Cycle Date: March-2011
Run Date: 06/14/2011
Interval: Annual

	interval.
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Count of CU: 7292

Asset Range: N/A

Peer Group Number: N/A

Count of CU in Peer Group: N/A

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

Charter-Region-SE-District:

Parameters:

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.

Return to cover 06/14/2011 CU Name: N/A Peer Group: N/A ASSETS: Cash & Equivalents TOTAL INVESTMENTS	Dec-2007 <u>Amount</u> 52,483,255,785 142,449,082,034	For Charter : Count of CU : Asset Range : Criteria : CU in Peer Group : Dec-2008 Amount	7292 N/A Region: Na	ation * Peer Group: A	All * Types	Included: All Federa	ally Insured	d Credit Unions (FIC	;Us) *
CU Name: N/A Peer Group: N/A ASSETS: Cash & Equivalents TOTAL INVESTMENTS	Dec-2007 <u>Amount</u> 52,483,255,785 142,449,082,034	Asset Range : Criteria : CU in Peer Group : Dec-2008	N/A Region: Na N/A		All * Types	Included: All Federa	ally Insured	l Credit Unions (FIC	;Us) *
Peer Group: N/A ASSETS: Cash & Equivalents TOTAL INVESTMENTS	Dec-2007 <u>Amount</u> 52,483,255,785 142,449,082,034	Criteria : CU in Peer Group : Dec-2008	Region: Na N/A		All * Types	Included: All Federa	ally Insured	d Credit Unions (FIC	:Us) *
ASSETS: Cash & Equivalents TOTAL INVESTMENTS	Dec-2007 <u>Amount</u> 52,483,255,785 142,449,082,034	CU in Peer Group : Dec-2008	N/A		All * Types	Included: All Federa	ally Insured	d Credit Unions (FIC	CUs) *
Cash & Equivalents TOTAL INVESTMENTS	Dec-2007 <u>Amount</u> 52,483,255,785 142,449,082,034	Dec-2008		Do - 0000					
Cash & Equivalents TOTAL INVESTMENTS	Amount 52,483,255,785 142,449,082,034		% Chg	Da - 0000					
Cash & Equivalents TOTAL INVESTMENTS	Amount 52,483,255,785 142,449,082,034		% Chg	D 0000					
Cash & Equivalents TOTAL INVESTMENTS	52,483,255,785 142,449,082,034	<u>Amount</u>		Dec-2009	% Chg	Dec-2010	% Chg	Mar-2011	% Chg
TOTAL INVESTMENTS	142,449,082,034			<u>Amount</u>		<u>Amount</u>		<u>Amount</u>	
		48,513,084,240	-7.6	67,568,842,829	39.3	74,460,566,838	10.2	88,913,995,772	19.4
Lange Hald for Oale		165,634,145,409	16.3	210,750,088,277	27.2	238,903,832,410	13.4	253,759,596,164	6.2
Loans Held for Sale	944,994,691	1,057,557,989	11.9	2,264,461,472	114.1	3,211,898,813	41.8	1,240,962,920	-61.4
Real Estate Loans	272,924,762,113	304,510,859,092	11.6	309,572,726,219	1.7	309,643,202,907	0.0	309,575,876,419	0.0
Unsecured Loans	54,604,763,594	58,064,125,062	6.3	60,410,095,924	4.0	61,443,463,946	1.7	59,794,801,559	-2.7
Other Loans	201,025,907,471	203,420,176,052	1.2	202,535,806,479	-0.4	193,751,761,326	-4.3	190,590,615,135	-1.6
TOTAL LOANS	528,555,433,178	565,995,160,206	7.1	572,518,628,622	1.2	564,838,428,179	-1.3	559,961,293,113	-0.9
(Allowance for Loan & Lease Losses)	(3,878,600,806)	(6,243,080,072)	61.0	(8,855,086,484)	41.8	(9,441,019,304)	6.6	(9,182,994,435)	-2.7
Land And Building	13,616,180,990	15,138,025,298	11.2	16,151,040,992	6.7	16,777,406,340	3.9	16,854,308,470	0.5
Other Fixed Assets	3,675,276,713	3,811,710,583	3.7	3,549,104,141	-6.9	3,358,664,540	-5.4	3,302,473,819	-1.7
NCUSIF Deposit	5,582,841,874	4,485,506,891	-19.7	7,035,685,388	56.9	7,469,165,656	6.2	7,466,248,272	0.0
All Other Assets	11,561,545,535	12,674,569,677	9.6	13,620,827,034	7.5	14,843,082,899	9.0	16,967,129,384	14.3
TOTAL ASSETS	754,990,009,994	811,066,680,221	7.4	884,603,592,271	9.1	914,422,026,371	3.4	939,283,013,479	2.7
LIABILITIES & CAPITAL:	, ,	, , ,							
Dividends Payable	806,079,362	670,996,055	-16.8	495,862,274	-26.1	373,054,494	-24.8	307,612,010	-17.5
Notes & Interest Payable	29,607,134,728	37,163,791,405	25.5	37,458,132,908	0.8	28,640,479,086	-23.5	26,108,754,482	-8.8
Accounts Payable & Other Liabilities	6,449,078,206	7,406,747,009	14.8	7,261,175,001	-2.0	7,682,898,633	5.8	8,372,514,535	9.0
Uninsured Secondary Capital	31,281,151	32,412,191	3.6	79,042,300	143.9	155,909,823	97.2	155,786,505	-0.1
TOTAL LIABILITIES	36,893,573,447	45,273,946,660	22.7	45,294,212,483	0.0	36,852,342,036	-18.6	34,944,667,532	-5.2
Share Drafts	70,949,980,037	73,631,492,212	3.8	85,302,062,139	15.8	89,926,604,981	5.4	96,298,324,368	7.1
Regular shares	169,045,320,260	178,707,141,134	5.7	199,908,907,539	11.9	220,506,552,362	10.3	236,577,190,492	7.3
All Other Shares & Deposits	392,395,941,082	428,788,605,017	9.3	467,455,731,980	9.0	476,013,179,451	1.8	478,806,687,610	0.6
TOTAL SHARES & DEPOSITS	632,391,241,379	681,127,238,363	7.7	752,666,701,658	10.5	786,446,336,794	4.5	811,682,202,470	
Regular Reserve	18,216,144,300	18,764,742,638	3.0	18,894,195,035	0.7	19,129,169,493	1.2	19,029,238,672	
Other Reserves	8,082,693,947	7,214,669,357	-10.7	8,216,053,685	13.9	9,249,363,073	12.6	9,625,476,679	4.1
Undivided Earnings	59,406,356,921	58,686,083,203	-1.2	59,532,429,410	1.4	62,744,814,975	5.4	64,001,428,126	
TOTAL EQUITY	85,705,195,168	84,665,495,198	-1.2	86,642,678,130	2.3	91,123,347,541	5.2	92,656,143,477	
TOTAL LIABILITIES, SHARES, & EQUITY	754,990,009,994	811,066,680,221	7.4	884,603,592,271	9.1	914,422,026,371	3.4	939,283,013,479	
INCOME & EXPENSE		, ,							
Loan Income*	34,432,571,805	36,187,433,533	5.1	35,745,850,406	-1.2	34,464,657,545	-3.6	8,268,228,373	-4.0
Investment Income*	8,771,870,499	7,754,077,313	-11.6	6,263,706,618	-19.2	5,623,807,015	-10.2	1,319,312,086	-6.2
Other Income*	9,804,692,020	10,528,668,083	7.4	11,499,391,563	9.2	11,953,168,235	3.9	2,839,960,753	
Total Employee Compensation & Benefits*	12,444,350,415	13,282,632,767	6.7	13,686,181,961	3.0	13,992,524,702	2.2	3,580,699,633	
Temporary Corporate CU Stabilization		, ,		, , ,		, , ,		, , ,	
Expense & NCUSIF Premiums*/2	N/A	N/A		3,081,154,795		1,976,844,601	-35.8	190,222,026	-61.5
Total Other Operating Expenses*	12,357,864,096	14,879,506,493	20.4	13,317,319,641	-10.5	13,634,683,394	2.4	3,493,676,851	2.5
Non-operating Income & (Expense)*	100,997,983	-567,935,520	-662.3	-990,050,140	-74.3	22,106,566	102.2	33,074,675	
NCUSIF Stabilization Income*	N/A	N/A		3,403,343,463		1,011,452	-100.0	0	
Provision for Loan/Lease Losses*	3,191,825,260	7,037,672,633	120.5	9,562,993,602	35.9	7,020,685,559	-26.6	1,219,852,860	-30.5
Cost of Funds*	20,466,720,730	19,102,139,362	-6.7	14,790,568,004	-22.6	10,887,941,436	-26.4	2,274,212,583	
NET INCOME (LOSS) EXCLUDING STABILIZATION	. , -,	. ,,-,-		, ,,-3:		. , , , , , ,		, , ,=30	
EXPENSE & NCUSIF PREMIUM*/1	N/A	N/A		4,565,178,702		6,527,904,270	43.0	1,892,133,960	15.9
Net Income (Loss)*	4,649,371,806	-399,707,846	-108.6	1,484,023,907	471.3	4,552,071,121	206.7	1,701,911,934	
TOTAL CU's	8,101	7,806	-3.6	7,554	-3.2	7,339	-2.8	7,292	
* Income/Expense items are year-to-date while the related %change		. ,500	5.0	.,501		. ,500		. ,=02	
# Means the number is too large to display in the cell	and an annual mount								
¹ Prior to September 2010, this account was named Net Income (Loss) B	Before NCUSIF Stabilization	Expense From Decem	ber 2010 for	vard. NCUSIF Stabilizati	on Income if	anv. is excluded			
² Prior to September 2010, this account was named NCUSIF Stabilization									
and NCUSIF Premiums.		,		. , ,		•		1. Summary	Financial

			nalysis						
Return to cover		For Charter :						·	
06/14/2011		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A		Criteria :	Region: Natio	n * Peer Group	o: All * Types I	ncluded: All	Federally Insur	ed Credit Unio	ons (FICUs) *
	Count of CU in	Peer Group :	N/A		<u>Dec-2010</u>			<u>Mar-2011</u>	
	Dec-2007	Dec-2008	Dec-2009	Dec-2010	PEER Avg	Percentile**	Mar-2011	PEER Avg	Percentile**
CAPITAL ADEQUACY									
Net Worth/Total Assets Net Worth/Total AssetsIncluding Optional	11.41	10.61	9.89	10.06	N/A	N/A		N/A	N/A
Total Assets Election (if used)	11.43	10.64	9.92	10.08	N/A	N/A		N/A	N/A
Total Delinquent Loans / Net Worth	5.72	9.05	12.02	10.73	N/A	N/A		N/A	N/A
Solvency Evaluation (Estimated) Classified Assets (Estimated) / Net Worth	113.55 4.59	112.42 7.34	111.52 10.14	111.60 10.29	N/A N/A	N/A N/A		N/A N/A	N/A N/A
ASSET QUALITY	4.59	7.34	10.14	10.29	IN/A	IN/A	9.63	IN/A	IN/P
Delinquent Loans / Total Loans	0.93	1.38	1.84	1.75	N/A	N/A	1.62	N/A	N/A
* Net Charge-Offs / Average Loans	0.51	0.85	1.21	1.13	N/A	N/A		N/A	N/A
Fair (Market) HTM Invest Value/Book Value HTM Invest.	100.59		100.15	100.82	N/A	N/A		N/A	N/A
Accum Unreal G/L On AFS/Cost Of AFS	0.18	-0.01	0.56	0.48	N/A	N/A	0.29	N/A	N/A
Delinquent Loans / Assets	0.65	0.96	1.19	1.08	N/A	N/A	0.96	N/A	N/A
<u>EARNINGS</u>									
* Return On Average Assets	0.63	-0.05	0.18	0.51	N/A	N/A	0.73	N/A	N/A
* Return On Average Assets Excluding Stabilization				,					
Income/Expense & NCUSIF Premium ²	N/A	N/A	0.14	0.73	N/A	N/A		N/A	N/A
* Gross Income/Average Assets	7.23	6.96	6.31	5.79	N/A	N/A N/A		N/A N/A	N/A
* Yield on Average Investments	6.72	6.61	6.28 2.63	6.06	N/A N/A	N/A N/A		N/A N/A	N/A N/A
* Yield on Average Investments * Fee & Other Op.Income / Avg. Assets	4.77 1.34	3.93 1.34	1.36	1.95 1.33	N/A N/A	N/A N/A		N/A N/A	N/A N/A
* Cost of Funds / Avg. Assets	2.79		1.74	1.21	N/A	N/A		N/A N/A	N/A
* Net Margin / Avg. Assets	4.44		4.57	4.58	N/A	N/A		N/A	N/A
* Operating Exp./ Avg. Assets	3.38		3.55	3.29	N/A	N/A		N/A	N/A
* Provision For Loan & Lease Losses / Average Assets	0.44		1.13	0.78	N/A	N/A		N/A	N/A
* Net Interest Margin/Avg. Assets	3.10		3.21	3.25	N/A	N/A		N/A	N/A
Operating Exp./Gross Income	46.79	51.70	56.22	56.89	N/A	N/A	58.46	N/A	N/A
Fixed Assets & Foreclosed & Repossessed Assets									
/ Total Assets ¹	2.37	2.65	2.57	2.59	N/A	N/A		N/A	N/A
* Net Operating Exp. /Avg. Assets	2.51	2.73	2.72	2.51	N/A	N/A	2.43	N/A	N/A
ASSET / LIABILITY MANAGEMENT									
Net Long-Term Assets / Total Assets	29.98		31.52	33.01	N/A	N/A		N/A	N/A
Reg. Shares / Total Shares & Borrowings Total Loans / Total Shares	25.62	24.90	25.32	27.06	N/A	N/A		N/A	N/A
Total Loans / Total Assets	83.58 70.01	83.10 69.78	76.07 64.72	71.82 61.77	N/A N/A	N/A N/A		N/A N/A	N/A N/A
Cash + Short-Term Investments / Assets	15.71	14.67	16.81	16.10	N/A	N/A		N/A N/A	N/A
Total Shares, Dep. & Borrs / Earning Assets	92.37	93.00	93.70	93.64	N/A	N/A		N/A	N/A
Reg Shares + Share Drafts / Total Shares & Borrs	36.37	35.15	36.12	38.10	N/A	N/A	-	N/A	N/A
Borrowings / Total Shares & Net Worth	3.82	4.78	4.40	3.22	N/A	N/A		N/A	N/A
PRODUCTIVITY									
Members / Potential Members	7.31	6.80	6.57	6.17	N/A	N/A	6.08	N/A	N/A
Borrowers / Members	50.78	50.81	50.98	50.06	N/A	N/A	49.13	N/A	N/A
Members / Full-Time Employees	374.23	372.76	382.76	384.71	N/A	N/A		N/A	N/A
Avg. Shares Per Member	\$7,284	\$7,689	\$8,371	\$8,687	N/A	N/A	. ,	N/A	N/A
Avg. Loan Balance	\$11,987	\$12,575		\$12,465	N/A	N/A		N/A	N/A
* Salary And Benefits / Full-Time Empl.	\$53,638	\$55,891	\$58,260	\$59,464	N/A	N/A	\$61,013	N/A	N/A
OTHER RATIOS	5.40	0.00	4 74	5.40	N1/A	N1/A	7.00	N1/A	N1/A
* Net Worth Growth	5.19	-0.08 7.71	1.71	5.10	N/A	N/A N/A		N/A	N/A
* Market (Share) Growth * Loan Growth	5.19		10.50 1.15	4.49	N/A N/A	N/A N/A		N/A N/A	N/A N/A
* Asset Growth	6.66 6.16		9.07	-1.34 3.37	N/A	N/A		N/A N/A	N/A
* Investment Growth	4.86		31.26	12.95	N/A	N/A		N/A	N/A
* Membership Growth	1.26		1.50	0.68	N/A	N/A		N/A	N/A
* Annualization factor: March = 4; June = 2; September =4/3; D				3.00	14//	1 1// 1	1.10	14// (1 1// 1
**Percentile Rankings and Peer Average Ratios are produced once a qua	rter after the data col	lection is comple	te.						
Subsequent corrections to data after this date are not reflected in the Perc									
Percentile Rankings show where the credit union stands in relation to its p									
peer group are arranged in order from highest (100) to lowest (0) value. T the entire range of ratios. A high or low ranking does not imply good or be									
conclusions as to the importance of the percentile rank to the credit union			od in rolation to	. Janor avaliable	aaia, aooio iiiay i				
¹ For periods before 2004, the Fixed Assets & Foreclosed and Repossesse			vehicles.						
² Prior to September 2010, this ratio was named Return on Assets Prior to	NCUSIF Stabilizatio								2 Datis
From December 2010 forward, NCUSIF Premium Expense is also exclu	ded from ROA.	•							2. Ratios

	Sı	ıpplemental	Ratio Analysis		1
Return to cover		or Charter :			
06/14/2011		ount of CU:			
CU Name: N/A	As	set Range :	N/A		
Peer Group: N/A			Region: Nation	* Peer Group	: All * Types
	Count of CU in F	eer Group :	N/A		
	Dec-2007	Dec-2008	Dec-2009	Dec-2010	Mar-2011
OTHER DELINQUENCY RATIOS	200 2001		200 2000	200 2010	
Credit Cards DQ > 2 Mo / Total Credit Card Loans	1.33	1.88	2.06	1.54	1.36
All Other Loans Delinquent > 2 Mo / Total All Other Loans	1.20	1.55	1.60	1.31	1.11
Leases Receivable Delinquent > 2 Mo / Total Leases Receivable	0.92	0.84	0.86	0.33	0.38
Modified Consumer Lns Not Secured by RE > 2 Mo / Modified Consumer Lns Not Secured by RE	N/A	N/A	N/A	11.75	11.25
Indirect Loans Delinquent > 2 Mo / Total Indirect Loans	1.16	1.56	1.47	1.17	0.93
Participation Loans Delinquent > 2 Mo / Total Participation Loans	2.46	3.02	3.50	3.86	3.64
Business Loans Delinquent > 1 Mo / Total Business Loans Less Unfund Comm	2.71	3.55	5.34	5.55	5.40
Business Loans Delinquent > 2 Mo / Total Business Loans Less Unfund Comm	1.87	2.27	3.74	3.92	3.75
Modified Business Lns Not Secured by RE > 2 Mo / Modified Business Lns Not Secured by RE	N/A	N/A	N/A	12.18	13.30
REAL ESTATE LOAN DELINQUENCY					
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent > 2 Mo					
/ Total 1st Mtg Fixed and Hybrid/Balloon > 5 years	0.60	0.94	1.70	1.86	1.73
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent > 2 Mo / Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years	0.70	1.92	3.16	3.26	2 22
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo	0.70	1.92	3.10	ა.∠ზ	3.33
/ Total Other RE Fixed/Hybrid/Balloon Loans	0.67	1.06	1.83	1.86	1.69
Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans	0.82	1.07	1.39	1.26	1.18
Interest Only and Payment Option First Mortgage Loans Delinquent > 2 Mo	0.02	1.01	1.00	20	
/ Total Int Only and Pmt Opt First Mtg Loans	1.63	3.71	6.39	7.52	6.83
Total Modified 1st and Other RE > 2 Mo Del / Total Modified 1st and Other RE	N/A	21.79	22.16	20.29	19.59
Modified RE Lns also Reported as Business Loans > 2 Mo Del					
/ Total Modified RE Lns also Reported as Business Loans	N/A	20.21	29.37	24.34	21.14
Total Real Estate Loans DQ > 1 Mo / Total Real Estate Loans	1.46	2.26	3.32	3.38	3.16
Total Real Estate Loans DQ > 2 Mo / Total Real Estate Loans	0.67	1.20	1.99	2.08	2.00
MISCELLANEOUS LOAN LOSS RATIOS					
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	17.84	18.88	20.79	23.70	23.12
* Net Charge Offs - Credit Cards / Avg Credit Card Loans	1.70	2.83	4.30	4.16	3.56
* Net Charge Offs - All Other Loans / Avg All Other Loans	0.84	1.28		1.33	1.12
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.08	0.29		0.64	0.62
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.03	0.12	0.27	0.36	0.39
* Net Charge Offs - Other RE Loans/ Avg Other RE Loans	0.19	0.64	1.19	1.32	1.22
* Net Charge Offs - Interest Only and Payment Option First Mortgage Loans	21/0		2.22		
/ Avg Interest Only and Payment Option First Mortgage Loans	N/A	0.34	0.86	1.50	2.50
* Net Charge Offs - Leases Receivable / Avg Leases Receivable	1.60	2.07	2.39	2.04	1.13
* Net Charge Offs - Indirect Loans / Avg Indirect Loans	0.95	1.40	1.72	1.19	0.97
* Net Charge Offs - Participation Loans / Avg Participation Loans	0.64	0.83		1.15	1.74
* Net Charge Offs - Member Business Loans / Avg Member Business Loans	0.15	0.46	0.68	0.82	1.18
SPECIALIZED LENDING RATIOS	40.00	10.11	40.00	40.00	40.50
Indirect Loans Outstanding / Total Loans	13.29	13.14	13.26	12.66	12.56
Participation Loans Outstanding / Total Loans	1.84	1.96	2.16	2.21	2.23
Participation Loans Purchased YTD / Total Loans Granted YTD	1.29	1.27	0.95	0.95	1.15
* Participation Loans Sold YTD / Total Assets	0.22	0.25		0.21	0.20
Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets	3.25	3.72	3.78	3.89	3.80
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.12	0.13	0.28	0.74	0.71
REAL ESTATE LENDING RATIOS	00.00	22.22	00.00	04.00	00.00
Total Fixed Rate Real Estate / Total Assets	22.99	23.93		21.39	20.88
Total Fixed Rate Real Estate / Total Loans	32.84	34.29	34.39	34.63	35.02
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	25.78	26.72	33.75	31.47	27.49
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	26.35	27.62	54.08	51.83	50.42
Interest Only & Payment Option First Mortgages / Total Assets	0.85	0.93		0.65	0.60
Interest Only & Payment Option First Mortgages / Net Worth	7.43	8.75	8.04	6.48	6.02
MISCELLANEOUS RATIOS	0.50	0.51	0.70	2.27	2.22
Mortgage Servicing Rights / Net Worth	0.53	0.51	0.79	0.87	0.89
Unused Commitments / Cash & ST Investments	115.56	119.90	94.38	94.68	88.43
* 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.					
# Means the number is too large to display in the cell					
					3. SuppRatios

NOESTMENTS:			Ass							
Column NA										
Court of Cut Peer Group: IAN Dec 2007 Dec 2008 N. Chig Dec 2009 N. Chig Dec 2										
Dec. 2007 Dec. 2007 Dec. 2007 Dec. 2008 N. Chg Dec. 2009 N. Chg N. Chg Dec. 2009 N. Chg Dec.										
Dec-2007 Dec-2006 N. Chg Dec-2009 N.	Peer Group: N/A				Nation * Peer Group:	All * Type	s Included: All Feder	ally Insu	red Credit Unions (FIC	<u>CUs) *</u>
ASSETS Cash On-Unitard 6.973.451.551 7.779.966.0525 11.0 7.758.690.107 7.779.966.0525 11.0 7.758.690.107 7.779.966.0525 11.0 7.758.690.107 7.769.965.0535 11.0 7.769.965.0535 11.0 7.769.965.0535 11.0 7.769.965.0535 11.0 7.769.965.0535 11.0 7.769.965.0535 11.0 7.769.965.0535 11.0 7.769.965.0535 11.0 7.769.965.0535 11.0 7.769.965.0535 11.0 7.769.965.0535 11.0 7.769.965.0535 11.0 7.769.965.0535 11.0 7.769.965.0535 11.0 7.769.965.0535 11.0 7.769.965.0535 11.0 7.769.965.0535 11.0 7.769.965.0535 11.0 7.769.965.0535.0535 11.0 7.769.965.0535 11.0 7.769.965.0535 11.0 7.769.965.0535 11.0 7.769.965.0535.0535 11.0 7.769.965.0535 11		Count of	CU in Peer Group :	N/A						
ASSETS Cash On-Unitard 6.973.451.551 7.779.966.0525 11.0 7.758.690.107 7.779.966.0525 11.0 7.758.690.107 7.779.966.0525 11.0 7.758.690.107 7.769.965.0535 11.0 7.769.965.0535 11.0 7.769.965.0535 11.0 7.769.965.0535 11.0 7.769.965.0535 11.0 7.769.965.0535 11.0 7.769.965.0535 11.0 7.769.965.0535 11.0 7.769.965.0535 11.0 7.769.965.0535 11.0 7.769.965.0535 11.0 7.769.965.0535 11.0 7.769.965.0535 11.0 7.769.965.0535 11.0 7.769.965.0535 11.0 7.769.965.0535 11.0 7.769.965.0535 11.0 7.769.965.0535 11.0 7.769.965.0535.0535 11.0 7.769.965.0535 11.0 7.769.965.0535 11.0 7.769.965.0535 11.0 7.769.965.0535.0535 11.0 7.769.965.0535 11		Dog 2007	Dog 2009	0/ Cha	Dog 2000	9/ Cha	Dog 2010	0/ Cha	Mar 2011	0/ CI
Cash Cord Name	ASSETS	Dec-2007	Dec-2000	76 City	Dec-2003	∕₀ Cilg	Dec-2010	/6 City	IVIAI-2011	/6 CI
Canis On Isund										+
Court On Desponit 35,291,546,556 34,002,401,500 3.5 53,278,808,677 59.4 0.0179,174,650 13 73,414,74,007 2. TOTAL CASH & EQUIVALENTS 52,483,256,786 48,513,084,240 7.6 67,568,842,220 33 74,400,666,588 10 88,913,095,777 17,575,656,953,007 17,575		6 973 451 531	7 770 306 325	11.6	7 556 860 187	-20	7 660 /35 383	1.5	7 964 155 463	3
Camb Fagowindum								1		
TOTAL CASH & COUNALENTS 92,489,256,789 48,513,091,270 7,6 7,7 7,7 7,7 8,7,598,842,522 93,3 7,4,190,598,389 10,2 8,913,999,772 11,083,151,382 11,083,151,382 11,083,151,382 11,083,151,382 12,083,151,382 13,083,173,883,183 14,083,083,183 14,083,083,183 14,083,083,183 15,083,183 16,083,083,183 17,480,598 18,183,183,183 18,183,183 18,183,183 18,183,183 18,183,183 18,183,183,183 18,183,183 18,183,183 18,183,183 18,183,183 18,183,183,183 18,183,183 18,183,183 18,183,183 18,183,183 18,183,183,183 18,183,183 18,183,183 18,183,183 18,183,183 18,183,183,183 18,183,183 18,183,183 18,183,183 18,183,183 18,183,183,183 18,1										
NVESTMENTS:										
Troting Securities										
Available for Sale Securities 58,130.442 106 74,581,181,680 28.3 32,728.0512,140 33.5 140,026,748,150										
Held-to-Maturity Securities 23.912.017.932 25.900.384.010 7.0 34.822.286,788 8.1 42.505.706.387 22 14.746.11.46.220 17.000,000.000 1.000								1		
Deposits in Commercial Banks, SALs, Savings Banks 16,480,887,280 27,836,592,412 67.7 36,971,688,415 33.8 42,194,875,622 14.0 43,089,385,128 12.0 10,000,000,000 12.0								1		
Loans ID, Deposits in, and Investments in Natural 1,006,826,835 1,480,839,076 1,4 1,881,410,072 4,3 2,127,447,411 8,5 2,149,274,009 7,7 Total KSDDNonperpensal Contributed Capital and PIP/CPREPRISED Contributed Capital and PIP/CPREPRISED Contributed Capital and PIP/CPREPRISED CONTRIBUTED CONTRIBU	· · · · · · · · · · · · · · · · · · ·							1		
Person Credit Unions	, , ,	16,480,887,280	27,636,592,412	67.7	36,971,668,415	33.8	42,134,875,623	14.0	43,069,385,125	2
Total MCSDNonperpension Contributed Capital and PIC/Perposital Contributed Capital 3,517,686,102 2,896,519,063 -17.7 1,305,591,486 -52.8 1,057,496,189 2,25 1,113,009,107 7,975,799,90 -17.8 -	•									
PICPerpretated Contributed Capital 3.517.886,102 2.896,519.683 1.77 1 3.365,591.886 -52.8 1,057.346,189 2.25 1,113.09.107 1.78 1.78 1.78 1.78 1.78 1.78 1.78 1.7		1,906,926,835	1,880,839,578	-1.4	1,961,410,072	4.3	2,127,447,341	8.5	2,149,274,609	1
All Other Investments in Corporate Cus 34-922_058,026 28,733,983.102 177 32,174,989.209 12.0 16,025,381,788 50.2 13,394,789.409 14.0 1		0.547.000.405	0.005.510.000	4	4 005 504 455	50.5	4 057 040 455	00.5	4 440 000 45-	
All Other Investments' 3,369,599,890 3,341,828,183 28,8 5,290,706,601 34,2 4,357,160,023 17,6 4,582,112,022 17,000 17,000 17,000 17,000 18,000 17,000 18,000 17,000 18,000								1		
TOTAL INVESTMENTS	·									_
LOANS HELD FOR SALE 944,994,691 1,067,557,989 11.9 2,264,461,472 114.1 3,211,898,813 41.8 1,240,962,920 61 CLOANS AND LEASES: Unsecured Credit Card Loans 30,120,152,977 32,716,340,222 8.6 34,867,567,000 8.6 35,956,217,467 3.1 34,515,516,414 4.8 AII Other Unsecured Loans Lines of Credit 24,484,610,617 25,547,784,840 3.5 25,547,258,324 8.6 34,867,567,000 8.6 35,956,217,467 3.1 34,515,516,414 4.8 AII Other Unsecured Loans Lines of Credit 34,484,610,617 25,547,784,840 3.5 25,547,258,3410,469 4.7 AII Other Unsecured Loans Lines of Credit 48,619,617,921 48,619,617 48,619,619,619 48,619,619,619 48,619,619,619 48,619,619,619 48,619,619,619 48,619,619,619 48,619,619,619 48,619,619,619 48,619,619,619,619 48,619,619,619 49,619,619,619 49,619,619,619 49,619,619,619 49,619,619,619 49,619,619,619 49,619,619,619 49,619,619,619 49,619,619,619 49,619,619,619 49,619,619,619 49,619,619,619 49,619,61				1				1		
Unsecured Credit Card Leans	TOTAL INVESTMENTS	142,449,082,034	165,634,145,409	16.3	210,750,088,277	27.2	238,903,832,410	13.4	253,759,596,164	6
Unsecured Credit Card Loans	LOANS HELD FOR SALE	944,994,691	1,057,557,989	11.9	2,264,461,472	114.1	3,211,898,813	41.8	1,240,962,920	-61
All Other Unsecured Loran/Lines of Credit 24,484,810,617 25,347,784,840 3.5 25,542,529,924 0.8 25,473,545,021 -0.3 24,245,446,786 -7.5	LOANS AND LEASES:									-
All Other Unsecured Loran/Lines of Credit 24,484,810,617 25,347,784,840 3.5 25,542,529,924 0.8 25,473,545,021 -0.3 24,245,446,786 -7.5	Unsecured Credit Card Loans	30.120.152.977	32.716.340.222	8.6	34.867.567.000	6.6	35.956.217.467	3.1	34.515.516.414	-4
Short-Term, Small Amount Loans (STS) (FCUs only) N/A N										
Non-Faderally Guaranteed Student Loans					, , ,	1		-		
New Vehicle Loans 88,894,705,214 81,525,938,454 6.2 75,253,410,469 77, 82,898,604,642 -16,4 60,688,192,295 -17, 11,524,615,096 3.4 101,324,520,335 -18,106,079,713 94,279,699,948 5.8 98,150,690,474 4.1 101,524,615,096 3.4 101,324,520,335 -12,282,492,666,148 70,706,888 70,706,888 70,706,898 70,744,682 70,748,698,709 70,748,698,709 70,748,748,748 70,748,		N/A	N/A		N/A			1		
Used Vehicle Loans					75,253,410,469	-7.7				
1st Mortgage Real Estate Loans/Lines of Credit 91,302,401,665 96,549,117,630 5.7 92,358,620,183 -4.3 86,543,585,808 -6.3 84,326,610,271 -2.5 249,266,148 7.0 Other Real Estate Loans/Lines of Credit 91,302,401,665 96,549,117,630 5.7 96,549,117,630 5.7 92,358,620,183 -4.3 86,543,585,808 -6.3 84,326,610,271 -2.5 24,264,355 -2.4 7 486,276,651 (2.4 1.4 1.4 1.4 1.4 1.4 1.4 1.4 1.4 1.4 1										
Other Real Estate Loans/Lines of Credit 91,302,401,665 96,549,117,630 57 92,358,620,183 -4.3 86,543,585,808 -6.3 84,326,610,271 -7.5	1st Mortgage Real Estate Loans/Lines of Credit									
Leases Receivable										
Total All Other Loans/Lines of Credit 24,147,043,486 26,871,087,808 11.3 28,530,891,717 6.2 28,885,287,233 1.2 28,103,625,654 27 TOTAL LOANS 528,555,433,178 565,995,160,206 7.1 572,518,628,622 1.2 564,888,428,179 1.3 559,961,293,113 -0 (ALLOWANCE FOR LOAN & LEASE LOSSES) (3,878,600,806) (6,243,080,072) 61.0 (8,855,086,449) 41.8 (9,441,019,304) 6.6 (9,182,994,435) -2 Foreclosed Real Estate 333,332,604 684,472,382 105.3 1,163,164,119 69.9 1,615,596,383 38.9 1,686,659,290 -2 Repossessed Autos 244,796,790 311,124,254 27.1 302,046,542 -2.9 209,549,295 -30.6 184,161,546 -12 Foreclosed and Repossessed Other Assets 12,511,226 20,152,106 61.1 38,499,115 91.0 33,530,237 -12.9 32,419,155 -3 TOTAL FORECLOSED and REPOSSESSED ASSETS¹ 590,640,620 1,015,748,742 72.0 1,503,709,776 48.0 1,858,675,915 23.6 1,903,239,993 2 Land and Building 13,616,180,990 15,138,025,298 11.2 16,151,040,992 6.7 16,777,406,340 3.9 16,854,308,470 (00) Chefr Fixed Assets 3,367,576,713 3,1710,583 3.7 3,549,104,114 -6.9 3,358,664,540 5.4 3,302,473,819 -4 NCUA Share Insurance Capitalization Deposit 5,582,841,874 4,485,506,891 -19.7 7,035,685,388 56.9 7,469,165,656 6.2 7,466,248,272 (00) Goodwill NA N/A N/A 122,198,954 197,484,572 61.6 196,652,084 -6 Goodwill REPOSITED SINCE ASSETS 19,900,909,994 81,066,680,221 7.4 884,603,592,771 9.1 91,422,026,371 9.5 14,371,287,629 16 TOTAL LOTHER ASSETS 19,900,909,994 81,066,680,221 7.4 884,603,592,771 9.1	Leases Receivable		743,449,842	-15.3						
TOTAL LOANS								1	· · ·	
ALLOWANCE FOR LOAN & LEASE LOSSES (3,878,600,806) (6,243,080,072) 61.0 (8,855,086,484) 41.8 (9,441,019,304) 6.6 (9,182,994,435) -7.2	TOTAL LOANS						564,838,428,179			
Repossessed Autos Procedosed and Repossessed Other Assets 12,511,226 20,152,106 10,157,48,742 20,152,106 11,154,747,407,407,407,407,407,407,407,407,40	(ALLOWANCE FOR LOAN & LEASE LOSSES)	(3,878,600,806)	(6,243,080,072)	61.0			(9,441,019,304)	6.6	(9,182,994,435)	-2
Foreclosed and Repossessed Other Assets 12,511,226 20,152,106 61.1 38,499,115 91.0 33,530,237 -12.9 32,419,155 -7 TOTAL FORECLOSED and REPOSSESSED ASSETS¹ 590,640,620 1,015,748,742 72.0 1,503,709,776 48.0 1,858,675,915 23.6 1,903,239,993 2 Land and Building 13,616,180,990 15,138,025,298 11.2 16,151,040,992 6.7 16,777,406,340 3.9 16,854,308,470 0 Other Fixed Assets 3,3675,767,713 3,811,710,583 3.7 3,549,104,141 6.9 3,358,664,540 5.4 3,302,473,819 -7 NCUA Share Insurance Capitalization Deposit 5,582,841,874 4,485,506,891 -19.7 7,035,685,388 56.9 7,469,165,656 6.2 7,466,248,272 0 Identifiable Intangible Assets N/A N/A N/A 273,014,346 416,284,594 52.5 495,949,678 11 TOTAL INTANGIBLE ASSETS N/A N/A N/A S95,213,300 613,769,166 55.3 692,601,762 12 Accrued Interest on Loans 2,100,596,062 2,181,173,001 3.8 2,109,066,504 -3.3 2,019,476,556 -4.2 1,962,809,470 -2 Accrued Interest on Investments 1,214,165,132 1,046,126,131 -13.8 974,076,528 -6.9 893,881,144 -8.2 961,928,117 7 All Other Assets 10,970,904,915 11,658,820,935 6.3 11,721,903,958 0.5 12,370,637,818 5.5 14,371,287,629 10 TOTAL ASSETS 754,990,009,994 811,066,680,221 7.4 884,603,592,271 9.1 914,422,026,371 3.4 939,283,013,479 2 TOTAL CU'S 8,101 7,806 -3.6 7,554 -3.2 7,339 -2.8 7,292 -1 10 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Foreclosed Real Estate	333,332,604	684,472,382	105.3	1,163,164,119	69.9	1,615,596,383	38.9	1,686,659,290) 4
TOTAL FORECLOSED and REPOSSESSED ASSETS	Repossessed Autos	244,796,790	311,124,254	27.1	302,046,542	-2.9	209,549,295	-30.6	184,161,548	-12
Land and Building 13,616,180,990 15,138,025,298 11.2 16,151,040,992 6.7 16,777,406,340 3.9 16,854,308,470 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Foreclosed and Repossessed Other Assets	12,511,226	20,152,106	61.1	38,499,115	91.0	33,530,237	-12.9	32,419,155	-3
Other Fixed Assets 3,675,276,713 3,811,710,583 3.7 3,549,104,141 -6.9 3,358,664,540 -5.4 3,302,473,819 -7 NCUA Share Insurance Capitalization Deposit 5,582,841,874 4,485,506,891 -19.7 7,035,685,388 56.9 7,469,165,656 6.2 7,466,248,272 0 Identifiable Intangible Assets N/A N/A N/A 122,198,954 197,484,572 61.6 196,652,084 Goodwill N/A N/A N/A 273,014,346 416,284,594 52.5 495,949,678 19 TOTAL INTANGIBLE ASSETS N/A N/A N/A 395,213,300 613,769,166 55.3 692,601,762 12 Accrued Interest on Loans 2,100,596,062 2,181,173,001 3.8 2,109,066,504 -3.3 2,019,476,556 -4.2 1,962,809,470 -2 Accrued Interest on Investments 1,214,165,132 1,046,126,131 -13.8 974,076,528 -6.9 893,881,144 -8.2 961,928,117 7 All Other Assets 7,656,143,721	TOTAL FORECLOSED and REPOSSESSED ASSETS ¹	590,640,620	1,015,748,742	72.0	1,503,709,776	48.0	1,858,675,915	23.6	1,903,239,993	2
NCUA Share Insurance Capitalization Deposit 5,582,841,874 4,485,506,891 -19.7 7,035,685,388 56.9 7,469,165,656 6.2 7,466,248,272 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.	Land and Building	13,616,180,990	15,138,025,298	11.2	16,151,040,992	6.7	16,777,406,340	3.9	16,854,308,470	0
Identifiable Intangible Assets	Other Fixed Assets	3,675,276,713	3,811,710,583	3.7	3,549,104,141	-6.9	3,358,664,540	-5.4	3,302,473,819	-1
Goodwill N/A N/A 273,014,346 416,284,594 52.5 495,949,678 19 TOTAL INTANGIBLE ASSETS N/A N/A 395,213,300 613,769,166 55.3 692,601,762 12 Accrued Interest on Loans 2,100,596,062 2,181,173,001 3.8 2,109,066,504 -3.3 2,019,476,556 -4.2 1,962,809,470 -2 Accrued Interest on Investments 1,214,165,132 1,046,126,131 -13.8 974,076,528 -6.9 893,881,144 -8.2 961,928,117 7 All Other Assets 7,656,143,721 8,431,521,803 10.1 8,638,760,926 2.5 9,457,280,118 9.5 11,446,550,042 2 TOTAL OTHER ASSETS 10,970,904,915 11,658,820,935 6.3 11,721,903,958 0.5 12,370,637,818 5.5 14,371,287,629 16 TOTAL CU'S 8,101 7,806 -3.6 7,554 -3.2 7,339 -2.8 7,292 -0 TOTHER RE OWNED PRIOR TO 2004	NCUA Share Insurance Capitalization Deposit	5,582,841,874	4,485,506,891	-19.7	7,035,685,388	56.9	7,469,165,656	6.2	7,466,248,272	2 0
Goodwill N/A N/A 273,014,346 416,284,594 52.5 495,949,678 19 TOTAL INTANGIBLE ASSETS N/A N/A 395,213,300 613,769,166 55.3 692,601,762 12 Accrued Interest on Loans 2,100,596,062 2,181,173,001 3.8 2,109,066,504 -3.3 2,019,476,556 -4.2 1,962,809,470 -2 Accrued Interest on Investments 1,214,165,132 1,046,126,131 -13.8 974,076,528 -6.9 893,881,144 -8.2 961,928,117 7 All Other Assets 7,656,143,721 8,431,521,803 10.1 8,638,760,926 2.5 9,457,280,118 9.5 11,446,550,042 2 TOTAL OTHER ASSETS 10,970,904,915 11,658,820,935 6.3 11,721,903,958 0.5 12,370,637,818 5.5 14,371,287,629 16 TOTAL CU'S 8,101 7,806 -3.6 7,554 -3.2 7,339 -2.8 7,292 -0 TOTHER RE OWNED PRIOR TO 2004	Identifiable Intangible Assets	NI/A	NI/A		122 108 054		107 /12/ 572	61 6	106 652 094	
TOTAL INTANGIBLE ASSETS N/A N/A N/A 395,213,300 613,769,166 55.3 692,601,762 12 Accrued Interest on Loans 2,100,596,062 2,181,173,001 3.8 2,109,066,504 -3.3 2,019,476,556 -4.2 1,962,809,470 -2 Accrued Interest on Investments 1,214,165,132 1,046,126,131 -13.8 974,076,528 -6.9 893,881,144 -8.2 961,928,117 7 All Other Assets 7,656,143,721 8,431,521,803 10.1 8,638,760,926 2.5 9,457,280,118 9.5 11,446,550,042 2 TOTAL OTHER ASSETS 10,970,904,915 11,658,820,935 6.3 11,721,903,958 0.5 12,370,637,818 5.5 14,371,287,629 16 TOTAL ASSETS 754,990,009,994 811,066,680,221 7.4 884,603,592,271 9.1 914,422,026,371 3.4 939,283,013,479 2 TOTAL CU's 8,101 7,806 -3.6 7,554 -3.2 7,339 -2.8 7,292 -6 1 OTHER RE OWNED PRIOR TO 2004 </td <td></td>										
Accrued Interest on Loans 2,100,596,062 2,181,173,001 3.8 2,109,066,504 -3.3 2,019,476,556 -4.2 1,962,809,470 -2 Accrued Interest on Investments 1,214,165,132 1,046,126,131 -13.8 974,076,528 -6.9 893,881,144 -8.2 961,928,117 7 All Other Assets 7,656,143,721 8,431,521,803 10.1 8,638,760,926 2.5 9,457,280,118 9.5 11,446,550,042 2 TOTAL OTHER ASSETS 10,970,904,915 11,658,820,935 6.3 11,721,903,958 0.5 12,370,637,818 5.5 14,371,287,629 16 TOTAL ASSETS 754,990,009,994 811,066,680,221 7.4 884,603,592,271 9.1 914,422,026,371 3.4 939,283,013,479 2 TOTAL CU's 8,101 7,806 -3.6 7,554 -3.2 7,339 -2.8 7,292 -6 1 OTHER RE OWNED PRIOR TO 2004										
Accrued Interest on Investments 1,214,165,132 1,046,126,131 -13.8 974,076,528 -6.9 893,881,144 -8.2 961,928,117 7 All Other Assets 7,656,143,721 8,431,521,803 10.1 8,638,760,926 2.5 9,457,280,118 9.5 11,446,550,042 27 TOTAL OTHER ASSETS 10,970,904,915 11,658,820,935 6.3 11,721,903,958 0.5 12,370,637,818 5.5 14,371,287,629 16 TOTAL ASSETS 754,990,009,994 811,066,680,221 7.4 884,603,592,271 9.1 914,422,026,371 3.4 939,283,013,479 2 TOTAL CU'S 8,101 7,806 -3.6 7,554 -3.2 7,339 -2.8 7,292 -0 1 OTHER RE OWNED PRIOR TO 2004								1		
All Other Assets 7,656,143,721 8,431,521,803 10.1 8,638,760,926 2.5 9,457,280,118 9.5 11,446,550,042 27 TOTAL OTHER ASSETS 10,970,904,915 11,658,820,935 6.3 11,721,903,958 0.5 12,370,637,818 5.5 14,371,287,629 16 TOTAL ASSETS 754,990,009,994 811,066,680,221 7.4 884,603,592,271 9.1 914,422,026,371 3.4 939,283,013,479 22 TOTAL CU'S 8,101 7,806 -3.6 7,554 -3.2 7,339 -2.8 7,292 -0 1 OTHER RE OWNED PRIOR TO 2004										
TOTAL OTHER ASSETS 10,970,904,915 11,658,820,935 6.3 11,721,903,958 0.5 12,370,637,818 5.5 14,371,287,629 16 TOTAL ASSETS 754,990,009,994 811,066,680,221 7.4 884,603,592,271 9.1 914,422,026,371 3.4 939,283,013,479 2 TOTAL CU'S 8,101 7,806 -3.6 7,554 -3.2 7,339 -2.8 7,292 -0 1 OTHER RE OWNED PRIOR TO 2004 10,970,904,915 11,658,820,935 6.3 11,721,903,958 0.5 12,370,637,818 5.5 14,371,287,629 10										
TOTAL CU's 8,101 7,806 -3.6 7,554 -3.2 7,339 -2.8 7,292 -0 1 OTHER RE OWNED PRIOR TO 2004										
TOTAL CU'S 8,101 7,806 -3.6 7,554 -3.2 7,339 -2.8 7,292 -0 1 OTHER RE OWNED PRIOR TO 2004	TOTAL ASSETS	754,990,009,994	811,066,680,221	7.4	884,603,592,271	9.1	914,422,026,371	3.4	939,283,013,479) 2
¹ OTHER RE OWNED PRIOR TO 2004								1		
	¹ OTHER RE OWNED PRIOR TO 2004				-		•			
		CUE INCLUDED IN ALL OTHER I	NIVESTMENTS DRIOD	TO JUNE 2	DOUG EOD SHODT FORM I	FII EDS				

		Liabilities, Shares &	& Equity						
Return to cover		For Charter :							
06/14/2011		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				ation * Peer Group:	All * Type	s Included: All Fede	erally Insi	ured Credit Unions (FICUs) *
	Count o	f CU in Peer Group :					,		
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Cha	Dec-2010	% Cha	Mar-2011	% Chg
LIABILITIES, SHARES AND EQUITY		DCC 2000	70 Ong	DCC 2003	70 Ong	DCC 2010	70 Ong	Mai 2011	70 Ong
LIABILITIES:									
Uninsured Secondary Capital	21 201 151	22 412 101	2.6	70.042.200	143.9	155 000 922	97.2	155,786,505	-0.1
· · · · · · · · · · · · · · · · · · ·	31,281,151	32,412,191	3.6	79,042,300		155,909,823	91.2		
Other Borrowings Other Notes, Promissory Notes, Interest Payable, &	N/A	N/A		N/A		N/A		N/A	<u> </u>
Draws Against Lines of Credit	27,414,811,567	36,409,425,684	32.8	36,558,909,968	0.4	28,108,611,119	-23.1	25,568,584,741	-9.0
Borrowing Repurchase Transactions	2,187,672,288	750,748,749		896,209,030		528,389,543	-41.0	536,668,541	1.6
Subordinated Debt		3,616,972	-22.2			3,478,424	15.4	3,501,200	
	4,650,873			3,013,910					
Accrued Dividends and Interest Payable	806,079,362	670,996,055	l	495,862,274		373,054,494	-24.8	307,612,010	
Accounts Payable & Other Liabilities	6,449,078,206	7,406,747,009	14.8	7,261,175,001		7,682,898,633	5.8	8,372,514,535	
TOTAL LIABILITIES	36,893,573,447	45,273,946,660	22.7	45,294,212,483	0.0	36,852,342,036	-18.6	34,944,667,532	-5.2
OLARES AND DEPOSITS									
SHARES AND DEPOSITS									
Share Drafts	70,949,980,037	73,631,492,212		85,302,062,139		89,926,604,981	5.4	96,298,324,368	
Regular Shares	169,045,320,260	178,707,141,134		199,908,907,539		220,506,552,362	10.3	236,577,190,492	
Money Market Shares	111,158,760,877	128,498,041,323		158,316,356,596		175,767,250,880	11.0	182,000,090,935	
Share Certificates	216,114,088,870	226,229,177,340	4.7	225,556,650,555	-0.3	213,425,979,168	-5.4	209,493,571,307	-1.8
IRA/KEOGH Accounts	56,912,630,725	64,683,022,867	13.7	73,389,675,898	13.5	76,402,157,961	4.1	76,690,143,337	0.4
All Other Shares ¹	5,715,555,401	6,766,263,646	18.4	7,707,424,817	13.9	8,002,202,544	3.8	8,376,110,160	4.7
Non-Member Deposits	2,494,905,209	2,612,099,841	4.7	2,485,624,114		2,415,588,898	-2.8	2,246,771,871	-7.0
TOTAL SHARES AND DEPOSITS	632,391,241,379	681,127,238,363	7.7	752,666,701,658		786,446,336,794	4.5	811,682,202,470	
								, , ,	
EQUITY:									
Undivided Earnings	59,406,356,921	58,686,083,203	-1.2	59,532,429,410	1.4	62,744,814,975	5.4	63,579,413,637	1.3
Regular Reserves	18,216,144,300	18,764,742,638	l	18,894,195,035		19,129,169,493	1.2	19,029,238,672	
Appropriation For Non-Conforming Investments	10,210,144,000	10,704,742,000	0.0	10,004,100,000	0.7	10,120,100,400	1.2	10,020,200,012	0.0
(SCU Only)	75,927,460	77,797,973	2.5	25,282,948	-67.5	29,803,342	17.9	27,388,828	-8.1
Other Reserves	8,415,370,974	8,515,536,746		8,834,425,421		9,538,581,172	8.0	9,820,664,722	
	8,415,570,974 N/A	8,515,536,746 N/A	1.2						
Equity Acquired in Merger			40.5	167,192,788		391,071,046	133.9	691,190,243	
Miscellaneous Equity	12,778,646	11,435,154		14,128,791		19,966,745	41.3	23,135,038	
Accumulated Unrealized G/L on AFS Securities Accumulated Unrealized Losses for OTTI	105,934,871	-4,045,303	-103.8	542,627,016	######	623,138,502	14.8	407,591,260	-34.6
(due to other factors) on HTM Debt Securities	N/A	N/A		-43,025,372		27 212 401	26.5	24.070.912	11 0
Accumulated Unrealized G/L on Cash Flow Hedges		-26,899,921	107.1			-27,312,401	36.5	-24,079,812	
	-5,103,699		-427.1	-25,814,657		-28,486,471	-10.3	-26,697,323	
Other Comprehensive Income	-522,214,305	-1,359,155,292		-1,298,763,250		-1,297,398,862	0.1	-1,293,716,277	
Net Income	0	0	N/A	0	-	0	N/A	422,014,489	
EQUITY TOTAL	85,705,195,168	84,665,495,198	-1.2	86,642,678,130	2.3	91,123,347,541	5.2	92,656,143,477	1.7
		705 700 700 504	2.0		2.0		4.0	201 202 215 215	
TOTAL SHARES & EQUITY	718,096,436,547	765,792,733,561	6.6	839,309,379,788	9.6	877,569,684,335	4.6	904,338,345,947	3.1
									<u> </u>
TOTAL LIABILITIES, SHARES, & EQUITY	754,990,009,994	811,066,680,221	7.4	884,603,592,271	9.1	914,422,026,371	3.4	939,283,013,479	2.7
NCUA INSURED SAVINGS ²									
Uninsured Shares	69,727,942,602	70,636,517,177	1.3	27,138,167,015		30,075,881,308	10.8	31,272,370,546	
Uninsured Non-Member Deposits	1,075,857,109	1,056,840,870	-1.8	524,321,150	-50.4	450,515,220	-14.1	287,830,106	-36.1
Total Uninsured Shares & Deposits	70,803,799,711	71,693,358,047	1.3	27,662,488,165	-61.4	30,526,396,528	10.4	31,560,200,652	3.4
Insured Shares & Deposits	561,587,441,668	609,433,880,316	8.5	725,004,213,493	19.0	755,919,940,266	4.3	780,122,001,818	3.2
TOTAL NET WORTH	86,145,080,806	86,076,572,751	-0.1	87,550,868,852		92,017,984,956		93,711,057,868	
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¹ PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IF	RA/KEOGHs, AND NONMEMBER	R SHARES FOR SHORT	FORM FILE	RS					
² PRIOR TO 10/03/08 SHARES INSURED UP TO \$100,000; 10/03/08 t					RWARD SH	IARES INSURED UP TO) \$2 50.000		
1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		απα ψΣι	,	,			+_00,000		ShEquity
								J. Liak	JILquity

		Income Stateme	ent						
Return to cover		For Charter :	N/A						
06/14/2011		Count of CU:	7292						
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group: A	II * Types	Included: All Federa	ally Insure	ed Credit Unions (FIC	Us) *
	Count of	CU in Peer Group :	N/A						
			a. a.		0/ 01		a. a.		a, a.
* INCOME AND EXPENSE	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Mar-2011	% Chg
INTEREST INCOME:									
Interest on Loans	34,494,103,028	36,237,154,568	5.1	35,788,502,402	-1.2	34,504,557,559	-3.6	8,270,617,092	-4.1
Less Interest Refund	(61,531,223)	(49,721,035)	-19.2	(42,651,996)	-14.2	(39,900,014)	-6.5	(2,388,719)	- 76 .1
Income from Investments	8,761,012,790	7,770,945,912	-11.3	6,249,856,338	-19.6	5,618,421,791	-10.1	1,316,323,288	
Income from Trading	10,857,709	-16,868,599	-255.4	13,850,280	182.1	5,385,224	-61.1	2,988,798	122.0
TOTAL INTEREST INCOME					-4.4		-4.6		
INTEREST EXPENSE:	43,204,442,304	43,941,510,846	1.7	42,009,557,024	-4.4	40,088,464,560	-4.0	9,587,540,459	-4.3
	40,007,402,450	45 070 700 400	0.0	44 704 000 444	22.0	0.000.007.000	20.0	4 700 440 500	40.0
Dividends	16,867,183,150	15,378,788,188	-8.8		-23.8	8,609,297,002	-26.6	1,790,446,580	-16.8
Interest on Deposits	2,439,772,453	2,344,337,604	-3.9	1,790,580,007	-23.6	1,246,509,479	-30.4	254,605,372	-18.3
Interest on Borrowed Money	1,159,765,127	1,379,013,570	18.9	1,275,148,856	-7.5	1,032,134,955	-19.1	229,160,631	-11.2
TOTAL INTEREST EXPENSE	20,466,720,730	19,102,139,362	-6.7	14,790,568,004	-22.6	10,887,941,436	-26.4	2,274,212,583	-16.5
PROVISION FOR LOAN & LEASE LOSSES	3,191,825,260	7,037,672,633	120.5	9,562,993,602	35.9	7,020,685,559		1,219,852,860	
NET INTEREST INCOME AFTER PLL	19,545,896,314	17,801,698,851	-8.9	17,655,995,418	-0.8	22,179,837,565	25.6	6,093,475,016	9.9
NON-INTEREST INCOME:									
Fee Income	6,379,183,763	6,809,641,841	6.7	7,028,192,017	3.2	7,046,599,137	0.3	1,627,204,348	-7.6
Other Operating Income	3,425,508,257	3,719,026,242	8.6	4,471,199,546	20.2	4,906,569,098	9.7	1,212,756,405	-1.1
Gain (Loss) on Investments	-49,564,005	-455,970,282	-820.0	-1,090,314,491	-139.1	-1,535,937	99.9	25,863,311	
Gain (Loss) on Disposition of Assets	56,937,369	-17,155,112	-130.1	-63,645,802	-271.0	-79,329,616	-24.6	-17,435,406	12.1
Gain from Bargain Purchase (Merger)	N/A	N/A		21,429,267		33,576,164	56.7	14,241,376	
Other Non-Oper Income/(Expense)	93,624,619	-94,810,126	-201.3	142,480,886	250.3	69,395,955	-51.3	10,405,394	-40.0
NCUSIF Stabilization Income	N/A	N/A		3,403,343,463		1,011,452	-100.0	0	-100.0
TOTAL NON-INTEREST INCOME	9,905,690,003	9,960,732,563	0.6	13,912,684,886	39.7	11,976,286,253	-13.9	2,873,035,428	-4.0
NON-INTEREST EXPENSE									
Total Employee Compensation & Benefits	12,444,350,415	13,282,632,767	6.7	13,686,181,961	3.0	13,992,524,702	2.2	3,580,699,633	2.4
Travel, Conference Expense	328,812,073	329,428,955	0.2	244,278,474	-25.8	252,148,368	3.2	61,288,756	
Office Occupancy	1,794,047,764	1,981,900,219	10.5	2,077,726,222	4.8	2,132,429,483	2.6	552,711,718	3.7
Office Operation Expense	4,988,552,890	5,215,438,295	4.5	5,298,372,713	1.6	5,320,157,562	0.4	1,338,460,641	0.6
Educational and Promotion	993,384,747	1,043,449,866	5.0	911,833,081	-12.6	953,419,992	4.6	221,707,680	-7.0
Loan Servicing Expense	1,461,791,065	1,577,465,461	7.9	1,733,120,500	9.9	1,820,720,971	5.1	470,519,959	3.4
Professional, Outside Service	1,858,441,615	1,992,537,049	7.2	2,060,032,573	3.4	2,147,609,005	4.3	542,984,938	1.1
Member Insurance ¹	102,157,633	1,495,343,506	1,363.8	84,328,414	-94.4	N/A		N/A	
Member Insurance - NCUSIF Premium ²	N/A	N/A		N/A		974,803,984		63,600,767	-73.9
Member Insurance - Temporary Corporate						. , -			
CU Stabilization Fund ³	N/A	N/A		3,081,154,795		1,002,040,617	-67.5	126,621,259	-49.5
Member Insurance - Other	N/A	N/A		N/A		103,229,084	31.10	60,495,049	
Operating Fees	112,392,611	184,438,646	64.1	153,094,139	-17.0	145,859,053	-4.7	37,136,783	
Misc Operating Expense	718,283,698	1,059,504,496	47.5	754,533,525	-28.8	759,109,876		208,371,327	9.8
TOTAL NON-INTEREST EXPENSE	24,802,214,511	28,162,139,260		30,084,656,397	6.8	29,604,052,697	-1.6	7,264,598,510	
NET INCOME (LOSS) EXCLUDING STABILIZATION	2 1,002,2 1 1,0 1 1	20,102,100,200	10.0	00,001,000,001	0.0	20,001,002,001	1.0	1,201,000,010	1.0
EXPENSE AND NCUSIF PREMIUMS ^{7/4}	N/A	N/A		4,565,178,702		6,527,904,270	43.0	1,892,133,960	15.9
NET INCOME (LOSS)	4,649,371,806	-399,707,846	-108.6	1,484,023,907	471.3	4,552,071,121	206.7	1,701,911,934	49.6
RESERVE TRANSFERS:	1,040,011,000	550,101,040	. 50.5	., .0-,020,001		.,002,011,121		.,. 0 .,0,004	40.0
Transfer to Regular Reserve	488,835,331	575,211,156	17.7	410,162,076	-28.7	383,535,313	-6.5	79,180,166	-17.4
* All Income/Expense amounts are year-to-date while the related % chan		-, ,		-, - , - ,		,,		-,,	
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¹ From September 2009 to December 2010, this account includes NCUSIF Pr	remium Expense.								
² For December 2010 forward, this account includes only NCUSIF Premium E	•								6. IncExp

		Delinquent Loan Info	rmation						
Return to cover		For Charter :	N/A						
06/14/2011		Count of CU:							
CU Name: N/A Peer Group: N/A		Asset Range :		Nation * Peer Group:	All * Type	es Included: All Fodo	ally Incure	d Cradit Unions (El	CHe) *
reer Group. IV/A	Count	of CU in Peer Group :		Nation Peer Group.	All Type	s included. All Feder	any msure	a Creat Unions (Fi	CUS
	Journ	or oo mir oor oroup.	14/74						
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Mar-2011	% Chg
DELINQUENCY SUMMARY - ALL LOAN TYPES	0.400.404.004	0.040.000.400	00.4	0.044.004.405	40.0	0.074.504.000	40.0	0.040.404.004	40.
1 to < 2 Months Delinquent	6,496,464,384 3,641,232,341	8,210,239,166 5,770,201,533	26.4 58.7	' ' '		8,274,594,238	-10.2 -13.1	6,918,194,294 5,082,622,166	
2 to < 6 Months Delinquent 6 to 12 Months Delinquent	997,593,867	5,779,291,522 1,499,712,891	50.7			6,114,795,433 2,342,321,708		2,451,102,408	
12 Months & Over Delinquent	286,717,329	514,646,557	79.5			1,414,648,620		1,525,896,130	
Total Del Loans - All Types (2 or more Mo)	4,925,543,537	7,793,650,970	58.2				-6.2	9,059,620,704	
LOAN DELINQUENCY - BY LOAN TYPE		, , ,		, , ,				· · · ·	
Unsecured Credit Card Loans									
1 to < 2 Months Delinquent	424,699,142	549,238,167	29.3			484,848,654	-17.6	387,041,129	
2 to < 6 Months Delinquent	335,980,841	525,341,257	56.4	' '		470,550,862		388,659,156	
6 to 12 Months Delinquent	59,720,896		37.8			72,565,196		71,171,248	
12 Months & Over Delinquent Total Del Credit Card Lns (2 or more Mo)	6,354,103 402,055,840		29.0 53.2			10,041,679	-9.8 -22.9	9,818,848	
Credit Cards DQ > 2 Mo / Total Credit Card Loans	402,055,640	615,826,285 1.88	41.0			553,157,737 1.54	 	469,649,252 1.36	
1st Mortgage Fixed Rate and Hybrid/Balloon > 5 years	1.55	1.00	41.0	2.00	9.3	1.54	-23.2	1.30	-11.0
1 to < 2 Months Delinquent	949,351,535	1,384,089,012	45.8	1,872,900,092	35.3	1,898,964,361	1.4	1,710,962,236	-9.9
2 to < 6 Months Delinquent	474,268,218	892,779,645	88.2			1,573,459,284	5.5	1,332,452,836	
6 to 12 Months Delinquent	178,883,139	290,836,555	62.6		152.7	769,559,637	4.7	819,108,602	
12 Months & Over Delinquent	71,131,032	140,453,187	97.5		134.1	527,426,091	60.4	551,792,653	
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs			_						
(2 or more Mo)	724,282,389	1,324,069,387	82.8	2,555,695,287	93.0	2,870,445,012	12.3	2,703,354,091	-5.8
%1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs)									
Delinquent > 2 Mo / Total 1st Mtg Fixed and Hybrid/Balloons > 5 yrs	0.00	0.04	57.0	4.70	04.0	4.00	0.0	4.70	7.0
1st Mortgage Adjustable Rate Loans and	0.60	0.94	57.3	1.70	81.0	1.86	9.0	1.73	-7.0
Hybrid/Ballons < 5 Years									
1 to < 2 Months Delinquent	542,465,470	999,019,671	84.2	1,225,123,318	22.6	1,243,062,392	1.5	1,079,544,467	-13.2
2 to < 6 Months Delinquent	309,885,618	, ,	166.2	, , ,		1,104,913,035		987,378,798	
6 to 12 Months Delinquent	84,347,173	322,191,396	282.0	615,074,607	90.9	661,342,383	7.5	760,988,097	15.1
12 Months & Over Delinquent	29,772,537	146,572,302	392.3	361,059,036	146.3	471,237,854	30.5	545,069,846	15.7
Total Del 1st Mtg Adj Rate Lns (2 or more Mo)	424,005,328	1,293,556,531	205.1	2,129,214,515	64.6	2,237,493,272	5.1	2,293,436,741	2.5
%1st Mortgage Adjustable Rate Loans and Hybrid/Balloons									
(< 5 years) Delinquent > 2 Mo / Total 1st Mortgage Adjustable Rate Loans and Hybrids/Balloons < 5 yrs	0.70	4.00	174.6	2.46	64.0	2.26	2.4	2.22	0.0
Other Real Estate Fixed Rate/Hybrid/Balloon	0.70	1.92	174.6	3.16	64.8	3.26	3.1	3.33	2.3
1 to < 2 Months Delinquent	335,882,459	490,770,060	46.1	572,214,071	16.6	500,586,003	-12.5	449,289,743	-10.2
2 to < 6 Months Delinquent	189,673,783	415,310,085	119.0		37.9	480,184,985		394,440,179	
6 to 12 Months Delinquent	133,754,942	115,248,182	-13.8	, ,		176,853,428		163,832,687	
12 Months & Over Delinquent	25,316,661	36,752,142	45.2	79,432,448	116.1	106,465,035	34.0	110,667,441	3.9
Total Del Other RE Fixed/Hybrid/Balloon Lns (2 or more Mo)	348,745,386	567,310,409	62.7	859,260,997	51.5	763,503,448	-11.1	668,940,307	-12.4
%Other Real Estate Fixed/Hybrid/Balloon Loans									
Delinquent > 2 Mo / Total Other RE Fixed/Hybrid/Balloon Loans									
Other Real Estate Adjustable Rate	0.67	1.06	57.2	1.83	72.4	1.86	1.5	1.69	-9.0
1 to < 2 Months Delinquent	333,958,064	372,091,282	11.4	424 291 407	1/1	200 052 710	-8.1	250 622 101	9.0
2 to < 6 Months Delinquent	240,948,574	372,091,282	34.7		14.1 20.2	389,853,710 336,956,596		358,622,191 298,205,377	-8.0 -11.5
6 to 12 Months Delinquent	65,365,896	100,626,762	53.9	, ,		137,428,149		137,501,140	
12 Months & Over Delinquent	16,886,324	36,719,949	117.5	, ,		95,441,447		91,062,634	
Total Del Other RE Adj Rate Lns (2 or more Mo)	323,200,794	461,903,654	42.9	, ,		569,826,192		526,769,151	-7.6
%Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo									
/ Total Other RE Adjustable Rate Loans	0.82	1.07	31.5	1.39	29.1	1.26	-9.5	1.18	-6.1
Leases Receivable									_
1 to < 2 Months Delinquent	14,146,002	17,547,875	24.0		-43.4	5,708,939	-42.5	5,188,188	
2 to < 6 Months Delinquent	7,300,147 744,373	6,035,090	-17.3 -70.4	, ,	-18.2 14.9	1,351,755 134,924	-72.6 -46.7	1,569,545	
6 to 12 Months Delinquent 12 Months & Over Delinquent	13,982	220,303 26,003	-70.4 86.0	,		7,484		174,963 0	
Total Del Leases Receivable (2 or more Mo)	8,058,502	6,281,396	-22.1			1,494,163	-71.2	1,744,508	
%Leases Receivable Delinquent > 2 Mo	-,	2,=3.,530		2,:02,001	11.0	1, 10 1, 100		.,,,535	
/ Total Leases Receivable	0.92	0.84	-7.9	0.86	2.3	0.33	-61.8	0.38	15.7
All Other Loans									
1 to < 2 Months Delinquent	3,895,961,712	4,397,483,099	12.9		2.8			2,927,546,340	
2 to < 6 Months Delinquent	2,083,175,160	2,790,475,669	34.0					1,679,916,275	
6 to 12 Months Delinquent	474,777,448	' '	23.9				-17.5	498,325,671	+
12 Months & Over Delinquent	137,242,690		6.3					217,484,708	
Total Del All Other Lns (2 or more Mo)	2,695,195,298 1.20		30.8 28.8				-20.8 -17.6	2,395,726,654 1.11	
1% All ()ther I cans I) alinguant > 2 M/o / Lotal All ()ther Leans			/ A X					1 11	-10.4
%All Other Loans Delinquent > 2 Mo / Total All Other Loans # Means the number is too large to display in the cell	1.20	1.55	20.0	1.00	3.2	1.31	-17.0	1.11	

Count of C Dec-2007 3,133,833,682 545,881,463 2,587,952,219 0.51 7,513,495,756 1.44 554,588,788 72,950,575 481,638,213 1.70 2,329,910,544 456,052,008 1,873,858,536 0.84 51,342,655 6,365,610 44,977,045	For Charter: Count of CU: Asset Range: Criteria: U in Peer Group: Dec-2008 5,229,036,998 591,361,791 4,637,675,207 0.85 12,431,326,177 2.22 964,714,167 75,926,068 888,788,099 2.83 3,386,964,632 490,327,242	7292 N/A Region: Na N/A	7,629,542,796 723,094,545 6,906,448,251 1.21 17,430,645,910 3.05 1,528,314,157 76,629,883	45.9 22.3 48.9 43.2 40.2 37.2	7,235,929,345 819,022,715 6,416,906,630 1.13 16,288,672,391 2.88	**Chg -5.2 13.3 -7.1 -7.0 -6.6 -5.7	1,611,668,801 212,589,953 1,399,078,848 1.00 10,458,699,552	
Dec-2007 3,133,833,682 545,881,463 2,587,952,219 0.51 7,513,495,756 1.44 554,588,788 72,950,575 481,638,213 1.70 2,329,910,544 456,052,008 1,873,858,536 0.84 51,342,655 6,365,610	Asset Range :	N/A Region: Na N/A % Chg 66.9 8.3 79.2 67.7 65.5 54.8 74.0 4.1 84.5	7,629,542,796 723,094,545 6,906,448,251 1.21 17,430,645,910 3.05	45.9 22.3 48.9 43.2 40.2 37.2	7,235,929,345 819,022,715 6,416,906,630 1.13 16,288,672,391	% Chg -5.2 13.3 -7.1 -7.0 -6.6	Mar-2011 1,611,668,801 212,589,953 1,399,078,848 1.00	% Ch
Dec-2007 3,133,833,682 545,881,463 2,587,952,219 0.51 7,513,495,756 1.44 554,588,788 72,950,575 481,638,213 1.70 2,329,910,544 456,052,008 1,873,858,536 0.84 51,342,655 6,365,610	Criteria: U in Peer Group: Dec-2008 5,229,036,998 591,361,791 4,637,675,207 0.85 12,431,326,177 2.22 964,714,167 75,926,068 888,788,099 2.83 3,386,964,632	Region: Na N/A % Chg 66.9 8.3 79.2 67.7 65.5 54.8 74.0 4.1 84.5	7,629,542,796 723,094,545 6,906,448,251 1.21 17,430,645,910 3.05	45.9 22.3 48.9 43.2 40.2 37.2	7,235,929,345 819,022,715 6,416,906,630 1.13 16,288,672,391	% Chg -5.2 13.3 -7.1 -7.0 -6.6	Mar-2011 1,611,668,801 212,589,953 1,399,078,848 1.00	% Ch
Dec-2007 3,133,833,682 545,881,463 2,587,952,219 0.51 7,513,495,756 1.44 554,588,788 72,950,575 481,638,213 1.70 2,329,910,544 456,052,008 1,873,858,536 0.84 51,342,655 6,365,610	5,229,036,998 591,361,791 4,637,675,207 0.85 12,431,326,177 2.22 964,714,167 75,926,068 888,788,099 2.83 3,386,964,632	% Chg 66.9 8.3 79.2 67.7 65.5 54.8 74.0 4.1 84.5	7,629,542,796 723,094,545 6,906,448,251 1.21 17,430,645,910 3.05 1,528,314,157	45.9 22.3 48.9 43.2 40.2 37.2	7,235,929,345 819,022,715 6,416,906,630 1.13 16,288,672,391	-5.2 13.3 -7.1 -7.0 -6.6	1,611,668,801 212,589,953 1,399,078,848 1.00	-10 3
3,133,833,682 545,881,463 2,587,952,219 0.51 7,513,495,756 1.44 554,588,788 72,950,575 481,638,213 1.70 2,329,910,544 456,052,008 1,873,858,536 0.84 51,342,655 6,365,610	5,229,036,998 591,361,791 4,637,675,207 0.85 12,431,326,177 2.22 964,714,167 75,926,068 888,788,099 2.83 3,386,964,632	66.9 8.3 79.2 67.7 65.5 54.8 74.0 4.1 84.5	7,629,542,796 723,094,545 6,906,448,251 1.21 17,430,645,910 3.05 1,528,314,157	45.9 22.3 48.9 43.2 40.2 37.2	7,235,929,345 819,022,715 6,416,906,630 1.13 16,288,672,391	-5.2 13.3 -7.1 -7.0 -6.6	1,611,668,801 212,589,953 1,399,078,848 1.00	-10.
545,881,463 2,587,952,219 0.51 7,513,495,756 1.44 554,588,788 72,950,575 481,638,213 1.70 2,329,910,544 456,052,008 1,873,858,536 0.84 51,342,655 6,365,610	591,361,791 4,637,675,207 0.85 12,431,326,177 2.22 964,714,167 75,926,068 888,788,099 2.83 3,386,964,632	8.3 79.2 67.7 65.5 54.8 74.0 4.1 84.5	723,094,545 6,906,448,251 1.21 17,430,645,910 3.05 1,528,314,157	22.3 48.9 43.2 40.2 37.2	819,022,715 6,416,906,630 1.13 16,288,672,391	13.3 -7.1 -7.0 -6.6	212,589,953 1,399,078,848 1.00	3.
545,881,463 2,587,952,219 0.51 7,513,495,756 1.44 554,588,788 72,950,575 481,638,213 1.70 2,329,910,544 456,052,008 1,873,858,536 0.84 51,342,655 6,365,610	591,361,791 4,637,675,207 0.85 12,431,326,177 2.22 964,714,167 75,926,068 888,788,099 2.83 3,386,964,632	8.3 79.2 67.7 65.5 54.8 74.0 4.1 84.5	723,094,545 6,906,448,251 1.21 17,430,645,910 3.05 1,528,314,157	22.3 48.9 43.2 40.2 37.2	819,022,715 6,416,906,630 1.13 16,288,672,391	13.3 -7.1 -7.0 -6.6	212,589,953 1,399,078,848 1.00	3.
2,587,952,219 0.51 7,513,495,756 1.44 554,588,788 72,950,575 481,638,213 1.70 2,329,910,544 456,052,008 1,873,858,536 0.84 51,342,655 6,365,610	4,637,675,207 0.85 12,431,326,177 2.22 964,714,167 75,926,068 888,788,099 2.83 3,386,964,632	79.2 67.7 65.5 54.8 74.0 4.1 84.5	6,906,448,251 1.21 17,430,645,910 3.05 1,528,314,157	48.9 43.2 40.2 37.2	6,416,906,630 1.13 16,288,672,391	-7.1 -7.0 -6.6	1,399,078,848 1.00	
0.51 7,513,495,756 1.44 554,588,788 72,950,575 481,638,213 1.70 2,329,910,544 456,052,008 1,873,858,536 0.84 51,342,655 6,365,610	0.85 12,431,326,177 2.22 964,714,167 75,926,068 888,788,099 2.83 3,386,964,632	67.7 65.5 54.8 74.0 4.1 84.5	1.21 17,430,645,910 3.05 1,528,314,157	43.2 40.2 37.2	1.13 16,288,672,391	-7.0 -6.6	1.00	-12
7,513,495,756 1.44 554,588,788 72,950,575 481,638,213 1.70 2,329,910,544 456,052,008 1,873,858,536 0.84 51,342,655 6,365,610	12,431,326,177 2.22 964,714,167 75,926,068 888,788,099 2.83 3,386,964,632	74.0 4.1 84.5	17,430,645,910 3.05 1,528,314,157	40.2 37.2	16,288,672,391	-6.6		
1.44 554,588,788 72,950,575 481,638,213 1.70 2,329,910,544 456,052,008 1,873,858,536 0.84 51,342,655 6,365,610	2.22 964,714,167 75,926,068 888,788,099 2.83 3,386,964,632	74.0 4.1 84.5	3.05 1,528,314,157	37.2			10. 4 00.099.007	-11.
554,588,788 72,950,575 481,638,213 1.70 2,329,910,544 456,052,008 1,873,858,536 0.84 51,342,655 6,365,610	964,714,167 75,926,068 888,788,099 2.83 3,386,964,632	74.0 4.1 84.5	1,528,314,157		2.00	-3.1	2.61	-35. -9.
72,950,575 481,638,213 1.70 2,329,910,544 456,052,008 1,873,858,536 0.84 51,342,655 6,365,610	75,926,068 888,788,099 2.83 3,386,964,632	4.1 84.5		E0 1			2.01	
481,638,213 1.70 2,329,910,544 456,052,008 1,873,858,536 0.84 51,342,655 6,365,610	888,788,099 2.83 3,386,964,632	84.5	76 620 002	58.4	1,569,340,086	2.7	341,642,414	-12.
1.70 2,329,910,544 456,052,008 1,873,858,536 0.84 51,342,655 6,365,610	2.83 3,386,964,632		10,029,003	0.9	96,505,440	25.9	27,810,724	15.3
2,329,910,544 456,052,008 1,873,858,536 0.84 51,342,655 6,365,610	3,386,964,632	66 F	1,451,684,274	63.3	1,472,834,646	1.5	313,831,690	-14.8
456,052,008 1,873,858,536 0.84 51,342,655 6,365,610		00.5	4.30	51.9	4.16	-3.2	3.56	-14.3
1,873,858,536 0.84 51,342,655 6,365,610	490,327,242	45.4	4,339,426,530	28.1	3,603,050,793	-17.0	768,481,020	-14.
0.84 51,342,655 6,365,610		7.5	595,307,485	21.4	640,784,590	7.6	163,059,303	1.8
51,342,655 6,365,610	2,896,637,390	54.6	3,744,119,045	29.3	2,962,266,203	-20.9	605,421,717	-18.2
6,365,610	1.28	52.7	1.64	28.5	1.33	-19.2	1.12	-16.0
	243,825,045	374.9	588,368,956	141.3	823,845,870	40.0	227,693,567	10.6
44,311,045	8,669,986 235,155,059	36.2 422.8	21,171,188 567,197,768	144.2 141.2	37,472,004 786,373,866	77.0 38.6	9,483,062 218,210,505	1.2
, ,	233,133,039	422.0	307,197,700	141.2	700,373,000	30.0	210,210,303	11.0
0.03	0.12	359.8	0.27	121.0	0.36	33.9	0.39	9.0
178,965,060	614,725,967	243.5	1,154,777,053	87.9	1,227,295,952	6.3	272,269,637	-11.3
7,739,454	14,440,039	86.6	27,367,505	89.5	42,609,498	55.7	11,936,034	12.1
171,225,606	600,285,928	250.6	1,127,409,548	87.8	1,184,686,454	5.1	260,333,603	-12.1
0.19	0.64	227.8	1.19	86.8	1.32	11.0	1.22	-8.0
230,307,715	858,551,012	272.8	1,743,146,009	103.0	2,051,141,822	17.7	499,963,204	-2.5
14,105,064	23,110,025	63.8	48,538,693	110.0	80,081,502	65.0	21,419,096	
216,202,651	835,440,987	286.4	1,694,607,316	102.8	1,971,060,320	16.3	478,544,108	
80.0	0.29	246.8	0.55	90.7	0.64	15.3	0.62	-2.9
N/A	9,729,751		102,986,328	958.5	252,414,270	145.1	78,526,616	24.4
N/A	12,396		,- ,-	######	3,623,626	80.1	811,668	-10.4
N/A	9,717,355		100,973,784	939.1	248,790,644	146.4	77,714,948	24.9
N/A	N/A		2.68		3.37	25.7	3.41	1.2
		-1.2		-0.8				-48.9
							·	-27.1
		3.4		-4.6		-33.0		
1.60	2.07	29.9	2.39	15.1	2.04	-14.5	1.13	
98,649	155,150	57.3	230,269	48.4	236,807	2.8	60,645	-74.4
56,820	72,074	26.8	92,483	28.3	95,625	3.4	27,610	-71.1
2,645	628	-76.3	981	56.2	1,746	78.0	316	-81.9
158,114	227,852	44.1	323,733	42.1	334,178	3.2	88,571	-73.5
1,700,233,918		67.6		62.4			1,480,270,427	-70.2
				60.7			·	-13.1
17.84	18.88	5.8	20.79	10.1	23.70	14.0	23.12	-2.4
B 1 / A	51/ 5		A170		A.170		E44 000 ===	
IN/A	N/A		N/A		N/A		2,995	
NI/A	1 167 /17 190		5 1/17 012 /27	3/10 0	7 5/1 527 000	16.5	8 266 432 727	9.6
								9.0
N/A				350.0		58.9		7.2
N/A	N/A		N/A	- 3.3	2,830,303,161		2,798,873,348	-1.1
N/A	N/A		N/A		115,461,176		130,574,212	13.1
N/A	N/A		N/A		11,664,645,002		12,432,961,625	6.6
N/A	0.26		1.06	301.6	2.07	95.7	2.22	7.5
N/A	1.73		6.90	299.4	12.68	83.7	13.27	4.
ralizing)				8. Lo	an Losses & Bankru	otcy Informa	ition, and Loan Mod	ification
							,	
	98,649 56,820 2,645 158,114 1,700,233,918 559,053,617 17.84 N/A N/A N/A N/A N/A N/A N/A N/A N/A N/	2,773,816 1,998,456 16,252,819 16,808,731 1.60 2.07 98,649 155,150 56,820 72,074 2,645 628 158,114 227,852 1,700,233,918 2,848,970,522 559,053,617 987,109,382 17.84 18.88 N/A N/A N/A N/A N/A N/A 1,167,417,180 N/A 319,492,222 N/A 1,486,909,402 N/A 262,606,567 N/A	2,773,816 1,998,456 -28.0 16,252,819 16,808,731 3.4 1.60 2.07 29.9 98,649 155,150 57.3 56,820 72,074 26.8 2,645 628 -76.3 158,114 227,852 44.1 1,700,233,918 2,848,970,522 67.6 559,053,617 987,109,382 76.6 17.84 18.88 5.8 N/A N/A N/A N/A N/A 1,167,417,180 N/A 1,486,909,402 N/A 1,486,909,402 N/A N/A N/A 1.73	2,773,816 1,998,456 -28.0 2,618,484 16,252,819 16,808,731 3.4 16,037,616 1.60 2.07 29.9 2.39 98,649 155,150 57.3 230,269 56,820 72,074 26.8 92,483 2,645 628 -76.3 981 158,114 227,852 44.1 323,733 1,700,233,918 2,848,970,522 67.6 4,627,488,214 559,053,617 987,109,382 76.6 1,585,830,244 17.84 18.88 5.8 20.79 N/A N/A N/A N/A N/A N/A N/A N/A N/A 1,167,417,180 5,147,013,437 893,645,231 N/A 1,486,909,402 6,040,658,668 N/A 1,486,909,402 6,040,658,668 N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A <td>2,773,816 1,998,456 -28.0 2,618,484 31.0 16,252,819 16,808,731 3.4 16,037,616 -4.6 1.60 2.07 29.9 2.39 15.1 98,649 155,150 57.3 230,269 48.4 56,820 72,074 26.8 92,483 28.3 2,645 628 -76.3 981 56.2 158,114 227,852 44.1 323,733 42.1 1,700,233,918 2,848,970,522 67.6 4,627,488,214 62.4 559,053,617 987,109,382 76.6 1,585,830,244 60.7 17.84 18.88 5.8 20.79 10.1 N/A N/A N/A N/A N/A N/A N/A N/A N/A 1,167,417,180 5,147,013,437 340.9 N/A 1,486,909,402 6,040,658,668 306.3 N/A 1,486,909,402 6,040,658,668 350.0 N/A N/A N/</td> <td>2,773,816 1,998,456 -28.0 2,618,484 31.0 1,651,183 16,252,819 16,808,731 3.4 16,037,616 -4.6 10,745,461 1.60 2.07 29.9 2.39 15.1 2.04 98,649 155,150 57.3 230,269 48.4 236,807 56,820 72,074 26.8 92,483 28.3 95,625 2,645 628 -76.3 981 56.2 1,746 158,114 227,852 44.1 323,733 42.1 334,178 1,700,233,918 2,848,970,522 67.6 4,627,488,214 62.4 4,974,744,353 559,053,617 987,109,382 76.6 1,585,830,244 60.7 1,714,944,426 17.84 18.88 5.8 20.79 10.1 23.70 N/A N/A N/A N/A N/A N/A N/A 1,167,417,180 5,147,013,437 340.9 7,541,527,990 N/A 1,486,909,402 6,040,658,668</td> <td>2,773,816 1,998,456 -28.0 2,618,484 31.0 1,651,183 -36.9 16,252,819 16,808,731 3.4 16,037,616 -4.6 10,745,461 -33.0 1.60 2.07 29.9 2.39 15.1 2.04 -14.5 98,649 155,150 57.3 230,269 48.4 236,807 2.8 56,820 72,074 26.8 92,483 28.3 95,625 3.4 2,645 628 -76.3 981 56.2 1,746 78.0 158,114 227,852 44.1 323,733 42.1 334,178 3.2 1,700,233,918 2,848,970,522 67.6 4,627,488,214 62.4 4,974,744,353 7.5 559,053,617 987,109,382 76.6 1,585,830,244 60.7 1,714,944,426 8.1 17.84 18.88 5.8 20.79 10.1 23.70 14.0 N/A N/A N/A N/A N/A N/A N/A</td> <td>2,773,816 1,998,456 -28.0 2,618,484 31.0 1,651,183 -36.9 300,830 16,252,819 16,808,731 3.4 16,037,616 -4.6 10,745,461 -33.0 1,281,333 1.60 2.07 29.9 2.39 15.1 2.04 -14.5 1.13 98,649 155,150 57.3 230,269 48.4 236,807 2.8 60,645 56,820 72,074 26.8 92,483 28.3 95,625 3.4 27,610 2,645 628 -76.3 981 56.2 1,746 78.0 316 158,114 227,852 44.1 323,733 42.1 334,178 3.2 88,571 1,700,233,918 2,848,970,522 67.6 4,627,488,214 62.4 4,974,744,353 7.5 1,480,270,427 559,053,617 987,109,382 76.6 1,585,830,244 60.7 1,714,944,426 8.1 372,686,367 17.84 18.88 5.8 20.79 10.1</td>	2,773,816 1,998,456 -28.0 2,618,484 31.0 16,252,819 16,808,731 3.4 16,037,616 -4.6 1.60 2.07 29.9 2.39 15.1 98,649 155,150 57.3 230,269 48.4 56,820 72,074 26.8 92,483 28.3 2,645 628 -76.3 981 56.2 158,114 227,852 44.1 323,733 42.1 1,700,233,918 2,848,970,522 67.6 4,627,488,214 62.4 559,053,617 987,109,382 76.6 1,585,830,244 60.7 17.84 18.88 5.8 20.79 10.1 N/A N/A N/A N/A N/A N/A N/A N/A N/A 1,167,417,180 5,147,013,437 340.9 N/A 1,486,909,402 6,040,658,668 306.3 N/A 1,486,909,402 6,040,658,668 350.0 N/A N/A N/	2,773,816 1,998,456 -28.0 2,618,484 31.0 1,651,183 16,252,819 16,808,731 3.4 16,037,616 -4.6 10,745,461 1.60 2.07 29.9 2.39 15.1 2.04 98,649 155,150 57.3 230,269 48.4 236,807 56,820 72,074 26.8 92,483 28.3 95,625 2,645 628 -76.3 981 56.2 1,746 158,114 227,852 44.1 323,733 42.1 334,178 1,700,233,918 2,848,970,522 67.6 4,627,488,214 62.4 4,974,744,353 559,053,617 987,109,382 76.6 1,585,830,244 60.7 1,714,944,426 17.84 18.88 5.8 20.79 10.1 23.70 N/A N/A N/A N/A N/A N/A N/A 1,167,417,180 5,147,013,437 340.9 7,541,527,990 N/A 1,486,909,402 6,040,658,668	2,773,816 1,998,456 -28.0 2,618,484 31.0 1,651,183 -36.9 16,252,819 16,808,731 3.4 16,037,616 -4.6 10,745,461 -33.0 1.60 2.07 29.9 2.39 15.1 2.04 -14.5 98,649 155,150 57.3 230,269 48.4 236,807 2.8 56,820 72,074 26.8 92,483 28.3 95,625 3.4 2,645 628 -76.3 981 56.2 1,746 78.0 158,114 227,852 44.1 323,733 42.1 334,178 3.2 1,700,233,918 2,848,970,522 67.6 4,627,488,214 62.4 4,974,744,353 7.5 559,053,617 987,109,382 76.6 1,585,830,244 60.7 1,714,944,426 8.1 17.84 18.88 5.8 20.79 10.1 23.70 14.0 N/A N/A N/A N/A N/A N/A N/A	2,773,816 1,998,456 -28.0 2,618,484 31.0 1,651,183 -36.9 300,830 16,252,819 16,808,731 3.4 16,037,616 -4.6 10,745,461 -33.0 1,281,333 1.60 2.07 29.9 2.39 15.1 2.04 -14.5 1.13 98,649 155,150 57.3 230,269 48.4 236,807 2.8 60,645 56,820 72,074 26.8 92,483 28.3 95,625 3.4 27,610 2,645 628 -76.3 981 56.2 1,746 78.0 316 158,114 227,852 44.1 323,733 42.1 334,178 3.2 88,571 1,700,233,918 2,848,970,522 67.6 4,627,488,214 62.4 4,974,744,353 7.5 1,480,270,427 559,053,617 987,109,382 76.6 1,585,830,244 60.7 1,714,944,426 8.1 372,686,367 17.84 18.88 5.8 20.79 10.1

	Indi	rect and Participatio		g					
Return to cover		For Charter :							
06/14/2011		Count of CU:							<u> </u>
CU Name: N/A Peer Group: N/A		Asset Range :		Nation * Peer Group: A	\II * Types	Included: All Federa	lly Incured	Credit Unions (FIC	lle\ *
reel Gloup. N/A	Count of	CU in Peer Group :		Nation Peer Group.	an rypes	included. All Federa	ily ilisureu	Credit Unions (FIC	J5)
	Journ of	oo iii i oor oroup .							
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Mar-2011	% Chg
INDIRECT LOANS OUTSTANDING									
Indirect Loans - Point of Sale Arrangement	45,043,414,711	48,324,594,459	7.3	52,197,975,078	8.0	50,639,839,715	-3.0	50,159,439,900	-0.9
Indirect Loans - Outsourced Lending Relationship	25,180,771,648	26,072,673,323	3.5	23,694,161,289	-9.1	20,850,125,908	-12.0	20,166,583,719	
Total Outstanding Indirect Loans	70,224,186,359	74,397,267,782	5.9	75,892,136,367	2.0	71,489,965,623	-5.8	70,326,023,619	
%Indirect Loans Outstanding / Total Loans	13.29	13.14	-1.1	13.26	0.8	12.66	-4.5	12.56	-0.8
DELINQUENCY - INDIRECT LENDING	4 400 440 740	4 000 507 000	22.4	4 070 440 005	4.0	4 050 000 000	40.4	4 000 040 705	0.5.4
1 to < 2 Months Delinquent 2 to < 6 Months Delinquent	1,406,140,716	1,688,587,923	20.1	1,672,146,085	-1.0	1,352,909,020	-19.1	1,008,242,785	
6 to 12 Months Delinquent	670,410,665 117,116,131	969,772,105 165,473,094	44.7 41.3	903,818,531 181,773,026	-6.8 9.9	645,890,314 144,332,937	-28.5 -20.6	471,241,165 141,119,286	
12 Months & Over Delinquent	25,600,511	23,670,180	-7.5	29,783,263	25.8	44,899,558	50.8	41,267,850	
Total Del Indirect Lns (2 or more Mo)	813,127,307	1,158,915,379	42.5	1,115,374,820	-3.8	835,122,809	-25.1	653,628,301	
%Indirect Loans Delinquent > 2 Mo / Total Indirect Loans	1.16	1.56	34.5	1.47	-5.7	1.17	-20.5	0.93	
LOAN LOSSES - INDIRECT LENDING									
* Indirect Loans Charged Off	789,447,476	1,139,699,672	44.4	1,490,709,866	30.8	1,089,333,709	-26.9	216,695,434	-20.4
* Indirect Loans Recovered	122,792,628	128,259,175	4.5	197,395,079	53.9	209,691,029	6.2	44,692,534	-14.7
* NET INDIRECT LOAN C/Os	666,654,848	1,011,440,497	51.7	1,293,314,787	27.9	879,642,680	-32.0	172,002,900	
**%Net Charge Offs - Indirect Loans / Avg Indirect Loans	0.95	1.40	46.6	1.72	23.0	1.19	-30.6	0.97	-18.7
PARTICIPATION LOANS OUTSTANDING (Bal of Purchased + CU Portion of Part. Lns Interests Retained):									
Consumer	N/A	N/A		1,200,599,702		1,150,870,654	-4.1	1,119,974,096	-2.7
Non-Federally Guaranteed Student Loans	N/A	N/A		1,200,599,702 N/A		1,150,870,654 N/A	-4.1	134,339,335	
Real Estate	N/A	N/A		2,937,413,771		2,874,031,991	-2.2	2,813,596,135	
Member Business Loans (excluding C&D)	N/A	N/A		3,260,529,451		3,153,505,963	-3.3	2,995,812,995	
Non-Member Business Loans (excluding C&D)	N/A	N/A		3,763,949,729		4,295,772,787	14.1	4,403,402,951	
Commercial Construction & Development	N/A	N/A		496,650,416		365,967,947	-26.3	409,460,114	+
Loan Pools	N/A	N/A		734,424,174		636,483,921	-13.3	584,028,639	-8.2
TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)	9,709,401,506	11,069,737,648	14.0	12,393,567,243	12.0	12,476,633,263	0.7	12,460,614,265	-0.1
%Participation Loans Outstanding / Total Loans	1.84	1.96	6.5	2.16	10.7	2.21	2.0	2.23	
* Participation Loans Purchased YTD	3,217,320,253	3,172,384,083	-1.4	2,532,158,083	-20.2	2,369,802,353	-6.4	662,214,172	11.8
%Participation Loans Purchased YTD / Total Loans Granted YTD	1 20	1 27	1.0	0.05	OF 1	0.05	0.5	1 15	20.6
PARTICIPATION LOANS SOLD:	1.29	1.27	-1.8	0.95	-25.1	0.95	0.5	1.15	20.9
Participation Loan Interests Sold AND/OR Serviced									
(Participants' Balance Outstanding)	N/A	N/A		7,014,362,644		7,359,031,679	4.9	7,397,152,280	0.5
Participation Loan Interests - Amount Retained (Outstanding)	N/A	N/A		2,381,592,187		2,564,989,456	7.7	2,560,415,959	-0.2
* Participation Loans Sold YTD	1,633,139,638	2,004,385,762	22.7	2,101,559,258	4.8	1,931,399,739	-8.1	473,627,547	-1.9
** %Participation Loans Sold YTD / Total Assets	0.22	0.25	14.2	0.24	-3.9	0.21	-11.1	0.20	-4.5
WHOLE LOANS PURCHASED AND SOLD:									
*Loans Purchased in Full from Other Financial Institutions YTD	292,522,707	317,752,884	8.6	736,316,645	131.7	1,839,795,145	149.9	373,780,575	
*Loans Purchased in Full from Other Sources YTD	N/A	N/A		N/A		N/A		36,699,212	
%Loans Purchased From Financial Institutions & Other Sources YTD / Loans Granted YTD	0.12	0.13	8.2	0.28	117.4	0.74	168.2	0.71	-3.5
*Loans, Excluding RE, Sold in Full YTD	350,595,185	235,202,758	-32.9	506,349,281	115.3	438,309,901	-13.4	14,071,268	
DELINQUENCY - PARTICIPATION LENDING	555,555,155	200,202,100	02.0	000,010,201	110.0	100,000,001	10.1	11,011,200	07.2
1 to < 2 Months Delinquent	71,801,955	146,486,203	104.0	217,798,556	48.7	220,584,770	1.3	187,836,100	-14.8
2 to < 6 Months Delinquent	124,302,606	213,631,691	71.9	168,064,495		235,577,122	40.2	207,332,679	
6 to 12 Months Delinquent	83,811,488	55,398,485	-33.9	120,027,847	116.7	123,133,485	2.6	140,073,894	
12 Months & Over Delinquent	30,933,837	65,515,838	111.8	145,126,061	121.5	122,371,653	-15.7	106,689,693	
Total Del Participation Lns (2 or more Mo)	239,047,931	334,546,014	39.9	433,218,403	29.5	481,082,260	11.0	454,096,266	-5.6
%Participation Loans Delinquent > 2 Mo			00.5		4 = -	2.2	40.5	<u> </u>	
/ Total Participation Loans LOAN LOSSES - PARTICIPATION LENDING	2.46	3.02	22.8	3.50	15.7	3.86	10.3	3.64	-5.5
* Participation Loans Charged Off	62,670,121	94,681,856	51.1	125 240 440	42.8	153,602,414	13.6	56 604 400	47.4
* Participation Loans Recovered	4,477,198	94,681,856 8,065,569	80.1	135,240,149 9,422,562		153,602,414	8.8	56,604,198 2,437,300	
* NET PARTICIPATION LOAN C/Os	58,192,923	86,616,287	48.8	125,817,587	45.3	143,346,872	13.9	54,166,898	
***%Net Charge Offs - Participation Loans	55,102,026	33,313,201	10.0	.20,011,001	10.0	. 10,0 10,012	. 5.5	5 1, 100,000	51.1
/ Avg Participation Loans	0.64	0.83	29.8	1.07	28.6	1.15	7.5	1.74	50.7
*Amounts are year-to-date while the related %change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (o	or no annualizing)								
# Means the number is too large to display in the cell									<u></u>
							9.	IndirectAndParticipation	ationLns

					I I				
D. ()		Real Estate Loan Info							
Return to cover		For Charter :							
06/14/2011		Count of CU:							
CU Name: N/A		Asset Range :		Nation + Dana Oncom	A II + T	In alredade All Fadan	- 11 1	and One dit Unions (Fl	OH-) *
Peer Group: N/A	Count			Nation * Peer Group:	All ^ I ypes	included: All Feder	ally insul	red Credit Unions (Fi	CUS) ^
	Count	of CU in Peer Group :	N/A						
	Dec-2007	Dog 2009	0/ Cha	Dec-2009	0/ Cha	Doc 2010	0/ Cha	Mor 2011	0/ Cha
REAL ESTATE LOANS OUTSTANDING:	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Cng	Mar-2011	% Cho
First Mortgages Fixed Rate > 15 years	63,157,945,259	76,601,663,091	21.3	81,562,486,303	6.5	04 602 056 047	0.0	04 020 422 044	0.4
•					8.4	81,602,856,947	0.0 8.3		_
Fixed Rate 15 years or less Other Fixed Rate	41,286,853,315	44,619,975,672		48,376,161,539	0.6	52,410,311,725	-1.1		
Total Fixed Rate First Mortgages	1,435,016,791 105,879,815,365	1,469,372,955 122,691,011,718		1,478,907,022 131,417,554,864	7.1	1,462,049,997 135,475,218,669	3.1		
Balloon/Hybrid > 5 years					3.4		2.8		
Balloon/Hybrid 5 years or less	15,066,796,285 31,818,221,178	17,872,315,403		18,479,606,544 35,079,353,693		18,999,107,787	-2.0		
	, , ,	36,304,952,970 54,177,268,373		53,558,960,237		34,387,270,760 53,386,378,547		, , ,	
Total Balloon/Hybrid First Mortgages Adjustable Rate First Mtgs 1 year or less	46,885,017,463				-1.1 3.1		-0.3		
•	6,538,551,251	6,700,754,723		6,908,856,317		6,796,038,225	-1.6		
Adjustable Rate First Mtgs >1 year	22,318,976,369	24,392,706,648		25,328,734,618	3.8	27,441,981,658	8.3		
Total Adjustable First Mortgages	28,857,527,620	31,093,461,371		32,237,590,935		34,238,019,883	6.2		
TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING Other Peal Estate Leans	181,622,360,448	207,961,741,462	14.5	217,214,106,036	4.4	223,099,617,099	2.7	225,249,266,148	3 1.0
Other Real Estate Loans Closed End Fixed Rate	E0 000 000 044	F4 C02 447 020	2.4	45,000,000,005	40.0	20 270 070 000	40.7	27.050.204.702) 2.0
	50,036,930,211	51,602,447,929		45,099,688,805	-12.6	39,379,879,800	-12.7		
Closed End Adjustable Rate Open End Adjustable Rate (HELOC)	1,987,419,726			2,395,910,021	10.9 5.1	2,208,136,750	-7.8		
Open End Rate (HELOC) Open End Fixed Rate	36,704,235,817	40,866,145,394		42,947,719,545		43,182,889,956	0.5		
TOTAL OTHER REAL ESTATE OUTSTANDING	2,573,815,911	1,920,317,905		1,915,301,812	-0.3	1,772,679,302	-7.4		
	91,302,401,665			92,358,620,183	-4.3	86,543,585,808	-6.3		
TOTAL RE (FIRST AND OTHER) OUTSTANDING RE LOAN SUMMARY (FIX, ADJ):	272,924,762,113	304,510,859,092	11.6	309,572,726,219	1.7	309,643,202,907	0.0	309,575,876,419	0.0
• • • • • • • • • • • • • • • • • • • •	420 040 044 050	440 500 007 404	40.0	440 007 404 400	0.0	454 474 000 450	2.4	450 450 000 040) 4
First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs) Other RE Fixed Rate	120,946,611,650	140,563,327,121	16.2	149,897,161,408	6.6	154,474,326,456	3.1		
	52,610,746,122			47,014,990,617	-12.2	41,152,559,102	-12.5		_
Total Fixed Rate RE Outstanding %(Total Fixed Rate RE/Total Assets)	173,557,357,772	194,086,092,955		196,912,152,025		195,626,885,558	-0.7	, , ,	
%(Total Fixed Rate RE/Total Loans)	22.99	23.93		22.26	-7.0 0.3	21.39	-3.9 0.7		_
%(Total Fixed Rate RE/Total Loans)	32.84	34.29	4.4	34.39	0.3	34.63	0.7	35.02	2 1.
First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)	60,675,748,798	67,398,414,341	11.1	67,316,944,628	0.1	68,625,290,643	1.0	68,790,578,135	
	38,691,655,543	, , ,			-0.1 5.4		1.9 0.1		
Other RE Adj Rate Total Adj Rate RE Outstanding		43,026,351,796		45,343,629,566	2.0	45,391,026,706		44,706,946,334	
Total Auj Rate RE Outstanding	99,367,404,341	110,424,766,137	11.1	112,660,574,194	2.0	114,016,317,349	1.2	113,497,524,469	-0.3
MISCELLANEOUS RE INFORMATION:									
Outstanding Interest Only & Payment Option First Mtg Loans	6,399,170,686	7,527,425,050	17.6	7,042,170,080	-6.4	5,960,292,627	-15.4	5,638,594,183	3 -5.4
%(Interest Only & Payment Option First Mtg / Total Assets)	0,399,170,000	0.93		0.80	-14.2	0.65	-13.4	0.60	
%(Interest Only & Payment Option First Mtg / Net Worth)	7.43	8.75		8.04	-14.2	6.48			_
Outstanding Interest Only & Payment Option Other RE	7.43	0.73	17.7	0.04	-0.0	0.40	-19.5	0.02	-7.
/ LOCs Loans	N/A	N/A		13,444,613,701		14,256,864,181	6.0	14,231,171,677	-0.2
Outstanding Residential Construction (Excluding Business						,	0.0	,== .,,	0
Purpose Loans)	1,599,027,780	1,237,196,666	-22.6	845,688,065	-31.6	730,449,737	-13.6	637,936,789	-12.7
Allowance for Loan Losses on all RE Loans	543,955,297	1,261,382,677		2,615,806,874	107.4	3,314,841,489	26.7		+
* REAL ESTATE LOANS - AMOUNT GRANTED:				· · · · · · · · · · · · · · · · · · ·					
* First Mortgages									
* Fixed Rate > 15 years	30,233,366,206	33,406,892,765	10.5	52,601,390,015	57.5	42,308,227,284	-19.6	7,639,002,126	-27.8
* Fixed Rate 15 years or less	8,054,223,973			23,550,584,975		24,095,425,661	2.3		
* Other Fixed Rate	693,610,897			590,453,043		648,177,080			
* Total Fixed Rate First Mortgages	38,981,201,076	47,105,682,007	20.8	76,742,428,033	62.9	67,051,830,025	-12.6	13,501,107,080	-19.5
* Balloon/Hybrid > 5 years	4,151,831,677	4,599,355,748		3,842,621,948		3,699,850,565	-3.7		
* Balloon/Hybrid 5 years or less	8,731,333,769	9,576,366,957		5,961,420,213	-37.7	6,529,022,075	9.5	1,430,644,567	-12.4
* Total Balloon/Hybrid First Mortgages	12,883,165,446			9,804,042,161	-30.8	10,228,872,640	4.3		
* Adjustable Rate First Mtgs 1 year or less	2,097,428,457	1,786,239,538		1,598,235,816		1,199,787,490	-24.9		
* Adjustable Rate First Mtgs >1 year	5,166,225,161	6,805,715,972		6,090,553,411	-10.5	5,921,281,536			
* Total Adjustable First Mortgages	7,263,653,618			7,688,789,227	-10.5	7,121,069,026			
* TOTAL FIRST MORTGAGE RE LOANS GRANTED	59,128,020,140	69,873,360,222		94,235,259,421	34.9	84,401,771,691	-10.4		
* Amounts are year-to-date while the related %change ratios are annuali:									
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	Re	eal Estate Loan Infor	mation 2	2					
Return to cover		For Charter :	N/A						
06/14/2011		Count of CU:							
CU Name: N/A		Asset Range :						10 11 1 (=1	<u> </u>
Peer Group: N/A	Count of			Nation * Peer Group: A	All * Types	Included: All Feder	ally Insure	d Credit Unions (FI	CUs) *
	Count of	CU in Peer Group :	N/A						
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Cha	Dec-2010	% Cha	Mar-2011	% Cha
* OTHER REAL ESTATE (Granted)	200 200.	200 2000	70 G.I.g	200 2000	70 G.I.g	200 2010	70 G.I.g		/0 G.i.g
* Closed End Fixed Rate	19,940,792,814	14,451,245,367	-27.5	8,889,957,377	-38.5	6,954,456,360	-21.8	1,336,139,597	-23.1
* Closed End Adjustable Rate	670,339,896	728,433,324	8.7		-19.9	406,901,926		79,958,832	
* Open End Adjustable Rate (HELOC)	14,869,539,051	14,609,270,529	-1.8	12,387,689,686	-15.2	11,484,524,434	-7.3	2,207,918,507	-23.1
* Open End Fixed Rate and Other	1,251,799,064	790,197,773	-36.9	657,890,562	-16.7	580,346,092	-11.8	127,058,094	-12.4
* TOTAL OTHER REAL ESTATE GRANTED	36,732,470,825	30,579,146,993	-16.8	22,519,069,391	-26.4	19,426,228,812	-13.7	3,751,075,030	-22.8
* TOTAL RE (FIRST AND OTHER) GRANTED	95,860,490,965	100,452,507,215	4.8	116,754,328,812	16.2	103,828,000,503	-11.1	21,385,564,361	-17.6
%(Total Fixed Rate RE Granted YTD/Total Loans Granted YTD)	25.78	26.72	3.7	33.75	26.3	31.47	-6.8	27.49	-12.7
RE LOANS SOLD/SERVICED									
* First Mortgage R.E. Loans Sold	15,582,214,281	19,296,348,807	23.8		164.1	43,744,300,519		8,892,117,552	
%(First Mtg RE Loans Sold/ First Mtg RE Loans Granted)	26.35	27.62	4.8		95.8	51.83		50.42	
AMT of Mortgage Servicing Rights	460,009,408	442,513,281	-3.8		55.6	797,459,416		833,911,963	
Outstanding RE Loans Sold But Serviced	60,172,742,448	67,476,210,285	12.1		36.6	108,303,645,625	17.5	111,537,376,977	
% (Mortgage Servicing Rights / Net Worth)	0.53	0.51	-3.7	0.79	53.0	0.87	10.2	0.89	2.7
MISC. RE LOAN INFORMATION S. Torm (45 Vrs.) D. E. Loan (Eye. MPL.)	102 606 440 070	112 014 740 404	0.0	112 70F F70 000	0.7	110 460 E74 F00	0.0	112 602 204 407	0.0
S-Term (<5 Yrs) R.E. Loan (Exc. MBL)	103,686,416,876	113,011,742,181	9.0		0.7	113,462,571,528		113,683,291,467	
R.E. Lns also Mem. Bus. Lns REVERSE MORTGAGES	19,675,581,163	24,493,072,059	24.5	27,682,329,815	13.0	29,562,629,052	6.8	29,305,355,895	-0.9
Federally Insured Home Equity Conversion Mortgage (HECM)	N/A	N/A		7,647,999		10,574,428	38.3	13,612,167	28.7
Proprietary Reverse Mortgage Products	N/A	N/A		23,359,198		28,750,845	23.1	28,466,071	
Total Reverse Mortgages	N/A N/A	N/A		31,007,197		39,325,273	26.8	42,078,238	
RE LOAN MODIFICATIONS OUTSTANDING	IV/A	IN/A		31,007,197		39,323,273	20.0	42,070,230	7.0
Modified First Mortgage RE Loans	N/A	1,167,417,180		5,147,013,437	340.9	7,541,527,990	46.5	8,266,432,727	9.6
Modified Other RE Loans	N/A	319,492,222		893,645,231	179.7	1,177,352,675		1,237,081,338	
Total Modified First and Other RE Loans	N/A	1,486,909,402		6,040,658,668	306.3	8,718,880,665	44.3	9,503,514,065	
Modified RE Loans Also Reported as Business Loans	N/A	262,606,567		1,181,792,646	350.0	1,877,980,740		2,013,005,034	
DELINQUENT R.E. LOANS > 2 MOS	1,77	202,000,001		1,101,102,010	000.0	1,011,000,110	00.0	2,010,000,001	,
First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs)	724,282,389	1,324,069,387	82.8	2,555,695,287	93.0	2,870,445,012	12.3	2,703,354,091	-5.8
First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)	424,005,328	1,293,556,531	205.1	2,129,214,515	64.6	2,237,493,272		2,293,436,741	
Other R.E. Fixed Rate	348,745,386	567,310,409	62.7	859,260,997	51.5	763,503,448		668,940,307	
Other R.E. Adj. Rate	323,200,794	461,903,654	42.9	628,640,758	36.1	569,826,192	-9.4	526,769,151	-7.6
TOTAL DEL R.E. > 2 MOS	1,820,233,897	3,646,839,981	100.4	6,172,811,557	69.3	6,441,267,924	4.3	6,192,500,290	-3.9
DELINQUENT 1 TO < 2 MOS									
First Mortgage	1,491,817,005	2,383,108,683	59.7	3,098,023,410	30.0	3,142,026,753	1.4	2,790,506,703	-11.2
Other	669,840,523	862,861,342	28.8		15.5	890,439,713		807,911,934	
Total Del R.E. 1 to < 2 Mos	2,161,657,528	3,245,970,025	50.2	, , ,	26.1	4,032,466,466		3,598,418,637	
Total Del R.E. Loans > 1 Mos	3,981,891,425	6,892,810,006	73.1	10,267,430,535	49.0	10,473,734,390	2.0	9,790,918,927	-6.5
RE LOAN DELINQUENCY RATIOS									
% R.E. Loans dq > 1 Mos	1.46	2.26	55.1	3.32	46.5	3.38		3.16	
% R.E. Loans dq > 2 Mos	0.67	1.20	79.6	1.99	66.5	2.08	4.3	2.00	-3.8
REAL ESTATE LOAN MODIFICATIONS DELINQUENT > 2 MOS	N1/A	075 444 407		4 407 740 007	000.0	4 504 404 050	44.0	1 007 010 700	0.0
Modified First Mortgage RE Loans > 2 Mo Del	N/A	275,114,187		1,107,713,367	302.6	1,561,461,350	41.0	1,667,313,766	
Modified Other RE Loans > 2 Mo Del Total Modified First and Other RE Loans > 2 Mo Del	N/A N/A	48,883,793 323,997,980		230,750,999 1,338,464,366	372.0 313.1	207,368,142 1,768,829,492	-10.1 32.2	194,373,037 1,861,686,803	+
% Total Modified 1st and Other RE > 2 Mo Del	IN/A	323,337,380		1,330,404,300	313.1	1,700,029,492	32.2	1,001,000,003	5.2
/ Total Modified 1st and Other RE	N/A	21.79		22.16	1.7	20.29	-8.4	19.59	-3.4
Modified RE Loans Also Reported as									
Business Loans > 2 Mo Del	N/A	53,062,954		347,128,181	554.2	457,110,935	31.7	425,499,259	-6.9
% Modified RE Lns also Reported as									
Business Loans > 2 Mo Del									
/ Total Modified RE Lns also Reported as Business Loans	N/A	20.21		29.37	45.4	24.34	-17.1	21.14	-13.2
REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:	F4 040 0==	040.00= 0.4=	0746	F00 000 050	444.0	000 045 055	40.0	007.000.505	40.0
* Total 1st Mortgage Lns Charged Off	51,342,655	243,825,045	374.9		141.3	823,845,870		227,693,567	+
* Total 1st Mortgage Lns Recovered * NET 1st MORTGAGE LN C/Os	6,365,610	8,669,986 235,155,059	36.2 422.8		144.2	37,472,004	77.0	9,483,062	+
** Net Charge Offs - 1st Mortgage Loans	44,977,045	235,155,059	422.8	567,197,768	141.2	786,373,866	38.6	218,210,505	11.0
/ Avg 1st Mortgage Loans	0.03	0.12	359.8	0.27	121.0	0.36	33.9	0.39	9.0
* Total Other RE Lns Charged Off	178,965,060	614,725,967	243.5		87.9	1,227,295,952		272,269,637	
* Total Other RE Lns Recovered	7,739,454	14,440,039	86.6		89.5	42,609,498		11,936,034	
* NET OTHER RE LN C/Os	171,225,606	600,285,928	250.6		87.8	1,184,686,454	5.1	260,333,603	
**Net Charge Offs Other RE Loans / Avg Other RE Loans	0.19	0.64	227.8		86.8	1.32		1.22	
* Amounts are year-to-date and the related % change ratios are annualize	•								
** Annualization factor: March = 4; June = 2; September =4/3; December									
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	Memi	ber Business Loa		ition					
Return to cover 06/14/2011		For Charter : Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Gro	up: All * T	ypes Included: A	II Federa	ally Insured Credit	Unions
•	Count of Cl	U in Peer Group :							
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Mar-2011	% Chg
BUSINESS LOANS									
Member Business Loans (NMBLB) 1 Purchased Business Loans or Participations to	21,459,363,443	25,531,770,716	19.0	28,279,415,320	10.8	30,413,271,788	7.5	30,663,684,799	3.0
Nonmembers (NMBLB) ¹	4,929,242,985	6,360,143,424	29.0	6,789,563,211	6.8	6,765,768,251	-0.4	6,701,286,498	-1.0
Total Business Loans (NMBLB) 1	26,388,606,428	31,891,914,140	20.9	35,068,978,531	10.0	37,179,040,039	6.0		
Unfunded Commitments ¹	1,852,703,145	1,701,806,459	-8.1	1,612,294,689	-5.3	1,593,523,144	-1.2		
TOTAL BUSINESS LOANS (NMBLB) LESS									
UNFUNDED COMMITMENTS 1 %(Total Business Loans (NMBLB) Less Unfunded	24,535,903,283	30,190,107,681	23.0	33,456,683,842	10.8	35,585,516,895	6.4	35,679,079,527	0.0
Commitments/ Total Assets) 1	3.25	3.72	14.5	3.78	1.6	3.89	2.9	3.80	-2.4
NUMBER OF BUSINESS LOANS OUTSTANDING:	5.20							3.55	
Number of Outstanding of Business Loans to Members	120,592	131,339	8.9	142,056	8.2	149,109	5.0	152,554	2.3
Number of Outstanding Purchased Business Loans or	16,404	16,199	-1.2	15,595	-3.7	16,564	6.2	15,109	-8.8-
Participation Interests to Nonmembers Fotal Number of Business Loans Outstanding	136,996	147,538	7.7	157,651	6.9	165,673	5.1	167,663	
REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS)	100,000	,		101,001	0.0	,	0	,	
Construction and Development	N/A	N/A		N/A		N/A		1,519,185,297	
Farmland	N/A	N/A		N/A		N/A		694,408,601	
Non-Farm Residential Property Owner Occupied, Non-Farm, Non-Residential Property	N/A N/A	N/A N/A		N/A N/A		N/A N/A		7,343,568,025 10,368,443,307	
Non-Owner Occupied, Non-Farm, Non-Residential Property	N/A N/A	N/A N/A		N/A N/A		N/A N/A		11,433,168,399	
Fotal Real Estate Secured Business Loans	N/A	N/A		N/A		N/A		31,358,773,629	
NON-REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-									
MEMBERS)	N1/A	> 1/0		N 1/A		> 1/A		200 000 000	
Loans to finance agricultural production and other loans to farmers Commercial and Industrial Loans	N/A N/A	N/A N/A		N/A N/A		N/A N/A		688,382,283 5,010,165,591	
Unsecured Business Loans	N/A N/A	N/A N/A		N/A N/A		N/A N/A		105,384,971	
Unsecured Revolving Lines of Credit (Business Purpose)	N/A	N/A		N/A		N/A		202,264,823	
Total Non-Real Estate Secured Business Loans	N/A	N/A		N/A		N/A		6,006,197,668	
NUMBER OF BUSINESS LOANS OUTSTANDING BY TYPE									
Number - Construction and Development Number - Farmland	N/A N/A	N/A N/A		N/A N/A		N/A N/A		2,205 4,716	
Number - Non-Farm Residential Property	N/A N/A	N/A N/A		N/A N/A		N/A N/A		46,072	
Number - Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		N/A		N/A		24,881	
Number - Non-Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		N/A		N/A		24,960	
Total Number of Real Estate Secured Business Loans	N/A	N/A		N/A		N/A		102,834	
Number - Loans to finance agricultural production and other loans to farmers Number - Commercial and Industrial Loans	N/A N/A	N/A N/A		N/A N/A		N/A N/A		10,766	
Number - Unsecured Business Loans	N/A N/A	N/A N/A		N/A N/A		N/A N/A		39,217 2,741	
Number - Unsecured Revolving Lines of	14/71	14// (14/7		14// \		2,771	
Credit (Business Purpose)	N/A	N/A		N/A		N/A		12,105	+
Total Number of Non-Real Estate Secured Business Loans	N/A	N/A		N/A		N/A		64,829	
AMOUNT OF BUSINESS LOANS GRANTED OR PURCHASED:	0.520.472.552	11 511 202 204	20.8	0 427 270 441	19.0	10 747 206 562	12.0	2,767,157,724	2.1
MBL (NMBLB) Granted YTD ¹ Purchased or Participation Interests to Nonmembers (NMBLB) ¹	9,529,473,553 2,003,640,073	11,511,293,394 1,971,566,733	-1.6	9,437,279,441 1,332,425,610	-18.0 -32.4	10,747,296,563 1,337,164,677	13.9 0.4	318,478,288	
DELINQUENCY - MEMBER BUSINESS LOANS	2,000,040,070	1,571,500,700	1.0	1,002,420,010	02.4	1,007,104,077	0.4	010,470,200	7.
1 to < 2 Months Delinquent	207,709,817	387,226,608	86.4	537,092,843	38.7	579,835,938	8.0	589,308,412	
2 to < 6 Months Delinquent	229,183,178	409,178,047	78.5	596,008,756	45.7	592,237,431	-0.6		
6 to 12 Months Delinquent	179,446,067	149,168,321	-16.9	363,045,974	143.4	383,528,489	5.6		
I 2 Months & Over Delinquent Fotal Del Loans - All Types (2 or more Mo)	49,100,897 457,730,142	125,981,018 684,327,386	156.6 49.5	292,012,289 1,251,067,019	131.8 82.8	420,137,828 1,395,903,748	43.9 11.6	406,298,102 1,337,022,352	
MBL DELINQUENCY RATIOS	407,700,142	004,027,000	40.0	1,201,007,010	02.0	1,000,000,140	11.0	1,007,022,002	7.2
% MBL > 1 Month Delinquent (All delinquency > 30 days)	2.71	3.55	30.9	5.34	50.6	5.55	3.9		
% MBL > 2 Months Delinquent (Reportable delinquency)	1.87	2.27	21.5	3.74	65.0	3.92	4.9	3.75	-4.
MBL CHARGE-OFFS AND RECOVERIES:	27 000 077	404 070 705	247.0	222 005 024	60.0	200 074 202	00.4	400 207 000	40.4
Total MBL Charge Offs Total MBL Recoveries	37,922,077 3,482,536	131,876,705 7,065,554	247.8 102.9	223,995,934 6,544,607	69.9 -7.4	289,271,389 7,394,203	29.1 13.0	108,327,929 3,506,623	
MISCELLANEOUS MBL INFORMATION:	5,402,000	7,000,004	102.0	5,544,667	,	7,007,200	10.0	5,555,625	00.
Real Estate Loans also Reported as Business Loans	19,675,581,163	24,493,072,059	24.5	27,682,329,815	13.0	29,562,629,052	6.8	29,305,355,895	-0.9
Construction & Development Loans meeting 723.3(a)	2,022,439,025	2,088,824,879	3.3	1693971431	-18.9	1,421,866,996	-16.1	N/A	
Number of Construction & Development Loans - 723(a)	2,431	2165	-10.9	1,670	-22.9	1,667	-0.2	N/A	
Unsecured Business Loans meeting 723.7(c)-(d)	110,876,638 4,505	133,685,286 4,707	20.6 4.5	167,987,160 5,925	25.7 25.9	145,053,881 6,587	-13.7 11.2	N/A N/A	
Number of Unsecured Business Loans - 723 7101-101	984,271,889	1,108,170,527	12.6	1,197,917,677	8.1	1,291,324,590	7.8		
Number of Unsecured Business Loans - 723.7(c)-(d) Agricultural Related (NMBLB) 1	,,000			15,716	2.1	15,151			
Agricultural Related (NMBLB) 1 Number of Outstanding Agricultural Related Loans	15,297	15,396	0.0	10,7 10		,	-0.0	10,702	
Agricultural Related (NMBLB) ¹ Number of Outstanding Agricultural Related Loans Business Loans and Participations Sold	1,573,622,653	2,049,517,820	30.2	1,293,972,211	-36.9	1,506,933,113	16.5	370,521,269	-1.
Agricultural Related (NMBLB) ¹ Number of Outstanding Agricultural Related Loans			30.2 21.7				16.5 18.7	370,521,269 773,273,157	-1. 8.

	Inves	tments, Cash, & Cash	n Equival	ents					
Return to cover		For Charter :							
06/14/2011		Count of CU:	7292						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group: Al	II * Types	Included: All Federa	lly Insure	d Credit Unions (FIC	Us) *
	Count o	of CU in Peer Group :	N/A						
INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Mar-2011	% Cho
SFAS 115 CLASS OF INVESTMENTS									
Held to Maturity < 1 yr	8,934,529,782	8,296,752,504	-7.1	9,815,841,823	18.3	8,726,021,220	-11.1	8,772,247,750	0.5
Held to Maturity 1-3 yrs	8,778,864,079	9,241,173,421	5.3	13,987,462,580	51.4	18,571,816,388	32.8	20,751,423,937	11.7
Held to Maturity 3-5 yrs	3,926,364,977	5,430,972,214	38.3	7,564,180,607	39.3	9,565,163,043	26.5	11,307,235,797	18.2
Held to Maturity 5-10 yrs	1,608,187,483	1,836,081,394	14.2	2,189,392,678	19.2	3,852,582,759	76.0	4,540,440,785	17.9
Held to Maturity 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Held to Maturity > 10 yrs	664,071,611	785,404,477	18.3		61.1	1,790,122,947	41.5	2,089,797,981	16.7
TOTAL HELD TO MATURITY	23,912,017,932	25,590,384,010	7.0		36.1	42,505,706,357	22.1	47,461,146,250	
Available for Sale < 1 yr	21,566,861,720	24,682,772,943	14.4	23,234,638,024	-5.9	27,912,628,935	20.1	28,034,188,200	0.4
Available for Sale 1-3 yrs	18,402,898,872	25,467,637,360	38.4	38,273,284,258	50.3	49,058,450,663	28.2	50,941,084,550	
Available for Sale 3-5 yrs	10,867,931,710	15,072,580,496	38.7	22,308,551,691	48.0	33,852,388,457	51.7	40,732,057,834	20.3
Available for Sale 5-10 yrs	5,452,319,163	7,038,117,714	29.1	10,516,838,826	49.4	15,864,136,539	50.8	17,917,480,808	12.9
Available for Sale 3-10 yrs	N/A	N/A		N/A		N/A	00.0	N/A	
Available for Sale > 10 yrs	1,840,430,641	2,320,073,167	26.1	2,873,510,048	23.9	3,038,907,546	5.8	3,301,936,767	8.7
TOTAL AVAILABLE FOR SALE	58,130,442,106	74,581,181,680	28.3		30.3	129,726,512,140	33.5	140,926,748,159	
Trading < 1 year	190,663,894	156,115,742	-18.1	534,778,688	242.6	434,436,921	-18.8	508,271,953	
Trading 1-3 years	82,410,444	125,946,098	52.8		115.6	339,680,862	25.1	384,672,318	13.2
Trading 3-5 years	54,066,821	48,260,944	-10.7	77,687,493	61.0	112,199,600	44.4	87,201,375	
Trading 5-10 years	140,750,771	33,823,074	-76.0		88.2	72,383,682	13.7	77,748,765	7.4
Trading 3-10 years	N/A	N/A		N/A		N/A		N/A	
Trading > 10 years TOTAL TRADING	51,214,131 519,106,061	10,290,623 374,436,481	-79.9 -27.9		-12.6 155.5	10,099,904 968,800,969	12.3	5,256,951 1,063,151,362	-48.0 9.7
Other Investments < 1 yr	80,928,501,471	78,048,421,144	-3.6	107,522,535,924	37.8	102,490,863,791	-4.7	115,589,635,657	12.8
Other Investments 1-3 yrs	19,699,373,838	22,677,129,337	15.1	26,579,191,397	17.2	26,079,635,651	-1.9	25,163,333,707	-3.5
Other Investments 3-5 yrs	4,209,793,081	4,561,143,259	8.3		-30.2	3,214,553,263	0.9	3,672,545,425	
Other Investments 5-10 yrs	369,363,583	332,989,260	-9.8		-16.2	434,821,078	55.8	528,973,597	21.7
Other Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Other Investments > 10 yrs	190,288,216	202,148,153	6.2	211,087,596	4.4	274,070,616	29.8	303,902,316	10.9
TOTAL Other Investments	105,397,320,189	105,821,831,153	0.4		30.2	132,493,944,399	-3.8	145,258,390,702	
MATURITIES :									
Total Investments < 1 yr	111,620,556,867	111,184,062,333	-0.4	141,107,794,459	26.9	139,563,950,867	-1.1	152,904,343,560	9.6
Total Investments 1-3 yrs	46,963,547,233	57,511,886,216	22.5		37.6	94,049,583,564	18.9	97,240,514,512	
Total Investments 3-5 yrs	19,058,156,589	25,112,956,913	31.8		31.9	46,744,304,363	41.1	55,799,040,431	19.4
Total Investments 5-10 yrs	7,570,621,000	9,241,011,442	22.1	13,048,892,940	41.2	20,223,924,058	55.0	23,064,643,955	
Total Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Total Investments > 10 yrs	2,746,004,599	3,317,916,420	20.8		31.4	5,113,201,013	17.3	5,700,894,015	
Total	187,958,886,288	206,367,833,324	9.8		31.2	305,694,963,865	12.9	334,709,436,473	
lotai	,								

For Charter: NA Count of CU 7392 Count of C			Other Investment In	ormation						
Montange	Return to cover									
Part Group: NA Care of Clus Performs: Report Nation: Perform Nation: Performs Nation: P	06/14/2011									
Dec-2009 Course Clus Pre-Per Groups : NA. Dec-2009 N. Crop Dec-2010 N. Crop Man-2011 N. Crop More 3011 N. Crop 3011										
No. Dec-2000 No.	Peer Group: N/A				Nation * Peer Group:	All * Typ	es Included: All Fed	lerally Ins	sured Credit Unions	(FICUs)
NORSE TRUTH SUMMANY: TOTAL U.S. CONCINENTED Included for U.S. CONT (Displaced in No.		Count o	f CU in Peer Group :	N/A						
NORSE TRUTH SUMMANY: TOTAL U.S. CONCINENTED Included for U.S. CONT (Displaced in No.										
Modernation Notes (inclusioned IUS GAY) Colligations No.		Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Mar-2011	% Chg
Total Fibre Main										
More to Soverment Chilippians	· · · · · · · · · · · · · · · · · · ·									
TOTAL OVERMENT COLLATIONS 4,885,100,400 4,885,100,400 1,885,100,400 1,985,100,400				1						
AgencyGSE Debt Instruments (not bedied by mortgapses) NA 35,51,876,477 AgencyGSE Martingue-Bucked Sourcities NA 44,418,570 NA 54,4418,570										
Agroup A	TOTAL U.S. GOVERNMENT OBLIGATIONS	4,694,140,430	4,062,383,155	-13.5	7,034,416,487	73.2	10,890,284,105	54.8	12,277,183,391	12.7
Agroup A	Annual (OCE Dakt landswergte (ant booked by great annual)	N1/A	00 504 070 477		50 504 075 707	40.0	75 700 005 000	440	05 070 750 004	40.0
Common C										
Securities Issued by States and Political Subdivision in the U.S. NA NA NA NA NA NA NA N	<u> </u>									
Emerative Season		, , ,	· · · · · · · · · · · · · · · · · · ·			34.3		33.4		
Provide Prov	•					10 1		-44 3		
Provide y Issued Montgage-Basked Securities NA 324,320,337 327	, , , , , , , , , , , , , , , , , , , ,		· · · · · · · · · · · · · · · · · · ·			10.1		44.0		
TOTAL OTHER MRTGAGE-BACKED SECURITIES N/A 3,242.202.531 3,811.738,070 114 2,928.986,030 180 2,685.228.107 -8.8 Mutual Funds N/A N/A 1,327.770.413 1,522.845,035 1.68 1,581.742.770 20 20,007.122 144 171.743.845 170.7445 1.752.212.300 2,007.944.800 8.3 1,980.105,724 -1.9 1,763.040,754 -1.9						27.7		21.6		
Mutual Funds										
Commercial Marcha Scalar Securities NA NA 662.38.311 218.586.703 67.0 250.087.423 14.1		147	0,2 :2,202,00 :		5,5 : :,: 55,5 : 5		_,0_0,000,000		_,000,0,	
Commercial Marcha Scalar Securities NA NA 662.38.311 218.586.703 67.0 250.087.423 14.1	Mutual Funds	N/A	N/A		1,327,770,413		1,524,843,051	14.8	1,661,742,170	9.0
TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS 1,877,21/2,800 2,077,944,800 8.3 1,980,105,724 1.9 1,745,406,754 1.4 1,911,809,290 8.7 800,800,800 800,800,800,800,800 800,800,800,800,800,800,800,800,800,800	Common Trusts	N/A	N/A					-67.0		
Bank Issued FDIC-Guaranteed Bonds MA NA	TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS			8.3		-1.9				
Collisteralized Mortgages Obligations 14,583,192,150 23,756,002.469 62.9 29,066,279,078 22.5 36,555,222.551 25.9 38,756,216,180 58, Commercial Morgage Backet Securities 494,898,770 767,093,279 55.0 1,284,731,220 64.9 1,180,056,073 28.8 1,749,328,037 4.1	Bank Issued FDIC-Guaranteed Bonds			l						
Commercial Mortgage Related Securities With Enthedded Options of Complex Courpon Formulas 1,2518,584,778 11,184,677,679 1-107 17,553,397,700 56,9 23,750,258,188 3,5,3 26,407,720,013 11,280,000,000 11,280,0	MORTGAGE RELATED SECURITIES:									
OTHER INVESTMENT INFORMATION:	Collateralized Mortgage Obligations	14,583,192,150	23,756,002,469	62.9	29,096,279,078	22.5	36,635,222,551	25.9	38,765,216,189	5.8
Non-Mortgage Related Securities With Embedded Options or Complex Coupon Formulas 12,518,584,738 11,184,677,579 10,7 17,553,397,709 56,8 23,750,289,138 53, 26,407,720,103 11,2	Commercial Mortgage Backed Securities	494,898,770	767,093,279	55.0	1,264,731,920	64.9	1,680,056,073	32.8	1,749,326,037	4.1
Compiler Coupon Formulas 12,518,594,786 11,184,677,679 1-0,7 17,553,397,709 56,9 23,750,286,138 35,3 26,407,720,013 11,2										
Non-Mortgage Related Securities With Maturities > 3 Yrs Withoul Embedded Options or Complex Coupon Formulas 1,455,325,505 2,766,358,476 3,15 3,301,35,970 3,201,32(b) 3,1703,740,212 4,2643,289,876 3,45 5,4931,336,699 2,85 7,1,495,688,838 30,2 7,7,880,659,728 8,9 Popositis/Share per 703,10(n) 3,874,287,413 3,836,316,319 4,3,089,751,709 2,00 2,695,416,186 1,22 3,055,979,488 1,33 4,44 3,369,717,709 2,00 2,055,416,186 1,22 3,055,979,488 1,33 4,44 3,089,757,169 3,11 3,069,757,169 3,11 3,069,757,169 3,11 3,069,757,169 3,11 3,069,757,169 3,11 3,069,741,720 3,11 3,069,741,720 3,11 3,069,741,720 3,11 3,069,741,720 3,11 3,069,741,720 3,11 3,069,741,720 3,11 3,069,741,720 3,11 3,069,741,720 3,11 3,069,741,741 3,069,741 3,069,741 3,0										1
Without Embedded Options or Complex Coupon Formulas		12,518,584,736	11,184,677,579	-10.7	17,553,397,709	56.9	23,750,258,138	35.3	26,407,720,013	11.2
Securities per 703.12(b) 31,703,740,212 42,643,289,875 34.5 54,931,336,089 28.8 71,495,086,638 30.2 77,880,559,752 8.9		4 455 005 505	0.700.050.470	00.4	0.000.405.070	00.5	0.050.004.050	405.0	7 000 050 004	
Deposits/Shares per 703.10(a) 3,674,287,413 3,836,316,319 4,4 3,069,751,709 2,00 2,695,416,186 -1,2 3,053,597,948 13.3 Market Value of Investments Piurbased Under Investments Piurbased Under Investments Piurbased Under Investments Piurbased Under Investments 18,069,774,842 266,553,173,009 -8,276,515,5165 -8,28										
Market Value of Investments Purchased Under 181,886,076 23.1 271,690,859 49.4 257,219,504 5.3 165,236,626 33.8			· · · · · · · · · · · · · · · · · · ·							
Investment Pilot Program (703.19) 236,541,361 181,886,076 22.1 271,690,869 49.4 257,219,504 5.3 16,526,626 35.8 36.8 34.9 36.0 36.0 3		3,074,287,413	3,830,310,318	4.4	3,069,751,709	-20.0	2,095,416,186	-12.2	3,053,597,948	13.3
Fair Value of Total Investments 188,099,774,842 206,656,173,090 9.8 270,915,571,685 31.1 306,042,192,222 31.0 334,920,472,130 9.4 10.8		236 541 361	181 886 076	-23 1	271 690 859	49 4	257 219 504	-5.3	165 236 626	-35.8
Investment Repurchase Agreements 1,145,678,730 388,492,401 -66.1 43,605,476 -88.8 165,818,431 280.3 176,203,111 6.3 8070wing Repurchase Agreements Placed in Investments for Positive Arbitrage 2,189,755,188 522,790,398 -76.1 567,013,301 8.5 506,822,034 -10.6 506,028,020 -0.2 -0										
Borrowing Repurchase Agreements Placed in Investments 2,189,755,188 522,790,398 7-61 567,013,001 8.5 506,822,004 10.6 506,028,020 0-2 Cash on Deposit in Other Financial Institutions 6,747,273,180 8,751,643,537 29.7 12,523,862,167 43.1 19,896,986,803 58.8 25,240,134,607 26.9 CUSO INFORMATION 70,000										
Cash on Deposit in Corporate Credit Unions 28,534,273,378 25,510,758,059 -11.3 40,754,946,505 61.0 40,782,187,792 0.1 48,174,610,400 18.1 Cash on Deposit in Other Financial Institutions 6,747,273,180 8,751,643,557 29.7 12,523,862,167 43.1 19,896,986,803 58.9 25,240,134,607 26.9 USO INFORMATION 2010 of Investments in CUSO 1.063,046,500 1,115,739,512 5.0 1,145,804,134 2.7 1,317,266,412 15.0 1,325,625,805 0.6 CUSO Ions 583,8084,817 592,280,882 1.5 746,169,306 26.0 792,569,786 6.2 2721,145,377 0.0 1,019,099,814 0.2 Aggregate cash outlays in CUSO 635,708,056 668,043,20 5.1 924,346,446 38.4 1,016,743,732 10.0 1,019,099,814 0.2 WHOLLY OWNED CUSO INFORMATION N/A N/A N/A N/A 1,131,724,117 1,101,346,809 1.0 1,591,789,197 2.29.7 Total Assets of Wholly Owned CUSOs N/A N/A N/A	Borrowing Repurchase Agreements Placed in Investments	, , ,	, ,		, ,		, ,		, ,	
Cash on Deposit in Other Financial Institutions 6,747,273,180 8,751,643,537 29.7 12,523,862,167 43.1 19,896,986,803 58.9 25,240,134,607 26.9 CUSO INFORMATION Value of Investments in CUSO 1,063,046,500 1,115,739,512 5.0 1,145,804,134 2.7 1,317,266,412 15.0 1,325,625,805 0.6 CUSO loans 583,608,471 592,260,882 1.5 746,169,306 26.0 792,569,768 6.2 721,145,367 9.0 Aggregate cash outlays in CUSO 635,708,056 668,043,220 5.1 924,346,446 38.4 1,016,743,732 10.0 1,019,099,814 0.2 WHOLLY OWNED CUSO INFORMATION Total Assets of Wholly Owned CUSOS N/A N/A N/A 2,559,751,514 2,2264,321,200 11.5 1,591,789,197 29.7 Total Capital of Wholly Owned CUSOS N/A N/A N/A 2,131,72,4117 1,010,346,809 1.07 737,699,927 29.7 Total Capital of Wholly Owned CUSOS N/A N/A N/A 241,379,054 297,312,060 23.2 3,295,187 -101.1 Total Loans of Wholly Owned CUSOS N/A N/A N/A N/A 50,978,255 332,07,526 34.9 25,180,601 24.2 Inv not Authorized by the FCU Act or NCUA R&R (SCU only) 1,434,316,206 1,572 1,733 10.2 1,613 -6.9 1,646,031,584 4.2 16,430,010,740 -0.2 CREDIT Unifol NVESTMENT PROGRAMS Mortgage Processing 1,572 1,733 10.2 1,613 -6.9 1,646 2.0 1,659 0.8 Aproved Mortgage Seller 672 809 20.4 850 5.1 873 2.7 875 0.2 Rorrowing Repurchase Agreements 3 30 2.2 4 850 5.1 873 2.7 875 0.2 Browning Repurchase Agreements Not Authorized by FCU Act (SCU only) 132 134 1.5 1.5 1.4 7.5 1.2 2.5 1.6 0.4 1,858 -0.4 8rokert Deposits (all deposits and shares Querthase Agreements Not Authorized by FCU Act (SCU only) 132 134 1.5 1.5 1.4 7.5 1.2 2.5 1.6 0.4 1,858 -0.4 8rokert Deposits (all deposits and shares Meeting 703.10(a) 1,025 1,101 7.4 913 1.7.1 951 4.2 9.5 10.0 8rokert Deposits (investments) 1,593 2,194 3.7 1,858 -1.5 1,866 0.4 1,858 -0.4 8rokert Deposits (investments) 1,593 2,194 3.7 1,858 -1.5 1,866 0.4 1,858 -0.4 8rokert Deposits (investments) 1,593 2,194 3.7 1,595 3.7 1,858 -1.5 1,866 0.4 1,858 -0.4 8rokert Deposits (investments) 1,593 2,194 3.7 1,858 -1.5 3 1,866 0.4 1,858 -0.4 8rokert Deposits (investments) 1,593 2,194 3.7 1,595 3.7 1,858 -1.5 3 1,866 0.4 1,858	for Positive Arbitrage	2,189,755,188	522,790,398	-76.1	567,013,301	8.5	506,822,034	-10.6	506,028,020	-0.2
CUSO Information	Cash on Deposit in Corporate Credit Unions	28,534,273,378	25,310,758,059	-11.3	40,754,946,505	61.0	40,782,187,792	0.1	48,174,610,400	18.1
Value of Investments in CUSO 1,063,046,500 1,115,739,512 5.0 1,145,804,134 2.7 1,317,266,412 15.0 1,325,625,805 0.6		6,747,273,180	8,751,643,537	29.7	12,523,862,167	43.1	19,896,986,803	58.9	25,240,134,607	26.9
CUSO loans										
Aggregate cash outlays in CUSO MNED CUSO INFORMATION										
WHOLLY OWNED CUSO INFORMATION N/A N/A 2,559,751,514 2,264,321,200 -11.5 1,591,789,197 -29.7 Total Capital of Wholly Owned CUSOS N/A N/A 1,131,724,117 1,010,346,809 -10.7 737,699,927 -27.0 Net Income/Loss of Wholly Owned CUSOS N/A N/A N/A 1,131,724,117 1,010,346,809 -10.7 737,699,927 -27.0 Net Income/Loss of Wholly Owned CUSOS N/A N/										
Total Assets of Wholly Owned CUSOs		635,708,056	668,043,220	5.1	924,346,446	38.4	1,016,743,732	10.0	1,019,099,814	0.2
Total Capital of Wholly Owned CUSOs		N1/A	N1/A		0.550.754.544		0.004.004.000	44.5	4 504 700 407	00.7
Net Income/Loss of Wholly Owned CUSOs	·									
Total Loans of Wholly Owned CUSOs	· · · · · · · · · · · · · · · · · · ·									
Total Delinquency of Wholly Owned CUSOS	· · · · · · · · · · · · · · · · · · ·							23.2		
Inv not Authorized by the FCU Act or NCUA R&R (SCU only) 1,434,316,206 1,956,342,699 36.4 1,702,930,853 -13.0 1,956,432,292 14.9 1,878,080,415 -4.0 Outstanding Balance of Brokered CDs and Share Certificates Purchased 6,638,168,412 12,212,579,383 84.0 15,792,519,039 29.3 16,460,315,844 4.2 16,430,010,740 -0.2 CREDIT UNION INVESTMENT PROGRAMS Mortgage Processing 1,572 1,733 10.2 1,613 -6.9 1,646 2.0 1,659 0.8 Approved Mortgage Seller 809 20.4 805 5.1 873 2.7 875 0.2 Borrowing Repurchase Agreements 30 26 -13.3 41 57.7 42 2.4 43 2.4 Brokered Deposits (all deposits acquired through 3rd party) 1nvestment Pilot Program 19 19 19 10 17 10.5 13 -2.5 Deposits and Shares Meeting 703.10(a) Brokered Certificates of Deposit (investments) 1,593 2,194 37.7 1,858 -15.3 1,866 0,4 1,878,080,415 -4.0 1,878,080,415 -4.0 1,878,080,415 -4.0 1,878,080,415 -4.0 1,878,080,415 -4.0 1,879,519,039 29.3 16,460,315,844 4.2 16,430,010,740 -0.2 CREDIT UNION INVESTMENT PROGRAMS 15,792,519,039 29.3 16,460,315,844 4.2 16,430,010,740 -0.2 CREDIT UNION INVESTMENT PROGRAMS 84.0 15,792,519,039 29.3 16,460,315,844 4.2 16,430,010,740 -0.2 CREDIT GROWN PROGRAMS 84.0 15,792,519,039 29.3 16,460,315,844 4.2 16,430,010,740 -0.2 CREDIT GROWN PROGRAMS 84.0 15,792,519,039 29.3 16,460,315,844 4.2 16,430,010,740 -0.2 CREDIT GROWN PROGRAMS 84.0 15,792,519,039 29.3 16,460,315,844 4.2 16,430,010,740 -0.2 CREDIT GROWN PROGRAMS 84.0 15,792,519,039 29.3 16,460,315,844 4.2 16,430,010,740 -0.2 CREDIT GROWN PROGRAMS 84.0 15,792,519,039 29.3 16,460,315,844 4.2 16,430,010,740 -0.2 CREDIT GROWN PROGRAMS 84.0 15,792,519,039 29.3 16,460,315,844 4.2 16,430,010,740 -0.2 CREDIT GROWN PROGRAMS 16,40 16,40,315,844 4.2 16,430,010,740 16,40 16,40,315,844 4.2 16,430,010,740 16,4	*							34.0		
Outstanding Balance of Brokered CDs and Share 6,638,168,412 12,212,579,383 84.0 15,792,519,039 29.3 16,460,315,844 4.2 16,430,010,740 -0.2 CREDIT UNION INVESTMENT PROGRAMS 5 1,572 1,733 10.2 1,613 -6.9 1,646 2.0 1,659 0.8 Approved Mortgage Seller 672 809 20.4 850 5.1 873 2.7 875 0.2 Borrowing Repurchase Agreements 30 26 -13.3 41 57.7 42 2.4 43 2.4 Brokered Deposits (all deposits acquired through 3rd party) 255 251 -1.6 337 34.3 315 -6.5 315 0.0 Investment Pilot Program 19 19 0.0 17 -1.5 13 -23.5 13 0.0 Investments Not Authorized by FCU Act (SCU only) 132 134 1.5 124 -7.5 122 -1.6 119 -2.5 Deposits and Shares Meeting 703.10(a) 1,025 1,101 <td>Total Delinquency of Wholly Owned Cosos</td> <td>IN/A</td> <td>IN/A</td> <td></td> <td>50,976,255</td> <td></td> <td>33,207,520</td> <td>-34.9</td> <td>25,160,001</td> <td>-24.2</td>	Total Delinquency of Wholly Owned Cosos	IN/A	IN/A		50,976,255		33,207,520	-34.9	25,160,001	-24.2
Outstanding Balance of Brokered CDs and Share 6,638,168,412 12,212,579,383 84.0 15,792,519,039 29.3 16,460,315,844 4.2 16,430,010,740 -0.2 CREDIT UNION INVESTMENT PROGRAMS 5 1,572 1,733 10.2 1,613 -6.9 1,646 2.0 1,659 0.8 Approved Mortgage Seller 672 809 20.4 850 5.1 873 2.7 875 0.2 Borrowing Repurchase Agreements 30 26 -13.3 41 57.7 42 2.4 43 2.4 Brokered Deposits (all deposits acquired through 3rd party) 255 251 -1.6 337 34.3 315 -6.5 315 0.0 Investment Pilot Program 19 19 0.0 17 -1.5 13 -23.5 13 0.0 Investments Not Authorized by FCU Act (SCU only) 132 134 1.5 124 -7.5 122 -1.6 119 -2.5 Deposits and Shares Meeting 703.10(a) 1,025 1,101 <td>Inv not Authorized by the FCLI Act or NCLIA R&R (SCLI only)</td> <td>1 434 316 206</td> <td>1 956 342 600</td> <td>36.4</td> <td>1 702 930 853</td> <td>-13 0</td> <td>1 956 432 202</td> <td>1⊿ 0</td> <td>1 878 080 415</td> <td>-4 ∩</td>	Inv not Authorized by the FCLI Act or NCLIA R&R (SCLI only)	1 434 316 206	1 956 342 600	36.4	1 702 930 853	-13 0	1 956 432 202	1⊿ 0	1 878 080 415	-4 ∩
Certificates Purchased 6,638,168,412 12,212,579,383 84.0 15,792,519,039 29.3 16,460,315,844 4.2 16,430,010,740 -0.2 CREDIT UNION INVESTMENT PROGRAMS Mortgage Processing 1,572 1,733 10.2 1,613 -6.9 1,646 2.0 1,659 0.8 Approved Mortgage Seller 672 809 20.4 850 5.1 873 2.7 875 0.2 Borrowing Repurchase Agreements 30 26 -13.3 41 57.7 42 2.4 43 2.4 Brokered Deposits (all deposits acquired through 3rd party) 255 251 -1.6 337 34.3 315 -6.5 315 0.0 Investment Pilot Program 19 19 0.0 17 -10.5 13 -23.5 13 0.0 Investments Not Authorized by FCU Act (SCU only) 132 134 1.5 124 -7.5 122 -1.6 119 -2.5 Deposits and Shares Meeting 703.10(a) 1,025 1,101		1,404,010,200	1,300,042,030	30.4	1,702,300,000	-10.0	1,000,402,202	14.5	1,070,000,410	0
CREDIT UNION INVESTMENT PROGRAMS Image: CREDIT UNION INVESTMENT PROG	•	6,638,168,412	12,212,579,383	84.0	15,792,519.039	29.3	16,460,315,844	4.2	16,430,010,740	-0.2
Approved Mortgage Seller 672 809 20.4 850 5.1 873 2.7 875 0.2 Borrowing Repurchase Agreements 30 26 -13.3 41 57.7 42 2.4 43 2.4 Brokered Deposits (all deposits acquired through 3rd party) 255 251 -1.6 337 34.3 315 -6.5 315 0.0 Investment Pilot Program 19 0.0 17 -10.5 13 -23.5 13 0.0 Investments Not Authorized by FCU Act (SCU only) 132 134 1.5 124 -7.5 122 -1.6 119 -2.5 Deposits and Shares Meeting 703.10(a) 1,025 1,101 7.4 913 -17.1 951 4.2 951 0.0 Brokered Certificates of Deposit (investments) 1,593 2,194 37.7 1,858 -15.3 1,866 0.4 1,858 -0.4 # Means the number is too large to display in the cell		-,,	, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		2, 2, 1, 2, 2, 2		2, 22,2		-,,,-	
Approved Mortgage Seller 672 809 20.4 850 5.1 873 2.7 875 0.2 Borrowing Repurchase Agreements 30 26 -13.3 41 57.7 42 2.4 43 2.4 Brokered Deposits (all deposits acquired through 3rd party) 255 251 -1.6 337 34.3 315 -6.5 315 0.0 Investment Pilot Program 19 19 0.0 17 -10.5 13 -23.5 13 0.0 Investments Not Authorized by FCU Act (SCU only) 132 134 1.5 124 -7.5 122 -1.6 119 -2.5 Deposits and Shares Meeting 703.10(a) 1,025 1,101 7.4 913 -17.1 951 4.2 951 0.0 Brokered Certificates of Deposit (investments) 1,593 2,194 37.7 1,858 -15.3 1,866 0.4 1,858 -0.4 # Means the number is too large to display in the cell 1 1 1 1 1 1 1 1 1 1 1 1 1	Mortgage Processing	1,572	1,733	10.2	1,613	-6.9	1,646	2.0	1,659	0.8
Brokered Deposits (all deposits acquired through 3rd party) 255 251 -1.6 337 34.3 315 -6.5 315 0.0 Investment Pilot Program 19 19 0.0 17 -10.5 13 -23.5 13 0.0 Investments Not Authorized by FCU Act (SCU only) 132 134 1.5 124 -7.5 122 -1.6 119 -2.5 Deposits and Shares Meeting 703.10(a) 1,025 1,101 7.4 913 -17.1 951 4.2 951 0.0 Brokered Certificates of Deposit (investments) 1,593 2,194 37.7 1,858 -15.3 1,866 0.4 1,858 -0.4 # Means the number is too large to display in the cell 1,593 2,194 37.7 1,858 -15.3 1,866 0.4 1,858 -0.4	Approved Mortgage Seller	672	809	20.4	850	5.1	873	2.7	875	0.2
Brokered Deposits (all deposits acquired through 3rd party) 255 251 -1.6 337 34.3 315 -6.5 315 0.0 Investment Pilot Program 19 19 0.0 17 -10.5 13 -23.5 13 0.0 Investments Not Authorized by FCU Act (SCU only) 132 134 1.5 124 -7.5 122 -1.6 119 -2.5 Deposits and Shares Meeting 703.10(a) 1,025 1,101 7.4 913 -17.1 951 4.2 951 0.0 Brokered Certificates of Deposit (investments) 1,593 2,194 37.7 1,858 -15.3 1,866 0.4 1,858 -0.4 # Means the number is too large to display in the cell 1,593 2,194 37.7 1,858 -15.3 1,866 0.4 1,858 -0.4	Borrowing Repurchase Agreements	30	26	-13.3	41	57.7	42	2.4	43	2.4
Investment Pilot Program 19 19 0.0 17 -10.5 13 -23.5 13 0.0 Investments Not Authorized by FCU Act (SCU only) 132 134 1.5 124 -7.5 122 -1.6 119 -2.5 Deposits and Shares Meeting 703.10(a) 1,025 1,101 7.4 913 -17.1 951 4.2 951 0.0 Brokered Certificates of Deposit (investments) 1,593 2,194 37.7 1,858 -15.3 1,866 0.4 1,858 -0.4 # Means the number is too large to display in the cell 1	Brokered Deposits (all deposits acquired through 3rd party)	255	251	-1.6	337	34.3	315	-6.5	315	0.0
Deposits and Shares Meeting 703.10(a) 1,025 1,101 7.4 913 -17.1 951 4.2 951 0.0 Brokered Certificates of Deposit (investments) 1,593 2,194 37.7 1,858 -15.3 1,866 0.4 1,858 -0.4 # Means the number is too large to display in the cell 0<	Investment Pilot Program	19	19	0.0	17		13	-23.5	13	
Brokered Certificates of Deposit (investments) 1,593 2,194 37.7 1,858 -15.3 1,866 0.4 1,858 -0.4 # Means the number is too large to display in the cell		132	134			-7.5				
# Means the number is too large to display in the cell		1,025	1,101	7.4	913	-17.1	951	4.2	951	
	. ,	1,593	2,194	37.7	1,858	-15.3	1,866	0.4	1,858	-0.4
14.OtherInvInfo	# Means the number is too large to display in the cell									
									14.Oth	erlnvlnfo

	Supplemental Share	Information, Off B	alance She	et, & Borrowings					
Return to cover		For Charter :		,					
06/14/2011		Count of CU :							
CU Name: N/A		Asset Range :							/=:a:: \
Peer Group: N/A	Count of (: Criteria : CU in Peer Group		ation * Peer Group:	: All * Typ	es Included: All Fed	lerally in:	sured Credit Unions	(FICUS)
		•							
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Mar-2011	% Chg
Accounts Held by Member Government Depositors	888,578,048	945,467,234	6.4	1,061,473,277	12.3	1,297,029,683	22.2	1,202,510,031	-7.3
Accounts Held by Nonmember Government Depositors	760,073,043	761,744,033		474,173,138	-37.8	407,385,585	-14.1	233,783,535	+
Employee Benefit Member Shares	213,968,310	261,306,270		297,052,280	13.7	251,002,810	-15.5	·	+
Employee Benefit Nonmember Shares	1,935,950	2,567,555	32.6	2,244,442	-12.6	3,228,859	43.9	2,382,364	-26.2
529 Plan Member Deposits	7,007,256	1,873,239	-73.3	968,639	-48.3	1,090,923	12.6	1,127,758	3.4
Non-dollar Denominated Deposits	123,031	850,852	591.6	111,125	-86.9	88,098	-20.7	73,182	
Health Savings Accounts	120,270,423	137,213,017		260,373,633	89.8	383,185,347	47.2		
Dollar Amount of Share Certificates >= \$100,000	61,960,129,949	66,437,185,385		70,108,875,537	5.5	70,527,451,558	0.6		
Dollar Amount of IRA/Keogh >= \$100,000	12,278,753,973	15,511,527,912	26.3	19,464,201,113	25.5	20,911,282,222	7.4	21,221,997,884	1.5
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts	10,669,626,677	12,233,659,653	14.7	14,596,798,870	19.3	17,483,128,334	19.8	19,134,549,307	9.4
Dollar Amount of Noninterest Bearing Transactional Accounts with balances > \$250,000	NI/A	NI/A		NI/A		1 500 074 100		2 005 906 020	24.7
SAVING MATURITIES	N/A	N/A		N/A		1,522,874,198		2,005,806,939	31.7
< 1 year	561,847,050,117	600,828,908,016	6.9	667,337,262,783	11.1	686,827,492,743	2.9	710,025,099,407	3.4
1 to 3 years	52,432,960,597	60,202,095,144		62,365,288,387	3.6	70,253,125,729	12.6		
> 3 years	18,111,230,665	20,096,235,203		22,964,150,488	14.3	29,365,718,322	27.9		+
Total Shares & Deposits	632,391,241,379	681,127,238,363		752,666,701,658	10.5	786,446,336,794	4.5		
INSURANCE COVERAGE IN ADDITION TO NCUSIF	,== ,== ,,==					, :,:::,::		, = = , = = , = = ,	
Share/Deposit Insurance in Addition to NCUSIF	460	464	0.9	439	-5.4	375	-14.6	369	-1.6
Dollar Amount of Shares/Deposits Covered by Additional Insurance	7,072,626,884	2,581,100,380	-63.5	2,477,984,747	-4.0	2,406,174,746	-2.9	2,274,776,851	-5.5
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR BUSINESS LOANS									
Commercial Real Estate /1	976,489,827	850,594,672		345,175,198	-59.4	354,910,436	2.8	, ,	
Construction & Land Development (MBL)	N/A	N/A		374,843,617		264,092,534	-29.5		
Outstanding Letters of Credit	152,035,937	127,481,134		151,136,491	18.6	160,745,330	6.4	, ,	
Other Unfunded MBL Commitments	876,213,318	851,211,787	+	892,275,874	4.8	974,520,174	9.2		
Total Unfunded Commitments for Business Loans	2,004,739,082	1,829,287,593	-8.8	1,763,431,180	-3.6	1,754,268,474	-0.5	1,685,891,770	-3.9
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-BUSINESS)									
Revolving O/E Lines 1-4 Family	39,343,443,882	39,335,782,812	0.0	37,547,265,971	-4.5	36,667,496,757	-2.3	37,197,917,649	1.4
Credit Card Line	68,336,899,358	71,125,212,003		71,824,578,520	1.0	71,300,717,531	-0.7	73,211,858,419	
Unsecured Share Draft Lines of Credit	10,893,403,864	11,906,749,775		10,358,242,850	-13.0	10,086,557,967	-2.6		
Overdraft Protection Programs	9,600,184,444	11,096,180,899	15.6	11,731,454,623	5.7	12,101,806,417	3.2	12,332,385,728	1.9
Residential Construction Loans-Excluding Business Purpose	N/A	N/A		454,859,819		385,101,296	-15.3		
Federally Insured Home Equity Conversion Mortgages (HECM)	N/A	N/A		32,440,664		11,516,606	-64.5	, ,	
Proprietary Reverse Mortgage Products	N/A	N/A		17,683,946		19,066,329	7.8		
Other Unused Commitments	6,871,858,928	7,346,737,720		6,586,029,138	-10.4	7,075,702,742	7.4	, , ,	
Total Unfunded Commitments for Non-Business Loans	135,045,790,476	140,810,663,209		138,552,555,531	-1.6	137,647,965,645	-0.7	140,564,094,240	
Total Unused Commitments %(Unused Commitments / Cash & ST Investments)	137,050,529,558	142,639,950,802		140,315,986,711	-1.6	139,402,234,119	-0.7 0.3	142,249,986,010	
Unfunded Commitments / Cash & ST Investments) Unfunded Commitments Committed by Credit Union	115.56 N/A	119.90 N/A		94.38 N/A	-21.3	94.68 N/A	0.3	88.43 140,493,782,274.00	
Unfunded Commitments Committee by Credit Onion Unfunded Commitments Through Third Party	N/A	N/A		N/A		N/A		1,756,203,736	+
Loans Transferred with Recourse ¹	2,193,058,822	3,865,672,224		3,468,943,457	-10.3	3,178,640,089	-8.4		
Pending Bond Claims	44,454,615	29,248,310	+	30,473,713	4.2	93,882,781	208.1	23,843,794	
Other Contingent Liabilties	50,193,823	85,169,376		88,049,245	3.4	50,565,777	-42.6	, ,	
CREDIT AND BORROWING ARRANGEMENTS:									
Num FHLB Members	929	943	1.5	1,010	7.1	1,023	1.3	1,041	1.8
LINES OF CREDIT (Borrowing)									
Total Credit Lines	101,684,090,298	126,202,351,074		126,975,477,052	0.6	131,136,566,660	3.3		
Total Committed Credit Lines	2,952,627,943	2,562,780,672		2,473,947,534	-3.5	2,283,269,486	-7.7		
Total Credit Lines at Corporate Credit Unions	N/A	N/A		45,431,286,142		44,552,209,828	-1.9	, , ,	+
Draws Against Lines of Credit	13,166,164,125	19,201,476,041	45.8	15,484,253,168	-19.4	15,323,796,921	-1.0	13,179,550,011	-14.0
BORROWINGS OUTSTANDING FROM CORPORATE CREDIT UNIONS									
Line of Credit Outstanding from Corporate Cus	N/A	N/A		612,619,691		304,830,059	-50.2	249,708,038	-18.1
Term Borrowings Outstanding from Corporate Cus	N/A	N/A		5,173,753,620		1,552,263,221	-70.0		+
MISCELLANEOUS BORROWING INFORMATION:				. , ., ., .,		. , ,		, , , , , , , , , , , , , , , , , , , ,	
Assets Pledged to Secure Borrowings	N/A	N/A		108,960,079,754		121,083,101,455	11.1	123,327,519,855	1.9
Amount of Borrowings Subject to Early Repayment at									
Lenders Option	2,760,478,266	3,317,283,880	20.2	3,294,932,508	-0.7	2,883,871,523	-12.5	2,607,760,591	-9.6
# Means the number is too large to display in the cell									
¹ Included MBL construction and land development prior to 03/31/09.									

Miccollo	nague Information Dr	oaromo	Convious					
Wilscella			Services					
+								
			Nation * Poor Group:	All * Type	se Included: All Fede	rally Incur	ad Cradit Unions (E	 C e\ *
Count			Nation Feet Group.	All Type	es included. All rede	lany msur	eu Creuit Officia (F	
Count	or co in Peer Group.	IN/A						
Doc-2007	Doc-2008	% Cha	Doc-2000	% Cha	Doc-2010	% Cha	Mar-2011	% Chg
Dec-2007	Dec-2000	78 City	Dec-2009	78 City	Dec-2010	76 City	IVIA1-2011	/6 CITE
96 924 254	00 507 022	2.0	90.015.917	1 5	00 526 944	0.7	00 706 070	0.3
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1.26	2.03	61.4	1.50	-26.2	0.68	-54.7	1.15	68.6
157,863,842	162,812,053	3.1	166,305,140	2.1	168,310,821	1.2	168,795,063	0.3
215,114	220,949	2.7	219,307	-0.7	219,996	0.3	219,507	-0.2
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	33,		0.,2.0	0.0	00,020		20,100	
20.407	21.005	2.0	20.070	0.1	21.066	0.4	21.066	0.0
<u> </u>	·				· · · · · · · · · · · · · · · · · · ·			_
	· ·	4.1			•			_
N/A	854		91	-89.3	87	-4.4	626	619.5
249,555,066,847	250,574,393,140	0.4	267,064,394,376	6.6	248,774,448,212	-6.8	57,511,114,793	-7.5
1.871	1.954	4.4	1.722	-11.9	1.753	1.8	1.754	0.1
-								
		40 E		100			· · · · · · · · · · · · · · · · · · ·	
		-16.7		-36.5				_
		0.8	,		1,665		1,677	0.7
N/A	N/A		259		263	1.5	264	0.4
498	580	16.5	477	-17.8	495	3.8	489	-1.2
N/A	N/A		670		691	3.1	689	-0.3
		10		5.0				
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					· · · · · · · · · · · · · · · · · · ·			
		1.1	,	-7.8				
5,502	5,410	-1.7	4,544	-16.0	4,659	2.5	4,646	-0.3
N/A	N/A		119		126	5.9	127	0.8
3,917	4,041	3.2	4,032	-0.2	4,161	3.2	4,173	0.3
N/A	N/A		2.004		2.061	2.8	2.076	0.7
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1471	1471		1471		120		2.0	, , , , , ,
F 206	F 224	0.7	E 112	4.0	E 172	1.2	E 167	0.1
-		0.7		-4.0	·			
					· · · · · · · · · · · · · · · · · · ·			
							670	
N/A	N/A		693		715	3.2	719	0.6
N/A	N/A		159		161	1.3	163	1.2
N/A	N/A		324		351		352	
		42 0		57.0				
		72.3		57.0				_
N/A	N/A		3,582		3,689	3.0	3,697	0.2
								.]
N/A	N/A		131		219	67.2	234	6.8
N/A	N/A		185,493,738		419,706,151	126.3	676,551,015	61.2
				<u> </u>				
N/A	1,557,982,176		1,563,728,680	0.4	1,680,440,339	7.5	1,626,331,141	-3.2
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= 1 (or no annualizing)								
	Count (1) Bec-2007 86,824,354 1,187,416,097 7.31 1.26 157,863,842 215,114 33,788 20,407 1,476 N/A 249,555,066,847 1,871 N/A 220 102 N/A 1,728 N/A 1,728 N/A 498 N/A N/A 3,197 3,598 1,305 N/A 5,502 N/A 3,917 N/A N/A N/A N/A N/A N/A N/A N/	For Charter : Count of CU : Asset Range : Criteria : Count of CU in Peer Group :	For Charter : N/A Count of CU : 7292 Asset Range : N/A Criteria : Region: N/A Dec-2007 Dec-2008 % Chg 86,824,354 88,587,933 2.0 1,187,416,097 1,302,321,549 9.7 7.31 6.80 -7.0 157,863,842 162,812,053 3.1 215,114 220,949 2.7 33,788 33,411 -1.1 20,407 21,005 2.9 1,476 1,537 4.1 N/A 854 249,555,066,847 250,574,393,140 0.4 1,871 1,954 4.4 N/A N/A N/A 1,728 1,742 0.8 N/A N/A N/A 1,728 1,742 0.8 N/A N/A N/A 1,305 1,405 7.7 N/A N/A 3,197 3,352 4.8 3,598 2,800 -22.2 1,305 1,405 7.7 N/A N/A N/A N/A 3,917 4,041 3.2 N/A N/A N/A N/A N/A	Count of CU : 7292 Asser Range : N/A	For Charter: NA Count of CU: 7292 Asser Range: NA Criteria: Region: Nation * Peer Group: All * Type Count of CU in Peer Group: NA NA NA NA NA NA NA NA	For Charter : NA Count of CU 7292	For Charter: NA Count of CU: 1792 Asset Range: NA Count of CU: 1792 Asset Range: NA Count of CU in Peer Group: NA Dec-2007	For Charter WA Count of CU 7292 Asser Range WA Criteria Region Nation Peer Group: All Types included: All Federally insured Credit Unions (# Count of CU in Peer Group: NA Dec-2009 W. Chg Dec-2010 W. Chg Mar-2011 Mar-2011 Mar-2014 Mar-2

	In	formation Systems &	Technolo	MOV					
Return to cover		For Charter :		99					
06/14/2011		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group: A	l All * Type	⊥ es Included: All. Federa	lly Insur	ed Credit Unions (FIC	Us) *
100.01049. 147.	Count	of CU in Peer Group :			, , , ,				
	Joann	or committee croup.	147						
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Mar-2011	% Chg
System Used to Maintain Share/Loan Records									
Manual System (No Automation)	129						5.7		
Vendor Supplied In-House System	5,678	5,400	-4.9	4,938	-8.6	4,852	-1.7	4,809	-0.9
Vendor On-Line Service Bureau	2,165	2,188	1.1	2,205	0.8	2,201	-0.2	2,209	
CU Developed In-House System	53	47	-11.3	67	42.6	59	-11.9	56	
Other	76	71	-6.6	106	49.3	98	-7.5	97	-1.0
Electronic Financial Services									
Home Banking Via Internet Website	4,899	5,000	2.1	4,908	-1.8	4,887	-0.4	4,891	0.1
Audio Response/Phone Based	4,393				-1.5		-0.4	· ·	-0.5
Automatic Teller Machine (ATM)	4,393			· ·	-1.5	· ·	-1.8	· · · · · · · · · · · · · · · · · · ·	
Kiosk	332			· ·	3.6		-1.7	· ·	-0.4
Mobile Banking	N/A			431	3.0	721	67.3		12.1
Other	176			311	56.3		3.9		
Services Offered Electronically	170	199	13.1	311	36.3	323	3.9	320	1.0
Member Application	1.000	1.000	0.2	1 005	-4.7	1.016	0.6	1 024	0.4
New Loan	1,996					,	0.6		0.4
Account Balance Inquiry	3,186			-	-8.2	· ·	-1.0		-0.1
Share Draft Orders	5,281	5,265		-	-1.7	· ·	-1.1	· · · · · · · · · · · · · · · · · · ·	
	4,344			-	-6.6	,	-1.0	-	-0.2
New Share Account	1,143			· ·	0.9	,	1.7	· ·	
Loan Payments	4,626			· ·	-2.5		-0.8	-	
Account Aggregation	328				11.5		2.5		1.9
Internet Access Services	674				3.7		1.3		1.0
e-Statements	N/A	· · · · · · · · · · · · · · · · · · ·		3,480	8.4		2.6	-	1.2
External Account Transfers	N/A			633		685	8.2		3.5
View Account History	4,950				-1.0		-0.6	-	0.0
Merchandise Purchase	430			374			-1.9		
Merchant Processing Services	N/A			213		224	5.2		
Remote Deposit Capture	N/A			233		283	21.5		
Share Account Transfers	5,140				-3.6		-1.0	-	
Bill Payment	3,418				2.4		1.0		
Download Account History	4,147			-	1.5	,	-0.4	-	
Electronic Cash	282				0.5		-3.2		
Electronic Signature Authentification/Certification	133	161	21.1	180	11.8	193	7.2	205	6.2
Type of World Wide Website Address									
Informational	746				-8.6		-1.8		
Interactive	281				86.2		1.1		0.0
Transactional	4,594				-4.6		-0.6		
Number of Members That Use Transactional Website	25,354,081								
No Website, But Planning to Add in the Future	467	383	-18.0	34	-91.1	28	-17.6	30	7.1
Type of Website Planned for Future									
Informational	362			30					
Interactive	36	23	-36.1	1	-95.7	0	-100.0	0	N/A
Transactional	69	61	-11.6	3	-95.1	3	0.0	3	0.0
Miscellaneous									
Internet Access	7,252	7,076	-2.4	7,081	0.1	6,989	-1.3	6,961	-0.4
									47 1007
									17.IS&T

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CU Name: N/A

N/A

06/14/2011

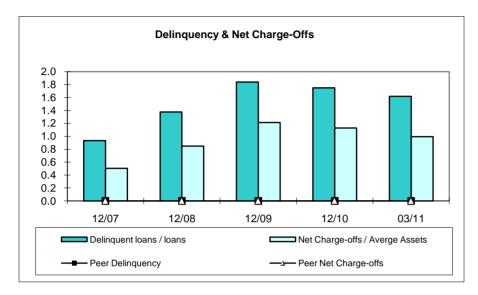
Peer Group:

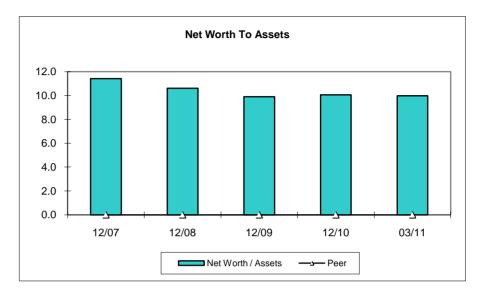
Graphs 1 For Charter: N/A

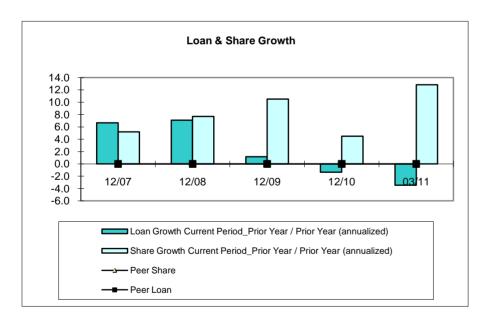
Count of CU: 7292 Asset Range: N/A

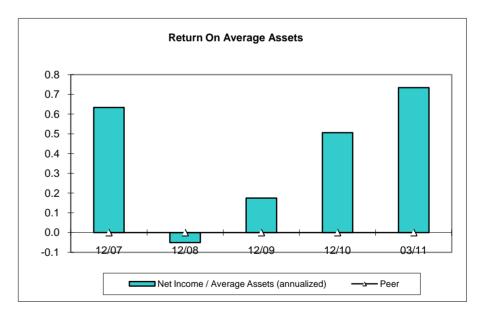
Criteria: Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit

Count of CU in Peer Group: N/A









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Peer Group: N/A

Graphs 2 For Charter: N/A 06/14/2011 **Count of CU: 7292** CU Name: N/A Asset Range: N/A

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

Count of CU in Peer Group: N/A

