

Cycle Date: March-2012
 Run Date: 06/14/2012
 Interval: Annual

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Parameters: Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs) *

Count of CU : 7019
 Asset Range : N/A
 Peer Group Number : N/A
 Count of CU in Peer Group : N/A

Charter-Region-SE-District:
 N/A - N/A - N/A - N/A

*Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range. Peer average ratios are not available for aggregate reports.
 The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.

	Supplemental Ratio Analysis				
Return to cover	For Charter : N/A				
06/14/2012	Count of CU : 7019				
CU Name: N/A	Asset Range : N/A				
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All *				
	Count of CU in Peer Group : N/A				
	Dec-2008	Dec-2009	Dec-2010	Dec-2011	Mar-2012
OTHER DELINQUENCY RATIOS					
Credit Cards DQ > 2 Mo / Total Credit Card Loans	1.88	2.06	1.54	1.15	1.01
All Other Loans Delinquent > 2 Mo / Total All Other Loans	1.55	1.59	1.31	1.11	0.91
Leases Receivable Delinquent > 2 Mo / Total Leases Receivable	0.84	0.86	0.33	0.36	0.28
Modified Consumer Lns Not Secured by RE > 2 Mo / Modified Consumer Lns Not Secured by RE	N/A	N/A	11.87	10.83	10.22
Indirect Loans Delinquent > 2 Mo / Total Indirect Loans	1.56	1.47	1.17	0.97	0.75
Participation Loans Delinquent > 2 Mo / Total Participation Loans	3.02	3.47	3.96	4.16	3.92
Business Loans Delinquent > 1 Mo / Total Business Loans Less Unfund Comm	3.55	5.39	5.74	5.08	5.16
Business Loans Delinquent > 2 Mo / Total Business Loans Less Unfund Comm	2.27	3.75	4.06	3.82	3.65
Modified Business Lns Not Secured by RE > 2 Mo / Modified Business Lns Not Secured by RE	N/A	N/A	12.65	27.24	28.83
Allowance for Loan & Lease Losses to Delinquent Loans	80.11	84.01	94.89	96.74	105.25
REAL ESTATE LOAN DELINQUENCY					
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent > 2 Mo / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years	0.94	1.71	1.89	1.76	1.60
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent > 2 Mo / Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years	1.91	3.15	3.29	3.22	3.08
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo / Total Other RE Fixed/Hybrid/Balloon Loans	1.06	1.83	1.86	1.77	1.71
Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans	1.07	1.39	1.26	1.15	1.04
Interest Only and Payment Option First Mortgage Loans Delinquent > 2 Mo / Total Int Only and Pmt Opt First Mtg Loans	3.71	6.32	7.51	7.04	7.00
Total Modified 1st and Other RE > 2 Mo Del / Total Modified 1st and Other RE	21.78	22.33	20.56	17.61	16.98
Modified RE Lns also Reported as Business Loans > 2 Mo Del / Total Modified RE Lns also Reported as Business Loans	20.21	29.50	24.72	20.66	21.40
Total Real Estate Loans DQ > 1 Mo / Total Real Estate Loans	2.26	3.32	3.40	3.15	2.90
Total Real Estate Loans DQ > 2 Mo / Total Real Estate Loans	1.20	2.00	2.10	2.00	1.87
MISCELLANEOUS LOAN LOSS RATIOS					
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	18.88	20.78	23.71	23.88	20.70
* Net Charge Offs - Credit Cards / Avg Credit Card Loans	2.83	4.30	4.16	3.02	2.55
* Net Charge Offs - All Other Loans / Avg All Other Loans	1.28	1.65	1.33	0.98	0.83
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.29	0.55	0.64	0.62	0.54
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.12	0.27	0.36	0.40	0.35
* Net Charge Offs - Other RE Loans/ Avg Other RE Loans	0.64	1.19	1.33	1.21	1.08
* Net Charge Offs - Interest Only and Payment Option First Mortgage Loans / Avg Interest Only and Payment Option First Mortgage Loans	0.34	0.86	1.50	1.88	1.02
* Net Charge Offs - Leases Receivable / Avg Leases Receivable	2.07	2.39	2.04	0.59	0.63
* Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.40	1.72	1.19	0.82	0.71
* Net Charge Offs - Participation Loans / Avg Participation Loans	0.83	1.07	1.18	1.31	1.33
* Net Charge Offs - Member Business Loans / Avg Member Business Loans	0.46	0.68	0.81	0.98	0.78
SPECIALIZED LENDING RATIOS					
Indirect Loans Outstanding / Total Loans	13.15	13.26	12.66	12.36	12.54
Participation Loans Outstanding / Total Loans	1.96	2.17	2.20	2.28	2.34
Participation Loans Purchased YTD / Total Loans Granted YTD	1.27	0.95	0.95	1.28	1.64
* Participation Loans Sold YTD / Total Assets	0.25	0.24	0.21	0.31	0.39
Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets	3.72	3.78	3.89	3.87	3.77
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.13	0.28	0.74	0.72	1.03
REAL ESTATE LENDING RATIOS					
Total Fixed Rate Real Estate / Total Assets	23.91	22.25	21.38	20.67	19.97
Total Fixed Rate Real Estate / Total Loans	34.26	34.38	34.62	34.78	34.97
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	26.70	33.75	31.49	28.36	33.23
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	27.61	54.08	51.87	46.57	51.84
Interest Only & Payment Option First Mortgages / Total Assets	0.93	0.80	0.66	0.51	0.48
Interest Only & Payment Option First Mortgages / Net Worth	8.75	8.05	6.51	5.03	4.78
MISCELLANEOUS RATIOS					
Mortgage Servicing Rights / Net Worth	0.51	0.79	0.88	0.82	0.84
Unused Commitments / Cash & ST Investments	119.90	94.39	94.71	86.73	78.99
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)					
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
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					3. SuppRatios

		Liabilities, Shares & Equity							
Return to cover		For Charter :	N/A						
06/14/2012		Count of CU :	7019						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs) *						
		Count of CU in Peer Group :	N/A						
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Mar-2012	% Chg
LIABILITIES, SHARES AND EQUITY									
LIABILITIES:									
Other Borrowings	N/A	N/A		N/A		N/A		N/A	
Other Notes, Promissory Notes, Interest Payable, & Draws Against Lines of Credit	36,409,425,684	36,558,909,968	0.4	28,108,611,119	-23.1	25,726,235,669	-8.5	24,302,098,358	-5.5
Borrowing Repurchase Transactions	750,748,749	896,209,030	19.4	528,389,543	-41.0	525,851,250	-0.5	584,485,310	11.2
Subordinated Debt	3,616,972	3,013,910	-16.7	3,650,424	21.1	9,297,602	154.7	9,778,559	5.2
Uninsured Secondary Capital and Subordinated Debt Included in Net Worth ³	32,412,191	79,042,300	143.9	155,865,823	97.2	247,372,157	58.7	246,655,963	-0.3
Accrued Dividends and Interest Payable	670,996,055	495,869,040	-26.1	372,962,440	-24.8	318,885,505	-14.5	249,358,657	-21.8
Accounts Payable & Other Liabilities	7,406,736,804	7,274,653,147	-1.8	7,701,062,807	5.9	9,506,846,694	23.4	10,393,866,183	9.3
TOTAL LIABILITIES	45,273,936,455	45,307,697,395	0.1	36,870,542,156	-18.6	36,334,488,877	-1.5	35,786,243,030	-1.5
SHARES AND DEPOSITS									
Share Drafts	73,631,492,212	85,302,112,139	15.9	89,875,050,192	5.4	100,643,918,754	12.0	111,950,269,028	11.2
Regular Shares	178,707,228,999	199,909,122,412	11.9	220,521,921,346	10.3	244,868,769,791	11.0	265,267,451,706	8.3
Money Market Shares	128,498,041,323	158,315,466,061	23.2	175,767,250,880	11.0	189,136,821,301	7.6	196,271,143,924	3.8
Share Certificates	226,229,177,340	225,558,764,759	-0.3	213,414,831,856	-5.4	204,095,985,643	-4.4	202,895,030,971	-0.6
IRA/KEOGH Accounts	64,683,022,867	73,392,845,925	13.5	76,405,013,198	4.1	77,642,990,629	1.6	78,455,420,234	1.0
All Other Shares ¹	6,763,838,830	7,707,220,552	13.9	7,995,935,311	3.7	8,818,582,641	10.3	9,036,229,402	2.5
Non-Member Deposits	2,614,439,841	2,485,724,114	-4.9	2,423,682,429	-2.5	2,202,070,402	-9.1	2,154,093,850	-2.2
TOTAL SHARES AND DEPOSITS	681,127,241,412	752,671,255,962	10.5	786,403,685,212	4.5	827,409,139,161	5.2	866,029,639,115	4.7
EQUITY:									
Undivided Earnings	58,683,914,314	59,525,244,749	1.4	62,721,566,469	5.4	67,383,306,820	7.4	68,499,223,557	1.7
Regular Reserves	18,764,784,347	18,894,407,358	0.7	19,121,665,606	1.2	19,183,736,842	0.3	19,258,800,820	0.4
Appropriation For Non-Conforming Investments (SCU Only)	77,797,973	25,282,948	-67.5	29,880,479	18.2	26,096,996	-12.7	26,666,832	2.2
Other Reserves	8,515,536,746	8,834,560,109	3.7	9,537,688,085	8.0	10,534,259,908	10.4	10,784,814,663	2.4
Equity Acquired in Merger	N/A	167,192,788		374,700,925	124.1	858,029,611	129.0	896,516,400	4.5
Miscellaneous Equity	11,435,154	11,678,682	2.1	18,272,740	56.5	20,332,530	11.3	16,751,974	-17.6
Accumulated Unrealized G/L on AFS Securities	-4,045,303	542,627,016	#####	623,965,597	15.0	1,839,684,547	194.8	1,809,364,788	-1.6
Accumulated Unrealized Losses for OTTI (due to other factors) on HTM Debt Securities	N/A	-43,025,372		-27,310,316	36.5	-24,504,065	10.3	-23,913,553	2.4
Accumulated Unrealized G/L on Cash Flow Hedges	-26,899,921	-25,814,657	4.0	-28,486,471	-10.3	-45,152,771	-58.5	-24,352,440	46.1
Other Comprehensive Income	-1,362,978,129	-1,301,640,368	4.5	-1,303,504,701	-0.1	-1,800,883,861	-38.2	-1,854,655,088	-3.0
Net Income	0	0	N/A	0	N/A	0	N/A	581,193,572	N/A
EQUITY TOTAL	84,659,545,181	86,630,513,253	2.3	91,068,438,413	5.1	97,974,906,557	7.6	99,970,411,525	2.0
TOTAL SHARES & EQUITY	765,786,786,593	839,301,769,215	9.6	877,472,123,625	4.5	925,384,045,718	5.5	966,000,050,640	4.4
TOTAL LIABILITIES, SHARES, & EQUITY	811,060,723,048	884,609,466,610	9.1	914,342,665,781	3.4	961,718,534,595	5.2	1,001,786,293,670	4.2
NCUA INSURED SAVINGS²									
Uninsured Shares	70,636,517,177	27,117,017,015	-61.6	30,000,851,588	10.6	33,493,113,785	11.6	35,304,698,266	5.4
Uninsured Non-Member Deposits	1,056,840,870	524,321,150	-50.4	450,515,220	-14.1	258,843,294	-42.5	251,095,920	-3.0
Total Uninsured Shares & Deposits	71,693,358,047	27,641,338,165	-61.4	30,451,366,808	10.2	33,751,957,079	10.8	35,555,794,186	5.3
Insured Shares & Deposits	609,433,883,365	725,029,917,797	19.0	755,952,318,404	4.3	793,657,182,082	5.0	830,473,844,929	4.6
TOTAL NET WORTH	86,074,445,571	87,543,776,124	1.7	91,990,636,253	5.1	98,261,658,135	6.8	100,318,433,932	2.1
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¹ PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KEOGHS, AND NONMEMBER SHARES FOR SHORT FORM FILERS									
² PRIOR TO 10/03/08 SHARES INSURED UP TO \$100,000; 10/03/08 TO 05/20/09 SHARES INSURED UP TO \$100,000 and \$250,000 FOR IRAS; 5/20/09 AND FORWARD SHARES INSURED UP TO \$250,000									
³ December 2011 and forward includes "Subordinated Debt Included in Net Worth."									

Income Statement										
Return to cover										
06/14/2012	For Charter : N/A									
CU Name: N/A	Count of CU : 7019									
Peer Group: N/A	Asset Range : N/A									
	Criteria : Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs) *									
	Count of CU in Peer Group : N/A									
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Mar-2012	% Chg	
* INCOME AND EXPENSE										
INTEREST INCOME:										
Interest on Loans	36,237,175,414	35,784,231,016	-1.2	34,503,378,443	-3.6	32,757,756,496	-5.1	8,000,257,237	-2.3	
Less Interest Refund	(49,721,035)	(42,877,587)	-13.8	(40,134,257)	-6.4	(44,283,232)	10.3	(2,356,943)	-78.7	
Income from Investments	7,770,934,453	6,249,612,647	-19.6	5,621,199,295	-10.1	5,215,446,766	-7.2	1,215,021,349	-6.8	
Income from Trading	-16,868,599	13,852,790	182.1	5,299,357	-61.7	10,783,000	103.5	3,675,204	36.3	
TOTAL INTEREST INCOME	43,941,520,233	42,004,818,866	-4.4	40,089,742,838	-4.6	37,939,703,030	-5.4	9,216,596,847	-2.8	
INTEREST EXPENSE:										
Dividends	15,378,786,204	11,724,619,547	-23.8	8,609,199,820	-26.6	6,823,327,126	-20.7	1,491,126,876	-12.6	
Interest on Deposits	2,344,337,604	1,787,777,742	-23.7	1,244,698,510	-30.4	954,459,131	-23.3	204,946,627	-14.1	
Interest on Borrowed Money	1,379,013,570	1,277,783,424	-7.3	1,032,113,276	-19.2	910,467,472	-11.8	208,342,538	-8.5	
TOTAL INTEREST EXPENSE	19,102,137,378	14,790,180,713	-22.6	10,886,011,606	-26.4	8,688,253,729	-20.2	1,904,416,041	-12.3	
PROVISION FOR LOAN & LEASE LOSSES	7,037,840,845	9,556,105,893	35.8	7,037,967,930	-26.4	4,651,288,289	-33.9	962,179,289	-17.3	
NET INTEREST INCOME AFTER PLL	17,801,542,010	17,658,532,260	-0.8	22,165,763,302	25.5	24,600,161,012	11.0	6,350,001,517	3.3	
NON-INTEREST INCOME:										
Fee Income	6,809,741,841	7,028,672,132	3.2	7,023,829,775	-0.1	6,949,253,750	-1.1	1,714,308,041	-1.3	
Other Operating Income	3,719,026,242	4,470,913,587	20.2	4,941,568,977	10.5	5,211,334,450	5.5	1,502,051,980	15.3	
Gain (Loss) on Investments	-457,322,609	-1,093,728,605	-139.2	-8,693,588	99.2	227,621,068	2,718.3	50,402,405	-11.4	
Gain (Loss) on Disposition of Assets	-17,155,112	-63,644,255	-271.0	-97,875,385	-53.8	-175,563,321	-79.4	-17,768,223	59.5	
Gain from Bargain Purchase (Merger)	N/A	15,650,850		35,037,673	123.9	36,696,789	4.7	8,776,922	-4.3	
Other Non-Oper Income/(Expense)	-94,810,126	145,273,594	253.2	70,128,659	-51.7	41,007,925	-41.5	29,549,136	188.2	
NCUSIF Stabilization Income	N/A	3,404,666,076		1,011,452	-100.0	0	-100.0	0	N/A	
TOTAL NON-INTEREST INCOME	9,959,480,236	13,907,803,379	39.6	11,965,007,563	-14.0	12,290,350,661	2.7	3,287,320,261	7.0	
NON-INTEREST EXPENSE										
Total Employee Compensation & Benefits	13,282,643,992	13,686,940,330	3.0	13,993,073,740	2.2	14,484,855,753	3.5	3,814,294,312	5.3	
Travel, Conference Expense	329,428,955	244,278,404	-25.8	252,137,097	3.2	272,472,616	8.1	64,998,324	-4.6	
Office Occupancy	1,981,902,858	2,077,725,339	4.8	2,132,931,005	2.7	2,188,960,119	2.6	548,138,614	0.2	
Office Operation Expense	5,215,436,828	5,298,428,648	1.6	5,319,607,428	0.4	5,419,359,122	1.9	1,402,968,496	3.6	
Educational and Promotion	1,043,449,866	911,837,380	-12.6	953,109,056	4.5	1,024,714,496	7.5	249,046,121	-2.8	
Loan Servicing Expense	1,577,470,140	1,728,701,032	9.6	1,816,134,573	5.1	1,988,266,369	9.5	506,036,433	1.8	
Professional, Outside Service	1,992,612,308	2,060,046,885	3.4	2,147,505,382	4.2	2,284,650,025	6.4	573,887,550	0.5	
Member Insurance ¹	1,495,969,819	84,312,771	-94.4	N/A		N/A		N/A		
Member Insurance - NCUSIF Premium ²	N/A	N/A		972,170,639		187,910,779	-80.7	28,383,081	-39.6	
Member Insurance - Temporary Corporate CU Stabilization Fund ³	N/A	3,079,164,153		1,002,735,458	-67.4	1,704,387,102	70.0	92,144,155	-78.4	
Member Insurance - Other	N/A	N/A		102,041,215		70,039,046	-31.4	38,224,766	118.3	
Operating Fees	183,743,086	153,083,318	-16.7	145,625,049	-4.9	146,016,237	0.3	35,696,654	-2.2	
Misc Operating Expense	1,059,500,600	754,108,374	-28.8	754,934,200	0.1	823,971,756	9.1	225,762,990	9.6	
TOTAL NON-INTEREST EXPENSE	28,162,158,452	30,078,626,634	6.8	29,592,004,842	-1.6	30,595,603,420	3.4	7,579,581,496	-0.9	
NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE AND NCUSIF PREMIUMS ^{1/4}	N/A	4,566,873,158		6,512,660,668	42.6	8,187,206,134	25.7	2,178,267,518	6.4	
NET INCOME (LOSS)	-401,136,206	1,487,709,005	470.9	4,538,766,023	205.1	6,294,908,253	38.7	2,057,740,282	30.8	
RESERVE TRANSFERS:										
Transfer to Regular Reserve	575,768,344	410,021,306	-28.8	381,390,541	-7.0	388,356,751	1.8	64,354,290	-33.7	
* All Income/Expense amounts are year-to-date while the related % change ratios are annualized.										
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¹ From September 2009 to December 2010, this account includes NCUSIF Premium Expense.										
² For December 2010 forward, this account includes only NCUSIF Premium Expense.										

		Delinquent Loan Information							
Return to cover		For Charter : N/A							
06/14/2012		Count of CU : 7019							
CU Name : N/A		Asset Range : N/A							
Peer Group : N/A		Criteria : Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs) *							
		Count of CU in Peer Group : N/A							
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Mar-2012	% Chg
DELINQUENCY SUMMARY - ALL LOAN TYPES									
1 to < 2 Months Delinquent	8,210,239,166	9,222,742,643	12.3	8,255,190,678	-10.5	7,370,061,376	-10.7	6,109,331,817	-17.1
2 to < 6 Months Delinquent	5,779,291,522	7,046,444,500	21.9	6,146,094,666	-12.8	5,363,046,041	-12.7	4,373,043,584	-18.5
6 to 12 Months Delinquent	1,499,712,891	2,446,630,005	63.1	2,360,833,657	-3.5	2,084,588,426	-11.7	2,116,132,950	1.5
12 Months & Over Delinquent	514,646,557	1,038,571,020	101.8	1,424,556,425	37.2	1,686,483,104	18.4	1,758,256,398	4.3
Total Del Loans - All Types (2 or more Mo)	7,793,650,970	10,531,645,525	35.1	9,931,484,748	-5.7	9,134,117,571	-8.0	8,247,432,932	-9.7
LOAN DELINQUENCY - BY LOAN TYPE									
Unsecured Credit Card Loans									
1 to < 2 Months Delinquent	549,238,167	589,203,656	7.3	484,698,310	-17.7	430,214,550	-11.2	338,258,581	-21.4
2 to < 6 Months Delinquent	525,341,257	603,478,054	14.9	470,848,304	-22.0	372,865,166	-20.8	312,013,374	-16.3
6 to 12 Months Delinquent	82,289,995	102,847,285	25.0	72,516,725	-29.5	49,383,136	-31.9	48,313,021	-2.2
12 Months & Over Delinquent	8,195,033	11,134,302	35.9	10,072,351	-9.5	6,908,668	-31.4	6,471,831	-6.3
Total Del Credit Card Lns (2 or more Mo)	615,826,285	717,459,641	16.5	553,437,380	-22.9	429,156,970	-22.5	366,798,226	-14.5
Credit Cards DQ > 2 Mo / Total Credit Card Loans	1.88	2.06	9.3	1.54	-25.2	1.15	-25.4	1.01	-11.6
1st Mortgage Fixed Rate and Hybrid/Balloon > 5 years									
1 to < 2 Months Delinquent	1,384,089,012	1,876,467,906	35.6	1,886,262,294	0.5	1,711,703,733	-9.3	1,557,477,669	-9.0
2 to < 6 Months Delinquent	892,779,645	1,507,386,613	68.8	1,600,641,928	6.2	1,474,604,704	-7.9	1,207,682,166	-18.1
6 to 12 Months Delinquent	290,836,555	731,924,698	151.7	780,223,601	6.6	753,104,431	-3.5	784,657,083	4.2
12 Months & Over Delinquent	140,453,187	327,031,170	132.8	536,261,767	64.0	632,186,423	17.9	667,353,153	5.6
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs (2 or more Mo)	1,324,069,387	2,566,342,481	93.8	2,917,127,296	13.7	2,859,895,558	-2.0	2,659,692,402	-7.0
%1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs) Delinquent > 2 Mo / Total 1st Mtg Fixed and Hybrid/Balloons > 5 yrs									
	0.94	1.71	81.6	1.89	10.2	1.76	-6.9	1.60	-8.6
1st Mortgage Adjustable Rate Loans and Hybrid/Balloons < 5 Years									
1 to < 2 Months Delinquent	999,019,671	1,230,455,061	23.2	1,246,522,818	1.3	1,044,528,888	-16.2	976,026,875	-6.6
2 to < 6 Months Delinquent	824,792,833	1,152,642,624	39.7	1,115,689,740	-3.2	977,093,876	-12.4	853,587,881	-12.6
6 to 12 Months Delinquent	322,191,396	617,380,440	91.6	672,045,807	8.9	612,760,347	-8.8	608,608,900	-0.7
12 Months & Over Delinquent	146,572,302	357,403,530	143.8	471,546,318	31.9	663,577,520	40.7	711,700,986	7.3
Total Del 1st Mtg Adj Rate Lns (2 or more Mo)	1,293,556,531	2,127,426,594	64.5	2,259,281,865	6.2	2,253,431,743	-0.3	2,173,897,767	-3.5
%1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years) Delinquent > 2 Mo / Total 1st Mortgage Adjustable Rate Loans and Hybrids/Balloons < 5 yrs									
	1.91	3.15	64.7	3.29	4.3	3.22	-2.0	3.08	-4.3
Other Real Estate Fixed Rate/Hybrid/Balloon									
1 to < 2 Months Delinquent	490,770,060	572,157,865	16.6	498,456,110	-12.9	454,773,606	-8.8	370,583,818	-18.5
2 to < 6 Months Delinquent	415,310,085	573,221,192	38.0	479,056,502	-16.4	378,063,253	-21.1	337,071,924	-10.8
6 to 12 Months Delinquent	115,248,182	207,343,925	79.9	176,426,308	-14.9	152,197,255	-13.7	144,679,508	-4.9
12 Months & Over Delinquent	36,752,142	79,135,019	115.3	106,863,709	35.0	105,572,918	-1.2	104,152,951	-1.3
Total Del Other RE Fixed/Hybrid/Balloon Lns (2 or more Mo)	567,310,409	859,700,136	51.5	762,346,519	-11.3	635,833,426	-16.6	585,904,383	-7.9
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo / Total Other RE Fixed/Hybrid/Balloon Loans									
	1.06	1.83	72.6	1.86	1.7	1.77	-5.1	1.71	-3.4
Other Real Estate Adjustable Rate									
1 to < 2 Months Delinquent	372,091,282	422,765,071	13.6	387,879,856	-8.3	390,283,991	0.6	344,429,937	-11.7
2 to < 6 Months Delinquent	324,556,943	390,447,895	20.3	336,970,152	-13.7	303,071,641	-10.1	247,012,405	-18.5
6 to 12 Months Delinquent	100,626,762	151,085,522	50.1	139,173,990	-7.9	113,380,831	-18.5	114,735,856	1.2
12 Months & Over Delinquent	36,719,949	88,338,131	140.6	95,670,977	8.3	93,700,363	-2.1	92,535,356	-1.2
Total Del Other RE Adj Rate Lns (2 or more Mo)	461,903,654	629,871,548	36.4	571,815,119	-9.2	510,152,835	-10.8	454,283,617	-11.0
%Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans									
	1.07	1.39	29.4	1.26	-9.3	1.15	-8.5	1.04	-9.4
Leases Receivable									
1 to < 2 Months Delinquent	17,547,875	9,926,711	-43.4	5,708,939	-42.5	3,365,334	-41.1	2,298,644	-31.7
2 to < 6 Months Delinquent	6,035,090	4,939,653	-18.2	1,351,755	-72.6	1,463,898	8.3	1,091,840	-25.4
6 to 12 Months Delinquent	220,303	253,166	14.9	134,924	-46.7	97,379	-27.8	93,311	-4.2
12 Months & Over Delinquent	26,003	135	-99.5	7,484	5,443.7	15,907	112.5	29,763	87.1
Total Del Leases Receivable (2 or more Mo)	6,281,396	5,192,954	-17.3	1,494,163	-71.2	1,577,184	5.6	1,214,914	-23.0
%Leases Receivable Delinquent > 2 Mo / Total Leases Receivable									
	0.84	0.86	2.3	0.33	-61.8	0.36	9.5	0.28	-22.4
All Other Loans									
1 to < 2 Months Delinquent	4,397,483,099	4,521,779,893	2.8	3,745,662,351	-17.2	3,335,191,274	-11.0	2,520,256,293	-24.4
2 to < 6 Months Delinquent	2,790,475,669	2,814,343,860	0.9	2,141,532,858	-23.9	1,855,883,503	-13.3	1,414,583,994	-23.8
6 to 12 Months Delinquent	588,299,698	635,796,960	8.1	520,312,302	-18.2	403,665,047	-22.4	415,045,271	2.8
12 Months & Over Delinquent	145,927,941	175,528,733	20.3	204,133,819	16.3	184,521,305	-9.6	176,012,358	-4.6
Total Del All Other Lns (2 or more Mo)	3,524,703,308	3,625,652,171	2.9	2,865,978,979	-21.0	2,444,069,855	-14.7	2,005,641,623	-17.9
%All Other Loans Delinquent > 2 Mo / Total All Other Loans									
	1.55	1.59	3.2	1.31	-17.8	1.11	-15.5	0.91	-18.2
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Indirect and Participation Lending									
Return to cover	For Charter : N/A								
06/14/2012	Count of CU : 7019								
CU Name: N/A	Asset Range : N/A								
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs) *								
	Count of CU in Peer Group : N/A								
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Mar-2012	% Chg
INDIRECT LOANS OUTSTANDING									
Indirect Loans - Point of Sale Arrangement	48,315,627,748	52,190,485,357	8.0	50,617,830,437	-3.0	51,312,468,461	1.4	52,366,986,185	2.1
Indirect Loans - Outsourced Lending Relationship	26,096,242,957	23,742,908,933	-9.0	20,896,776,566	-12.0	19,349,190,448	-7.4	19,347,367,110	0.0
Total Outstanding Indirect Loans	74,411,870,705	75,933,394,290	2.0	71,514,607,003	-5.8	70,661,658,909	-1.2	71,714,353,295	1.5
%Indirect Loans Outstanding / Total Loans	13.15	13.26	0.9	12.66	-4.5	12.36	-2.4	12.54	1.4
DELINQUENCY - INDIRECT LENDING									
1 to < 2 Months Delinquent	1,688,587,923	1,673,599,561	-0.9	1,353,829,542	-19.1	1,210,874,318	-10.6	882,910,688	-27.1
2 to < 6 Months Delinquent	969,772,105	905,207,661	-6.7	647,224,052	-28.5	528,282,981	-18.4	390,670,328	-26.0
6 to 12 Months Delinquent	165,473,094	181,809,826	9.9	144,568,431	-20.5	110,503,085	-23.6	106,645,531	-3.5
12 Months & Over Delinquent	23,670,180	29,783,263	25.8	44,921,939	50.8	44,836,086	-0.2	43,527,661	-2.9
Total Del Indirect Lns (2 or more Mo)	1,158,915,379	1,116,800,750	-3.6	836,714,422	-25.1	683,622,152	-18.3	540,843,520	-20.9
%Indirect Loans Delinquent > 2 Mo / Total Indirect Loans	1.56	1.47	-5.6	1.17	-20.5	0.97	-17.3	0.75	-22.0
LOAN LOSSES - INDIRECT LENDING									
* Indirect Loans Charged Off	1,139,699,672	1,492,621,554	31.0	1,089,372,693	-27.0	749,209,539	-31.2	167,227,766	-10.7
* Indirect Loans Recovered	128,259,175	197,389,353	53.9	209,691,023	6.2	167,093,978	-20.3	40,540,085	-3.0
* NET INDIRECT LOAN C/Os	1,011,440,497	1,295,232,201	28.1	879,681,670	-32.1	582,115,561	-33.8	126,687,681	-12.9
**Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.40	1.72	23.2	1.19	-30.7	0.82	-31.4	0.71	-13.1
PARTICIPATION LOANS OUTSTANDING (Bal of Purchased + CU Portion of Part. Lns Interests Retained):									
Consumer	N/A	1,200,599,702		1,149,199,908	-4.3	1,463,588,437	27.4	1,676,985,793	14.6
Non-Federally Guaranteed Student Loans	N/A	N/A		N/A		212,154,109		238,454,017	12.4
Real Estate	N/A	2,940,992,693		2,720,115,567	-7.5	2,609,096,810	-4.1	2,504,283,299	-4.0
Member Business Loans (excluding C&D)	N/A	3,261,589,494		3,199,663,947	-1.9	2,911,576,523	-9.0	2,882,263,655	-1.0
Non-Member Business Loans (excluding C&D)	N/A	3,760,623,102		4,378,200,443	16.4	4,745,027,920	8.4	4,927,568,898	3.8
Commercial Construction & Development	N/A	496,650,416		363,979,798	-26.7	425,602,370	16.9	397,049,533	-6.7
Loan Pools	N/A	734,424,174		633,799,066	-13.7	673,835,553	6.3	731,620,017	8.6
TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)	11,069,737,648	12,394,879,581	12.0	12,444,958,729	0.4	13,040,881,722	4.8	13,358,225,212	2.4
%Participation Loans Outstanding / Total Loans	1.96	2.17	10.7	2.20	1.8	2.28	3.5	2.34	2.3
* Participation Loans Purchased YTD	3,172,384,083	2,527,883,089	-20.3	2,363,927,176	-6.5	3,334,941,048	41.1	1,175,164,233	41.0
%Participation Loans Purchased YTD / Total Loans Granted YTD	1.27	0.95	-25.2	0.95	0.4	1.28	35.2	1.64	27.5
PARTICIPATION LOANS SOLD:									
Participation Loan Interests Sold AND/OR Serviced (Participants' Balance Outstanding)	N/A	7,016,938,310		7,359,464,082	4.9	7,916,117,301	7.6	7,873,707,818	-0.5
Participation Loan Interests - Amount Retained (Outstanding)	N/A	2,382,636,139		2,566,997,066	7.7	2,697,158,627	5.1	2,712,252,129	0.6
* Participation Loans Sold YTD	2,004,385,762	2,101,559,258	4.8	1,931,877,800	-8.1	2,939,313,380	52.1	981,449,422	33.6
** %Participation Loans Sold YTD / Total Assets	0.25	0.24	-3.9	0.21	-11.1	0.31	44.7	0.39	28.2
WHOLE LOANS PURCHASED AND SOLD:									
*Loans Purchased in Full from Other Financial Institutions YTD	317,752,884	736,316,645	131.7	1,840,275,636	149.9	1,629,127,108	-11.5	556,193,888	36.6
*Loans Purchased in Full from Other Sources YTD	N/A	N/A		N/A		227,500,721		185,007,189	225.3
%Loans Purchased From Financial Institutions & Other Sources YTD / Loans Granted YTD	0.13	0.28	117.4	0.74	168.4	0.72	-3.3	1.03	44.5
*Loans, Excluding RE, Sold in Full YTD	235,202,758	506,349,281	115.3	473,267,956	-6.5	72,782,410	-84.6	2,023,786	-88.9
DELINQUENCY - PARTICIPATION LENDING									
1 to < 2 Months Delinquent	146,486,203	217,814,861	48.7	221,245,307	1.6	157,976,622	-28.6	239,039,814	51.3
2 to < 6 Months Delinquent	213,631,691	168,074,685	-21.3	241,064,448	43.4	271,132,780	12.5	205,206,238	-24.3
6 to 12 Months Delinquent	55,398,485	117,444,446	112.0	121,640,423	3.6	148,383,679	22.0	176,795,885	19.1
12 Months & Over Delinquent	65,515,838	145,126,061	121.5	130,582,522	-10.0	122,687,712	-6.0	141,273,502	15.1
Total Del Participation Lns (2 or more Mo)	334,546,014	430,645,192	28.7	493,287,393	14.5	542,204,171	9.9	523,275,625	-3.5
%Participation Loans Delinquent > 2 Mo / Total Participation Loans	3.02	3.47	15.0	3.96	14.1	4.16	4.9	3.92	-5.8
LOAN LOSSES - PARTICIPATION LENDING									
* Participation Loans Charged Off	94,681,856	135,240,149	42.8	156,494,864	15.7	176,173,037	12.6	46,353,735	5.2
* Participation Loans Recovered	8,065,569	9,422,562	16.8	10,255,542	8.8	9,050,266	-11.8	2,486,863	9.9
* NET PARTICIPATION LOAN C/Os	86,616,287	125,817,587	45.3	146,239,322	16.2	167,122,771	14.3	43,866,872	5.0
**Net Charge Offs - Participation Loans / Avg Participation Loans	0.83	1.07	28.6	1.18	9.8	1.31	11.4	1.33	1.4
*Amounts are year-to-date while the related %change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
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9. IndirectAndParticipationLns									

Real Estate Loan Information 1									
Return to cover									
06/14/2012	For Charter : N/A								
CU Name: N/A	Count of CU : 7019								
Peer Group: N/A	Asset Range : N/A								
	Criteria : Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs) *								
	Count of CU in Peer Group : N/A								
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Mar-2012	% Chg
REAL ESTATE LOANS OUTSTANDING:									
First Mortgages									
Fixed Rate > 15 years	76,633,934,466	81,575,886,235	6.4	81,634,398,236	0.1	81,476,764,992	-0.2	81,570,550,746	0.1
Fixed Rate 15 years or less	44,612,256,304	48,422,798,881	8.5	52,540,252,594	8.5	58,670,620,554	11.7	61,261,544,381	4.4
Other Fixed Rate	1,473,592,352	1,484,538,276	0.7	1,474,973,496	-0.6	1,496,196,725	1.4	1,725,692,891	15.3
Total Fixed Rate First Mortgages	122,719,783,122	131,483,223,392	7.1	135,649,624,326	3.2	141,643,582,271	4.4	144,557,788,018	2.1
Balloon/Hybrid > 5 years	17,699,534,860	18,366,015,564	3.8	18,928,023,107	3.1	21,147,096,460	11.7	21,171,455,447	0.1
Balloon/Hybrid 5 years or less	36,477,733,513	35,229,007,055	-3.4	34,472,560,693	-2.1	35,700,428,719	3.6	35,624,528,827	-0.2
Total Balloon/Hybrid First Mortgages	54,177,268,373	53,595,022,619	-1.1	53,400,583,800	-0.4	56,847,525,179	6.5	56,795,984,274	-0.1
Adjustable Rate First Mtgs 1 year or less	6,700,754,723	6,908,639,529	3.1	6,794,162,893	-1.7	7,060,083,005	3.9	6,983,969,471	-1.1
Adjustable Rate First Mtgs >1 year	24,392,706,648	25,321,725,632	3.8	27,434,910,263	8.3	27,155,280,175	-1.0	27,898,182,725	2.7
Total Adjustable First Mortgages	31,093,461,371	32,230,365,161	3.7	34,229,073,156	6.2	34,215,363,180	0.0	34,882,152,196	1.9
TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING	207,990,512,866	217,308,611,172	4.5	223,279,281,282	2.7	232,706,470,630	4.2	236,235,924,488	1.5
Other Real Estate Loans									
Closed End Fixed Rate	51,617,556,714	45,102,167,738	-12.6	39,221,901,669	-13.0	34,437,557,764	-12.2	32,857,173,325	-4.6
Closed End Adjustable Rate	2,155,956,569	2,392,526,057	11.0	2,202,664,342	-7.9	2,156,449,888	-2.1	3,008,408,695	39.5
Open End Adjustable Rate (HELOC)	40,897,667,925	42,973,564,449	5.1	43,225,188,920	0.6	42,144,770,080	-2.5	40,514,030,336	-3.9
Open End Fixed Rate	1,877,994,934	1,867,768,246	-0.5	1,715,319,649	-8.2	1,550,815,544	-9.6	1,469,482,074	-5.2
TOTAL OTHER REAL ESTATE OUTSTANDING	96,549,176,142	92,336,026,490	-4.4	86,365,074,580	-6.5	80,289,593,276	-7.0	77,849,094,430	-3.0
TOTAL RE (FIRST AND OTHER) OUTSTANDING	304,539,689,008	309,644,637,662	1.7	309,644,355,862	0.0	312,996,063,906	1.1	314,085,018,918	0.3
RE LOAN SUMMARY (FIX, ADJ):									
First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs)	140,419,317,982	149,849,238,956	6.7	154,577,647,433	3.2	162,790,678,731	5.3	165,729,243,465	1.8
Other RE Fixed Rate	53,495,551,648	46,969,935,984	-12.2	40,937,221,318	-12.8	35,988,373,308	-12.1	34,326,655,399	-4.6
Total Fixed Rate RE Outstanding	193,914,869,630	196,819,174,940	1.5	195,514,868,751	-0.7	198,779,052,039	1.7	200,055,898,864	0.6
%(Total Fixed Rate RE/Total Assets)	23.91	22.25	-6.9	21.38	-3.9	20.67	-3.3	19.97	-3.4
%(Total Fixed Rate RE/Total Loans)	34.26	34.38	0.4	34.62	0.7	34.78	0.5	34.97	0.5
First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)	67,571,194,884	67,459,372,216	-0.2	68,701,633,849	1.8	69,915,791,899	1.8	70,506,681,023	0.8
Other RE Adj Rate	43,053,624,494	45,366,090,506	5.4	45,427,853,262	0.1	44,301,219,968	-2.5	43,522,439,031	-1.8
Total Adj Rate RE Outstanding	110,624,819,378	112,825,462,722	2.0	114,129,487,111	1.2	114,217,011,867	0.1	114,029,120,054	-0.2
MISCELLANEOUS RE INFORMATION:									
Outstanding Interest Only & Payment Option First Mtg Loans	7,527,425,050	7,045,111,504	-6.4	5,992,161,199	-14.9	4,947,419,015	-17.4	4,793,172,089	-3.1
%(Interest Only & Payment Option First Mtg / Total Assets)	0.93	0.80	-14.2	0.66	-17.7	0.51	-21.5	0.48	-7.0
%(Interest Only & Payment Option First Mtg / Net Worth)	8.75	8.05	-8.0	6.51	-19.1	5.03	-22.7	4.78	-5.1
Outstanding Interest Only & Payment Option Other RE / LOCs Loans	N/A	13,444,613,701		14,323,553,519	6.5	14,971,566,242	4.5	14,718,458,796	-1.7
Outstanding Residential Construction (Excluding Business Purpose Loans)	1,237,196,666	845,688,065	-31.6	730,328,638	-13.6	642,076,048	-12.1	586,187,144	-8.7
Allowance for Loan Losses on all RE Loans	1,261,382,677	2,616,036,874	107.4	3,315,836,416	26.8	3,729,487,376	12.5	3,762,189,039	0.9
* REAL ESTATE LOANS - AMOUNT GRANTED:									
* First Mortgages									
* Fixed Rate > 15 years	33,406,892,765	52,601,390,015	57.5	42,348,503,123	-19.5	35,559,388,212	-16.0	12,086,873,153	36.0
* Fixed Rate 15 years or less	13,064,563,848	23,556,780,285	80.3	24,122,008,897	2.4	26,448,457,533	9.6	8,995,327,580	36.0
* Other Fixed Rate	638,465,069	595,827,424	-6.7	653,781,053	9.7	676,397,691	3.5	171,907,291	1.7
* Total Fixed Rate First Mortgages	47,109,921,682	76,753,997,724	62.9	67,124,293,073	-12.5	62,684,243,436	-6.6	21,254,108,024	35.6
* Balloon/Hybrid > 5 years	4,570,395,224	3,837,757,948	-16.0	3,693,053,021	-3.8	4,626,383,503	25.3	1,166,489,803	0.9
* Balloon/Hybrid 5 years or less	9,605,327,481	5,968,224,213	-37.9	6,535,802,181	9.5	7,262,884,649	11.1	1,733,699,585	-4.5
* Total Balloon/Hybrid First Mortgages	14,175,722,705	9,805,982,161	-30.8	10,228,855,202	4.3	11,889,268,152	16.2	2,900,189,388	-2.4
* Adjustable Rate First Mtgs 1 year or less	1,786,239,538	1,598,235,816	-10.5	1,200,737,640	-24.9	1,296,882,684	8.0	296,263,424	-8.6
* Adjustable Rate First Mtgs >1 year	6,805,715,972	6,089,613,411	-10.5	5,921,335,936	-2.8	6,087,127,444	2.8	1,425,601,999	-6.3
* Total Adjustable First Mortgages	8,591,955,510	7,687,849,227	-10.5	7,122,073,576	-7.4	7,384,010,128	3.7	1,721,865,423	-6.7
* TOTAL FIRST MORTGAGE RE LOANS GRANTED	69,877,599,897	94,247,829,112	34.9	84,475,221,851	-10.4	81,957,521,716	-3.0	25,876,162,835	26.3
* Amounts are year-to-date while the related %change ratios are annualized.									
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Real Estate Loan Information 2									
Return to cover									
06/14/2012									
CU Name: N/A	For Charter : N/A								
Peer Group: N/A	Count of CU : 7019								
	Asset Range : N/A								
	Criteria : Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs) *								
	Count of CU in Peer Group : N/A								
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Mar-2012	% Chg
* OTHER REAL ESTATE (Granted)									
* Closed End Fixed Rate	14,456,791,480	8,892,781,275	-38.5	6,933,153,813	-22.0	5,893,943,275	-15.0	1,331,564,173	-9.6
* Closed End Adjustable Rate	726,110,321	581,797,230	-19.9	404,664,645	-30.4	394,437,565	-2.5	79,368,241	-19.5
* Open End Adjustable Rate (HELOC)	14,620,751,497	12,397,261,869	-15.2	11,498,629,172	-7.2	10,188,603,710	-11.4	2,316,041,575	-9.1
* Open End Fixed Rate and Other	775,493,695	645,505,200	-16.8	565,944,473	-12.3	395,424,290	-30.1	76,661,529	-22.5
* TOTAL OTHER REAL ESTATE GRANTED	30,579,146,993	22,517,345,574	-26.4	19,402,392,103	-13.8	16,872,408,840	-13.0	3,803,635,518	-9.8
* TOTAL RE (FIRST AND OTHER) GRANTED	100,456,746,890	116,765,174,686	16.2	103,877,613,954	-11.0	98,829,930,556	-4.9	29,679,798,353	20.1
%(Total Fixed Rate RE Granted YTD/Total Loans Granted YTD)	26.70	33.75	26.4	31.49	-6.7	28.36	-9.9	33.23	17.2
RE LOANS SOLD/SERVICED									
* First Mortgage R.E. Loans Sold	19,296,348,807	50,964,673,425	164.1	43,814,415,573	-14.0	38,171,166,714	-12.9	13,413,546,715	40.6
%(First Mtg RE Loans Sold/ First Mtg RE Loans Granted)	27.61	54.08	95.8	51.87	-4.1	46.57	-10.2	51.84	11.3
AMT of Mortgage Servicing Rights	442,513,281	688,590,502	55.6	810,283,461	17.7	809,216,771	-0.1	842,932,783	4.2
Outstanding RE Loans Sold But Serviced	67,476,210,285	92,205,119,193	36.6	108,303,645,625	17.5	118,750,763,344	9.6	122,148,314,054	2.9
%(Mortgage Servicing Rights / Net Worth)	0.51	0.79	53.0	0.88	12.0	0.82	-6.5	0.84	2.0
MISC. RE LOAN INFORMATION									
S-Term (<5 Yrs) R.E. Loan (Exc. MBL)	113,273,456,699	114,090,960,989	0.7	113,768,059,502	-0.3	114,767,374,180	0.9	114,399,101,130	-0.3
R.E. Lns also Mem. Bus. Lns	24,494,103,551	27,689,863,302	13.0	29,578,427,468	6.8	32,003,955,197	8.2	32,375,553,921	1.2
REVERSE MORTGAGES									
Federally Insured Home Equity Conversion Mortgage (HECM)	N/A	7,647,999		10,574,428	38.3	14,889,702	40.8	15,169,935	1.9
Proprietary Reverse Mortgage Products	N/A	23,359,198		28,750,845	23.1	31,507,679	9.6	32,448,452	3.0
Total Reverse Mortgages	N/A	31,007,197		39,325,273	26.8	46,397,381	18.0	47,618,387	2.6
RE LOAN MODIFICATIONS OUTSTANDING									
Modified First Mortgage RE Loans	1,167,834,257	5,183,533,779	343.9	7,745,264,816	49.4	9,592,930,248	23.9	9,754,881,485	1.7
Modified Other RE Loans	319,492,222	895,002,576	180.1	1,191,448,611	33.1	1,334,872,173	12.0	1,328,720,008	-0.5
Total Modified First and Other RE Loans	1,487,326,479	6,078,536,355	308.7	8,936,713,427	47.0	10,927,802,421	22.3	11,083,601,493	1.4
Modified RE Loans Also Reported as Business Loans	262,606,567	1,205,640,329	359.1	1,946,733,841	61.5	2,189,912,243	12.5	2,191,230,899	0.1
DELINQUENT R.E. LOANS > 2 MOS									
First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs)	1,324,069,387	2,566,342,481	93.8	2,917,127,296	13.7	2,859,895,558	-2.0	2,659,692,402	-7.0
First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)	1,293,556,531	2,127,426,594	64.5	2,259,281,865	6.2	2,253,431,743	-0.3	2,173,897,767	-3.5
Other R.E. Fixed Rate	567,310,409	859,700,136	51.5	762,346,519	-11.3	635,833,426	-16.6	585,904,383	-7.9
Other R.E. Adj. Rate	461,903,654	629,871,548	36.4	571,815,119	-9.2	510,152,835	-10.8	454,283,617	-11.0
TOTAL DEL R.E. > 2 MOS	3,646,839,981	6,183,340,759	69.6	6,510,570,799	5.3	6,259,313,562	-3.9	5,873,778,169	-6.2
DELINQUENT 1 TO < 2 MOS									
First Mortgage	2,383,108,683	3,106,922,967	30.4	3,132,785,112	0.8	2,756,232,621	-12.0	2,533,504,544	-8.1
Other	862,861,342	994,922,936	15.3	886,335,966	-10.9	845,057,597	-4.7	715,013,755	-15.4
Total Del R.E. 1 to < 2 Mos	3,245,970,025	4,101,845,903	26.4	4,019,121,078	-2.0	3,601,290,218	-10.4	3,248,518,299	-9.8
Total Del R.E. Loans > 1 Mos	6,892,810,006	10,285,186,662	49.2	10,529,691,877	2.4	9,860,603,780	-6.4	9,122,296,468	-7.5
RE LOAN DELINQUENCY RATIOS									
% R.E. Loans dq > 1 Mos	2.26	3.32	46.8	3.40	2.4	3.15	-7.4	2.90	-7.8
% R.E. Loans dq > 2 Mos	1.20	2.00	66.8	2.10	5.3	2.00	-4.9	1.87	-6.5
REAL ESTATE LOAN MODIFICATIONS DELINQUENT > 2 MOS									
Modified First Mortgage RE Loans > 2 Mo Del	275,064,506	1,128,377,321	310.2	1,626,746,442	44.2	1,745,265,697	7.3	1,709,961,766	-2.0
Modified Other RE Loans > 2 Mo Del	48,883,793	228,692,096	367.8	210,642,380	-7.9	179,536,418	-14.8	172,546,545	-3.9
Total Modified First and Other RE Loans > 2 Mo Del	323,948,299	1,357,069,417	318.9	1,837,388,822	35.4	1,924,802,115	4.8	1,882,508,311	-2.2
% Total Modified 1st and Other RE > 2 Mo Del	21.78	22.33	2.5	20.56	-7.9	17.61	-14.3	16.98	-3.6
/ Total Modified 1st and Other RE									
Modified RE Loans Also Reported as Business Loans > 2 Mo Del	53,062,954	355,707,590	570.4	481,220,822	35.3	452,514,096	-6.0	468,851,838	3.6
% Modified RE Lns also Reported as Business Loans > 2 Mo Del	20.21	29.50	46.0	24.72	-16.2	20.66	-16.4	21.40	3.5
REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:									
* Total 1st Mortgage Lns Charged Off	243,740,091	587,113,076	140.9	822,287,048	40.1	961,595,669	16.9	220,388,589	-8.3
* Total 1st Mortgage Lns Recovered	8,604,986	21,071,884	144.9	37,437,537	77.7	46,005,664	22.9	12,460,313	8.3
* NET 1st MORTGAGE LN C/Os	235,135,105	566,041,192	140.7	784,849,511	38.7	915,590,005	16.7	207,928,276	-9.2
** Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.12	0.27	120.5	0.36	33.8	0.40	12.7	0.35	-11.7
* Total Other RE Lns Charged Off	614,686,174	1,155,247,087	87.9	1,231,064,687	6.6	1,055,881,536	-14.2	229,242,065	-13.2
* Total Other RE Lns Recovered	14,437,522	27,371,671	89.6	42,645,809	55.8	50,392,500	18.2	15,788,080	25.3
* NET OTHER RE LN C/Os	600,248,652	1,127,875,416	87.9	1,188,418,878	5.4	1,005,489,036	-15.4	213,453,985	-15.1
**Net Charge Offs Other RE Loans / Avg Other RE Loans	0.64	1.19	86.9	1.33	11.4	1.21	-9.3	1.08	-10.5
* Amounts are year-to-date and the related % change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
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Supplemental Share Information, Off Balance Sheet, & Borrowings									
Return to cover									
06/14/2012	For Charter : N/A								
CU Name: N/A	Count of CU : 7019								
Peer Group: N/A	Asset Range : N/A								
	Criteria : Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs)								
	Count of CU in Peer Group : N/A								
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Mar-2012	% Chg
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):									
Accounts Held by Member Government Depositors	945,467,234	1,061,473,277	12.3	1,280,664,976	20.6	1,177,726,339	-8.0	1,154,027,210	-2.0
Accounts Held by Nonmember Government Depositors	761,744,033	474,173,138	-37.8	407,385,585	-14.1	188,420,293	-53.7	187,271,980	-0.6
Employee Benefit Member Shares	261,306,270	297,052,280	13.7	251,002,810	-15.5	275,751,662	9.9	276,332,363	0.2
Employee Benefit Nonmember Shares	2,567,555	2,244,442	-12.6	3,228,859	43.9	3,241,721	0.4	3,450,257	6.4
529 Plan Member Deposits	1,873,239	968,639	-48.3	1,090,923	12.6	1,275,136	16.9	9,063,342	610.8
Non-dollar Denominated Deposits	850,852	111,125	-86.9	88,098	-20.7	82,306	-6.6	92,218	12.0
Health Savings Accounts	137,213,017	260,373,633	89.8	383,185,347	47.2	504,466,071	31.7	589,937,428	16.9
Dollar Amount of Share Certificates >= \$100,000	66,437,185,385	70,108,875,537	5.5	70,573,112,085	0.7	71,393,417,943	1.2	71,915,695,514	0.7
Dollar Amount of IRA/Keogh >= \$100,000	15,511,527,912	19,464,201,113	25.5	20,911,430,205	7.4	22,131,040,534	5.8	22,303,627,611	0.8
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts	12,233,659,653	14,596,798,870	19.3	17,483,128,334	19.8	20,365,594,211	16.5	22,430,296,002	10.1
Dollar Amount of Noninterest Bearing Transactional Accounts with balances > \$250,000	N/A	N/A		1,475,179,637		2,284,575,759	54.9	2,504,775,328	9.6
SAVING MATURITIES									
< 1 year	600,828,911,065	667,344,388,870	11.1	686,859,556,729	2.9	723,107,831,570	5.3	760,129,322,957	5.1
1 to 3 years	60,202,095,144	62,365,340,432	3.6	70,200,876,400	12.6	70,371,871,858	0.2	70,825,532,058	0.6
> 3 years	20,096,235,203	22,961,526,660	14.3	29,343,252,083	27.8	33,929,435,733	15.6	35,074,784,100	3.4
Total Shares & Deposits	681,127,241,412	752,671,255,962	10.5	786,403,685,212	4.5	827,409,139,161	5.2	866,029,639,115	4.7
INSURANCE COVERAGE IN ADDITION TO NCUSIF									
Share/Deposit Insurance in Addition to NCUSIF	464	439	-5.4	375	-14.6	349	-6.9	349	0.0
Dollar Amount of Shares/Deposits Covered by Additional Insurance	2,581,100,380	2,477,984,747	-4.0	2,406,174,746	-2.9	2,453,721,213	2.0	2,561,024,359	4.4
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR BUSINESS LOANS									
Commercial Real Estate /1	850,594,672	345,595,798	-59.4	355,735,389	2.9	483,041,478	35.8	504,238,480	4.4
Construction & Land Development (MBL)	N/A	374,843,617		264,408,234	-29.5	279,213,271	5.6	275,298,816	-1.4
Outstanding Letters of Credit	127,481,134	151,136,491	18.6	143,387,780	-5.1	70,152,034	-51.1	62,797,806	-10.5
Other Unfunded MBL Commitments	851,211,787	892,907,322	4.9	974,026,272	9.1	1,019,535,704	4.7	1,089,806,155	6.9
Total Unfunded Commitments for Business Loans	1,829,287,593	1,764,483,228	-3.5	1,737,557,675	-1.5	1,851,942,487	6.6	1,932,141,257	4.3
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-BUSINESS)									
Revolving O/E Lines 1-4 Family	39,335,782,812	37,546,941,071	-4.5	36,667,326,305	-2.3	36,884,908,216	0.6	37,224,830,239	0.9
Credit Card Line	71,125,212,003	71,824,309,621	1.0	71,313,792,943	-0.7	73,418,152,793	3.0	76,136,766,854	3.7
Unsecured Share Draft Lines of Credit	11,906,749,775	10,358,242,850	-13.0	10,072,491,067	-2.8	10,267,033,691	1.9	10,440,689,426	1.7
Overdraft Protection Programs	11,096,180,899	11,731,454,623	5.7	12,087,137,366	3.0	13,152,397,383	8.8	13,994,620,441	6.4
Residential Construction Loans-Excluding Business Purpose	N/A	454,859,819		385,101,296	-15.3	374,885,320	-2.7	336,062,191	-10.4
Federally Insured Home Equity Conversion Mortgages (HECM)	N/A	32,440,664		11,516,606	-64.5	8,888,851	-22.8	8,372,406	-5.8
Proprietary Reverse Mortgage Products	N/A	17,683,946		19,066,329	7.8	19,182,015	0.6	18,085,931	-5.7
Other Unused Commitments	7,346,737,720	6,587,299,022	-10.3	7,111,949,832	8.0	8,454,182,805	18.9	9,071,889,856	7.3
Total Unfunded Commitments for Non-Business Loans	140,810,663,209	138,553,231,616	-1.6	137,668,381,744	-0.6	142,579,631,074	3.6	147,231,317,344	3.3
Total Unused Commitments	142,639,950,802	140,317,714,844	-1.6	139,405,939,419	-0.6	144,431,573,561	3.6	149,163,458,601	3.3
%(Unused Commitments / Cash & ST Investments)	119.90	94.39	-21.3	94.71	0.3	86.73	-8.4	78.99	-8.9
Unfunded Commitments Committed by Credit Union	N/A	N/A		N/A		142,697,470,272		147,410,241,912	3.3
Unfunded Commitments Through Third Party	N/A	N/A		N/A		1,734,103,289		1,753,216,689	1.1
Loans Transferred with Recourse ¹	3,865,672,224	3,468,943,457	-10.3	3,202,965,493	-7.7	3,666,643,469	14.5	3,582,103,979	-2.3
Pending Bond Claims	29,248,310	30,473,713	4.2	92,815,382	204.6	26,154,421	-71.8	26,873,023	2.7
Other Contingent Liabilities	85,169,376	88,049,245	3.4	50,726,203	-42.4	68,743,964	35.5	74,168,783	7.9
CREDIT AND BORROWING ARRANGEMENTS:									
Num FHLB Members	943	1,009	7.0	1,019	1.0	1,067	4.7	1,099	3.0
LINES OF CREDIT (Borrowing)									
Total Credit Lines	126,202,351,074	126,975,567,052	0.6	131,168,187,660	3.3	138,354,921,171	5.5	142,187,641,720	2.8
Total Committed Credit Lines	2,558,430,672	2,468,497,534	-3.5	2,246,956,242	-9.0	2,983,772,793	32.8	2,927,429,102	-1.9
Total Credit Lines at Corporate Credit Unions	N/A	45,431,376,142		44,665,617,828	-1.7	32,252,777,860	-27.8	29,904,687,273	-7.3
Draws Against Lines of Credit	19,201,476,041	15,484,253,168	-19.4	15,323,796,921	-1.0	14,917,498,345	-2.7	14,835,728,060	-0.5
BORROWINGS OUTSTANDING FROM CORPORATE CREDIT UNIONS									
Line of Credit Outstanding from Corporate Cus	N/A	612,619,691		304,830,059	-50.2	246,714,735	-19.1	154,772,945	-37.3
Term Borrowings Outstanding from Corporate Cus	N/A	5,173,753,620		1,552,263,221	-70.0	926,761,707	-40.3	857,533,113	-7.5
MISCELLANEOUS BORROWING INFORMATION:									
Assets Pledged to Secure Borrowings	N/A	108,960,356,054		121,397,510,945	11.4	130,756,788,499	7.7	132,446,486,540	1.3
Amount of Borrowings Subject to Early Repayment at Lenders Option	3,317,283,880	3,294,932,508	-0.7	2,883,871,523	-12.5	2,365,316,981	-18.0	2,306,613,745	-2.5
Uninsured Secondary Capital ²	32,412,191	79,042,300	143.9	155,865,823	97.2	167,382,157	7.4	166,655,963	-0.4
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¹ Included MBL construction and land development prior to 03/31/09.									
² Balance included in "Subordinated Debt Included in Net Worth" from 12/31/2011 forward									
	15.SuppShareOBS&Borr								

Miscellaneous Information, Programs, Services										
Return to cover	For Charter :		N/A							
06/14/2012	Count of CU :		7019							
CU Name: N/A	Asset Range :		N/A							
Peer Group: N/A	Criteria :		Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs) *							
	Count of CU in Peer Group :		N/A							
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Mar-2012	% Chg	
MEMBERSHIP:										
Num Current Members	88,578,324	89,873,931	1.5	90,485,594	0.7	91,836,400	1.5	92,503,554	0.7	
Num Potential Members	1,302,321,549	1,368,599,260	5.1	1,473,469,174	7.7	1,530,957,007	3.9	1,551,986,199	1.4	
% Current Members to Potential Members	6.80	6.57	-3.5	6.14	-6.5	6.00	-2.3	5.96	-0.6	
* % Membership Growth	2.02	1.46	-27.6	0.68	-53.5	1.49	119.3	2.91	94.7	
Total Num Savings Accts	162,812,053	166,305,140	2.1	168,311,034	1.2	170,347,298	1.2	172,701,964	1.4	
EMPLOYEES:										
Num Full-Time Employees	220,949	219,307	-0.7	219,996	0.3	221,000	0.5	222,322	0.6	
Num Part-Time Employees	33,411	31,216	-6.6	30,631	-1.9	30,381	-0.8	30,468	0.3	
BRANCHES:										
Num of CU Branches	21,005	20,968	-0.2	21,026	0.3	20,794	-1.1	21,045	1.2	
Num of CUs Reporting Shared Branches	1,537	1,167	-24.1	1,156	-0.9	1,165	0.8	1,173	0.7	
Plan to add new branches or expand existing facilities	854	91	-89.3	87	-4.4	679	680.5	654	-3.7	
MISCELLANEOUS LOAN INFORMATION:										
**Total Amount of Loans Granted YTD	250,574,393,140	267,064,394,376	6.6	248,726,544,592	-6.9	259,556,128,635	4.4	71,711,320,565	10.5	
MEMBER SERVICE AND PRODUCT OFFERINGS										
(Credit Programs):										
Business Loans	1,954	1,719	-12.0	1,748	1.7	1,725	-1.3	1,756	1.8	
Credit Builder	N/A	987		1,026	4.0	1,062	3.5	1,095	3.1	
Debt Cancellation/Suspension	309	366	18.4	389	6.3	404	3.9	415	2.7	
Direct Financing Leases	85	54	-36.5	52	-3.7	49	-5.8	50	2.0	
Indirect Business Loans	N/A	162		163	0.6	165	1.2	165	0.0	
Indirect Consumer Loans	1,742	1,618	-7.1	1,662	2.7	1,654	-0.5	1,679	1.5	
Indirect Mortgage Loans	N/A	259		263	1.5	261	-0.8	267	2.3	
Interest Only or Payment Option 1st Mortgage Loans	580	477	-17.8	495	3.8	477	-3.6	485	1.7	
Micro Business Loans	N/A	669		689	3.0	663	-3.8	678	2.3	
Micro Consumer Loans	N/A	952		988	3.8	971	-1.7	976	0.5	
Overdraft Lines of Credit	3,352	3,157	-5.8	3,186	0.9	3,120	-2.1	3,139	0.6	
Overdraft Protection	2,800	2,863	2.3	2,941	2.7	2,945	0.1	3,000	1.9	
Participation Loans	1,405	1,296	-7.8	1,351	4.2	1,365	1.0	1,387	1.6	
Pay Day Loans	N/A	498		509	2.2	510	0.2	521	2.2	
Real Estate Loans	5,410	4,541	-16.1	4,649	2.4	4,529	-2.6	4,553	0.5	
Refund Anticipation Loans	N/A	119		125	5.0	126	0.8	126	0.0	
Risk Based Loans	4,041	4,030	-0.3	4,152	3.0	4,109	-1.0	4,157	1.2	
Share Secured Credit Cards	N/A	2,001		2,058	2.8	2,055	-0.1	2,082	1.3	
Short-Term, Small Amount Loans (STS)	N/A	N/A		123		395	221.1	445	12.7	
MEMBER SERVICE AND PRODUCT OFFERINGS										
(Other Programs):										
ATM/Debit Card Program	5,324	5,108	-4.1	5,163	1.1	5,050	-2.2	5,080	0.6	
Business Share Accounts	N/A	2,405		2,476	3.0	2,442	-1.4	2,486	1.8	
Check Cashing	N/A	3,642		3,711	1.9	3,635	-2.0	3,666	0.9	
First Time Homebuyer Program	N/A	637		668	4.9	665	-0.4	676	1.7	
Health Savings Accounts	N/A	693		713	2.9	731	2.5	747	2.2	
Individual Development Accounts	N/A	159		161	1.3	164	1.9	165	0.6	
In-School Branches	N/A	324		350	8.0	351	0.3	357	1.7	
Insurance/Investment Sales	1,135	1,780	56.8	1,801	1.2	1,789	-0.7	1,803	0.8	
International Remittances	640	N/A		673	5.2	674	0.1	687	1.9	
Low Cost Wire Transfers	N/A	3,579		3,683	2.9	3,630	-1.4	3,717	2.4	
MERGERS/ACQUISITIONS:										
Completed Merger/Acquisition Qualifying for Business Combo Acctg (FAS 141R)	N/A	131		220	67.9	314	42.7	346	10.2	
Adjusted Retained Earnings Obtained through Business Combinations	N/A	185,238,660		423,969,791	128.9	886,885,412	109.2	921,078,525	3.9	
Fixed Assets - Capital & Operating Leases										
Aggregate of Future Capital and Operating Lease Pmts on Fixed Assets (not discounted to PV)	1,557,982,176	1,563,728,680	0.4	1,681,533,756	7.5	1,731,800,756	3.0	1,691,729,387	-2.3	
* Annualization factor: March = 4; June = 2; September = 3; December = 1 (or no annualizing)										
** Amount is year-to-date and the related % change ratio is annualized.										
# Means the number is too large to display in the cell										

Information Systems & Technology											
Return to cover	For Charter :		N/A								
06/14/2012	Count of CU :		7019								
CU Name: N/A	Asset Range :		N/A								
Peer Group: N/A	Criteria :		Region: Nation * Peer Group: All * Types Included: All		Federally Insured						
Count of CU in Peer Group :		N/A									
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Mar-2012	% Chg		
System Used to Maintain Share/Loan Records											
Manual System (No Automation)	100	70	-30.0	74	5.7	66	-10.8	58	-12.1		
Vendor Supplied In-House System	5,400	4,936	-8.6	4,844	-1.9	4,572	-5.6	4,566	-0.1		
Vendor On-Line Service Bureau	2,188	2,203	0.7	2,196	-0.3	2,204	0.4	2,222	0.8		
CU Developed In-House System	47	67	42.6	59	-11.9	54	-8.5	51	-5.6		
Other	71	106	49.3	98	-7.5	92	-6.1	95	3.3		
Electronic Financial Services											
Home Banking Via Internet Website	5,000	4,904	-1.9	4,878	-0.5	4,791	-1.8	4,827	0.8		
Audio Response/Phone Based	4,309	4,239	-1.6	4,142	-2.3	4,016	-3.0	4,026	0.2		
Automatic Teller Machine (ATM)	4,817	4,693	-2.6	4,607	-1.8	4,463	-3.1	4,507	1.0		
Kiosk	336	348	3.6	341	-2.0	341	0.0	347	1.8		
Mobile Banking	N/A	431		721	67.3	1,112	54.2	1,237	11.2		
Other	199	311	56.3	322	3.5	339	5.3	344	1.5		
Services Offered Electronically											
Member Application	1,999	1,903	-4.8	1,911	0.4	1,911	0.0	1,941	1.6		
New Loan	3,181	2,916	-8.3	2,884	-1.1	2,835	-1.7	2,876	1.4		
Account Balance Inquiry	5,265	5,174	-1.7	5,110	-1.2	4,999	-2.2	5,028	0.6		
Share Draft Orders	4,304	4,019	-6.6	3,977	-1.0	3,895	-2.1	3,919	0.6		
New Share Account	1,172	1,180	0.7	1,198	1.5	1,211	1.1	1,240	2.4		
Loan Payments	4,649	4,528	-2.6	4,485	-0.9	4,405	-1.8	4,443	0.9		
Account Aggregation	425	474	11.5	485	2.3	499	2.9	509	2.0		
Internet Access Services	791	820	3.7	830	1.2	845	1.8	863	2.1		
e-Statements	3,211	3,477	8.3	3,564	2.5	3,652	2.5	3,727	2.1		
External Account Transfers	N/A	633		685	8.2	751	9.6	779	3.7		
View Account History	5,038	4,985	-1.1	4,950	-0.7	4,856	-1.9	4,886	0.6		
Merchandise Purchase	421	374	-11.2	367	-1.9	360	-1.9	361	0.3		
Merchant Processing Services	N/A	213		224	5.2	230	2.7	233	1.3		
Remote Deposit Capture	N/A	232		281	21.1	348	23.8	375	7.8		
Share Account Transfers	5,088	4,903	-3.6	4,850	-1.1	4,764	-1.8	4,799	0.7		
Bill Payment	3,658	3,740	2.2	3,775	0.9	3,747	-0.7	3,810	1.7		
Download Account History	4,184	4,244	1.4	4,221	-0.5	4,164	-1.4	4,200	0.9		
Electronic Cash	220	221	0.5	213	-3.6	205	-3.8	211	2.9		
Electronic Signature Authentication/Certification	161	179	11.2	190	6.1	228	20.0	248	8.8		
Type of World Wide Website Address											
Informational	661	604	-8.6	593	-1.8	559	-5.7	558	-0.2		
Interactive	254	473	86.2	477	0.8	467	-2.1	470	0.6		
Transactional	4,709	4,489	-4.7	4,457	-0.7	4,372	-1.9	4,399	0.6		
Number of Members That Use Transactional Website	28,062,345	30,247,099	7.8	33,071,055	9.3	35,721,267	8.0	36,692,563	2.7		
No Website, But Planning to Add in the Future	383	34	-91.1	28	-17.6	28	0.0	27	-3.6		
Type of Website Planned for Future											
Informational	299	30	-90.0	25	-16.7	26	4.0	25	-3.8		
Interactive	23	1	-95.7	0	-100.0	0	N/A	0	N/A		
Transactional	61	3	-95.1	3	0.0	2	-33.3	2	0.0		
Miscellaneous											
Internet Access	7,076	7,077	0.0	6,976	-1.4	6,752	-3.2	6,764	0.2		

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06/14/2012

CU Name: N/A

Peer Group: N/A

Graphs 1

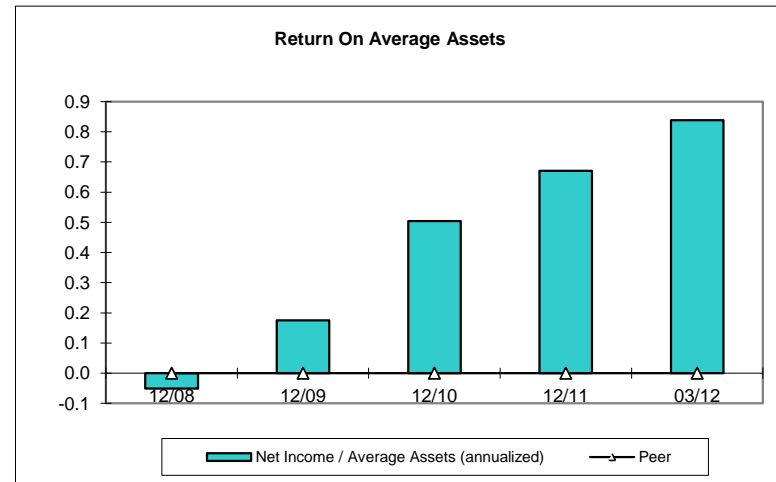
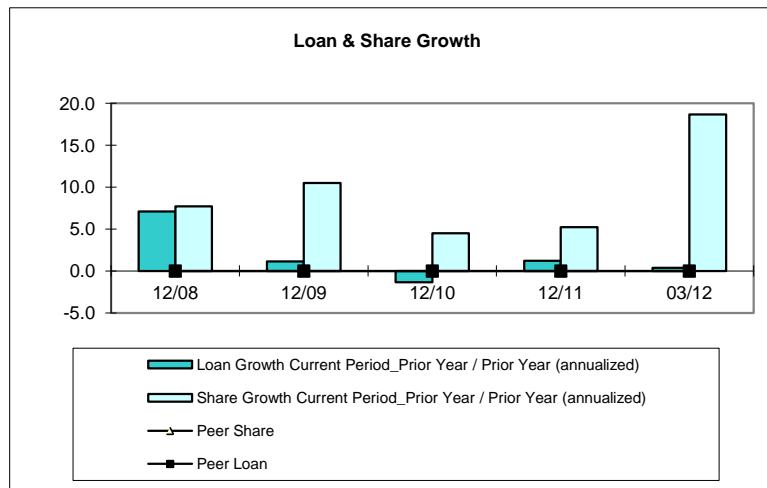
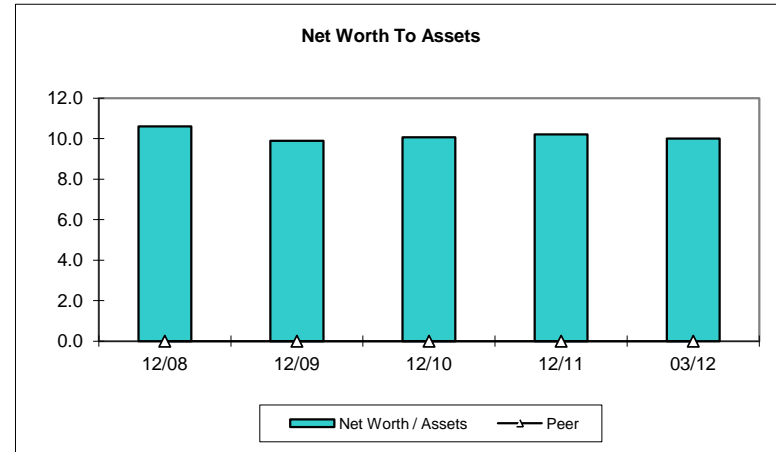
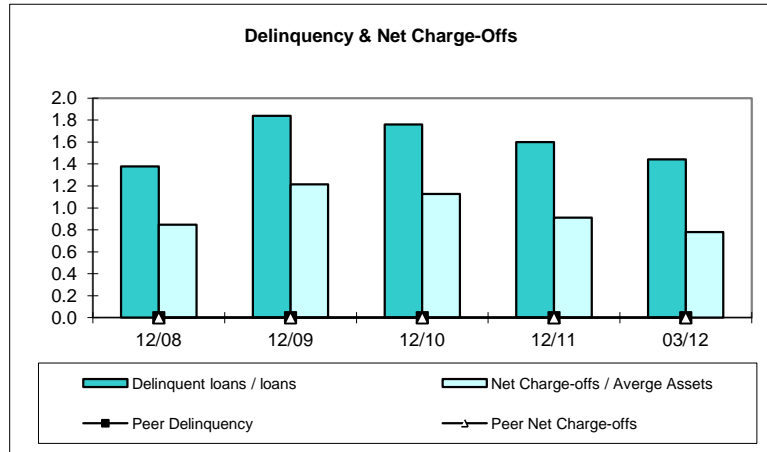
For Charter : N/A

Count of CU : 7019

Asset Range : N/A

Criteria : Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit

Count of CU in Peer Group : N/A



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06/14/2012

CU Name: N/A

Peer Group: N/A

Graphs 2

For Charter : N/A

Count of CU : 7019

Asset Range : N/A

Criteria : Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit

Count of CU in Peer Group : N/A

