

Cycle Date: March-2013
 Run Date: 06/04/2013
 Interval: Annual

Page	Click on links below to jump to FPR contents	
1	Summary Financial Information	
2	Ratio Analysis	
3	Supplemental Ratios	
4	Assets	
5	Liabilities, Shares & Equity	
6	Income Statement	
7	Delinquent Loan Information	
8	Loan Losses, Bankruptcy Information, & TDRs	
9	Indirect & Participation Lending	
10	Real Estate Loan Information 1	
11	Real Estate Loan Information 2	
12	Member Business Loan Information	
13	Investments, Cash, & Cash Equivalents	
14	Other Investment Information	
15	Supplemental Share Information, Off Balance Sheet, & Borrowings	
16	Miscellaneous Information, Programs, & Services	
17	Information Systems & Technology	
18	Graphs 1	(Delinquency & Net Charge-offs, Loan & Share Growth, Net Worth, Return on Average Assets)
19	Graphs 2	(Loans/Assets, Net Long-Term Assets, Net Interest Margin, Cash & Short Term Investments)
	Parameters:	Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs) *

Count of CU : 6753
 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.

Summary Financial Information									
Return to cover	For Charter : N/A								
06/04/2013	Count of CU : 6753								
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-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Mar-2013	% Chg
ASSETS:	Amount	Amount		Amount		Amount		Amount	
Cash & Equivalents	67,567,260,369	74,427,858,469	10.2	95,188,644,255	27.9	100,915,162,022	6.0	118,306,731,024	17.2
TOTAL INVESTMENTS	210,751,233,708	238,918,886,902	13.4	256,886,454,932	7.5	280,434,100,097	9.2	292,704,451,066	4.4
Loans Held for Sale	2,264,461,472	3,212,162,789	41.9	3,304,422,035	2.9	5,144,926,843	55.7	4,382,118,809	-14.8
Real Estate Loans	309,645,220,594	309,644,355,862	0.0	313,033,495,369	1.1	320,166,001,020	2.3	320,597,117,566	0.1
Unsecured Loans	60,407,162,577	61,428,297,763	1.7	64,442,315,352	4.9	68,391,301,106	6.1	67,114,628,084	-1.9
Other Loans	202,390,934,927	193,635,184,820	-4.3	194,018,284,078	0.2	208,967,462,328	7.7	212,143,649,927	1.5
TOTAL LOANS	572,443,318,098	564,707,838,445	-1.4	571,494,094,799	1.2	597,524,764,454	4.6	599,855,395,577	0.4
(Allowance for Loan & Lease Losses)	(8,847,960,252)	(9,424,079,248)	6.5	(8,856,086,288)	-6.0	(8,084,712,071)	-8.7	(7,852,807,369)	-2.9
Land And Building	16,146,829,848	16,778,875,022	3.9	17,209,959,230	2.6	17,661,972,549	2.6	17,743,309,735	0.5
Other Fixed Assets	3,549,370,569	3,354,194,527	-5.5	3,367,648,401	0.4	3,472,826,961	3.1	3,500,347,619	0.8
NCUSIF Deposit	7,035,680,285	7,469,341,871	6.2	7,784,935,164	4.2	8,295,445,680	6.6	8,316,457,337	0.3
All Other Assets	13,697,687,037	14,895,795,089	8.7	15,328,395,794	2.9	16,431,442,275	7.2	18,448,411,885	12.3
TOTAL ASSETS	884,607,881,134	914,340,873,866	3.4	961,708,468,322	5.2	1,021,795,928,810	6.2	1,055,404,415,683	3.3
LIABILITIES & CAPITAL:									
Dividends Payable	495,869,040	372,974,645	-24.8	318,768,121	-14.5	267,490,284	-16.1	245,062,747	-8.4
Notes & Interest Payable	37,458,132,908	28,640,735,070	-23.5	26,261,978,940	-8.3	26,730,516,302	1.8	25,388,483,789	-5.0
Accounts Payable & Other Liabilities	7,274,606,806	7,701,999,233	5.9	9,511,017,128	23.5	10,184,072,506	7.1	11,273,002,643	10.7
Uninsured Secondary Capital and Subordinated Debt Included in Net Worth ³	79,042,300	155,865,823	97.2	247,372,157	58.7	244,805,956	-1.0	257,920,350	5.4
TOTAL LIABILITIES	45,307,651,054	36,871,574,771	-18.6	36,339,136,346	-1.4	37,426,885,048	3.0	37,164,469,529	-0.7
Share Drafts	85,302,112,139	89,875,101,057	5.4	100,639,232,062	12.0	111,410,574,914	10.7	121,433,673,487	9.0
Regular shares	199,909,175,027	220,522,133,570	10.3	244,974,328,833	11.1	275,126,654,756	12.3	293,394,765,865	6.6
All Other Shares & Deposits	467,460,021,411	476,006,515,385	1.8	481,795,508,077	1.2	491,364,711,323	2.0	495,118,851,617	0.8
TOTAL SHARES & DEPOSITS	752,671,308,577	786,403,750,012	4.5	827,409,068,972	5.2	877,901,940,993	6.1	909,947,290,969	3.7
Regular Reserve	18,890,171,723	19,114,305,383	1.2	19,177,767,885	0.3	19,266,786,832	0.5	19,318,402,772	0.3
Other Reserves	8,208,416,018	9,229,128,921	12.4	11,411,464,448	23.6	13,017,010,054	14.1	13,035,577,601	0.1
Undivided Earnings	59,530,333,762	62,722,114,779	5.4	67,371,030,671	7.4	74,183,305,883	10.1	75,938,674,812	2.4
TOTAL EQUITY	86,628,921,503	91,065,549,083	5.1	97,960,263,004	7.6	106,467,102,769	8.7	108,292,655,185	1.7
TOTAL LIABILITIES, SHARES, & EQUITY	884,607,881,134	914,340,873,866	3.4	961,708,468,322	5.2	1,021,795,928,810	6.2	1,055,404,415,683	3.3
INCOME & EXPENSE									
Loan Income*	35,740,883,981	34,463,335,748	-3.6	32,714,027,432	-5.1	31,675,489,407	-3.2	7,723,491,927	-2.5
Investment Income*	6,263,461,937	5,626,462,157	-10.2	5,226,762,601	-7.1	4,586,849,003	-12.2	1,038,679,422	-9.4
Other Income*	11,499,753,018	11,965,723,458	4.1	12,156,998,963	1.6	14,197,145,080	16.8	3,526,863,577	-0.6
Total Employee Compensation & Benefits*	13,686,961,580	13,993,195,406	2.2	14,485,496,502	3.5	15,505,269,259	7.0	4,026,128,621	3.9
Temporary Corporate CU Stabilization Expense & NCUSIF Premiums ^{1,2}	3,079,129,333	1,974,535,567	-35.9	1,893,655,127	-4.1	780,045,152	-58.8	88,526,009	-54.6
Total Other Operating Expenses*	13,312,514,842	13,624,662,568	2.3	14,206,498,422	4.3	15,282,030,163	7.6	3,854,890,063	0.9
Non-operating Income & (Expense)*	-996,744,297	-2,678,634	99.7	124,425,029	4,745.1	390,244,111	213.6	102,909,660	5.5
NCUSIF Stabilization Income*	3,404,721,277	1,011,452	-100.0	0	-100.0	0	N/A	0	N/A
Provision for Loan/Lease Losses*	9,556,354,653	7,038,491,796	-26.3	4,674,522,313	-33.6	3,555,397,197	-23.9	693,794,029	-21.9
Cost of Funds*	14,790,180,714	10,886,013,648	-26.4	8,687,798,786	-20.2	7,236,114,921	-16.7	1,575,303,658	-12.9
NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE & NCUSIF PREMIUM¹	4,566,064,127	6,510,479,311	42.6	8,167,898,002	25.5	9,270,916,061	13.5	2,241,828,215	-3.3
Net Income (Loss)*	1,486,934,794	4,536,955,196	205.1	6,274,242,875	38.3	8,490,870,909	35.3	2,153,302,206	1.4
TOTAL CU's	7,554	7,339	-2.8	7,094	-3.3	6,819	-3.9	6,753	-1.0
* Income/Expense items are year-to-date while the related %change ratios are annualized.									
# Means the number is too large to display in the cell									
¹ Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabilization Expense. From December 2010 forward, NCUSIF Stabilization Income, if any, is excluded.									
² Prior to September 2010, this account was named NCUSIF Stabilization Expense. For December 2010 and forward, this account includes Temporary Corporate CU Stabilization Expense and NCUSIF Premiums.									
³ December 2011 and forward includes "Subordinated Debt Included in Net Worth."									
									1. Summary Financial

Ratio Analysis									
Return to cover	For Charter : N/A								
06/04/2013	Count of CU : 6753								
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-2012			Mar-2013	
	Dec-2009	Dec-2010	Dec-2011	Dec-2012	PEER Avg	Percentile**	Mar-2013	PEER Avg	Percentile**
CAPITAL ADEQUACY									
Net Worth/Total Assets	9.89	10.06	10.21	10.43	N/A	N/A	10.31	N/A	N/A
Net Worth/Total Assets--Including Optional Total Assets Election (if used)	9.92	10.08	10.24	10.46	N/A	N/A	10.36	N/A	N/A
Total Delinquent Loans / Net Worth ³	12.03	10.80	9.30	6.49	N/A	N/A	5.61	N/A	N/A
Solvency Evaluation (Estimated)	111.52	111.60	111.87	112.15	N/A	N/A	111.93	N/A	N/A
Classified Assets (Estimated) / Net Worth	10.14	10.28	9.04	7.60	N/A	N/A	7.24	N/A	N/A
ASSET QUALITY									
Delinquent Loans / Total Loans ³	1.84	1.76	1.60	1.16	N/A	N/A	1.02	N/A	N/A
* Net Charge-Offs / Average Loans	1.21	1.13	0.91	0.73	N/A	N/A	0.61	N/A	N/A
Fair (Market) HTM Invest Value/Book Value HTM Invest.	100.21	100.81	101.33	100.65	N/A	N/A	100.87	N/A	N/A
Accum Unreal G/L On AFS/Cost Of AFS	0.56	0.48	1.25	1.42	N/A	N/A	1.18	N/A	N/A
Delinquent Loans / Assets ³	1.19	1.09	0.95	0.68	N/A	N/A	0.58	N/A	N/A
EARNINGS									
* Return On Average Assets	0.18	0.50	0.67	0.86	N/A	N/A	0.83	N/A	N/A
* Return On Average Assets Excluding Stabilization Income/Expense & NCUSIF Premium ²	0.14	0.72	0.87	0.93	N/A	N/A	0.86	N/A	N/A
* Gross Income/Average Assets	6.31	5.79	5.34	5.09	N/A	N/A	4.73	N/A	N/A
* Yield on Average Loans	6.28	6.06	5.76	5.42	N/A	N/A	5.16	N/A	N/A
* Yield on Average Investments	2.63	1.95	1.61	1.28	N/A	N/A	1.07	N/A	N/A
* Fee & Other Op. Income / Avg. Assets	1.36	1.33	1.30	1.43	N/A	N/A	1.36	N/A	N/A
* Cost of Funds / Avg. Assets	1.74	1.21	0.93	0.73	N/A	N/A	0.61	N/A	N/A
* Net Margin / Avg. Assets	4.57	4.58	4.41	4.36	N/A	N/A	4.13	N/A	N/A
* Operating Exp./ Avg. Assets	3.55	3.29	3.26	3.18	N/A	N/A	3.07	N/A	N/A
* Provision For Loan & Lease Losses / Average Assets	1.13	0.78	0.50	0.36	N/A	N/A	0.27	N/A	N/A
* Net Interest Margin/Avg. Assets	3.21	3.25	3.12	2.93	N/A	N/A	2.77	N/A	N/A
Operating Exp./Gross Income	56.22	56.85	61.05	62.56	N/A	N/A	64.85	N/A	N/A
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets ¹	2.57	2.59	2.51	2.38	N/A	N/A	2.31	N/A	N/A
* Net Operating Exp. /Avg. Assets	2.72	2.51	2.52	2.44	N/A	N/A	2.38	N/A	N/A
ASSET / LIABILITY MANAGEMENT									
Net Long-Term Assets / Total Assets	31.50	32.98	32.42	32.91	N/A	N/A	33.47	N/A	N/A
Reg. Shares / Total Shares & Borrowings	25.32	27.07	28.71	30.42	N/A	N/A	31.37	N/A	N/A
Total Loans / Total Shares	76.05	71.81	69.07	68.06	N/A	N/A	65.92	N/A	N/A
Total Loans / Total Assets	64.71	61.76	59.42	58.48	N/A	N/A	56.84	N/A	N/A
Cash + Short-Term Investments / Assets	16.80	16.10	17.30	17.49	N/A	N/A	18.51	N/A	N/A
Total Shares, Dep. & Borrs / Earning Assets	93.71	93.66	93.26	93.23	N/A	N/A	93.28	N/A	N/A
Reg Shares + Share Drafts / Total Shares & Borrs	36.12	38.10	40.50	42.74	N/A	N/A	44.36	N/A	N/A
Borrowings / Total Shares & Net Worth	4.40	3.22	2.81	2.70	N/A	N/A	2.47	N/A	N/A
Supervisory Interest Rate Risk Threshold / Net Worth	268.10	270.30	263.07	260.04	N/A	N/A	263.50	N/A	N/A
PRODUCTIVITY									
Members / Potential Members	6.57	6.14	5.97	5.76	N/A	N/A	5.59	N/A	N/A
Borrowers / Members	51.01	50.07	49.85	50.69	N/A	N/A	49.95	N/A	N/A
Members / Full-Time Employees	382.58	384.53	388.63	384.20	N/A	N/A	385.66	N/A	N/A
Avg. Shares Per Member	\$8,375	\$8,691	\$9,011	\$9,359	N/A	N/A	\$9,618	N/A	N/A
Avg. Loan Balance	\$12,487	\$12,463	\$12,485	\$12,566	N/A	N/A	\$12,694	N/A	N/A
* Salary And Benefits / Full-Time Empl.	\$58,263	\$59,467	\$61,306	\$63,505	N/A	N/A	\$65,645	N/A	N/A
OTHER RATIOS									
* Net Worth Growth	1.71	5.08	6.81	8.56	N/A	N/A	8.08	N/A	N/A
* Market (Share) Growth	10.50	4.48	5.21	6.10	N/A	N/A	14.60	N/A	N/A
* Loan Growth	1.14	-1.35	1.20	4.55	N/A	N/A	1.56	N/A	N/A
* Asset Growth	9.07	3.36	5.18	6.25	N/A	N/A	13.16	N/A	N/A
* Investment Growth	31.26	12.95	12.60	8.46	N/A	N/A	32.20	N/A	N/A
* Membership Growth	1.46	0.68	1.48	2.16	N/A	N/A	3.44	N/A	N/A
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
**Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection is complete. Subsequent corrections to data after this date are not reflected in the Percentile Rank or the Peer Average Ratios until the next cycle.									
Percentile Rankings show where the credit union stands in relation to its peers in key areas of performance. To arrive at the percentile ranking, all data for all credit unions in a peer group are arranged in order from highest (100) to lowest (0) value. The percentile ranking assigned to the credit union is a measure of the relative standing of that ratio in the entire range of ratios. A high or low ranking does not imply good or bad performance. However, when reviewed in relation to other available data, users may draw conclusions as to the importance of the percentile rank to the credit union's financial performance.									
¹ For periods before 2004, the Fixed Assets & Foreclosed and Repossessed assets did not include repossessed vehicles.									
² Prior to September 2010, this ratio was named Return on Assets Prior to NCUSIF Stabilization Income/Expense. From December 2010 forward, NCUSIF Premium Expense is also excluded from ROA.									
³ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.									

	Supplemental Ratio Analysis				
Return to cover	For Charter : N/A				
06/04/2013	Count of CU : 6753				
CU Name: N/A	Asset Range : N/A				
Peer Group: N/A	Criteria: Region: Nation * Peer Group: All * Types				
	Count of CU in Peer Group : N/A				
	Dec-2009	Dec-2010	Dec-2011	Dec-2012	Mar-2013
OTHER DELINQUENCY RATIOS ¹					
Credit Cards DQ > 2 Mo / Total Credit Card Loans	2.06	1.54	1.15	0.97	0.88
Leases Receivable Delinquent > 2 Mo / Total Leases Receivable	0.86	0.33	0.36	0.12	0.13
Non-Federally Guaranteed Student Loans Delinquent > 2 Mo / Total Non-Federally Guaranteed Student Loans	N/A	N/A	1.29	1.36	1.28
TDR Consumer Lns Not Secured by RE Delinquent > 2 Mo / TDR Consumer Lns Not Secured by RE	N/A	N/A	N/A	7.82	7.45
Indirect Loans Delinquent > 2 Mo / Total Indirect Loans	1.47	1.17	0.97	0.77	0.61
Participation Loans Delinquent > 2 Mo / Total Participation Loans	3.47	3.96	4.15	1.75	1.61
Business Loans Delinquent > 1 Mo / Total Business Loans Less Unfund Comm	5.39	5.73	5.08	3.17	3.19
Business Loans Delinquent > 2 Mo / Total Business Loans Less Unfund Comm	3.75	4.06	3.82	2.17	2.08
TDR Business Lns Not Secured by RE Delinquent > 2 Mo / TDR Business Lns Not Secured by RE	N/A	N/A	N/A	17.12	9.04
Allowance for Loan & Lease Losses to Delinquent Loans	84.01	94.89	96.90	116.86	128.72
REAL ESTATE LOAN DELINQUENCY ¹					
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent > 2 Mo / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years	1.71	1.89	1.76	1.21	1.09
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent > 2 Mo / Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years	3.15	3.29	3.21	2.01	1.81
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo / Total Other RE Fixed/Hybrid/Balloon Loans	1.83	1.86	1.79	1.57	1.40
Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans	1.39	1.26	1.15	0.91	0.83
Total Interest Only Payment Option First & Other RE Loans Delinquent > 2 Mo / Total Int Only and Prmt Opt First & Other RE Loans	3.02	3.06	2.53	1.64	1.58
Total TDR 1st and Other RE Delinquent > 2 Mo / Total TDR 1st and Other Loans	N/A	N/A	N/A	11.47	10.78
TDR RE Lns also Reported as Business Loans Delinquent > 2 Mo / Total TDR RE Lns also Reported as Business Loans	N/A	N/A	N/A	14.87	17.13
Total Real Estate Loans DQ > 1 Mo / Total Real Estate Loans	3.32	3.40	3.15	2.42	2.23
Total Real Estate Loans DQ > 2 Mo / Total Real Estate Loans	2.00	2.10	2.00	1.38	1.24
MISCELLANEOUS LOAN LOSS RATIOS					
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	20.78	23.71	23.85	21.50	19.31
* Net Charge Offs - Credit Cards / Avg Credit Card Loans	4.30	4.16	3.02	2.26	2.12
* Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed Student	N/A	N/A	N/A	1.18	0.56
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.55	0.64	0.62	0.52	0.36
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.27	0.36	0.40	0.37	0.24
* Net Charge Offs - Other RE Loans/ Avg Other RE Loans	1.19	1.33	1.21	0.98	0.74
* Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest Only and Payment Option First & Other RE Loans	N/A	1.45	1.43	1.23	0.70
* Net Charge Offs - Leases Receivable / Avg Leases Receivable	2.39	2.04	0.59	0.05	0.37
* Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.72	1.19	0.82	0.63	0.63
* Net Charge Offs - Participation Loans / Avg Participation Loans	1.07	1.18	1.32	1.09	0.35
* Net Charge Offs - Member Business Loans / Avg Member Business Loans	0.68	0.81	0.98	0.83	0.37
SPECIALIZED LENDING RATIOS					
Indirect Loans Outstanding / Total Loans	13.26	12.66	12.37	13.10	13.44
Participation Loans Outstanding / Total Loans	2.17	2.20	2.29	2.31	2.34
Participation Loans Purchased YTD / Total Loans Granted YTD	0.95	0.95	1.29	1.37	1.28
* Participation Loans Sold YTD / Total Assets	0.24	0.21	0.31	0.32	0.31
Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets	3.78	3.89	3.88	3.87	3.80
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.28	0.74	0.71	0.89	0.99
REAL ESTATE LENDING RATIOS					
Total Fixed Rate Real Estate / Total Assets	22.25	21.38	20.67	20.16	19.62
Total Fixed Rate Real Estate / Total Loans	34.38	34.62	34.78	34.47	34.52
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	33.75	31.48	28.37	34.88	34.97
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	54.08	51.87	46.60	53.60	58.15
Interest Only & Payment Option First & Other RE / Total Assets	2.32	2.22	2.07	1.88	1.77
Interest Only & Payment Option First & Other RE / Net Worth	23.41	22.09	20.30	18.01	17.16
MISCELLANEOUS RATIOS					
Mortgage Servicing Rights / Net Worth	0.79	0.88	0.83	0.86	0.91
Unused Commitments / Cash & ST Investments	94.39	94.71	86.83	85.39	80.38
Complex Assets / Total Assets	21.47	22.29	23.19	23.27	22.91
Short Term Liabilities / Total Shares and Deposits plus Borrowings	50.44	47.26	44.99	43.17	42.03
* 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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¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.					

Assets									
Return to cover									
06/04/2013			For Charter :	N/A					
CU Name: N/A			Count of CU :	6753					
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-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Mar-2013	% Chg
ASSETS									
CASH:									
Cash On Hand	7,556,842,953	7,666,034,660	1.4	7,930,566,238	3.5	8,281,188,933	4.4	7,889,519,996	-4.7
Cash On Deposit	53,277,252,445	60,647,446,626	13.8	81,789,988,476	34.9	86,809,534,680	6.1	104,058,896,489	19.9
Cash Equivalents	6,733,164,971	6,114,377,183	-9.2	5,468,089,541	-10.6	5,824,438,409	6.5	6,358,314,539	9.2
TOTAL CASH & EQUIVALENTS	67,567,260,369	74,427,858,469	10.2	95,188,644,255	27.9	100,915,162,022	6.0	118,306,731,024	17.2
INVESTMENTS:									
Trading Securities	956,703,729	953,534,441	-0.3	1,194,477,918	25.3	1,240,364,000	3.8	1,246,864,564	0.5
Available for Sale Securities	97,231,392,503	129,768,351,486	33.5	149,168,068,604	14.9	165,766,380,286	11.1	173,910,666,234	4.9
Held-to-Maturity Securities	34,808,926,541	42,547,641,062	22.2	49,316,410,837	15.9	54,072,342,743	9.6	57,427,185,404	6.2
Deposits in Commercial Banks, S&Ls, Savings Banks	36,961,330,960	42,084,761,500	13.9	43,731,842,818	3.9	47,169,843,944	7.9	47,783,475,113	1.3
Loans to, Deposits in, and Investments in Natural Person Credit Unions ²	1,963,458,072	2,127,836,210	8.4	2,308,840,511	8.5	2,496,029,161	8.1	2,452,539,784	-1.7
Total MCSD/Nonperpetual Contributed Capital and PIC/Perpetual Contributed Capital	1,364,848,683	1,058,410,752	-22.5	1,477,622,445	39.6	1,561,350,381	5.7	1,544,466,408	-1.1
All Other Investments in Corporate Cus	32,173,961,533	15,999,111,491	-50.3	4,643,064,769	-71.0	2,331,319,171	-49.8	2,344,810,984	0.6
All Other Investments ²	5,290,611,687	4,379,239,960	-17.2	5,046,127,030	15.2	5,796,470,411	14.9	5,994,442,575	3.4
TOTAL INVESTMENTS	210,751,233,708	238,918,886,902	13.4	256,886,454,932	7.5	280,434,100,097	9.2	292,704,451,066	4.4
LOANS HELD FOR SALE	2,264,461,472	3,212,162,789	41.9	3,304,422,035	2.9	5,144,926,843	55.7	4,382,118,809	-14.8
LOANS AND LEASES:									
Unsecured Credit Card Loans	34,865,760,517	35,945,062,481	3.1	37,382,404,294	4.0	39,519,315,058	5.7	38,617,575,807	-2.3
All Other Unsecured Loans/Lines of Credit	25,541,402,060	25,469,948,754	-0.3	25,556,253,443	0.3	26,831,071,229	5.0	26,237,393,604	-2.2
Short-Term, Small Amount Loans (STS) (FCUs only)	N/A	13,286,528		18,480,889	39.1	21,266,442	15.1	18,062,351	-15.1
Non-Federally Guaranteed Student Loans	N/A	N/A		1,485,176,726		2,019,648,377	36.0	2,241,596,322	11.0
New Vehicle Loans	75,233,140,158	62,872,028,885	-16.4	58,267,689,211	-7.3	63,285,874,884	8.6	64,564,846,137	2.0
Used Vehicle Loans	98,172,016,892	101,541,355,132	3.4	106,757,799,620	5.1	115,213,585,280	7.9	116,895,770,428	1.5
1st Mortgage Real Estate Loans/Lines of Credit	217,309,088,806	223,279,281,282	2.7	233,161,088,974	4.4	246,197,441,245	5.6	248,534,202,481	0.9
Other Real Estate Loans/Lines of Credit	92,336,131,788	86,365,074,580	-6.5	79,872,406,395	-7.5	73,968,559,775	-7.4	72,062,915,085	-2.6
Leases Receivable	600,743,902	452,135,399	-24.7	435,669,350	-3.6	543,126,597	24.7	610,508,059	12.4
Total All Other Loans/Lines of Credit	28,385,033,975	28,769,665,404	1.4	28,557,125,897	-0.7	29,924,875,567	4.8	30,072,525,303	0.5
TOTAL LOANS	572,443,318,098	564,707,838,445	-1.4	571,494,094,799	1.2	597,524,764,454	4.6	599,855,395,577	0.4
(ALLOWANCE FOR LOAN & LEASE LOSSES)	(8,847,960,252)	(9,424,079,248)	6.5	(8,856,086,288)	-6.0	(8,084,712,071)	-8.7	(7,852,807,369)	-2.9
Foreclosed Real Estate	1,160,746,171	1,612,654,896	38.9	1,587,011,571	-1.6	1,331,288,590	-16.1	1,282,725,420	-3.6
Repossessed Autos	302,046,542	208,997,324	-30.8	176,404,866	-15.6	161,609,677	-8.4	159,882,334	-1.1
Foreclosed and Repossessed Other Assets	38,499,115	33,496,857	-13.0	33,020,844	-1.4	21,602,526	-34.6	22,442,238	3.9
TOTAL FORECLOSED and REPOSSESSED ASSETS ¹	1,501,291,828	1,855,149,077	23.6	1,796,437,281	-3.2	1,514,500,793	-15.7	1,465,049,992	-3.3
Land and Building	16,146,829,848	16,778,875,022	3.9	17,209,959,230	2.6	17,661,972,549	2.6	17,743,309,735	0.5
Other Fixed Assets	3,549,370,569	3,354,194,527	-5.5	3,367,648,401	0.4	3,472,826,961	3.1	3,500,347,619	0.8
NCUA Share Insurance Capitalization Deposit	7,035,680,285	7,469,341,871	6.2	7,784,935,164	4.2	8,295,445,680	6.6	8,316,457,337	0.3
Identifiable Intangible Assets	137,848,144	211,040,636	53.1	200,679,424	-4.9	196,640,276	-2.0	194,861,784	-0.9
Goodwill	337,607,015	510,645,524	51.3	643,361,861	26.0	691,193,886	7.4	697,502,815	0.9
TOTAL INTANGIBLE ASSETS	475,455,159	721,686,160	51.8	844,041,285	17.0	887,834,162	5.2	892,364,599	0.5
Accrued Interest on Loans	2,109,066,504	2,019,107,468	-4.3	1,949,712,687	-3.4	1,909,201,411	-2.1	1,885,683,275	-1.2
Accrued Interest on Investments	974,105,082	893,863,162	-8.2	887,702,234	-0.7	855,050,600	-3.7	866,407,055	1.3
All Other Assets	8,637,768,464	9,405,989,222	8.9	9,850,502,307	4.7	11,264,855,309	14.4	13,338,906,964	18.4
TOTAL OTHER ASSETS	11,720,940,050	12,318,959,852	5.1	12,687,917,228	3.0	14,029,107,320	10.6	16,090,997,294	14.7
TOTAL ASSETS	884,607,881,134	914,340,873,866	3.4	961,708,468,322	5.2	1,021,795,928,810	6.2	1,055,404,415,683	3.3
TOTAL CU's	7,554	7,339	-2.8	7,094	-3.3	6,819	-3.9	6,753	-1.0
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¹ OTHER RE OWNED PRIOR TO 2004									
² LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON CUs INCLUDED IN ALL OTHER INVESTMENTS PRIOR TO JUNE 2006 FOR SHORT FORM FILERS									

		Liabilities, Shares & Equity									
Return to cover		For Charter : N/A									
06/04/2013		Count of CU : 6753									
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-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Mar-2013	% 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		36,558,909,968	28,108,695,103	-23.1	25,726,830,088	-8.5	26,221,064,854	1.9	23,130,274,189	-11.8	
Borrowing Repurchase Transactions		896,209,030	528,389,543	-41.0	525,851,250	-0.5	499,537,300	-5.0	2,248,649,860	350.1	
Subordinated Debt		3,013,910	3,650,424	21.1	9,297,602	154.7	9,914,148	6.6	9,559,740	-3.6	
Uninsured Secondary Capital and Subordinated Debt Included in Net Worth ³		79,042,300	155,865,823	97.2	247,372,157	58.7	244,805,956	-1.0	257,920,350	5.4	
Accrued Dividends and Interest Payable		495,869,040	372,974,645	-24.8	318,768,121	-14.5	267,490,284	-16.1	245,062,747	-8.4	
Accounts Payable & Other Liabilities		7,274,606,806	7,701,999,233	5.9	9,511,017,128	23.5	10,184,072,506	7.1	11,273,002,643	10.7	
TOTAL LIABILITIES		45,307,651,054	36,871,574,771	-18.6	36,339,136,346	-1.4	37,426,885,048	3.0	37,164,469,529	-0.7	
SHARES AND DEPOSITS											
Share Drafts		85,302,112,139	89,875,101,057	5.4	100,639,232,062	12.0	111,410,574,914	10.7	121,433,673,487	9.0	
Regular Shares		199,909,175,027	220,522,133,570	10.3	244,974,328,833	11.1	275,126,654,756	12.3	293,394,765,865	6.6	
Money Market Shares		158,315,466,061	175,767,250,880	11.0	189,136,817,385	7.6	203,421,734,987	7.6	208,151,753,908	2.3	
Share Certificates		225,558,764,759	213,414,622,701	-5.4	204,091,307,061	-4.4	197,877,910,813	-3.0	196,306,981,804	-0.8	
IRA/KEOGH Accounts		73,392,845,925	76,408,551,733	4.1	77,647,181,063	1.6	79,070,008,792	1.8	79,064,165,353	0.0	
All Other Shares ¹		7,707,220,552	7,992,534,439	3.7	8,706,950,192	8.9	8,720,379,405	0.2	9,255,666,135	6.1	
Non-Member Deposits		2,485,724,114	2,423,555,632	-2.5	2,213,252,376	-8.7	2,274,677,326	2.8	2,340,284,417	2.9	
TOTAL SHARES AND DEPOSITS		752,671,308,577	786,403,750,012	4.5	827,409,068,972	5.2	877,901,940,993	6.1	909,947,290,969	3.7	
EQUITY:											
Undivided Earnings		59,530,333,762	62,722,114,779	5.4	67,371,030,671	7.4	74,183,305,883	10.1	75,321,001,931	1.5	
Regular Reserves		18,890,171,723	19,114,305,383	1.2	19,177,767,885	0.3	19,266,786,832	0.5	19,318,402,772	0.3	
Appropriation For Non-Conforming Investments (SCU Only)		25,282,948	29,880,479	18.2	26,096,996	-12.7	25,889,449	-0.8	26,414,398	2.0	
Other Reserves		8,832,909,371	9,537,414,407	8.0	10,533,082,698	10.4	11,826,942,734	12.3	12,090,414,984	2.2	
Equity Acquired in Merger		165,868,919	379,110,796	128.6	863,982,852	127.9	1,064,020,610	23.2	1,119,299,740	5.2	
Miscellaneous Equity		11,685,056	18,277,115	56.4	20,330,992	11.2	18,084,653	-11.0	18,060,331	-0.1	
Accumulated Unrealized G/L on AFS Securities		543,150,121	623,965,597	14.9	1,842,414,060	195.3	2,316,701,813	25.7	2,021,305,480	-12.8	
Accumulated Unrealized Losses for OTTI (due to other factors) on HTM Debt Securities		-43,025,372	-27,310,316	36.5	-24,504,065	10.3	-30,666,651	-25.1	-29,876,110	2.6	
Accumulated Unrealized G/L on Cash Flow Hedges		-25,814,657	-28,486,471	-10.3	-45,930,759	-61.2	-49,737,887	-8.3	-45,369,563	8.8	
Other Comprehensive Income		-1,301,640,368	-1,303,722,686	-0.2	-1,804,008,326	-38.4	-2,154,224,667	-19.4	-2,164,671,659	-0.5	
Net Income		0	0	N/A	0	N/A	0	N/A	617,672,881	N/A	
EQUITY TOTAL		86,628,921,503	91,065,549,083	5.1	97,960,263,004	7.6	106,467,102,769	8.7	108,292,655,185	1.7	
TOTAL SHARES & EQUITY		839,300,230,080	877,469,299,095	4.5	925,369,331,976	5.5	984,369,043,762	6.4	1,018,239,946,154	3.4	
TOTAL LIABILITIES, SHARES, & EQUITY		884,607,881,134	914,340,873,866	3.4	961,708,468,322	5.2	1,021,795,928,810	6.2	1,055,404,415,683	3.3	
NCUA INSURED SAVINGS²											
Uninsured Shares		27,117,017,015	30,000,851,588	10.6	33,497,130,120	11.7	39,687,849,127	18.5	41,435,121,335	4.4	
Uninsured Non-Member Deposits		524,321,150	450,515,220	-14.1	258,843,294	-42.5	213,588,093	-17.5	428,614,822	100.7	
Total Uninsured Shares & Deposits		27,641,338,165	30,451,366,808	10.2	33,755,973,414	10.9	39,901,437,220	18.2	41,863,736,157	4.9	
Insured Shares & Deposits		725,029,970,412	755,952,383,204	4.3	793,653,095,558	5.0	838,000,503,773	5.6	868,083,554,812	3.6	
TOTAL NET WORTH		87,543,164,999	91,987,462,872	5.1	98,250,784,959	6.8	106,659,053,138	8.6	108,814,606,646	2.0	
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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."											
											5. LiabShEquity

		Income Statement									
Return to cover		For Charter : N/A									
06/04/2013		Count of CU : 6753									
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-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Mar-2013	% Chg	
* INCOME AND EXPENSE											
INTEREST INCOME:											
Interest on Loans		35,783,761,568	34,503,470,005	-3.6	32,758,365,121	-5.1	31,720,659,006	-3.2	7,725,757,691	-2.6	
Less Interest Refund		(42,877,587)	(40,134,257)	-6.4	(44,337,689)	10.5	(45,169,599)	1.9	(2,265,764)	-79.9	
Income from Investments		6,249,609,147	5,621,162,800	-10.1	5,215,981,172	-7.2	4,575,533,966	-12.3	1,036,826,172	-9.4	
Income from Trading		13,852,790	5,299,357	-61.7	10,781,429	103.4	11,315,037	4.9	1,853,250	-34.5	
TOTAL INTEREST INCOME		42,004,345,918	40,089,797,905	-4.6	37,940,790,033	-5.4	36,262,338,410	-4.4	8,762,171,349	-3.3	
INTEREST EXPENSE:											
Dividends		11,724,619,548	8,609,201,862	-26.6	6,835,454,416	-20.6	5,645,743,418	-17.4	1,227,906,717	-13.0	
Interest on Deposits		1,787,777,742	1,244,698,510	-30.4	941,594,906	-24.4	760,354,057	-19.2	162,363,684	-14.6	
Interest on Borrowed Money		1,277,783,424	1,032,113,276	-19.2	910,749,464	-11.8	830,017,446	-8.9	185,033,257	-10.8	
TOTAL INTEREST EXPENSE		14,790,180,714	10,886,013,648	-26.4	8,687,798,786	-20.2	7,236,114,921	-16.7	1,575,303,658	-12.9	
PROVISION FOR LOAN & LEASE LOSSES		9,556,354,653	7,038,491,796	-26.3	4,674,522,313	-33.6	3,555,397,197	-23.9	693,794,029	-21.9	
NET INTEREST INCOME AFTER PLL		17,657,810,551	22,165,292,461	25.5	24,578,468,934	10.9	25,470,826,292	3.6	6,493,073,662	2.0	
NON-INTEREST INCOME:											
Fee Income		7,028,672,132	7,023,586,029	-0.1	6,945,475,759	-1.1	7,370,679,777	6.1	1,789,048,044	-2.9	
Other Operating Income		4,471,080,886	4,942,137,429	10.5	5,211,523,204	5.5	6,826,465,303	31.0	1,737,815,533	1.8	
Gain (Loss) on Investments		-1,093,784,143	-9,069,841	99.2	226,230,459	2,594.3	228,515,888	1.0	46,028,312	-19.4	
Gain (Loss) on Disposition of Assets		-63,641,224	-98,210,006	-54.3	-177,627,803	-80.9	-60,207,336	66.1	1,973,826	113.1	
Gain from Bargain Purchase (Merger)		15,650,850	35,037,673	123.9	34,577,955	-1.3	56,770,218	64.2	11,950,253	-15.8	
Other Non-Oper Income/(Expense)		145,030,220	69,563,540	-52.0	41,244,418	-40.7	165,165,341	300.5	42,957,269	4.0	
NCUSIF Stabilization Income		3,404,721,277	1,011,452	-100.0	0	-100.0	0	N/A	0	N/A	
TOTAL NON-INTEREST INCOME		13,907,729,998	11,964,056,276	-14.0	12,281,423,992	2.7	14,587,389,191	18.8	3,629,773,237	-0.5	
NON-INTEREST EXPENSE											
Total Employee Compensation & Benefits		13,686,961,580	13,993,195,406	2.2	14,485,496,502	3.5	15,505,269,259	7.0	4,026,128,621	3.9	
Travel, Conference Expense		244,278,694	252,137,715	3.2	272,473,913	8.1	296,706,238	8.9	70,779,060	-4.6	
Office Occupancy		2,077,738,853	2,132,895,367	2.7	2,187,703,862	2.6	2,223,608,066	1.6	571,563,069	2.8	
Office Operation Expense		5,298,211,990	5,319,768,353	0.4	5,420,044,310	1.9	5,771,006,887	6.5	1,454,672,476	0.8	
Educational and Promotion		911,830,516	953,108,824	4.5	1,024,673,575	7.5	1,141,214,529	11.4	266,518,169	-6.6	
Loan Servicing Expense		1,728,882,547	1,816,122,131	5.0	1,988,223,986	9.5	2,211,864,043	11.2	578,942,579	4.7	
Professional, Outside Service		2,060,039,568	2,147,497,835	4.2	2,284,856,910	6.4	2,420,535,952	5.9	601,352,763	-0.6	
Member Insurance ¹		84,316,396	N/A		N/A		N/A		N/A		
Member Insurance - NCUSIF Premium ²		N/A	972,103,534		183,690,559	-81.1	89,316,596	-51.4	12,577,362	-43.7	
Member Insurance - Temporary Corporate CU Stabilization Fund ³		3,079,129,333	1,002,432,033	-67.4	1,709,964,568	70.6	690,728,556	-59.6	75,948,647	-56.0	
Member Insurance - Other		N/A	102,041,101		70,061,973	-31.3	64,001,407	-8.7	29,451,161	84.1	
Operating Fees		153,083,319	145,624,824	-4.9	145,886,371	0.2	148,312,468	1.7	36,738,229	-0.9	
Misc Operating Expense		754,132,959	755,466,418	0.2	812,573,522	7.6	1,004,780,573	23.7	244,872,557	-2.5	
TOTAL NON-INTEREST EXPENSE		30,078,605,755	29,592,393,541	-1.6	30,585,650,051	3.4	31,567,344,574	3.2	7,969,544,693	1.0	
NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE AND NCUSIF PREMIUMS ^{1/4}		4,566,064,127	6,510,479,311	42.6	8,167,898,002	25.5	9,270,916,061	13.5	2,241,828,215	-3.3	
NET INCOME (LOSS)		1,486,934,794	4,536,955,196	205.1	6,274,242,875	38.3	8,490,870,909	35.3	2,153,302,206	1.4	
RESERVE TRANSFERS:											
Transfer to Regular Reserve		409,642,085	380,994,339	-7.0	376,895,520	-1.1	420,325,568	11.5	89,261,676	-15.1	
* 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.											
³ From March 2009 to June 2009, this account was named NCUSIF Stabilization Expense and included the NCUSIF Premium Expense. For September 2009 and forward, this account only includes only the Temporary Corporate CU Stabilization Expense (see footnotes 1 & 2).											
⁴ Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabilization Expense. From December 2010 forward, NCUSIF Stabilization Income, if any, is excluded.											
											6. IncExp

Delinquent Loan Information									
Return to cover									
06/04/2013	For Charter : N/A								
CU Name: N/A	Count of CU : 6753								
Peer Group: N/A	Asset Range : N/A								
Criteria : Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions									
Count of CU in Peer Group : N/A									
	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Mar-2013	% Chg
DELINQUENCY SUMMARY - ALL LOAN TYPES ¹									
1 to < 2 Months Delinquent	9,222,742,643	8,255,294,453	-10.5	7,371,605,424	-10.7	7,058,852,273	-4.2	6,245,413,369	-11.5
2 to < 6 Months Delinquent	7,046,444,500	6,146,223,411	-12.8	5,365,309,118	-12.7	4,213,730,825	-21.5	3,387,991,180	-19.6
6 to 12 Months Delinquent	2,446,630,005	2,360,927,310	-3.5	2,085,669,945	-11.7	1,422,333,108	-31.8	1,444,805,679	1.6
12 Months & Over Delinquent	1,038,571,020	1,424,517,401	37.2	1,687,975,066	18.5	1,282,363,037	-24.0	1,267,699,963	-1.1
Total Del Loans - All Types (2 or more Mo)	10,531,645,525	9,931,668,122	-5.7	9,138,954,129	-8.0	6,918,426,970	-24.3	6,100,496,822	-11.8
LOAN DELINQUENCY - BY LOAN TYPE									
Unsecured Credit Card Loans									
1 to < 2 Months Delinquent	589,203,656	484,698,310	-17.7	429,585,470	-11.4	402,841,799	-6.2	338,980,467	-15.9
2 to < 6 Months Delinquent	603,478,054	470,848,304	-22.0	373,026,743	-20.8	339,164,086	-9.1	294,450,588	-13.2
6 to 12 Months Delinquent	102,847,285	72,516,725	-29.5	49,195,169	-32.2	37,948,543	-22.9	39,221,316	3.4
12 Months & Over Delinquent	11,134,302	10,072,351	-9.5	6,908,256	-31.4	5,085,148	-26.4	4,402,406	-13.4
Total Del Credit Card Lns (2 or more Mo)	717,459,641	553,437,380	-22.9	429,130,168	-22.5	382,197,777	-10.9	338,074,310	-11.5
Credit Cards DQ > 2 Mo / Total Credit Card Loans	2.06	1.54	-25.2	1.15	-25.4	0.97	-15.8	0.88	-9.5
1st Mortgage Fixed Rate and Hybrid/Balloon > 5 years									
1 to < 2 Months Delinquent	1,876,467,906	1,887,523,156	0.6	1,715,864,440	-9.1	1,565,363,353	-8.8	1,445,094,525	-7.7
2 to < 6 Months Delinquent	1,507,386,613	1,601,123,808	6.2	1,476,158,170	-7.8	1,031,954,864	-30.1	816,087,089	-20.9
6 to 12 Months Delinquent	731,924,698	780,223,601	6.6	754,178,364	-3.3	514,581,594	-31.8	543,161,248	5.6
12 Months & Over Delinquent	327,031,170	536,991,367	64.2	635,240,760	18.3	560,946,279	-11.7	560,145,434	-0.1
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs (2 or more Mo)	2,566,342,481	2,918,338,776	13.7	2,865,577,294	-1.8	2,107,482,737	-26.5	1,919,393,771	-8.9
%1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs) Delinquent > 2 Mo / Total 1st Mtg Fixed and Hybrid/Balloons > 5 yrs	1.71	1.89	10.3	1.76	-7.0	1.21	-31.3	1.09	-10.0
1st Mortgage Adjustable Rate Loans and Hybrid/Balloons < 5 Years									
1 to < 2 Months Delinquent	1,230,455,061	1,245,261,956	1.2	1,044,566,059	-16.1	988,692,182	-5.3	1,025,634,293	3.7
2 to < 6 Months Delinquent	1,152,642,624	1,115,207,860	-3.2	976,505,826	-12.4	697,357,950	-28.6	565,842,976	-18.9
6 to 12 Months Delinquent	617,380,440	672,045,807	8.9	612,743,634	-8.8	342,967,482	-44.0	334,247,104	-2.5
12 Months & Over Delinquent	357,403,530	470,816,718	31.7	661,456,207	40.5	399,324,355	-39.6	395,902,839	-0.9
Total Del 1st Mtg Adj Rate Lns (2 or more Mo)	2,127,426,594	2,258,070,385	6.1	2,250,705,667	-0.3	1,439,649,787	-36.0	1,295,992,919	-10.0
%1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years) Delinquent > 2 Mo / Total 1st Mortgage Adjustable Rate Loans and Hybrids/Balloons < 5 yrs	3.15	3.29	4.2	3.21	-2.2	2.01	-37.4	1.81	-10.2
Other Real Estate Fixed Rate/Hybrid/Balloon									
1 to < 2 Months Delinquent	572,157,865	498,456,110	-12.9	454,828,037	-8.8	399,184,802	-12.2	347,268,520	-13.0
2 to < 6 Months Delinquent	573,221,192	479,056,502	-16.4	378,349,338	-21.0	279,407,158	-26.2	217,834,664	-22.0
6 to 12 Months Delinquent	207,343,925	176,426,308	-14.9	152,231,387	-13.7	107,974,941	-29.1	107,253,211	-0.7
12 Months & Over Delinquent	79,135,019	106,863,709	35.0	105,220,652	-1.5	104,595,648	-0.6	99,900,292	-4.5
Total Del Other RE Fixed/Hybrid/Balloon Lns (2 or more Mo)	859,700,136	762,346,519	-11.3	635,801,377	-16.6	491,977,747	-22.6	424,988,167	-13.6
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo / Total Other RE Fixed/Hybrid/Balloon Loans	1.83	1.86	1.7	1.79	-4.1	1.57	-12.0	1.40	-10.6
Other Real Estate Adjustable Rate									
1 to < 2 Months Delinquent	422,765,071	387,879,856	-8.3	390,086,218	0.6	363,402,827	-6.8	343,331,720	-5.5
2 to < 6 Months Delinquent	390,447,895	336,970,152	-13.7	302,725,627	-10.2	215,258,535	-28.9	177,895,509	-17.4
6 to 12 Months Delinquent	151,085,522	139,173,990	-7.9	113,380,831	-18.5	88,590,014	-21.9	86,144,388	-2.8
12 Months & Over Delinquent	88,338,131	95,670,977	8.3	93,729,012	-2.0	84,527,921	-9.8	83,507,310	-1.2
Total Del Other RE Adj Rate Lns (2 or more Mo)	629,871,548	571,815,119	-9.2	509,835,470	-10.8	388,376,470	-23.8	347,547,207	-10.5
%Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans	1.39	1.26	-9.3	1.15	-8.5	0.91	-20.9	0.83	-8.7
Leases Receivable									
1 to < 2 Months Delinquent	9,926,711	5,708,939	-42.5	3,365,334	-41.1	3,612,268	7.3	2,299,269	-36.3
2 to < 6 Months Delinquent	4,939,653	1,351,755	-72.6	1,463,898	8.3	580,698	-60.3	749,582	29.1
6 to 12 Months Delinquent	253,166	134,924	-46.7	97,379	-27.8	78,856	-19.0	51,470	-34.7
12 Months & Over Delinquent	135	7,484	5,443.7	15,907	112.5	12,592	-20.8	0	-100.0
Total Del Leases Receivable (2 or more Mo)	5,192,954	1,494,163	-71.2	1,577,184	5.6	672,146	-57.4	801,052	19.2
%Leases Receivable Delinquent > 2 Mo / Total Leases Receivable	0.86	0.33	-61.8	0.36	9.5	0.12	-65.8	0.13	6.0
Non-Federally Guaranteed Student Loans									
1 to < 2 Months Delinquent	N/A	N/A		12,688,414		21,922,474	72.8	24,536,712	11.9
2 to < 6 Months Delinquent	N/A	N/A		16,679,133		24,002,076	43.9	25,775,018	7.4
6 to 12 Months Delinquent	N/A	N/A		1,579,468		2,353,395	49.0	1,685,019	-28.4
12 Months & Over Delinquent	N/A	N/A		828,663		1,183,412	42.8	1,202,034	1.6
Total Del Non-Federally Guaranteed Student Loans (2 or more Mo)	N/A	N/A		19,087,264		27,538,883	44.3	28,662,071	4.1
%Non-Federally Guaranteed Student Loans Delinquent > 2 Mo / Total Non-Federally Guaranteed Student Loans	N/A	N/A		1.29		1.36	6.1	1.28	-6.2
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¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.									
7. Delinquent Loan Information									

Loan Losses, Bankruptcy Information, and Troubled Debt Restructured Loans									
Return to cover									
06/04/2013									
CU Name: N/A	For Charter : N/A Count of CU : 6753								
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-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Mar-2013	% Chg
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)									
* Total Loans Charged Off	7,631,070,252	7,238,417,145	-5.1	6,007,594,475	-17.0	5,124,380,828	-14.7	1,145,652,875	-10.6
* Total Loans Recovered	723,113,712	825,112,248	14.1	827,234,029	0.3	860,091,517	4.0	226,563,554	5.4
* NET CHARGE OFFS (\$\$)	6,907,956,540	6,413,304,897	-7.2	5,180,360,446	-19.2	4,264,289,311	-17.7	919,089,321	-13.8
**%Net Charge-Offs / Average Loans	1.21	1.13	-7.1	0.91	-19.2	0.73	-20.0	0.61	-15.8
Total Del Loans & *Net Charge-Offs ¹	17,439,602,065	16,344,973,019	-6.3	14,319,314,575	-12.4	11,182,716,281	-21.9	7,019,586,143	-37.2
Combined Delinquency and Net Charge Off Ratio ¹	3.05	2.89	-5.5	2.51	-13.0	1.89	-24.8	1.63	-13.6
LOAN LOSS SUMMARY BY LOAN TYPE									
* Unsecured Credit Card Lns Charged Off	1,528,311,839	1,569,407,627	2.7	1,224,900,650	-22.0	1,006,418,302	-17.8	243,598,567	-3.2
* Unsecured Credit Card Lns Recovered	76,621,161	96,511,205	26.0	118,472,409	22.8	137,988,160	16.5	36,156,322	4.8
* NET UNSECURED CREDIT CARD C/Os	1,451,690,678	1,472,896,422	1.5	1,106,428,241	-24.9	868,430,142	-21.5	207,442,245	-4.5
**Net Charge Offs - Credit Cards / Avg Credit Card Loans	4.30	4.16	-3.2	3.02	-27.5	2.26	-25.2	2.12	-6.0
* Non-Federally Guaranteed Student Loans Charged Off	N/A	N/A		16,510,729		21,536,381		3,371,396	-37.4
* Non-Federally Guaranteed Student Loans Recovered	N/A	N/A		608,186		776,951		408,707	110.4
* Net Non-Federally Guaranteed Student Loans C/Os	N/A	N/A		15,902,543		20,759,430		2,962,689	-42.9
** Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed Student Loans	N/A	N/A		N/A		1.18		0.56	-53.0
* Total 1st Mortgage RE Loan/LOCs Charged Off	587,380,350	822,217,553	40.0	962,621,956	17.1	956,004,193	-0.7	168,359,758	-29.6
* Total 1st Mortgage RE Loans/LOCs Recovered	21,071,884	37,437,537	77.7	45,621,652	21.9	64,722,821	41.9	17,398,379	7.5
* NET 1st MORTGAGE RE LOANS/LOCs C/Os	566,308,466	784,780,016	38.6	917,000,304	16.8	891,281,372	-2.8	150,961,379	-32.2
** Net Charge Offs - 1st Mortgage RE Loans/LOCs / Avg 1st Mortgage RE Loans/LOCs	0.27	0.36	33.8	0.40	12.8	0.37	-7.5	0.24	-34.4
* Total Other RE Loans/LOCs Charged Off	1,155,261,954	1,231,082,308	6.6	1,055,104,633	-14.3	827,678,908	-21.6	153,139,796	-26.0
* Total Other RE Loans/LOCs Recovered	27,308,022	42,645,809	56.2	50,487,168	18.4	70,036,524	38.7	18,840,421	7.6
* NET OTHER RE LOANS/LOCs C/Os	1,127,953,932	1,188,436,499	5.4	1,004,617,465	-15.5	757,642,384	-24.6	134,299,375	-29.1
**Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs	1.19	1.33	11.4	1.21	-9.1	0.98	-18.5	0.74	-25.3
* Total Real Estate Loans Charged Off	1,742,642,304	2,053,299,861	17.8	2,017,726,589	-1.7	1,783,683,101	-11.6	321,499,554	-27.9
* Total Real Estate Lns Recovered	48,379,906	80,083,346	65.5	96,108,820	20.0	134,759,345	40.2	36,238,800	7.6
* NET Total Real Estate Loan C/Os	1,694,262,398	1,973,216,515	16.5	1,921,617,769	-2.6	1,648,923,756	-14.2	285,260,754	-30.8
** Net Charge Offs - Total RE Loans / Avg Total RE Loans	0.55	0.64	15.5	0.62	-3.1	0.52	-15.6	0.36	-31.6
* Total TDR 1st & Other Real Estate Lns Charged Off	N/A	N/A		N/A		306,241,347		51,124,320	-33.2
* Total TDR 1st & Other Real Estate Lns Recovered	N/A	N/A		N/A		11,551,955		3,213,317	11.3
* NET TDR Real Estate C/Os	N/A	N/A		N/A		294,689,392		47,911,003	-35.0
** Net Charge Offs - Total TDR RE Loans / Avg Total TDR RE Loans	N/A	N/A		N/A		N/A		2.20	
* Total Leases Receivable Charged Off	18,656,100	12,407,487	-33.5	3,825,454	-69.2	1,418,675	-62.9	654,346	84.5
* Total Leases Receivable Recovered	2,618,484	1,656,661	-36.7	1,214,324	-26.7	1,165,671	-4.0	119,721	-58.9
* NET LEASES RECEIVABLE C/Os	16,037,616	10,750,826	-33.0	2,611,130	-75.7	253,004	-90.3	534,625	745.2
**Net Charge Offs - Leases Receivable / Avg Leases Receivable	2.39	2.04	-14.4	0.59	-71.2	0.05	-91.2	0.37	617.1
BANKRUPTCY SUMMARY									
Number of Members Who Filed Chapter 7 YTD	230,271	236,813	2.8	191,600	-19.1	153,337	-20.0	45,528	-70.3
Number of Members Who Filed Chapter 13 YTD	92,483	95,630	3.4	82,117	-14.1	68,750	-16.3	18,775	-72.7
Number of Members Who Filed Chapter 11 or Chapter 12 YTD	981	1,743	77.7	737	-57.7	584	-20.8	195	-66.6
Total Number of Members Who Filed Bankruptcy YTD	323,735	334,186	3.2	274,454	-17.9	222,671	-18.9	64,498	-71.0
Total Loans Outstanding Subject to Bankruptcy (Ch 7,13,11, 12)	4,627,544,002	4,986,869,848	7.8	3,919,636,352	-21.4	3,201,553,012	-18.3	922,473,466	-71.2
* All Loans Charged Off due to Bankruptcy YTD	1,585,832,489	1,715,957,746	8.2	1,433,108,502	-16.5	1,101,504,301	-23.1	221,272,771	-19.6
%Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	20.78	23.71	14.1	23.85	0.6	21.50	-9.9	19.31	-10.1
REAL ESTATE FORECLOSURE SUMMARY									
Real Estate Loans Foreclosed YTD	N/A	N/A		2,080,497,936		1,663,761,008	-20.0	331,101,711	-80.1
Number of Real Estate Loans Foreclosed YTD	N/A	N/A		11,529		10,153	-11.9	2,363	-76.7
TROUBLED DEBT RESTRUCTURED (TDR) LOANS OUTSTANDING									
TDR First Mortgage RE Loans	N/A	N/A		N/A		7,589,550,721		7,843,996,885	3.4
TDR Other RE Loans	N/A	N/A		N/A		1,004,403,661		974,878,204	-2.9
Total TDR First and Other RE Loans	N/A	N/A		N/A		8,593,954,382		8,818,875,089	2.6
TDR RE Loans Also Reported as Business Loans	N/A	N/A		N/A		1,726,389,011		1,715,719,220	-0.6
TDR Consumer Loans (Not Secured by RE)	N/A	N/A		N/A		1,600,823,168		1,557,894,138	-2.7
TDR Business Loans (Not Secured by RE)	N/A	N/A		N/A		72,338,786		75,907,496	4.9
Total TDR First RE, Other RE, Consumer, and Business Loans	N/A	N/A		N/A		10,267,116,336		10,452,676,723	1.8
Total TDR Loans to Total Loans	N/A	N/A		N/A		1.72		1.74	1.4
Total TDR Loans to Net Worth	N/A	N/A		N/A		9.63		9.61	-0.2
TDR portion of Allowance for Loan and Lease Losses	N/A	N/A		N/A		1,190,263,198		1,150,249,209	-3.4
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*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)									
¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.									

Indirect and Participation Lending									
Return to cover									
06/04/2013	For Charter : N/A								
CU Name: N/A	Count of CU : 6753								
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-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Mar-2013	% Chg
INDIRECT LOANS OUTSTANDING									
Indirect Loans - Point of Sale Arrangement	52,189,571,433	50,608,417,030	-3.0	51,313,171,753	1.4	57,521,564,654	12.1	58,444,227,191	1.6
Indirect Loans - Outsourced Lending Relationship	23,743,822,857	20,906,189,973	-12.0	19,376,552,570	-7.3	20,739,885,548	7.0	22,201,107,711	7.0
Total Outstanding Indirect Loans	75,933,394,290	71,514,607,003	-5.8	70,689,724,323	-1.2	78,261,450,202	10.7	80,645,334,902	3.0
%Indirect Loans Outstanding / Total Loans	13.26	12.66	-4.5	12.37	-2.3	13.10	5.9	13.44	2.6
DELINQUENCY - INDIRECT LENDING ¹									
1 to < 2 Months Delinquent	1,673,599,561	1,353,829,542	-19.1	1,210,967,404	-10.6	1,290,348,215	6.6	1,012,635,934	-21.5
2 to < 6 Months Delinquent	905,207,661	647,224,052	-28.5	528,355,605	-18.4	502,499,497	-4.9	383,204,513	-23.7
6 to 12 Months Delinquent	181,809,826	144,568,431	-20.5	110,514,123	-23.6	81,004,725	-26.7	85,298,341	5.3
12 Months & Over Delinquent	29,783,263	44,921,939	50.8	44,836,086	-0.2	22,564,273	-49.7	23,217,401	2.9
Total Del Indirect Lns (2 or more Mo)	1,116,800,750	836,714,422	-25.1	683,705,814	-18.3	606,068,495	-11.4	491,720,255	-18.9
%Indirect Loans Delinquent > 2 Mo / Total Indirect Loans	1.47	1.17	-20.5	0.97	-17.3	0.77	-19.9	0.61	-21.3
LOAN LOSSES - INDIRECT LENDING									
* Indirect Loans Charged Off	1,492,621,554	1,089,398,624	-27.0	749,441,232	-31.2	624,885,996	-16.6	164,912,622	5.6
* Indirect Loans Recovered	197,389,353	209,690,870	6.2	167,054,187	-20.3	157,728,679	-5.6	40,538,206	2.8
* NET INDIRECT LOAN C/Os	1,295,232,201	879,707,754	-32.1	582,387,045	-33.8	467,157,317	-19.8	124,374,416	6.5
***Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.72	1.19	-30.7	0.82	-31.4	0.63	-23.4	0.63	-0.2
PARTICIPATION LOANS OUTSTANDING (Bal of Purchased + CU Portion of Part. Lns Interests Retained):									
Consumer	1,200,599,702	1,149,185,508	-4.3	1,474,199,488	28.3	1,884,980,838	27.9	1,606,583,874	-14.8
Non-Federally Guaranteed Student Loans	N/A	N/A		212,887,886		331,187,294	55.6	379,005,777	14.4
Real Estate	2,940,992,693	2,720,115,567	-7.5	2,663,967,015	-2.1	2,849,829,589	7.0	2,834,541,754	-0.5
Member Business Loans (excluding C&D)	3,261,589,494	3,199,663,947	-1.9	2,859,722,502	-10.6	2,664,275,422	-6.8	2,700,191,023	1.3
Non-Member Business Loans (excluding C&D)	3,760,623,102	4,378,200,443	16.4	4,793,713,864	9.5	4,799,157,318	0.1	4,888,786,134	1.9
Commercial Construction & Development	496,650,416	363,979,798	-26.7	426,789,640	17.3	405,226,221	-5.1	367,826,287	-9.2
Loan Pools	734,424,174	633,813,466	-13.7	642,807,534	1.4	858,282,688	33.5	1,285,777,518	49.8
TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)	12,394,879,581	12,444,958,729	0.4	13,074,087,929	5.1	13,792,939,370	5.5	14,062,712,367	2.0
%Participation Loans Outstanding / Total Loans	2.17	2.20	1.8	2.29	3.8	2.31	0.9	2.34	1.6
* Participation Loans Purchased YTD	2,527,883,089	2,363,927,176	-6.5	3,353,744,033	41.9	4,469,409,709	33.3	1,044,096,989	-6.6
%Participation Loans Purchased YTD / Total Loans Granted YTD	0.95	0.95	0.4	1.29	36.0	1.37	6.0	1.28	-6.8
PARTICIPATION LOANS SOLD:									
Participation Loan Interests Sold AND/OR Serviced (Participants' Balance Outstanding)	7,016,938,310	7,359,464,082	4.9	7,913,106,479	7.5	7,703,051,649	-2.7	7,819,441,436	1.5
Participation Loan Interests - Amount Retained (Outstanding)	2,382,636,139	2,566,997,066	7.7	2,719,525,673	5.9	2,610,185,878	-4.0	2,651,612,691	1.6
* Participation Loans Sold YTD	2,101,559,258	1,931,877,800	-8.1	2,933,563,814	51.9	3,306,044,037	12.7	830,933,944	0.5
** %Participation Loans Sold YTD / Total Assets	0.24	0.21	-11.1	0.31	44.4	0.32	6.1	0.31	-2.7
WHOLE LOANS PURCHASED AND SOLD:									
*Loans Purchased in Full from Other Financial Institutions YTD	736,316,645	1,840,275,636	149.9	1,614,273,755	-12.3	1,575,013,382	-2.4	515,348,606	30.9
*Loans Purchased in Full from Other Sources YTD	N/A	N/A		226,485,244		1,332,714,522	488.4	291,406,905	-12.5
%Loans Purchased From Financial Institutions & Other Sources YTD / Loans Granted YTD	0.28	0.74	168.4	0.71	-4.1	0.89	25.6	0.99	10.6
*Loans, Excluding RE, Sold in Full YTD	506,349,281	473,267,956	-6.5	72,782,410	-84.6	62,790,665	-13.7	30,090,153	91.7
DELINQUENCY - PARTICIPATION LENDING ¹									
1 to < 2 Months Delinquent	217,814,861	221,245,307	1.6	157,981,660	-28.6	94,917,699	-39.9	127,839,220	34.7
2 to < 6 Months Delinquent	168,074,685	241,064,448	43.4	270,983,662	12.4	110,782,722	-59.1	100,282,517	-9.5
6 to 12 Months Delinquent	117,444,446	121,640,423	3.6	148,624,567	22.2	37,121,378	-75.0	47,995,910	29.3
12 Months & Over Delinquent	145,126,061	130,582,522	-10.0	122,687,712	-6.0	93,493,861	-23.8	77,586,558	-17.0
Total Del Participation Lns (2 or more Mo)	430,645,192	493,287,393	14.5	542,295,941	9.9	241,397,961	-55.5	225,864,985	-6.4
%Participation Loans Delinquent > 2 Mo / Total Participation Loans	3.47	3.96	14.1	4.15	4.6	1.75	-57.8	1.61	-8.2
LOAN LOSSES - PARTICIPATION LENDING									
* Participation Loans Charged Off	135,240,149	156,494,864	15.7	177,448,110	13.4	157,552,554	-11.2	14,982,347	-62.0
* Participation Loans Recovered	9,422,562	10,255,542	8.8	9,050,266	-11.8	11,358,896	25.5	2,940,946	3.6
* NET PARTICIPATION LOAN C/Os	125,817,587	146,239,322	16.2	168,397,844	15.2	146,193,658	-13.2	12,041,401	-67.1
***Net Charge Offs - Participation Loans / Avg Participation Loans	1.07	1.18	9.8	1.32	12.1	1.09	-17.5	0.35	-68.2
*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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¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.									

Real Estate Loan Information 1											
Return to cover											
06/04/2013			For Charter :	N/A							
CU Name: N/A			Count of CU :	6753							
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-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Mar-2013	% Chg
REAL ESTATE LOANS OUTSTANDING:											
First Mortgages											
Fixed Rate > 15 years		81,576,189,854	81,634,398,236	0.1	81,640,091,552	0.0	82,087,683,518	0.5	82,405,919,558	0.4	
Fixed Rate 15 years or less		48,422,972,896	52,540,006,036	8.5	58,405,961,807	11.2	68,300,003,515	16.9	70,307,585,582	2.9	
Other Fixed Rate		1,484,538,276	1,462,987,020	-1.5	1,493,455,087	2.1	1,698,695,864	13.7	1,490,106,460	-12.3	
Total Fixed Rate First Mortgages		131,483,701,026	135,637,391,292	3.2	141,539,508,446	4.4	152,086,382,897	7.5	154,203,611,600	1.4	
Balloon/Hybrid > 5 years		18,366,015,564	18,915,679,838	3.0	21,598,680,356	14.2	22,576,261,450	4.5	22,586,828,092	0.0	
Balloon/Hybrid 5 years or less		35,229,007,055	34,488,576,165	-2.1	35,827,824,597	3.9	35,514,308,788	-0.9	35,220,610,451	-0.8	
Total Balloon/Hybrid First Mortgages		53,595,022,619	53,404,256,003	-0.4	57,426,504,953	7.5	58,090,570,238	1.2	57,807,438,543	-0.5	
Adjustable Rate First Mtgs 1 year or less		6,908,639,529	6,819,155,229	-1.3	7,079,980,763	3.8	7,382,683,018	4.3	7,396,052,205	0.2	
Adjustable Rate First Mtgs >1 year		25,321,725,632	27,418,478,758	8.3	27,115,094,812	-1.1	28,637,805,092	5.6	29,127,100,133	1.7	
Total Adjustable First Mortgages		32,230,365,161	34,237,633,987	6.2	34,195,075,575	-0.1	36,020,488,110	5.3	36,523,152,338	1.4	
TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING		217,309,088,806	223,279,281,282	2.7	233,161,088,974	4.4	246,197,441,245	5.6	248,534,202,481	0.9	
Other Real Estate Loans											
Closed End Fixed Rate		45,102,273,036	39,221,901,669	-13.0	34,069,538,691	-13.1	30,044,424,468	-11.8	29,032,529,975	-3.4	
Closed End Adjustable Rate		2,392,526,057	2,202,664,342	-7.9	2,129,077,952	-3.3	2,124,401,754	-0.2	2,094,217,170	-1.4	
Open End Adjustable Rate (HELOC)		42,973,564,449	43,225,188,920	0.6	42,125,405,374	-2.5	40,515,786,872	-3.8	39,682,173,534	-2.1	
Open End Fixed Rate		1,867,768,246	1,715,319,649	-8.2	1,548,384,378	-9.7	1,283,946,681	-17.1	1,253,994,406	-2.3	
TOTAL OTHER REAL ESTATE OUTSTANDING		92,336,131,788	86,365,074,580	-6.5	79,872,406,395	-7.5	73,968,559,775	-7.4	72,062,915,085	-2.6	
TOTAL RE (FIRST AND OTHER) OUTSTANDING		309,645,220,594	309,644,355,862	0.0	313,033,495,369	1.1	320,166,001,020	2.3	320,597,117,566	0.1	
RE LOAN SUMMARY (FIX, ADJ):											
First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs)		149,849,716,590	154,553,071,130	3.1	163,138,188,802	5.6	174,662,644,347	7.1	176,790,439,692	1.2	
Other RE Fixed Rate		46,970,041,282	40,937,221,318	-12.8	35,617,923,069	-13.0	31,328,371,149	-12.0	30,286,524,381	-3.3	
Total Fixed Rate RE Outstanding		196,819,757,872	195,490,292,448	-0.7	198,756,111,871	1.7	205,991,015,496	3.6	207,076,964,073	0.5	
%(Total Fixed Rate RE/Total Assets)		22.25	21.38	-3.9	20.67	-3.3	20.16	-2.5	19.62	-2.7	
%(Total Fixed Rate RE/Total Loans)		34.38	34.62	0.7	34.78	0.5	34.47	-0.9	34.52	0.1	
First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)		67,459,372,216	68,726,210,152	1.9	70,022,900,172	1.9	71,534,796,898	2.2	71,743,762,789	0.3	
Other RE Adj Rate		45,366,090,506	45,427,853,262	0.1	44,254,483,326	-2.6	42,640,188,626	-3.6	41,776,390,704	-2.0	
Total Adj Rate RE Outstanding		112,825,462,722	114,154,063,414	1.2	114,277,383,498	0.1	114,174,985,524	-0.1	113,520,153,493	-0.6	
MISCELLANEOUS RE INFORMATION:											
Outstanding Interest Only & Payment Option First Mtg Loans		7,045,111,504	5,992,458,952	-14.9	4,957,149,347	-17.3	4,403,389,637	-11.2	4,199,237,494	-4.6	
Outstanding Interest Only & Payment Option Other RE / LOCs Loans		13,444,613,701	14,323,553,519	6.5	14,984,720,343	4.6	14,810,582,899	-1.2	14,477,076,347	-2.3	
TOTAL Outstanding Interest Only & Payment Option First & Other RE Loans		20,489,725,205	20,316,012,471	-0.8	19,941,869,690	-1.8	19,213,972,536	-3.7	18,676,313,841	-2.8	
%(Interest Only & Payment Option First & Other RE Loans / Total Assets)		2.32	2.22	-4.1	2.07	-6.7	1.88	-9.3	1.77	-5.9	
%(Interest Only & Payment Option First & Other RE Loans / Net Worth)		23.41	22.09	-5.6	20.30	-8.1	18.01	-11.2	17.16	-4.7	
Outstanding Residential Construction (Excluding Business Purpose Loans)		845,688,065	730,328,638	-13.6	642,076,048	-12.1	724,170,593	12.8	693,196,933	-4.3	
Allowance for Loan Losses on all RE Loans		2,616,036,874	3,315,836,416	26.8	3,744,508,376	12.9	3,566,135,840	-4.8	3,435,458,661	-3.7	
* REAL ESTATE LOANS - AMOUNT GRANTED:											
* First Mortgages											
* Fixed Rate > 15 years		52,601,390,015	42,348,503,123	-19.5	35,609,782,754	-15.9	62,077,872,154	74.3	16,014,107,911	3.2	
* Fixed Rate 15 years or less		23,556,780,285	24,122,008,897	2.4	26,367,494,932	9.3	39,004,769,663	47.9	9,543,014,653	-2.1	
* Other Fixed Rate		595,827,424	650,781,053	9.2	657,603,981	1.0	686,572,368	4.4	151,208,320	-11.9	
* Total Fixed Rate First Mortgages		76,753,997,724	67,121,293,073	-12.6	62,634,881,667	-6.7	101,769,214,185	62.5	25,708,330,884	1.0	
* Balloon/Hybrid > 5 years		3,837,757,948	3,680,871,799	-4.1	4,792,556,524	30.2	5,454,447,983	13.8	1,377,118,885	1.0	
* Balloon/Hybrid 5 years or less		5,968,224,213	6,541,372,790	9.6	7,298,606,204	11.6	7,857,396,784	7.7	1,615,342,751	-17.8	
* Total Balloon/Hybrid First Mortgages		9,805,982,161	10,222,244,589	4.2	12,091,162,728	18.3	13,311,844,767	10.1	2,992,461,636	-10.1	
* Adjustable Rate First Mtgs 1 year or less		1,598,235,816	1,203,989,140	-24.7	1,299,474,643	7.9	1,645,310,385	26.6	468,117,412	13.8	
* Adjustable Rate First Mtgs >1 year		6,089,613,411	5,927,942,048	-2.7	6,049,970,625	2.1	6,507,933,469	7.6	1,690,969,290	3.9	
* Total Adjustable First Mortgages		7,687,849,227	7,131,931,188	-7.2	7,349,445,268	3.0	8,153,243,854	10.9	2,159,086,702	5.9	
* TOTAL FIRST MORTGAGE RE LOANS GRANTED		94,247,829,112	84,475,468,850	-10.4	82,075,489,663	-2.8	123,234,302,806	50.1	30,859,879,222	0.2	
* Amounts are year-to-date while the related %change ratios are annualized.											
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Real Estate Loan Information 2									
Return to cover									
06/04/2013									
CU Name: N/A	For Charter : N/A								
Peer Group: N/A	Count of CU : 6753								
	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-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Mar-2013	% Chg
* OTHER REAL ESTATE (Granted)									
* Closed End Fixed Rate	8,892,781,275	6,933,153,813	-22.0	5,814,454,344	-16.1	6,209,506,031	6.8	1,455,123,793	-6.3
* Closed End Adjustable Rate	581,797,230	404,664,645	-30.4	391,037,996	-3.4	395,265,405	1.1	69,265,568	-29.9
* Open End Adjustable Rate (HELOC)	12,397,261,869	11,498,629,172	-7.2	10,184,799,269	-11.4	10,576,134,569	3.8	2,400,741,906	-9.2
* Open End Fixed Rate and Other	645,505,200	565,944,473	-12.3	395,253,865	-30.2	389,902,683	-1.4	76,552,118	-21.5
* TOTAL OTHER REAL ESTATE GRANTED	22,517,345,574	19,402,392,103	-13.8	16,785,545,474	-13.5	17,570,808,688	4.7	4,001,683,385	-8.9
* TOTAL RE (FIRST AND OTHER) GRANTED	116,765,174,686	103,877,860,953	-11.0	98,861,035,137	-4.8	140,805,111,494	42.4	34,861,562,607	-1.0
%(Total Fixed Rate RE Granted YTD/Total Loans Granted YTD)	33.75	31.48	-6.7	28.37	-9.9	34.88	22.9	34.97	0.3
RE LOANS SOLD/SERVICED									
* First Mortgage R.E. Loans Sold	50,964,673,425	43,814,415,573	-14.0	38,248,437,844	-12.7	66,049,172,114	72.7	17,945,676,613	8.7
%(First Mtg RE Loans Sold/ First Mtg RE Loans Granted)	54.08	51.87	-4.1	46.60	-10.2	53.60	15.0	58.15	8.5
AMT of Mortgage Servicing Rights	688,648,703	810,325,020	17.7	810,674,962	0.0	912,296,344	12.5	991,580,494	8.7
Outstanding RE Loans Sold But Serviced	92,205,119,193	108,303,645,625	17.5	118,978,926,622	9.9	138,668,346,505	16.5	144,994,555,528	4.6
%(Mortgage Servicing Rights / Net Worth)	0.79	0.88	12.0	0.83	-6.3	0.86	3.7	0.91	6.5
MISC. RE LOAN INFORMATION									
S-Term (<5 Yrs) R.E. Loan (Exc. MBL)	114,090,960,989	113,793,853,912	-0.3	114,660,535,726	0.8	115,220,722,928	0.5	114,094,455,093	-1.0
R.E. Lns also Mem. Bus. Lns	27,689,863,302	29,580,584,621	6.8	32,034,871,758	8.3	33,368,962,792	4.2	33,970,565,797	1.8
REVERSE MORTGAGES									
Federally Insured Home Equity Conversion Mortgage (HECM)	7,647,999	10,574,428	38.3	14,889,702	40.8	13,122,757	-11.9	13,289,373	1.3
Proprietary Reverse Mortgage Products	23,359,198	28,750,845	23.1	31,507,679	9.6	33,596,682	6.6	34,580,361	2.9
Total Reverse Mortgages	31,007,197	39,325,273	26.8	46,397,381	18.0	46,719,439	0.7	47,869,734	2.5
RE LOAN TDRS OUTSTANDING									
TDR First Mortgage RE Loans	N/A	N/A		N/A		7,589,550,721		7,843,996,885	3.4
TDR Other RE Loans	N/A	N/A		N/A		1,004,403,661		974,878,204	-2.9
Total TDR First and Other RE Loans	N/A	N/A		N/A		8,593,954,382		8,818,875,089	2.6
TDR RE Loans Also Reported as Business Loans	N/A	N/A		N/A		1,726,389,011		1,715,719,220	-0.6
REAL ESTATE LOAN DELINQUENCY ¹									
R.E. LOANS DELINQUENT > 2 MOS ¹									
First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs)	2,566,342,481	2,918,338,776	13.7	2,865,577,294	-1.8	2,107,482,737	-26.5	1,919,393,771	-8.9
First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)	2,127,426,594	2,258,070,385	6.1	2,250,705,667	-0.3	1,439,649,787	-36.0	1,295,992,919	-10.0
Other R.E. Fixed Rate	859,700,136	762,346,519	-11.3	635,801,377	-16.6	491,977,747	-22.6	424,988,167	-13.6
Other R.E. Adj. Rate	629,871,548	571,815,119	-9.2	509,835,470	-10.8	388,376,470	-23.8	347,547,207	-10.5
TOTAL DEL R.E. > 2 MOS	6,183,340,759	6,510,570,799	5.3	6,261,919,808	-3.8	4,427,486,741	-29.3	3,987,922,064	-9.9
DELINQUENT 1 TO < 2 MOS									
First Mortgage	3,106,922,967	3,132,785,112	0.8	2,760,430,499	-11.9	2,554,055,535	-7.5	2,470,728,818	-3.3
Other	994,922,936	886,335,966	-10.9	844,914,255	-4.7	762,587,629	-9.7	690,600,240	-9.4
Total Del R.E. 1 to < 2 Mos	4,101,845,903	4,019,121,078	-2.0	3,605,344,754	-10.3	3,316,643,164	-8.0	3,161,329,058	-4.7
Total Del R.E. Loans > 1 Mos	10,285,186,662	10,529,691,877	2.4	9,867,264,562	-6.3	7,744,129,905	-21.5	7,149,251,122	-7.7
RE LOAN DELINQUENCY RATIOS									
% R.E. Loans dq > 1 Mos	3.32	3.40	2.4	3.15	-7.3	2.42	-23.3	2.23	-7.8
% R.E. Loans dq > 2 Mos	2.00	2.10	5.3	2.00	-4.9	1.38	-30.9	1.24	-10.0
TDR REAL ESTATE LOANS DELINQUENT > 2 MO									
TDR First Mortgage RE Loans Delinquent > 2 MO	N/A	N/A		N/A		898,612,181		872,913,946	-2.9
TDR Other RE Loans Delinquent > 2 MO	N/A	N/A		N/A		86,820,715		77,796,995	-10.4
Total TDR First and Other RE Loans Delinquent > 2 MO	N/A	N/A		N/A		985,432,896		950,710,941	-3.5
% Total TDR 1st and Other RE Delinquent > 2 MO / Total TDR 1st and Other RE	N/A	N/A		N/A		11.47		10.78	-6.0
TDR RE Loans Also Reported as Business Loans Delinquent > 2 MO									
% Total TDR 1st and Other RE Delinquent > 2 MO / Total TDR 1st and Other RE	N/A	N/A		N/A		256,791,570		293,859,519	14.4
REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:									
* Total 1st Mortgage Lns Charged Off	587,380,350	822,217,553	40.0	962,621,956	17.1	956,004,193	-0.7	168,359,758	-29.6
* Total 1st Mortgage Lns Recovered	21,071,884	37,437,537	77.7	45,621,652	21.9	64,722,821	41.9	17,398,379	7.5
* NET 1st MORTGAGE LN C/Os	566,308,466	784,780,016	38.6	917,000,304	16.8	891,281,372	-2.8	150,961,379	-32.2
** Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.27	0.36	33.8	0.40	12.8	0.37	-7.5	0.24	-34.4
* Total Other RE Lns Charged Off	1,155,261,954	1,231,082,308	6.6	1,055,104,633	-14.3	827,678,908	-21.6	153,139,796	-26.0
* Total Other RE Lns Recovered	27,308,022	42,645,809	56.2	50,487,168	18.4	70,036,524	38.7	18,840,421	7.6
* NET OTHER RE LN C/Os	1,127,953,932	1,188,436,499	5.4	1,004,617,465	-15.5	757,642,384	-24.6	134,299,375	-29.1
**Net Charge Offs Other RE Loans / Avg Other RE Loans	1.19	1.33	11.4	1.21	-9.1	0.98	-18.5	0.74	-25.3
* 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)									
# Means the number is too large to display in the cell									
¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.									

Member Business Loan Information									
Return to cover									
06/04/2013									
CU Name: N/A			For Charter : N/A						
Peer Group: N/A			Count of CU : 6753						
			Asset Range : N/A						
			Criteria : Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions						
			Count of CU in Peer Group : N/A						
	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Mar-2013	% Chg
BUSINESS LOANS									
Member Business Loans (NMBLB) ¹	28,279,990,864	30,400,595,878	7.5	32,589,195,958	7.2	35,571,900,045	9.2	36,311,383,485	2.1
Purchased Business Loans or Participations to Nonmembers (NMBLB) ¹	6,795,484,821	6,780,677,729	-0.2	6,561,510,944	-3.2	6,087,418,093	-7.2	6,161,945,957	1.2
Total Business Loans (NMBLB) ¹	35,075,475,685	37,181,273,607	6.0	39,150,706,902	5.3	41,659,318,138	6.4	42,473,329,442	2.0
Unfunded Commitments ¹	1,613,346,737	1,594,778,301	-1.2	1,852,862,862	16.2	2,101,109,009	13.4	2,353,408,906	12.0
TOTAL BUSINESS LOANS (NMBLB) LESS UNFUNDED COMMITMENTS ¹	33,462,128,948	35,586,495,306	6.3	37,297,844,040	4.8	39,558,209,129	6.1	40,119,920,536	1.4
%(Total Business Loans (NMBLB) Less Unfunded Commitments/ Total Assets) ¹	3.78	3.89	2.9	3.88	-0.4	3.87	-0.2	3.80	-1.8
NUMBER OF BUSINESS LOANS OUTSTANDING:									
Number of Outstanding Business Loans to Members	142,084	149,032	4.9	161,969	8.7	176,257	8.8	176,542	0.2
Number of Outstanding Purchased Business Loans or Participation Interests to Nonmembers	15,604	16,576	6.2	13,959	-15.8	14,715	5.4	15,183	3.2
Total Number of Business Loans Outstanding	157,688	165,608	5.0	175,928	6.2	190,972	8.6	191,725	0.4
REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS)									
Construction and Development	N/A	N/A		1,537,902,486		1,515,178,077	-1.5	1,458,148,137	-3.8
Farmland	N/A	N/A		738,465,370		814,384,253	10.3	831,109,044	2.1
Non-Farm Residential Property	N/A	N/A		8,114,003,506		9,371,142,768	15.5	9,520,397,442	1.6
Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		10,096,840,505		10,428,664,397	3.3	10,514,400,169	0.8
Non-Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		12,308,969,782		12,359,852,622	0.4	12,785,928,471	3.4
Total Real Estate Secured Business Loans	N/A	N/A		32,796,181,649		34,489,222,117	5.2	35,109,983,263	1.8
NON-REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS)									
Loans to finance agricultural production and other loans to farmers	N/A	N/A		739,765,432		860,776,219	16.4	820,478,623	-4.7
Commercial and Industrial Loans	N/A	N/A		5,247,487,610		5,892,864,288	12.3	6,111,209,255	3.7
Unsecured Business Loans	N/A	N/A		94,509,088		90,606,939	-4.1	89,998,527	-0.7
Unsecured Revolving Lines of Credit (Business Purpose)	N/A	N/A		272,763,123		325,848,575	19.5	341,659,774	4.9
Total Non-Real Estate Secured Business Loans	N/A	N/A		6,354,525,253		7,170,096,021	12.8	7,363,346,179	2.7
NUMBER OF BUSINESS LOANS OUTSTANDING BY TYPE									
Number - Construction and Development	N/A	N/A		2,130		2,236	5.0	2,154	-3.7
Number - Farmland	N/A	N/A		4,887		5,027	2.9	5,050	0.5
Number - Non-Farm Residential Property	N/A	N/A		51,461		59,124	14.9	60,078	1.6
Number - Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		24,352		26,555	9.0	26,792	0.9
Number - Non-Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		26,816		26,902	0.3	26,784	-0.4
Total Number of Real Estate Secured Business Loans	N/A	N/A		109,646		119,844	9.3	120,858	0.8
Number - Loans to finance agricultural production and other loans to farmers	N/A	N/A		11,378		11,489	1.0	10,856	-5.5
Number - Commercial and Industrial Loans	N/A	N/A		37,953		38,733	2.1	38,448	-0.7
Number - Unsecured Business Loans	N/A	N/A		2,564		2,824	10.1	2,808	-0.6
Number - Unsecured Revolving Lines of Credit (Business Purpose)	N/A	N/A		14,387		18,082	25.7	18,755	3.7
Total Number of Non-Real Estate Secured Business Loans	N/A	N/A		66,282		71,128	7.3	70,867	-0.4
AMOUNT OF BUSINESS LOANS GRANTED OR PURCHASED:									
* MBL (NMBLB) Granted YTD ¹	9,439,573,406	10,731,909,508	13.7	11,793,575,794	9.9	14,194,438,417	20.4	3,875,214,890	9.2
* Purchased or Participation Interests to Nonmembers (NMBLB) ¹	1,332,004,695	1,331,551,475	0.0	1,404,820,984	5.5	1,639,325,951	16.7	496,579,055	21.2
DELINQUENCY - MEMBER BUSINESS LOANS ²									
1 to < 2 Months Delinquent	548,463,746	595,481,513	8.6	471,045,471	-20.9	395,768,075	-16.0	444,520,625	12.3
2 to < 6 Months Delinquent	602,664,514	617,908,743	2.5	628,628,654	1.7	348,910,032	-44.5	322,768,103	-7.5
6 to 12 Months Delinquent	360,745,164	390,488,783	8.2	349,549,760	-10.5	205,986,357	-41.1	191,655,028	-7.0
12 Months & Over Delinquent	292,638,030	436,037,173	49.0	444,990,364	2.1	302,540,165	-32.0	319,072,152	5.5
Total Del Loans - All Types (2 or more Mo)	1,256,047,708	1,444,434,699	15.0	1,423,168,778	-1.5	857,436,554	-39.8	833,495,283	-2.8
MBL DELINQUENCY RATIOS									
% MBL > 1 Month Delinquent (All delinquency > 30 days)	5.39	5.73	6.3	5.08	-11.4	3.17	-37.6	3.19	0.6
% MBL > 2 Months Delinquent (Reportable delinquency)	3.75	4.06	8.1	3.82	-6.0	2.17	-43.2	2.08	-4.2
MBL CHARGE-OFFS AND RECOVERIES:									
*Total MBL Charge Offs	224,029,781	292,131,922	30.4	373,556,080	27.9	333,533,718	-10.7	40,960,059	-50.9
*Total MBL Recoveries	6,548,919	12,571,965	92.0	15,090,687	20.0	15,514,820	2.8	3,971,732	2.4
MISCELLANEOUS MBL INFORMATION:									
Real Estate Loans also Reported as Business Loans	27,689,863,302	29,580,584,621	6.8	32,034,871,758	8.3	33,368,962,792	4.2	33,970,565,797	1.8
Construction & Development Loans Meeting 723.3(a)	1,693,971,431	1,476,996,692	-12.8	1,384,794,439	-6.2	1,319,597,934	-4.7	1,275,038,200	-3.4
Number of Construction & Development Loans - 723(a)	1,670	1,672	0.1	1,795	7.4	1,802	0.4	1,765	-2.1
Unsecured Business Loans Meeting 723.7(c)-(d)	170,691,125	148,557,889	-13.0	163,836,385	10.3	182,790,953	11.6	194,713,019	6.5
Number of Unsecured Business Loans - 723.7(c)-(d)	6,058	6,701	10.6	6,979	4.1	6,968	-0.2	7,105	2.0
Agricultural Related (NMBLB) ¹	1,197,917,677	1,292,611,256	7.9	1,478,230,802	14.4	1,675,160,472	13.3	1,651,587,667	-1.4
Number of Outstanding Agricultural Related Loans	15,716	15,153	-3.6	16,265	7.3	16,516	1.5	15,906	-3.7
* Business Loans and Participations Sold	1,293,972,211	1,507,019,500	16.5	1,673,214,211	11.0	2,057,078,135	22.9	674,647,242	31.2
SBA Loans Outstanding	601,430,787	697,374,881	16.0	805,254,275	15.5	923,242,460	14.7	953,498,676	3.3
Number of SBA Loans Outstanding	7,394	8,532	15.4	8,060	-5.5	8,138	1.0	8,144	0.1

¹ PART 723 REDEFINED MEMBER BUSINESS LOANS IN OCTOBER 2003. * Amounts are year-to-date and the related % change ratios are annualized.

² The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.

This policy change may result in a decline in delinquent loans reported as of June 2012.

	Investments, Cash, & Cash Equivalents									
Return to cover										
06/04/2013										
CU Name: 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-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Mar-2013	% Chg	
INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS										
SFAS 115 CLASS OF INVESTMENTS										
Held to Maturity < 1 yr	9,800,213,389	8,851,892,334	-9.7	10,727,669,499	21.2	12,969,927,070	20.9	13,116,807,975	1.1	
Held to Maturity 1-3 yrs	13,972,730,398	18,591,201,653	33.1	21,237,380,722	14.2	19,760,911,783	-7.0	20,105,369,083	1.7	
Held to Maturity 3-5 yrs	7,600,822,620	9,547,102,023	25.6	11,273,008,137	18.1	14,649,969,327	30.0	16,496,138,107	12.6	
Held to Maturity 5-10 yrs	2,175,248,115	3,764,189,730	73.0	3,792,492,168	0.8	4,491,109,363	18.4	5,302,882,772	18.1	
Held to Maturity 3-10 yrs	N/A	N/A		N/A		N/A		N/A		
Held to Maturity > 10 yrs	1,259,912,019	1,793,255,322	42.3	2,285,860,311	27.5	2,200,425,200	-3.7	2,405,987,467	9.3	
TOTAL HELD TO MATURITY	34,808,926,541	42,547,641,062	22.2	49,316,410,837	15.9	54,072,342,743	9.6	57,427,185,404	6.2	
Available for Sale < 1 yr	23,236,117,389	27,801,042,111	19.6	32,671,672,869	17.5	38,123,670,639	16.7	36,932,124,398	-3.1	
Available for Sale 1-3 yrs	38,277,711,603	49,078,038,744	28.2	60,081,435,736	22.4	61,527,441,338	2.4	59,241,042,234	-3.7	
Available for Sale 3-5 yrs	22,318,860,687	33,889,073,940	51.8	38,406,729,078	13.3	43,500,377,311	13.3	49,277,000,172	13.3	
Available for Sale 5-10 yrs	10,524,321,825	15,905,030,459	51.1	14,836,175,301	-6.7	19,078,868,578	28.6	24,570,731,705	28.8	
Available for Sale 3-10 yrs	N/A	N/A		N/A		N/A		N/A		
Available for Sale > 10 yrs	2,874,380,999	3,095,166,232	7.7	3,172,055,620	2.5	3,536,022,420	11.5	3,889,767,725	10.0	
TOTAL AVAILABLE FOR SALE	97,231,392,503	129,768,351,486	33.5	149,168,068,604	14.9	165,766,380,286	11.1	173,910,666,234	4.9	
Trading < 1 year	534,778,688	434,436,921	-18.8	574,880,588	32.3	413,084,205	-28.1	462,748,924	12.0	
Trading 1-3 years	271,591,634	339,680,862	25.1	462,978,762	36.3	539,846,874	16.6	476,156,222	-11.8	
Trading 3-5 years	77,687,493	112,199,600	44.4	88,525,142	-21.1	115,824,469	30.8	120,310,230	3.9	
Trading 5-10 years	63,650,491	61,830,682	-2.9	66,487,177	7.5	170,050,716	155.8	186,068,178	9.4	
Trading 3-10 years	N/A	N/A		N/A		N/A		N/A		
Trading > 10 years	8,995,423	5,386,376	-40.1	1,606,249	-70.2	1,557,736	-3.0	1,581,010	1.5	
TOTAL TRADING	956,703,729	953,534,441	-0.3	1,194,477,918	25.3	1,240,364,000	3.8	1,246,864,564	0.5	
Other Investments < 1 yr	107,520,120,537	102,434,586,302	-4.7	114,438,684,340	11.7	118,926,465,412	3.9	136,941,192,432	15.1	
Other Investments 1-3 yrs	26,571,151,139	26,032,375,414	-2.0	24,196,857,549	-7.1	25,086,811,801	3.7	24,829,240,021	-1.0	
Other Investments 3-5 yrs	3,183,484,683	3,210,717,162	0.9	4,678,690,375	45.7	6,292,404,866	34.5	6,931,672,041	10.2	
Other Investments 5-10 yrs	278,910,945	439,481,273	57.6	655,293,377	49.1	950,838,961	45.1	1,115,254,796	17.3	
Other Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A		
Other Investments > 10 yrs	210,961,047	294,023,571	39.4	496,049,949	68.7	732,465,117	47.7	719,586,602	-1.8	
TOTAL Other Investments	137,764,628,351	132,411,183,722	-3.9	144,465,575,590	9.1	151,988,986,157	5.2	170,536,945,892	12.2	
MATURITIES :										
Total Investments < 1 yr	141,091,230,003	139,521,957,668	-1.1	158,412,907,296	13.5	170,433,147,326	7.6	187,452,873,729	10.0	
Total Investments 1-3 yrs	79,093,184,774	94,041,296,673	18.9	105,978,652,769	12.7	106,915,011,796	0.9	104,651,807,560	-2.1	
Total Investments 3-5 yrs	33,180,855,483	46,759,092,725	40.9	54,446,952,732	16.4	64,558,575,973	18.6	72,825,120,550	12.8	
Total Investments 5-10 yrs	13,042,131,376	20,170,532,144	54.7	19,350,448,023	-4.1	24,690,867,618	27.6	31,174,937,451	26.3	
Total Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A		
Total Investments > 10 yrs	4,354,249,488	5,187,831,501	19.1	5,955,572,129	14.8	6,470,470,473	8.6	7,016,922,804	8.4	
Total	270,761,651,124	305,680,710,711	12.9	344,144,532,949	12.6	373,068,073,186	8.4	403,121,662,094	8.1	
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		Other Investment Information								
		For Charter :		N/A						
06/04/2013		Count of CU :		6753						
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								
		Count of CU in Peer Group :		N/A						
		Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Mar-2013	% Chg
INVESTMENT SUMMARY:										
NCUA Guaranteed Notes (included in US Gov't Obligations)	N/A	1,461,281,880		3,470,764,559	137.5	3,456,592,407	-0.4	3,455,437,294	0.0	
Total FDIC-Issued Guaranteed Notes	N/A	N/A		121,768,775		143,814,576	18.1	196,249,180	36.5	
All Other US Government Obligations	N/A	N/A		4,485,472,444		6,068,284,322	35.3	5,945,240,382	-2.0	
TOTAL U.S. GOVERNMENT OBLIGATIONS	7,034,416,256	10,881,323,339	54.7	8,078,005,778	-25.8	9,668,691,305	19.7	9,596,926,856	-0.7	
Agency/GSE Debt Instruments (not backed by mortgages)	52,534,952,087	75,824,365,624	44.3	88,749,705,841	17.0	90,265,759,195	1.7	94,745,696,840	5.0	
Agency/GSE Mortgage-Backed Securities	55,158,644,521	67,806,346,251	22.9	84,945,126,334	25.3	98,762,865,820	16.3	103,347,047,031	4.6	
TOTAL FEDERAL AGENCY SECURITIES	107,693,596,608	143,630,711,875	33.4	173,694,832,175	20.9	189,028,625,015	8.8	198,092,743,871	4.8	
Securities Issued by States and Political Subdivision in the U.S.	N/A	N/A		3,232,994,329		4,197,626,500	29.8	5,329,234,199	27.0	
Privately Issued Mortgage-Related Securities	3,262,857,863	1,867,209,320	-42.8	1,173,539,891	-37.2	1,008,882,379	-14.0	1,184,091,628	17.4	
Privately Issued Securities (FCUs only)	N/A	720,295,925		708,522,393	-1.6	870,267,677	22.8	856,808,746	-1.5	
Privately Issued Mortgage-Backed Securities (FISCU only)	297,824,547	362,020,725	21.6	296,518,020	-18.1	356,316,217	20.2	318,069,271	-10.7	
TOTAL OTHER MORTGAGE-BACKED SECURITIES	3,560,682,410	2,949,525,970	-17.2	2,178,580,304	-26.1	2,235,466,273	2.6	2,358,969,645	5.5	
Mutual Funds	1,327,770,413	1,524,816,723	14.8	1,786,295,964	17.1	2,150,832,019	20.4	2,367,334,811	10.1	
Common Trusts	662,335,311	220,181,442	-66.8	137,172,368	-37.7	124,432,997	-9.3	140,937,479	13.3	
TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS	1,990,105,724	1,744,998,165	-12.3	1,923,468,332	10.2	2,275,265,016	18.3	2,508,272,290	10.2	
Bank Issued FDIC-Guaranteed Bonds	N/A	N/A		812,210,966		211,257,427	-74.0	211,806,758	0.3	
MORTGAGE RELATED SECURITIES:										
Collateralized Mortgage Obligations	29,150,343,589	36,643,085,468	25.7	44,780,975,805	22.2	46,947,549,664	4.8	47,651,788,016	1.5	
Commercial Mortgage Backed Securities	1,381,390,433	1,800,748,943	30.4	1,905,477,806	5.8	3,626,388,389	90.3	5,544,087,840	52.9	
OTHER INVESTMENT INFORMATION:										
Non-Mortgage Related Securities With Embedded Options or Complex Coupon Formulas	17,553,397,709	23,796,769,033	35.6	24,114,307,121	1.3	22,857,894,544	-5.2	25,155,331,357	10.1	
Non-Mortgage Related Securities With Maturities > 3 Yrs Without Embedded Options or Complex Coupon Formulas	3,389,841,970	6,953,559,573	105.1	10,537,860,722	51.5	14,080,349,768	33.6	15,858,433,025	12.6	
Securities per 703.12(b)	54,933,842,046	71,568,169,479	30.3	84,844,214,437	18.6	93,589,789,473	10.3	100,091,639,700	6.9	
Deposits/Shares per 703.10(a)	3,070,045,709	2,697,543,512	-12.1	4,805,226,341	78.1	6,178,209,798	28.6	6,339,654,995	2.6	
Market Value of Investments Purchased Under Investment Pilot Program (703.19)	216,518,378	230,600,226	6.5	200,868,455	-12.9	107,416,592	-46.5	113,813,684	6.0	
Fair Value of Total Investments	270,835,129,792	306,025,605,605	13.0	344,801,482,756	12.7	373,420,804,553	8.3	403,620,669,057	8.1	
Investment Repurchase Agreements	43,605,476	153,011,805	250.9	208,691,599	36.4	182,186,546	-12.7	441,168,194	142.2	
Borrowing Repurchase Agreements Placed in Investments for Positive Arbitrage	567,013,301	506,822,034	-10.6	515,023,897	1.6	383,537,300	-25.5	437,816,788	14.2	
Cash on Deposit in Corporate Credit Unions	40,753,390,278	40,754,097,643	0.0	31,013,150,247	-23.9	25,183,123,120	-18.8	30,340,373,251	20.5	
Cash on Deposit in Other Financial Institutions	12,523,862,167	19,893,348,983	58.8	50,776,838,229	155.2	61,626,411,560	21.4	73,718,523,238	19.6	
CUSO INFORMATION										
Value of Investments in CUSO	1,145,854,134	1,319,073,255	15.1	1,384,651,567	5.0	1,615,982,397	16.7	1,659,865,709	2.7	
CUSO loans	746,169,306	792,616,970	6.2	712,890,875	-10.1	760,274,237	6.6	740,503,045	-2.6	
Aggregate cash outlays in CUSO	924,396,446	1,016,659,222	10.0	1,024,310,507	0.8	1,108,256,182	8.2	1,142,298,175	3.1	
WHOLLY OWNED CUSO INFORMATION										
Total Assets of Wholly Owned CUSOs	2,559,751,514	2,262,270,482	-11.6	1,525,021,793	-32.6	1,721,202,272	12.9	1,780,223,868	3.4	
Total Capital of Wholly Owned CUSOs	1,131,724,117	1,009,785,009	-10.8	766,824,053	-24.1	948,529,926	23.7	983,070,289	3.6	
Net Income/Loss of Wholly Owned CUSOs	241,379,054	297,245,354	23.1	-19,492,684	-106.6	123,566,625	733.9	33,938,927	-72.5	
Total Loans of Wholly Owned CUSOs	N/A	N/A		447,274,780		520,822,983	16.4	487,803,274	-6.3	
Total Delinquency of Wholly Owned CUSOs	50,978,255	33,207,526	-34.9	45,662,677	37.5	5,060,592	-88.9	3,742,816	-26.0	
Inv not Authorized by the FCU Act or NCUA R&R (SCU only)	1,702,930,853	2,056,311,768	20.8	2,279,755,946	10.9	2,611,124,472	14.5	2,715,483,544	4.0	
Outstanding Balance of Brokered CDs and Share Certificates Purchased	15,733,856,951	16,502,508,698	4.9	17,647,369,702	6.9	21,566,401,853	22.2	21,995,086,597	2.0	
CREDIT UNION INVESTMENT PROGRAMS										
Mortgage Processing	1,613	1,646	2.0	1,670	1.5	1,507	-9.8	1,496	-0.7	
Approved Mortgage Seller	850	873	2.7	891	2.1	1,073	20.4	1,096	2.1	
Borrowing Repurchase Agreements	41	42	2.4	43	2.4	30	-30.2	30	0.0	
Brokered Deposits (all deposits acquired through 3rd party)	337	315	-6.5	310	-1.6	315	1.6	326	3.5	
Investment Pilot Program	17	13	-23.5	13	0.0	10	-23.1	10	0.0	
Investments Not Authorized by FCU Act (SCU only)	124	122	-1.6	121	-0.8	130	7.4	131	0.8	
Deposits and Shares Meeting 703.10(a)	913	951	4.2	956	0.5	1,730	81.0	1,806	4.4	
Brokered Certificates of Deposit (investments)	1,858	1,866	0.4	1,826	-2.1	2,453	34.3	2,498	1.8	
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14.OtherInvInfo										

Supplemental Share Information, Off Balance Sheet, & Borrowings									
Return to cover	For Charter : N/A								
06/04/2013	Count of CU : 6753								
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-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Mar-2013	% Chg
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):									
Accounts Held by Member Government Depositors	1,061,473,277	1,280,664,976	20.6	1,177,726,339	-8.0	1,205,478,090	2.4	1,206,929,174	0.1
Accounts Held by Nonmember Government Depositors	474,173,138	407,594,772	-14.0	188,420,293	-53.8	201,107,051	6.7	436,489,187	117.0
Employee Benefit Member Shares	297,052,280	251,002,810	-15.5	275,751,662	9.9	294,957,380	7.0	283,652,299	-3.8
Employee Benefit Nonmember Shares	2,244,442	3,228,859	43.9	3,241,721	0.4	3,893,419	20.1	3,954,980	1.6
529 Plan Member Deposits	968,639	1,090,923	12.6	1,275,136	16.9	1,212,270	-4.9	760,090	-37.3
Non-dollar Denominated Deposits	111,125	88,098	-20.7	82,306	-6.6	92,300	12.1	84,784	-8.1
Health Savings Accounts	260,373,633	383,185,347	47.2	504,466,071	31.7	655,247,794	29.9	765,922,192	16.9
Dollar Amount of Share Certificates >= \$100,000	70,108,875,537	70,573,212,085	0.7	71,388,693,510	1.2	72,796,321,989	2.0	73,173,001,469	0.5
Dollar Amount of IRA/Keogh >= \$100,000	19,464,201,113	20,911,430,205	7.4	22,140,859,053	5.9	23,062,559,280	4.2	23,138,000,494	0.3
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts	14,596,798,870	17,483,128,334	19.8	20,365,594,211	16.5	23,710,854,003	16.4	32,419,494,294	36.7
Dollar Amount of Noninterest Bearing Transactional Accounts with balances > \$250,000	N/A	1,475,179,637		2,289,222,962	55.2	3,151,544,379	37.7	3,259,115,745	3.4
SAVING MATURITIES									
< 1 year	667,344,441,485	686,859,621,529	2.9	723,113,090,582	5.3	769,074,911,710	6.4	801,164,381,533	4.2
1 to 3 years	62,365,340,432	70,200,876,400	12.6	70,366,668,597	0.2	74,136,738,044	5.4	73,845,840,907	-0.4
> 3 years	22,961,526,660	29,343,252,083	27.8	33,929,309,793	15.6	34,690,291,239	2.2	34,937,068,529	0.7
Total Shares & Deposits	752,671,308,577	786,403,750,012	4.5	827,409,068,972	5.2	877,901,940,993	6.1	909,947,290,969	3.7
INSURANCE COVERAGE IN ADDITION TO NCUSIF									
Share/Deposit Insurance in Addition to NCUSIF	439	375	-14.6	347	-7.5	329	-5.2	326	-0.9
Dollar Amount of Shares/Deposits Covered by Additional Insurance	2,477,984,747	2,406,174,746	-2.9	2,451,959,184	1.9	2,447,858,570	-0.2	2,496,898,219	2.0
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR BUSINESS LOANS									
Commercial Real Estate ¹	345,595,798	355,735,389	2.9	483,149,478	35.8	500,049,705	3.5	610,366,402	22.1
Construction & Land Development (MBL)	374,843,617	264,408,234	-29.5	278,160,413	5.2	309,552,552	11.3	315,660,275	2.0
Outstanding Letters of Credit	151,136,491	143,387,780	-5.1	70,152,034	-51.1	68,014,127	-3.0	68,534,157	0.8
Other Unfunded MBL Commitments	892,907,322	974,634,678	9.2	1,021,400,937	4.8	1,223,492,625	19.8	1,358,848,072	11.1
Total Unfunded Commitments for Business Loans	1,764,483,228	1,738,166,081	-1.5	1,852,862,862	6.6	2,101,109,009	13.4	2,353,408,906	12.0
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-BUSINESS)									
Revolving O/E Lines 1-4 Family	37,546,941,071	36,667,326,305	-2.3	36,892,932,928	0.6	37,375,237,137	1.3	37,991,071,197	1.6
Credit Card Line	71,824,309,621	71,313,792,943	-0.7	73,416,445,530	2.9	78,381,022,486	6.8	80,921,085,304	3.2
Unsecured Share Draft Lines of Credit	10,358,242,850	10,072,491,067	-2.8	10,266,538,283	1.9	10,596,414,290	3.2	10,787,950,163	1.8
Overdraft Protection Programs	11,728,341,901	12,083,869,119	3.0	13,149,287,004	8.8	14,298,223,908	8.7	14,650,183,186	2.5
Residential Construction Loans-Excluding Business Purpose	454,859,819	385,101,296	-15.3	374,885,320	-2.7	459,704,738	22.6	408,163,989	-11.2
Federally Insured Home Equity Conversion Mortgages (HECM)	32,440,664	11,516,606	-64.5	8,888,851	-22.8	3,374,224	-62.0	3,355,016	-0.6
Proprietary Reverse Mortgage Products	17,683,946	19,066,329	7.8	19,182,015	0.6	18,602,933	-3.0	17,678,815	-5.0
Other Unused Commitments	6,587,299,022	7,111,949,832	8.0	8,462,549,583	19.0	9,364,162,162	10.7	9,888,985,522	5.6
Total Unfunded Commitments for Non-Business Loans	138,550,118,894	137,665,113,497	-0.6	142,590,709,514	3.6	150,496,741,878	5.5	154,668,473,192	2.8
Total Unused Commitments	140,314,602,122	139,403,279,578	-0.6	144,443,572,376	3.6	152,597,850,887	5.6	157,021,882,098	2.9
%(Unused Commitments / Cash & ST Investments)	94.39	94.71	0.3	86.83	-8.3	85.39	-1.7	80.38	-5.9
Unfunded Commitments Committed by Credit Union	N/A	N/A		142,708,195,483		150,463,248,693	5.4	154,775,642,536	2.9
Unfunded Commitments Through Third Party	N/A	N/A		1,735,376,893		2,134,602,194	23.0	2,246,239,562	5.2
Loans Transferred with Recourse ¹	3,468,943,457	3,202,965,493	-7.7	3,666,643,469	14.5	3,251,721,496	-11.3	6,205,113,190	90.8
Pending Bond Claims	30,473,713	92,815,382	204.6	26,148,739	-71.8	20,884,854	-20.1	14,883,141	-28.7
Other Contingent Liabilities	88,049,245	50,726,203	-42.4	132,243,964	160.7	85,479,797	-35.4	90,652,858	6.1
CREDIT AND BORROWING ARRANGEMENTS:									
Num FHLB Members	1,010	1,023	1.3	1,083	5.9	1,156	6.7	1,167	1.0
LINES OF CREDIT (Borrowing)									
Total Credit Lines	126,975,567,052	131,168,187,660	3.3	138,439,103,440	5.5	153,067,736,595	10.6	156,916,688,066	2.5
Total Committed Credit Lines	2,468,497,534	2,246,956,242	-9.0	2,983,772,793	32.8	3,221,495,704	8.0	3,546,909,952	10.1
Total Credit Lines at Corporate Credit Unions	45,431,376,142	44,665,617,828	-1.7	32,359,306,172	-27.6	24,684,195,022	-23.7	24,491,418,703	-0.8
Draws Against Lines of Credit	15,484,253,168	15,323,880,905	-1.0	14,918,092,764	-2.6	16,004,385,392	7.3	13,349,770,684	-16.6
BORROWINGS OUTSTANDING FROM CORPORATE CREDIT UNIONS									
Line of Credit Outstanding from Corporate Cus	612,619,691	304,830,059	-50.2	246,714,735	-19.1	116,008,784	-53.0	79,897,051	-31.1
Term Borrowings Outstanding from Corporate Cus	5,173,753,620	1,552,263,221	-70.0	926,761,707	-40.3	871,054,432	-6.0	801,389,110	-8.0
MISCELLANEOUS BORROWING INFORMATION:									
Assets Pledged to Secure Borrowings	108,960,356,054	121,397,510,945	11.4	131,565,304,559	8.4	147,068,134,389	11.8	153,904,282,720	4.6
Amount of Borrowings Subject to Early Repayment at Lenders Option	3,294,932,508	2,883,871,523	-12.5	2,324,696,981	-19.4	1,693,179,928	-27.2	1,502,750,391	-11.2
Uninsured Secondary Capital ²	79,042,300	155,865,823	97.2	167,439,157	7.4	164,805,956	-1.6	177,920,350	8.0
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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							
06/04/2013	Count of CU :		6753							
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-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Mar-2013	% Chg	
MEMBERSHIP:										
Num Current Members	89,873,931	90,483,958	0.7	91,826,311	1.5	93,805,847	2.2	94,612,618	0.9	
Num Potential Members	1,368,599,260	1,473,469,174	7.7	1,537,932,901	4.4	1,627,970,287	5.9	1,691,999,007	3.9	
% Current Members to Potential Members	6.57	6.14	-6.5	5.97	-2.8	5.76	-3.5	5.59	-3.0	
* % Membership Growth	1.46	0.68	-53.6	1.48	118.6	2.16	45.3	3.44	59.6	
Total Num Savings Accts	166,305,140	168,311,192	1.2	170,346,115	1.2	175,412,792	3.0	176,789,961	0.8	
EMPLOYEES:										
Num Full-Time Employees	219,307	219,996	0.3	221,114	0.5	228,564	3.4	229,750	0.5	
Num Part-Time Employees	31,216	30,631	-1.9	30,335	-1.0	31,187	2.8	31,151	-0.1	
BRANCHES:										
Num of CU Branches	20,979	21,066	0.4	21,070	0.0	20,180	-4.2	20,203	0.1	
Num of CUs Reporting Shared Branches	1,169	1,160	-0.8	1,175	1.3	1,200	2.1	1,201	0.1	
Plan to add new branches or expand existing facilities	91	85	-6.6	679	698.8	617	-9.1	645	4.5	
MISCELLANEOUS LOAN INFORMATION:										
**Total Amount of Loans Granted YTD	267,064,394,376	248,726,544,592	-6.9	259,547,365,804	4.4	326,320,207,727	25.7	81,831,363,517	0.3	
MEMBER SERVICE AND PRODUCT OFFERINGS										
(Credit Programs):										
Business Loans	1,722	1,753	1.8	1,756	0.2	1,929	9.9	1,937	0.4	
Credit Builder	987	1,027	4.1	1,073	4.5	1,197	11.6	1,211	1.2	
Debt Cancellation/Suspension	367	392	6.8	411	4.8	438	6.6	437	-0.2	
Direct Financing Leases	54	52	-3.7	49	-5.8	44	-10.2	48	9.1	
Indirect Business Loans	162	163	0.6	167	2.5	161	-3.6	165	2.5	
Indirect Consumer Loans	1,618	1,665	2.9	1,678	0.8	1,802	7.4	1,818	0.9	
Indirect Mortgage Loans	259	263	1.5	268	1.9	215	-19.8	213	-0.9	
Interest Only or Payment Option 1st Mortgage Loans	477	495	3.8	482	-2.6	564	17.0	576	2.1	
Micro Business Loans	670	691	3.1	678	-1.9	681	0.4	681	0.0	
Micro Consumer Loans	954	991	3.9	984	-0.7	1,002	1.8	1,001	-0.1	
Overdraft Lines of Credit	3,159	3,191	1.0	3,154	-1.2	3,040	-3.6	3,014	-0.9	
Overdraft Protection	2,867	2,948	2.8	2,991	1.5	2,976	-0.5	2,978	0.1	
Participation Loans	1,296	1,353	4.4	1,385	2.4	1,513	9.2	1,515	0.1	
Pay Day Loans	498	510	2.4	520	2.0	561	7.9	569	1.4	
Real Estate Loans	4,544	4,659	2.5	4,586	-1.6	4,761	3.8	4,731	-0.6	
Refund Anticipation Loans	119	126	5.9	128	1.6	124	-3.1	122	-1.6	
Risk Based Loans	4,032	4,161	3.2	4,156	-0.1	4,249	2.2	4,257	0.2	
Share Secured Credit Cards	2,004	2,061	2.8	2,080	0.9	2,183	5.0	2,194	0.5	
Short-Term, Small Amount Loans (STS)	N/A	123		392	218.7	623	58.9	649	4.2	
MEMBER SERVICE AND PRODUCT OFFERINGS										
(Other Programs):										
ATM/Debit Card Program	5,112	5,172	1.2	5,108	-1.2	5,038	-1.4	5,003	-0.7	
Business Share Accounts	2,407	2,481	3.1	2,482	0.0	2,556	3.0	2,564	0.3	
Check Cashing	3,644	3,716	2.0	3,683	-0.9	3,679	-0.1	3,663	-0.4	
First Time Homebuyer Program	638	669	4.9	673	0.6	703	4.5	706	0.4	
Health Savings Accounts	693	715	3.2	741	3.6	773	4.3	772	-0.1	
Individual Development Accounts	159	161	1.3	165	2.5	179	8.5	181	1.1	
In-School Branches	324	351	8.3	355	1.1	373	5.1	376	0.8	
Insurance/Investment Sales	1,782	1,804	1.2	1,808	0.2	1,830	1.2	1,836	0.3	
International Remittances	640	674	5.3	684	1.5	740	8.2	751	1.5	
Low Cost Wire Transfers	3,582	3,689	3.0	3,667	-0.6	4,471	21.9	4,440	-0.7	
MERGERS/ACQUISITIONS:										
Completed Merger/Acquisition Qualifying for Business Combo Acctng (FAS 141R)	132	220	66.7	316	43.6	431	36.4	449	4.2	
Adjusted Retained Earnings Obtained through Business Combinations	185,424,895	427,882,001	130.8	895,434,552	109.3	1,111,322,284	24.1	1,182,779,330	6.4	
Fixed Assets - Capital & Operating Leases										
Aggregate of Future Capital and Operating Lease Pmts on Fixed Assets (not discounted to PV)	1,563,728,680	1,686,357,989	7.8	1,733,992,792	2.8	1,676,421,219	-3.3	1,682,935,140	0.4	
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)										
*** Amount is year-to-date and the related % change ratio is annualized.										
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[Return to cover](#)

06/04/2013

CU Name: N/A

Peer Group: N/A

Graphs 1

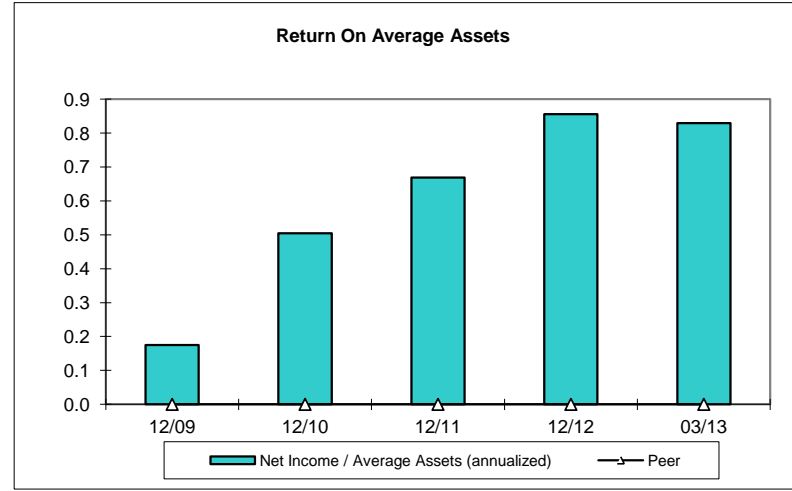
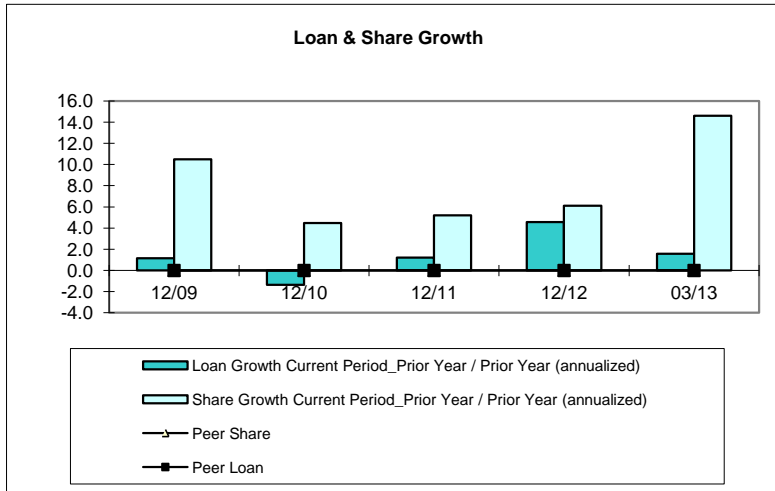
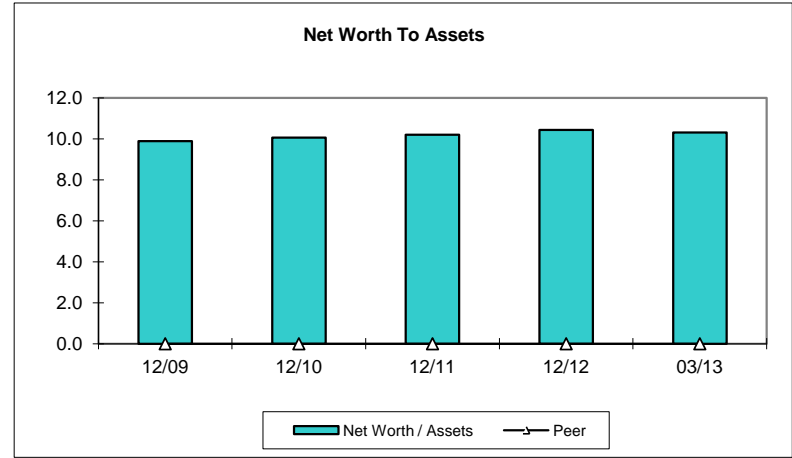
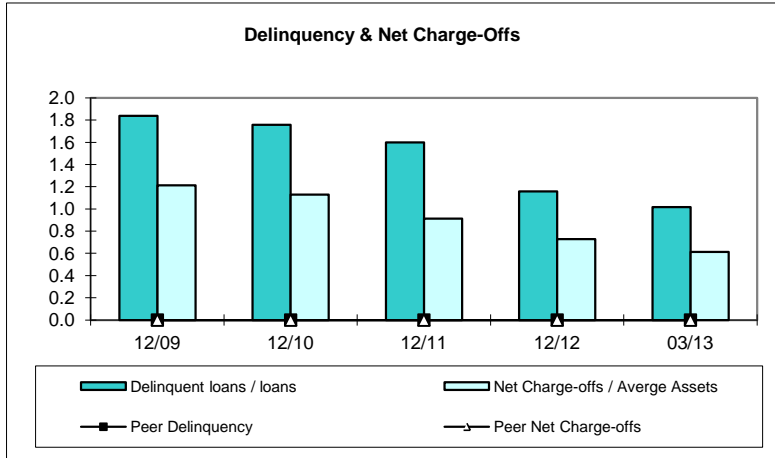
For Charter : N/A

Count of CU : 6753

Asset Range : N/A

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

Count of CU in Peer Group : N/A



Note: The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.

[Return to cover](#)

06/04/2013

CU Name: N/A

Peer Group: N/A

Graphs 2

For Charter : N/A

Count of CU : 6753

Asset Range : N/A

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

Count of CU in Peer Group : N/A

