

Cycle Date: December-2012
 Run Date: 03/04/2013
 Interval: Annual

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

Count of CU : 6819
 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								
03/04/2013	Count of CU : 6819								
CU Name: N/A	Asset Range : N/A								
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs) *								
Count of CU in Peer Group : N/A									
	Dec-2008	Dec-2009	Dec-2010	Dec-2011	Dec-2011	Dec-2012	Dec-2012	Dec-2012	Dec-2012
					PEER Avg	Percentile**		PEER Avg	Percentile**
CAPITAL ADEQUACY									
Net Worth/Total Assets	10.61	9.89	10.06	10.21	N/A	N/A	10.44	N/A	N/A
Net Worth/Total Assets--Including Optional Total Assets Election (if used)	10.64	9.92	10.08	10.24	N/A	N/A	10.46	N/A	N/A
Total Delinquent Loans / Net Worth ³	9.05	12.03	10.80	9.30	N/A	N/A	6.48	N/A	N/A
Solvency Evaluation (Estimated)	112.42	111.52	111.60	111.87	N/A	N/A	112.16	N/A	N/A
Classified Assets (Estimated) / Net Worth	7.34	10.14	10.28	9.04	N/A	N/A	7.62	N/A	N/A
ASSET QUALITY									
Delinquent Loans / Total Loans ³	1.38	1.84	1.76	1.60	N/A	N/A	1.16	N/A	N/A
* Net Charge-Offs / Average Loans	0.85	1.21	1.13	0.91	N/A	N/A	0.73	N/A	N/A
Fair (Market) HTM Invest Value/Book Value HTM Invest.	100.76	100.21	100.81	101.33	N/A	N/A	100.76	N/A	N/A
Accum Unreal G/L On AFS/Cost Of AFS	-0.01	0.56	0.48	1.25	N/A	N/A	1.42	N/A	N/A
Delinquent Loans / Assets ³	0.96	1.19	1.09	0.95	N/A	N/A	0.68	N/A	N/A
EARNINGS									
* Return On Average Assets	-0.05	0.18	0.50	0.67	N/A	N/A	0.86	N/A	N/A
* Return On Average Assets Excluding Stabilization Income/Expense & NCUSIF Premium ²	N/A	0.14	0.72	0.87	N/A	N/A	0.94	N/A	N/A
* Gross Income/Average Assets	6.96	6.31	5.79	5.34	N/A	N/A	5.09	N/A	N/A
* Yield on Average Loans	6.61	6.28	6.06	5.76	N/A	N/A	5.42	N/A	N/A
* Yield on Average Investments	3.93	2.63	1.95	1.61	N/A	N/A	1.28	N/A	N/A
* Fee & Other Op. Income / Avg. Assets	1.34	1.36	1.33	1.30	N/A	N/A	1.43	N/A	N/A
* Cost of Funds / Avg. Assets	2.44	1.74	1.21	0.93	N/A	N/A	0.73	N/A	N/A
* Net Margin / Avg. Assets	4.52	4.57	4.58	4.41	N/A	N/A	4.36	N/A	N/A
* Operating Exp./ Avg. Assets	3.60	3.55	3.29	3.26	N/A	N/A	3.18	N/A	N/A
* Provision For Loan & Lease Losses / Average Assets	0.90	1.13	0.78	0.50	N/A	N/A	0.36	N/A	N/A
* Net Interest Margin/Avg. Assets	3.17	3.21	3.25	3.12	N/A	N/A	2.93	N/A	N/A
Operating Exp./Gross Income	51.70	56.22	56.85	61.05	N/A	N/A	62.54	N/A	N/A
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets ¹	2.65	2.57	2.59	2.51	N/A	N/A	2.38	N/A	N/A
* Net Operating Exp. /Avg. Assets	2.73	2.72	2.51	2.52	N/A	N/A	2.44	N/A	N/A
ASSET / LIABILITY MANAGEMENT									
Net Long-Term Assets / Total Assets	31.82	31.50	32.98	32.41	N/A	N/A	32.91	N/A	N/A
Reg. Shares / Total Shares & Borrowings	24.90	25.32	27.07	28.71	N/A	N/A	30.40	N/A	N/A
Total Loans / Total Shares	83.10	76.05	71.81	69.07	N/A	N/A	68.09	N/A	N/A
Total Loans / Total Assets	69.79	64.71	61.76	59.42	N/A	N/A	58.50	N/A	N/A
Cash + Short-Term Investments / Assets	14.67	16.80	16.10	17.30	N/A	N/A	17.49	N/A	N/A
Total Shares, Dep. & Borrs / Earning Assets	93.00	93.71	93.66	93.26	N/A	N/A	93.21	N/A	N/A
Reg Shares + Share Drafts / Total Shares & Borrs	35.15	36.12	38.10	40.50	N/A	N/A	42.73	N/A	N/A
Borrowings / Total Shares & Net Worth	4.78	4.40	3.22	2.81	N/A	N/A	2.70	N/A	N/A
Supervisory Interest Rate Risk Threshold / Net Worth	256.23	268.10	270.29	262.96	N/A	N/A	260.11	N/A	N/A
PRODUCTIVITY									
Members / Potential Members	6.80	6.57	6.14	5.97	N/A	N/A	5.77	N/A	N/A
Borrowers / Members	50.81	51.01	50.07	49.84	N/A	N/A	50.68	N/A	N/A
Members / Full-Time Employees	372.72	382.58	384.54	388.64	N/A	N/A	384.38	N/A	N/A
Avg. Shares Per Member	\$7,690	\$8,375	\$8,691	\$9,010	N/A	N/A	\$9,355	N/A	N/A
Avg. Loan Balance	\$12,575	\$12,487	\$12,463	\$12,486	N/A	N/A	\$12,569	N/A	N/A
* Salary And Benefits / Full-Time Empl.	\$55,891	\$58,263	\$59,466	\$61,305	N/A	N/A	\$63,464	N/A	N/A
OTHER RATIOS									
* Net Worth Growth	-0.08	1.71	5.08	6.81	N/A	N/A	8.58	N/A	N/A
* Market (Share) Growth	7.71	10.50	4.48	5.21	N/A	N/A	6.10	N/A	N/A
* Loan Growth	7.08	1.14	-1.35	1.20	N/A	N/A	4.59	N/A	N/A
* Asset Growth	7.43	9.07	3.36	5.18	N/A	N/A	6.24	N/A	N/A
* Investment Growth	10.81	31.26	12.95	12.60	N/A	N/A	8.42	N/A	N/A
* Membership Growth	2.02	1.46	0.68	1.48	N/A	N/A	2.19	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				
03/04/2013	Count of CU : 6819				
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-2008	Dec-2009	Dec-2010	Dec-2011	Dec-2012
OTHER DELINQUENCY RATIOS ¹					
Credit Cards DQ > 2 Mo / Total Credit Card Loans	1.88	2.06	1.54	1.15	0.97
Leases Receivable Delinquent > 2 Mo / Total Leases Receivable	0.84	0.86	0.33	0.36	0.13
Non-Federally Guaranteed Student Loans Delinquent > 2 Mo / Total Non-Federally Guaranteed Student Loans	N/A	N/A	N/A	1.29	1.36
TDR Consumer Lns Not Secured by RE Delinquent > 2 Mo / TDR Consumer Lns Not Secured by RE	N/A	N/A	N/A	N/A	7.85
Indirect Loans Delinquent > 2 Mo / Total Indirect Loans	1.56	1.47	1.17	0.97	0.78
Participation Loans Delinquent > 2 Mo / Total Participation Loans	3.02	3.47	3.96	4.15	1.77
Business Loans Delinquent > 1 Mo / Total Business Loans Less Unfund Comm	3.55	5.39	5.73	5.08	3.16
Business Loans Delinquent > 2 Mo / Total Business Loans Less Unfund Comm	2.27	3.75	4.06	3.82	2.16
TDR Business Lns Not Secured by RE Delinquent > 2 Mo / TDR Business Lns Not Secured by RE	N/A	N/A	N/A	N/A	16.89
Allowance for Loan & Lease Losses to Delinquent Loans	80.11	84.01	94.89	96.90	117.13
REAL ESTATE LOAN DELINQUENCY ¹					
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent > 2 Mo / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years	0.94	1.71	1.89	1.76	1.20
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent > 2 Mo / Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years	1.91	3.15	3.29	3.21	2.01
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo / Total Other RE Fixed/Hybrid/Balloon Loans	1.06	1.83	1.86	1.78	1.57
Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans	1.07	1.39	1.26	1.15	0.91
Total Interest Only Payment Option First & Other RE Loans Delinquent > 2 Mo / Total Int Only and Prmt Opt First & Other RE Loans	N/A	3.02	3.06	2.53	1.65
Total TDR 1st and Other RE Delinquent > 2 Mo / Total TDR 1st and Other Loans	N/A	N/A	N/A	N/A	11.46
TDR RE Lns also Reported as Business Loans Delinquent > 2 Mo / Total TDR RE Lns also Reported as Business Loans	N/A	N/A	N/A	N/A	15.03
Total Real Estate Loans DQ > 1 Mo / Total Real Estate Loans	2.26	3.32	3.40	3.15	2.42
Total Real Estate Loans DQ > 2 Mo / Total Real Estate Loans	1.20	2.00	2.10	2.00	1.38
MISCELLANEOUS LOAN LOSS RATIOS					
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	18.88	20.78	23.71	23.86	21.49
* Net Charge Offs - Credit Cards / Avg Credit Card Loans	2.83	4.30	4.16	3.02	2.26
* Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed Student	N/A	N/A	N/A	N/A	1.19
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.29	0.55	0.64	0.62	0.52
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.12	0.27	0.36	0.40	0.37
* Net Charge Offs - Other RE Loans / Avg Other RE Loans	0.64	1.19	1.33	1.21	0.98
* Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest Only and Payment Option First & Other RE Loans	N/A	N/A	1.45	1.43	1.22
* Net Charge Offs - Leases Receivable / Avg Leases Receivable	2.07	2.39	2.04	0.59	0.05
* Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.40	1.72	1.19	0.82	0.63
* Net Charge Offs - Participation Loans / Avg Participation Loans	0.83	1.07	1.18	1.32	1.09
* Net Charge Offs - Member Business Loans / Avg Member Business Loans	0.46	0.68	0.81	0.98	0.82
SPECIALIZED LENDING RATIOS					
Indirect Loans Outstanding / Total Loans	13.15	13.26	12.66	12.37	13.09
Participation Loans Outstanding / Total Loans	1.96	2.17	2.20	2.29	2.30
Participation Loans Purchased YTD / Total Loans Granted YTD	1.27	0.95	0.95	1.29	1.37
* Participation Loans Sold YTD / Total Assets	0.25	0.24	0.21	0.31	0.32
Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets	3.72	3.78	3.89	3.88	3.87
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.13	0.28	0.74	0.71	0.90
REAL ESTATE LENDING RATIOS					
Total Fixed Rate Real Estate / Total Assets	23.91	22.25	21.38	20.67	20.18
Total Fixed Rate Real Estate / Total Loans	34.26	34.38	34.62	34.78	34.50
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	26.70	33.75	31.48	28.37	34.81
First Mtg RE Loans Sold YTD / First Mtg RE Loans Granted YTD	27.61	54.08	51.87	46.61	53.70
Interest Only & Payment Option First & Other RE / Total Assets	N/A	2.32	2.22	2.07	1.89
Interest Only & Payment Option First & Other RE / Net Worth	N/A	23.41	22.09	20.30	18.07
MISCELLANEOUS RATIOS					
Mortgage Servicing Rights / Net Worth	0.51	0.79	0.88	0.82	0.86
Unused Commitments / Cash & ST Investments	119.90	94.39	94.71	86.83	85.45
Complex Assets / Total Assets	21.61	21.47	22.29	23.19	23.27
Short Term Liabilities / Total Shares and Deposits plus Borrowings	50.42	50.44	47.26	44.99	43.16
* 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.					
					3. Supplemental Ratios

		Assets								
Return to cover		For Charter :		N/A						
03/04/2013		Count of CU :		6819						
CU Name: N/A		Asset Range :		N/A						
Peer Group: N/A		Criteria : Region * Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs) *								
		Count of CU in Peer Group :		N/A						
		Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg
ASSETS										
CASH:										
Cash On Hand		7,779,451,967	7,556,842,953	-2.9	7,666,034,660	1.4	7,930,566,238	3.5	8,289,877,513	4.5
Cash On Deposit		34,062,501,596	53,277,252,445	56.4	60,647,446,626	13.8	81,790,348,380	34.9	86,710,553,309	6.0
Cash Equivalents		6,671,286,319	6,733,164,971	0.9	6,115,073,183	-9.2	5,468,370,911	-10.6	5,875,091,194	7.4
TOTAL CASH & EQUIVALENTS		48,513,239,882	67,567,260,369	39.3	74,428,554,469	10.2	95,189,285,529	27.9	100,875,522,016	6.0
INVESTMENTS:										
Trading Securities		374,436,481	956,703,729	155.5	953,534,441	-0.3	1,194,477,918	25.3	1,240,364,000	3.8
Available for Sale Securities		74,581,181,680	97,231,392,503	30.4	129,768,351,486	33.5	149,168,068,604	14.9	165,704,924,401	11.1
Held-to-Maturity Securities		25,595,520,315	34,808,926,541	36.0	42,544,003,062	22.2	49,313,772,837	15.9	53,901,658,242	9.3
Deposits in Commercial Banks, S&Ls, Savings Banks		27,631,456,107	36,961,330,960	33.8	42,087,802,500	13.9	43,734,293,338	3.9	47,311,499,428	8.2
Loans to, Deposits in, and Investments in Natural Person Credit Unions ²		1,880,839,578	1,963,458,072	4.4	2,127,836,210	8.4	2,308,788,846	8.5	2,490,146,352	7.9
Total MCSD/Nonperpetual Contributed Capital and PIC/Perpetual Contributed Capital		2,895,519,963	1,364,848,683	-52.9	1,058,410,752	-22.5	1,477,227,245	39.6	1,558,659,833	5.5
All Other Investments in Corporate Cus		28,733,363,102	32,173,961,533	12.0	15,999,012,491	-50.3	4,643,064,769	-71.0	2,355,487,652	-49.3
All Other Investments ²		3,941,777,624	5,290,611,687	34.2	4,379,239,960	-17.2	5,046,127,030	15.2	5,802,200,607	15.0
TOTAL INVESTMENTS		165,634,094,850	210,751,233,708	27.2	238,918,190,902	13.4	256,885,820,587	7.5	280,364,940,515	9.1
LOANS HELD FOR SALE		1,057,557,989	2,264,461,472	114.1	3,212,162,789	41.9	3,304,422,035	2.9	5,004,446,395	51.4
LOANS AND LEASES:										
Unsecured Credit Card Loans		32,716,340,222	34,865,760,517	6.6	35,945,062,481	3.1	37,382,433,906	4.0	39,516,971,640	5.7
All Other Unsecured Loans/Lines of Credit		25,347,726,328	25,541,402,060	0.8	25,469,948,754	-0.3	25,556,207,420	0.3	26,825,102,955	5.0
Short-Term, Small Amount Loans (STS) (FCUs only)		N/A	N/A		13,286,528		18,480,889	39.1	21,270,140	15.1
Non-Federally Guaranteed Student Loans		N/A	N/A		N/A		1,485,176,726		2,016,293,864	35.8
New Vehicle Loans		81,525,938,454	75,233,140,158	-7.7	62,872,028,885	-16.4	58,267,857,395	-7.3	63,313,348,341	8.7
Used Vehicle Loans		94,279,699,948	98,172,016,892	4.1	101,541,355,132	3.4	106,757,983,790	5.1	115,218,984,702	7.9
1st Mortgage Real Estate Loans/Lines of Credit		207,990,512,866	217,309,088,806	4.5	223,279,281,282	2.7	233,066,681,408	4.4	246,350,809,054	5.7
Other Real Estate Loans/Lines of Credit		96,549,176,142	92,336,131,788	-4.4	86,365,074,580	-6.5	79,955,199,666	-7.4	73,986,783,268	-7.5
Leases Receivable		743,449,842	600,743,902	-19.2	452,135,399	-24.7	435,669,350	-3.6	537,142,705	23.3
Total All Other Loans/Lines of Credit		26,842,316,404	28,385,033,975	5.7	28,769,665,404	1.4	28,556,781,345	-0.7	29,954,047,662	4.9
TOTAL LOANS		565,995,160,206	572,443,318,098	1.1	564,707,838,445	-1.4	571,482,471,895	1.2	597,740,754,331	4.6
(ALLOWANCE FOR LOAN & LEASE LOSSES)		(6,243,240,072)	(8,847,960,252)	41.7	(9,424,112,986)	6.5	(8,856,014,919)	-6.0	(8,103,728,638)	-8.5
Foreclosed Real Estate		684,472,382	1,160,746,171	69.6	1,612,654,896	38.9	1,587,011,571	-1.6	1,333,600,510	-16.0
Repossessed Autos		311,124,254	302,046,542	-2.9	208,997,324	-30.8	176,349,870	-15.6	161,745,990	-8.3
Foreclosed and Repossessed Other Assets		20,128,237	38,499,115	91.3	33,496,857	-13.0	33,020,844	-1.4	21,483,962	-34.9
TOTAL FORECLOSED and REPOSSESSED ASSETS ¹		1,015,724,873	1,501,291,828	47.8	1,855,149,077	23.6	1,796,382,285	-3.2	1,516,830,462	-15.6
Land and Building		15,138,025,298	16,146,829,848	6.7	16,778,875,022	3.9	17,209,959,609	2.6	17,660,041,010	2.6
Other Fixed Assets		3,811,710,583	3,549,370,569	-6.9	3,354,194,527	-5.5	3,367,707,211	0.4	3,472,018,647	3.1
NCUA Share Insurance Capitalization Deposit		4,485,506,891	7,035,680,285	56.9	7,469,341,871	6.2	7,784,946,695	4.2	8,295,389,739	6.6
Identifiable Intangible Assets		N/A	137,848,144		211,081,443	53.1	200,666,897	-4.9	196,053,030	-2.3
Goodwill		N/A	337,607,015		510,645,524	51.3	643,317,150	26.0	689,932,334	7.2
TOTAL INTANGIBLE ASSETS		N/A	475,455,159		721,726,967	51.8	843,984,047	16.9	885,985,364	5.0
Accrued Interest on Loans		2,181,173,000	2,109,066,504	-3.3	2,019,107,468	-4.3	1,949,716,736	-3.4	1,909,416,611	-2.1
Accrued Interest on Investments		1,046,099,721	974,105,082	-6.9	893,863,162	-8.2	887,702,234	-0.7	854,945,805	-3.7
All Other Assets		8,411,732,866	8,637,768,464	2.7	9,405,989,223	8.9	9,851,040,185	4.7	11,252,126,631	14.2
TOTAL OTHER ASSETS		11,639,005,587	11,720,940,050	0.7	12,318,959,853	5.1	12,688,459,155	3.0	14,016,489,047	10.5
TOTAL ASSETS		811,046,786,087	884,607,881,134	9.1	914,340,880,936	3.4	961,697,424,129	5.2	1,021,728,688,888	6.2
TOTAL CU's		7,806	7,554	-3.2	7,339	-2.8	7,094	-3.3	6,819	-3.9
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¹ OTHER RE OWNED PRIOR TO 2004										
² LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON CUs INCLUDED IN ALL OTHER INVESTMENTS PRIOR TO JUNE 2006 FOR SHORT FORM FILERS										

		Liabilities, Shares & Equity							
Return to cover		For Charter : N/A							
03/04/2013		Count of CU : 6819							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs) *							
		Count of CU in Peer Group : N/A							
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg
LIABILITIES, SHARES AND EQUITY									
LIABILITIES:									
Other Borrowings	N/A	N/A		N/A		N/A		N/A	
Other Notes, Promissory Notes, Interest Payable, & Draws Against Lines of Credit	36,409,425,684	36,558,909,968	0.4	28,108,695,103	-23.1	25,726,830,088	-8.5	26,220,064,854	1.9
Borrowing Repurchase Transactions	750,748,749	896,209,030	19.4	528,389,543	-41.0	525,851,250	-0.5	499,537,300	-5.0
Subordinated Debt	3,616,972	3,013,910	-16.7	3,650,424	21.1	9,297,602	154.7	9,914,148	6.6
Uninsured Secondary Capital and Subordinated Debt Included in Net Worth ³	32,412,191	79,042,300	143.9	155,865,823	97.2	247,372,157	58.7	244,845,956	-1.0
Accrued Dividends and Interest Payable	670,996,054	495,869,040	-26.1	372,974,645	-24.8	318,767,931	-14.5	267,474,370	-16.1
Accounts Payable & Other Liabilities	7,392,737,259	7,274,606,806	-1.6	7,701,312,347	5.9	9,497,038,214	23.3	10,136,872,259	6.7
TOTAL LIABILITIES	45,259,936,909	45,307,651,054	0.1	36,870,887,885	-18.6	36,325,157,242	-1.5	37,378,708,887	2.9
SHARES AND DEPOSITS									
Share Drafts	73,631,492,212	85,302,112,139	15.9	89,875,101,057	5.4	100,639,231,675	12.0	111,511,502,721	10.8
Regular Shares	178,707,228,999	199,909,175,027	11.9	220,522,119,386	10.3	244,974,317,639	11.1	274,981,346,168	12.2
Money Market Shares	128,498,041,323	158,315,466,061	23.2	175,767,250,880	11.0	189,136,817,385	7.6	203,412,397,678	7.5
Share Certificates	226,229,177,340	225,558,764,759	-0.3	213,414,622,701	-5.4	204,091,307,061	-4.4	197,874,460,735	-3.0
IRA/KEOGH Accounts	64,683,022,867	73,392,845,925	13.5	76,408,551,733	4.1	77,647,181,063	1.6	79,057,446,339	1.8
All Other Shares ¹	6,763,838,831	7,707,220,552	13.9	7,992,548,623	3.7	8,706,955,961	8.9	8,743,838,923	0.4
Non-Member Deposits	2,614,439,841	2,485,724,114	-4.9	2,423,555,632	-2.5	2,213,252,376	-8.7	2,269,762,052	2.6
TOTAL SHARES AND DEPOSITS	681,127,241,413	752,671,308,577	10.5	786,403,750,012	4.5	827,409,063,160	5.2	877,850,754,616	6.1
EQUITY:									
Undivided Earnings	58,683,704,795	59,530,333,762	1.4	62,723,341,303	5.4	67,373,664,716	7.4	74,166,386,999	10.1
Regular Reserves	18,764,784,347	18,890,171,723	0.7	19,118,016,844	1.2	19,184,126,126	0.3	19,318,422,585	0.7
Appropriation For Non-Conforming Investments (SCU Only)	77,797,973	25,282,948	-67.5	29,880,479	18.2	26,096,996	-12.7	25,840,667	-1.0
Other Reserves	8,515,808,849	8,832,915,745	3.7	9,537,418,782	8.0	10,533,085,073	10.4	11,827,057,718	12.3
Equity Acquired in Merger	N/A	165,868,919		374,859,563	126.0	857,931,289	128.9	1,052,292,045	22.7
Miscellaneous Equity	11,435,154	11,678,682	2.1	18,272,740	56.5	20,328,617	11.3	19,352,124	-4.8
Accumulated Unrealized G/L on AFS Securities	-4,045,303	543,150,121	#####	623,965,597	14.9	1,842,414,060	195.3	2,316,254,690	25.7
Accumulated Unrealized Losses for OTTI (due to other factors) on HTM Debt Securities	N/A	-43,025,372		-27,310,316	36.5	-24,504,065	10.3	-38,866,788	-58.6
Accumulated Unrealized G/L on Cash Flow Hedges	-26,899,921	-25,814,657	4.0	-28,486,471	-10.3	-45,930,759	-61.2	-50,869,606	-10.8
Other Comprehensive Income	-1,362,978,129	-1,301,640,368	4.5	-1,303,715,482	-0.2	-1,804,008,326	-38.4	-2,136,645,049	-18.4
Net Income	0	0	N/A	0	N/A	0	N/A	0	N/A
EQUITY TOTAL	84,659,607,765	86,628,921,503	2.3	91,066,243,039	5.1	97,963,203,727	7.6	106,499,225,385	8.7
TOTAL SHARES & EQUITY	765,786,849,178	839,300,230,080	9.6	877,469,993,051	4.5	925,372,266,887	5.5	984,349,980,001	6.4
TOTAL LIABILITIES, SHARES, & EQUITY	811,046,786,087	884,607,881,134	9.1	914,340,880,936	3.4	961,697,424,129	5.2	1,021,728,688,888	6.2
NCUA INSURED SAVINGS ²									
Uninsured Shares	70,636,517,177	27,117,017,015	-61.6	30,000,851,588	10.6	33,497,750,447	11.7	39,746,309,100	18.7
Uninsured Non-Member Deposits	1,056,840,870	524,321,150	-50.4	450,515,220	-14.1	258,843,294	-42.5	213,588,093	-17.5
Total Uninsured Shares & Deposits	71,693,358,047	27,641,338,165	-61.4	30,451,366,808	10.2	33,756,593,741	10.9	39,959,897,193	18.4
Insured Shares & Deposits	609,433,883,366	725,029,970,412	19.0	755,952,383,204	4.3	793,652,469,419	5.0	837,890,857,423	5.6
TOTAL NET WORTH	86,074,508,155	87,543,171,373	1.7	91,988,679,257	5.1	98,254,454,045	6.8	106,686,471,965	8.6
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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						
03/04/2013		Count of CU :		6819						
CU Name: N/A		Asset Range :		N/A						
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs) *								
		Count of CU in Peer Group :		N/A						
		Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg
* INCOME AND EXPENSE										
INTEREST INCOME:										
Interest on Loans		36,237,175,414	35,783,761,568	-1.3	34,503,470,005	-3.6	32,758,087,357	-5.1	31,721,761,255	-3.2
Less Interest Refund		(49,721,035)	(42,877,587)	-13.8	(40,134,257)	-6.4	(44,337,689)	10.5	(45,169,694)	1.9
Income from Investments		7,771,002,047	6,249,609,147	-19.6	5,621,162,800	-10.1	5,215,972,115	-7.2	4,574,134,162	-12.3
Income from Trading		-16,868,599	13,852,790	182.1	5,299,357	-61.7	10,781,429	103.4	11,448,698	6.2
TOTAL INTEREST INCOME		43,941,587,827	42,004,345,918	-4.4	40,089,797,905	-4.6	37,940,503,212	-5.4	36,262,174,421	-4.4
INTEREST EXPENSE:										
Dividends		15,378,853,798	11,724,619,548	-23.8	8,609,201,862	-26.6	6,835,484,368	-20.6	5,644,943,832	-17.4
Interest on Deposits		2,344,337,604	1,787,777,742	-23.7	1,244,698,510	-30.4	941,594,906	-24.4	755,208,716	-19.8
Interest on Borrowed Money		1,379,013,570	1,277,783,424	-7.3	1,032,113,276	-19.2	910,475,661	-11.8	830,494,771	-8.8
TOTAL INTEREST EXPENSE		19,102,204,972	14,790,180,714	-22.6	10,886,013,648	-26.4	8,687,554,935	-20.2	7,230,647,319	-16.8
PROVISION FOR LOAN & LEASE LOSSES		7,037,840,845	9,556,354,653	35.8	7,038,067,736	-26.4	4,674,541,028	-33.6	3,523,000,353	-24.6
NET INTEREST INCOME AFTER PLL		17,801,542,010	17,657,810,551	-0.8	22,165,716,521	25.5	24,578,407,249	10.9	25,508,526,749	3.8
NON-INTEREST INCOME:										
Fee Income		6,809,741,841	7,028,672,132	3.2	7,023,586,029	-0.1	6,945,820,714	-1.1	7,374,113,014	6.2
Other Operating Income		3,719,088,826	4,471,080,886	20.2	4,942,137,597	10.5	5,211,523,204	5.5	6,822,991,100	30.9
Gain (Loss) on Investments		-457,322,609	-1,093,784,143	-139.2	-9,069,841	99.2	226,230,459	2,594.3	226,896,436	0.3
Gain (Loss) on Disposition of Assets		-17,155,112	-63,641,224	-271.0	-98,210,006	-54.3	-177,627,803	-80.9	-58,749,009	66.9
Gain from Bargain Purchase (Merger)		N/A	15,650,850		35,037,673	123.9	34,577,955	-1.3	56,535,406	63.5
Other Non-Oper Income/(Expense)		-93,936,496	145,030,220	254.4	70,284,783	-51.5	41,288,949	-41.3	165,666,509	301.2
NCUSIF Stabilization Income		N/A	3,404,721,277		1,011,452	-100.0	0	-100.0	0	N/A
TOTAL NON-INTEREST INCOME		9,960,416,450	13,907,729,998	39.6	11,964,777,687	-14.0	12,281,813,478	2.6	14,587,453,456	18.8
NON-INTEREST EXPENSE										
Total Employee Compensation & Benefits		13,282,643,992	13,686,961,580	3.0	13,993,126,296	2.2	14,485,175,801	3.5	15,493,543,186	7.0
Travel, Conference Expense		329,428,955	244,278,694	-25.8	252,137,715	3.2	272,473,913	8.1	296,744,601	8.9
Office Occupancy		1,982,021,401	2,077,738,853	4.8	2,132,895,367	2.7	2,187,703,862	2.6	2,222,906,992	1.6
Office Operation Expense		5,215,336,300	5,298,211,990	1.6	5,319,399,162	0.4	5,419,725,504	1.9	5,771,187,480	6.5
Educational and Promotion		1,043,451,940	911,830,516	-12.6	953,108,824	4.5	1,024,673,575	7.5	1,140,962,113	11.3
Loan Servicing Expense		1,577,470,140	1,728,882,547	9.6	1,816,121,206	5.0	1,988,223,336	9.5	2,211,921,516	11.3
Professional, Outside Service		1,992,612,308	2,060,039,568	3.4	2,147,497,979	4.2	2,284,788,165	6.4	2,418,687,334	5.9
Member Insurance ¹		1,496,843,449	84,316,396	-94.4	N/A		N/A		N/A	
Member Insurance - NCUSIF Premium ²		N/A	N/A		972,233,768		183,948,770	-81.1	91,748,621	-50.1
Member Insurance - Temporary Corporate CU Stabilization Fund ³		N/A	3,079,129,333		1,002,670,769	-67.4	1,709,527,314	70.5	688,036,064	-59.8
Member Insurance - Other		N/A	N/A		102,041,151		70,063,370	-31.3	65,800,212	-6.1
Operating Fees		183,743,086	153,083,319	-16.7	145,624,824	-4.9	145,886,371	0.2	148,337,052	1.7
Misc Operating Expense		1,059,480,511	754,132,959	-28.8	755,440,351	0.2	812,503,651	7.6	1,005,209,243	23.7
TOTAL NON-INTEREST EXPENSE		28,163,032,082	30,078,605,755	6.8	29,592,297,412	-1.6	30,584,693,632	3.4	31,555,084,414	3.2
NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE AND NCUSIF PREMIUMS ^{1/4}		N/A	4,566,064,127		6,512,089,881	42.6	8,169,003,179	25.4	9,320,680,476	14.1
NET INCOME (LOSS)		-401,073,622	1,486,934,794	470.7	4,538,196,796	205.2	6,275,527,095	38.3	8,540,895,791	36.1
RESERVE TRANSFERS:										
Transfer to Regular Reserve		575,768,344	410,570,117	-28.7	380,994,339	-7.2	377,464,418	-0.9	454,766,884	20.5
* All Income/Expense amounts are year-to-date while the related % change ratios are annualized.										
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¹ From September 2009 to December 2010, this account includes NCUSIF Premium Expense.										
² For December 2010 forward, this account includes only NCUSIF Premium Expense.										
³ From March 2009 to June 2009, this account was named NCUSIF Stabilization Expense and included the NCUSIF Premium Expense. For September 2009 and forward, this account only includes only the Temporary Corporate CU Stabilization Expense (see footnotes 1 & 2).										
⁴ Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabilization Expense. From December 2010 forward, NCUSIF Stabilization Income, if any, is excluded.										
										6. IncExp

	Delinquent Loan Information								
Return to cover									
03/04/2013									
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-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg
DELINQUENCY SUMMARY - ALL LOAN TYPES ¹									
1 to < 2 Months Delinquent	8,210,239,166	9,222,742,643	12.3	8,255,294,453	-10.5	7,371,367,336	-10.7	7,073,818,536	-4.0
2 to < 6 Months Delinquent	5,779,291,522	7,046,444,500	21.9	6,146,223,411	-12.8	5,365,302,313	-12.7	4,213,070,909	-21.5
6 to 12 Months Delinquent	1,499,712,891	2,446,630,005	63.1	2,360,927,310	-3.5	2,085,672,357	-11.7	1,420,381,895	-31.9
12 Months & Over Delinquent	514,646,557	1,038,571,020	101.8	1,424,517,401	37.2	1,687,975,066	18.5	1,284,877,282	-23.9
Total Del Loans - All Types (2 or more Mo)	7,793,650,970	10,531,645,525	35.1	9,931,668,122	-5.7	9,138,949,736	-8.0	6,918,330,086	-24.3
LOAN DELINQUENCY - BY LOAN TYPE									
Unsecured Credit Card Loans									
1 to < 2 Months Delinquent	549,238,167	589,203,656	7.3	484,698,310	-17.7	429,578,787	-11.4	403,485,116	-6.1
2 to < 6 Months Delinquent	525,341,257	603,478,054	14.9	470,848,304	-22.0	373,025,387	-20.8	339,235,942	-9.1
6 to 12 Months Delinquent	82,289,995	102,847,285	25.0	72,516,725	-29.5	49,195,169	-32.2	37,879,769	-23.0
12 Months & Over Delinquent	8,195,033	11,134,302	35.9	10,072,351	-9.5	6,908,256	-31.4	5,126,286	-25.8
Total Del Credit Card Lns (2 or more Mo)	615,826,285	717,459,641	16.5	553,437,380	-22.9	429,128,812	-22.5	382,241,997	-10.9
Credit Cards DQ > 2 Mo / Total Credit Card Loans	1.88	2.06	9.3	1.54	-25.2	1.15	-25.4	0.97	-15.7
1st Mortgage Fixed Rate and Hybrid/Balloon > 5 years									
1 to < 2 Months Delinquent	1,384,089,012	1,876,467,906	35.6	1,887,523,156	0.6	1,715,864,440	-9.1	1,568,787,019	-8.6
2 to < 6 Months Delinquent	892,779,645	1,507,386,613	68.8	1,601,123,808	6.2	1,476,158,170	-7.8	1,030,538,408	-30.2
6 to 12 Months Delinquent	290,836,555	731,924,698	151.7	780,223,601	6.6	754,178,364	-3.3	514,578,903	-31.8
12 Months & Over Delinquent	140,453,187	327,031,170	132.8	536,991,367	64.2	635,240,760	18.3	561,177,640	-11.7
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs (2 or more Mo)	1,324,069,387	2,566,342,481	93.8	2,918,338,776	13.7	2,865,577,294	-1.8	2,106,294,951	-26.5
%1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs) Delinquent > 2 Mo / Total 1st Mtg Fixed and Hybrid/Balloons > 5 yrs	0.94	1.71	81.6	1.89	10.3	1.76	-6.9	1.20	-31.5
1st Mortgage Adjustable Rate Loans and Hybrid/Balloons < 5 Years									
1 to < 2 Months Delinquent	999,019,671	1,230,455,061	23.2	1,245,261,956	1.2	1,044,566,059	-16.1	990,021,372	-5.2
2 to < 6 Months Delinquent	824,792,833	1,152,642,624	39.7	1,115,207,860	-3.2	976,505,826	-12.4	697,240,861	-28.6
6 to 12 Months Delinquent	322,191,396	617,380,440	91.6	672,045,807	8.9	612,743,634	-8.8	341,392,960	-44.3
12 Months & Over Delinquent	146,572,302	357,403,530	143.8	470,816,718	31.7	661,456,207	40.5	398,968,526	-39.7
Total Del 1st Mtg Adj Rate Lns (2 or more Mo)	1,293,556,531	2,127,426,594	64.5	2,258,070,385	6.1	2,250,705,667	-0.3	1,437,602,347	-36.1
%1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years) Delinquent > 2 Mo / Total 1st Mortgage Adjustable Rate Loans and Hybrids/Balloons < 5 yrs	1.91	3.15	64.7	3.29	4.2	3.21	-2.2	2.01	-37.4
Other Real Estate Fixed Rate/Hybrid/Balloon									
1 to < 2 Months Delinquent	490,770,060	572,157,865	16.6	498,456,110	-12.9	454,602,327	-8.8	400,689,150	-11.9
2 to < 6 Months Delinquent	415,310,085	573,221,192	38.0	479,056,502	-16.4	378,349,338	-21.0	279,414,759	-26.1
6 to 12 Months Delinquent	115,248,182	207,343,925	79.9	176,426,308	-14.9	152,231,387	-13.7	108,088,900	-29.0
12 Months & Over Delinquent	36,752,142	79,135,019	115.3	106,863,709	35.0	105,220,652	-1.5	104,471,889	-0.7
Total Del Other RE Fixed/Hybrid/Balloon Lns (2 or more Mo)	567,310,409	859,700,136	51.5	762,346,519	-11.3	635,801,377	-16.6	491,975,548	-22.6
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo / Total Other RE Fixed/Hybrid/Balloon Loans	1.06	1.83	72.6	1.86	1.7	1.78	-4.4	1.57	-11.9
Other Real Estate Adjustable Rate									
1 to < 2 Months Delinquent	372,091,282	422,765,071	13.6	387,879,856	-8.3	390,086,218	0.6	364,142,075	-6.7
2 to < 6 Months Delinquent	324,556,943	390,447,895	20.3	336,970,152	-13.7	302,725,627	-10.2	216,220,660	-28.6
6 to 12 Months Delinquent	100,626,762	151,085,522	50.1	139,173,990	-7.9	113,380,831	-18.5	88,372,563	-22.1
12 Months & Over Delinquent	36,719,949	88,338,131	140.6	95,670,977	8.3	93,729,012	-2.0	84,499,759	-9.8
Total Del Other RE Adj Rate Lns (2 or more Mo)	461,903,654	629,871,548	36.4	571,815,119	-9.2	509,835,470	-10.8	389,092,982	-23.7
%Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans	1.07	1.39	29.4	1.26	-9.3	1.15	-8.5	0.91	-20.8
Leases Receivable									
1 to < 2 Months Delinquent	17,547,875	9,926,711	-43.4	5,708,939	-42.5	3,365,334	-41.1	3,612,268	7.3
2 to < 6 Months Delinquent	6,035,090	4,939,653	-18.2	1,351,755	-72.6	1,463,898	8.3	580,698	-60.3
6 to 12 Months Delinquent	220,303	253,166	14.9	134,924	-46.7	97,379	-27.8	78,856	-19.0
12 Months & Over Delinquent	26,003	135	-99.5	7,484	5,443.7	15,907	112.5	12,592	-20.8
Total Del Leases Receivable (2 or more Mo)	6,281,396	5,192,954	-17.3	1,494,163	-71.2	1,577,184	5.6	672,146	-57.4
%Leases Receivable Delinquent > 2 Mo / Total Leases Receivable	0.84	0.86	2.3	0.33	-61.8	0.36	9.5	0.13	-65.4
Non-Federally Guaranteed Student Loans									
1 to < 2 Months Delinquent	N/A	N/A		N/A		12,688,414		21,907,155	72.7
2 to < 6 Months Delinquent	N/A	N/A		N/A		16,679,133		23,972,907	43.7
6 to 12 Months Delinquent	N/A	N/A		N/A		1,579,468		2,351,804	48.9
12 Months & Over Delinquent	N/A	N/A		N/A		828,663		1,183,412	42.8
Total Del Non-Federally Guaranteed Student Loans (2 or more Mo)	N/A	N/A		N/A		19,087,264		27,508,123	44.1
%Non-Federally Guaranteed Student Loans Delinquent > 2 Mo / Total Non-Federally Guaranteed Student Loans	N/A	N/A		N/A		1.29		1.36	6.2
# Means the number is too large to display in the cell									
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Loan Losses, Bankruptcy Information, and Troubled Debt Restructured Loans									
Return to cover									
03/04/2013									
CU Name: N/A									
Peer Group: N/A									
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)									
* Total Loans Charged Off	5,229,282,633	7,631,025,913	45.9	7,238,401,073	-5.1	6,006,500,387	-17.0	5,122,180,621	-14.7
* Total Loans Recovered	591,324,699	723,085,843	22.3	825,105,441	14.1	827,061,862	0.2	859,098,868	3.9
* NET CHARGE OFFS (\$\$)	4,637,957,934	6,907,940,070	48.9	6,413,295,632	-7.2	5,179,438,525	-19.2	4,263,081,753	-17.7
**%Net Charge-Offs / Average Loans	0.85	1.21	43.2	1.13	-7.1	0.91	-19.2	0.73	-20.0
Total Del Loans & *Net Charge-Offs ¹	12,431,608,904	17,439,585,595	40.3	16,344,963,754	-6.3	14,318,388,261	-12.4	11,181,411,839	-21.9
Combined Delinquency and Net Charge Off Ratio ¹	2.22	3.05	37.3	2.89	-5.5	2.51	-13.0	1.89	-24.9
LOAN LOSS SUMMARY BY LOAN TYPE									
* Unsecured Credit Card Lns Charged Off	964,714,167	1,528,311,839	58.4	1,569,390,805	2.7	1,224,982,633	-21.9	1,006,531,173	-17.8
* Unsecured Credit Card Lns Recovered	75,918,207	76,616,682	0.9	96,510,967	26.0	118,457,427	22.7	137,903,642	16.4
* NET UNSECURED CREDIT CARD C/Os	888,795,960	1,451,695,157	63.3	1,472,879,838	1.5	1,106,525,206	-24.9	868,627,531	-21.5
**Net Charge Offs - Credit Cards / Avg Credit Card Loans	2.83	4.30	51.9	4.16	-3.2	3.02	-27.5	2.26	-25.1
* Non-Federally Guaranteed Student Loans Charged Off	N/A	N/A		N/A		16,510,729		21,536,381	30.4
* Non-Federally Guaranteed Student Loans Recovered	N/A	N/A		N/A		608,186		776,951	27.7
* Net Non-Federally Guaranteed Student Loans C/Os	N/A	N/A		N/A		15,902,543		20,759,430	30.5
**Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed Student Loans	N/A	N/A		N/A		N/A		1.19	
* Total 1st Mortgage RE Loan/LOCs Charged Off	243,740,091	587,380,350	141.0	822,217,553	40.0	962,474,467	17.1	954,302,462	-0.8
* Total 1st Mortgage RE Loans/LOCs Recovered	8,604,986	21,071,884	144.9	37,437,537	77.7	45,637,451	21.9	64,540,429	41.4
* NET 1st MORTGAGE RE LOANS/LOCs C/Os	235,135,105	566,308,466	140.8	784,780,016	38.6	916,837,016	16.8	889,762,033	-3.0
**Net Charge Offs - 1st Mortgage RE Loans/LOCs / Avg 1st Mortgage RE Loans/LOCs	0.12	0.27	120.6	0.36	33.8	0.40	12.8	0.37	-7.6
* Total Other RE Loans/LOCs Charged Off	614,450,906	1,155,261,954	88.0	1,231,082,308	6.6	1,055,136,228	-14.3	827,062,827	-21.6
* Total Other RE Loans/LOCs Recovered	14,437,433	27,308,022	89.1	42,645,809	56.2	50,485,922	18.4	70,083,144	38.8
* NET OTHER RE LOANS/LOCs C/Os	600,013,473	1,127,953,932	88.0	1,188,436,499	5.4	1,004,650,306	-15.5	756,979,683	-24.7
**Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs	0.64	1.19	87.0	1.33	11.4	1.21	-9.2	0.98	-18.6
* Total Real Estate Loans Charged Off	858,190,997	1,742,642,304	103.1	2,053,299,861	17.8	2,017,610,695	-1.7	1,781,365,289	-11.7
* Total Real Estate Lns Recovered	23,042,419	48,379,906	110.0	80,083,346	65.5	96,123,373	20.0	134,623,573	40.1
* NET Total Real Estate Loan C/Os	835,148,578	1,694,262,398	102.9	1,973,216,515	16.5	1,921,487,322	-2.6	1,646,741,716	-14.3
**Net Charge Offs - Total RE Loans / Avg Total RE Loans	0.29	0.55	90.7	0.64	15.5	0.62	-3.1	0.52	-15.7
* Total TDR 1st & Other Real Estate Lns Charged Off	N/A	N/A		N/A		N/A		307,769,132	
* Total TDR 1st & Other Real Estate Lns Recovered	N/A	N/A		N/A		N/A		11,489,336	
* NET TDR Real Estate C/Os	N/A	N/A		N/A		N/A		296,279,796	
* Total Leases Receivable Charged Off	18,807,187	18,656,100	-0.8	12,407,487	-33.5	3,825,454	-69.2	1,418,675	-62.9
* Total Leases Receivable Recovered	1,998,456	2,618,484	31.0	1,656,661	-36.7	1,214,324	-26.7	1,165,671	-4.0
* NET LEASES RECEIVABLE C/Os	16,808,731	16,037,616	-4.6	10,750,826	-33.0	2,611,130	-75.7	253,004	-90.3
**Net Charge Offs - Leases Receivable / Avg Leases Receivable	2.07	2.39	15.1	2.04	-14.4	0.59	-71.2	0.05	-91.2
BANKRUPTCY SUMMARY									
Number of Members Who Filed Chapter 7 YTD	155,150	230,271	48.4	236,813	2.8	191,602	-19.1	153,331	-20.0
Number of Members Who Filed Chapter 13 YTD	72,074	92,483	28.3	95,630	3.4	82,117	-14.1	68,720	-16.3
Number of Members Who Filed Chapter 11 or Chapter 12 YTD	628	981	56.2	1,743	77.7	737	-57.7	584	-20.8
Total Number of Members Who Filed Bankruptcy YTD	227,852	323,735	42.1	334,186	3.2	274,456	-17.9	222,635	-18.9
Total Loans Outstanding Subject to Bankruptcy (Ch 7,13,11, 12)	2,848,970,522	4,627,544,002	62.4	4,986,869,848	7.8	3,919,636,352	-21.4	3,201,501,191	-18.3
* All Loans Charged Off due to Bankruptcy YTD	987,109,382	1,585,832,489	60.7	1,715,957,746	8.2	1,433,108,502	-16.5	1,100,755,426	-23.2
%Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	18.88	20.78	10.1	23.71	14.1	23.86	0.6	21.49	-9.9
REAL ESTATE FORECLOSURE SUMMARY									
Real Estate Loans Foreclosed YTD	N/A	N/A		N/A		2,080,431,952		1,696,144,993	-18.5
Number of Real Estate Loans Foreclosed YTD	N/A	N/A		N/A		11,528		10,140	-12.0
TROUBLED DEBT RESTRUCTURED (TDR) LOANS OUTSTANDING									
TDR First Mortgage RE Loans	N/A	N/A		N/A		N/A		7,639,087,975	
TDR Other RE Loans	N/A	N/A		N/A		N/A		1,015,638,435	
Total TDR First and Other RE Loans	N/A	N/A		N/A		N/A		8,654,726,410	
TDR RE Loans Also Reported as Business Loans	N/A	N/A		N/A		N/A		1,712,048,250	
TDR Consumer Loans (Not Secured by RE)	N/A	N/A		N/A		N/A		1,615,542,161	
TDR Business Loans (Not Secured by RE)	N/A	N/A		N/A		N/A		72,209,584	
Total TDR First RE, Other RE, Consumer, and Business Loans	N/A	N/A		N/A		N/A		10,342,478,155	
Total TDR Loans to Total Loans	N/A	N/A		N/A		N/A		1.73	
Total TDR Loans to Net Worth	N/A	N/A		N/A		N/A		9.69	
TDR portion of Allowance for Loan and Lease Losses	N/A	N/A		N/A		N/A		1,186,798,204.00	
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*Amounts are year-to-date while the related %change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
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Indirect and Participation Lending									
Return to cover									
03/04/2013									
CU Name: N/A	For Charter : N/A								
Peer Group: N/A	Count of CU : 6819								
	Asset Range : N/A								
	Criteria : Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs) *								
	Count of CU in Peer Group : N/A								
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg
INDIRECT LOANS OUTSTANDING									
Indirect Loans - Point of Sale Arrangement	48,315,627,748	52,189,571,433	8.0	50,608,417,030	-3.0	51,307,334,273	1.4	57,470,913,066	12.0
Indirect Loans - Outsourced Lending Relationship	26,096,242,957	23,743,822,857	-9.0	20,906,189,973	-12.0	19,382,390,050	-7.3	20,757,897,937	7.1
Total Outstanding Indirect Loans	74,411,870,705	75,933,394,290	2.0	71,514,607,003	-5.8	70,689,724,323	-1.2	78,228,811,003	10.7
%Indirect Loans Outstanding / Total Loans	13.15	13.26	0.9	12.66	-4.5	12.37	-2.3	13.09	5.8
DELINQUENCY - INDIRECT LENDING ¹									
1 to < 2 Months Delinquent	1,688,587,923	1,673,599,561	-0.9	1,353,829,542	-19.1	1,210,967,404	-10.6	1,289,318,638	6.5
2 to < 6 Months Delinquent	969,772,105	905,207,661	-6.7	647,224,052	-28.5	528,355,605	-18.4	502,855,105	-4.8
6 to 12 Months Delinquent	165,473,094	181,809,826	9.9	144,568,431	-20.5	110,514,123	-23.6	81,264,497	-26.5
12 Months & Over Delinquent	23,670,180	29,783,263	25.8	44,921,939	50.8	44,836,086	-0.2	22,542,019	-49.7
Total Del Indirect Lns (2 or more Mo)	1,158,915,379	1,116,800,750	-3.6	836,714,422	-25.1	683,705,814	-18.3	606,661,621	-11.3
%Indirect Loans Delinquent > 2 Mo / Total Indirect Loans	1.56	1.47	-5.6	1.17	-20.5	0.97	-17.3	0.78	-19.8
LOAN LOSSES - INDIRECT LENDING									
* Indirect Loans Charged Off	1,139,699,672	1,492,621,554	31.0	1,089,372,693	-27.0	748,972,523	-31.2	625,677,732	-16.5
* Indirect Loans Recovered	128,259,175	197,389,353	53.9	209,691,023	6.2	167,054,437	-20.3	157,717,247	-5.6
* NET INDIRECT LOAN C/Os	1,011,440,497	1,295,232,201	28.1	879,681,670	-32.1	581,918,086	-33.8	467,960,485	-19.6
***Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.40	1.72	23.2	1.19	-30.7	0.82	-31.4	0.63	-23.2
PARTICIPATION LOANS OUTSTANDING (Bal of Purchased + CU Portion of Part. Lns Interests Retained):									
Consumer	N/A	1,200,599,702		1,149,185,508	-4.3	1,474,199,488	28.3	1,884,313,685	27.8
Non-Federally Guaranteed Student Loans	N/A	N/A		N/A		212,887,886		339,746,240	59.6
Real Estate	N/A	2,940,992,693		2,720,115,567	-7.5	2,665,262,476	-2.0	2,856,476,001	7.2
Member Business Loans (excluding C&D)	N/A	3,261,589,494		3,199,663,947	-1.9	2,910,617,945	-9.0	2,663,952,073	-8.5
Non-Member Business Loans (excluding C&D)	N/A	3,760,623,102		4,378,200,443	16.4	4,742,818,421	8.3	4,791,121,849	1.0
Commercial Construction & Development	N/A	496,650,416		363,979,798	-26.7	426,789,640	17.3	403,990,019	-5.3
Loan Pools	N/A	734,424,174		633,813,466	-13.7	642,807,534	1.4	830,250,085	29.2
TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)	11,069,737,648	12,394,879,581	12.0	12,444,958,729	0.4	13,075,383,390	5.1	13,769,849,952	5.3
%Participation Loans Outstanding / Total Loans	1.96	2.17	10.7	2.20	1.8	2.29	3.8	2.30	0.7
* Participation Loans Purchased YTD	3,172,384,083	2,527,883,089	-20.3	2,363,927,176	-6.5	3,353,744,033	41.9	4,469,243,288	33.3
%Participation Loans Purchased YTD / Total Loans Granted YTD	1.27	0.95	-25.2	0.95	0.4	1.29	36.0	1.37	6.1
PARTICIPATION LOANS SOLD:									
Participation Loan Interests Sold AND/OR Serviced (Participants' Balance Outstanding)	N/A	7,016,938,310		7,359,464,082	4.9	7,924,765,631	7.7	7,697,157,205	-2.9
Participation Loan Interests - Amount Retained (Outstanding)	N/A	2,382,636,139		2,566,997,066	7.7	2,720,821,134	6.0	2,603,268,969	-4.3
* Participation Loans Sold YTD	2,004,385,762	2,101,559,258	4.8	1,931,877,800	-8.1	2,938,143,470	52.1	3,299,781,781	12.3
** %Participation Loans Sold YTD / Total Assets	0.25	0.24	-3.9	0.21	-11.1	0.31	44.6	0.32	5.7
WHOLE LOANS PURCHASED AND SOLD:									
*Loans Purchased in Full from Other Financial Institutions YTD	317,752,884	736,316,645	131.7	1,840,275,636	149.9	1,614,273,755	-12.3	1,605,909,441	-0.5
*Loans Purchased in Full from Other Sources YTD	N/A	N/A		N/A		226,485,244		1,332,714,522	488.4
%Loans Purchased From Financial Institutions & Other Sources YTD / Loans Granted YTD	0.13	0.28	117.4	0.74	168.4	0.71	-4.1	0.90	27.0
*Loans, Excluding RE, Sold in Full YTD	235,202,758	506,349,281	115.3	473,267,956	-6.5	72,782,410	-84.6	62,530,741	-14.1
DELINQUENCY - PARTICIPATION LENDING ¹									
1 to < 2 Months Delinquent	146,486,203	217,814,861	48.7	221,245,307	1.6	157,981,660	-28.6	91,767,557	-41.9
2 to < 6 Months Delinquent	213,631,691	168,074,685	-21.3	241,064,448	43.4	270,983,662	12.4	112,250,230	-58.6
6 to 12 Months Delinquent	55,398,485	117,444,446	112.0	121,640,423	3.6	148,624,567	22.2	37,328,760	-74.9
12 Months & Over Delinquent	65,515,838	145,126,061	121.5	130,582,522	-10.0	122,687,712	-6.0	93,478,538	-23.8
Total Del Participation Lns (2 or more Mo)	334,546,014	430,645,192	28.7	493,287,393	14.5	542,295,941	9.9	243,057,528	-55.2
%Participation Loans Delinquent > 2 Mo / Total Participation Loans	3.02	3.47	15.0	3.96	14.1	4.15	4.6	1.77	-57.4
LOAN LOSSES - PARTICIPATION LENDING									
* Participation Loans Charged Off	94,681,856	135,240,149	42.8	156,494,864	15.7	177,083,297	13.2	157,455,417	-11.1
* Participation Loans Recovered	8,065,569	9,422,562	16.8	10,255,542	8.8	9,050,266	-11.8	11,339,484	25.3
* NET PARTICIPATION LOAN C/Os	86,616,287	125,817,587	45.3	146,239,322	16.2	168,033,031	14.9	146,115,933	-13.0
***Net Charge Offs - Participation Loans / Avg Participation Loans	0.83	1.07	28.6	1.18	9.8	1.32	11.8	1.09	-17.3
*Amounts are year-to-date while the related %change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
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Real Estate Loan Information 1									
Return to cover									
03/04/2013									
CU Name: N/A									
Peer Group: N/A									
	Criteria: Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs) *								
	Count of CU in Peer Group: N/A								
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg
REAL ESTATE LOANS OUTSTANDING:									
First Mortgages									
Fixed Rate > 15 years	76,633,934,466	81,576,189,854	6.4	81,634,398,236	0.1	81,676,983,655	0.1	82,190,608,499	0.6
Fixed Rate 15 years or less	44,612,256,304	48,422,972,896	8.5	52,540,252,594	8.5	58,274,905,845	10.9	68,316,528,912	17.2
Other Fixed Rate	1,473,592,352	1,484,538,276	0.7	1,462,987,020	-1.5	1,493,455,087	2.1	1,701,407,027	13.9
Total Fixed Rate First Mortgages	122,719,783,122	131,483,701,026	7.1	135,637,637,850	3.2	141,445,344,587	4.3	152,208,544,438	7.6
Balloon/Hybrid > 5 years	17,699,534,860	18,366,015,564	3.8	18,915,679,838	3.0	21,599,858,437	14.2	22,661,871,965	4.9
Balloon/Hybrid 5 years or less	36,477,733,513	35,229,007,055	-3.4	34,488,329,607	-2.1	35,827,580,890	3.9	35,398,225,857	-1.2
Total Balloon/Hybrid First Mortgages	54,177,268,373	53,595,022,619	-1.1	53,404,009,445	-0.4	57,427,439,327	7.5	58,060,097,822	1.1
Adjustable Rate First Mtgs 1 year or less	6,700,754,723	6,908,639,529	3.1	6,819,155,229	-1.3	7,079,980,763	3.8	7,396,603,167	4.5
Adjustable Rate First Mtgs >1 year	24,392,706,648	25,321,725,632	3.8	27,418,478,758	8.3	27,113,916,731	-1.1	28,685,563,627	5.8
Total Adjustable First Mortgages	31,093,461,371	32,230,365,161	3.7	34,237,633,987	6.2	34,193,897,494	-0.1	36,082,166,794	5.5
TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING	207,990,512,866	217,309,088,806	4.5	223,279,281,282	2.7	233,066,681,408	4.4	246,350,809,054	5.7
Other Real Estate Loans									
Closed End Fixed Rate	51,617,556,714	45,102,273,036	-12.6	39,221,901,669	-13.0	34,151,423,943	-12.9	30,068,977,617	-12.0
Closed End Adjustable Rate	2,155,956,569	2,392,526,057	11.0	2,202,664,342	-7.9	2,129,077,952	-3.3	2,295,527,655	7.8
Open End Adjustable Rate (HELOC)	40,897,667,925	42,973,564,449	5.1	43,225,188,920	0.6	42,126,313,393	-2.5	40,336,258,208	-4.2
Open End Fixed Rate	1,877,994,934	1,867,768,246	-0.5	1,715,319,649	-8.2	1,548,384,378	-9.7	1,286,019,788	-16.9
TOTAL OTHER REAL ESTATE OUTSTANDING	96,549,176,142	92,336,131,788	-4.4	86,365,074,580	-6.5	79,955,199,666	-7.4	73,986,783,268	-7.5
TOTAL RE (FIRST AND OTHER) OUTSTANDING	304,539,689,008	309,645,220,594	1.7	309,644,355,862	0.0	313,021,881,074	1.1	320,337,592,322	2.3
RE LOAN SUMMARY (FIX, ADJ):									
First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs)	140,419,317,982	149,849,716,590	6.7	154,553,317,688	3.1	163,045,203,024	5.5	174,870,416,403	7.3
Other RE Fixed Rate	53,495,551,648	46,970,041,282	-12.2	40,937,221,318	-12.8	35,699,808,321	-12.8	31,354,997,405	-12.2
Total Fixed Rate RE Outstanding	193,914,869,630	196,819,757,872	1.5	195,490,539,006	-0.7	198,745,011,345	1.7	206,225,413,808	3.8
%(Total Fixed Rate RE/Total Assets)	23.91	22.25	-6.9	21.38	-3.9	20.67	-3.3	20.18	-2.3
%(Total Fixed Rate RE/Total Loans)	34.26	34.38	0.4	34.62	0.7	34.78	0.5	34.50	-0.8
First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)	67,571,194,884	67,459,372,216	-0.2	68,725,963,594	1.9	70,021,478,384	1.9	71,480,392,651	2.1
Other RE Adj Rate	43,053,624,494	45,366,090,506	5.4	45,427,853,262	0.1	44,255,391,345	-2.6	42,631,785,863	-3.7
Total Adj Rate RE Outstanding	110,624,819,378	112,825,462,722	2.0	114,153,816,856	1.2	114,276,869,729	0.1	114,112,178,514	-0.1
MISCELLANEOUS RE INFORMATION:									
Outstanding Interest Only & Payment Option First Mtg Loans	7,527,425,050	7,045,111,504	-6.4	5,992,458,952	-14.9	4,957,149,347	-17.3	4,420,055,517	-10.8
Outstanding Interest Only & Payment Option Other RE / LOCs Loans	N/A	13,444,613,701		14,323,553,519	6.5	14,985,628,363	4.6	14,859,518,394	-0.8
TOTAL Outstanding Interest Only & Payment Option First & Other RE Loans	N/A	20,489,725,205		20,316,012,471	-0.8	19,942,777,710	-1.8	19,279,573,911	-3.3
%(Interest Only & Payment Option First & Other RE Loans / Total Assets)	N/A	2.32		2.22	-4.1	2.07	-6.7	1.89	-9.0
%(Interest Only & Payment Option First & Other RE Loans / Net Worth)	N/A	23.41		22.09	-5.6	20.30	-8.1	18.07	-11.0
Outstanding Residential Construction (Excluding Business Purpose Loans)	1,237,196,666	845,688,065	-31.6	730,328,638	-13.6	642,076,048	-12.1	731,445,140	13.9
Allowance for Loan Losses on all RE Loans	1,261,382,677	2,616,036,874	107.4	3,315,836,416	26.8	3,744,508,376	12.9	3,561,708,923	-4.9
* REAL ESTATE LOANS - AMOUNT GRANTED:									
* First Mortgages									
* Fixed Rate > 15 years	33,406,892,765	52,601,390,015	57.5	42,348,503,123	-19.5	35,629,928,149	-15.9	61,937,315,886	73.8
* Fixed Rate 15 years or less	13,064,563,848	23,556,780,285	80.3	24,122,008,897	2.4	26,334,791,170	9.2	38,952,072,315	47.9
* Other Fixed Rate	638,465,069	595,827,424	-6.7	650,781,053	9.2	657,603,981	1.0	690,117,428	4.9
* Total Fixed Rate First Mortgages	47,109,921,682	76,753,997,724	62.9	67,121,293,073	-12.6	62,622,323,300	-6.7	101,579,505,629	62.2
* Balloon/Hybrid > 5 years	4,570,395,224	3,837,757,948	-16.0	3,680,871,799	-4.1	4,792,728,524	30.2	5,469,378,576	14.1
* Balloon/Hybrid 5 years or less	9,605,327,481	5,968,224,213	-37.9	6,541,125,790	9.6	7,298,606,204	11.6	7,820,151,763	7.1
* Total Balloon/Hybrid First Mortgages	14,175,722,705	9,805,982,161	-30.8	10,221,997,589	4.2	12,091,334,728	18.3	13,289,530,339	9.9
* Adjustable Rate First Mtgs 1 year or less	1,786,239,538	1,598,235,816	-10.5	1,203,989,140	-24.7	1,299,474,643	7.9	1,646,430,499	26.7
* Adjustable Rate First Mtgs >1 year	6,805,715,972	6,089,613,411	-10.5	5,927,942,048	-2.7	6,049,798,625	2.1	6,517,436,149	7.7
* Total Adjustable First Mortgages	8,591,955,510	7,687,849,227	-10.5	7,131,931,188	-7.2	7,349,273,268	3.0	8,163,866,648	11.1
* TOTAL FIRST MORTGAGE RE LOANS GRANTED	69,877,599,897	94,247,829,112	34.9	84,475,221,850	-10.4	82,062,931,296	-2.9	123,032,902,616	49.9
* Amounts are year-to-date while the related %change ratios are annualized.									
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Real Estate Loan Information 2									
Return to cover	For Charter : N/A								
03/04/2013	Count of CU : 6819								
CU Name: N/A	Asset Range : N/A								
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs) *								
Count of CU in Peer Group : N/A									
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg
* OTHER REAL ESTATE (Granted)									
* Closed End Fixed Rate	14,456,791,480	8,892,781,275	-38.5	6,933,153,813	-22.0	5,825,971,165	-16.0	6,101,854,963	4.7
* Closed End Adjustable Rate	726,110,321	581,797,230	-19.9	404,664,645	-30.4	391,037,996	-3.4	460,079,092	17.7
* Open End Adjustable Rate (HELOC)	14,620,751,497	12,397,261,869	-15.2	11,498,629,172	-7.2	10,184,950,527	-11.4	10,514,869,668	3.2
* Open End Fixed Rate and Other	775,493,695	645,505,200	-16.8	565,944,473	-12.3	395,253,865	-30.2	385,284,720	-2.5
* TOTAL OTHER REAL ESTATE GRANTED	30,579,146,993	22,517,345,574	-26.4	19,402,392,103	-13.8	16,797,213,553	-13.4	17,462,088,443	4.0
* TOTAL RE (FIRST AND OTHER) GRANTED	100,456,746,890	116,765,174,686	16.2	103,877,613,953	-11.0	98,860,144,849	-4.8	140,494,991,059	42.1
%(Total Fixed Rate RE Granted YTD/Total Loans Granted YTD)	26.70	33.75	26.4	31.48	-6.7	28.37	-9.9	34.81	22.7
RE LOANS SOLD/SERVICED									
* First Mortgage R.E. Loans Sold	19,296,348,807	50,964,673,425	164.1	43,814,415,573	-14.0	38,248,437,844	-12.7	66,068,121,924	72.7
%(First Mtg RE Loans Sold/ First Mtg RE Loans Granted)	27.61	54.08	95.8	51.87	-4.1	46.61	-10.1	53.70	15.2
AMT of Mortgage Servicing Rights	442,513,281	688,648,703	55.6	810,325,020	17.7	810,002,679	0.0	912,966,105	12.7
Outstanding RE Loans Sold But Serviced	67,476,210,285	92,205,119,193	36.6	108,303,645,625	17.5	118,978,926,622	9.9	138,633,395,635	16.5
%(Mortgage Servicing Rights / Net Worth)	0.51	0.79	53.0	0.88	12.0	0.82	-6.4	0.86	3.8
MISC. RE LOAN INFORMATION									
S-Term (<5 Yrs) R.E. Loan (Exc. MBL)	113,273,456,699	114,090,960,989	0.7	113,793,853,912	-0.3	114,676,637,722	0.8	115,356,947,354	0.6
R.E. Lns also Mem. Bus. Lns	24,494,103,551	27,689,863,302	13.0	29,580,584,621	6.8	32,034,754,278	8.3	33,381,859,015	4.2
REVERSE MORTGAGES									
Federally Insured Home Equity Conversion Mortgage (HECM)	N/A	7,647,999		10,574,428	38.3	14,889,702	40.8	13,122,757	-11.9
Proprietary Reverse Mortgage Products	N/A	23,359,198		28,750,845	23.1	31,507,679	9.6	33,376,631	5.9
Total Reverse Mortgages	N/A	31,007,197		39,325,273	26.8	46,397,381	18.0	46,499,388	0.2
RE LOAN TDRS OUTSTANDING									
TDR First Mortgage RE Loans	N/A	N/A		N/A		N/A		7,639,087,975	
TDR Other RE Loans	N/A	N/A		N/A		N/A		1,015,638,435	
Total TDR First and Other RE Loans	N/A	N/A		N/A		N/A		8,654,726,410	
TDR RE Loans Also Reported as Business Loans	N/A	N/A		N/A		N/A		1,712,048,250	
REAL ESTATE LOAN DELINQUENCY¹									
R.E. LOANS DELINQUENT > 2 MOS¹									
First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs)	1,324,069,387	2,566,342,481	93.8	2,918,338,776	13.7	2,865,577,294	-1.8	2,106,294,951	-26.5
First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)	1,293,556,531	2,127,426,594	64.5	2,258,070,385	6.1	2,250,705,667	-0.3	1,437,602,347	-36.1
Other R.E. Fixed Rate	567,310,409	859,700,136	51.5	762,346,519	-11.3	635,801,377	-16.6	491,975,548	-22.6
Other R.E. Adj. Rate	461,903,654	629,871,548	36.4	571,815,119	-9.2	509,835,470	-10.8	389,092,982	-23.7
TOTAL DEL R.E. > 2 MOS	3,646,839,981	6,183,340,759	69.6	6,510,570,799	5.3	6,261,919,808	-3.8	4,424,965,828	-29.3
DELINQUENT 1 TO < 2 MOS									
First Mortgage	2,383,108,683	3,106,922,967	30.4	3,132,785,112	0.8	2,760,430,499	-11.9	2,558,808,391	-7.3
Other	862,861,342	994,922,936	15.3	886,335,966	-10.9	844,688,545	-4.7	764,831,225	-9.5
Total Del R.E. 1 to < 2 Mos	3,245,970,025	4,101,845,903	26.4	4,019,121,078	-2.0	3,605,119,044	-10.3	3,323,639,616	-7.8
Total Del R.E. Loans > 1 Mos	6,892,810,006	10,285,186,662	49.2	10,529,691,877	2.4	9,867,038,852	-6.3	7,748,605,444	-21.5
RE LOAN DELINQUENCY RATIOS									
% R.E. Loans dq > 1 Mos	2.26	3.32	46.8	3.40	2.4	3.15	-7.3	2.42	-23.3
% R.E. Loans dq > 2 Mos	1.20	2.00	66.8	2.10	5.3	2.00	-4.9	1.38	-30.9
TDR REAL ESTATE LOANS DELINQUENT > 2 MO									
TDR First Mortgage RE Loans Delinquent > 2 MO	N/A	N/A		N/A		N/A		904,926,227	
TDR Other RE Loans Delinquent > 2 MO	N/A	N/A		N/A		N/A		86,838,082	
Total TDR First and Other RE Loans Delinquent > 2 MO	N/A	N/A		N/A		N/A		991,764,309	
% Total TDR 1st and Other RE Delinquent > 2 MO / Total TDR 1st and Other RE	N/A	N/A		N/A		N/A		11.46	
TDR RE Loans Also Reported as Business Loans Delinquent > 2 MO									
% Total TDR 1st and Other RE Delinquent > 2 MO / Total TDR 1st and Other RE	N/A	N/A		N/A		N/A		257,276,671	
REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:									
* Total 1st Mortgage Lns Charged Off	243,740,091	587,380,350	141.0	822,217,553	40.0	962,474,467	17.1	954,302,462	-0.8
* Total 1st Mortgage Lns Recovered	8,604,986	21,071,884	144.9	37,437,537	77.7	45,637,451	21.9	64,540,429	41.4
* NET 1st MORTGAGE LN C/Os	235,135,105	566,308,466	140.8	784,780,016	38.6	916,837,016	16.8	889,762,033	-3.0
** Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.12	0.27	120.6	0.36	33.8	0.40	12.8	0.37	-7.6
* Total Other RE Lns Charged Off	614,450,906	1,155,261,954	88.0	1,231,082,308	6.6	1,055,136,228	-14.3	827,062,827	-21.6
* Total Other RE Lns Recovered	14,437,433	27,308,022	89.1	42,645,809	56.2	50,485,922	18.4	70,083,144	38.8
* NET OTHER RE LN C/Os	600,013,473	1,127,953,932	88.0	1,188,436,499	5.4	1,004,650,306	-15.5	756,979,683	-24.7
**Net Charge Offs Other RE Loans / Avg Other RE Loans	0.64	1.19	87.0	1.33	11.4	1.21	-9.2	0.98	-18.6
* 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.									

Member Business Loan Information									
Return to cover									
03/04/2013			For Charter :	N/A					
CJ Name: N/A			Count of CU :	6819					
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-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg
BUSINESS LOANS									
Member Business Loans (NMBLB) ¹	25,532,802,208	28,279,990,864	10.8	30,400,595,878	7.5	32,588,903,186	7.2	35,603,089,072	9.2
Purchased Business Loans or Participations to Nonmembers (NMBLB) ¹	6,360,143,424	6,795,484,821	6.8	6,780,677,729	-0.2	6,561,510,944	-3.2	6,095,088,314	-7.1
Total Business Loans (NMBLB) ¹	31,892,945,632	35,075,475,685	10.0	37,181,273,607	6.0	39,150,414,130	5.3	41,698,177,386	6.5
Unfunded Commitments ¹	1,701,806,459	1,613,346,737	-5.2	1,594,778,301	-1.2	1,849,123,799	15.9	2,122,255,986	14.8
TOTAL BUSINESS LOANS (NMBLB) LESS UNFUNDED COMMITMENTS ¹	30,191,139,173	33,462,128,948	10.8	35,586,495,306	6.3	37,301,290,331	4.8	39,575,921,400	6.1
%(Total Business Loans (NMBLB) Less Unfunded Commitments/ Total Assets) ¹	3.72	3.78	1.6	3.89	2.9	3.88	-0.3	3.87	-0.1
NUMBER OF BUSINESS LOANS OUTSTANDING:									
Number of Outstanding Business Loans to Members	131,346	142,084	8.2	149,032	4.9	161,932	8.7	175,898	8.6
Number of Outstanding Purchased Business Loans or Participation Interests to Nonmembers	16,199	15,604	-3.7	16,576	6.2	13,959	-15.8	14,820	6.2
Total Number of Business Loans Outstanding	147,545	157,688	6.9	165,608	5.0	175,891	6.2	190,718	8.4
REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS)									
Construction and Development	N/A	N/A		N/A		1,537,902,486		1,514,842,220	-1.5
Farmland	N/A	N/A		N/A		738,465,370		814,384,253	10.3
Non-Farm Residential Property	N/A	N/A		N/A		8,114,202,245		9,360,110,150	15.4
Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		N/A		10,096,840,505		10,564,044,951	4.6
Non-Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		N/A		12,308,653,563		12,251,009,324	-0.5
Total Real Estate Secured Business Loans	N/A	N/A		N/A		32,796,064,169		34,504,390,898	5.2
NON-REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS)									
Loans to finance agricultural production and other loans to farmers	N/A	N/A		N/A		739,765,432		860,734,511	16.4
Commercial and Industrial Loans	N/A	N/A		N/A		5,247,312,318		5,915,832,094	12.7
Unsecured Business Loans	N/A	N/A		N/A		94,509,088		90,498,046	-4.2
Unsecured Revolving Lines of Credit (Business Purpose)	N/A	N/A		N/A		272,763,123		326,721,837	19.8
Total Non-Real Estate Secured Business Loans	N/A	N/A		N/A		6,354,349,961		7,193,786,488	13.2
NUMBER OF BUSINESS LOANS OUTSTANDING BY TYPE									
Number - Construction and Development	N/A	N/A		N/A		2,130		2,235	4.9
Number - Farmland	N/A	N/A		N/A		4,887		5,027	2.9
Number - Non-Farm Residential Property	N/A	N/A		N/A		51,428		59,070	14.9
Number - Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		N/A		24,352		26,491	8.8
Number - Non-Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		N/A		26,816		26,821	0.0
Total Number of Real Estate Secured Business Loans	N/A	N/A		N/A		109,613		119,644	9.2
Number - Loans to finance agricultural production and other loans to farmers	N/A	N/A		N/A		11,378		11,487	1.0
Number - Commercial and Industrial Loans	N/A	N/A		N/A		37,949		38,737	2.1
Number - Unsecured Business Loans	N/A	N/A		N/A		2,564		2,824	10.1
Number - Unsecured Revolving Lines of Credit (Business Purpose)	N/A	N/A		N/A		14,387		18,026	25.3
Total Number of Non-Real Estate Secured Business Loans	N/A	N/A		N/A		66,278		71,074	7.2
AMOUNT OF BUSINESS LOANS GRANTED OR PURCHASED:									
* MBL (NMBLB) Granted YTD ¹	11,511,690,394	9,439,573,406	-18.0	10,731,909,508	13.7	11,788,871,252	9.8	14,206,011,621	20.5
* Purchased or Participation Interests to Nonmembers (NMBLB) ¹	1,971,566,733	1,332,004,695	-32.4	1,331,551,475	0.0	1,404,820,984	5.5	1,633,902,580	16.3
DELINQUENCY - MEMBER BUSINESS LOANS ²									
1 to < 2 Months Delinquent	387,226,608	548,463,746	41.6	595,481,513	8.6	470,459,958	-21.0	394,880,303	-16.1
2 to < 6 Months Delinquent	409,178,047	602,664,514	47.3	617,684,772	2.5	628,635,004	1.8	349,188,216	-44.5
6 to 12 Months Delinquent	149,168,321	360,745,164	141.8	390,426,199	8.2	349,549,760	-10.5	203,994,974	-41.6
12 Months & Over Delinquent	125,981,018	292,638,030	132.3	436,037,173	49.0	444,990,364	2.1	302,217,710	-32.1
Total Del Loans - All Types (2 or more Mo)	684,327,386	1,256,047,708	83.5	1,444,148,144	15.0	1,423,175,128	-1.5	855,400,900	-39.9
MBL DELINQUENCY RATIOS									
% MBL > 1 Month Delinquent (All delinquency > 30 days)	3.55	5.39	51.9	5.73	6.3	5.08	-11.4	3.16	-37.8
% MBL > 2 Months Delinquent (Reportable delinquency)	2.27	3.75	65.6	4.06	8.1	3.82	-6.0	2.16	-43.3
MBL CHARGE-OFFS AND RECOVERIES:									
*Total MBL Charge Offs	131,876,705	224,029,781	69.9	292,131,922	30.4	373,354,639	27.8	331,741,351	-11.1
*Total MBL Recoveries	7,065,554	6,548,919	-7.3	12,571,965	92.0	15,092,264	20.0	15,486,854	2.6
MISCELLANEOUS MBL INFORMATION:									
Real Estate Loans also Reported as Business Loans	24,494,103,551	27,689,863,302	13.0	29,580,584,621	6.8	32,034,754,278	8.3	33,381,859,015	4.2
Construction & Development Loans Meeting 723.3(a)	2,088,824,879	1,693,971,431	-18.9	1,476,996,692	-12.8	1,384,794,439	-6.2	1,317,143,854	-4.9
Number of Construction & Development Loans - 723(a)	2,165	1,670	-22.9	1,672	0.1	1,795	7.4	1,800	0.3
Unsecured Business Loans Meeting 723.7(c)-(d)	133,685,286	170,691,125	27.7	148,557,889	-13.0	163,836,385	10.3	184,753,935	12.8
Number of Unsecured Business Loans - 723.7(c)-(d)	4,707	6,058	28.7	6,701	10.6	6,979	4.1	7,003	0.3
Agricultural Related (NMBLB) ¹	1,108,170,527	1,197,917,677	8.1	1,292,611,256	7.9	1,478,230,802	14.4	1,675,118,764	13.3
Number of Outstanding Agricultural Related Loans	15,396	15,716	2.1	15,153	-3.6	16,265	7.3	16,514	1.5
* Business Loans and Participations Sold	2,049,517,820	1,293,972,211	-36.9	1,507,019,500	16.5	1,666,532,511	10.6	2,056,686,635	23.4
SBA Loans Outstanding	519,635,376	601,430,787	15.7	697,374,881	16.0	805,254,275	15.5	920,024,133	14.3
Number of SBA Loans Outstanding	7,100	7,394	4.1	8,532	15.4	8,060	-5.5	8,125	0.8

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

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

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

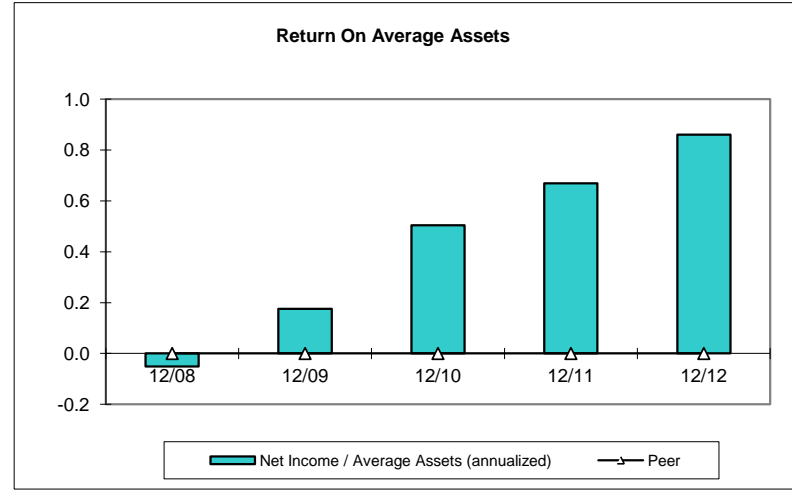
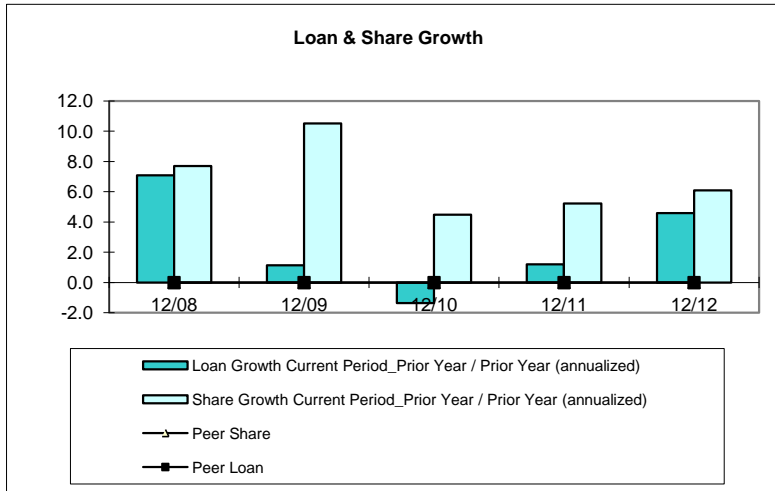
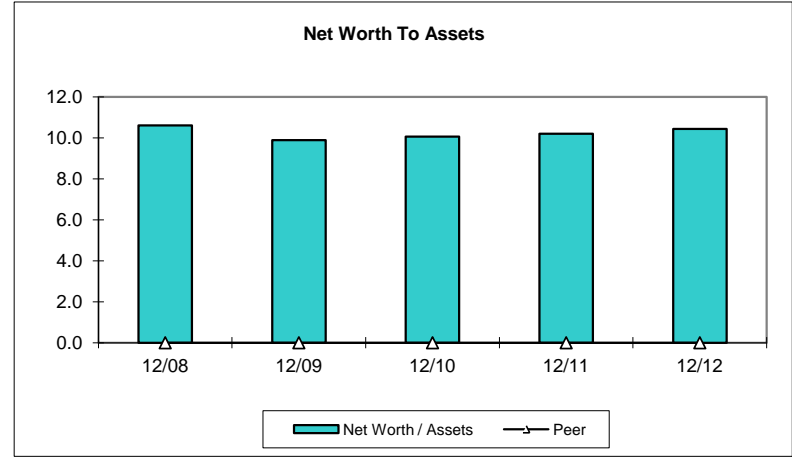
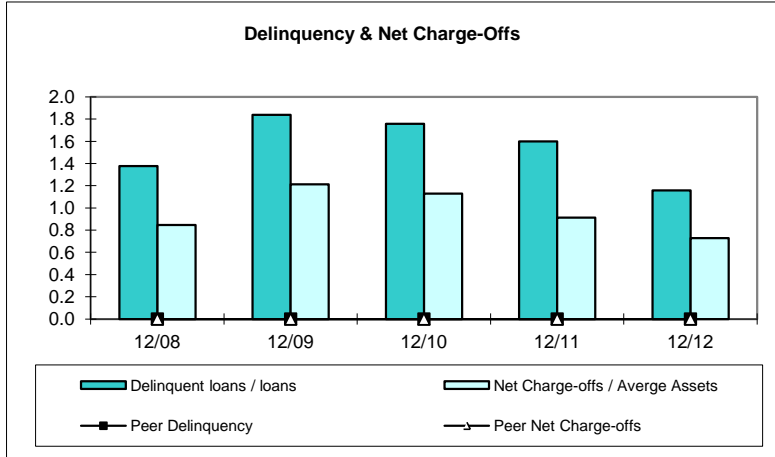
Investments, Cash, & Cash Equivalents											
Return to cover	For Charter : N/A										
03/04/2013	Count of CU : 6819										
CU Name: N/A	Asset Range : N/A										
Peer Group: N/A	Criteria: Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs) *										
	Count of CU in Peer Group : N/A										
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg		
INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS											
SFAS 115 CLASS OF INVESTMENTS											
Held to Maturity < 1 yr	8,297,752,179	9,800,213,389	18.1	8,850,200,334	-9.7	10,725,868,499	21.2	12,929,062,851	20.5		
Held to Maturity 1-3 yrs	9,243,491,659	13,972,730,398	51.2	18,589,353,653	33.0	21,236,543,722	14.2	19,696,868,646	-7.3		
Held to Maturity 3-5 yrs	5,432,790,606	7,600,822,620	39.9	9,547,004,023	25.6	11,273,008,137	18.1	14,588,375,687	29.4		
Held to Maturity 5-10 yrs	1,836,081,394	2,175,248,115	18.5	3,764,189,730	73.0	3,792,492,168	0.8	4,479,664,811	18.1		
Held to Maturity 3-10 yrs	N/A	N/A		N/A		N/A		N/A			
Held to Maturity > 10 yrs	785,404,477	1,259,912,019	60.4	1,793,255,322	42.3	2,285,860,311	27.5	2,207,686,247	-3.4		
TOTAL HELD TO MATURITY	25,595,520,315	34,808,926,541	36.0	42,544,003,062	22.2	49,313,772,837	15.9	53,901,658,242	9.3		
Available for Sale < 1 yr	24,682,772,943	23,236,117,389	-5.9	27,801,042,111	19.6	32,671,672,869	17.5	38,062,101,932	16.5		
Available for Sale 1-3 yrs	25,467,637,360	38,277,711,603	50.3	49,078,038,744	28.2	60,081,435,736	22.4	61,527,963,013	2.4		
Available for Sale 3-5 yrs	15,072,580,496	22,318,860,687	48.1	33,889,073,940	51.8	38,406,729,078	13.3	43,488,488,348	13.2		
Available for Sale 5-10 yrs	7,038,117,714	10,524,321,825	49.5	15,905,030,459	51.1	14,836,175,301	-6.7	19,090,237,034	28.7		
Available for Sale 3-10 yrs	N/A	N/A		N/A		N/A		N/A			
Available for Sale > 10 yrs	2,320,073,167	2,874,380,999	23.9	3,095,166,232	7.7	3,172,055,620	2.5	3,536,134,074	11.5		
TOTAL AVAILABLE FOR SALE	74,581,181,680	97,231,392,503	30.4	129,768,351,486	33.5	149,168,068,604	14.9	165,704,924,401	11.1		
Trading < 1 year	156,115,742	534,778,688	242.6	434,436,921	-18.8	574,880,588	32.3	413,084,205	-28.1		
Trading 1-3 years	125,946,098	271,591,634	115.6	339,680,862	25.1	462,978,762	36.3	539,846,874	16.6		
Trading 3-5 years	48,260,944	77,687,493	61.0	112,199,600	44.4	88,525,142	-21.1	115,824,469	30.8		
Trading 5-10 years	33,823,074	63,650,491	88.2	61,830,682	-2.9	66,487,177	7.5	170,050,716	155.8		
Trading 3-10 years	N/A	N/A		N/A		N/A		N/A			
Trading > 10 years	10,290,623	8,995,423	-12.6	5,386,376	-40.1	1,606,249	-70.2	1,557,736	-3.0		
TOTAL TRADING	374,436,481	956,703,729	155.5	953,534,441	-0.3	1,194,477,918	25.3	1,240,364,000	3.8		
Other Investments < 1 yr	78,047,521,469	107,520,120,537	37.8	102,435,733,990	-4.7	114,440,813,489	11.7	118,963,324,211	4.0		
Other Investments 1-3 yrs	22,674,836,099	26,571,151,139	17.2	26,034,767,726	-2.0	24,197,373,329	-7.1	25,145,916,020	3.9		
Other Investments 3-5 yrs	4,559,324,867	3,183,484,683	-30.2	3,210,815,162	0.9	4,678,690,375	45.7	6,325,715,267	35.2		
Other Investments 5-10 yrs	332,989,260	278,910,945	-16.2	439,481,273	57.6	655,293,377	49.1	940,770,495	43.6		
Other Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A			
Other Investments > 10 yrs	202,072,594	210,961,047	4.4	294,023,571	39.4	496,049,949	68.7	727,912,382	46.7		
TOTAL Other Investments	105,816,744,289	137,764,628,351	30.2	132,414,821,722	-3.9	144,468,220,519	9.1	152,103,638,375	5.3		
MATURITIES :											
Total Investments < 1 yr	111,184,162,333	141,091,230,003	26.9	139,521,413,356	-1.1	158,413,235,445	13.5	170,367,573,199	7.5		
Total Investments 1-3 yrs	57,511,911,216	79,093,184,774	37.5	94,041,840,985	18.9	105,978,331,549	12.7	106,910,594,553	0.9		
Total Investments 3-5 yrs	25,112,956,913	33,180,855,483	32.1	46,759,092,725	40.9	54,446,952,732	16.4	64,518,403,771	18.5		
Total Investments 5-10 yrs	9,241,011,442	13,042,131,376	41.1	20,170,532,144	54.7	19,350,448,023	-4.1	24,680,723,056	27.5		
Total Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A			
Total Investments > 10 yrs	3,317,840,861	4,354,249,488	31.2	5,187,831,501	19.1	5,955,572,129	14.8	6,473,290,439	8.7		
Total	206,367,882,765	270,761,651,124	31.2	305,680,710,711	12.9	344,144,539,878	12.6	372,950,585,018	8.4		
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	Other Investment Information								
Return to cover									
03/04/2013									
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-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg
INVESTMENT SUMMARY:									
NCUA Guaranteed Notes (included in US Gov't Obligations)	N/A	N/A		1,461,281,880		3,470,764,559	137.5	3,463,386,922	-0.2
Total FDIC-Issued Guaranteed Notes	N/A	N/A		N/A		121,768,775		143,856,476	18.1
All Other US Government Obligations	N/A	N/A		N/A		4,485,472,444		6,095,458,583	35.9
TOTAL U.S. GOVERNMENT OBLIGATIONS	4,062,383,155	7,034,416,256	73.2	10,881,323,339	54.7	8,078,005,778	-25.8	9,702,701,981	20.1
Agency/GSE Debt Instruments (not backed by mortgages)	36,521,876,477	52,534,952,087	43.8	75,824,365,624	44.3	88,749,705,841	17.0	90,162,610,062	1.6
Agency/GSE Mortgage-Backed Securities	43,683,222,744	55,158,644,521	26.3	67,806,346,251	22.9	84,945,126,334	25.3	98,698,454,107	16.2
TOTAL FEDERAL AGENCY SECURITIES	80,205,099,221	107,693,596,608	34.3	143,630,711,875	33.4	173,694,832,175	20.9	188,861,064,169	8.7
Securities Issued by States and Political Subdivision in the U.S.	N/A	N/A		N/A		3,232,994,329		4,147,572,654	28.3
Privately Issued Mortgage-Related Securities	3,008,998,604	3,262,857,863	8.4	1,867,209,320	-42.8	1,173,539,891	-37.2	1,083,490,762	-7.7
Privately Issued Securities (FCUs only)	N/A	N/A		720,295,925		708,522,393	-1.6	844,803,933	19.2
Privately Issued Mortgage-Backed Securities (FISCU Only)	233,203,927	297,824,547	27.7	362,020,725	21.6	296,518,020	-18.1	311,997,056	5.2
TOTAL OTHER MORTGAGE-BACKED SECURITIES	3,242,202,531	3,560,682,410	9.8	2,949,525,970	-17.2	2,178,580,304	-26.1	2,240,291,751	2.8
Mutual Funds	N/A	1,327,770,413		1,524,816,723	14.8	1,786,295,964	17.1	2,131,408,741	19.3
Common Trusts	N/A	662,335,311		220,181,442	-66.8	137,172,368	-37.7	125,751,711	-8.3
TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS	2,027,944,803	1,990,105,724	-1.9	1,744,998,165	-12.3	1,923,468,332	10.2	2,257,160,452	17.3
Bank Issued FDIC-Guaranteed Bonds	N/A	N/A		N/A		812,210,966		211,257,427	-74.0
MORTGAGE RELATED SECURITIES:									
Collateralized Mortgage Obligations	23,756,002,469	29,150,343,589	22.7	36,643,085,468	25.7	44,794,402,533	22.2	46,956,913,901	4.8
Commercial Mortgage Backed Securities	844,049,655	1,381,390,433	63.7	1,800,748,943	30.4	1,905,477,806	5.8	3,614,856,379	89.7
OTHER INVESTMENT INFORMATION:									
Non-Mortgage Related Securities With Embedded Options or Complex Coupon Formulas	11,184,677,579	17,553,397,709	56.9	23,796,769,033	35.6	24,114,307,121	1.3	22,835,145,134	-5.3
Non-Mortgage Related Securities With Maturities > 3 Yrs Without Embedded Options or Complex Coupon Formulas	2,765,964,476	3,389,841,970	22.6	6,953,559,573	105.1	10,537,860,722	51.5	14,066,788,806	33.5
Securities per 703.12(b)	42,681,953,370	54,933,842,046	28.7	71,568,169,479	30.3	84,844,214,437	18.6	93,535,230,733	10.2
Deposits/Shares per 703.10(a)	3,836,316,319	3,070,045,709	-20.0	2,697,543,512	-12.1	4,805,226,341	78.1	6,185,926,152	28.7
Market Value of Investments Purchased Under Investment Pilot Program (703.19)	181,886,076	216,518,378	19.0	230,600,226	6.5	200,868,455	-12.9	107,416,592	-46.5
Fair Value of Total Investments	206,563,222,531	270,835,129,792	31.1	306,025,560,809	13.0	344,801,713,351	12.7	373,357,562,492	8.3
Investment Repurchase Agreements	388,492,401	43,605,476	-88.8	153,011,805	250.9	208,691,599	36.4	182,186,546	-12.7
Borrowing Repurchase Agreements Placed in Investments for Positive Arbitrage	522,790,398	567,013,301	8.5	506,822,034	-10.6	515,023,897	1.6	383,537,300	-25.5
Cash on Deposit in Corporate Credit Unions	25,310,858,059	40,753,390,278	61.0	40,754,097,643	0.0	31,013,509,204	-23.9	25,147,280,909	-18.9
Cash on Deposit in Other Financial Institutions	8,751,643,537	12,523,862,167	43.1	19,893,348,983	58.8	50,776,839,176	155.2	61,563,272,400	21.2
CUSO INFORMATION									
Value of Investments in CUSO	1,115,739,515	1,145,854,134	2.7	1,319,073,255	15.1	1,384,042,765	4.9	1,615,420,408	16.7
CUSO loans	592,260,882	746,169,306	26.0	792,616,970	6.2	712,890,875	-10.1	778,895,894	9.3
Aggregate cash outlays in CUSO	668,043,220	924,396,446	38.4	1,016,659,222	10.0	1,024,310,507	0.8	1,108,137,271	8.2
WHOLLY OWNED CUSO INFORMATION									
Total Assets of Wholly Owned CUSOs	N/A	2,559,751,514		2,262,270,482	-11.6	1,525,021,793	-32.6	1,722,819,072	13.0
Total Capital of Wholly Owned CUSOs	N/A	1,131,724,117		1,009,785,009	-10.8	766,824,053	-24.1	949,502,352	23.8
Net Income/Loss of Wholly Owned CUSOs	N/A	241,379,054		297,245,354	23.1	-19,492,684	-106.6	124,192,097	737.1
Total Loans of Wholly Owned CUSOs	N/A	N/A		N/A		447,274,780		521,206,932	16.5
Total Delinquency of Wholly Owned CUSOs	N/A	50,978,255		33,207,526	-34.9	45,662,677	37.5	5,060,592	-88.9
Inv not Authorized by the FCU Act or NCUA R&R (SCU only)	1,956,342,699	1,702,930,853	-13.0	2,056,311,768	20.8	2,279,755,946	10.9	2,613,786,019	14.7
Outstanding Balance of Brokered CDs and Share Certificates Purchased	12,204,366,793	15,733,856,951	28.9	16,502,508,698	4.9	17,645,625,448	6.9	21,435,772,799	21.5
CREDIT UNION INVESTMENT PROGRAMS									
Mortgage Processing	1,733	1,613	-6.9	1,646	2.0	1,670	1.5	1,507	-9.8
Approved Mortgage Seller	809	850	5.1	873	2.7	891	2.1	1,073	20.4
Borrowing Repurchase Agreements	26	41	57.7	42	2.4	43	2.4	30	-30.2
Brokered Deposits (all deposits acquired through 3rd party)	251	337	34.3	315	-6.5	310	-1.6	313	1.0
Investment Pilot Program	19	17	-10.5	13	-23.5	13	0.0	10	-23.1
Investments Not Authorized by FCU Act (SCU only)	134	124	-7.5	122	-1.6	121	-0.8	131	8.3
Deposits and Shares Meeting 703.10(a)	1,101	913	-17.1	951	4.2	956	0.5	1,729	80.9
Brokered Certificates of Deposit (investments)	2,194	1,858	-15.3	1,866	0.4	1,826	-2.1	2,451	34.2
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	Supplemental Share Information, Off Balance Sheet, & Borrowings									
Return to cover			For Charter : N/A							
03/04/2013			Count of CU : 6819							
CU Name: N/A			Asset Range : N/A							
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUS)									
	Count of CU in Peer Group : N/A									
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):										
Accounts Held by Member Government Depositors	945,467,234	1,061,473,277	12.3	1,280,664,976	20.6	1,177,726,339	-8.0	1,204,382,589	2.3	
Accounts Held by Nonmember Government Depositors	761,744,033	474,173,138	-37.8	407,594,772	-14.0	188,420,293	-53.8	201,107,051	6.7	
Employee Benefit Member Shares	261,306,270	297,052,280	13.7	251,002,810	-15.5	275,751,662	9.9	294,957,380	7.0	
Employee Benefit Nonmember Shares	2,567,555	2,244,442	-12.6	3,228,859	43.9	3,241,721	0.4	3,893,419	20.1	
529 Plan Member Deposits	1,873,239	968,639	-48.3	1,090,923	12.6	1,275,136	16.9	1,212,270	-4.9	
Non-dollar Denominated Deposits	850,852	111,125	-86.9	88,098	-20.7	82,306	-6.6	92,300	12.1	
Health Savings Accounts	137,213,017	260,373,633	89.8	383,185,347	47.2	504,466,071	31.7	655,247,794	29.9	
Dollar Amount of Share Certificates >= \$100,000	66,437,185,385	70,108,875,537	5.5	70,573,212,085	0.7	71,388,693,510	1.2	72,803,461,516	2.0	
Dollar Amount of IRA/Keogh >= \$100,000	15,511,527,912	19,464,201,113	25.5	20,911,430,205	7.4	22,140,859,053	5.9	23,054,458,703	4.1	
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts	12,233,659,653	14,596,798,870	19.3	17,483,128,334	19.8	20,365,594,211	16.5	23,712,203,569	16.4	
Dollar Amount of Noninterest Bearing Transactional Accounts with balances > \$250,000	N/A	N/A		1,475,179,637		2,289,222,962	55.2	3,158,540,983	38.0	
SAVING MATURITIES										
< 1 year	600,828,911,066	667,344,441,485	11.1	686,859,621,529	2.9	723,112,803,017	5.3	768,957,865,061	6.3	
1 to 3 years	60,202,095,144	62,365,340,432	3.6	70,200,876,400	12.6	70,366,949,499	0.2	74,159,558,414	5.4	
> 3 years	20,096,235,203	22,961,526,660	14.3	29,343,252,083	27.8	33,929,310,644	15.6	34,733,331,141	2.4	
Total Shares & Deposits	681,127,241,413	752,671,308,577	10.5	786,403,750,012	4.5	827,409,063,160	5.2	877,850,754,616	6.1	
INSURANCE COVERAGE IN ADDITION TO NCUSIF										
Share/Deposit Insurance in Addition to NCUSIF	464	439	-5.4	375	-14.6	348	-7.2	330	-5.2	
Dollar Amount of Shares/Deposits Covered by Additional Insurance	2,581,100,380	2,477,984,747	-4.0	2,406,174,746	-2.9	2,451,989,184	1.9	2,445,433,426	-0.3	
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR BUSINESS LOANS										
Commercial Real Estate ¹	850,594,672	345,595,798	-59.4	355,735,389	2.9	483,149,478	35.8	497,813,509	3.0	
Construction & Land Development (MBL)	N/A	374,843,617		264,408,234	-29.5	278,160,413	5.2	309,552,552	11.3	
Outstanding Letters of Credit	127,481,134	151,136,491	18.6	143,387,780	-5.1	70,152,034	-51.1	70,241,622	0.1	
Other Unfunded MBL Commitments	851,211,787	892,907,322	4.9	974,634,678	9.2	1,017,661,874	4.4	1,244,648,303	22.3	
Total Unfunded Commitments for Business Loans	1,829,287,593	1,764,483,228	-3.5	1,738,166,081	-1.5	1,849,123,799	6.4	2,122,255,986	14.8	
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-BUSINESS)										
Revolving O/E Lines 1-4 Family	39,335,782,812	37,546,941,071	-4.5	36,667,326,305	-2.3	36,896,671,991	0.6	37,381,810,802	1.3	
Credit Card Line	71,125,212,003	71,824,309,621	1.0	71,313,792,943	-0.7	73,416,814,767	2.9	78,395,841,208	6.8	
Unsecured Share Draft Lines of Credit	11,906,749,775	10,358,242,850	-13.0	10,072,491,067	-2.8	10,267,010,459	1.9	10,597,912,784	3.2	
Overdraft Protection Programs	11,096,180,899	11,728,341,901	5.7	12,083,869,119	3.0	13,148,814,828	8.8	14,319,190,446	8.9	
Residential Construction Loans-Excluding Business Purpose	N/A	454,859,819		385,101,296	-15.3	374,885,320	-2.7	459,704,738	22.6	
Federally Insured Home Equity Conversion Mortgages (HECM)	N/A	32,440,664		11,516,606	-64.5	8,888,851	-22.8	3,374,224	-62.0	
Proprietary Reverse Mortgage Products	N/A	17,683,946		19,066,329	7.8	19,182,015	0.6	18,607,808	-3.0	
Other Unused Commitments	7,346,737,720	6,587,299,022	-10.3	7,111,949,832	8.0	8,462,549,583	19.0	9,361,658,307	10.6	
Total Unfunded Commitments for Non-Business Loans	140,810,663,209	138,550,118,894	-1.6	137,665,113,497	-0.6	142,594,817,814	3.6	150,538,100,317	5.6	
Total Unused Commitments	142,639,950,802	140,314,602,122	-1.6	139,403,279,578	-0.6	144,443,941,613	3.6	152,660,356,303	5.7	
%(Unused Commitments / Cash & ST Investments)	119.90	94.39	-21.3	94.71	0.3	86.83	-8.3	85.45	-1.6	
Unfunded Commitments Committed by Credit Union	N/A	N/A		N/A		142,708,564,720		150,520,418,283	5.5	
Unfunded Commitments Through Third Party	N/A	N/A		N/A		1,735,376,893		2,139,938,020	23.3	
Loans Transferred with Recourse ¹	3,865,672,224	3,468,943,457	-10.3	3,202,965,493	-7.7	3,666,643,469	14.5	3,277,475,235	-10.6	
Pending Bond Claims	29,248,310	30,473,713	4.2	92,815,382	204.6	26,148,739	-71.8	20,884,854	-20.1	
Other Contingent Liabilities	85,169,376	88,049,245	3.4	50,726,203	-42.4	132,243,964	160.7	85,447,821	-35.4	
CREDIT AND BORROWING ARRANGEMENTS:										
Num FHLB Members	943	1,010	7.1	1,023	1.3	1,083	5.9	1,153	6.5	
LINES OF CREDIT (Borrowing)										
Total Credit Lines	126,202,351,074	126,975,567,052	0.6	131,168,187,660	3.3	138,436,103,440	5.5	152,880,950,329	10.4	
Total Committed Credit Lines	2,558,430,672	2,468,497,534	-3.5	2,246,956,242	-9.0	2,983,772,793	32.8	3,224,629,704	8.1	
Total Credit Lines at Corporate Credit Unions	N/A	45,431,376,142		44,665,617,828	-1.7	32,356,791,914	-27.6	24,396,071,022	-24.6	
Draws Against Lines of Credit	19,201,476,041	15,484,253,168	-19.4	15,323,880,905	-1.0	14,918,092,764	-2.6	16,003,385,392	7.3	
BORROWINGS OUTSTANDING FROM CORPORATE CREDIT UNIONS										
Line of Credit Outstanding from Corporate Cus	N/A	612,619,691		304,830,059	-50.2	246,714,735	-19.1	116,358,784	-52.8	
Term Borrowings Outstanding from Corporate Cus	N/A	5,173,753,620		1,552,263,221	-70.0	926,761,707	-40.3	871,054,432	-6.0	
MISCELLANEOUS BORROWING INFORMATION:										
Assets Pledged to Secure Borrowings	N/A	108,960,356,054		121,397,510,945	11.4	131,565,304,559	8.4	146,270,345,999	11.2	
Amount of Borrowings Subject to Early Repayment at Lenders Option	3,317,283,880	3,294,932,508	-0.7	2,883,871,523	-12.5	2,324,696,981	-19.4	1,694,659,928	-27.1	
Uninsured Secondary Capital ²	32,412,191	79,042,300	143.9	155,865,823	97.2	167,439,157	7.4	164,845,956	-1.5	
# Means the number is too large to display in the cell										
¹ Included MBL construction and land development prior to 03/31/09.										
² Balance included in "Subordinated Debt Included in Net Worth" from 12/31/2011 forward										

[Return to cover](#)
 03/04/2013
 CU Name: N/A
 Peer Group: N/A

Graphs 1
 For Charter : N/A
 Count of CU : 6819
 Asset Range : N/A
 Criteria : Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit
 Count of CU in Peer Group : N/A



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

[Return to cover](#)

03/04/2013

CU Name: N/A

Peer Group: N/A

Graphs 2

For Charter : N/A

Count of CU : 6819

Asset Range : N/A

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

Count of CU in Peer Group : N/A

