

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

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

Count of CU : 7292
 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								
06/14/2011	Count of CU : 7292								
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-2010			Mar-2011		
	Dec-2007	Dec-2008	Dec-2009	Dec-2010	PEER Avg	Percentile**	Mar-2011	PEER Avg	Percentile**
CAPITAL ADEQUACY									
Net Worth/Total Assets	11.41	10.61	9.89	10.06	N/A	N/A	9.97	N/A	N/A
Net Worth/Total Assets--Including Optional Total Assets Election (if used)	11.43	10.64	9.92	10.08	N/A	N/A	10.02	N/A	N/A
Total Delinquent Loans / Net Worth	5.72	9.05	12.02	10.73	N/A	N/A	9.67	N/A	N/A
Solvency Evaluation (Estimated)	113.55	112.42	111.52	111.60	N/A	N/A	111.43	N/A	N/A
Classified Assets (Estimated) / Net Worth	4.59	7.34	10.14	10.29	N/A	N/A	9.83	N/A	N/A
ASSET QUALITY									
Delinquent Loans / Total Loans	0.93	1.38	1.84	1.75	N/A	N/A	1.62	N/A	N/A
* Net Charge-Offs / Average Loans	0.51	0.85	1.21	1.13	N/A	N/A	1.00	N/A	N/A
Fair (Market) HTM Invest Value/Book Value HTM Invest.	100.59	100.76	100.15	100.82	N/A	N/A	100.44	N/A	N/A
Accum Unreal G/L On AFS/Cost Of AFS	0.18	-0.01	0.56	0.48	N/A	N/A	0.29	N/A	N/A
Delinquent Loans / Assets	0.65	0.96	1.19	1.08	N/A	N/A	0.96	N/A	N/A
EARNINGS									
* Return On Average Assets	0.63	-0.05	0.18	0.51	N/A	N/A	0.73	N/A	N/A
* Return On Average Assets Excluding Stabilization Income/Expense & NCUSIF Premium ²	N/A	N/A	0.14	0.73	N/A	N/A	0.82	N/A	N/A
* Gross Income/Average Assets	7.23	6.96	6.31	5.79	N/A	N/A	5.36	N/A	N/A
* Yield on Average Loans	6.72	6.61	6.28	6.06	N/A	N/A	5.88	N/A	N/A
* Yield on Average Investments	4.77	3.93	2.63	1.95	N/A	N/A	1.65	N/A	N/A
* Fee & Other Op.Income / Avg. Assets	1.34	1.34	1.36	1.33	N/A	N/A	1.23	N/A	N/A
* Cost of Funds / Avg. Assets	2.79	2.44	1.74	1.21	N/A	N/A	0.98	N/A	N/A
* Net Margin / Avg. Assets	4.44	4.52	4.57	4.58	N/A	N/A	4.38	N/A	N/A
* Operating Exp./ Avg. Assets	3.38	3.60	3.55	3.29	N/A	N/A	3.14	N/A	N/A
* Provision For Loan & Lease Losses / Average Assets	0.44	0.90	1.13	0.78	N/A	N/A	0.53	N/A	N/A
* Net Interest Margin/Avg. Assets	3.10	3.17	3.21	3.25	N/A	N/A	3.16	N/A	N/A
Operating Exp./Gross Income	46.79	51.70	56.22	56.89	N/A	N/A	58.46	N/A	N/A
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets ¹	2.37	2.65	2.57	2.59	N/A	N/A	2.52	N/A	N/A
* Net Operating Exp. /Avg. Assets	2.51	2.73	2.72	2.51	N/A	N/A	2.43	N/A	N/A
ASSET / LIABILITY MANAGEMENT									
Net Long-Term Assets / Total Assets	29.98	31.85	31.52	33.01	N/A	N/A	33.48	N/A	N/A
Reg. Shares / Total Shares & Borrowings	25.62	24.90	25.32	27.06	N/A	N/A	28.25	N/A	N/A
Total Loans / Total Shares	83.58	83.10	76.07	71.82	N/A	N/A	68.99	N/A	N/A
Total Loans / Total Assets	70.01	69.78	64.72	61.77	N/A	N/A	59.62	N/A	N/A
Cash + Short-Term Investments / Assets	15.71	14.67	16.81	16.10	N/A	N/A	17.13	N/A	N/A
Total Shares, Dep. & Borrs / Earning Assets	92.37	93.00	93.70	93.64	N/A	N/A	93.66	N/A	N/A
Reg Shares + Share Drafts / Total Shares & Borrs	36.37	35.15	36.12	38.10	N/A	N/A	39.75	N/A	N/A
Borrowings / Total Shares & Net Worth	3.82	4.78	4.40	3.22	N/A	N/A	2.85	N/A	N/A
PRODUCTIVITY									
Members / Potential Members	7.31	6.80	6.57	6.17	N/A	N/A	6.08	N/A	N/A
Borrowers / Members	50.78	50.81	50.98	50.06	N/A	N/A	49.13	N/A	N/A
Members / Full-Time Employees	374.23	372.76	382.76	384.71	N/A	N/A	386.73	N/A	N/A
Avg. Shares Per Member	\$7,284	\$7,689	\$8,371	\$8,687	N/A	N/A	\$8,941	N/A	N/A
Avg. Loan Balance	\$11,987	\$12,575	\$12,489	\$12,465	N/A	N/A	\$12,555	N/A	N/A
* Salary And Benefits / Full-Time Empl.	\$53,638	\$55,891	\$58,260	\$59,464	N/A	N/A	\$61,013	N/A	N/A
OTHER RATIOS									
* Net Worth Growth	5.19	-0.08	1.71	5.10	N/A	N/A	7.36	N/A	N/A
* Market (Share) Growth	5.19	7.71	10.50	4.49	N/A	N/A	12.84	N/A	N/A
* Loan Growth	6.66	7.08	1.15	-1.34	N/A	N/A	-3.45	N/A	N/A
* Asset Growth	6.16	7.43	9.07	3.37	N/A	N/A	10.88	N/A	N/A
* Investment Growth	4.86	10.81	31.26	12.95	N/A	N/A	38.03	N/A	N/A
* Membership Growth	1.26	2.03	1.50	0.68	N/A	N/A	1.15	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.									
									2. Ratios

	Supplemental Ratio Analysis				
Return to cover	For Charter : N/A				
06/14/2011	Count of CU : 7292				
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-2007	Dec-2008	Dec-2009	Dec-2010	Mar-2011
OTHER DELINQUENCY RATIOS					
Credit Cards DQ > 2 Mo / Total Credit Card Loans	1.33	1.88	2.06	1.54	1.36
All Other Loans Delinquent > 2 Mo / Total All Other Loans	1.20	1.55	1.60	1.31	1.11
Leases Receivable Delinquent > 2 Mo / Total Leases Receivable	0.92	0.84	0.86	0.33	0.38
Modified Consumer Lns Not Secured by RE > 2 Mo / Modified Consumer Lns Not Secured by RE	N/A	N/A	N/A	11.75	11.25
Indirect Loans Delinquent > 2 Mo / Total Indirect Loans	1.16	1.56	1.47	1.17	0.93
Participation Loans Delinquent > 2 Mo / Total Participation Loans	2.46	3.02	3.50	3.86	3.64
Business Loans Delinquent > 1 Mo / Total Business Loans Less Unfund Comm	2.71	3.55	5.34	5.55	5.40
Business Loans Delinquent > 2 Mo / Total Business Loans Less Unfund Comm	1.87	2.27	3.74	3.92	3.75
Modified Business Lns Not Secured by RE > 2 Mo / Modified Business Lns Not Secured by RE	N/A	N/A	N/A	12.18	13.30
REAL ESTATE LOAN DELINQUENCY					
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent > 2 Mo / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years	0.60	0.94	1.70	1.86	1.73
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent > 2 Mo / Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years	0.70	1.92	3.16	3.26	3.33
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo / Total Other RE Fixed/Hybrid/Balloon Loans	0.67	1.06	1.83	1.86	1.69
Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans	0.82	1.07	1.39	1.26	1.18
Interest Only and Payment Option First Mortgage Loans Delinquent > 2 Mo / Total Int Only and Pmt Opt First Mtg Loans	1.63	3.71	6.39	7.52	6.83
Total Modified 1st and Other RE > 2 Mo Del / Total Modified 1st and Other RE	N/A	21.79	22.16	20.29	19.59
Modified RE Lns also Reported as Business Loans > 2 Mo Del / Total Modified RE Lns also Reported as Business Loans	N/A	20.21	29.37	24.34	21.14
Total Real Estate Loans DQ > 1 Mo / Total Real Estate Loans	1.46	2.26	3.32	3.38	3.16
Total Real Estate Loans DQ > 2 Mo / Total Real Estate Loans	0.67	1.20	1.99	2.08	2.00
MISCELLANEOUS LOAN LOSS RATIOS					
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	17.84	18.88	20.79	23.70	23.12
* Net Charge Offs - Credit Cards / Avg Credit Card Loans	1.70	2.83	4.30	4.16	3.56
* Net Charge Offs - All Other Loans / Avg All Other Loans	0.84	1.28	1.64	1.33	1.12
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.08	0.29	0.55	0.64	0.62
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.03	0.12	0.27	0.36	0.39
* Net Charge Offs - Other RE Loans/ Avg Other RE Loans	0.19	0.64	1.19	1.32	1.22
* Net Charge Offs - Interest Only and Payment Option First Mortgage Loans / Avg Interest Only and Payment Option First Mortgage Loans	N/A	0.34	0.86	1.50	2.50
* Net Charge Offs - Leases Receivable / Avg Leases Receivable	1.60	2.07	2.39	2.04	1.13
* Net Charge Offs - Indirect Loans / Avg Indirect Loans	0.95	1.40	1.72	1.19	0.97
* Net Charge Offs - Participation Loans / Avg Participation Loans	0.64	0.83	1.07	1.15	1.74
* Net Charge Offs - Member Business Loans / Avg Member Business Loans	0.15	0.46	0.68	0.82	1.18
SPECIALIZED LENDING RATIOS					
Indirect Loans Outstanding / Total Loans	13.29	13.14	13.26	12.66	12.56
Participation Loans Outstanding / Total Loans	1.84	1.96	2.16	2.21	2.23
Participation Loans Purchased YTD / Total Loans Granted YTD	1.29	1.27	0.95	0.95	1.15
* Participation Loans Sold YTD / Total Assets	0.22	0.25	0.24	0.21	0.20
Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets	3.25	3.72	3.78	3.89	3.80
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.12	0.13	0.28	0.74	0.71
REAL ESTATE LENDING RATIOS					
Total Fixed Rate Real Estate / Total Assets	22.99	23.93	22.26	21.39	20.88
Total Fixed Rate Real Estate / Total Loans	32.84	34.29	34.39	34.63	35.02
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	25.78	26.72	33.75	31.47	27.49
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	26.35	27.62	54.08	51.83	50.42
Interest Only & Payment Option First Mortgages / Total Assets	0.85	0.93	0.80	0.65	0.60
Interest Only & Payment Option First Mortgages / Net Worth	7.43	8.75	8.04	6.48	6.02
MISCELLANEOUS RATIOS					
Mortgage Servicing Rights / Net Worth	0.53	0.51	0.79	0.87	0.89
Unused Commitments / Cash & ST Investments	115.56	119.90	94.38	94.68	88.43
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)					
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
# Means the number is too large to display in the cell					

	Assets								
Return to cover									
06/14/2011									
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-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Mar-2011	% Chg
ASSETS									
CASH:									
Cash On Hand	6,973,451,531	7,779,396,325	11.6	7,556,869,187	-2.9	7,669,435,383	1.5	7,964,155,463	3.8
Cash On Deposit	35,281,546,558	34,062,401,596	-3.5	53,278,808,672	56.4	60,679,174,595	13.9	73,414,745,007	21.0
Cash Equivalents	10,228,257,696	6,671,286,319	-34.8	6,733,164,970	0.9	6,111,956,860	-9.2	7,535,095,302	23.3
TOTAL CASH & EQUIVALENTS	52,483,255,785	48,513,084,240	-7.6	67,568,842,829	39.3	74,460,566,838	10.2	88,913,995,772	19.4
INVESTMENTS:									
Trading Securities	519,106,061	374,436,481	-27.9	956,703,729	155.5	968,800,969	1.3	1,063,151,362	9.7
Available for Sale Securities	58,130,442,106	74,581,181,680	28.3	97,206,822,847	30.3	129,726,512,140	33.5	140,926,748,159	8.6
Held-to-Maturity Securities	23,912,017,932	25,590,384,010	7.0	34,822,286,798	36.1	42,505,706,357	22.1	47,461,146,250	11.7
Deposits in Commercial Banks, S&Ls, Savings Banks	16,480,887,280	27,636,592,412	67.7	36,971,668,415	33.8	42,134,875,623	14.0	43,069,385,125	2.2
Loans to, Deposits in, and Investments in Natural Person Credit Unions ²	1,906,926,835	1,880,839,578	-1.4	1,961,410,072	4.3	2,127,447,341	8.5	2,149,274,609	1.0
Total MCSD/Nonperpetual Contributed Capital and PIC/Perpetual Contributed Capital	3,517,686,102	2,895,519,963	-17.7	1,365,591,486	-52.8	1,057,948,189	-22.5	1,113,009,107	5.2
All Other Investments in Corporate Cus	34,922,505,828	28,733,363,102	-17.7	32,174,898,329	12.0	16,025,381,768	-50.2	13,394,769,490	-16.4
All Other Investments ²	3,059,509,890	3,941,828,183	28.8	5,290,706,601	34.2	4,357,160,023	-17.6	4,582,112,062	5.2
TOTAL INVESTMENTS	142,449,082,034	165,634,145,409	16.3	210,750,088,277	27.2	238,903,832,410	13.4	253,759,596,164	6.2
LOANS HELD FOR SALE	944,994,691	1,057,557,989	11.9	2,264,461,472	114.1	3,211,898,813	41.8	1,240,962,920	-61.4
LOANS AND LEASES:									
Unsecured Credit Card Loans	30,120,152,977	32,716,340,222	8.6	34,867,567,000	6.6	35,956,217,467	3.1	34,515,516,414	-4.0
All Other Unsecured Loans/Lines of Credit	24,484,610,617	25,347,784,840	3.5	25,542,528,924	0.8	25,473,545,021	-0.3	24,245,446,786	-4.8
Short-Term, Small Amount Loans (STS) (FCUs only)	N/A	N/A		N/A		13,701,458		9,248,851	-32.5
Non-Federally Guaranteed Student Loans	N/A	N/A		N/A		N/A		1,024,589,508	
New Vehicle Loans	86,894,705,214	81,525,938,454	-6.2	75,253,410,469	-7.7	62,889,604,642	-16.4	60,688,192,295	-3.5
Used Vehicle Loans	89,106,079,713	94,279,699,948	5.8	98,150,690,474	4.1	101,524,615,096	3.4	101,342,520,335	-0.2
1st Mortgage Real Estate Loans/Lines of Credit	181,622,360,448	207,961,741,462	14.5	217,214,106,036	4.4	223,099,617,099	2.7	225,249,266,148	1.0
Other Real Estate Loans/Lines of Credit	91,302,401,665	96,549,117,630	5.7	92,358,620,183	-4.3	86,543,585,808	-6.3	84,326,610,271	-2.6
Leases Receivable	878,079,058	743,449,842	-15.3	600,813,819	-19.2	452,254,355	-24.7	456,276,851	0.9
Total All Other Loans/Lines of Credit	24,147,043,486	26,871,087,808	11.3	28,530,891,717	6.2	28,885,287,233	1.2	28,103,625,654	-2.7
TOTAL LOANS	528,555,433,178	565,995,160,206	7.1	572,518,628,622	1.2	564,838,428,179	-1.3	559,961,293,113	-0.9
(ALLOWANCE FOR LOAN & LEASE LOSSES)	(3,878,600,806)	(6,243,080,072)	61.0	(8,855,086,484)	41.8	(9,441,019,304)	6.6	(9,182,994,435)	-2.7
Foreclosed Real Estate	333,332,604	684,472,382	105.3	1,163,164,119	69.9	1,615,596,383	38.9	1,686,659,290	4.4
Repossessed Autos	244,796,790	311,124,254	27.1	302,046,542	-2.9	209,549,295	-30.6	184,161,548	-12.1
Foreclosed and Repossessed Other Assets	12,511,226	20,152,106	61.1	38,499,115	91.0	33,530,237	-12.9	32,419,155	-3.3
TOTAL FORECLOSED and REPOSSESSED ASSETS¹	590,640,620	1,015,748,742	72.0	1,503,709,776	48.0	1,858,675,915	23.6	1,903,239,993	2.4
Land and Building	13,616,180,990	15,138,025,298	11.2	16,151,040,992	6.7	16,777,406,340	3.9	16,854,308,470	0.5
Other Fixed Assets	3,675,276,713	3,811,710,583	3.7	3,549,104,141	-6.9	3,358,664,540	-5.4	3,302,473,819	-1.7
NCUA Share Insurance Capitalization Deposit	5,582,841,874	4,485,506,891	-19.7	7,035,685,388	56.9	7,469,165,656	6.2	7,466,248,272	0.0
Identifiable Intangible Assets	N/A	N/A		122,198,954		197,484,572	61.6	196,652,084	-0.4
Goodwill	N/A	N/A		273,014,346		416,284,594	52.5	495,949,678	19.1
TOTAL INTANGIBLE ASSETS	N/A	N/A		395,213,300		613,769,166	55.3	692,601,762	12.8
Accrued Interest on Loans	2,100,596,062	2,181,173,001	3.8	2,109,066,504	-3.3	2,019,476,556	-4.2	1,962,809,470	-2.8
Accrued Interest on Investments	1,214,165,132	1,046,126,131	-13.8	974,076,528	-6.9	893,881,144	-8.2	961,928,117	7.6
All Other Assets	7,656,143,721	8,431,521,803	10.1	8,638,760,926	2.5	9,457,280,118	9.5	11,446,550,042	21.0
TOTAL OTHER ASSETS	10,970,904,915	11,658,820,935	6.3	11,721,903,958	0.5	12,370,637,818	5.5	14,371,287,629	16.2
TOTAL ASSETS	754,990,009,994	811,066,680,221	7.4	884,603,592,271	9.1	914,422,026,371	3.4	939,283,013,479	2.7
TOTAL CU's	8,101	7,806	-3.6	7,554	-3.2	7,339	-2.8	7,292	-0.6
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									

	Income Statement									
Return to cover										
06/14/2011										
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-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Mar-2011	% Chg	
* INCOME AND EXPENSE										
INTEREST INCOME:										
Interest on Loans	34,494,103,028	36,237,154,568	5.1	35,788,502,402	-1.2	34,504,557,559	-3.6	8,270,617,092	-4.1	
Less Interest Refund	(61,531,223)	(49,721,035)	-19.2	(42,651,996)	-14.2	(39,900,014)	-6.5	(2,388,719)	-76.1	
Income from Investments	8,761,012,790	7,770,945,912	-11.3	6,249,856,338	-19.6	5,618,421,791	-10.1	1,316,323,288	-6.3	
Income from Trading	10,857,709	-16,868,599	-255.4	13,850,280	182.1	5,385,224	-61.1	2,988,798	122.0	
TOTAL INTEREST INCOME	43,204,442,304	43,941,510,846	1.7	42,009,557,024	-4.4	40,088,464,560	-4.6	9,587,540,459	-4.3	
INTEREST EXPENSE:										
Dividends	16,867,183,150	15,378,788,188	-8.8	11,724,839,141	-23.8	8,609,297,002	-26.6	1,790,446,580	-16.8	
Interest on Deposits	2,439,772,453	2,344,337,604	-3.9	1,790,580,007	-23.6	1,246,509,479	-30.4	254,605,372	-18.3	
Interest on Borrowed Money	1,159,765,127	1,379,013,570	18.9	1,275,148,856	-7.5	1,032,134,955	-19.1	229,160,631	-11.2	
TOTAL INTEREST EXPENSE	20,466,720,730	19,102,139,362	-6.7	14,790,568,004	-22.6	10,887,941,436	-26.4	2,274,212,583	-16.5	
PROVISION FOR LOAN & LEASE LOSSES	3,191,825,260	7,037,672,633	120.5	9,562,993,602	35.9	7,020,685,559	-26.6	1,219,852,860	-30.5	
NET INTEREST INCOME AFTER PLL	19,545,896,314	17,801,698,851	-8.9	17,655,995,418	-0.8	22,179,837,565	25.6	6,093,475,016	9.9	
NON-INTEREST INCOME:										
Fee Income	6,379,183,763	6,809,641,841	6.7	7,028,192,017	3.2	7,046,599,137	0.3	1,627,204,348	-7.6	
Other Operating Income	3,425,508,257	3,719,026,242	8.6	4,471,199,546	20.2	4,906,569,098	9.7	1,212,756,405	-1.1	
Gain (Loss) on Investments	-49,564,005	-455,970,282	-820.0	-1,090,314,491	-139.1	-1,535,937	99.9	25,863,311	6,835.5	
Gain (Loss) on Disposition of Assets	56,937,369	-17,155,112	-130.1	-63,645,802	-271.0	-79,329,616	-24.6	-17,435,406	12.1	
Gain from Bargain Purchase (Merger)	N/A	N/A		21,429,267		33,576,164	56.7	14,241,376	69.7	
Other Non-Oper Income/(Expense)	93,624,619	-94,810,126	-201.3	142,480,886	250.3	69,395,955	-51.3	10,405,394	-40.0	
NCUSIF Stabilization Income	N/A	N/A		3,403,343,463		1,011,452	-100.0	0	-100.0	
TOTAL NON-INTEREST INCOME	9,905,690,003	9,960,732,563	0.6	13,912,684,886	39.7	11,976,286,253	-13.9	2,873,035,428	-4.0	
NON-INTEREST EXPENSE										
Total Employee Compensation & Benefits	12,444,350,415	13,282,632,767	6.7	13,686,181,961	3.0	13,992,524,702	2.2	3,580,699,633	2.4	
Travel, Conference Expense	328,812,073	329,428,955	0.2	244,278,474	-25.8	252,148,368	3.2	61,288,756	-2.8	
Office Occupancy	1,794,047,764	1,981,900,219	10.5	2,077,726,222	4.8	2,132,429,483	2.6	552,711,718	3.7	
Office Operation Expense	4,988,552,890	5,215,438,295	4.5	5,298,372,713	1.6	5,320,157,562	0.4	1,338,460,641	0.6	
Educational and Promotion	993,384,747	1,043,449,866	5.0	911,833,081	-12.6	953,419,992	4.6	221,707,680	-7.0	
Loan Servicing Expense	1,461,791,065	1,577,465,461	7.9	1,733,120,500	9.9	1,820,720,971	5.1	470,519,959	3.4	
Professional, Outside Service	1,858,441,615	1,992,537,049	7.2	2,060,032,573	3.4	2,147,609,005	4.3	542,984,938	1.1	
Member Insurance ¹	102,157,633	1,495,343,506	1,363.8	84,328,414	-94.4	N/A		N/A		
Member Insurance - NCUSIF Premium ²	N/A	N/A		N/A		974,803,984		63,600,767	-73.9	
Member Insurance - Temporary Corporate CU Stabilization Fund ³	N/A	N/A		3,081,154,795		1,002,040,617	-67.5	126,621,259	-49.5	
Member Insurance - Other	N/A	N/A		N/A		103,229,084		60,495,049	134.4	
Operating Fees	112,392,611	184,438,646	64.1	153,094,139	-17.0	145,859,053	-4.7	37,136,783	1.8	
Misc Operating Expense	718,283,698	1,059,504,496	47.5	754,533,525	-28.8	759,109,876	0.6	208,371,327	9.8	
TOTAL NON-INTEREST EXPENSE	24,802,214,511	28,162,139,260	13.5	30,084,656,397	6.8	29,604,052,697	-1.6	7,264,598,510	-1.8	
NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE AND NCUSIF PREMIUMS ^{1/4}	N/A	N/A		4,565,178,702		6,527,904,270	43.0	1,892,133,960	15.9	
NET INCOME (LOSS)	4,649,371,806	-399,707,846	-108.6	1,484,023,907	471.3	4,552,071,121	206.7	1,701,911,934	49.6	
RESERVE TRANSFERS:										
Transfer to Regular Reserve	488,835,331	575,211,156	17.7	410,162,076	-28.7	383,535,313	-6.5	79,180,166	-17.4	
* All Income/Expense amounts are year-to-date while the related % change ratios are annualized.										
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¹ From September 2009 to December 2010, this account includes NCUSIF Premium Expense.										
² For December 2010 forward, this account includes only NCUSIF Premium Expense.										

		Delinquent Loan Information								
Return to cover		For Charter : N/A								
06/14/2011		Count of CU : 7292								
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-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Mar-2011	% Chg
DELINQUENCY SUMMARY - ALL LOAN TYPES										
1 to < 2 Months Delinquent		6,496,464,384	8,210,239,166	26.4	9,214,601,435	12.2	8,274,594,238	-10.2	6,918,194,294	-16.4
2 to < 6 Months Delinquent		3,641,232,341	5,779,291,522	58.7	7,035,007,489	21.7	6,114,795,433	-13.1	5,082,622,166	-16.9
6 to 12 Months Delinquent		997,593,867	1,499,712,891	50.3	2,446,923,053	63.2	2,342,321,708	-4.3	2,451,102,408	4.6
12 Months & Over Delinquent		286,717,329	514,646,557	79.5	1,042,267,117	102.5	1,414,648,620	35.7	1,525,896,130	7.9
Total Del Loans - All Types (2 or more Mo)		4,925,543,537	7,793,650,970	58.2	10,524,197,659	35.0	9,871,765,761	-6.2	9,059,620,704	-8.2
LOAN DELINQUENCY - BY LOAN TYPE										
Unsecured Credit Card Loans										
1 to < 2 Months Delinquent		424,699,142	549,238,167	29.3	588,692,915	7.2	484,848,654	-17.6	387,041,129	-20.2
2 to < 6 Months Delinquent		335,980,841	525,341,257	56.4	603,187,730	14.8	470,550,862	-22.0	388,659,156	-17.4
6 to 12 Months Delinquent		59,720,896	82,289,995	37.8	102,853,398	25.0	72,565,196	-29.4	71,171,248	-1.9
12 Months & Over Delinquent		6,354,103	8,195,033	29.0	11,137,949	35.9	10,041,679	-9.8	9,818,848	-2.2
Total Del Credit Card Lns (2 or more Mo)		402,055,840	615,826,285	53.2	717,179,077	16.5	553,157,737	-22.9	469,649,252	-15.1
Credit Cards DQ > 2 Mo / Total Credit Card Loans		1.33	1.88	41.0	2.06	9.3	1.54	-25.2	1.36	-11.6
1st Mortgage Fixed Rate and Hybrid/Balloon > 5 years										
1 to < 2 Months Delinquent		949,351,535	1,384,089,012	45.8	1,872,900,092	35.3	1,898,964,361	1.4	1,710,962,236	-9.9
2 to < 6 Months Delinquent		474,268,218	892,779,645	88.2	1,492,130,850	67.1	1,573,459,284	5.5	1,332,452,836	-15.3
6 to 12 Months Delinquent		178,883,139	290,836,555	62.6	734,811,171	152.7	769,559,637	4.7	819,108,602	6.4
12 Months & Over Delinquent		71,131,032	140,453,187	97.5	328,753,266	134.1	527,426,091	60.4	551,792,653	4.6
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs (2 or more Mo)		724,282,389	1,324,069,387	82.8	2,555,695,287	93.0	2,870,445,012	12.3	2,703,354,091	-5.8
%1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs) Delinquent > 2 Mo / Total 1st Mtg Fixed and Hybrid/Balloons > 5 yrs		0.60	0.94	57.3	1.70	81.0	1.86	9.0	1.73	-7.0
1st Mortgage Adjustable Rate Loans and Hybrid/Balloons < 5 Years										
1 to < 2 Months Delinquent		542,465,470	999,019,671	84.2	1,225,123,318	22.6	1,243,062,392	1.5	1,079,544,467	-13.2
2 to < 6 Months Delinquent		309,885,618	824,792,833	166.2	1,153,080,872	39.8	1,104,913,035	-4.2	987,378,798	-10.6
6 to 12 Months Delinquent		84,347,173	322,191,396	282.0	615,074,607	90.9	661,342,383	7.5	760,988,097	15.1
12 Months & Over Delinquent		29,772,537	146,572,302	392.3	361,059,036	146.3	471,237,854	30.5	545,069,846	15.7
Total Del 1st Mtg Adj Rate Lns (2 or more Mo)		424,005,328	1,293,556,531	205.1	2,129,214,515	64.6	2,237,493,272	5.1	2,293,436,741	2.5
%1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years) Delinquent > 2 Mo / Total 1st Mortgage Adjustable Rate Loans and Hybrids/Balloons < 5 yrs		0.70	1.92	174.6	3.16	64.8	3.26	3.1	3.33	2.3
Other Real Estate Fixed Rate/Hybrid/Balloon										
1 to < 2 Months Delinquent		335,882,459	490,770,060	46.1	572,214,071	16.6	500,586,003	-12.5	449,289,743	-10.2
2 to < 6 Months Delinquent		189,673,783	415,310,085	119.0	572,660,641	37.9	480,184,985	-16.1	394,440,179	-17.9
6 to 12 Months Delinquent		133,754,942	115,248,182	-13.8	207,167,908	79.8	176,853,428	-14.6	163,832,687	-7.4
12 Months & Over Delinquent		25,316,661	36,752,142	45.2	79,432,448	116.1	106,465,035	34.0	110,667,441	3.9
Total Del Other RE Fixed/Hybrid/Balloon Lns (2 or more Mo)		348,745,386	567,310,409	62.7	859,260,997	51.5	763,503,448	-11.1	668,940,307	-12.4
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo / Total Other RE Fixed/Hybrid/Balloon Loans		0.67	1.06	57.2	1.83	72.4	1.86	1.5	1.69	-9.0
Other Real Estate Adjustable Rate										
1 to < 2 Months Delinquent		333,958,064	372,091,282	11.4	424,381,497	14.1	389,853,710	-8.1	358,622,191	-8.0
2 to < 6 Months Delinquent		240,948,574	324,556,943	34.7	390,009,085	20.2	336,956,596	-13.6	298,205,377	-11.5
6 to 12 Months Delinquent		65,365,896	100,626,762	53.9	150,799,613	49.9	137,428,149	-8.9	137,501,140	0.1
12 Months & Over Delinquent		16,886,324	36,719,949	117.5	87,832,060	139.2	95,441,447	8.7	91,062,634	-4.6
Total Del Other RE Adj Rate Lns (2 or more Mo)		323,200,794	461,903,654	42.9	628,640,758	36.1	569,826,192	-9.4	526,769,151	-7.6
%Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans		0.82	1.07	31.5	1.39	29.1	1.26	-9.5	1.18	-6.1
Leases Receivable										
1 to < 2 Months Delinquent		14,146,002	17,547,875	24.0	9,926,711	-43.4	5,708,939	-42.5	5,188,188	-9.1
2 to < 6 Months Delinquent		7,300,147	6,035,090	-17.3	4,939,653	-18.2	1,351,755	-72.6	1,569,545	16.1
6 to 12 Months Delinquent		744,373	220,303	-70.4	253,166	14.9	134,924	-46.7	174,963	29.7
12 Months & Over Delinquent		13,982	26,003	86.0	135	-99.5	7,484	5,443.7	0	-100.0
Total Del Leases Receivable (2 or more Mo)		8,058,502	6,281,396	-22.1	5,192,954	-17.3	1,494,163	-71.2	1,744,508	16.8
%Leases Receivable Delinquent > 2 Mo / Total Leases Receivable		0.92	0.84	-7.9	0.86	2.3	0.33	-61.8	0.38	15.7
All Other Loans										
1 to < 2 Months Delinquent		3,895,961,712	4,397,483,099	12.9	4,521,376,351	2.8	3,751,570,179	-17.0	2,927,546,340	-22.0
2 to < 6 Months Delinquent		2,083,175,160	2,790,475,669	34.0	2,819,014,049	1.0	2,147,378,916	-23.8	1,679,916,275	-21.8
6 to 12 Months Delinquent		474,777,448	588,299,698	23.9	635,965,181	8.1	524,437,991	-17.5	498,325,671	-5.0
12 Months & Over Delinquent		137,242,690	145,927,941	6.3	174,052,223	19.3	204,029,030	17.2	217,484,708	6.6
Total Del All Other Lns (2 or more Mo)		2,695,195,298	3,524,703,308	30.8	3,629,014,071	3.0	2,875,845,937	-20.8	2,395,726,654	-16.7
%All Other Loans Delinquent > 2 Mo / Total All Other Loans		1.20	1.55	28.8	1.60	3.2	1.31	-17.6	1.11	-15.4
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	Information Systems & Technology									
Return to cover										
06/14/2011										
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-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Mar-2011	% Chg	
System Used to Maintain Share/Loan Records										
Manual System (No Automation)	129	100	-22.5	70	-30.0	74	5.7	73	-1.4	
Vendor Supplied In-House System	5,678	5,400	-4.9	4,938	-8.6	4,852	-1.7	4,809	-0.9	
Vendor On-Line Service Bureau	2,165	2,188	1.1	2,205	0.8	2,201	-0.2	2,209	0.4	
CU Developed In-House System	53	47	-11.3	67	42.6	59	-11.9	56	-5.1	
Other	76	71	-6.6	106	49.3	98	-7.5	97	-1.0	
Electronic Financial Services										
Home Banking Via Internet Website	4,899	5,000	2.1	4,908	-1.8	4,887	-0.4	4,891	0.1	
Audio Response/Phone Based	4,393	4,309	-1.9	4,243	-1.5	4,149	-2.2	4,128	-0.5	
Automatic Teller Machine (ATM)	4,786	4,817	0.6	4,697	-2.5	4,614	-1.8	4,596	-0.4	
Kiosk	332	336	1.2	348	3.6	342	-1.7	341	-0.3	
Mobile Banking	N/A	N/A		431		721	67.3	808	12.1	
Other	176	199	13.1	311	56.3	323	3.9	328	1.5	
Services Offered Electronically										
Member Application	1,996	1,999	0.2	1,905	-4.7	1,916	0.6	1,924	0.4	
New Loan	3,186	3,181	-0.2	2,919	-8.2	2,889	-1.0	2,887	-0.1	
Account Balance Inquiry	5,281	5,265	-0.3	5,178	-1.7	5,119	-1.1	5,116	-0.1	
Share Draft Orders	4,344	4,304	-0.9	4,021	-6.6	3,982	-1.0	3,973	-0.2	
New Share Account	1,143	1,172	2.5	1,182	0.9	1,202	1.7	1,209	0.6	
Loan Payments	4,626	4,649	0.5	4,532	-2.5	4,494	-0.8	4,486	-0.2	
Account Aggregation	328	425	29.6	474	11.5	486	2.5	495	1.9	
Internet Access Services	674	791	17.4	820	3.7	831	1.3	839	1.0	
e-Statements	N/A	3,211		3,480	8.4	3,571	2.6	3,613	1.2	
External Account Transfers	N/A	N/A		633		685	8.2	709	3.5	
View Account History	4,950	5,038	1.8	4,989	-1.0	4,959	-0.6	4,958	0.0	
Merchandise Purchase	430	421	-2.1	374	-11.2	367	-1.9	367	0.0	
Merchant Processing Services	N/A	N/A		213		224	5.2	233	4.0	
Remote Deposit Capture	N/A	N/A		233		283	21.5	306	8.1	
Share Account Transfers	5,140	5,088	-1.0	4,907	-3.6	4,859	-1.0	4,859	0.0	
Bill Payment	3,418	3,658	7.0	3,744	2.4	3,782	1.0	3,795	0.3	
Download Account History	4,147	4,184	0.9	4,248	1.5	4,229	-0.4	4,229	0.0	
Electronic Cash	282	220	-22.0	221	0.5	214	-3.2	214	0.0	
Electronic Signature Authentication/Certification	133	161	21.1	180	11.8	193	7.2	205	6.2	
Type of World Wide Website Address										
Informational	746	661	-11.4	604	-8.6	593	-1.8	582	-1.9	
Interactive	281	254	-9.6	473	86.2	478	1.1	478	0.0	
Transactional	4,594	4,709	2.5	4,493	-4.6	4,465	-0.6	4,468	0.1	
Number of Members That Use Transactional Website	25,354,081	28,062,345	10.7	30,247,099	7.8	33,070,369	9.3	33,929,803	2.6	
No Website, But Planning to Add in the Future	467	383	-18.0	34	-91.1	28	-17.6	30	7.1	
Type of Website Planned for Future										
Informational	362	299	-17.4	30	-90.0	25	-16.7	27	8.0	
Interactive	36	23	-36.1	1	-95.7	0	-100.0	0	N/A	
Transactional	69	61	-11.6	3	-95.1	3	0.0	3	0.0	
Miscellaneous										
Internet Access	7,252	7,076	-2.4	7,081	0.1	6,989	-1.3	6,961	-0.4	

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06/14/2011

CU Name: N/A

Peer Group: N/A

Graphs 1

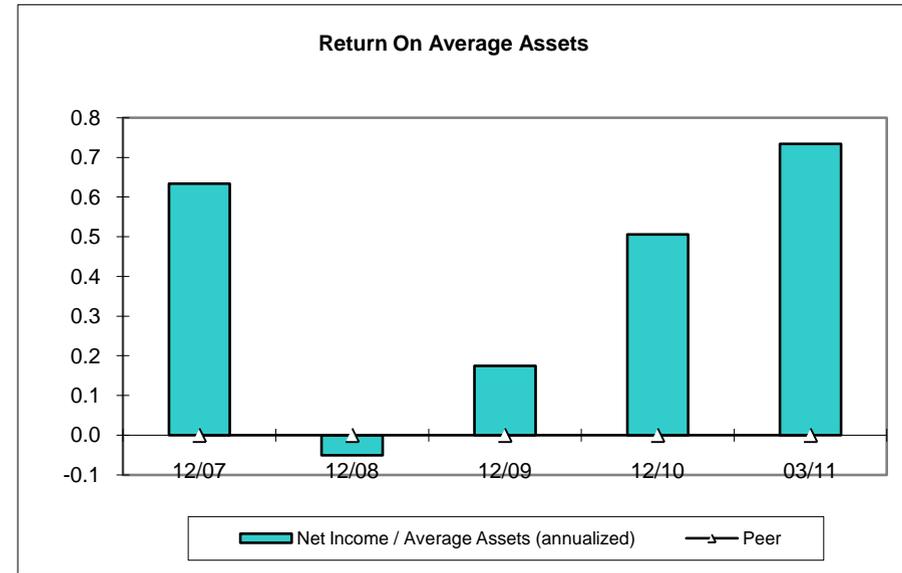
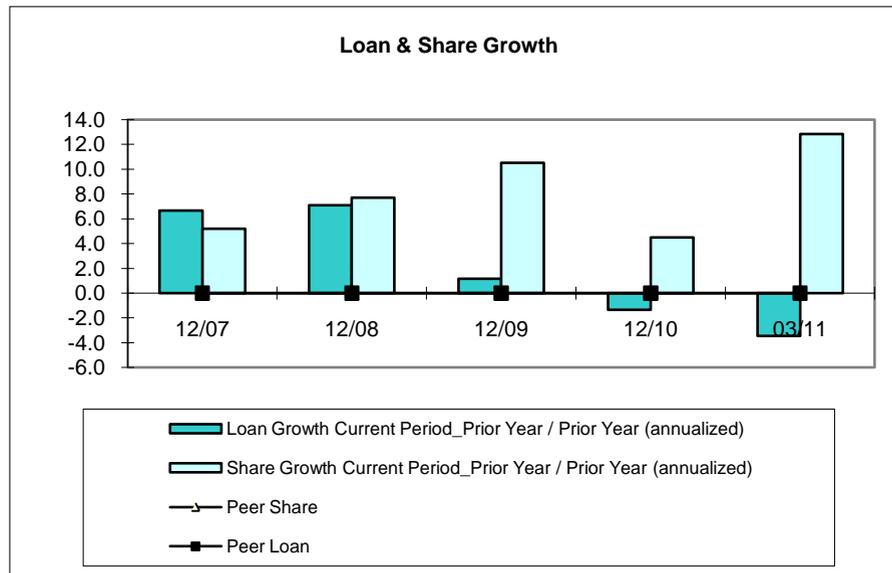
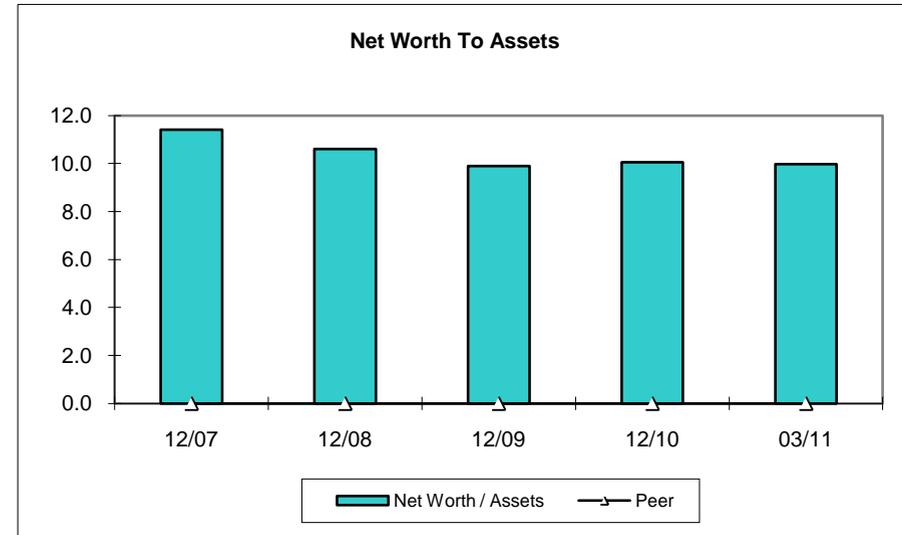
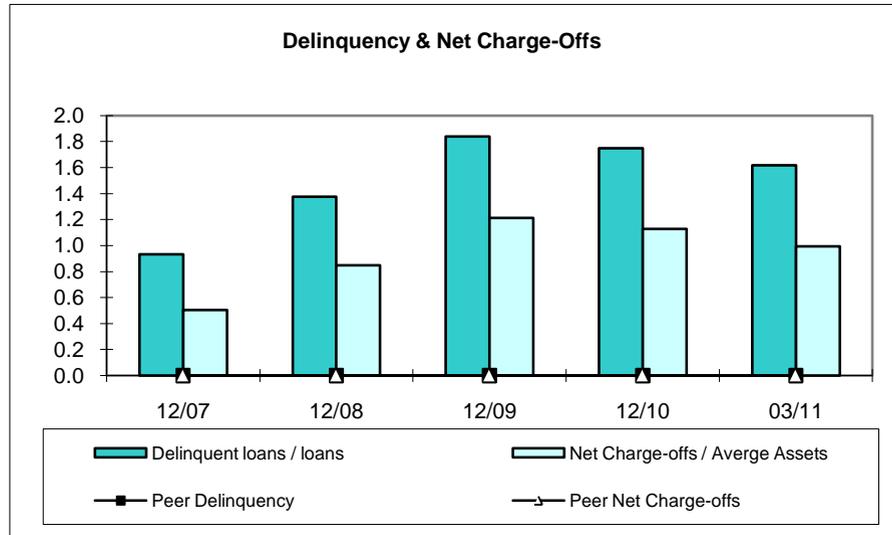
For Charter : N/A

Count of CU : 7292

Asset Range : N/A

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

Count of CU in Peer Group : N/A



[Return to cover](#)

06/14/2011

CU Name: N/A

Peer Group: N/A

Graphs 2

For Charter : N/A

Count of CU : 7292

Asset Range : N/A

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

Count of CU in Peer Group : N/A

