

Cycle Date: June-2013
 Run Date: 09/11/2013
 Interval: Annual

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

Count of CU : 6681
 Asset Range : N/A
 Peer Group Number : N/A
 Count of CU in Peer Group : N/A

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

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

Ratio Analysis									
Return to cover	For Charter :		N/A						
09/11/2013	Count of CU :		6681						
CU Name: N/A	Asset Range :		N/A						
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs) *								
Count of CU in Peer Group :			N/A		Dec-2012		Jun-2013		
	Dec-2009	Dec-2010	Dec-2011	Dec-2012	PEER Avg	Percentile**	Jun-2013	PEER Avg	Percentile**
CAPITAL ADEQUACY									
Net Worth/Total Assets	9.89	10.06	10.21	10.43	N/A	N/A	10.50	N/A	N/A
Net Worth/Total Assets--Including Optional Total Assets Election (if used)	9.92	10.08	10.24	10.46	N/A	N/A	10.54	N/A	N/A
Total Delinquent Loans / Net Worth ³	12.03	10.80	9.30	6.49	N/A	N/A	5.74	N/A	N/A
Solvency Evaluation (Estimated)	111.52	111.60	111.87	112.15	N/A	N/A	111.89	N/A	N/A
Classified Assets (Estimated) / Net Worth	10.14	10.28	9.04	7.62	N/A	N/A	6.95	N/A	N/A
ASSET QUALITY									
Delinquent Loans / Total Loans ³	1.84	1.76	1.60	1.16	N/A	N/A	1.04	N/A	N/A
* Net Charge-Offs / Average Loans	1.21	1.13	0.91	0.73	N/A	N/A	0.58	N/A	N/A
Fair (Market) HTM Invest Value/Book Value HTM Invest.	100.21	100.81	101.33	100.64	N/A	N/A	99.43	N/A	N/A
Accum Unreal G/L On AFS/Cost Of AFS	0.56	0.48	1.25	1.42	N/A	N/A	-0.34	N/A	N/A
Delinquent Loans / Assets ³	1.19	1.09	0.95	0.68	N/A	N/A	0.60	N/A	N/A
EARNINGS									
* Return On Average Assets	0.18	0.50	0.67	0.85	N/A	N/A	0.85	N/A	N/A
* Return On Average Assets Excluding Stabilization Income/Expense & NCUSIF Premium ²	0.14	0.72	0.87	0.93	N/A	N/A	0.88	N/A	N/A
* Gross Income/Average Assets	6.31	5.79	5.34	5.08	N/A	N/A	4.75	N/A	N/A
* Yield on Average Loans	6.28	6.06	5.76	5.42	N/A	N/A	5.10	N/A	N/A
* Yield on Average Investments	2.63	1.95	1.61	1.27	N/A	N/A	1.07	N/A	N/A
* Fee & Other Op. Income / Avg. Assets	1.36	1.33	1.30	1.43	N/A	N/A	1.39	N/A	N/A
* Cost of Funds / Avg. Assets	1.74	1.21	0.93	0.73	N/A	N/A	0.60	N/A	N/A
* Net Margin / Avg. Assets	4.57	4.58	4.41	4.35	N/A	N/A	4.15	N/A	N/A
* Operating Exp./ Avg. Assets	3.55	3.29	3.26	3.18	N/A	N/A	3.09	N/A	N/A
* Provision For Loan & Lease Losses / Average Assets	1.13	0.78	0.50	0.36	N/A	N/A	0.26	N/A	N/A
* Net Interest Margin/Avg. Assets	3.21	3.25	3.12	2.92	N/A	N/A	2.77	N/A	N/A
Operating Exp./Gross Income	56.22	56.85	61.05	62.62	N/A	N/A	65.09	N/A	N/A
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets ¹	2.57	2.59	2.51	2.38	N/A	N/A	2.31	N/A	N/A
* Net Operating Exp. /Avg. Assets	2.72	2.51	2.52	2.44	N/A	N/A	2.39	N/A	N/A
ASSET / LIABILITY MANAGEMENT									
Net Long-Term Assets / Total Assets	31.50	32.98	32.42	32.92	N/A	N/A	34.92	N/A	N/A
Reg. Shares / Total Shares & Borrowings	25.32	27.07	28.71	30.44	N/A	N/A	31.65	N/A	N/A
Total Loans / Total Shares	76.05	71.81	69.07	68.06	N/A	N/A	67.48	N/A	N/A
Total Loans / Total Assets	64.71	61.76	59.42	58.48	N/A	N/A	58.11	N/A	N/A
Cash + Short-Term Investments / Assets	16.80	16.10	17.30	17.49	N/A	N/A	16.50	N/A	N/A
Total Shares, Dep. & Borrs / Earning Assets	93.71	93.66	93.26	93.23	N/A	N/A	93.35	N/A	N/A
Reg Shares + Share Drafts / Total Shares & Borrs	36.12	38.10	40.50	42.75	N/A	N/A	44.39	N/A	N/A
Borrowings / Total Shares & Net Worth	4.40	3.22	2.81	2.70	N/A	N/A	2.57	N/A	N/A
Supervisory Interest Rate Risk Threshold / Net Worth	268.11	270.30	263.09	260.14	N/A	N/A	269.65	N/A	N/A
PRODUCTIVITY									
Members / Potential Members	6.57	6.14	5.97	5.76	N/A	N/A	5.64	N/A	N/A
Borrowers / Members	51.01	50.07	49.85	50.68	N/A	N/A	50.67	N/A	N/A
Members / Full-Time Employees	382.58	384.53	388.63	384.18	N/A	N/A	383.91	N/A	N/A
Avg. Shares Per Member	\$8,375	\$8,691	\$9,011	\$9,356	N/A	N/A	\$9,553	N/A	N/A
Avg. Loan Balance	\$12,487	\$12,463	\$12,484	\$12,565	N/A	N/A	\$12,721	N/A	N/A
* Salary And Benefits / Full-Time Empl.	\$58,263	\$59,467	\$61,306	\$63,485	N/A	N/A	\$64,968	N/A	N/A
OTHER RATIOS									
* Net Worth Growth	1.70	5.08	6.81	8.54	N/A	N/A	8.11	N/A	N/A
* Market (Share) Growth	10.50	4.48	5.21	6.10	N/A	N/A	7.19	N/A	N/A
* Loan Growth	1.14	-1.35	1.20	4.55	N/A	N/A	5.40	N/A	N/A
* Asset Growth	9.07	3.36	5.18	6.25	N/A	N/A	6.70	N/A	N/A
* Investment Growth	31.26	12.95	12.60	8.46	N/A	N/A	8.54	N/A	N/A
* Membership Growth	1.46	0.68	1.48	2.18	N/A	N/A	2.92	N/A	N/A
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
**Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection is complete. Subsequent corrections to data after this date are not reflected in the Percentile Rank or the Peer Average Ratios until the next cycle.									
Percentile Rankings show where the credit union stands in relation to its peers in key areas of performance. To arrive at the percentile ranking, all data for all credit unions in a peer group are arranged in order from highest (100) to lowest (0) value. The percentile ranking assigned to the credit union is a measure of the relative standing of that ratio in the entire range of ratios. A high or low ranking does not imply good or bad performance. However, when reviewed in relation to other available data, users may draw conclusions as to the importance of the percentile rank to the credit union's financial performance.									
¹ For periods before 2004, the Fixed Assets & Foreclosed and Repossessed assets did not include repossessed vehicles.									
² Prior to September 2010, this ratio was named Return on Assets Prior to NCUSIF Stabilization Income/Expense. From December 2010 forward, NCUSIF Premium Expense is also excluded from ROA.									
³ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.									

	Supplemental Ratio Analysis				
Return to cover	For Charter : N/A				
09/11/2013	Count of CU : 6681				
CU Name: N/A	Asset Range : N/A				
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * Types				
	Count of CU in Peer Group : N/A				
	Dec-2009	Dec-2010	Dec-2011	Dec-2012	Jun-2013
OTHER DELINQUENCY RATIOS ¹					
Credit Cards DQ >= 2 Mo (>= 60 Days) / Total Credit Card Loans	2.06	1.54	1.15	0.97	0.83
Leases Receivable Delinquent >= 2 Mo (>= 60 Days) / Total Leases Receivable	0.86	0.33	0.36	0.12	0.11
Non-Federally Guaranteed Student Loans Delinquent >= 2 Mo(>= 60 Days) / Total Non-Federally Guaranteed Student Loans	N/A	N/A	1.29	1.36	1.20
New Vehicle Loans >= 2 Mo (>= 60 Days)/ Total New Vehicle Loans	N/A	N/A	N/A	N/A	0.38
Used Vehicle Loans >= 2 Mo (>= 60 Days)/ Total Used Vehicle Loans	N/A	N/A	N/A	N/A	0.62
Total Vehicle Loans >= 2 Mo (>= 60 Days)/ Total Vehicle Loans	N/A	N/A	N/A	N/A	0.54
TDR Consumer Lns Not Secured by RE Delinquent >= 2 Mo (>= 60 Days) / TDR Consumer Lns Not Secured by RE	N/A	N/A	N/A	7.59	7.44
Indirect Loans Delinquent >= 2 Mo (>= 60 Days) / Total Indirect Loans	1.47	1.17	0.97	0.77	0.63
Participation Loans Delinquent >= 2 Mo (>= 60 Days) / Total Participation Loans	3.47	3.96	4.15	1.76	2.19
Business Loans Delinquent >= 1 Mo (>= 30 Days) / Total Business Loans Less Unfund Comm	5.39	5.73	5.08	3.18	2.91
Business Loans Delinquent >= 2 Mo (>= 60 Days) / Total Business Loans Less Unfund Comm	3.75	4.06	3.82	2.18	2.15
TDR Business Lns Not Secured by RE Delinquent >= 2 Mo (>= 60 Days) / TDR Business Lns Not Secured by RE	N/A	N/A	N/A	17.13	8.52
Loans Held For Sale Delinquent >= 2 Mo (>= 60 Days) / Loans Held for Sale	N/A	N/A	N/A	N/A	0.10
Allowance for Loan & Lease Losses to Delinquent Loans	84.01	94.89	96.90	117.11	120.62
REAL ESTATE LOAN DELINQUENCY ¹					
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 2 Mo(>= 60 Days) / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years	1.71	1.89	1.76	1.21	1.13
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 2 Mo (>= 60 Days) / Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years	3.15	3.29	3.21	2.01	1.95
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 2 Mo (>= 60 Days) / Total Other RE Fixed/Hybrid/Balloon Loans	1.83	1.86	1.79	1.57	1.40
Other Real Estate Adjustable Rate Loans Delinquent >= 2 Mo (>= 60 Days) / Total Other RE Adjustable	1.39	1.26	1.15	0.91	0.83
Total Interest Only Payment Option First & Other RE Loans Delinquent >= 2 Mo (>= 60 Days) / Total Int Only and Pmt Opt First & Other RE Loans	3.02	3.06	2.53	1.64	1.65
Total TDR 1st and Other RE Delinquent >= 2 Mo (>= 60 Days) / Total TDR 1st and Other Loans	N/A	N/A	N/A	11.49	11.85
TDR RE Lns also Reported as Business Loans Delinquent >= 2 Mo (>= 60 Days) / Total TDR RE Lns also Reported as Business Loans	N/A	N/A	N/A	14.91	17.06
Total Real Estate Loans DQ >= 1 Mo (>= 30 Days) / Total Real Estate Loans	3.32	3.40	3.15	2.42	2.02
Total Real Estate Loans DQ >= 2 Mo (>= 60 Days) / Total Real Estate Loans	2.00	2.10	2.00	1.38	1.30
MISCELLANEOUS LOAN LOSS RATIOS					
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	20.78	23.71	23.86	21.50	20.61
* Net Charge Offs - Credit Cards / Avg Credit Card Loans	4.30	4.16	3.02	2.26	2.04
* Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed Student	N/A	N/A	N/A	1.18	0.62
* Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans	N/A	N/A	N/A	N/A	0.43
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.55	0.64	0.62	0.52	0.33
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.27	0.36	0.40	0.37	0.23
* Net Charge Offs - Other RE Loans/ Avg Other RE Loans	1.19	1.33	1.21	0.98	0.66
* Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest Only and Payment Option First & Other RE Loans	N/A	1.45	1.43	1.23	0.59
* Net Charge Offs - Leases Receivable / Avg Leases Receivable	2.39	2.04	0.59	0.05	0.29
* Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.72	1.19	0.82	0.63	0.59
* Net Charge Offs - Participation Loans / Avg Participation Loans	1.07	1.18	1.32	1.10	0.36
* Net Charge Offs - Member Business Loans / Avg Member Business Loans	0.68	0.81	0.98	0.83	0.34
SPECIALIZED LENDING RATIOS					
Indirect Loans Outstanding / Total Loans	13.26	12.66	12.37	13.09	13.75
Participation Loans Outstanding / Total Loans	2.17	2.20	2.29	2.31	2.32
Participation Loans Purchased YTD / Total Loans Granted YTD	0.95	0.95	1.29	1.37	1.28
* Participation Loans Sold YTD / Total Assets	0.24	0.21	0.31	0.32	0.32
Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets	3.78	3.89	3.88	3.87	3.89
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.28	0.74	0.71	0.89	0.81
Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed Student Loans	N/A	N/A	N/A	N/A	35.19
REAL ESTATE LENDING RATIOS					
Total Fixed Rate Real Estate / Total Assets	22.25	21.38	20.67	20.16	19.99
Total Fixed Rate Real Estate / Total Loans	34.38	34.62	34.78	34.48	34.41
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	33.75	31.48	28.38	34.88	34.24
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	54.08	51.87	46.59	53.60	51.78
Interest Only & Payment Option First & Other RE / Total Assets	2.32	2.22	2.07	1.88	1.75
Interest Only & Payment Option First & Other RE / Net Worth	23.41	22.09	20.30	18.02	16.70
MISCELLANEOUS RATIOS					
Mortgage Servicing Rights / Net Worth	0.79	0.88	0.83	0.86	0.98
Unused Commitments / Cash & ST Investments	94.39	94.71	86.84	85.42	91.93
Complex Assets / Total Assets	21.47	22.29	23.19	23.27	23.31
Short Term Liabilities / Total Shares and Deposits plus Borrowings	50.44	47.26	44.99	43.15	42.07
* 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					
¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.					

		Liabilities, Shares & Equity							
Return to cover		For Charter : N/A							
09/11/2013		Count of CU : 6681							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria :		Region: Nation * Peer Group: All * Types Included: All		Federally Insured Credit Unions (FICUs) *			
		Count of CU in Peer Group : N/A							
	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Jun-2013	% Chg
LIABILITIES, SHARES AND EQUITY									
LIABILITIES:									
Other Borrowings	N/A	N/A		N/A		N/A		N/A	
Other Notes, Promissory Notes, Interest Payable, & Draws Against Lines of Credit	36,558,909,968	28,108,400,103	-23.1	25,726,535,088	-8.5	26,224,064,854	1.9	24,723,391,113	-5.7
Borrowing Repurchase Transactions	896,209,030	528,389,543	-41.0	525,851,250	-0.5	496,537,300	-5.6	1,709,747,788	244.3
Subordinated Debt	3,013,910	3,650,424	21.1	9,297,602	154.7	9,914,148	6.6	10,011,525	1.0
Uninsured Secondary Capital and Subordinated Debt Included in Net Worth ³	79,042,300	156,160,823	97.6	247,667,157	58.6	244,805,956	-1.2	247,511,482	1.1
Accrued Dividends and Interest Payable	495,869,040	372,974,645	-24.8	318,763,345	-14.5	267,491,202	-16.1	198,700,340	-25.7
Accounts Payable & Other Liabilities	7,274,606,806	7,701,999,233	5.9	9,511,025,124	23.5	10,189,633,093	7.1	11,782,169,382	15.6
TOTAL LIABILITIES	45,307,651,054	36,871,574,771	-18.6	36,339,139,566	-1.4	37,432,446,553	3.0	38,671,531,630	3.3
SHARES AND DEPOSITS									
Share Drafts	85,302,112,139	89,875,101,057	5.4	100,639,232,062	12.0	111,419,298,694	10.7	119,139,253,865	6.9
Regular Shares	199,909,175,027	220,522,133,570	10.3	244,974,328,833	11.1	275,294,961,236	12.4	296,161,618,031	7.6
Money Market Shares	158,315,466,061	175,767,250,880	11.0	189,136,817,385	7.6	203,246,602,941	7.5	208,799,053,492	2.7
Share Certificates	225,558,764,759	213,414,622,701	-5.4	204,091,307,061	-4.4	197,877,710,569	-3.0	194,291,722,608	-1.8
IRA/KEOGH Accounts	73,392,845,925	76,408,551,733	4.1	77,647,181,063	1.6	79,070,008,792	1.8	79,135,411,982	0.1
All Other Shares ¹	7,707,220,552	7,992,534,439	3.7	8,706,950,192	8.9	8,720,925,478	0.2	9,370,164,971	7.4
Non-Member Deposits	2,485,724,114	2,423,555,632	-2.5	2,213,252,376	-8.7	2,274,514,756	2.8	2,574,889,020	13.2
TOTAL SHARES AND DEPOSITS	752,671,308,577	786,403,750,012	4.5	827,409,068,972	5.2	877,904,022,466	6.1	909,472,113,969	3.6
EQUITY:									
Undivided Earnings	59,528,934,707	62,720,715,680	5.4	67,395,284,833	7.5	74,148,689,974	10.0	76,376,777,696	3.0
Regular Reserves	18,890,171,722	19,114,305,383	1.2	19,152,150,828	0.2	19,266,706,282	0.6	19,335,277,083	0.4
Appropriation For Non-Conforming Investments (SCU Only)	25,282,948	29,880,479	18.2	26,096,996	-12.7	25,889,449	-0.8	28,335,434	9.4
Other Reserves	8,832,915,746	9,537,414,407	8.0	10,531,691,567	10.4	11,826,961,684	12.3	12,471,034,008	5.4
Equity Acquired in Merger	167,267,974	380,509,851	127.5	866,567,534	127.7	1,074,572,799	24.0	1,232,978,923	14.7
Miscellaneous Equity	11,678,682	18,277,115	56.5	20,267,127	10.9	17,834,293	-12.0	16,661,247	-6.6
Accumulated Unrealized G/L on AFS Securities	543,150,121	623,965,597	14.9	1,842,436,892	195.3	2,316,609,379	25.7	-615,465,694	-126.6
Accumulated Unrealized Losses for OTTI (due to other factors) on HTM Debt Securities	-43,025,372	-27,310,316	36.5	-24,504,065	10.3	-30,666,651	-25.1	-24,997,977	18.5
Accumulated Unrealized G/L on Cash Flow Hedges	-25,814,657	-28,486,471	-10.3	-45,930,759	-61.2	-50,239,843	-9.4	-29,434,819	41.4
Other Comprehensive Income	-1,301,640,368	-1,303,722,686	-0.2	-1,804,008,326	-38.4	-2,154,489,662	-19.4	-2,117,564,105	1.7
Net Income	0	0	N/A	0	N/A	0	N/A	1,213,446,449	N/A
EQUITY TOTAL	86,628,921,503	91,065,549,039	5.1	97,960,052,627	7.6	106,441,867,704	8.7	107,887,048,245	1.4
TOTAL SHARES & EQUITY	839,300,230,080	877,469,299,051	4.5	925,369,121,599	5.5	984,345,890,170	6.4	1,017,359,162,214	3.4
TOTAL LIABILITIES, SHARES, & EQUITY	884,607,881,134	914,340,873,822	3.4	961,708,261,165	5.2	1,021,778,336,723	6.2	1,056,030,693,844	3.4
NCUA INSURED SAVINGS ²									
Uninsured Shares	27,117,017,015	30,000,851,588	10.6	33,497,130,120	11.7	39,651,882,047	18.4	41,395,031,025	4.4
Uninsured Non-Member Deposits	524,321,150	450,515,220	-14.1	258,843,294	-42.5	213,588,093	-17.5	518,181,253	142.6
Total Uninsured Shares & Deposits	27,641,338,165	30,451,366,808	10.2	33,755,973,414	10.9	39,865,470,140	18.1	41,913,212,278	5.1
Insured Shares & Deposits	725,029,970,412	755,952,383,204	4.3	793,653,095,558	5.0	838,038,552,326	5.6	867,558,901,691	3.5
TOTAL NET WORTH	87,541,772,318	91,986,358,773	5.1	98,248,328,607	6.8	106,634,450,966	8.5	110,957,398,194	4.1
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¹ PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KEOGHS, AND NONMEMBER SHARES FOR SHORT FORM FILERS									
² PRIOR TO 10/03/08 SHARES INSURED UP TO \$100,000; 10/03/08 to 05/20/09 SHARES INSURED UP TO \$100,000 and \$250,000 FOR IRAS; 5/20/09 AND FORWARD SHARES INSURED UP TO \$250,000									
³ December 2011 and forward includes "Subordinated Debt Included in Net Worth."									
									5. LiabShEquity

		Income Statement									
Return to cover		For Charter : N/A									
09/11/2013		Count of CU : 6681									
CU Name: N/A		Asset Range : N/A									
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs) *									
		Count of CU in Peer Group : N/A									
		Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Jun-2013	% Chg	
* INCOME AND EXPENSE											
INTEREST INCOME:											
Interest on Loans		35,783,761,568	34,503,469,960	-3.6	32,758,210,432	-5.1	31,718,077,610	-3.2	15,445,834,707	-2.6	
Less Interest Refund		(42,877,587)	(40,134,257)	-6.4	(44,337,689)	10.5	(45,169,599)	1.9	(5,006,570)	-77.8	
Income from Investments		6,249,609,147	5,621,162,800	-10.1	5,215,914,299	-7.2	4,533,399,614	-13.1	2,057,797,544	-9.2	
Income from Trading		13,852,790	5,299,357	-61.7	10,781,429	103.4	11,315,037	4.9	-15,258,095	-369.7	
TOTAL INTEREST INCOME		42,004,345,918	40,089,797,860	-4.6	37,940,568,471	-5.4	36,217,622,662	-4.5	17,483,367,586	-3.5	
INTEREST EXPENSE:											
Dividends		11,724,619,548	8,612,298,086	-26.5	6,837,700,300	-20.6	5,647,273,062	-17.4	2,426,742,981	-14.1	
Interest on Deposits		1,787,777,742	1,241,602,286	-30.6	939,006,194	-24.4	758,451,639	-19.2	315,537,831	-16.8	
Interest on Borrowed Money		1,277,783,424	1,032,113,276	-19.2	910,749,464	-11.8	830,017,446	-8.9	368,435,292	-11.2	
TOTAL INTEREST EXPENSE		14,790,180,714	10,886,013,648	-26.4	8,687,455,958	-20.2	7,235,742,147	-16.7	3,110,716,104	-14.0	
PROVISION FOR LOAN & LEASE LOSSES		9,556,354,653	7,038,491,796	-26.3	4,675,725,711	-33.6	3,575,288,932	-23.5	1,332,815,373	-25.4	
NET INTEREST INCOME AFTER PLL		17,657,810,551	22,165,292,416	25.5	24,577,386,802	10.9	25,406,591,583	3.4	13,039,836,109	2.6	
NON-INTEREST INCOME:											
Fee Income		7,028,672,132	7,023,586,029	-0.1	6,944,370,481	-1.1	7,369,420,035	6.1	3,654,216,899	-0.8	
Other Operating Income		4,471,080,886	4,942,137,429	10.5	5,212,482,697	5.5	6,828,294,275	31.0	3,548,993,944	3.9	
Gain (Loss) on Investments		-1,093,784,143	-9,077,527	99.2	226,230,459	2,592.2	268,835,596	18.8	113,739,880	-15.4	
Gain (Loss) on Disposition of Assets		-63,641,224	-98,210,006	-54.3	-177,526,133	-80.8	-60,210,000	66.1	1,014,170	103.4	
Gain from Bargain Purchase (Merger)		15,650,850	35,037,673	123.9	34,577,955	-1.3	56,184,580	62.5	14,970,896	-46.7	
Other Non-Oper Income/(Expense)		145,030,220	69,563,540	-52.0	42,273,492	-39.2	165,545,066	291.6	85,511,657	3.3	
NCUSIF Stabilization Income		3,404,721,277	1,011,452	-100.0	0	-100.0	0	N/A	0	N/A	
TOTAL NON-INTEREST INCOME		13,907,729,998	11,964,048,590	-14.0	12,282,408,951	2.7	14,628,069,552	19.1	7,418,447,446	1.4	
NON-INTEREST EXPENSE											
Total Employee Compensation & Benefits		13,686,961,519	13,993,195,406	2.2	14,485,361,135	3.5	15,504,946,373	7.0	8,055,117,137	3.9	
Travel, Conference Expense		244,278,694	252,137,715	3.2	272,473,248	8.1	296,713,372	8.9	155,286,666	4.7	
Office Occupancy		2,077,731,881	2,132,895,367	2.7	2,187,705,412	2.6	2,223,823,686	1.7	1,134,618,746	2.0	
Office Operation Expense		5,299,314,359	5,320,070,582	0.4	5,422,345,215	1.9	5,771,196,780	6.4	2,944,139,150	2.0	
Educational and Promotion		911,830,516	953,108,824	4.5	1,024,673,145	7.5	1,141,244,704	11.4	564,848,845	-1.0	
Loan Servicing Expense		1,728,883,524	1,816,122,131	5.0	1,988,189,243	9.5	2,211,038,494	11.2	1,166,802,198	5.5	
Professional, Outside Service		2,060,063,482	2,147,497,834	4.2	2,284,849,182	6.4	2,420,728,363	5.9	1,232,231,455	1.8	
Member Insurance ¹		84,316,396	N/A		N/A		N/A		N/A		
Member Insurance - NCUSIF Premium ²		N/A	972,103,534		183,688,883	-81.1	88,161,005	-52.0	26,701,641	-39.4	
Member Insurance - Temporary Corporate CU Stabilization Fund ³		3,079,129,333	1,002,432,033	-67.4	1,709,966,244	70.6	691,555,587	-59.6	153,542,719	-55.6	
Member Insurance - Other		N/A	102,041,101		70,061,973	-31.3	64,044,895	-8.6	59,208,673	84.9	
Operating Fees		153,079,096	145,624,824	-4.9	145,885,457	0.2	148,286,301	1.6	77,350,958	4.3	
Misc Operating Expense		754,128,491	755,164,189	0.1	810,217,196	7.3	1,006,213,777	24.2	497,819,172	-1.1	
TOTAL NON-INTEREST EXPENSE		30,079,717,291	29,592,393,540	-1.6	30,585,416,333	3.4	31,567,953,337	3.2	16,067,667,360	1.8	
NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE AND NCUSIF PREMIUMS ^{1/4}		4,564,952,591	6,510,471,581	42.6	8,168,034,547	25.5	9,246,424,390	13.2	4,570,860,555	-1.1	
NET INCOME (LOSS)		1,485,823,258	4,536,947,466	205.3	6,274,379,420	38.3	8,466,707,798	34.9	4,390,616,195	3.7	
RESERVE TRANSFERS:											
Transfer to Regular Reserve		409,642,085	380,211,169	-7.2	377,830,031	-0.6	346,847,102	-8.2	179,999,673	3.8	
* All Income/Expense amounts are year-to-date while the related % change ratios are annualized.											
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¹ From September 2009 to December 2010, this account includes NCUSIF Premium Expense.											
² For December 2010 forward, this account includes only NCUSIF Premium Expense.											
³ From March 2009 to June 2009, this account was named NCUSIF Stabilization Expense and included the NCUSIF Premium Expense. For September 2009 and forward, this account only includes only the Temporary Corporate CU Stabilization Expense (see footnotes 1 & 2).											
⁴ Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabilization Expense. From December 2010 forward, NCUSIF Stabilization Income, if any, is excluded.											

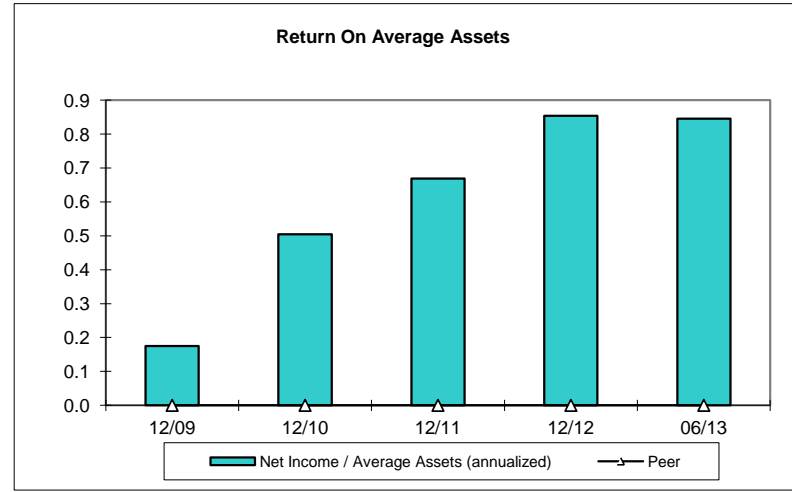
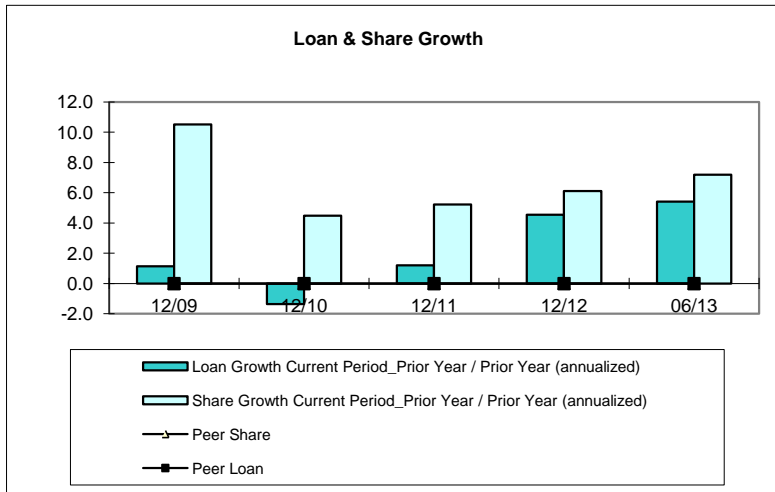
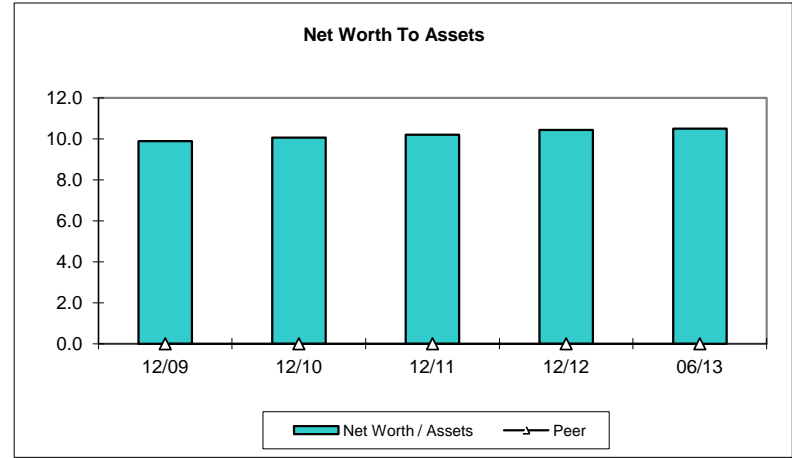
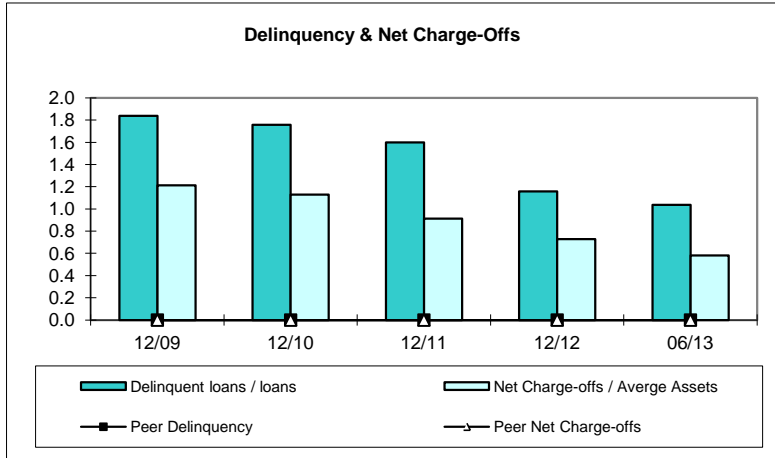
Delinquent Loan Information									
Return to cover									
09/11/2013	For Charter : N/A								
CU Name: N/A	Count of CU : 6681								
Peer Group: N/A	Asset Range : N/A								
Criteria : Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions									
Count of CU in Peer Group : N/A									
	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Jun-2013	% Chg
DELINQUENCY SUMMARY - ALL LOAN TYPES ¹									
1 to < 2 Mo (30-59 days) Delinquent	9,222,742,643	8,255,410,972	-10.5	7,371,938,019	-10.7	7,057,089,969	-4.3	5,544,529,799	-21.4
2 to < 6 Mo (60-179 days) Delinquent	7,046,444,500	6,146,326,152	-12.8	5,365,461,239	-12.7	4,213,976,907	-21.5	3,784,776,287	-10.2
6 < 12 Mo (180-365 days) Delinquent	2,446,630,005	2,360,962,905	-3.5	2,085,696,405	-11.7	1,422,691,657	-31.8	1,343,085,748	-5.6
12 Mo & Over (>=360 days) Delinquent	1,038,571,020	1,424,517,401	37.2	1,687,975,233	18.5	1,282,196,293	-24.0	1,237,365,203	-3.5
Total Del Loans - All Types >= 2 Mo (>= 60 Days)	10,531,645,525	9,931,806,458	-5.7	9,139,132,877	-8.0	6,918,864,857	-24.3	6,365,227,238	-8.0
LOAN DELINQUENCY - BY LOAN TYPE									
Unsecured Credit Card Loans									
1 to < 2 Mo (30-59 days) Delinquent	589,203,656	484,698,310	-17.7	429,585,470	-11.4	402,521,121	-6.3	363,760,268	-9.6
2 to < 6 Mo (60-179 days) Delinquent	603,478,054	470,848,304	-22.0	373,026,743	-20.8	339,085,704	-9.1	288,966,975	-14.8
6 < 12 Mo (180-365 days) Delinquent	102,847,285	72,516,725	-29.5	49,195,169	-32.2	37,956,592	-22.8	35,518,081	-6.4
12 Mo & Over (>=360 days) Delinquent	11,134,302	10,072,351	-9.5	6,908,256	-31.4	5,083,116	-26.4	4,540,078	-10.7
Total Del Credit Card Lns >= 2 Mo (>= 60 Days)	717,459,641	553,437,380	-22.9	429,130,168	-22.5	382,125,412	-11.0	329,025,134	-13.9
Credit Cards DQ >= 2 Mo (>= 60 Days) / Total Credit Card Loans	2.06	1.54	-25.2	1.15	-25.4	0.97	-15.8	0.83	-14.0
1st Mortgage Fixed Rate and Hybrid/Balloon > 5 years									
1 to < 2 Mo (30-59 days) Delinquent	1,876,467,906	1,887,523,156	0.6	1,715,864,440	-9.1	1,565,347,808	-8.8	1,020,303,991	-34.8
2 to < 6 Mo (60-179 days) Delinquent	1,507,386,613	1,601,123,808	6.2	1,476,158,170	-7.8	1,032,047,524	-30.1	1,002,972,203	-2.8
6 < 12 Mo (180-365 days) Delinquent	731,924,698	780,223,601	6.6	754,178,364	-3.3	514,581,594	-31.8	508,406,978	-1.2
12 Mo & Over (>=360 days) Delinquent	327,031,170	536,991,367	64.2	635,240,760	18.3	560,691,183	-11.7	538,742,703	-3.9
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs >= 2 Mo (>= 60 Days)	2,566,342,481	2,918,338,776	13.7	2,865,577,294	-1.8	2,107,320,301	-26.5	2,050,121,884	-2.7
%1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs) Delinquent >= 2 Mo (>= 60 Days) / Total 1st Mtg Fixed and Hybrid/Balloons > 5 yrs	1.71	1.89	10.3	1.76	-7.0	1.21	-31.3	1.13	-6.4
1st Mortgage Adjustable Rate Loans and Hybrid/Balloons < 5 Years									
1 to < 2 Mo (30-59 days) Delinquent	1,230,455,061	1,245,261,956	1.2	1,044,566,059	-16.1	988,692,182	-5.3	737,898,127	-25.4
2 to < 6 Mo (60-179 days) Delinquent	1,152,642,624	1,115,207,860	-3.2	976,505,826	-12.4	697,397,541	-28.6	688,083,672	-1.3
6 < 12 Mo (180-365 days) Delinquent	617,380,440	672,045,807	8.9	612,743,634	-8.8	342,967,482	-44.0	328,898,290	-4.1
12 Mo & Over (>=360 days) Delinquent	357,403,530	470,816,718	31.7	661,456,207	40.5	399,579,451	-39.6	391,181,376	-2.1
Total Del 1st Mtg Adj Rate Lns >= 2 Mo (>= 60 Days)	2,127,426,594	2,258,070,385	6.1	2,250,705,667	-0.3	1,439,944,474	-36.0	1,408,163,338	-2.2
%1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years) Delinquent >= 2 Mo (>= 60 Days) / Total 1st Mortgage Adjustable Rate Loans and Hybrids/Balloons < 5 yrs	3.15	3.29	4.2	3.21	-2.2	2.01	-37.4	1.95	-3.2
Other Real Estate Fixed Rate/Hybrid/Balloon									
1 to < 2 Mo (30-59 days) Delinquent	572,157,865	498,456,110	-12.9	454,828,037	-8.8	398,990,179	-12.3	290,132,425	-27.3
2 to < 6 Mo (60-179 days) Delinquent	573,221,192	479,056,502	-16.4	378,349,338	-21.0	279,377,543	-26.2	219,785,967	-21.3
6 < 12 Mo (180-365 days) Delinquent	207,343,925	176,426,308	-14.9	152,231,387	-13.7	107,974,941	-29.1	96,964,767	-10.2
12 Mo & Over (>=360 days) Delinquent	79,135,019	106,863,709	35.0	105,220,652	-1.5	104,595,648	-0.6	97,993,503	-6.3
Total Del Other RE Fixed/Hybrid/Balloon Lns >= 2 Mo (>= 60 Days)	859,700,136	762,346,519	-11.3	635,801,377	-16.6	491,948,132	-22.6	414,744,237	-15.7
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 2 Mo (>= 60 Days) / Total Other RE Fixed/Hybrid/Balloon Loans	1.83	1.86	1.7	1.79	-4.1	1.57	-12.0	1.40	-10.6
Other Real Estate Adjustable Rate									
1 to < 2 Mo (30-59 days) Delinquent	422,765,071	387,879,856	-8.3	390,086,218	0.6	363,367,210	-6.8	292,700,157	-19.4
2 to < 6 Mo (60-179 days) Delinquent	390,447,895	336,970,152	-13.7	302,725,627	-10.2	215,258,535	-28.9	186,176,365	-13.5
6 < 12 Mo (180-365 days) Delinquent	151,085,522	139,173,990	-7.9	113,380,831	-18.5	88,590,014	-21.9	72,302,282	-18.4
12 Mo & Over (>=360 days) Delinquent	88,338,131	95,670,977	8.3	93,729,012	-2.0	84,527,921	-9.8	86,896,665	2.8
Total Del Other RE Adj Rate Lns >= 2 Mo (>= 60 Days)	629,871,548	571,815,119	-9.2	509,835,470	-10.8	388,376,470	-23.8	345,375,312	-11.1
%Other Real Estate Adjustable Rate Loans Delinquent >= 2 Mo (>= 60 Days) / Total Other RE Adjustable Rate Loans	1.39	1.26	-9.3	1.15	-8.5	0.91	-20.9	0.83	-8.9
Leases Receivable									
1 to < 2 Mo (30-59 days) Delinquent	9,926,711	5,708,939	-42.5	3,365,334	-41.1	3,612,268	7.3	3,225,061	-10.7
2 to < 6 Mo (60-179 days) Delinquent	4,939,653	1,351,755	-72.6	1,463,898	8.3	580,698	-60.3	699,264	20.4
6 < 12 Mo (180-365 days) Delinquent	253,166	134,924	-46.7	97,379	-27.8	78,856	-19.0	13,823	-82.5
12 Mo & Over (>=360 days) Delinquent	135	7,484	5,443.7	15,907	112.5	12,592	-20.8	47,220	275.0
Total Del Leases Receivable >= 2 Mo (>= 60 Days)	5,192,954	1,494,163	-71.2	1,577,184	5.6	672,146	-57.4	760,307	13.1
%Leases Receivable Delinquent >= 2 Mo (>= 60 Days) / Total Leases Receivable	0.86	0.33	-61.8	0.36	9.5	0.12	-65.8	0.11	-12.7
Non-Federally Guaranteed Student Loans									
1 to < 2 Mo (30-59 days) Delinquent	N/A	N/A		12,688,414		21,944,911	73.0	24,933,609	13.6
2 to < 6 Mo (60-179 days) Delinquent	N/A	N/A		16,679,133		24,002,076	43.9	22,589,694	-5.9
6 < 12 Mo (180-365 days) Delinquent	N/A	N/A		1,579,468		2,353,395	49.0	2,977,576	26.5
12 Mo & Over (>=360 days) Delinquent	N/A	N/A		828,663		1,183,412	42.8	1,657,889	40.1
Total Del Non-Federally Guaranteed Student Loans >= 2 Mo (>= 60 Days)	N/A	N/A		19,087,264		27,538,883	44.3	27,225,159	-1.1
%Non-Federally Guaranteed Student Loans Delinquent >= 2 Mo (>= 60 Days) / Total Non-Federally Guaranteed Student Loans	N/A	N/A		1.29		1.36	6.1	1.20	-12.3
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¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.									

Real Estate Loan Information 2									
Return to cover	For Charter : N/A								
09/11/2013	Count of CU : 6681								
CU Name: N/A	Asset Range : N/A								
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs) *								
Count of CU in Peer Group : N/A									
	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Jun-2013	% Chg
* OTHER REAL ESTATE (Granted)									
* Closed End Fixed Rate	8,892,781,275	6,933,153,813	-22.0	5,819,807,977	-16.1	6,211,742,588	6.7	3,341,549,134	7.6
* Closed End Adjustable Rate	581,797,230	404,664,645	-30.4	391,505,396	-3.3	395,047,786	0.9	148,571,594	-24.8
* Open End Adjustable Rate (HELOC)	12,397,261,869	11,498,629,172	-7.2	10,183,992,415	-11.4	10,585,180,289	3.9	5,798,963,735	9.6
* Open End Fixed Rate and Other	645,505,200	565,944,473	-12.3	395,253,865	-30.2	390,120,302	-1.3	168,664,387	-13.5
* TOTAL OTHER REAL ESTATE GRANTED	22,517,345,574	19,402,392,103	-13.8	16,790,559,653	-13.5	17,582,090,965	4.7	9,457,748,585	7.6
* TOTAL RE (FIRST AND OTHER) GRANTED	116,765,174,686	103,877,860,953	-11.0	98,884,978,575	-4.8	140,818,293,249	42.4	75,220,096,668	6.8
%(Total Fixed Rate RE Granted YTD/Total Loans Granted YTD)	33.75	31.48	-6.7	28.38	-9.8	34.88	22.9	34.24	-1.8
RE LOANS SOLD/SERVICED									
* First Mortgage R.E. Loans Sold	50,964,673,425	43,814,415,573	-14.0	38,248,437,844	-12.7	66,049,264,822	72.7	34,051,093,509	3.1
%(First Mtg RE Loans Sold/ First Mtg RE Loans Granted)	54.08	51.87	-4.1	46.59	-10.2	53.60	15.0	51.78	-3.4
AMT of Mortgage Servicing Rights	688,648,703	810,325,020	17.7	810,674,962	0.0	912,296,344	12.5	1,084,541,830	18.9
Outstanding RE Loans Sold But Serviced	92,205,119,193	108,303,645,625	17.5	118,978,926,625	9.9	138,799,444,506	16.7	149,980,721,569	8.1
%(Mortgage Servicing Rights / Net Worth)	0.79	0.88	12.0	0.83	-6.3	0.86	3.7	0.98	14.2
MISC. RE LOAN INFORMATION									
S-Term (<5 Yrs) R.E. Loan (Exc. MBL)	114,090,960,989	113,789,348,224	-0.3	114,661,547,874	0.8	115,222,191,646	0.5	115,477,159,270	0.2
R.E. Lns also Mem. Bus. Lns	27,689,863,302	29,580,584,621	6.8	32,046,859,939	8.3	33,348,590,519	4.1	34,776,723,250	4.3
REVERSE MORTGAGES									
Federally Insured Home Equity Conversion Mortgage (HECM)	7,647,999	10,574,428	38.3	14,889,702	40.8	13,122,757	-11.9	12,993,791	-1.0
Proprietary Reverse Mortgage Products	23,359,198	28,750,845	23.1	31,507,679	9.6	33,596,682	6.6	34,832,355	3.7
Total Reverse Mortgages	31,007,197	39,325,273	26.8	46,397,381	18.0	46,719,439	0.7	47,826,146	2.4
RE LOAN TDRS OUTSTANDING									
TDR First Mortgage RE Loans	N/A	N/A		N/A		7,590,436,805		7,555,298,418	-0.5
TDR Other RE Loans	N/A	N/A		N/A		1,003,316,167		1,006,786,870	0.3
Total TDR First and Other RE Loans	N/A	N/A		N/A		8,593,752,972		8,562,085,288	-0.4
TDR RE Loans Also Reported as Business Loans	N/A	N/A		N/A		1,728,039,595		1,694,371,932	-1.9
REAL ESTATE LOAN DELINQUENCY ¹									
R.E. LOANS DELINQUENT >= 2 Mo (>= 60 Days) ¹									
First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs)	2,566,342,481	2,918,338,776	13.7	2,865,577,294	-1.8	2,107,320,301	-26.5	2,050,121,884	-2.7
First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)	2,127,426,594	2,258,070,385	6.1	2,250,705,667	-0.3	1,439,944,474	-36.0	1,408,163,338	-2.2
Other R.E. Fixed Rate	859,700,136	762,346,519	-11.3	635,801,377	-16.6	491,948,132	-22.6	414,744,237	-15.7
Other R.E. Adj. Rate	629,871,548	571,815,119	-9.2	509,835,470	-10.8	388,376,470	-23.8	345,375,312	-11.1
TOTAL DEL R.E. DELINQUENT >= 2 Mo (>= 60 Days)	6,183,340,759	6,510,570,799	5.3	6,261,919,808	-3.8	4,427,589,377	-29.3	4,216,404,771	-4.7
DELINQUENT 1 TO < 2 MO (30 to 59 Days)									
First Mortgage	3,106,922,967	3,132,785,112	0.8	2,760,430,499	-11.9	2,554,039,990	-7.5	1,758,202,118	-31.2
Other	994,922,936	886,335,966	-10.9	844,914,255	-4.7	762,357,389	-9.8	582,832,582	-23.5
TOTAL DEL RE 1 to < 2 Mo (30 to 59 Days)	4,101,845,903	4,019,121,078	-2.0	3,605,344,754	-10.3	3,316,397,379	-8.0	2,341,034,700	-29.4
TOTAL DEL R.E. LOANS >= 1 Mo (>= 30 Days)	10,285,186,662	10,529,691,877	2.4	9,867,264,562	-6.3	7,743,986,756	-21.5	6,559,439,471	-15.3
RE LOAN DELINQUENCY RATIOS									
% R.E. LOANS DQ 1 to < 2 Mo (>= 30 Days)	3.32	3.40	2.4	3.15	-7.3	2.42	-23.3	2.02	-16.5
% R.E. LOANS DQ >= 2 Mo (>= 60 Days)	2.00	2.10	5.3	2.00	-4.9	1.38	-30.9	1.30	-6.1
TDR REAL ESTATE LOANS DELINQUENT >= 2 Mo (>= 60 Days)									
TDR First Mortgage RE Loans Delinquent >= 2 Mo (>= 60 Days)	N/A	N/A		N/A		900,471,121		934,138,210	3.7
TDR Other RE Loans Delinquent >= 2 Mo (>= 60 Days)	N/A	N/A		N/A		86,843,050		80,689,358	-7.1
Total TDR First and Other RE Loans Delinquent >= 2 Mo (>= 60 Days)	N/A	N/A		N/A		987,314,171		1,014,827,568	2.8
% Total TDR 1st and Other RE Delinquent >= 2 Mo (>= 60 Days) / Total TDR 1st and Other RE	N/A	N/A		N/A		11.49		11.85	3.2
TDR RE Loans Also Reported as Business Loans Delinquent >= 2 Mo (>= 60 Days)	N/A	N/A		N/A		257,590,960		289,028,242	12.2
% TDR RE Lns also Reported as Business Loans Delinquent >= 2 Mo (>= 60 Days) / Total TDR RE Lns also Reported as Business Loans	N/A	N/A		N/A		14.91		17.06	14.4
REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:									
* Total 1st Mortgage Lns Charged Off	587,380,350	822,172,545	40.0	962,592,675	17.1	956,829,987	-0.6	327,630,164	-31.5
* Total 1st Mortgage Lns Recovered	21,071,884	37,437,537	77.7	45,639,397	21.9	64,814,066	42.0	38,011,850	17.3
* NET 1st MORTGAGE LN C/Os	566,308,466	784,735,008	38.6	916,953,278	16.8	892,015,921	-2.7	289,618,314	-35.1
** Net Charge Offs - 1st Mortgage Loans									
/ Avg 1st Mortgage Loans	0.27	0.36	33.8	0.40	12.8	0.37	-7.4	0.23	-37.7
* Total Other RE Lns Charged Off	1,155,261,954	1,231,048,109	6.6	1,055,098,633	-14.3	827,655,942	-21.6	280,812,860	-32.1
* Total Other RE Lns Recovered	27,308,022	42,645,809	56.2	50,487,193	18.4	70,108,932	38.9	41,961,018	19.7
* NET OTHER RE LN C/Os	1,127,953,932	1,188,402,300	5.4	1,004,611,440	-15.5	757,547,010	-24.6	238,851,842	-36.9
**Net Charge Offs Other RE Loans / Avg Other RE Loans	1.19	1.33	11.4	1.21	-9.1	0.98	-18.5	0.66	-33.2
* Amounts are year-to-date and the related % change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)									
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¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.									

	Other Investment Information									
Return to cover										
09/11/2013										
CU Name: N/A										
Peer Group: N/A										
	Criteria : Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions									
	Count of CU in Peer Group : N/A									
	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Jun-2013	% Chg	
INVESTMENT SUMMARY:										
NCUA Guaranteed Notes (included in US Gov't Obligations)	N/A	1,461,281,880		3,470,764,559	137.5	3,456,592,407	-0.4	3,282,670,127	-5.0	
Total FDIC-Issued Guaranteed Notes	N/A	N/A		121,768,775		143,814,576	18.1	188,787,868	31.3	
All Other US Government Obligations	N/A	N/A		4,485,472,444		6,068,284,322	35.3	6,942,988,499	14.4	
TOTAL U.S. GOVERNMENT OBLIGATIONS	7,034,416,256	10,881,323,339	54.7	8,078,005,778	-25.8	9,668,691,305	19.7	10,414,446,494	7.7	
Agency/GSE Debt Instruments (not backed by mortgages)	52,534,952,087	75,824,365,624	44.3	88,751,012,326	17.0	90,273,390,020	1.7	95,673,718,498	6.0	
Agency/GSE Mortgage-Backed Securities	55,158,644,521	67,817,462,110	22.9	84,958,039,086	25.3	98,777,543,507	16.3	106,822,701,511	8.1	
TOTAL FEDERAL AGENCY SECURITIES	107,693,596,608	143,641,827,734	33.4	173,709,051,412	20.9	189,050,933,527	8.8	202,496,420,009	7.1	
Securities Issued by States and Political Subdivision in the U.S.	N/A	N/A		3,232,994,329		4,197,626,500	29.8	4,941,218,975	17.7	
Privately Issued Mortgage-Related Securities	3,262,857,863	1,867,209,320	-42.8	1,173,539,891	-37.2	1,010,177,473	-13.9	1,115,003,290	10.4	
Privately Issued Securities (FCUs only)	N/A	720,295,925		708,522,393	-1.6	870,267,677	22.8	905,658,942	4.1	
Privately Issued Mortgage-Backed Securities (FISCU Only)	297,824,547	362,020,725	21.6	296,518,020	-18.1	356,316,217	20.2	288,051,653	-19.2	
TOTAL OTHER MORTGAGE-BACKED SECURITIES	3,560,682,410	2,949,525,970	-17.2	2,178,580,304	-26.1	2,236,761,367	2.7	2,308,713,885	3.2	
Mutual Funds	1,327,770,413	1,524,816,723	14.8	1,786,295,964	17.1	2,150,832,019	20.4	2,240,476,027	4.2	
Common Trusts	662,335,311	220,181,442	-66.8	137,172,368	-37.7	124,432,997	-9.3	121,902,869	-2.0	
TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS	1,990,105,724	1,744,998,165	-12.3	1,923,468,332	10.2	2,275,265,016	18.3	2,362,378,896	3.8	
Bank Issued FDIC-Guaranteed Bonds	N/A	N/A		812,210,966		211,257,427	-74.0	216,782,956	2.6	
MORTGAGE RELATED SECURITIES:										
Collateralized Mortgage Obligations	29,150,343,589	36,643,085,468	25.7	44,782,618,833	22.2	46,962,983,545	4.9	48,269,506,079	2.8	
Commercial Mortgage Backed Securities	1,381,390,433	1,800,748,943	30.4	1,905,477,806	5.8	3,627,073,294	90.3	5,974,484,291	64.7	
OTHER INVESTMENT INFORMATION:										
Non-Mortgage Related Securities With Embedded Options or Complex Coupon Formulas	17,553,397,709	23,796,769,033	35.6	24,114,307,121	1.3	22,878,253,219	-5.1	25,740,055,258	12.5	
Non-Mortgage Related Securities With Maturities > 3 Yrs Without Embedded Options or Complex Coupon Formulas	3,389,841,970	6,953,559,573	105.1	10,537,860,722	51.5	14,088,091,981	33.7	16,168,868,081	14.8	
Securities per 703.12(b)	54,933,842,046	71,568,169,479	30.3	84,844,214,437	18.6	93,625,759,699	10.4	102,660,900,191	9.7	
Deposits/Shares per 703.10(a)	3,070,045,709	2,697,543,512	-12.1	4,805,226,341	78.1	6,178,498,810	28.6	6,854,721,868	10.9	
Market Value of Investments Purchased Under Investment Pilot Program (703.19)	216,518,378	230,600,226	6.5	200,868,455	-12.9	107,416,592	-46.5	112,265,546	4.5	
Fair Value of Total Investments	270,835,129,792	306,025,605,605	13.0	344,802,062,451	12.7	373,431,395,304	8.3	388,781,038,443	4.1	
Investment Repurchase Agreements	43,605,476	153,011,805	250.9	208,691,599	36.4	182,186,546	-12.7	495,377,799	171.9	
Borrowing Repurchase Agreements Placed in Investments for Positive Arbitrage	567,013,301	506,822,034	-10.6	515,023,897	1.6	383,537,300	-25.5	497,517,413	29.7	
Cash on Deposit in Corporate Credit Unions	40,753,390,278	40,754,097,643	0.0	31,013,150,247	-23.9	25,182,792,389	-18.8	23,596,495,629	-6.3	
Cash on Deposit in Other Financial Institutions	12,523,862,167	19,893,348,983	58.8	50,776,391,128	155.2	61,646,657,579	21.4	60,936,818,107	-1.2	
CUSO INFORMATION										
Value of Investments in CUSO	1,145,854,134	1,319,073,255	15.1	1,384,651,567	5.0	1,615,967,773	16.7	1,733,102,932	7.2	
CUSO loans	746,169,306	792,616,970	6.2	712,890,875	-10.1	760,274,237	6.6	688,914,470	-9.4	
Aggregate cash outlays in CUSO	924,396,446	1,016,659,222	10.0	1,024,310,507	0.8	1,108,256,182	8.2	1,185,423,438	7.0	
WHOLLY OWNED CUSO INFORMATION										
Total Assets of Wholly Owned CUSOs	2,559,751,514	2,262,270,482	-11.6	1,525,021,793	-32.6	1,721,202,272	12.9	1,834,160,570	6.6	
Total Capital of Wholly Owned CUSOs	1,131,724,117	1,009,785,009	-10.8	766,824,053	-24.1	948,520,302	23.7	1,077,282,737	13.6	
Net Income/Loss of Wholly Owned CUSOs	241,379,054	297,245,354	23.1	-19,492,684	-106.6	123,557,001	733.9	71,004,298	-42.5	
Total Loans of Wholly Owned CUSOs	N/A	N/A		447,274,780		520,822,983	16.4	462,462,541	-11.2	
Total Delinquency of Wholly Owned CUSOs	50,978,255	33,207,526	-34.9	45,662,677	37.5	5,060,592	-88.9	4,676,344	-7.6	
Inv not Authorized by the FCU Act or NCUA R&R (SCU only)	1,702,930,853	2,056,311,768	20.8	2,279,755,946	10.9	2,586,803,189	13.5	2,681,537,261	3.7	
Outstanding Balance of Brokered CDs and Share Certificates Purchased	15,733,856,951	16,502,508,698	4.9	17,651,306,341	7.0	21,554,725,039	22.1	22,154,237,499	2.8	
CREDIT UNION INVESTMENT PROGRAMS										
Mortgage Processing	1,613	1,646	2.0	1,670	1.5	1,507	-9.8	1,488	-1.3	
Approved Mortgage Seller	850	873	2.7	891	2.1	1,073	20.4	1,104	2.9	
Borrowing Repurchase Agreements	41	42	2.4	43	2.4	30	-30.2	30	0.0	
Brokered Deposits (all deposits acquired through 3rd party)	337	315	-6.5	310	-1.6	315	1.6	328	4.1	
Investment Pilot Program	17	13	-23.5	13	0.0	10	-23.1	12	20.0	
Investments Not Authorized by FCU Act (SCU only)	124	122	-1.6	121	-0.8	130	7.4	131	0.8	
Deposits and Shares Meeting 703.10(a)	913	951	4.2	956	0.5	1,730	81.0	1,865	7.8	
Brokered Certificates of Deposit (investments)	1,858	1,866	0.4	1,826	-2.1	2,453	34.3	2,529	3.1	
Investments Used to Fund Employee Benefit Plans (Book Value)	N/A	N/A		N/A		N/A		4,354,200,376		
Investments Used to Fund Employee Benefit Plans (Market Value)	N/A	N/A		N/A		N/A		4,427,558,966		
% Fair (Market) Value to Book Value of Investments Used to Fund Employee Benefit Plans	N/A	N/A		N/A		N/A		101.68		
Investments Impermissible under NCUA R&R Part 703 Allowed Under Section 701.19(c) if directly related to an Employee Benefit Plan Obligation - Book Value (FCUs only)	N/A	N/A		N/A		N/A		1,682,948,167		
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 09/11/2013
 CU Name: N/A
 Peer Group: N/A

Graphs 1
 For Charter : N/A
 Count of CU : 6681
 Asset Range : N/A
 Criteria : Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit
 Count of CU in Peer Group : N/A



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

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09/11/2013

CU Name: N/A

Peer Group: N/A

Graphs 2

For Charter : N/A

Count of CU : 6681

Asset Range : N/A

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

Count of CU in Peer Group : N/A

