

Cycle Date: June-2011
 Run Date: 09/07/2011
 Interval: Annual

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

Count of CU : 7239
 Asset Range : N/A
 Peer Group Number : N/A
 Count of CU in Peer Group : N/A

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

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

Ratio Analysis									
Return to cover	For Charter : N/A								
09/07/2011	Count of CU : 7239								
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		Jun-2011		
	Dec-2007	Dec-2008	Dec-2009	Dec-2010	PEER Avg	Percentile**	Jun-2011	PEER Avg	Percentile**
CAPITAL ADEQUACY									
Net Worth/Total Assets	11.41	10.61	9.89	10.06	N/A	N/A	10.14	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	10.17	N/A	N/A
Total Delinquent Loans / Net Worth	5.72	9.05	12.03	10.78	N/A	N/A	9.31	N/A	N/A
Solvency Evaluation (Estimated)	113.55	112.42	111.52	111.60	N/A	N/A	111.80	N/A	N/A
Classified Assets (Estimated) / Net Worth	4.59	7.34	10.14	10.29	N/A	N/A	9.53	N/A	N/A
ASSET QUALITY									
Delinquent Loans / Total Loans	0.93	1.38	1.84	1.76	N/A	N/A	1.58	N/A	N/A
* Net Charge-Offs / Average Loans	0.51	0.85	1.21	1.13	N/A	N/A	0.95	N/A	N/A
Fair (Market) HTM Invest Value/Book Value HTM Invest.	100.59	100.76	100.15	100.81	N/A	N/A	101.14	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	1.10	N/A	N/A
Delinquent Loans / Assets	0.65	0.96	1.19	1.08	N/A	N/A	0.94	N/A	N/A
EARNINGS									
* Return On Average Assets	0.63	-0.05	0.17	0.51	N/A	N/A	0.77	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	0.86	N/A	N/A
* Gross Income/Average Assets	7.23	6.96	6.31	5.79	N/A	N/A	5.38	N/A	N/A
* Yield on Average Loans	6.72	6.61	6.28	6.06	N/A	N/A	5.83	N/A	N/A
* Yield on Average Investments	4.77	3.93	2.63	1.95	N/A	N/A	1.70	N/A	N/A
* Fee & Other Op.Income / Avg. Assets	1.34	1.34	1.36	1.33	N/A	N/A	1.25	N/A	N/A
* Cost of Funds / Avg. Assets	2.79	2.44	1.74	1.21	N/A	N/A	0.96	N/A	N/A
* Net Margin / Avg. Assets	4.44	4.52	4.57	4.58	N/A	N/A	4.42	N/A	N/A
* Operating Exp./ Avg. Assets	3.38	3.60	3.55	3.29	N/A	N/A	3.15	N/A	N/A
* Provision For Loan & Lease Losses / Average Assets	0.44	0.90	1.13	0.78	N/A	N/A	0.51	N/A	N/A
* Net Interest Margin/Avg. Assets	3.10	3.17	3.21	3.25	N/A	N/A	3.17	N/A	N/A
Operating Exp./Gross Income	46.79	51.70	56.22	56.88	N/A	N/A	58.51	N/A	N/A
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets ¹	2.37	2.65	2.57	2.59	N/A	N/A	2.53	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	31.82	31.49	32.97	N/A	N/A	34.21	N/A	N/A
Reg. Shares / Total Shares & Borrowings	25.62	24.90	25.32	27.07	N/A	N/A	28.56	N/A	N/A
Total Loans / Total Shares	83.58	83.10	76.05	71.81	N/A	N/A	69.44	N/A	N/A
Total Loans / Total Assets	70.01	69.78	64.71	61.76	N/A	N/A	59.84	N/A	N/A
Cash + Short-Term Investments / Assets	15.71	14.67	16.81	16.11	N/A	N/A	16.57	N/A	N/A
Total Shares, Dep. & Borrs / Earning Assets	92.37	93.00	93.71	93.65	N/A	N/A	93.37	N/A	N/A
Reg Shares + Share Drafts / Total Shares & Borrs	36.37	35.15	36.12	38.10	N/A	N/A	39.87	N/A	N/A
Borrowings / Total Shares & Net Worth	3.82	4.78	4.40	3.22	N/A	N/A	2.74	N/A	N/A
PRODUCTIVITY									
Members / Potential Members	7.31	6.80	6.57	6.17	N/A	N/A	5.93	N/A	N/A
Borrowers / Members	50.78	50.81	50.98	50.05	N/A	N/A	49.39	N/A	N/A
Members / Full-Time Employees	374.23	372.76	382.76	384.71	N/A	N/A	385.95	N/A	N/A
Avg. Shares Per Member	\$7,284	\$7,689	\$8,371	\$8,687	N/A	N/A	\$8,921	N/A	N/A
Avg. Loan Balance	\$11,987	\$12,575	\$12,487	\$12,464	N/A	N/A	\$12,544	N/A	N/A
* Salary And Benefits / Full-Time Empl.	\$53,638	\$55,891	\$58,260	\$59,464	N/A	N/A	\$60,573	N/A	N/A
OTHER RATIOS									
* Net Worth Growth	5.19	-0.08	1.71	5.09	N/A	N/A	7.74	N/A	N/A
* Market (Share) Growth	5.19	7.71	10.50	4.48	N/A	N/A	6.56	N/A	N/A
* Loan Growth	6.66	7.08	1.14	-1.35	N/A	N/A	-0.25	N/A	N/A
* Asset Growth	6.16	7.43	9.07	3.36	N/A	N/A	6.15	N/A	N/A
* Investment Growth	4.86	10.81	31.26	12.94	N/A	N/A	17.90	N/A	N/A
* Membership Growth	1.26	2.03	1.50	0.68	N/A	N/A	1.13	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.									

		Assets								
Return to cover		For Charter :		N/A						
09/07/2011		Count of CU :		7239						
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	Jun-2011	% Chg
ASSETS										
CASH:										
Cash On Hand		6,973,451,531	7,779,451,967	11.6	7,556,869,187	-2.9	7,666,562,462	1.5	8,175,462,602	6.6
Cash On Deposit		35,281,546,558	34,062,401,596	-3.5	53,278,880,822	56.4	60,644,868,460	13.8	70,370,133,554	16.0
Cash Equivalents		10,228,257,696	6,671,286,319	-34.8	6,733,164,970	0.9	6,112,086,860	-9.2	6,765,721,220	10.7
TOTAL CASH & EQUIVALENTS		52,483,255,785	48,513,139,882	-7.6	67,568,914,979	39.3	74,423,517,782	10.1	85,311,317,376	14.6
INVESTMENTS:										
Trading Securities		519,106,061	374,436,481	-27.9	956,703,729	155.5	968,800,969	1.3	1,157,307,318	19.5
Available for Sale Securities		58,130,442,106	74,581,181,680	28.3	97,206,822,847	30.3	129,732,247,673	33.5	144,150,809,402	11.1
Held-to-Maturity Securities		23,912,017,932	25,590,384,010	7.0	34,822,286,798	36.1	42,509,101,612	22.1	48,399,710,418	13.9
Deposits in Commercial Banks, S&Ls, Savings Banks		16,480,887,280	27,636,592,412	67.7	36,971,668,415	33.8	42,126,256,250	13.9	43,504,710,386	3.3
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	2,129,240,973	8.6	2,189,329,485	2.8
Total MCSD/Nonperpetual Contributed Capital and PIC/Perpetual Contributed Capital		3,517,686,102	2,895,519,963	-17.7	1,364,973,441	-52.9	1,057,867,525	-22.5	1,230,161,265	16.3
All Other Investments in Corporate Cus		34,922,505,828	28,733,363,102	-17.7	32,174,826,179	12.0	16,017,016,844	-50.2	10,479,747,660	-34.6
All Other Investments ²		3,059,509,890	3,941,828,183	28.8	5,290,706,601	34.2	4,363,241,364	-17.5	4,694,933,702	7.6
TOTAL INVESTMENTS		142,449,082,034	165,634,145,409	16.3	210,749,398,082	27.2	238,903,773,210	13.4	255,806,709,636	7.1
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	1,661,626,043	-48.3
LOANS AND LEASES:										
Unsecured Credit Card Loans		30,120,152,977	32,716,340,222	8.6	34,865,727,265	6.6	35,945,351,267	3.1	35,245,174,496	-1.9
All Other Unsecured Loans/Lines of Credit		24,484,610,617	25,347,726,328	3.5	25,541,420,621	0.8	25,471,867,479	-0.3	24,556,531,353	-3.6
Short-Term, Small Amount Loans (STS) (FCUs only)		N/A	N/A		N/A		13,651,501		13,930,199	2.0
Non-Federally Guaranteed Student Loans		N/A	N/A		N/A		N/A		1,109,807,996	
New Vehicle Loans		86,894,705,214	81,525,938,454	-6.2	75,236,855,531	-7.7	62,885,943,189	-16.4	59,496,907,123	-5.4
Used Vehicle Loans		89,106,079,713	94,279,699,948	5.8	98,166,967,221	4.1	101,521,678,369	3.4	103,575,567,974	2.0
1st Mortgage Real Estate Loans/Lines of Credit		181,622,360,448	207,961,741,462	14.5	217,168,229,617	4.4	223,097,927,549	2.7	227,274,659,271	1.9
Other Real Estate Loans/Lines of Credit		91,302,401,665	96,549,176,142	5.7	92,335,919,677	-4.4	86,478,941,299	-6.3	83,286,198,558	-3.7
Leases Receivable		878,079,058	743,449,842	-15.3	600,813,819	-19.2	452,254,355	-24.7	446,519,056	-1.3
Total All Other Loans/Lines of Credit		24,147,043,486	26,871,087,808	11.3	28,527,782,820	6.2	28,872,382,600	1.2	29,019,059,068	0.5
TOTAL LOANS		528,555,433,178	565,995,160,206	7.1	572,443,716,571	1.1	564,739,997,608	-1.3	564,024,355,094	-0.1
(ALLOWANCE FOR LOAN & LEASE LOSSES)		(3,878,600,806)	(6,243,080,072)	61.0	(8,848,089,144)	41.7	(9,435,128,125)	6.6	(9,076,374,126)	-3.8
Foreclosed Real Estate		333,332,604	684,472,382	105.3	1,160,964,119	69.6	1,613,943,014	39.0	1,677,970,233	4.0
Repossessed Autos		244,796,790	311,124,254	27.1	302,046,542	-2.9	209,585,411	-30.6	171,340,288	-18.2
Foreclosed and Repossessed Other Assets		12,511,226	20,128,237	60.9	38,499,115	91.3	33,530,237	-12.9	25,254,616	-24.7
TOTAL FORECLOSED and REPOSSESSED ASSETS¹		590,640,620	1,015,724,873	72.0	1,501,509,776	47.8	1,857,058,662	23.7	1,874,565,137	0.9
Land and Building		13,616,180,990	15,138,025,298	11.2	16,147,279,850	6.7	16,778,957,085	3.9	16,980,267,730	1.2
Other Fixed Assets		3,675,276,713	3,811,710,583	3.7	3,549,103,763	-6.9	3,353,590,607	-5.5	3,309,044,257	-1.3
NCUA Share Insurance Capitalization Deposit		5,582,841,874	4,485,506,891	-19.7	7,035,682,508	56.9	7,469,309,992	6.2	7,552,499,277	1.1
Identifiable Intangible Assets		N/A	N/A		134,038,932		207,253,250	54.6	205,867,828	-0.7
Goodwill		N/A	N/A		337,607,015		510,653,547	51.3	600,344,020	17.6
TOTAL INTANGIBLE ASSETS		N/A	N/A		471,645,947		717,906,797	52.2	806,211,848	12.3
Accrued Interest on Loans		2,100,596,062	2,181,173,001	3.8	2,109,066,504	-3.3	2,019,426,429	-4.3	1,960,990,950	-2.9
Accrued Interest on Investments		1,214,165,132	1,046,126,131	-13.8	974,075,849	-6.9	893,802,721	-8.2	929,938,367	4.0
All Other Assets		7,656,143,721	8,431,521,807	10.1	8,638,700,221	2.5	9,420,418,934	9.0	11,338,496,087	20.4
TOTAL OTHER ASSETS		10,970,904,915	11,658,820,939	6.3	11,721,842,574	0.5	12,333,648,084	5.2	14,229,425,404	15.4
TOTAL ASSETS		754,990,009,994	811,066,711,998	7.4	884,605,466,378	9.1	914,354,530,515	3.4	942,479,647,676	3.1
TOTAL CU's		8,101	7,806	-3.6	7,554	-3.2	7,339	-2.8	7,239	-1.4
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								
09/07/2011	Count of CU : 7239								
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	Jun-2011	% Chg
LIABILITIES, SHARES AND EQUITY									
LIABILITIES:									
Uninsured Secondary Capital	31,281,151	32,412,191	3.6	79,042,300	143.9	155,909,823	97.2	167,986,999	7.7
Other Borrowings	N/A	N/A		N/A		N/A		N/A	
Other Notes, Promissory Notes, Interest Payable, & Draws Against Lines of Credit	27,414,811,567	36,409,425,684	32.8	36,558,909,968	0.4	28,108,611,119	-23.1	24,597,765,130	-12.5
Borrowing Repurchase Transactions	2,187,672,288	750,748,749	-65.7	896,209,030	19.4	528,389,543	-41.0	545,622,725	3.3
Subordinated Debt	4,650,873	3,616,972	-22.2	3,013,910	-16.7	3,478,424	15.4	3,908,200	12.4
Accrued Dividends and Interest Payable	806,079,362	670,996,055	-16.8	495,862,274	-26.1	373,042,078	-24.8	286,535,796	-23.2
Accounts Payable & Other Liabilities	6,449,078,206	7,406,747,009	14.8	7,261,184,482	-2.0	7,683,425,147	5.8	8,989,743,527	17.0
TOTAL LIABILITIES	36,893,573,447	45,273,946,660	22.7	45,294,221,964	0.0	36,852,856,134	-18.6	34,591,562,377	-6.1
SHARES AND DEPOSITS									
Share Drafts	70,949,980,037	73,631,492,212	3.8	85,302,062,139	15.8	89,883,829,900	5.4	94,656,374,121	5.3
Regular Shares	169,045,320,260	178,707,143,464	5.7	199,908,907,439	11.9	220,507,422,008	10.3	239,083,184,379	8.4
Money Market Shares	111,158,760,877	128,498,041,323	15.6	158,315,466,061	23.2	175,767,250,880	11.0	184,070,230,709	4.7
Share Certificates	216,114,088,870	226,229,177,340	4.7	225,558,864,759	-0.3	213,421,830,166	-5.4	206,512,593,293	-3.2
IRA/KEOGH Accounts	56,912,630,725	64,683,022,867	13.7	73,392,845,925	13.5	76,405,022,194	4.1	77,000,824,079	0.8
All Other Shares ¹	5,715,555,401	6,766,263,646	18.4	7,707,432,283	13.9	8,001,449,483	3.8	8,642,602,628	8.0
Non-Member Deposits	2,494,905,209	2,612,099,841	4.7	2,485,624,114	-4.8	2,416,688,898	-2.8	2,240,481,865	-7.3
TOTAL SHARES AND DEPOSITS	632,391,241,379	681,127,240,693	7.7	752,671,202,720	10.5	786,403,493,529	4.5	812,206,291,074	3.3
EQUITY:									
Undivided Earnings	59,406,356,921	58,686,112,650	-1.2	59,532,222,004	1.4	62,740,491,457	5.4	64,412,381,801	2.7
Regular Reserves	18,216,144,300	18,764,742,638	3.0	18,894,216,114	0.7	19,126,341,202	1.2	19,106,375,795	-0.1
Appropriation For Non-Conforming Investments (SCU Only)	75,927,460	77,797,973	2.5	25,282,948	-67.5	29,835,114	18.0	27,406,425	-8.1
Other Reserves	8,415,370,974	8,515,536,746	1.2	8,834,425,421	3.7	9,537,684,996	8.0	10,210,871,719	7.1
Equity Acquired in Merger	N/A	N/A		167,192,788		375,743,511	124.7	736,466,309	96.0
Miscellaneous Equity	12,778,646	11,435,154	-10.5	11,678,682	2.1	18,272,740	56.5	19,375,400	6.0
Accumulated Unrealized G/L on AFS Securities	105,934,871	-4,045,303	-103.8	542,627,016	#####	623,329,928	14.9	1,565,977,957	151.2
Accumulated Unrealized Losses for OTTI (due to other factors) on HTM Debt Securities	N/A	N/A		-43,025,372		-27,310,316	36.5	-20,543,945	24.8
Accumulated Unrealized G/L on Cash Flow Hedges	-5,103,699	-26,899,921	-427.1	-25,814,657	4.0	-28,486,471	-10.3	-31,725,216	-11.4
Other Comprehensive Income	-522,214,305	-1,359,155,292	-160.3	-1,298,763,250	4.4	-1,297,721,309	0.1	-1,263,076,526	2.7
Net Income	0	0	N/A	0	N/A	0	N/A	918,284,506	N/A
EQUITY TOTAL	85,705,195,168	84,665,524,645	-1.2	86,640,041,694	2.3	91,098,180,852	5.1	95,681,794,225	5.0
TOTAL SHARES & EQUITY	718,096,436,547	765,792,765,338	6.6	839,311,244,414	9.6	877,501,674,381	4.6	907,888,085,299	3.5
TOTAL LIABILITIES, SHARES, & EQUITY	754,990,009,994	811,066,711,998	7.4	884,605,466,378	9.1	914,354,530,515	3.4	942,479,647,676	3.1
NCUA INSURED SAVINGS²									
Uninsured Shares	69,727,942,602	70,636,517,177	1.3	27,138,167,015	-61.6	30,019,538,733	10.6	31,371,006,829	4.5
Uninsured Non-Member Deposits	1,075,857,109	1,056,840,870	-1.8	524,321,150	-50.4	450,515,220	-14.1	287,338,459	-36.2
Total Uninsured Shares & Deposits	70,803,799,711	71,693,358,047	1.3	27,662,488,165	-61.4	30,470,053,953	10.1	31,658,345,288	3.9
Insured Shares & Deposits	561,587,441,668	609,433,882,646	8.5	725,008,714,555	19.0	755,933,439,576	4.3	780,547,945,786	3.3
TOTAL NET WORTH	86,145,080,806	86,076,602,198	-0.1	87,550,682,525	1.7	92,010,862,312	5.1	95,573,509,954	3.9

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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

		Delinquent Loan Information								
Return to cover		For Charter : N/A								
09/07/2011		Count of CU : 7239								
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	Jun-2011	% Chg
DELINQUENCY SUMMARY - ALL LOAN TYPES										
1 to < 2 Months Delinquent	6,496,464,384	8,210,239,166	26.4	9,221,926,111	12.3	8,257,992,277	-10.5	6,511,669,307	-21.1	
2 to < 6 Months Delinquent	3,641,232,341	5,779,291,522	58.7	7,047,396,891	21.9	6,138,193,592	-12.9	5,075,062,240	-17.3	
6 to 12 Months Delinquent	997,593,867	1,499,712,891	50.3	2,444,691,904	63.0	2,356,948,051	-3.6	2,228,775,449	-5.4	
12 Months & Over Delinquent	286,717,329	514,646,557	79.5	1,038,571,020	101.8	1,420,004,912	36.7	1,589,540,420	11.9	
Total Del Loans - All Types (2 or more Mo)	4,925,543,537	7,793,650,970	58.2	10,530,659,815	35.1	9,915,146,555	-5.8	8,893,378,109	-10.3	
LOAN DELINQUENCY - BY LOAN TYPE										
Unsecured Credit Card Loans										
1 to < 2 Months Delinquent	424,699,142	549,238,167	29.3	589,203,656	7.3	484,762,035	-17.7	400,700,396	-17.3	
2 to < 6 Months Delinquent	335,980,841	525,341,257	56.4	603,478,054	14.9	470,823,406	-22.0	353,465,700	-24.9	
6 to 12 Months Delinquent	59,720,896	82,289,995	37.8	102,847,285	25.0	72,537,944	-29.5	59,687,370	-17.7	
12 Months & Over Delinquent	6,354,103	8,195,033	29.0	11,134,302	35.9	10,071,481	-9.5	8,025,984	-20.3	
Total Del Credit Card Lns (2 or more Mo)	402,055,440	615,826,285	53.2	717,459,641	16.5	553,432,831	-22.9	421,179,054	-23.9	
Credit Cards DQ > 2 Mo / Total Credit Card Loans	1.33	1.88	41.0	2.06	9.3	1.54	-25.2	1.19	-22.4	
1st Mortgage Fixed Rate and Hybrid/Balloon > 5 years										
1 to < 2 Months Delinquent	949,351,535	1,384,089,012	45.8	1,872,925,117	35.3	1,885,370,913	0.7	1,419,964,255	-24.7	
2 to < 6 Months Delinquent	474,268,218	892,792,645	88.2	1,505,149,943	68.6	1,592,833,733	5.8	1,375,702,707	-13.6	
6 to 12 Months Delinquent	178,883,139	290,836,555	62.6	730,048,723	151.0	775,346,297	6.2	738,885,695	-4.7	
12 Months & Over Delinquent	71,131,032	140,453,187	97.5	327,031,170	132.8	532,002,878	62.7	573,260,641	7.8	
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs (2 or more Mo)	724,282,389	1,324,069,387	82.8	2,562,229,836	93.5	2,900,182,908	13.2	2,687,849,043	-7.3	
%1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs)										
Delinquent > 2 Mo / Total 1st Mtg Fixed and Hybrid/Balloons > 5 yrs	0.60	0.94	57.5	1.71	81.4	1.88	9.8	1.70	-9.3	
1st Mortgage Adjustable Rate Loans and Hybrid/Balloons < 5 Years										
1 to < 2 Months Delinquent	542,465,470	999,019,671	84.2	1,230,455,061	23.2	1,246,875,192	1.3	935,736,347	-25.0	
2 to < 6 Months Delinquent	309,885,618	824,792,833	166.2	1,153,051,825	39.8	1,114,772,586	-3.3	991,498,148	-11.1	
6 to 12 Months Delinquent	84,347,173	322,191,396	282.0	617,380,440	91.6	671,069,422	8.7	704,136,098	4.9	
12 Months & Over Delinquent	29,772,537	146,572,302	392.3	357,403,530	143.8	471,546,317	31.9	595,297,214	26.2	
Total Del 1st Mtg Adj Rate Lns (2 or more Mo)	424,005,328	1,293,556,531	205.1	2,127,835,795	64.5	2,257,388,325	6.1	2,290,931,460	1.5	
%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	1.91	173.9	3.16	64.8	3.29	4.2	3.29	0.2	
Other Real Estate Fixed Rate/Hybrid/Balloon										
1 to < 2 Months Delinquent	335,882,459	490,770,060	46.1	572,100,446	16.6	499,004,550	-12.8	417,216,054	-16.4	
2 to < 6 Months Delinquent	189,673,783	415,310,085	119.0	572,688,453	37.9	478,287,851	-16.5	383,870,512	-19.7	
6 to 12 Months Delinquent	133,754,942	115,248,182	-13.8	207,281,959	79.9	176,041,389	-15.1	152,339,936	-13.5	
12 Months & Over Delinquent	25,316,661	36,752,142	45.2	79,135,019	115.3	106,669,465	34.8	108,564,925	1.8	
Total Del Other RE Fixed/Hybrid/Balloon Lns (2 or more Mo)	348,745,386	567,310,409	62.7	859,105,424	51.4	760,998,705	-11.4	644,775,373	-15.3	
%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	1.85	1.3	1.67	-9.8	
Other Real Estate Adjustable Rate										
1 to < 2 Months Delinquent	333,958,064	372,091,282	11.4	422,822,490	13.6	387,591,872	-8.3	338,364,277	-12.7	
2 to < 6 Months Delinquent	240,948,574	324,556,943	34.7	390,880,870	20.4	336,858,139	-13.8	293,015,657	-13.0	
6 to 12 Months Delinquent	65,365,896	100,626,762	53.9	151,085,522	50.1	139,167,842	-7.9	131,430,625	-5.6	
12 Months & Over Delinquent	16,886,324	36,719,949	117.5	88,338,131	140.6	95,591,466	8.2	91,027,025	-4.8	
Total Del Other RE Adj Rate Lns (2 or more Mo)	323,200,794	461,903,654	42.9	630,304,523	36.5	571,617,447	-9.3	515,473,307	-9.8	
%Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans										
	0.82	1.07	31.5	1.39	29.5	1.26	-9.4	1.15	-8.4	
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	3,221,079	-43.6	
2 to < 6 Months Delinquent	7,300,147	6,035,090	-17.3	4,939,653	-18.2	1,351,755	-72.6	1,429,707	5.8	
6 to 12 Months Delinquent	744,373	220,303	-70.4	253,166	14.9	134,924	-46.7	104,110	-22.8	
12 Months & Over Delinquent	13,982	26,003	86.0	135	-99.5	7,484	5,443.7	7,338	-2.0	
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	1,541,155	3.1	
%Leases Receivable Delinquent > 2 Mo / Total Leases Receivable										
	0.92	0.84	-7.9	0.86	2.3	0.33	-61.8	0.35	4.5	
All Other Loans										
1 to < 2 Months Delinquent	3,895,961,712	4,397,483,099	12.9	4,524,506,150	2.9	3,748,678,776	-17.1	2,996,466,899	-20.1	
2 to < 6 Months Delinquent	2,083,175,160	2,790,475,669	34.0	2,817,223,484	1.0	2,143,266,122	-23.9	1,676,079,809	-21.8	
6 to 12 Months Delinquent	474,777,448	588,299,698	23.9	635,796,807	8.1	522,650,233	-17.8	442,191,615	-15.4	
12 Months & Over Delinquent	137,242,690	145,927,941	6.3	175,528,733	20.3	204,115,821	16.3	213,357,293	4.5	
Total Del All Other Lns (2 or more Mo)	2,695,195,298	3,524,703,308	30.8	3,628,531,642	2.9	2,870,032,176	-20.9	2,331,628,717	-18.8	
%All Other Loans Delinquent > 2 Mo / Total All Other Loans										
	1.20	1.55	28.8	1.60	3.2	1.31	-17.8	1.07	-18.4	
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Indirect and Participation Lending									
Return to cover									
09/07/2011	For Charter : N/A								
CU Name: N/A	Count of CU : 7239								
Peer Group: N/A	Asset Range : N/A								
	Criteria : Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs) *								
	Count of CU in Peer Group : N/A								
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Jun-2011	% Chg
INDIRECT LOANS OUTSTANDING									
Indirect Loans - Point of Sale Arrangement	45,043,414,711	48,324,594,459	7.3	52,198,979,136	8.0	50,693,311,493	-2.9	50,759,182,793	0.1
Indirect Loans - Outsourced Lending Relationship	25,180,771,648	26,072,673,323	3.5	23,700,651,381	-9.1	20,854,994,206	-12.0	19,694,305,180	-5.6
Total Outstanding Indirect Loans	70,224,186,359	74,397,267,782	5.9	75,899,630,517	2.0	71,548,305,699	-5.7	70,453,487,973	-1.5
%Indirect Loans Outstanding / Total Loans	13.29	13.14	-1.1	13.26	0.9	12.67	-4.4	12.49	-1.4
DELINQUENCY - INDIRECT LENDING									
1 to < 2 Months Delinquent	1,406,140,716	1,688,587,923	20.1	1,673,599,561	-0.9	1,355,196,850	-19.0	1,065,358,982	-21.4
2 to < 6 Months Delinquent	670,410,665	969,772,105	44.7	905,207,661	-6.7	647,286,998	-28.5	463,068,000	-28.5
6 to 12 Months Delinquent	117,116,131	165,473,094	41.3	181,809,826	9.9	144,568,431	-20.5	105,251,361	-27.2
12 Months & Over Delinquent	25,600,511	23,670,180	-7.5	29,783,263	25.8	44,905,568	50.8	49,643,643	10.6
Total Del Indirect Lns (2 or more Mo)	813,127,307	1,158,915,379	42.5	1,116,800,750	-3.6	836,760,997	-25.1	617,963,004	-26.1
%Indirect Loans Delinquent > 2 Mo / Total Indirect Loans	1.16	1.56	34.5	1.47	-5.5	1.17	-20.5	0.88	-25.0
LOAN LOSSES - INDIRECT LENDING									
* Indirect Loans Charged Off	789,447,476	1,139,699,672	44.4	1,490,754,356	30.8	1,089,372,055	-26.9	404,480,194	-25.7
* Indirect Loans Recovered	122,792,628	128,259,175	4.5	197,389,555	53.9	209,691,029	6.2	88,428,283	-15.7
* NET INDIRECT LOAN C/Os	666,654,848	1,011,440,497	51.7	1,293,364,801	27.9	879,681,026	-32.0	316,051,911	-28.1
**Net Charge Offs - Indirect Loans / Avg Indirect Loans	0.95	1.40	46.6	1.72	23.0	1.19	-30.7	0.89	-25.4
PARTICIPATION LOANS OUTSTANDING (Bal of Purchased + CU Portion of Part. Lns Interests Retained):									
Consumer	N/A	N/A		1,200,599,702		1,150,870,654	-4.1	1,391,088,239	20.9
Non-Federally Guaranteed Student Loans	N/A	N/A		N/A		N/A		145,085,683	
Real Estate	N/A	N/A		2,937,413,771		2,793,099,036	-4.9	2,756,199,441	-1.3
Member Business Loans (excluding C&D)	N/A	N/A		3,260,595,172		3,192,196,657	-2.1	2,944,282,477	-7.8
Non-Member Business Loans (excluding C&D)	N/A	N/A		3,763,881,708		4,323,447,666	14.9	4,545,560,521	5.1
Commercial Construction & Development	N/A	N/A		496,650,416		365,967,947	-26.3	462,851,415	26.5
Loan Pools	N/A	N/A		734,424,174		636,483,921	-13.3	568,369,032	-10.7
TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)	9,709,401,506	11,069,737,648	14.0	12,393,564,943	12.0	12,462,065,881	0.6	12,813,436,808	2.8
%Participation Loans Outstanding / Total Loans	1.84	1.96	6.5	2.17	10.7	2.21	1.9	2.27	2.9
* Participation Loans Purchased YTD	3,217,320,253	3,172,384,083	-1.4	2,532,158,083	-20.2	2,368,991,596	-6.4	1,789,782,435	51.1
%Participation Loans Purchased YTD / Total Loans Granted YTD	1.29	1.27	-1.8	0.95	-25.1	0.95	0.4	1.49	56.6
PARTICIPATION LOANS SOLD:									
Participation Loan Interests Sold AND/OR Serviced (Participants' Balance Outstanding)	N/A	N/A		7,014,362,644		7,359,031,679	4.9	7,856,297,877	6.8
Participation Loan Interests - Amount Retained (Outstanding)	N/A	N/A		2,381,592,187		2,566,993,612	7.8	2,614,094,510	1.8
* Participation Loans Sold YTD	1,633,139,638	2,004,385,762	22.7	2,101,559,258	4.8	1,931,877,800	-8.1	1,511,666,338	56.5
** %Participation Loans Sold YTD / Total Assets	0.22	0.25	14.2	0.24	-3.9	0.21	-11.1	0.32	51.8
WHOLE LOANS PURCHASED AND SOLD:									
*Loans Purchased in Full from Other Financial Institutions YTD	292,522,707	317,752,884	8.6	736,316,645	131.7	1,839,795,145	149.9	677,930,359	-26.3
*Loans Purchased in Full from Other Sources YTD	N/A	N/A		N/A		N/A		74,772,848	
%Loans Purchased From Financial Institutions & Other Sources YTD / Loans Granted YTD	0.12	0.13	8.2	0.28	117.4	0.74	168.2	0.63	-15.2
*Loans, Excluding RE, Sold in Full YTD	350,595,185	235,202,758	-32.9	506,349,281	115.3	473,267,956	-6.5	16,823,531	-92.9
DELINQUENCY - PARTICIPATION LENDING									
1 to < 2 Months Delinquent	71,801,955	146,486,203	104.0	217,814,861	48.7	220,454,388	1.2	157,834,621	-28.4
2 to < 6 Months Delinquent	124,302,606	213,631,691	71.9	168,074,685	-21.3	235,402,337	40.1	217,943,729	-7.4
6 to 12 Months Delinquent	83,811,488	55,398,485	-33.9	117,444,446	112.0	123,136,268	4.8	133,934,115	8.8
12 Months & Over Delinquent	30,933,837	65,515,838	111.8	145,126,061	121.5	126,891,772	-12.6	104,851,825	-17.4
Total Del Participation Lns (2 or more Mo)	239,047,931	334,546,014	39.9	430,645,192	28.7	485,430,377	12.7	456,729,669	-5.9
%Participation Loans Delinquent > 2 Mo / Total Participation Loans	2.46	3.02	22.8	3.47	15.0	3.90	12.1	3.56	-8.5
LOAN LOSSES - PARTICIPATION LENDING									
* Participation Loans Charged Off	62,670,121	94,681,856	51.1	135,240,149	42.8	156,540,287	15.7	92,514,160	18.2
* Participation Loans Recovered	4,477,198	8,065,569	80.1	9,422,562	16.8	10,255,542	8.8	4,588,909	-10.5
* NET PARTICIPATION LOAN C/Os	58,192,923	86,616,287	48.8	125,817,587	45.3	146,284,745	16.3	87,925,251	20.2
**Net Charge Offs - Participation Loans / Avg Participation Loans	0.64	0.83	29.8	1.07	28.6	1.18	9.8	1.39	18.2
*Amounts are year-to-date while the related %change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
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9. IndirectAndParticipationLns									

Real Estate Loan Information 1									
Return to cover									
09/07/2011									
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	Jun-2011	% Chg
REAL ESTATE LOANS OUTSTANDING:									
First Mortgages									
Fixed Rate > 15 years	63,157,945,259	76,609,382,459	21.3	81,544,449,130	6.4	81,588,790,222	0.1	82,178,585,284	0.7
Fixed Rate 15 years or less	41,286,853,315	44,612,256,304	8.1	48,366,947,013	8.4	52,426,235,929	8.4	54,373,471,380	3.7
Other Fixed Rate	1,435,016,791	1,469,372,955	2.4	1,475,415,500	0.4	1,460,947,400	-1.0	1,474,964,907	1.0
Total Fixed Rate First Mortgages	105,879,815,365	122,691,011,718	15.9	131,386,811,643	7.1	135,475,973,551	3.1	138,027,021,571	1.9
Balloon/Hybrid > 5 years	15,066,796,285	17,699,534,860	17.5	18,349,491,925	3.7	18,939,224,513	3.2	19,671,867,845	3.9
Balloon/Hybrid 5 years or less	31,818,221,178	36,477,733,513	14.6	35,194,574,818	-3.5	34,450,727,182	-2.1	34,637,839,198	0.5
Total Balloon/Hybrid First Mortgages	46,885,017,463	54,177,268,373	15.6	53,544,066,743	-1.2	53,389,951,695	-0.3	54,309,707,043	1.7
Adjustable Rate First Mtgs 1 year or less	6,538,551,251	6,700,754,723	2.5	6,908,639,529	3.1	6,793,708,295	-1.7	6,645,939,104	-2.2
Adjustable Rate First Mtgs >1 year	22,318,976,369	24,392,706,648	9.3	25,328,711,702	3.8	27,438,294,008	8.3	28,291,991,553	3.1
Total Adjustable First Mortgages	28,857,527,620	31,093,461,371	7.7	32,237,351,231	3.7	34,232,002,303	6.2	34,937,930,657	2.1
TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING	181,622,360,448	207,961,741,462	14.5	217,168,229,617	4.4	223,097,927,549	2.7	227,274,659,271	1.9
Other Real Estate Loans									
Closed End Fixed Rate	50,036,930,211	51,602,506,441	3.1	45,091,831,501	-12.6	39,331,052,909	-12.8	36,930,411,559	-6.1
Closed End Adjustable Rate	1,987,419,726	2,160,206,402	8.7	2,395,890,443	10.9	2,202,502,393	-8.1	2,225,728,236	1.1
Open End Adjustable Rate (HELOC)	36,704,235,817	40,866,145,394	11.3	42,932,895,921	5.1	43,174,025,703	0.6	42,445,067,242	-1.7
Open End Fixed Rate	2,573,815,911	1,920,317,905	-25.4	1,915,301,812	-0.3	1,771,360,294	-7.5	1,684,991,521	-4.9
TOTAL OTHER REAL ESTATE OUTSTANDING	91,302,401,665	96,549,176,142	5.7	92,335,919,677	-4.4	86,478,941,299	-6.3	83,286,198,558	-3.7
TOTAL RE (FIRST AND OTHER) OUTSTANDING	272,924,762,113	304,510,917,604	11.6	309,504,149,294	1.6	309,576,868,848	0.0	310,560,857,829	0.3
RE LOAN SUMMARY (FIX, ADJ):									
First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs)	120,946,611,650	140,390,546,578	16.1	149,736,303,568	6.7	154,415,198,064	3.1	157,698,889,416	2.1
Other RE Fixed Rate	52,610,746,122	53,522,824,346	1.7	47,007,133,313	-12.2	41,102,413,203	-12.6	38,615,403,080	-6.1
Total Fixed Rate RE Outstanding	173,557,357,772	193,913,370,924	11.7	196,743,436,881	1.5	195,517,611,267	-0.6	196,314,292,496	0.4
%(Total Fixed Rate RE/Total Assets)	22.99	23.91	4.0	22.24	-7.0	21.38	-3.9	20.83	-2.6
%(Total Fixed Rate RE/Total Loans)	32.84	34.26	4.3	34.37	0.3	34.62	0.7	34.81	0.5
First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)	60,675,748,798	67,571,194,884	11.4	67,431,926,049	-0.2	68,682,729,485	1.9	69,575,769,855	1.3
Other RE Adj Rate	38,691,655,543	43,026,351,796	11.2	45,328,786,364	5.4	45,376,528,096	0.1	44,670,795,478	-1.6
Total Adj Rate RE Outstanding	99,367,404,341	110,597,546,680	11.3	112,760,712,413	2.0	114,059,257,581	1.2	114,246,565,333	0.2
MISCELLANEOUS RE INFORMATION:									
Outstanding Interest Only & Payment Option First Mtg Loans	6,399,170,686	7,527,425,050	17.6	7,042,170,080	-6.4	5,982,715,921	-15.0	5,386,105,416	-10.0
%(Interest Only & Payment Option First Mtg / Total Assets)	0.85	0.93	9.5	0.80	-14.2	0.65	-17.8	0.57	-12.7
%(Interest Only & Payment Option First Mtg / Net Worth)	7.43	8.75	17.7	8.04	-8.0	6.50	-19.2	5.64	-13.3
Outstanding Interest Only & Payment Option Other RE / LOCs Loans	N/A	N/A		13,444,613,701		14,312,222,385	6.5	14,680,768,592	2.6
Outstanding Residential Construction (Excluding Business Purpose Loans)	1,599,027,780	1,237,196,666	-22.6	845,688,065	-31.6	730,328,638	-13.6	616,588,294	-15.6
Allowance for Loan Losses on all RE Loans	543,955,297	1,261,382,677	131.9	2,615,806,874	107.4	3,315,709,364	26.8	3,445,224,869	3.9
* REAL ESTATE LOANS - AMOUNT GRANTED:									
* First Mortgages									
* Fixed Rate > 15 years	30,233,366,206	33,406,892,765	10.5	52,601,390,015	57.5	42,311,065,466	-19.6	13,909,019,275	-34.3
* Fixed Rate 15 years or less	8,054,223,973	13,064,563,848	62.2	23,550,584,975	80.3	24,104,811,762	2.4	10,092,061,139	-16.3
* Other Fixed Rate	693,610,897	634,225,394	-8.6	590,453,043	-6.9	648,177,080	9.8	321,849,966	-0.7
* Total Fixed Rate First Mortgages	38,981,201,076	47,105,682,007	20.8	76,742,428,033	62.9	67,064,054,308	-12.6	24,322,930,380	-27.5
* Balloon/Hybrid > 5 years	4,151,831,677	4,570,395,224	10.1	3,837,757,948	-16.0	3,695,879,721	-3.7	1,922,872,126	4.1
* Balloon/Hybrid 5 years or less	8,731,333,769	9,605,327,481	10.0	5,966,284,213	-37.9	6,536,509,355	9.6	3,249,783,369	-0.6
* Total Balloon/Hybrid First Mortgages	12,883,165,446	14,175,722,705	10.0	9,804,042,161	-30.8	10,232,389,076	4.4	5,172,655,495	1.1
* Adjustable Rate First Mtgs 1 year or less	2,097,428,457	1,786,239,538	-14.8	1,598,235,816	-10.5	1,199,787,490	-24.9	563,886,093	-6.0
* Adjustable Rate First Mtgs >1 year	5,166,225,161	6,805,715,972	31.7	6,090,553,411	-10.5	5,921,335,936	-2.8	3,471,665,113	-17.3
* Total Adjustable First Mortgages	7,263,653,618	8,591,955,510	18.3	7,688,789,227	-10.5	7,121,123,426	-7.4	4,035,551,206	13.3
* TOTAL FIRST MORTGAGE RE LOANS GRANTED	59,128,020,140	69,873,360,222	18.2	94,235,259,421	34.9	84,417,566,810	-10.4	33,531,137,081	-20.6
* Amounts are year-to-date while the related %change ratios are annualized.									
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Real Estate Loan Information 2									
Return to cover									
09/07/2011	For Charter : N/A								
CU Name: N/A	Count of CU : 7239								
Peer Group: N/A	Asset Range : N/A								
	Criteria : Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs) *								
	Count of CU in Peer Group : N/A								
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Jun-2011	% Chg
* OTHER REAL ESTATE (Granted)									
* Closed End Fixed Rate	19,940,792,814	14,451,245,367	-27.5	8,889,957,377	-38.5	6,941,153,235	-21.9	2,928,437,361	-15.6
* Closed End Adjustable Rate	670,339,896	728,433,324	8.7	583,531,766	-19.9	405,585,587	-30.5	214,438,537	5.7
* Open End Adjustable Rate (HELOC)	14,869,539,051	14,609,270,529	-1.8	12,385,805,205	-15.2	11,485,142,920	-7.3	5,006,780,011	-12.8
* Open End Fixed Rate and Other	1,251,799,064	790,197,773	-36.9	657,826,296	-16.8	580,071,892	-11.8	247,422,160	-14.7
* TOTAL OTHER REAL ESTATE GRANTED	36,732,470,825	30,579,146,993	-16.8	22,517,120,644	-26.4	19,411,953,634	-13.8	8,397,078,069	-13.5
* TOTAL RE (FIRST AND OTHER) GRANTED	95,860,490,965	100,452,507,215	4.8	116,752,380,065	16.2	103,829,520,444	-11.1	41,928,215,150	-19.2
%(Total Fixed Rate RE Granted YTD/Total Loans Granted YTD)	25.78	26.71	3.6	33.75	26.4	31.46	-6.8	24.52	-22.1
RE LOANS SOLD/SERVICED									
* First Mortgage R.E. Loans Sold	15,582,214,281	19,296,348,807	23.8	50,964,673,425	164.1	43,744,300,519	-14.2	15,014,831,536	-31.4
%(First Mtg RE Loans Sold/ First Mtg RE Loans Granted)	26.35	27.62	4.8	54.08	95.8	51.82	-4.2	44.78	-13.6
AMT of Mortgage Servicing Rights	460,009,408	442,513,281	-3.8	688,590,502	55.6	797,459,416	15.8	834,824,930	4.7
Outstanding RE Loans Sold But Serviced	60,172,742,448	67,476,210,285	12.1	92,205,119,193	36.6	108,303,645,625	17.5	113,130,419,070	4.5
%(Mortgage Servicing Rights / Net Worth)	0.53	0.51	-3.7	0.79	53.0	0.87	10.2	0.87	0.8
MISC. RE LOAN INFORMATION									
S-Term (<5 Yrs) R.E. Loan (Exc. MBL)	103,686,416,876	113,250,688,172	9.2	114,031,712,339	0.7	113,702,645,096	-0.3	114,256,431,158	0.5
R.E. Lns also Mem. Bus. Lns	19,675,581,163	24,493,072,059	24.5	27,682,352,615	13.0	29,566,098,134	6.8	29,783,087,961	0.7
REVERSE MORTGAGES									
Federally Insured Home Equity Conversion Mortgage (HECM)	N/A	N/A		7,647,999		10,574,428	38.3	14,409,158	36.3
Proprietary Reverse Mortgage Products	N/A	N/A		23,359,198		28,750,845	23.1	29,571,254	2.9
Total Reverse Mortgages	N/A	N/A		31,007,197		39,325,273	26.8	43,980,412	11.8
RE LOAN MODIFICATIONS OUTSTANDING									
Modified First Mortgage RE Loans	N/A	1,167,417,180		5,174,566,179	343.2	7,606,995,601	47.0	8,625,505,256	13.4
Modified Other RE Loans	N/A	319,492,222		892,747,397	179.4	1,176,402,525	31.8	1,246,940,753	6.0
Total Modified First and Other RE Loans	N/A	1,486,909,402		6,067,313,576	308.0	8,783,398,126	44.8	9,872,446,009	12.4
Modified RE Loans Also Reported as Business Loans	N/A	262,606,567		1,202,488,423	357.9	1,919,866,503	59.7	2,071,897,947	7.9
DELINQUENT R.E. LOANS > 2 MOS									
First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs)	724,282,389	1,324,069,387	82.8	2,562,229,836	93.5	2,900,182,908	13.2	2,687,849,043	-7.3
First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)	424,005,328	1,293,556,531	205.1	2,127,835,795	64.5	2,257,388,325	6.1	2,290,931,460	1.5
Other R.E. Fixed Rate	348,745,386	567,310,409	62.7	859,105,424	51.4	760,998,705	-11.4	644,775,373	-15.3
Other R.E. Adj. Rate	323,200,794	461,903,654	42.9	630,304,523	36.5	571,617,447	-9.3	515,473,307	-9.8
TOTAL DEL R.E. > 2 MOS	1,820,233,897	3,646,839,981	100.4	6,179,475,578	69.4	6,490,187,385	5.0	6,139,029,183	-5.4
DELINQUENT 1 TO < 2 MOS									
First Mortgage	1,491,817,005	2,383,108,683	59.7	3,103,380,178	30.2	3,132,246,105	0.9	2,355,700,602	-24.8
Other	669,840,523	862,861,342	28.8	994,922,936	15.3	886,596,422	-10.9	755,580,331	-14.8
Total Del R.E. 1 to < 2 Mos	2,161,657,528	3,245,970,025	50.2	4,098,303,114	26.3	4,018,842,527	-1.9	3,111,280,933	-22.6
Total Del R.E. Loans > 1 Mos	3,981,891,425	6,892,810,006	73.1	10,277,778,692	49.1	10,509,029,912	2.3	9,250,310,116	-12.0
RE LOAN DELINQUENCY RATIOS									
% R.E. Loans dq > 1 Mos	1.46	2.26	55.1	3.32	46.7	3.39	2.2	2.98	-12.3
% R.E. Loans dq > 2 Mos	0.67	1.20	79.6	2.00	66.7	2.10	5.0	1.98	-5.7
REAL ESTATE LOAN MODIFICATIONS DELINQUENT > 2 MOS									
Modified First Mortgage RE Loans > 2 Mo Del	N/A	275,114,187		1,123,497,459	308.4	1,600,198,144	42.4	1,707,704,246	6.7
Modified Other RE Loans > 2 Mo Del	N/A	48,883,793		228,486,664	367.4	209,366,682	-8.4	191,002,183	-8.8
Total Modified First and Other RE Loans > 2 Mo Del	N/A	323,997,980		1,351,984,123	317.3	1,809,564,826	33.8	1,898,706,429	4.9
% Total Modified 1st and Other RE > 2 Mo Del	N/A	21.79		22.28	2.3	20.60	-7.5	19.23	-6.6
/ Total Modified 1st and Other RE	N/A	21.79		22.28	2.3	20.60	-7.5	19.23	-6.6
Modified RE Loans Also Reported as Business Loans > 2 Mo Del	N/A	53,062,954		352,777,547	564.8	474,164,449	34.4	485,833,374	2.5
% Modified RE Lns also Reported as Business Loans > 2 Mo Del	N/A	20.21		29.34	45.2	24.70	-15.8	23.45	-5.1
/ Total Modified RE Lns also Reported as Business Loans	N/A	20.21		29.34	45.2	24.70	-15.8	23.45	-5.1
REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:									
* Total 1st Mortgage Lns Charged Off	51,342,655	243,825,045	374.9	586,853,593	140.7	821,905,001	40.1	466,188,954	13.4
* Total 1st Mortgage Lns Recovered	6,365,610	8,669,986	36.2	21,081,740	143.2	37,437,537	77.6	25,053,173	33.8
* NET 1st MORTGAGE LN C/Os	44,977,045	235,155,059	422.8	565,771,853	140.6	784,467,464	38.7	441,135,781	12.5
** Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.03	0.12	359.8	0.27	120.5	0.36	33.9	0.39	9.9
* Total Other RE Lns Charged Off	178,965,060	614,725,967	243.5	1,155,247,087	87.9	1,231,145,102	6.6	543,976,406	-11.6
* Total Other RE Lns Recovered	7,742,290	14,437,522	86.5	27,395,656	89.8	42,638,525	55.6	23,651,980	10.9
* NET OTHER RE LN C/Os	171,222,770	600,288,445	250.6	1,127,851,431	87.9	1,188,506,577	5.4	520,324,426	-12.4
**Net Charge Offs Other RE Loans / Avg Other RE Loans	0.19	0.64	227.8	1.19	86.9	1.33	11.3	1.23	-7.8
* 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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	Other Investment Information								
Return to cover									
09/07/2011									
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	Jun-2011	% Chg
INVESTMENT SUMMARY:									
NCUA Guaranteed Notes (included in US Gov't Obligations)	N/A	N/A		N/A		1,461,281,880		3,258,579,647	123.0
Total FDIC-Issued Guaranteed Notes	N/A	N/A		N/A		N/A		106,763,810	
All Other US Government Obligations	N/A	N/A		N/A		N/A		9,102,991,374	
TOTAL U.S. GOVERNMENT OBLIGATIONS	4,694,140,430	4,062,383,155	-13.5	7,034,416,256	73.2	10,890,583,934	54.8	12,468,334,831	14.5
Agency/GSE Debt Instruments (not backed by mortgages)	N/A	36,521,876,477		52,534,952,087	43.8	75,791,364,211	44.3	85,776,090,608	13.2
Agency/GSE Mortgage-Backed Securities	N/A	43,644,165,250		55,104,777,430	26.3	67,810,253,489	23.1	77,454,728,821	14.2
TOTAL FEDERAL AGENCY SECURITIES	64,366,081,639	80,166,041,727	24.5	107,639,729,517	34.3	143,601,617,700	33.4	163,230,819,429	13.7
Securities Issued by States and Political Subdivision in the U.S.	N/A	N/A		N/A		N/A		3,484,372,726	
Privately Issued Mortgage-Related Securities	N/A	3,008,998,604		3,316,713,480	10.2	1,867,209,320	-43.7	1,375,322,282	-26.3
Privately Issued Securities (FCUs only)	N/A	N/A		N/A		720,295,925		735,713,771	2.1
Privately Issued Mortgage-Backed Securities (FISCU Only)	N/A	233,203,927		297,824,547	27.7	362,020,725	21.6	345,028,646	-4.7
TOTAL OTHER MORTGAGE-BACKED SECURITIES	N/A	3,242,202,531		3,614,538,027	11.5	2,949,525,970	-18.4	2,456,064,699	-16.7
Mutual Funds	N/A	N/A		1,327,770,413		1,524,841,659	14.8	1,801,390,827	18.1
Common Trusts	N/A	N/A		662,335,311		220,181,442	-66.8	269,483,112	22.4
TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS	1,872,212,830	2,027,944,803	8.3	1,990,105,724	-1.9	1,745,023,101	-12.3	2,070,873,939	18.7
Bank Issued FDIC-Guaranteed Bonds	N/A	N/A		N/A		N/A		1,054,489,812	
MORTGAGE RELATED SECURITIES:									
Collateralized Mortgage Obligations	14,583,192,150	23,756,002,469	62.9	29,096,279,078	22.5	36,632,976,050	25.9	40,807,752,966	11.4
Commercial Mortgage Backed Securities	494,898,770	767,093,279	55.0	1,264,731,920	64.9	1,678,388,181	32.7	1,800,702,733	7.3
OTHER INVESTMENT INFORMATION:									
Non-Mortgage Related Securities With Embedded Options or Complex Coupon Formulas	12,518,584,736	11,184,677,579	-10.7	17,553,397,709	56.9	23,778,213,238	35.5	25,006,206,985	5.2
Non-Mortgage Related Securities With Maturities > 3 Yrs Without Embedded Options or Complex Coupon Formulas	1,455,325,505	2,765,964,476	90.1	3,389,841,970	22.6	6,957,231,656	105.2	8,120,990,615	16.7
Securities per 703.12(b)	31,703,740,212	42,642,895,876	34.5	54,933,842,046	28.8	71,557,645,038	30.3	79,205,708,128	10.7
Deposits/Shares per 703.10(a)	3,674,287,413	3,836,316,319	4.4	3,070,045,709	-20.0	2,695,909,186	-12.2	3,149,221,587	16.8
Market Value of Investments Purchased Under Investment Pilot Program (703.19)	236,541,361	181,886,076	-23.1	271,690,859	49.4	230,600,226	-15.1	221,284,978	-4.0
Fair Value of Total Investments	188,099,774,842	206,563,173,090	9.8	270,814,953,613	31.1	306,004,055,374	13.0	333,495,660,811	9.0
Investment Repurchase Agreements	1,145,678,730	388,492,401	-66.1	43,605,476	-88.8	165,818,431	280.3	153,019,890	-7.7
Borrowing Repurchase Agreements Placed in Investments for Positive Arbitrage	2,189,755,188	522,790,398	-76.1	567,013,301	8.5	506,822,034	-10.6	481,237,135	-5.0
Cash on Deposit in Corporate Credit Unions	28,534,273,378	25,310,758,059	-11.3	40,755,018,655	61.0	40,745,455,700	0.0	39,605,877,706	-2.8
Cash on Deposit in Other Financial Institutions	6,747,273,180	8,751,643,537	29.7	12,523,862,167	43.1	19,899,412,760	58.9	30,764,255,848	54.6
CUSO INFORMATION									
Value of Investments in CUSO	1,063,046,500	1,115,739,512	5.0	1,145,804,134	2.7	1,318,784,998	15.1	1,332,740,655	1.1
CUSO loans	583,608,471	592,260,882	1.5	746,169,306	26.0	792,569,268	6.2	695,623,245	-12.2
Aggregate cash outlays in CUSO	635,708,056	668,043,220	5.1	924,346,446	38.4	1,016,160,104	9.9	1,128,450,117	11.1
WHOLLY OWNED CUSO INFORMATION									
Total Assets of Wholly Owned CUSOs	N/A	N/A		2,559,751,514		2,263,549,982	-11.6	1,559,628,188	-31.1
Total Capital of Wholly Owned CUSOs	N/A	N/A		1,131,724,117		1,009,785,009	-10.8	750,692,559	-25.7
Net Income/Loss of Wholly Owned CUSOs	N/A	N/A		241,379,054		297,245,354	23.1	3,041,577	-99.0
Total Loans of Wholly Owned CUSOs	N/A	N/A		N/A		N/A		437,933,844	
Total Delinquency of Wholly Owned CUSOs	N/A	N/A		50,978,255		33,207,526	-34.9	15,390,563	-53.7
Inv not Authorized by the FCU Act or NCUA R&R (SCU only)	1,434,316,206	1,956,342,699	36.4	1,702,930,853	-13.0	2,056,266,403	20.7	1,991,295,948	-3.2
Outstanding Balance of Brokered CDs and Share Certificates Purchased	6,638,168,412	12,212,579,383	84.0	15,794,310,667	29.3	16,475,798,183	4.3	16,419,908,189	-0.3
CREDIT UNION INVESTMENT PROGRAMS									
Mortgage Processing	1,572	1,733	10.2	1,613	-6.9	1,646	2.0	1,658	0.7
Approved Mortgage Seller	672	809	20.4	850	5.1	873	2.7	883	1.1
Borrowing Repurchase Agreements	30	26	-13.3	41	57.7	42	2.4	42	0.0
Brokered Deposits (all deposits acquired through 3rd party)	255	251	-1.6	337	34.3	315	-6.5	316	0.3
Investment Pilot Program	19	19	0.0	17	-10.5	13	-23.5	13	0.0
Investments Not Authorized by FCU Act (SCU only)	132	134	1.5	124	-7.5	122	-1.6	120	-1.6
Deposits and Shares Meeting 703.10(a)	1,025	1,101	7.4	913	-17.1	951	4.2	947	-0.4
Brokered Certificates of Deposit (investments)	1,593	2,194	37.7	1,858	-15.3	1,866	0.4	1,851	-0.8
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Supplemental Share Information, Off Balance Sheet, & Borrowings									
Return to cover									
09/07/2011									
CU Name: N/A	For Charter : N/A								
Peer Group: N/A	Count of CU : 7239								
	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-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Jun-2011	% Chg
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):									
Accounts Held by Member Government Depositors	888,578,048	945,467,234	6.4	1,061,473,277	12.3	1,254,080,010	18.1	1,185,666,673	-5.5
Accounts Held by Nonmember Government Depositors	760,073,043	761,744,033	0.2	474,173,138	-37.8	407,385,585	-14.1	232,586,293	-42.9
Employee Benefit Member Shares	213,968,310	261,306,270	22.1	297,052,280	13.7	251,002,810	-15.5	267,813,611	6.7
Employee Benefit Nonmember Shares	1,935,950	2,567,555	32.6	2,244,442	-12.6	3,228,859	43.9	2,540,047	-21.3
529 Plan Member Deposits	7,007,256	1,873,239	-73.3	968,639	-48.3	1,090,923	12.6	1,126,849	3.3
Non-dollar Denominated Deposits	123,031	850,852	591.6	111,125	-86.9	88,098	-20.7	67,107	-23.8
Health Savings Accounts	120,270,423	137,213,017	14.1	260,373,633	89.8	383,185,347	47.2	463,917,614	21.1
Dollar Amount of Share Certificates >= \$100,000	61,960,129,949	66,437,185,385	7.2	70,108,875,537	5.5	70,572,814,533	0.7	69,670,058,644	-1.3
Dollar Amount of IRA/Keogh >= \$100,000	12,278,753,973	15,511,527,912	26.3	19,464,201,113	25.5	20,911,282,222	7.4	21,638,173,210	3.5
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts	10,669,626,677	12,233,659,653	14.7	14,596,798,870	19.3	17,483,128,334	19.8	18,840,230,563	7.8
Dollar Amount of Noninterest Bearing Transactional Accounts with balances > \$250,000	N/A	N/A		N/A		1,479,606,575		2,243,725,894	51.6
SAVING MATURITIES									
< 1 year	561,847,050,117	600,828,910,346	6.9	667,344,335,628	11.1	686,829,795,624	2.9	710,125,056,543	3.4
1 to 3 years	52,432,960,597	60,202,095,144	14.8	62,365,340,432	3.6	70,219,854,834	12.6	71,695,780,770	2.1
> 3 years	18,111,230,665	20,096,235,203	11.0	22,961,526,660	14.3	29,353,843,071	27.8	30,385,453,761	3.5
Total Shares & Deposits	632,391,241,379	681,127,240,693	7.7	752,671,202,720	10.5	786,403,493,529	4.5	812,206,291,074	3.3
INSURANCE COVERAGE IN ADDITION TO NCUSIF									
Share/Deposit Insurance in Addition to NCUSIF	460	464	0.9	439	-5.4	375	-14.6	357	-4.8
Dollar Amount of Shares/Deposits Covered by Additional Insurance	7,072,626,884	2,581,100,380	-63.5	2,477,984,747	-4.0	2,406,174,746	-2.9	2,258,067,216	-6.2
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR BUSINESS LOANS									
Commercial Real Estate /1	976,489,827	850,594,672	-12.9	345,500,098	-59.4	355,160,436	2.8	382,441,811	7.7
Construction & Land Development (MBL)	N/A	N/A		374,843,617		264,092,534	-29.5	263,205,843	-0.3
Outstanding Letters of Credit	152,035,937	127,481,134	-16.2	151,136,491	18.6	145,578,806	-3.7	72,238,768	-50.4
Other Unfunded MBL Commitments	876,213,318	851,211,787	-2.9	892,852,322	4.9	975,099,715	9.2	981,552,894	0.7
Total Unfunded Commitments for Business Loans	2,004,739,082	1,829,287,593	-8.8	1,764,332,528	-3.6	1,739,931,491	-1.4	1,699,439,316	-2.3
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-BUSINESS)									
Revolving O/E Lines 1-4 Family	39,343,443,882	39,335,782,812	0.0	37,546,941,071	-4.5	36,667,246,757	-2.3	37,280,573,387	1.7
Credit Card Line	68,336,899,358	71,125,212,003	4.1	71,824,309,621	1.0	71,300,533,673	-0.7	72,668,813,978	1.9
Unsecured Share Draft Lines of Credit	10,893,403,864	11,906,749,775	9.3	10,358,242,850	-13.0	10,089,962,590	-2.6	10,336,159,173	2.4
Overdraft Protection Programs	9,600,184,444	11,096,180,899	15.6	11,731,454,623	5.7	12,092,156,854	3.1	12,807,714,071	5.9
Residential Construction Loans-Excluding Business Purpose	N/A	N/A		454,859,819		385,101,296	-15.3	400,449,040	4.0
Federally Insured Home Equity Conversion Mortgages (HECM)	N/A	N/A		32,440,664		11,516,606	-64.5	9,091,736	-21.1
Proprietary Reverse Mortgage Products	N/A	N/A		17,683,946		19,066,329	7.8	20,721,811	8.7
Other Unused Commitments	6,871,858,928	7,346,737,720	6.9	6,587,299,022	-10.3	7,092,174,691	7.7	7,536,781,313	6.3
Total Unfunded Commitments for Non-Business Loans	135,045,790,476	140,810,663,209	4.3	138,553,231,616	-1.6	137,657,758,796	-0.6	141,060,304,509	2.5
Total Unused Commitments	137,050,529,558	142,639,950,802	4.1	140,317,564,144	-1.6	139,397,690,287	-0.7	142,759,743,825	2.4
%(Unused Commitments / Cash & ST Investments)	115.56	119.90	3.8	94.39	-21.3	94.64	0.3	91.42	-3.4
Unfunded Commitments Committed by Credit Union	N/A	N/A		N/A		N/A		141,216,707,887	0.0
Unfunded Commitments Through Third Party	N/A	N/A		N/A		N/A		1,543,035,938	0.0
Loans Transferred with Recourse ¹	2,193,058,822	3,865,672,224	76.3	3,468,943,457	-10.3	3,178,640,089	-8.4	3,685,744,316	16.0
Pending Bond Claims	44,454,615	29,248,310	-34.2	30,473,713	4.2	93,882,715	208.1	24,866,415	-73.5
Other Contingent Liabilities	50,193,823	85,169,376	69.7	88,049,245	3.4	50,726,203	-42.4	81,371,031	60.4
CREDIT AND BORROWING ARRANGEMENTS:									
Num FHLB Members	929	943	1.5	1,010	7.1	1,023	1.3	1,047	2.3
LINES OF CREDIT (Borrowing)									
Total Credit Lines	101,684,090,298	126,202,351,074	24.1	126,975,477,052	0.6	131,175,029,660	3.3	133,780,527,020	2.0
Total Committed Credit Lines	2,951,167,943	2,558,430,672	-13.3	2,468,497,534	-3.5	2,277,819,486	-7.7	2,597,165,952	14.0
Total Credit Lines at Corporate Credit Unions	N/A	N/A		45,431,286,142		44,577,709,828	-1.9	42,773,668,909	-4.0
Draws Against Lines of Credit	13,166,164,125	19,201,476,041	45.8	15,484,253,168	-19.4	15,323,796,921	-1.0	13,028,109,324	-15.0
BORROWINGS OUTSTANDING FROM CORPORATE CREDIT UNIONS									
Line of Credit Outstanding from Corporate Cus	N/A	N/A		612,619,691		304,830,059	-50.2	195,440,143	-35.9
Term Borrowings Outstanding from Corporate Cus	N/A	N/A		5,173,753,620		1,552,263,221	-70.0	1,033,072,745	-33.4
MISCELLANEOUS BORROWING INFORMATION:									
Assets Pledged to Secure Borrowings	N/A	N/A		108,960,356,054		121,287,040,591	11.3	124,790,710,321	2.9
Amount of Borrowings Subject to Early Repayment at Lenders Option	2,760,478,266	3,317,283,880	20.2	3,294,932,508	-0.7	2,883,871,523	-12.5	2,556,561,500	-11.3
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¹ Included MBL construction and land development prior to 03/31/09.									

Miscellaneous Information, Programs, Services										
Return to cover	For Charter :		N/A							
09/07/2011	Count of CU :		7239							
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	Jun-2011	% Chg	
MEMBERSHIP:										
Num Current Members	86,824,354	88,587,933	2.0	89,915,817	1.5	90,525,920	0.7	91,039,397	0.6	
Num Potential Members	1,187,416,097	1,302,321,549	9.7	1,368,599,260	5.1	1,467,742,195	7.2	1,535,732,954	4.6	
% Current Members to Potential Members	7.31	6.80	-7.0	6.57	-3.4	6.17	-6.1	5.93	-3.9	
* % Membership Growth	1.26	2.03	61.4	1.50	-26.2	0.68	-54.7	1.13	67.2	
Total Num Savings Accts	157,863,842	162,812,053	3.1	166,305,140	2.1	168,310,811	1.2	168,974,261	0.4	
EMPLOYEES:										
Num Full-Time Employees	215,114	220,949	2.7	219,307	-0.7	219,996	0.3	220,360	0.2	
Num Part-Time Employees	33,788	33,411	-1.1	31,216	-6.6	30,628	-1.9	31,043	1.4	
BRANCHES:										
Num of CU Branches	20,407	21,005	2.9	20,979	-0.1	21,066	0.4	21,071	0.0	
Num of CUs Reporting Shared Branches	1,476	1,537	4.1	1,169	-23.9	1,160	-0.8	1,174	1.2	
Plan to add new branches or expand existing facilities	N/A	854		91	-89.3	87	-4.4	654	651.7	
MISCELLANEOUS LOAN INFORMATION:										
**Total Amount of Loans Granted YTD	249,555,066,847	250,574,393,140	0.4	267,064,394,376	6.6	248,791,382,803	-6.8	120,013,125,433	-3.5	
MEMBER SERVICE AND PRODUCT OFFERINGS										
(Credit Programs):										
Business Loans	1,871	1,954	4.4	1,722	-11.9	1,753	1.8	1,762	0.5	
Credit Builder	N/A	N/A		987		1,027	4.1	1,058	3.0	
Debt Cancellation/Suspension	220	309	40.5	367	18.8	392	6.8	400	2.0	
Direct Financing Leases	102	85	-16.7	54	-36.5	52	-3.7	51	-1.9	
Indirect Business Loans	N/A	N/A		162		163	0.6	171	4.9	
Indirect Consumer Loans	1,728	1,742	0.8	1,618	-7.1	1,665	2.9	1,676	0.7	
Indirect Mortgage Loans	N/A	N/A		259		263	1.5	264	0.4	
Interest Only or Payment Option 1st Mortgage Loans	498	580	16.5	477	-17.8	495	3.8	487	-1.6	
Micro Business Loans	N/A	N/A		670		691	3.1	685	-0.9	
Micro Consumer Loans	N/A	N/A		954		991	3.9	991	0.0	
Overdraft Lines of Credit	3,197	3,352	4.8	3,159	-5.8	3,191	1.0	3,180	-0.3	
Overdraft Protection	3,598	2,800	-22.2	2,867	2.4	2,948	2.8	2,972	0.8	
Participation Loans	1,305	1,405	7.7	1,296	-7.8	1,353	4.4	1,375	1.6	
Pay Day Loans	N/A	N/A		498		510	2.4	523	2.5	
Real Estate Loans	5,502	5,410	-1.7	4,544	-16.0	4,659	2.5	4,625	-0.7	
Refund Anticipation Loans	N/A	N/A		119		126	5.9	127	0.8	
Risk Based Loans	3,917	4,041	3.2	4,032	-0.2	4,161	3.2	4,171	0.2	
Share Secured Credit Cards	N/A	N/A		2,004		2,061	2.8	2,079	0.9	
Short-Term, Small Amount Loans (STS)	N/A	N/A		N/A		123		287	133.3	
MEMBER SERVICE AND PRODUCT OFFERINGS										
(Other Programs):										
ATM/Debit Card Program	5,286	5,324	0.7	5,112	-4.0	5,172	1.2	5,152	-0.4	
Business Share Accounts	N/A	N/A		2,407		2,481	3.1	2,486	0.2	
Check Cashing	N/A	N/A		3,644		3,716	2.0	3,712	-0.1	
First Time Homebuyer Program	N/A	N/A		638		669	4.9	670	0.1	
Health Savings Accounts	N/A	N/A		693		715	3.2	731	2.2	
Individual Development Accounts	N/A	N/A		159		161	1.3	167	3.7	
In-School Branches	N/A	N/A		324		351	8.3	354	0.9	
Insurance/Investment Sales	794	1,135	42.9	1,782	57.0	1,804	1.2	1,807	0.2	
International Remittances	N/A	N/A		640		674	5.3	684	1.5	
Low Cost Wire Transfers	N/A	N/A		3,582		3,689	3.0	3,687	-0.1	
MERGERS/ACQUISITIONS:										
Completed Merger/Acquisition Qualifying for Business Combo Acctng (FAS 141R)	N/A	N/A		131		219	67.2	253	15.5	
Adjusted Retained Earnings Obtained through Business Combinations	N/A	N/A		185,493,738		420,599,720	126.7	730,202,709	73.6	
Fixed Assets - Capital & Operating Leases										
Aggregate of Future Capital and Operating Lease Pmts on Fixed Assets (not discounted to PV)	N/A	1,557,982,176		1,563,728,680	0.4	1,681,836,383	7.6	1,664,813,548	-1.0	
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)										
** Amount is year-to-date and the related % change ratio is annualized.										
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Information Systems & Technology									
Return to cover	For Charter :		N/A						
09/07/2011	Count of CU :		7239						
CU Name: N/A	Asset Range :		N/A						
Peer Group: N/A	Criteria :		Region: Nation * Peer Group: All * Types Included: All		Federally Insured				
	Count of CU in Peer Group :		N/A						
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Jun-2011	% Chg
System Used to Maintain Share/Loan Records									
Manual System (No Automation)	129	100	-22.5	70	-30.0	74	5.7	68	-8.1
Vendor Supplied In-House System	5,678	5,400	-4.9	4,938	-8.6	4,852	-1.7	4,767	-1.8
Vendor On-Line Service Bureau	2,165	2,188	1.1	2,205	0.8	2,201	-0.2	2,210	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	94	-4.1
Electronic Financial Services									
Home Banking Via Internet Website	4,899	5,000	2.1	4,908	-1.8	4,887	-0.4	4,877	-0.2
Audio Response/Phone Based	4,393	4,309	-1.9	4,243	-1.5	4,149	-2.2	4,114	-0.8
Automatic Teller Machine (ATM)	4,786	4,817	0.6	4,697	-2.5	4,614	-1.8	4,561	-1.1
Kiosk	332	336	1.2	348	3.6	342	-1.7	343	0.3
Mobile Banking	N/A	N/A		431		721	67.3	919	27.5
Other	176	199	13.1	311	56.3	323	3.9	335	3.7
Services Offered Electronically									
Member Application	1,996	1,999	0.2	1,905	-4.7	1,916	0.6	1,937	1.1
New Loan	3,186	3,181	-0.2	2,919	-8.2	2,889	-1.0	2,888	0.0
Account Balance Inquiry	5,281	5,265	-0.3	5,178	-1.7	5,119	-1.1	5,096	-0.4
Share Draft Orders	4,344	4,304	-0.9	4,021	-6.6	3,982	-1.0	3,966	-0.4
New Share Account	1,143	1,172	2.5	1,182	0.9	1,202	1.7	1,220	1.5
Loan Payments	4,626	4,649	0.5	4,532	-2.5	4,494	-0.8	4,477	-0.4
Account Aggregation	328	425	29.6	474	11.5	486	2.5	499	2.7
Internet Access Services	674	791	17.4	820	3.7	831	1.3	841	1.2
e-Statements	N/A	3,211		3,480	8.4	3,571	2.6	3,642	2.0
External Account Transfers	N/A	N/A		633		685	8.2	722	5.4
View Account History	4,950	5,038	1.8	4,989	-1.0	4,959	-0.6	4,944	-0.3
Merchandise Purchase	430	421	-2.1	374	-11.2	367	-1.9	365	-0.5
Merchant Processing Services	N/A	N/A		213		224	5.2	234	4.5
Remote Deposit Capture	N/A	N/A		233		283	21.5	321	13.4
Share Account Transfers	5,140	5,088	-1.0	4,907	-3.6	4,859	-1.0	4,841	-0.4
Bill Payment	3,418	3,658	7.0	3,744	2.4	3,782	1.0	3,794	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	214	10.9
Type of World Wide Website Address									
Informational	746	661	-11.4	604	-8.6	593	-1.8	574	-3.2
Interactive	281	254	-9.6	473	86.2	478	1.1	471	-1.5
Transactional	4,594	4,709	2.5	4,493	-4.6	4,465	-0.6	4,459	-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	34,400,883	4.0
No Website, But Planning to Add in the Future	467	383	-18.0	34	-91.1	28	-17.6	28	0.0
Type of Website Planned for Future									
Informational	362	299	-17.4	30	-90.0	25	-16.7	25	0.0
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	6,928	-0.9

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09/07/2011

CU Name: N/A

Peer Group: N/A

Graphs 1

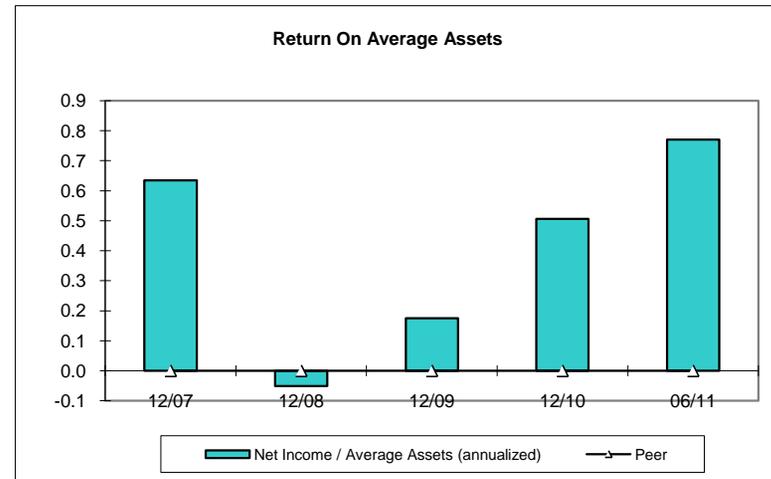
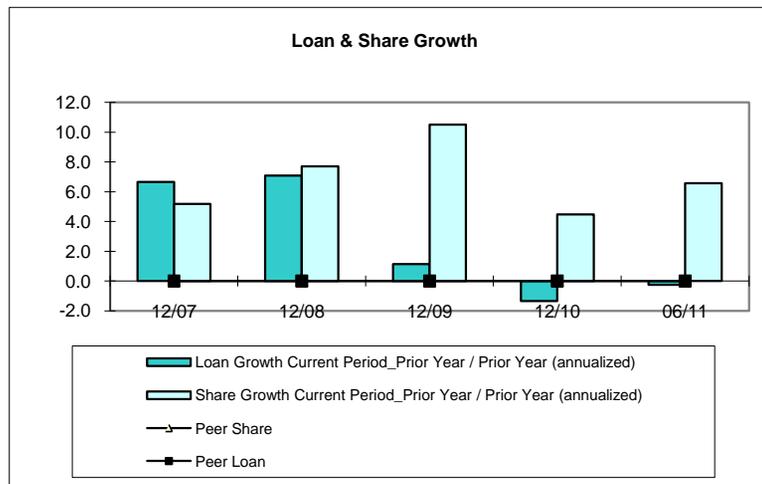
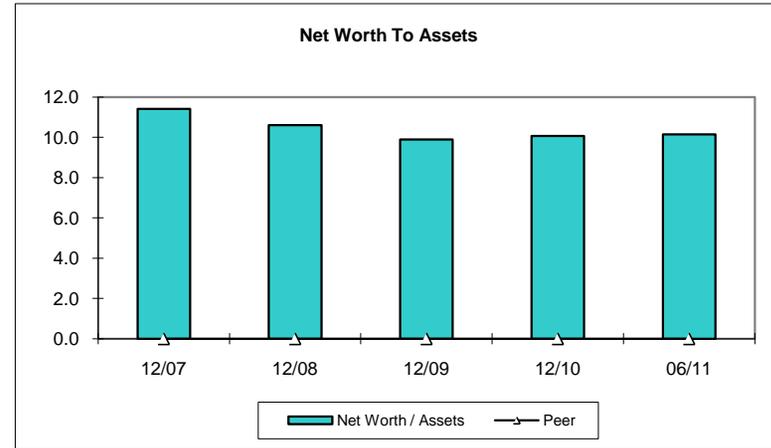
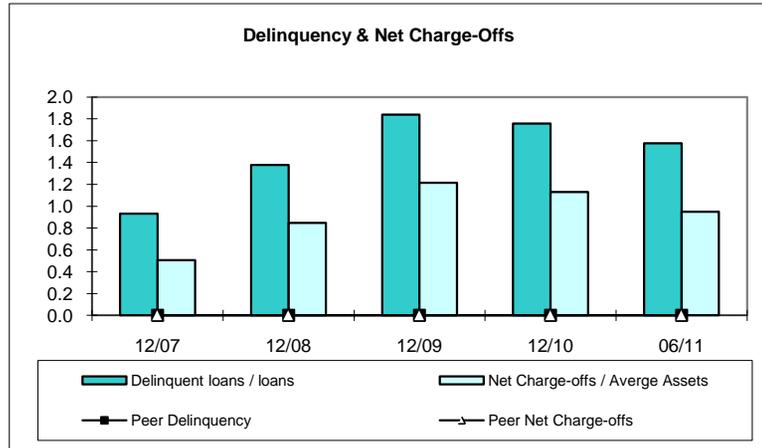
For Charter : N/A

Count of CU : 7239

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](#)

09/07/2011

CU Name: N/A

Peer Group: N/A

Graphs 2

For Charter : N/A

Count of CU : 7239

Asset Range : N/A

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

Count of CU in Peer Group : N/A

