Cycle Date: March-2012
Run Date: 06/14/2012
Interval: Annual

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

 Count of CU :
 7019

 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.

| For Charter NA | | T | Summary Financial In | formatio | n | | | | | |
|--|---|----------------------------|---------------------------|-------------|--------------------------|------------|-----------------------|-------------|---------------------|-----------|
| Description Part | Return to cover | | | | | | | | | |
| Decame MA | | + | | | | | | | | |
| Court of City in Peer Group: NA | | + | | _ | | | | | | |
| Dec-2008 | | + | | | Nation * Peer Group: | All * Typ | es Included: All Fede | rally Insur | ed Credit Unions (F | ICUs) * |
| Dec-2006 Dec-2006 V.Chg Dec-2010 V.Chg Dec-2011 V.Chg Mar-2012 V.Chg Mar-2012 V.Chg Amount Amo | | Count | | | Transcri i con creup. | 7 | | | ta ordan ornano (r | |
| Amount | | | | | | | | | | |
| Crash & Equivalents 4,513,239,882 07,566,395,722 333 74,428,554,497 134 02 95,203,324,444 77 115,803,43,030 120,716,803,717 120,803,140,140 120,803,140 120, | | Dec-2008 | Dec-2009 | % Chg | Dec-2010 | % Chg | Dec-2011 | % Chg | Mar-2012 | % Chg |
| COLA_INVESTMENTS | ASSETS: | Amount | Amount | 1 | Amount | | Amount | | Amount | |
| Real Estate Loans | Cash & Equivalents | 48,513,239,882 | 67,566,395,723 | 39.3 | 74,428,554,469 | 10.2 | 95,203,392,464 | 27.9 | 115,836,343,030 | 21.7 |
| Real Estate Loans | TOTAL INVESTMENTS | 165,634,069,850 | 210,751,628,497 | 27.2 | 238,919,369,377 | 13.4 | 256,851,990,829 | 7.5 | 275,757,838,376 | 7.4 |
| Unsecured Loane | Loans Held for Sale | 1,057,557,989 | 2,264,461,472 | 114.1 | 3,212,162,789 | 41.9 | 3,304,422,035 | 2.9 | 2,857,839,332 | -13.5 |
| Unsecured Loane | Real Estate Loans | 304.539.689.008 | 309.644.637.662 | 1.7 | 309.644.355.862 | 0.0 | 312.996.063.906 | 1.1 | 314.085.018.918 | 0.3 |
| Other Loans | | | | | | | | | | |
| TOTAL (DANS | | | | | | | | | | _ |
| Allowance for Loan & Lease (6,243,240,072) (8,847,960,252) 41,7 (9,424,065,390) 6.2 (8,881,108,310) 6.2 (6,804,16,688) 15,380,52.28 61,146,829,846 67 (6,77,883,122 3.9 17,209,876,882 2.6 17,367,071,883 3.49,370,989 6.6 3.359,372,790 5.5 3.367,076,862 0.4 3.404,881,112 3.404,871,976,883 3.49,370,989 6.6 3.359,372,790 6.2 2.77,576,022,483 4.2 7,815,376,686 7,869,341,729 6.2 7,756,022,483 4.2 7,815,376,686 7,869,341,729 6.2 7,756,022,483 4.2 7,815,376,686 7,869,341,729 6.2 7,756,022,483 4.3 7,716,276,686 7,869,341,729 7.3 | | | | | | | | - | | |
| Land And Building | (Allowance for Loan & Lease Losses) | | | | | | | | | |
| NCUSIF Deposit 4,485,508,891 7,035,862,208 56.9 7,489,341,279 6.2 7,789,024,83 4.2 7,815,376,665 All Other Assets 12,686,862,421 13,163,678,857,695 All Other Assets 12,686,862,421 All Other Assets 12,686,862,462,462,468,862 | Land And Building | 15,138,025,298 | 16,146,829,848 | 6.7 | 16,778,883,122 | 3.9 | | | | |
| All Other Assets | | | | | | | | | 3,404,681,112 | |
| March Marc | NCUSIF Deposit | 4,485,506,891 | 7,035,682,508 | 56.9 | 7,469,341,279 | 6.2 | 7,785,022,483 | 4.2 | 7,815,376,656 | 0.4 |
| LABULTIES & CAPITAL: | All Other Assets | 12,668,692,421 | 13,697,885,769 | 8.1 | 14,896,965,460 | 8.8 | 15,356,333,421 | 3.1 | 15,430,279,954 | 0.5 |
| Dividends Payable | TOTAL ASSETS | 811,060,723,048 | 884,609,466,610 | 9.1 | 914,342,665,781 | 3.4 | 961,718,534,595 | 5.2 | 1,001,786,293,670 | 4.2 |
| Notes & Interest Payable 37,163,791.405 37,468,132,908 0.8 28,640,651.086 23.5 26,261.384.521 4.3.2 24,896,362.227 | LIABILITIES & CAPITAL: | | | | | | | | | |
| Accounts Payable & Other Liabilities | Dividends Payable | 670,996,055 | 495,869,040 | -26.1 | 372,962,440 | -24.8 | 318,885,505 | -14.5 | 249,358,657 | -21.8 |
| Junistrated Secondary Capital and Subordinated Debt Included in Net Worth | Notes & Interest Payable | 37,163,791,405 | 37,458,132,908 | 0.8 | 28,640,651,086 | -23.5 | 26,261,384,521 | -8.3 | 24,896,362,227 | -5.2 |
| Subordinated Debt Included in Net Worth ³ 32,412,191 79,042,300 143,9 155,865,823 97,2 247,372,157 58,7 246,655,963 1071,1011,1011,1011,1011,1011,1011,1011 | Accounts Payable & Other Liabilities | 7,406,736,804 | 7,274,653,147 | -1.8 | 7,701,062,807 | 5.9 | 9,506,846,694 | 23.4 | 10,393,866,183 | 9.3 |
| TOTAL LIABILITIES | | | | | | | | | | |
| Share Drafts 73,631,492,212 85,302,112,139 15,9 89,875,050,192 5,4 100,643,918,754 12,0 111,950,269,028 118,764,765 118,0 128,267,451,766 118,0 128,267,451,766 118,0 128,267,451,766 128,267,451, | | | | | | | | - | | |
| Regular shares | | | | | | | | - | | |
| All Other Shares & Deposits | | | | | | | | | | |
| TOTAL SHARES & DEPOSITS 681,127,241,412 752,671,255,962 10.5 758,403,685,212 4.5 827,409,139,161 5.2 866,029,639,115 | · | | | | | | | | | |
| Regular Reserve | | + | | | | | | | | |
| Other Reserves T. 210.846,520 B. 210.861,146 13.9 9.225,206,338 12.4 11,407,862,855 23.7 11,631,193,576 Undivided Earnings 58,683,914,314 59,525,244,749 14. 62,721,566,469 5.4 66,783,306,620 7.6 69,080,417,129 TOTAL EQUITY 81,669,545,181 86,630,513,253 2.3 91,088,438,413 5.1 97,974,906,557 7.6 99,970,411,525 TOTAL LIABILITIES, SHARES, & EQUITY 811,060,723,048 884,609,466,610 9.1 914,342,665,781 3.4 961,718,534,595 5.2 1,001,786,293,670 NCOME & EXPENSE Loan Income* 36,187,454,379 35,741,353,429 1.2 34,463,244,186 -3.6 32,713,473,264 -5.1 7,997,900,294 Investment Income* 7,754,066,854 6,263,465,437 19.2 5,626,498,662 -10.2 5,226,229,766 -7.1 1,218,696,553 Other Income* 10,528,768,093 11,499,585,719 9.2 11,965,398,752 4.1 12,160,588,200 1.6 3,216,360,021 Total Employee Compensation & Benefits* 13,282,643,992 13,686,940,330 3.0 13,993,073,740 2.2 14,444,855,753 3.5 3,314,294,312 Temporary Corporate CU Stabilization Expense & NCUSIF Premiums* NA 3,079,164,153 1,974,906,097 3-5.9 14,906,097 3-5.9 14,922,97,881 4-2 120,527,236 -7 Total Other Operating Expenses* 14,879,514,460 13,312,522,151 -1.0.5 13,624,025,005 2.3 14,218,449,786 4.4 3,644,759,948 Non-operating Income & (Expense)* -569,267,847 -996,448,416 -75.0 -1,402,641 -99.9 129,762,46 | | | | | | | | | | |
| Undivided Earnings 58,683,914,314 59,525,244,749 1.4 62,721,566,469 5.4 67,383,306,820 7.4 69,080,417,129 TOTAL LEQUITY 84,659,545,181 86,630,513,253 2.3 91,068,438,413 5.1 97,974,906,557 7.6 99,970,411,525 5.2 1,071,525 5.2 1,071,525 5.2 1,071,525 5.2 1,071,526,293,670 5.2 1,071,68,293,670 5.2 1,071,6 | · | | | | | | | | | |
| TOTAL EQUITY 84,659,545,181 86,630,513,253 2.3 91,068,438,413 5.1 97,974,906,557 7.6 99,970,411,525 TOTAL LIABILITIES, SHARES, & EQUITY 811,060,723,048 884,609,466,610 9.1 914,342,665,781 3.4 961,718,534,595 5.2 1,001,786,293,670 NOOME & EXPENSE | | | | | | | | | | - |
| TOTAL LIABILITIES, SHARES, & EQUITY 811,060,723,048 884,609,466,610 9.1 914,342,665,781 3.4 961,718,534,595 5.2 1,001,786,293,670 NCOME & EXPENSE | | | | | | | | | | |
| NCOME & EXPENSE Loan Income* 36,187,454,379 35,741,353,429 -1.2 34,463,244,186 -3.6 32,713,473,264 -5.1 7,997,900,294 | | | | | | | | - | | |
| Loan Income* 36,187,454,379 35,741,353,429 -1.2 34,463,244,186 -3.6 32,713,473,264 -5.1 7,997,900,294 Investment Income* 7,754,065,854 6,263,465,437 -19.2 5,626,498,652 -10.2 5,226,299,766 -7.1 1,218,696,553 Total Employee Compensation & Benefits* 13,282,643,992 13,686,940,330 3.0 13,993,073,740 2.2 14,484,855,753 3.5 3,814,294,312 Temporary Corporate CU Stabilization Expense & NCUSIF Premiums* 7 | | 011,000,723,040 | 004,009,400,010 | 9.1 | 314,342,003,701 | 3.4 | 301,710,334,333 | J.2 | 1,001,700,293,070 | 4.2 |
| Investment Income* | | 36 187 454 379 | 35 741 353 420 | -12 | 34 463 244 186 | -3.6 | 32 713 473 264 | -5.1 | 7 997 900 294 | -2.2 |
| Other Income* 10,528,768,083 11,499,585,719 9.2 11,965,398,752 4.1 12,160,588,200 1.6 3,216,360,021 Total Employee Compensation & Benefits* 13,282,643,992 13,686,940,330 3.0 13,993,073,740 2.2 14,484,855,753 3.5 3,814,294,312 Emporary Corporate CU Stabilization | | | | | | | | | | |
| Total Employee Compensation & Benefits* 13,282,643,992 13,686,940,330 3.0 13,993,073,740 2.2 14,484,855,753 3.5 3,814,294,312 Temporary Corporate CU Stabilization Expense & NCUSIF Premiums' ⁷² N/A 3,079,164,153 1,974,906,097 -35.9 1,892,297,881 -4.2 120,527,236 - Total Other Operating Expenses* 14,879,514,460 13,312,522,151 -10.5 13,624,025,005 2.3 14,218,449,786 4.4 3,644,759,948 Non-operating Income & (Expense)* -569,287,847 -996,448,416 -75.0 -1,402,641 99.9 129,762,461 9,351.3 70,960,240 1 NCUSIF Stabilization Income* N/A 3,404,666,076 1,011,452 -100.0 0 -100.0 0 Provision for Loan/Lease Losses* 7,037,840,845 9,556,105,893 35.8 7,037,967,930 -26.4 4,651,288,289 -33.9 962,179,289 - NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE & NCUSIF PREMIUM ''1 N/A 4,566,873,158 6,512,660,668 42.6 8,187,206,134 25.7 2,178,267,518 Net Income (Loss)* -401,136,206 1,487,709,005 470.9 4,538,766,023 205.1 6,294,908,253 38.7 2,057,740,282 (100,000) Means the number is too large to display in the cell Prior to September 2010, this account was named NcUSIF Stabilization Expense. From December 2010 and forward, this account includes Temporary Corporate CU Stabilization Expense and NCUSIF Premiums. | | | | | | | | | | |
| Temporary Corporate CU Stabilization Expense & NCUSIF Premiums 1/2 | | | | | | | | | | |
| Total Other Operating Expenses* | | | .,,. | | -,,, | | , , , , , , , , , , , | | -,- , - ,- | |
| Total Other Operating Expenses* 14,879,514,460 13,312,522,151 -10.5 13,624,025,005 2.3 14,218,449,786 4.4 3,644,759,948 Non-operating Income & (Expense)* -569,287,847 -996,448,416 -75.0 -1,402,641 99.9 129,762,461 9,351.3 70,960,240 1 NCUSIF Stabilization Income* N/A 3,404,666,076 1,011,452 -100.0 0 -100.0 0 Provision for Loan/Lease Losses* 7,037,840,845 9,556,105,893 35.8 7,037,967,930 -26.4 4,651,288,289 -33.9 962,179,289 - Cost of Funds* 14,790,180,713 -22.6 10,886,011,606 -26.4 8,688,253,729 -20.2 1,904,416,041 - NCT INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE & NCUSIF PREMIUM */1* N/A 4,566,873,158 6,512,660,668 42.6 8,187,206,134 25.7 2,178,267,518 Net Income (Loss)* -401,136,206 1,487,709,005 470.9 4,538,766,023 205.1 6,294,908,253 38.7 2,057,740,282 TOTAL CU'S 7,806 7,554 -3.2 7,339 -2.8 7,094 -3.3 7,019 Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabilization Expense. From December 2010 forward, NCUSIF Stabilization Income, if any, is excluded. Prior to September 2010, this account was named NCUSIF Stabilization Expense. From December 2010 and forward, this account includes Temporary Corporate CU Stabilization Expense and NCUSIF Premiums. | Expense & NCUSIF Premiums*/2 | N/A | 3,079,164,153 | 3 | 1,974,906,097 | -35.9 | 1,892,297,881 | -4.2 | 120,527,236 | -74.5 |
| Non-operating Income & (Expense)* -569,287,847 -996,448,416 -75.0 -1,402,641 99.9 129,762,461 9,351.3 70,960,240 1 | Total Other Operating Expenses* | | | | | | | | 3,644,759,948 | - |
| NCUSIF Stabilization Income* | | | | | -1,402,641 | 99.9 | 129,762,461 | 9,351.3 | 70,960,240 | 118.7 |
| Cost of Funds* 19,102,137,378 14,790,180,713 -22.6 10,886,011,606 -26.4 8,688,253,729 -20.2 1,904,416,041 - NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE & NCUSIF PREMIUM*'1 N/A 4,566,873,158 6,512,660,668 42.6 8,187,206,134 25.7 2,178,267,518 Net Income (Loss)* -401,136,206 1,487,709,005 470.9 4,538,766,023 205.1 6,294,908,253 38.7 2,057,740,282 TOTAL CU'S 7,806 7,554 -3.2 7,339 -2.8 7,094 -3.3 7,019 Income/Expense items are year-to-date while the related %change ratios are annualized. # Means the number is too large to display in the cell Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabilization Expense. From December 2010 forward, NCUSIF Stabilization Income, if any, is excluded. Prior to September 2010, this account was named NCUSIF Stabilization Expense. For December 2010 and forward, this account includes Temporary Corporate CU Stabilization Expense and NCUSIF Premiums. | | N/A | 3,404,666,076 | 5 | 1,011,452 | -100.0 | 0 | -100.0 | 0 | N/A |
| NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE & NCUSIF PREMIUM ''1 | Provision for Loan/Lease Losses* | 7,037,840,845 | 9,556,105,893 | 35.8 | 7,037,967,930 | -26.4 | 4,651,288,289 | -33.9 | 962,179,289 | -17.3 |
| EXPENSE & NCUSIF PREMIUM '1 | | 19,102,137,378 | 14,790,180,713 | -22.6 | 10,886,011,606 | -26.4 | 8,688,253,729 | -20.2 | 1,904,416,041 | -12.3 |
| Net Income (Loss)* -401,136,206 1,487,709,005 470.9 4,538,766,023 205.1 6,294,908,253 38.7 2,057,740,282 TOTAL CU'S 7,806 7,554 -3.2 7,339 -2.8 7,094 -3.3 7,019 Income/Expense items are year-to-date while the related %change ratios are annualized. # Means the number is too large to display in the cell Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabilization Expense. From December 2010 and forward, this account includes Temporary Corporate CU Stabilization Expense and NCUSIF Premiums. | NET INCOME (LOSS) EXCLUDING STABILIZATION | | | | | | | | | |
| TOTAL CU'S 7,806 7,554 7,32 7,339 7,094 7,094 7,094 7,094 7,099 7 | | | | | | | | | | |
| Income/Expense items are year-to-date while the related %change ratios are annualized. # Means the number is too large to display in the cell Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabilization Expense. From December 2010 forward, NCUSIF Stabilization Income, if any, is excluded. Prior to September 2010, this account was named NCUSIF Stabilization Expense. For December 2010 and forward, this account includes Temporary Corporate CU Stabilization Expense and NCUSIF Premiums. | , , | | | | | | | | | |
| # Means the number is too large to display in the cell Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabilization Expense. From December 2010 forward, NCUSIF Stabilization Income, if any, is excluded. Prior to September 2010, this account was named NCUSIF Stabilization Expense. For December 2010 and forward, this account includes Temporary Corporate CU Stabilization Expense and NCUSIF Premiums. | TOTAL CU's | | 7,554 | -3.2 | 7,339 | -2.8 | 7,094 | -3.3 | 7,019 | -1.1 |
| Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabilization Expense. From December 2010 forward, NCUSIF Stabilization Income, if any, is excluded. Prior to September 2010, this account was named NCUSIF Stabilization Expense. For December 2010 and forward, this account includes Temporary Corporate CU Stabilization Expense and NCUSIF Premiums. | | nge ratios are annualized. | | 1 | | 1 | | | | |
| Prior to September 2010, this account was named NCUSIF Stabilization Expense. For December 2010 and forward, this account includes Temporary Corporate CU Stabilization Expense and NCUSIF Premiums. | | | | | | | | | | |
| and NCUSIF Premiums. | | | | | | | | | | |
| | | ation Expense. For Decemb | er 2010 and forward, this | account ind | cludes Temporary Corpora | te CU Stat | oilization Expense | | | |
| December 2011 and forward includes "Subordinated Debt Included in Net Worth." | ³ December 2011 and forward includes "Subordinated Debt Included | in Net Worth." | | | | | | | 1. Summarv | Financial |

| CAPITAL ADEQUACY | | | Ratio A | Analysis | | | | | | |
|---|--|--------------------|------------------|---------------------|---------------------|-------------------|---------------|----------------|----------------|--------------|
| Count of Civil Peer Group: NA Dec-2004 Dec-2014 | Return to cover | | For Charter : | N/A | | | | | | |
| Peer Group: NA | | | | | | | | | | |
| Dec-2011 | | | | | | | | <u> </u> | | /=·· |
| Dec-2008 Dec-2009 Dec-2010 Dec-2011 PEER Arg Percentile* Mar-2012 | Peer Group: N/A | | Criteria : | Region: Natio | n * Peer Grou | p: All * Types | Included: All | Federally Insu | red Credit Uni | ons (FICUs) |
| Captral ABSCUACY | | Count of CU in | Peer Group : | N/A | | Dec-2011 | | | Mar-2012 | |
| CAPTHAL ABSOLANCY | | Doc 2009 | Dog 2000 | Doc 2010 | Dog 2011 | DEED Ava | Porcontilo** | Mar 2012 | DEED Ava | Percentile** |
| Net Vormit Total Assested Enduring Optional 10.63 9.92 10.08 10.24 NA | CAPITAL ADEQUACY | Dec-2006 | Dec-2009 | Dec-2010 | Dec-2011 | FEER AVY | rercentile | IVIAI-2012 | FEER AVG | rercentile |
| Total Deliniquent Lorens / New York 10,631 9,932 10,08 10,24 NA NA NO 1007 NA Solvency Evaluation (Estimated) 112,422 111,52 111,50 111,60 111,67 NA NA NA 11,17 NA Solvency Evaluation (Estimated) 112,42 111,52 111,50 111,60 111,67 NA NA NA 111,57 NA Solvency Evaluation (Estimated) 10,631 9,74 NA NA 11,17 NA NA 18,68 NA NA | Net Worth/Total Assets | 10.61 | 9.89 | 10.06 | 10.21 | N/A | N/A | 10.01 | N/A | N/A |
| Tratal Delinquent Loans / Net Worth 112.42 111.52 111.60 111.81 NA NA 82 NA 82 NA NA 01.65 NA NA 01.65 NA 01.65 NA 01.65 NA NA NA NA 01.65 NA N | | | | | | | | | | |
| Solvency Evaluation (Estimated) 112-22 111-22 11-22 111- | | | | | | | | | | N/A |
| Classified Assetts (Estimated) / Net Worth | | | | | | | | | | N/A N/A |
| ASSET_CUALITY | | | | | | | | | | N/A |
| Delinquent Lones 1.38 | | 7.04 | 10.14 | 10.20 | 3.02 | 14// | 1477 | 0.00 | 1071 | 147 |
| Fair (Markel) HTM Invest Value BTM Inv | | 1.38 | 1.84 | 1.76 | 1.60 | N/A | N/A | 1.44 | N/A | N/A |
| Decinquent Loran / Asserts | | 0.85 | 1.21 | 1.13 | | N/A | N/A | 0.78 | N/A | N/A |
| Delinquent Loans Assets | Fair (Market) HTM Invest Value/Book Value HTM Invest. | 100.76 | | | 101.33 | N/A | N/A | 100.96 | N/A | N/A |
| Return On Average Assets | | | | | | | | | | N/A |
| Return On Average Assets -0.05 0.18 0.50 0.67 N/A N/A 0.04 N/A | | 0.96 | 1.19 | 1.09 | 0.95 | N/A | N/A | 0.82 | N/A | N/A |
| **Return On Average Assets Excluding Stabilization No.com@Expense & NCUSIF Premismin* No. 1.4 **Gross Income/Average Assets* 6.96 6.31 6.57 6.57 6.58 6.76 6.76 6.76 6.76 6.76 6.76 6.76 6.7 | | 0.5- | 2 | 2.55 | 0.5- | | | 0.51 | | |
| IncomeExpense & NOLSIF Fremium* | | -0.05 | 0.18 | 0.50 | 0.67 | N/A | N/A | 0.84 | N/A | N/A |
| Gross Income/Average Assets | | N/A | 0.14 | 0.72 | 0 87 | N/A | N/A | 0.80 | N/A | N/A |
| Yield on Average Loans | | | | | | | | | | N/A |
| Yield on Average Investments | | | | | | | | | | N/A |
| Fee & Other Op. Income Avg. Assets 1.34 1.36 1.33 1.30 N/A N/A 1.31 N/A | | | | | | | | | | N/A |
| Net Margin / Ang. Assets | | 1.34 | 1.36 | 1.33 | 1.30 | N/A | N/A | 1.31 | N/A | N/A |
| Operating Exp / Avg. Assets | * Cost of Funds / Avg. Assets | 2.44 | 1.74 | 1.21 | 0.93 | N/A | N/A | 0.78 | N/A | N/A |
| Provision For Loan & Lease Losses / Average Assets 0.90 | * Net Margin / Avg. Assets | | | | | | | | | N/A |
| Net Interest Margin/Avg. Assets | | | | | | | | | | N/A |
| Operating Exp./Gross Income | | | | | | | | | | N/A |
| Fixed Assets & Foreclosed & Repossessed Assets 2.65 2.57 2.59 2.51 NA N/A 2.42 NA | | | | | | | | | | N/A |
| Total Assets 2.65 2.57 2.50 2.51 NA | | 51.70 | 56.22 | 56.85 | 61.07 | N/A | N/A | 60.96 | N/A | N/A |
| Net Operating Exp. (Avg. Assets 2.73 2.72 2.51 2.52 N/A N/A 2.39 N/A | | 2.65 | 2.57 | 2.50 | 2.51 | N/A | N/A | 2.42 | N/A | N/A |
| ASSET_ILABILITY MANAGEMENT | | | | | | | | | | N/A |
| Net Long-Term Assets 7 total Assets 31.82 31.49 32.99 32.39 N/A N/A 32.97 N/A | | 2.70 | 2.72 | 2.01 | 2.02 | 14/71 | 14// | 2.00 | 1071 | 147 |
| Total Loans / Total Shares | | 31.82 | 31.49 | 32.99 | 32.39 | N/A | N/A | 32.97 | N/A | N/A |
| Total Loans / Total Assets | Reg. Shares / Total Shares & Borrowings | 24.90 | 25.32 | 27.07 | 28.69 | N/A | N/A | 29.78 | N/A | N/A |
| Cash + Short-Term Investments / Assets | Total Loans / Total Shares | 83.10 | 76.06 | 71.81 | 69.07 | | | 66.05 | | N/A |
| Total Shares, Dep. & Borrs / Earning Assets 93.00 93.71 93.66 93.26 N/A N/A 93.18 N/A | | | | | | | | | | N/A |
| Reg Shares + Share Drafts / Total Shares & Borrs 35.15 36.12 38.10 40.49 N/A N/A 42.35 N/A | | | | | | | | | | N/A |
| Borrowings / Total Shares & Net Worth | | | | | | | | | | N/A |
| Supervisory Interest Rate Risk Threshold / Net Worth 256.23 268.11 270.29 262.59 N/A N/A 267.31 N/A | | | | | | - | | | | N/A |
| PRODUCTIVITY | | | | | | | | | | N/A N/A |
| Members / Potential Members 6.80 6.57 6.14 6.00 N/A N/A 5.96 N/A | | 250.25 | 200.11 | 270.29 | 202.59 | IN/A | IN/A | 207.31 | IV/A | IN/F |
| Borrowers / Members 50.81 51.01 50.07 49.84 N/A N/A 49.06 N/A | | 6.80 | 6.57 | 6.14 | 6.00 | N/A | N/A | 5.96 | N/A | N/A |
| Members Full-Time Employees 372.72 382.58 384.54 388.82 N/A N/A 389.40 N/A | | | | | | | | | N/A | N/A |
| Avg. Loan Balance \$12,575 \$12,487 \$12,463 \$12,485 N/A N/A \$12,604 N/A \$32,604 N/A \$43,005 N/A \$44,005 N/A \$45,005 | | 372.72 | | 384.54 | 388.82 | N/A | N/A | 389.40 | N/A | N/A |
| * Salary And Benefits / Full-Time Empl. \$55,891 \$58,263 \$59,466 \$61,327 N/A N/A \$64,226 N/A OTHER RATIOS **Net Worth Growth | Avg. Shares Per Member | \$7,690 | \$8,375 | \$8,691 | \$9,010 | N/A | N/A | \$9,362 | N/A | N/A |
| **Net Worth Growth | | | | | | | | | | N/A |
| * Net Worth Growth | | \$55,891 | \$58,263 | \$59,466 | \$61,327 | N/A | N/A | \$64,226 | N/A | N/A |
| * Market (Share) Growth 7.71 10.50 4.48 5.21 N/A N/A 18.67 N/A * Loan Growth 7.08 1.14 -1.35 1.20 N/A N/A N/A 0.37 N/A * Asset Growth 7.43 9.07 3.36 5.18 N/A N/A N/A 16.67 N/A * Investment Growth 10.81 31.26 12.95 12.59 N/A N/A N/A 46.86 N/A * Membership Growth 10.81 31.26 12.95 12.59 N/A N/A N/A 46.86 N/A * Membership Growth 2.02 1.46 0.68 1.49 N/A N/A N/A 2.91 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. **For periods before 2004, the Fixed Assets & Foreclosed and Repossessed assets did not include respossessed vehicles.** **Percentile Rankings and Peer Average Ratios assets did not include respossessed vehicles.** | | | | | | | | | | |
| * Loan Growth 7.08 1.14 -1.35 1.20 N/A N/A 0.37 N/A * Asset Growth 7.43 9.07 3.36 5.18 N/A N/A 16.67 N/A 16.67 N/A 10.81 1.20 1.20 1.20 1.20 1.20 1.20 1.20 1.2 | | | | | | | | | | N/A N/A |
| * Asset Growth 7.43 9.07 3.36 5.18 N/A N/A 16.67 N/A 1 10.81 31.26 12.95 12.59 N/A N/A 46.86 N/A 10.81 31.26 12.95 12.59 N/A N/A 46.86 N/A 10.81 31.26 12.95 12.59 N/A N/A 10.81 | | | | | | | | | | N/A |
| * Investment Growth 10.81 31.26 12.95 12.99 N/A N/A 46.86 N/A * Membership Growth 2.02 1.46 0.68 1.49 N/A N/A N/A 2.91 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. | | | | | | | | | | N/A |
| * Membership Growth * 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. **For periods before 2004, the Fixed Assets & Foreclosed and Repossessed assets did not include repossessed vehicles.** **Jecus No Sempley 2004, the Fixed Assets & Foreclosed and Repossessed assets did not include repossessed vehicles.** | | | | | | | | | | 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. **For periods before 2004, the Fixed Assets & Foreclosed and Repossessed assets did not include repossessed vehicles.** **Jects to Sengberg 2010, this pratio was people Patients of Access Patients (ASSET) and Assets & Foreclosed and Repossessed vehicles.** | | | | | | | | | | N/A |
| 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. | · | | | | | | | | | |
| 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. | | | | | | | | | | |
| 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. The previous before 2004, the Fixed Assets & Foreclosed and Repossessed assets did not include repossessed vehicles. | · · · · · · · · · · · · · · · · · · · | | | | | | | | | |
| 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. For periods before 2004, the Fixed Assets & Foreclosed and Repossessed assets did not include repossessed vehicles. | | | | | | | | | | |
| 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 Page 16 Sembler 2004 | | | | | | | | | | |
| 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 garned Pattern on Assets Prior to NCLISIE Stabilization Jacomy/Expanses. | | omovol, WIICIII | CHOWCU III I CIU | on to outer availab | no uata, ustrs Illi | a, aram conclusio | 40 10 1110 | | | |
| ² Prior to Sontamber 2010, this ratio was named Paturn on Accests Prior to NICUSE Stabilization Income/Expanses | | ets did not includ | le repossessed v | ehicles. | | | | | | |
| | ² Prior to September 2010, this ratio was named Return on Assets Prior to NCU | SIF Stabilization | | | | | | | | 2. Ratio |
| From December 2010 forward, NCUSIF Premium Expense is also excluded from ROA. | From December 2010 forward, NCUSIF Premium Expense is also excluded fr | om ROA. | | | | | | 1 | | z. Ratio |

| | | Sunnlamental | Ratio Analysis | | |
|---|----------------|---------------|----------------|---------------|---------------|
| Return to cover | | For Charter : | | | |
| 06/14/2012 | | Count of CU: | | | |
| CU Name: N/A | | Asset Range : | | | |
| Peer Group: N/A | | | Region: Nation | n * Peer Grou | p: All * |
| | Count of CU in | | | | |
| | | | | | |
| | Dec-2008 | Dec-2009 | Dec-2010 | Dec-2011 | Mar-2012 |
| OTHER DELINQUENCY RATIOS | | | | | |
| Credit Cards DQ > 2 Mo / Total Credit Card Loans | 1.88 | 2.06 | 1.54 | 1.15 | 1.01 |
| All Other Loans Delinquent > 2 Mo / Total All Other Loans | 1.55 | 1.59 | 1.31 | 1.11 | 0.91 |
| Leases Receivable Delinquent > 2 Mo / Total Leases Receivable | 0.84 | 0.86 | 0.33 | 0.36 | 0.28 |
| Modified Consumer Lns Not Secured by RE > 2 Mo / Modified Consumer Lns Not Secured by RE | N/A | N/A | 11.87 | 10.83 | 10.22 |
| Indirect Loans Delinquent > 2 Mo / Total Indirect Loans | 1.56 | 1.47 | 1.17 | 0.97 | 0.75 |
| Participation Loans Delinquent > 2 Mo / Total Participation Loans | 3.02 | 3.47 | 3.96 | 4.16 | 3.92 |
| Business Loans Delinquent > 1 Mo / Total Business Loans Less Unfund Comm | 3.55 | 5.39 | 5.74 | 5.08 | 5.16 |
| Business Loans Delinquent > 2 Mo / Total Business Loans Less Unfund Comm | 2.27 | 3.75 | 4.06 | 3.82 | 3.65 |
| Modified Business Lns Not Secured by RE > 2 Mo / Modified Business Lns Not Secured by RE | N/A | N/A | 12.65 | 27.24 | 28.83 |
| Allowance for Loan & Lease Losses to Delinquent Loans | 80.11 | 84.01 | 94.89 | 96.74 | 105.25 |
| REAL ESTATE LOAN DELINQUENCY | | | | | |
| 1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent > 2 Mo / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years | 0.94 | 1.71 | 1.89 | 1.76 | 1.60 |
| 1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent > 2 Mo | 0.94 | 1.71 | 1.09 | 1.70 | 1.00 |
| / Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years | 1.91 | 3.15 | 3.29 | 3.22 | 3.08 |
| Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo | | | | | |
| / Total Other RE Fixed/Hybrid/Balloon Loans | 1.06 | 1.83 | 1.86 | 1.77 | 1.71 |
| Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans | 1.07 | 1.39 | 1.26 | 1.15 | 1.04 |
| Interest Only and Payment Option First Mortgage Loans Delinquent > 2 Mo | 0.74 | 0.00 | 7.54 | 7.04 | 7.00 |
| / Total Int Only and Pmt Opt First Mtg Loans Total Modified 1st and Other RE > 2 Mo Del / Total Modified 1st and Other RE | 3.71 | 6.32 | 7.51 | 7.04 | 7.00 |
| Modified RE Lns also Reported as Business Loans > 2 Mo Del | 21.78 | 22.33 | 20.56 | 17.61 | 16.98 |
| / Total Modified RE Lns also Reported as Business Loans | 20.21 | 29.50 | 24.72 | 20.66 | 21.40 |
| Total Real Estate Loans DQ > 1 Mo / Total Real Estate Loans | 2.26 | | 3.40 | 3.15 | 2.90 |
| Total Real Estate Loans DQ > 2 Mo / Total Real Estate Loans | 1.20 | | 2.10 | 2.00 | 1.87 |
| MISCELLANEOUS LOAN LOSS RATIOS | | | | | |
| Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD) | 18.88 | 20.78 | 23.71 | 23.88 | 20.70 |
| * Net Charge Offs - Credit Cards / Avg Credit Card Loans | 2.83 | 4.30 | 4.16 | 3.02 | 2.55 |
| * Net Charge Offs - All Other Loans / Avg All Other Loans | 1.28 | 1.65 | 1.33 | 0.98 | 0.83 |
| * Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans | 0.29 | 0.55 | 0.64 | 0.62 | 0.54 |
| * Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans | 0.12 | 0.27 | 0.36 | 0.40 | 0.35 |
| * Net Charge Offs - Other RE Loans/ Avg Other RE Loans | 0.64 | 1.19 | 1.33 | 1.21 | 1.08 |
| * Net Charge Offs - Interest Only and Payment Option First Mortgage Loans | | | | | |
| / Avg Interest Only and Payment Option First Mortgage Loans | 0.34 | 0.86 | 1.50 | 1.88 | 1.02 |
| * Net Charge Offs - Leases Receivable / Avg Leases Receivable | 2.07 | 2.39 | 2.04 | 0.59 | 0.63 |
| * Net Charge Offs - Indirect Loans / Avg Indirect Loans | 1.40 | 1.72 | 1.19 | 0.82 | 0.71 |
| * Net Charge Offs - Participation Loans / Avg Participation Loans | 0.83 | | 1.18 | 1.31 | 1.33 |
| * Net Charge Offs - Member Business Loans / Avg Member Business Loans | 0.46 | 0.68 | 0.81 | 0.98 | 0.78 |
| SPECIALIZED LENDING RATIOS | 13.15 | 13.26 | 12.66 | 12.36 | 12.54 |
| Indirect Loans Outstanding / Total Loans Participation Loans Outstanding / Total Loans | 13.15 | | 2.20 | 2.28 | 2.34 |
| Participation Loans Purchased YTD / Total Loans Granted YTD | 1.90 | 0.95 | 0.95 | 1.28 | 1.64 |
| * Participation Loans Sold YTD / Total Assets | 0.25 | | 0.93 | 0.31 | 0.39 |
| Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets | 3.72 | 3.78 | 3.89 | 3.87 | 3.77 |
| Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD | 0.13 | | 0.74 | 0.72 | 1.03 |
| REAL ESTATE LENDING RATIOS | 0.10 | 0.20 | 0.74 | 0.72 | 1.00 |
| Total Fixed Rate Real Estate / Total Assets | 23.91 | 22.25 | 21.38 | 20.67 | 19.97 |
| Total Fixed Rate Real Estate / Total Loans | 34.26 | | | 34.78 | 34.97 |
| Total Fixed Rate RE Granted YTD / Total Loans Granted YTD | 26.70 | | 31.49 | 28.36 | 33.23 |
| First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD | 27.61 | 54.08 | | 46.57 | 51.84 |
| Interest Only & Payment Option First Mortgages / Total Assets | 0.93 | 0.80 | | 0.51 | 0.48 |
| Interest Only & Payment Option First Mortgages / Net Worth | 8.75 | | | 5.03 | 4.78 |
| MISCELLANEOUS RATIOS | | | | | |
| Mortgage Servicing Rights / Net Worth | 0.51 | 0.79 | 0.88 | 0.82 | 0.84 |
| Unused Commitments / Cash & ST Investments | 119.90 | 94.39 | 94.71 | 86.73 | 78.99 |
| * Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing) | | | | | |
| **Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios. | | | | | |
| # Means the number is too large to display in the cell | | | | | |
| | | | | | 3. SuppRatios |

| | | Asse | ets | | | | | | |
|--|----------------------------|----------------------------|----------|---|--------------|-----------------------------|-----------|-----------------------------|-----------|
| Return to cover | | For Charter : | | | | | | | |
| 06/14/2012 | | Count of CU: | | | | | | | |
| CU Name: N/A | | Asset Range : | | | | | | | |
| Peer Group: N/A | | | | Nation * Peer Group: A | All * Type | s Included: All Feder | ally Insu | ed Credit Unions (FI | 2Us) * |
| | Count o | f CU in Peer Group : | N/A | | | | | | |
| | Dec-2008 | Dec-2009 | % Chg | Dec-2010 | % Chg | Dec-2011 | % Chg | Mar-2012 | % Chr |
| ASSETS | Dec-2000 | Dec-2003 | ∕₀ City | Dec-2010 | ∕₀ City | Dec-2011 | /a City | IVIAI-2012 | /6 CHg |
| CASH: | | | | | | | | | |
| Cash On Hand | 7,779,451,967 | 7,556,842,953 | -2.9 | 7,666,059,247 | 1.4 | 7,934,930,105 | 3.5 | 7,226,352,758 | -8.9 |
| Cash On Deposit | 34,062,501,596 | 53,276,387,799 | 56.4 | | 13.8 | 81,790,592,063 | | 101,858,293,562 | |
| Cash Equivalents | 6,671,286,319 | 6,733,164,971 | 0.9 | | -9.2 | 5,477,870,296 | | 6,751,696,710 | |
| TOTAL CASH & EQUIVALENTS | 48,513,239,882 | 67,566,395,723 | 39.3 | | 10.2 | 95,203,392,464 | | 115,836,343,030 | |
| | | | | | | | | | |
| INVESTMENTS: | | | | | | | | | |
| Trading Securities | 374,436,481 | 956,703,729 | 155.5 | | -0.3 | 1,194,580,245 | | 1,098,080,226 | |
| Available for Sale Securities | 74,581,181,680 | 97,211,006,847 | 30.3 | 129,750,600,367 | 33.5 | 149,165,388,188 | 15.0 | 164,587,471,355 | |
| Held-to-Maturity Securities | 25,595,520,315 | 34,828,795,727 | 36.1 | 42,545,431,538 | 22.2 | 49,328,307,554 | | 51,831,284,313 | |
| Deposits in Commercial Banks, S&Ls, Savings Banks | 27,631,456,107 | 36,961,780,960 | 33.8 | 42,105,254,619 | 13.9 | 43,709,763,469 | 3.8 | 45,251,181,862 | 3.5 |
| Loans to, Deposits in, and Investments in Natural | | | | | | | | | |
| Person Credit Unions ² | 1,880,839,578 | 1,963,008,072 | 4.4 | 2,127,885,209 | 8.4 | 2,315,411,827 | 8.8 | 2,274,992,353 | -1.7 |
| Total MCSD/Nonperpetual Contributed Capital and | | | | | | | | | |
| PIC/Perpetual Contributed Capital | 2,895,519,963 | 1,364,926,931 | -52.9 | | -22.5 | 1,477,619,437 | | 1,528,927,079 | |
| All Other Investments in Corporate Cus | 28,733,363,102 | 32,174,826,179 | 12.0 | | -50.3 | 4,644,886,589 | | 4,082,897,966 | 1 |
| All Other Investments ² | 3,941,752,624 | 5,290,580,052 | 34.2 | | -17.2 | 5,016,033,520 | _ | 5,103,003,222 | |
| TOTAL INVESTMENTS | 165,634,069,850 | 210,751,628,497 | 27.2 | 238,919,369,377 | 13.4 | 256,851,990,829 | 7.5 | 275,757,838,376 | 7.4 |
| LOANS HELD FOR SALE | 1,057,557,989 | 2,264,461,472 | 114.1 | 3,212,162,789 | 41.9 | 3,304,422,035 | 2.9 | 2,857,839,332 | -13.5 |
| 1044004400454000 | | | | | | | | | |
| LOANS AND LEASES: | 00.740.040.000 | 04 005 707 005 | 0.0 | 05.045.000.404 | 0.4 | 07.000.570.450 | 1.0 | 00.450.544.040 | <u> </u> |
| Unsecured Credit Card Loans | 32,716,340,222 | 34,865,727,265 | 6.6 | | 3.1 | 37,382,573,153 | | 36,150,511,312 | |
| All Other Unsecured Loans/Lines of Credit | 25,347,726,328 | 25,541,420,621 | 0.8 | | -0.3 | 25,552,273,144 | | 24,692,652,141 | |
| Short-Term, Small Amount Loans (STS) (FCUs only) Non-Federally Guaranteed Student Loans | N/A N/A | N/A N/A | | 13,372,924 N/A | | 18,635,652 1,479,503,022 | | 13,419,912 1,659,388,734 | |
| New Vehicle Loans | 81,525,938,454 | 75,233,332,363 | -7.7 | | -16.4 | 58,268,692,189 | | 58,307,593,605 | |
| Used Vehicle Loans | 94,279,699,948 | 98,174,116,838 | 4.1 | | 3.4 | 106,749,055,971 | 5.1 | 108,007,349,605 | |
| 1st Mortgage Real Estate Loans/Lines of Credit | 207,990,512,866 | 217,308,611,172 | 4.5 | | 2.7 | 232,706,470,630 | | 236,235,924,488 | |
| Other Real Estate Loans/Lines of Credit | 96,549,176,142 | 92,336,026,490 | -4.4 | | -6.5 | 80,289,593,276 | | 77,849,094,430 | |
| Leases Receivable | 743,449,842 | 600,743,902 | -19.2 | , , , | -24.7 | 436,002,001 | -3.6 | | |
| Total All Other Loans/Lines of Credit | 26,842,316,404 | 28,385,193,825 | 5.7 | | 1.4 | 28,593,779,218 | | | |
| TOTAL LOANS | 565,995,160,206 | 572,445,172,476 | 1.1 | | -1.4 | 571,476,578,256 | | 572,007,333,015 | |
| (ALLOWANCE FOR LOAN & LEASE LOSSES) | (6,243,240,072) | (8,847,960,252) | 41.7 | | 6.5 | (8,836,108,310) | | (8,680,416,668) | |
| Foreclosed Real Estate | 684,472,382 | 1,160,964,119 | 69.6 | | 38.9 | 1,588,390,122 | | 1,572,147,115 | |
| Repossessed Autos | 311,124,254 | 302,046,542 | -2.9 | | -30.8 | 176,883,037 | | 149,939,849 | 1 |
| Foreclosed and Repossessed Other Assets | 20,128,237 | 38,499,115 | 91.3 | | -13.0 | 33,020,844 | | 31,970,337 | |
| TOTAL FORECLOSED and REPOSSESSED ASSETS ¹ | 1,015,724,873 | 1,501,509,776 | 47.8 | | 23.6 | 1,798,294,003 | | 1,754,057,301 | + |
| Land and Building | 15,138,025,298 | 16,146,829,848 | 6.7 | | 3.9 | 17,209,876,588 | | 17,357,018,863 | |
| Other Fixed Assets | 3,811,710,583 | 3,549,370,569 | -6.9 | , , , | -5.5 | 3,367,026,829 | | 3,404,681,112 | 1 |
| NCUA Share Insurance Capitalization Deposit | 4,485,506,891 | 7,035,682,508 | 56.9 | | 6.2 | 7,785,022,483 | 4.2 | 7,815,376,656 | |
| Identifiable Intensible Assets | B174 | 407.040.444 | | 044 004 440 | F0.1 | 200 000 010 | 1.0 | 400 444 004 | |
| Identifiable Intangible Assets Goodwill | N/A N/A | 137,848,144 337,607,015 | | 211,081,443 510,653,547 | 53.1 51.3 | 200,683,949 642,226,296 | | 190,444,024 656,777,803 | |
| TOTAL INTANGIBLE ASSETS | N/A | 475,455,159 | | 721,734,990 | 51.8 | 842,910,245 | | 847,221,827 | |
| Accrued Interest on Loans | 2,181,173,001 | 2,109,066,504 | -3.3 | | -4.3 | 1,949,499,226 | | 1,840,313,851 | |
| Accrued Interest on Investments | 1,046,099,721 | 974,108,582 | -6.9 | | -8.2 | 888,835,256 | | | |
| All Other Assets | 8,425,694,826 | 8,637,745,748 | 2.5 | | 8.9 | 9,876,794,691 | | | |
| TOTAL OTHER ASSETS | 11,652,967,548 | 11,720,920,834 | 0.6 | | 5.1 | 12,715,129,173 | - | | |
| TOTAL ASSETS | 811,060,723,048 | 884,609,466,610 | 9.1 | 914,342,665,781 | 3.4 | 961,718,534,595 | 5.2 | 1,001,786,293,670 | 4.2 |
| TOTAL CU's | 7,806 | 7,554 | -3.2 | | -2.8 | 7,094 | | 7,019 | 1 |
| ¹ OTHER RE OWNED PRIOR TO 2004 | .,500 | . ,50 1 | | . ,500 | 0 | . ,00 1 | 1 | .,010 | <u> </u> |
| ² LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSO | N CUS INCLUDED IN ALL OTHE | R INVESTMENTS PRIO | R TO JUN | IE 2006 FOR SHORT FOR | M FILERS | | | | |
| | | | . 2 001 | ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,, | | | | | 4. Assets |
| | | | | | | | 1 | | +. ASSET |

| | | Liabilities, Shares | & Equity | | | | | | |
|--|------------------------|------------------------|------------|--------------------------|-------------|----------------------|-----------------|----------------------|---------------|
| Return to cover | | For Charter | | | | | | | |
| 06/14/2012 | | Count of CU | 7019 | | | | | | |
| CU Name: N/A | | Asset Range | N/A | | | | | | |
| Peer Group: N/A | | Criteria : | Region: | Nation * Peer Group: | All * Type: | s Included: All Fed | erally Ins | ured Credit Unions (| FICUs) * |
| | Count of | CU in Peer Group | N/A | | | | | | |
| | Dec-2008 | Dec-2009 | % Chg | Dec-2010 | % Chg | Dec-2011 | % Chg | Mar-2012 | % Chg |
| LIABILITIES, SHARES AND EQUITY | | | | | | | | | |
| LIABILITIES: | | | | | | | | | |
| Other Borrowings | N/A | N/A | | N/A | | N/A | | N/A | |
| Other Notes, Promissory Notes, Interest Payable, & | | | | | | | | | |
| Draws Against Lines of Credit | 36,409,425,684 | 36,558,909,968 | | 28,108,611,119 | | 25,726,235,669 | | 24,302,098,358 | _ |
| Borrowing Repurchase Transactions | 750,748,749 | 896,209,030 | _ | 528,389,543 | | 525,851,250 | | 584,485,310 | |
| Subordinated Debt | 3,616,972 | 3,013,910 | -16.7 | 3,650,424 | 21.1 | 9,297,602 | 154.7 | 9,778,559 | 5.2 |
| Uninsured Secondary Capital and | | | | | | | | | |
| Subordinated Debt Included in Net Worth ³ | 32,412,191 | 79,042,300 | _ | 155,865,823 | | 247,372,157 | | 246,655,963 | |
| Accrued Dividends and Interest Payable | 670,996,055 | 495,869,040 | | 372,962,440 | | 318,885,505 | | 249,358,657 | |
| Accounts Payable & Other Liabilities | 7,406,736,804 | 7,274,653,147 | | 7,701,062,807 | 5.9 | 9,506,846,694 | | 10,393,866,183 | |
| TOTAL LIABILITIES | 45,273,936,455 | 45,307,697,395 | 0.1 | 36,870,542,156 | -18.6 | 36,334,488,877 | -1.5 | 35,786,243,030 | -1.5 |
| SHARES AND DEPOSITS | | | | | | | | | - |
| Share Drafts | 73,631,492,212 | 85,302,112,139 | 15.9 | 89,875,050,192 | 5.4 | 100,643,918,754 | 12.0 | 111,950,269,028 | 11.2 |
| Regular Shares | 178,707,228,999 | 199,909,122,412 | | 220,521,921,346 | | 244,868,769,791 | 11.0 | 265,267,451,706 | |
| Money Market Shares | 128,498,041,323 | 158,315,466,061 | 23.2 | 175,767,250,880 | 11.0 | 189,136,821,301 | 7.6 | 196,271,143,924 | |
| Share Certificates | 226,229,177,340 | 225,558,764,759 | | 213,414,831,856 | -5.4 | 204,095,985,643 | | 202,895,030,971 | |
| IRA/KEOGH Accounts | 64,683,022,867 | 73,392,845,925 | | 76,405,013,198 | | 77,642,990,629 | | 78,455,420,234 | |
| All Other Shares ¹ | 6,763,838,830 | 7,707,220,552 | | 7,995,935,311 | 3.7 | 8,818,582,641 | 10.3 | 9,036,229,402 | |
| Non-Member Deposits | 2,614,439,841 | 2,485,724,114 | | 2,423,682,429 | -2.5 | 2,202,070,402 | | 2,154,093,850 | |
| TOTAL SHARES AND DEPOSITS | 681,127,241,412 | 752,671,255,962 | | 786,403,685,212 | 4.5 | 827,409,139,161 | 5.2 | 866,029,639,115 | |
| TOTAL SHARES AND DEPOSITS | 001,127,241,412 | 752,671,255,962 | 10.5 | 700,403,005,212 | 4.5 | 627,409,139,161 | 5.2 | 000,029,039,113 | 4.7 |
| EQUITY: | | | | | | | | | |
| Undivided Earnings | 58,683,914,314 | 59,525,244,749 | 1.4 | 62,721,566,469 | 5.4 | 67,383,306,820 | 7.4 | 68,499,223,557 | 1.7 |
| Regular Reserves | 18,764,784,347 | 18,894,407,358 | 0.7 | 19,121,665,606 | 1.2 | 19,183,736,842 | 0.3 | 19,258,800,820 | 0.4 |
| Appropriation For Non-Conforming Investments (SCU Only) | 77,797,973 | 25,282,948 | -67.5 | 29,880,479 | 18.2 | 26,096,996 | -12.7 | 26,666,832 | 2.2 |
| Other Reserves | 8,515,536,746 | 8,834,560,109 | 3.7 | 9,537,688,085 | 8.0 | 10,534,259,908 | 10.4 | 10,784,814,663 | 3 2.4 |
| Equity Acquired in Merger | N/A | 167,192,788 | | 374,700,925 | | 858,029,611 | | 896,516,400 | |
| Miscellaneous Equity | 11,435,154 | 11,678,682 | | 18,272,740 | | 20,332,530 | | 16,751,974 | |
| Accumulated Unrealized G/L on AFS Securities | -4,045,303 | 542,627,016 | | 623,965,597 | 15.0 | 1,839,684,547 | - | 1,809,364,788 | |
| Accumulated Unrealized Losses for OTTI | | | | , , | | , , , | | , , , | |
| (due to other factors) on HTM Debt Securities | N/A | -43,025,372 | 2 | -27,310,316 | 36.5 | -24,504,065 | 10.3 | -23,913,553 | 3 2.4 |
| Accumulated Unrealized G/L on Cash Flow Hedges | -26,899,921 | -25,814,657 | 4.0 | -28,486,471 | -10.3 | -45,152,771 | -58.5 | -24,352,440 | |
| Other Comprehensive Income | -1,362,978,129 | -1,301,640,368 | 4.5 | -1,303,504,701 | -0.1 | -1,800,883,861 | -38.2 | -1,854,655,088 | |
| Net Income | 0 | C | N/A | 0 | N/A | 0 | N/A | 581,193,572 | N/A |
| EQUITY TOTAL | 84,659,545,181 | 86,630,513,253 | 2.3 | 91,068,438,413 | 5.1 | 97,974,906,557 | 7.6 | 99,970,411,525 | 2.0 |
| TOTAL SHARES & EQUITY | 765,786,786,593 | 839,301,769,215 | 9.6 | 877,472,123,625 | 4.5 | 925,384,045,718 | 5.5 | 966,000,050,640 | 4.4 |
| TOTAL LIABILITIES, SHARES, & EQUITY | 811,060,723,048 | 884,609,466,610 | 9.1 | 914,342,665,781 | 3.4 | 961,718,534,595 | 5.2 | 1,001,786,293,670 |) 4.2 |
| 2 | | | | | | | | | |
| NCUA INSURED SAVINGS ² | 70 000 5/5 /=- | 07.447.047.5 | | 00.000.054.= | 40.0 | 00 400 440 === | | 05.004.000 | _ |
| Uninsured Shares | 70,636,517,177 | 27,117,017,015 | | 30,000,851,588 | | 33,493,113,785 | | 35,304,698,266 | |
| Uninsured Non-Member Deposits | 1,056,840,870 | 524,321,150 | | 450,515,220 | | 258,843,294 | | 251,095,920 | |
| Total Uninsured Shares & Deposits | 71,693,358,047 | 27,641,338,165 | | 30,451,366,808 | | 33,751,957,079 | | 35,555,794,186 | |
| Insured Shares & Deposits | 609,433,883,365 | 725,029,917,797 | | 755,952,318,404 | | 793,657,182,082 | | 830,473,844,929 | |
| TOTAL NET WORTH | 86,074,445,571 | 87,543,776,124 | 1.7 | 91,990,636,253 | 5.1 | 98,261,658,135 | 6.8 | 100,318,433,932 | 2.1 |
| # Means the number is too large to display in the cell PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA | A/KEOGHA AND NONMENDED | SHADES EOD SHOD | EODM E | EDC | | | | | + |
| | | | | | DIMADD COLL | ADEC INCLIDED LID TO | 0050 000 | | + |
| ² PRIOR TO 10/03/08 SHARES INSURED UP TO \$100,000; 10/03/08 to | | - 10 \$100,000 and \$2 | 00,000 FOR | K IRAO; 5/20/09 AIND FOR | TWAKD SHA | AKES INSUKED UP TO | , φ∠5∪,∪00 T | | |
| $^{ m 3}$ December 2011 and forward includes "Subordinated Debt Included in N | iet vvortn." | | | | | | | j 5. Lial | bShEquity |

| | | Income Statem | ent | | | | | | |
|---|-----------------------------|--------------------|---------|----------------------|------------|-----------------------|------------|----------------------|-------------|
| Return to cover | | For Charter : | | | | | | | |
| 06/14/2012 | | Count of CU : | | | | | | | |
| CU Name: N/A | | Asset Range : | N/A | | | | | | |
| Peer Group: N/A | | Criteria : | Region: | Nation * Peer Group: | All * Typ | es Included: All Fede | rally Insu | red Credit Unions (F | ICUs) * |
| | Count of | CU in Peer Group : | N/A | | | | | | |
| | | | | | | | | | |
| | Dec-2008 | Dec-2009 | % Chg | Dec-2010 | % Chg | Dec-2011 | % Chg | Mar-2012 | % Chg |
| * INCOME AND EXPENSE | | | | | | | | | |
| INTEREST INCOME: | | | | | | | | | |
| Interest on Loans | 36,237,175,414 | 35,784,231,016 | | 34,503,378,443 | -3.6 | , , , | -5.1 | 8,000,257,237 | -2.3 |
| Less Interest Refund | (49,721,035) | (42,877,587) | | (40,134,257) | -6.4 | , | 10.3 | | -78.7 |
| Income from Investments | 7,770,934,453 | 6,249,612,647 | | | -10.1 | | -7.2 | | |
| Income from Trading | -16,868,599 | 13,852,790 | | 5,299,357 | -61.7 | , , | 103.5 | | 36.3 |
| TOTAL INTEREST INCOME | 43,941,520,233 | 42,004,818,866 | -4.4 | 40,089,742,838 | -4.6 | 37,939,703,030 | -5.4 | 9,216,596,847 | -2.8 |
| INTEREST EXPENSE: | | | | | | | | | |
| Dividends | 15,378,786,204 | 11,724,619,547 | -23.8 | | -26.6 | | -20.7 | 1,491,126,876 | -12.6 |
| Interest on Deposits | 2,344,337,604 | 1,787,777,742 | - | 1,244,698,510 | -30.4 | | -23.3 | | -14.1 |
| Interest on Borrowed Money | 1,379,013,570 | 1,277,783,424 | - | | -19.2 | | -11.8 | | -8.5 |
| TOTAL INTEREST EXPENSE | 19,102,137,378 | 14,790,180,713 | | | -26.4 | | -20.2 | | -12.3 |
| PROVISION FOR LOAN & LEASE LOSSES | 7,037,840,845 | 9,556,105,893 | | | -26.4 | | -33.9 | | -17.3 |
| NET INTEREST INCOME AFTER PLL | 17,801,542,010 | 17,658,532,260 | -0.8 | 22,165,763,302 | 25.5 | 24,600,161,012 | 11.0 | 6,350,001,517 | 3.3 |
| NON-INTEREST INCOME: | | | | | | | | | \vdash |
| Fee Income | 6,809,741,841 | 7,028,672,132 | | | -0.1 | 6,949,253,750 | -1.1 | 1,714,308,041 | -1.3 |
| Other Operating Income | 3,719,026,242 | 4,470,913,587 | | | 10.5 | | 5.5 | | 15.3 |
| Gain (Loss) on Investments | -457,322,609 | -1,093,728,605 | | -8,693,588 | 99.2 | | | , , | |
| Gain (Loss) on Disposition of Assets | -17,155,112 | -63,644,255 | | | -53.8 | | -79.4 | , , | 59.5 |
| Gain from Bargain Purchase (Merger) | N/A | 15,650,850 | | 35,037,673 | 123.9 | | 4.7 | , , | |
| Other Non-Oper Income/(Expense) | -94,810,126 | 145,273,594 | | 70,128,659 | -51.7 | | -41.5 | | |
| NCUSIF Stabilization Income | N/A | 3,404,666,076 | | 1,011,452 | -100.0 | | -100.0 | | N/A |
| TOTAL NON-INTEREST INCOME | 9,959,480,236 | 13,907,803,379 | 39.6 | 11,965,007,563 | -14.0 | 12,290,350,661 | 2.7 | 3,287,320,261 | 7.0 |
| NON-INTEREST EXPENSE | 10,000,010,000 | 10 000 010 000 | 0.0 | 10 000 070 710 | | 44 404 055 750 | 0.5 | 0.044.004.040 | 5.0 |
| Total Employee Compensation & Benefits | 13,282,643,992 | 13,686,940,330 | | | 2.2 | | 3.5 | | 5.3 |
| Travel, Conference Expense | 329,428,955 | 244,278,404 | | | 3.2 | | 8.1 | 64,998,324 | -4.6 |
| Office Occupancy | 1,981,902,858 | 2,077,725,339 | | | 2.7 | | 2.6 | | 0.2 |
| Office Operation Expense | 5,215,436,828 | 5,298,428,648 | | | 0.4 | , , , | 1.9 | | |
| Educational and Promotion | 1,043,449,866 | 911,837,380 | - | 953,109,056 | 4.5 5.1 | | 7.5 9.5 | | -2.8 1.8 |
| Loan Servicing Expense | 1,577,470,140 | 1,728,701,032 | | | 4.2 | | 6.4 | | 0.5 |
| Professional, Outside Service | 1,992,612,308 | 2,060,046,885 | | 2,147,505,382 | 4.2 | | 0.4 | , , | 0.5 |
| Member Insurance 1 | 1,495,969,819 | 84,312,771 | -94.4 | N/A | | N/A | 00.7 | N/A | 00.0 |
| Member Insurance - NCUSIF Premium ² | N/A | N/A | | 972,170,639 | | 187,910,779 | -80.7 | 28,383,081 | -39.6 |
| Member Insurance - Temporary Corporate | , | 0.070.404.450 | | 4 000 705 450 | 07.4 | 4 70 4 00 7 400 | 70.0 | 00.444.455 | 70.4 |
| CU Stabilization Fund ³ | N/A | 3,079,164,153 | | 1,002,735,458 | -67.4 | | 70.0 | | -78.4 |
| Member Insurance - Other | N/A | N/A | | 102,041,215 | 4.0 | 70,039,046 | -31.4 | | 118.3 |
| Operating Fees | 183,743,086 | 153,083,318 | | | -4.9 | | 0.3 | | -2.2 |
| Misc Operating Expense TOTAL NON-INTEREST EXPENSE | 1,059,500,600 | 754,108,374 | | | 0.1 | 823,971,756 | 9.1 | | 9.6 |
| NET INCOME (LOSS) EXCLUDING STABILIZATION | 28,162,158,452 | 30,078,626,634 | 6.8 | 29,592,004,842 | -1.6 | 30,595,603,420 | 3.4 | 7,579,581,496 | -0.9 |
| EXPENSE AND NCUSIF PREMIUMS */4 | N/A | 4,566,873,158 | | 6,512,660,668 | 42.6 | 8,187,206,134 | 25.7 | 2,178,267,518 | 6.4 |
| NET INCOME (LOSS) | -401,136,206 | 1,487,709,005 | 470.9 | 4,538,766,023 | 205.1 | 6,294,908,253 | 38.7 | 2,057,740,282 | 30.8 |
| RESERVE TRANSFERS: | | | | | | | | | |
| Transfer to Regular Reserve | 575,768,344 | 410,021,306 | -28.8 | 381,390,541 | -7.0 | 388,356,751 | 1.8 | 64,354,290 | -33.7 |
| * All Income/Expense amounts are year-to-date while the related % ch | ange ratios are annualized. | | | | | | | | |
| # Means the number is too large to display in the cell | | | | | | | | | |
| ¹ From September 2009 to December 2010, this account includes NCUSIF | Premium Expense. | | | | | | | | |
| ² For December 2010 forward, this account includes only NCUSIF Premiur | m Expense. | | | | | | | | 6. IncExp |

| For Charter NA | | | Delinguent Loan Info | ormation | I | | 1 | 1 | | |
|--|--|---------------|-----------------------|----------|----------------------|-----------|-----------------------|------------|-----------------------|------------------|
| Description Color Performance Perfor | Return to cover | | | | | | | | | |
| Count of Utility Count of Ut | 06/14/2012 | | Count of CU : | 7019 | | | | | | |
| Dec-2008 Dec-2008 Color Oct. Page Color Page Co | | | | | | | L | L | | |
| Dec-2009 Dec-2009 No. Dec-2009 | Peer Group: N/A | Carret | | | Nation * Peer Group: | All * Typ | es Included: All Fede | erally Ins | ured Credit Unions (F | ICUs) * |
| DELINOUSENCY SUMMARY - ALL JOAN TYPES | | Count | or CO in Peer Group : | N/A | | | | | | - |
| DELINOUSENCY SUMMARY - ALL JOAN TYPES | | Dec-2008 | Dec-2009 | % Cha | Dec-2010 | % Cha | Dec-2011 | % Cha | Mar-2012 | % Cha |
| 2 to 6 Months Defrequent | DELINQUENCY SUMMARY - ALL LOAN TYPES | | | | | | | | | 7.0 0.1.9 |
| 16 to 2 Months Definitioned 1,499712,991 2,446,500,000 631 2,269,833,607 3.5 2,694,698,600 1.7 2,116,372,600 1.7 | 1 to < 2 Months Delinquent | 8,210,239,166 | 9,222,742,643 | 12.3 | 8,255,190,678 | -10.5 | 7,370,061,376 | -10.7 | 6,109,331,817 | -17.1 |
| 12 Months & Core Definiquent | | | | | | | | | | |
| Total Del Lorus - Al Types (2 or more hb) | | | | | | | | | | |
| LOAN DELINOUTHNET | | | | | | | | | | |
| Unsecured Credit Card Loans 568,238,167 588,230,686 7,3 484,688,310 17,7 430,214,550 1,2 338,286,881 2,1 10 2 10 | | 7,793,650,970 | 10,531,645,525 | 35.1 | 9,931,484,748 | -5.7 | 9,134,117,571 | -8.0 | 8,247,432,932 | -9.7 |
| 10 - 2 Months Delinquent | | | | | | | | | | - |
| 2 to - 0 Morths Delinquent SES 341.297 SOUNTS DELINQUENT S | | 549.238.167 | 589,203,656 | 7.3 | 484.698.310 | -17.7 | 430.214.550 | -11.2 | 338,258,581 | -21.4 |
| Total Del Control Co | | | | | | | | | | |
| Total Del Criedit Card Long 2 or more No) Finance Clarde Dio 2 - 20 | | | | | | | | | 48,313,021 | |
| Creek Courts 50 - 2 No. Tront Growth Card Loans 1.88 2.08 3.3 1.54 2.52 1.15 25.4 1.01 1.01 | 12 Months & Over Delinquent | 8,195,033 | 11,134,302 | 35.9 | 10,072,351 | -9.5 | 6,908,668 | -31.4 | 6,471,831 | -6.3 |
| 1st Mortage Fixed Rate and Hybriddisalcon > 5 years | | 615,826,285 | 717,459,641 | 16.5 | 553,437,380 | -22.9 | 429,156,970 | -22.5 | 366,798,226 | -14.5 |
| 10 c. 2 Months Delinquent | | 1.88 | 2.06 | 9.3 | 1.54 | -25.2 | 1.15 | -25.4 | 1.01 | -11.6 |
| 20 c. 6 Months Delinquent 980,779,646 1,907,386,613 68.8 1,800,649,028 6.2 1,474,604,704 7.9 1,307,686,166 1.8 1.2 Months & Over Delinquent 290,856,556 731,246,689 16.1 780,223,610 1.2 68.8 783,104,41 3.6 786,657,033 4.1 1.2 Months & Over Delinquent 140,453,167 377,031,70 132,8 538,281,767 64.0 632,186,423 7.9 667,353,153 5.1 5.1 5.1 5.1 5.2 5.3 5.2 5.3 5.2 5.3 | , , | | | | | | | | | ₩ |
| 8 to 12 Months Delinquent | | | | | | | | | | |
| 12 Months & Over Delinquent | | | | | | | | | | |
| Total Del 1st Mg Fixed and Hybrid/Balloon (> 5 yrs) 1,34,069,387 2,566,342,481 3,8 2,917,127,296 137 2,859,895,556 2,0 2,559,692,402 7.7 151 Mg Togapa Fixed and Hybrid/Balloon (> 5 yrs) 1,7 1,8 1,7 1,8 1,8 1,0 1,7 4,5 1,7 4,5 1,6 4,9 1,7 1,8 1,8 1,0 1,7 4,5 1,7 4,5 1,8 1,0 1,7 4,5 1,8 1,8 1,0 1,7 4,5 1,8 1,8 1,0 1,7 4,5 1,8 1,8 1,0 1,7 4,5 1,8 1,8 1,8 1,0 1,7 4,5 1,8 1, | | | | | | | | | | _ |
| Corners Mo 1,324,069,387 2,586,342,481 33,8 2,917,127,296 13,7 2,899,895,558 2,0 2,699,692,402 7.7 | | 140,455,187 | 327,031,170 | 132.8 | J30,201,/6/ | 04.0 | 032,100,423 | 17.9 | 007,333,153 | 1 5.6 |
| Mish Mortgape Fixed and HybridFisBalloon (» 5 yrs) Delinquient 2 Mis Fixed and HybridFisBalloon (» 5 yrs) Delinquient 2 Mish Fixed and HybridFisBalloon (» 5 yrs) Delinquient 2 Mish Fixed and HybridFisBalloon (» 5 yrs) Delinquient 2 Mish Fixed and HybridFisBalloon (» 5 yrs) Delinquient 2 Mish Fixed and HybridFisBalloon (» 6 yrs) Total Delinquient (» 6 yrs) Delinquient 2 Mish Fixed And HybridFisBalloon (» 6 yrs) Delinquient 2 Mish Fixed Fix | | 1 324 069 387 | 2 566 342 481 | 93.8 | 2 917 127 296 | 13.7 | 2 850 805 558 | -20 | 2 659 692 402 | -7.0 |
| Delinqueri > 2 Mo Total is Mig Fixed and | | 1,024,000,001 | 2,000,042,401 | 55.0 | 2,017,127,200 | 10.7 | 2,000,000,000 | 2.0 | 2,000,002,402 | 7.0 |
| 1st Mortagoe Adjustable Rate Loans and Hybrid Ballonos | | | | | | | | | | |
| Hybrid Ballons 5 Years | | 0.94 | 1.71 | 81.6 | 1.89 | 10.2 | 1.76 | -6.9 | 1.60 | -8.6 |
| 1 to 2 Months Delinquent 990 19,671 1230,455,061 23 1,246,522,818 1.3 1,044,528,888 1-62 976,026,875 1.2 1.0 to 1 Months Delinquent 282,719,386 1,152,642,624 397 1,115,868,914 -3.2 977,039,376 -1.24 8.8 833,878,81 -1.2 1 | | | | | | | | | | |
| 2 to 6 Months Delinquent 82.4792,833 1.152,642,624 39.7 1.115,689,740 -3.2 977,093,76 -1.24 853,87,881 -1.2 | | | | | | | | | | |
| Sto 12 Months & Over Delinquent 322,191,396 617,380,440 91.6 672,045,807 8.9 612,760,477 8.8 608,089,090 7.7 7 | | | | | | | | | | |
| 12 Months & Over Delinquent | | | | | | | | | | |
| Total Del 1st Mg AG Rate Lns (2 or more Mo) 1,293,556,531 2,127,426,594 4.5 2,259,281,866 6.2 2,259,431,743 -0.3 2,173,897,767 3.8 3.8 3.8 3.0 3.0 4.0 3.0 3.0 4.0 3.0 3.0 | | | . ,, | | . ,, | | | | | |
| ***Stst Mortgage Adjustable Rate Loans and Hybrid/Balloons (c. 5 years) Delinquent > 2 Mo. Trotal 1st Mortgage Adjustable Rate Loans and Hybrid/Balloon **State Proceedings** Control 1 | | | | | | | | | | |
| (c. 5 years) Delinquent > 2 Mo / Total 1st Mortgage Adjustable Rate Lansa and Hybrids/Balloon Solution Real Estate Fixed Rate/Hybrid/Balloon 10 c. 2 Months Delinquent | | 1,293,330,331 | 2,127,420,334 | 04.5 | 2,239,201,003 | 0.2 | 2,200,401,740 | -0.5 | 2,173,037,707 | -5.5 |
| Rate Loans and Hybrids/Ballcons < 5 yrs | | | | | | | | | | |
| 10 < 2 Months Delinquent | | 1.91 | 3.15 | 64.7 | 3.29 | 4.3 | 3.22 | -2.0 | 3.08 | -4.3 |
| 2 to < 6 Months Delinquent 415,310,085 573,221,192 38,0 479,056,502 -16.4 378,063,253 21.1 337,071,924 -10.6 10 12 Months Delinquent 1515,248,182 207,343,925 79,9 176,426,308 -14.9 152,197,255 -13.7 144,679,526 -4.1 176 10 10 10 10 10 10 10 10 10 10 10 10 10 | Other Real Estate Fixed Rate/Hybrid/Balloon | | | | | | | | | |
| 115,248,182 207,343,925 79.9 176,426,308 -4.9 152,197,255 -13.7 144,679,508 -4.1 2 Months & Over Delinquent 36,752,142 79,135,019 115.3 106,863,709 35.0 105,572,918 -1.2 104,152,951 | 1 to < 2 Months Delinquent | 490,770,060 | 572,157,865 | 16.6 | 498,456,110 | -12.9 | 454,773,606 | -8.8 | 370,583,818 | -18.5 |
| 12 Months & Over Delinquent | | | | | | | | | | |
| Total Del Other RE Fixed/Hybrid/Balloon Lns (2 or more Mo) | | | | | | | | | | |
| Scher Real Estate Fixed/Hybrid/Balloon Loans 1.06 | | | | | | | | | | |
| Delinquent > 2 Mo / Total Other RE 1.06 | | 567,310,409 | 859,700,136 | 51.5 | 762,346,519 | -11.3 | 635,833,426 | -16.6 | 585,904,383 | -7.9 |
| Fixed/Hybrid/Balloon Loans | | | | | | | | | | |
| Other Real Estate Adjustable Rate 372,091,282 422,765,071 1.3.6 387,879,856 8.3 390,283,991 0.6 344,429,937 1.1.1 2 to < 6 Months Delinquent | | 1.06 | 1 93 | 72.6 | 1.86 | 1 7 | 1 77 | -5.1 | 1 71 | -3.4 |
| 1 to < 2 Months Delinquent 372,091,282 422,765,071 13.6 387,879,856 -8.3 390,283,991 0.6 344,429,937 -11. | | 1.00 | 1.03 | 12.0 | 1.00 | 1.7 | 1.77 | -5.1 | 1.71 | -5.4 |
| 2 to < 6 Months Delinquent 324,556,943 390,447,895 20.3 336,970,152 -13.7 303,071,641 -10.1 247,012,405 -18.6 to 12 Months Delinquent 100,626,762 151,085,522 50.1 139,173,990 -7.9 113,380,831 -18.5 114,735,856 1.2 Months Delinquent 2 Months Qver Delinquent 36,719,949 83,338,131 140,6 95,670,977 8.3 93,700,363 -2.1 92,535,356 1.2 Total Del Other RE Adj Rate Lons (2 or more Mo) 461,903,654 629,871,548 36.4 571,815,119 -9.2 510,152,835 -10.8 454,283,617 -11.8 Wother Real Estate Adjustable Rate Loans Delinquent > 2 Mo - 10.7 1.39 29.4 1.26 -9.3 1.15 -8.5 1.04 -9.2 Leases Receivable 1 17,547,875 9,926,711 -43.4 5,708,939 -42.5 3,365,334 -41.1 2,298,644 -31. 2 to < 6 Months Delinquent 2 Months Delinquent 2 Months Delinquent 2 20,303 253,166 14.9 134,924 -46.7 97,379 -27.8 93,311 -4. 12 Months & Over Delinquent 2 Months & 26,003 135 -99.5 7,484 5,443.7 15,907 112.5 29,763 87. Total Del Leases Receivable (2 or more Mo) 6,281,396 5,192,954 -17.3 1,494,163 -71.2 1,577,184 5.6 1,214,914 -23. | • | 372.091.282 | 422,765,071 | 13.6 | 387.879.856 | -8.3 | 390.283.991 | 0.6 | 344,429,937 | -11.7 |
| 6 to 12 Months Delinquent 100,626,762 151,085,522 50.1 139,173,990 -7.9 113,380,831 -18.5 114,735,856 1.2 Months & Over Delinquent 36,719,949 88,338,131 140,6 95,670,977 8.3 93,700,363 -2.1 92,535,356 -1. Total Del Other RE Adj Rate Lns (2 or more Mo) 461,903,654 629,871,548 36.4 571,815,119 -9.2 510,152,835 -10.8 454,283,617 -11. **Cother Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans Delinquent > 1.07 1.39 29.4 1.26 -9.3 1.15 -8.5 1.04 -9. **Leases Receivable** 1 to < 2 Months Delinquent 17,547,875 9,926,711 -43.4 5,708,939 -42.5 3,365,334 -41.1 2,298,644 -31. 2 to < 6 Months Delinquent 220,303 253,166 14.9 134,924 -46.7 97,379 -27.8 93,311 -42. 1 Months & Over Delinquent 220,303 253,166 14.9 134,924 -46.7 97,379 -27.8 93,311 -42. 1 Months & Over Delinquent 2 Mo / Total Leases Receivable (2 or more Mo) 6,281,396 5,192,954 -17.3 1,494,163 -71.2 1,577,184 5.6 1,214,914 -23. **Measses Receivable Delinquent 2 Mo,37,483,099 4,521,778,893 2.8 3,745,662,351 -17.2 3,335,191,274 -11.0 2,520,256,293 -24. 2 to < 6 Months Delinquent 2 Mo,37,483,099 4,521,779,893 2.8 3,745,662,351 -17.2 3,335,191,274 -11.0 2,520,256,293 -24. 2 to < 6 Months Delinquent 2 Mo,37,483,099 4,521,779,893 2.8 3,745,662,351 -17.2 3,335,191,274 -11.0 2,520,256,293 -24. 2 to < 6 Months Delinquent 3 Months Delinquent 4,397,43,099 4,521,779,893 2.8 3,745,662,351 -17.2 3,335,191,274 -11.0 2,520,256,293 -24. 2 to < 6 Months Delinquent 5 Months Delinquent 6 Months Delinquent 6 Months Delinquent 7 Months Delinquent 7 Months Delinquent 7 Months Delinquent 8 Months Mon | | | | | | | | | | |
| Total Del Other RE Adj Rate Lns (2 or more Mo) 461,903,654 629,871,548 36.4 571,815,119 9.2 510,152,835 1.0.8 454,283,617 1.1.8 454,283,617 1.1.9 4.1.9 4.1.26 9.3 1.1.5 8.5 1.04 9.9 4.1.26 9.3 1.1.5 8.5 1.04 9.9 4.1.26 9.3 1.1.5 8.5 1.04 9.9 4.1.26 9.3 1.1.5 8.5 1.04 9.9 4.2.3 1.2.5 8.3,65,334 9.1.1 8.3,63,334 9.1 8.3,63,334 9.1 8.3,63,334 9.1 8.3,63,334 9.1 8.3,63,334 9.2 8.3,63,34 9.2 8.3,63,34 9.3,63, | | | 151,085,522 | 50.1 | | -7.9 | | | | |
| %Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans Delinquent > 2 Mo 1.07 1.39 29.4 1.26 -9.3 1.15 -8.5 1.04 -9. Leases Receivable 10 < 2 Months Delinquent 17,547,875 9,926,711 43.4 5,708,939 4.2.5 3,365,334 4.1.1 2,298,644 -31. 2 to < 6 Months Delinquent 20,303 253,166 14.9 134,924 4.67 97,379 -27.8 93,311 -4.1 2,298,644 -31. 2 to < 6 Months Delinquent 20,303 253,166 14.9 134,924 -46.7 97,379 -27.8 93,311 -4.1 2,298,644 -31. 2 to < 6 Months Delinquent 20,303 253,166 14.9 134,924 -46.7 97,379 -27.8 93,311 -47.8 134,924 -46.7 97,379 -27.8 93,311 -47.8 1,494,163 -71.2 1,577,184 5.6 1,214,914 -23. 4,207,483,099 4,521,779,893 2.8 3,745,662,351 -17.2 3,335,191,274 -11.0 2,520,256,293 -24. 2 to < 6 Months Delinquent 2,790,475,669 2,814,343,860 0.9 2,141,532,858 -23.9 1,855,883,503 -13.3 1,414,583,994 -24. 2 to < 6 Months Delinquent 2,790,475,669 2,814,343,860 0.9 2,141,532,858 -23.9 1,855,883,503 -13.3 1,414,583,994 -24. 2 to < 6 Months Delinquent 2,790,475,669 2,814,343,860 0.9 2,141,532,858 -23.9 1,855,883,503 -13.3 1,414,583,994 -24. 12 Months Delinquent 2,790,475,669 2,814,343,860 0.9 2,141,532,858 -23.9 1,855,883,503 -13.3 1,414,583,994 -24. 12 Months Delinquent 2,790,475,669 2,814,343,860 0.9 2,141,532,858 -23.9 1,855,883,503 -13.3 1,414,583,994 -24. 12 Months Delinquent 145,927,941 175,528,733 20.3 204,133,819 16.3 184,521,305 -9.6 176,012,358 -4. 176, | 12 Months & Over Delinquent | 36,719,949 | 88,338,131 | 140.6 | 95,670,977 | 8.3 | 93,700,363 | -2.1 | 92,535,356 | -1.2 |
| Total Other RE Adjustable Rate Loans | | 461,903,654 | 629,871,548 | 36.4 | 571,815,119 | -9.2 | 510,152,835 | -10.8 | 454,283,617 | -11.0 |
| Leases Receivable 1 to < 2 Months Delinquent 1 (7,547,875 9,926,711 43,4 5,708,939 42.5 3,365,334 41.1 2,298,644 31.2 to < 6 Months Delinquent 6 (335,090 4,938,653 18.2 1,351,755 72.6 1,463,898 8.3 1,091,840 -25.6 to 12 Months Delinquent 2 20,303 253,166 14.9 134,924 -46.7 97,379 -27.8 93,311 -4.1 12 Months & Over Delinquent 2 20,303 253,166 14.9 134,924 -46.7 97,379 -27.8 93,311 -4.1 12 Months & Over Delinquent 2 20,303 253,166 14.9 134,924 -46.7 97,379 -27.8 93,311 -4.1 12 Months & Over Delinquent 2 20,003 135 -99.5 7,484 5,443.7 15,907 112.5 29,763 87. 7 total Del Leases Receivable (2 or more Mo) 6 (281,396 5,192,954 -17.3 1,494,163 -71.2 1,577,184 5.6 1,214,914 -23.9 % Leases Receivable Delinquent > 2 Mo / Total Leases Receivable 1 to < 2 Months Delinquent > 2 Mo / Total Leases Receivable 1 to < 2 Months Delinquent 4 ,397,483,099 4,521,779,893 2.8 3,745,662,351 -17.2 3,335,191,274 -11.0 2,520,256,293 -24. 2 to < 6 Months Delinquent 2 ,790,475,669 2,814,343,860 0.9 2,141,532,858 -23.9 1,855,883,503 -13.3 1,414,583,994 -23. 1 to < 1 Months Delinquent 5 88,299,698 635,799,608 8.1 520,312,302 -18.2 403,665,047 -22.4 415,045,27.9 1 2 Months & Over Delinquent 1 45,927,941 175,528,733 20.3 204,133,819 16.3 184,521,305 -9.6 176,012,358 -4. 1 Total Del All Other Lons Delinquent > 2 Mo / Total All Other Loans # Means the number is too large to display in the cell | %Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo | | | | | _ | | _ | | |
| 1 to < 2 Months Delinquent 17,547,875 9,926,711 43.4 5,708,939 42.5 3,365,334 41.1 2,298,644 31.2 to < 6 Months Delinquent 6,035,090 4,939,653 18.2 1,351,755 72.6 1,463,898 8.3 1,091,840 25.6 to 12 Months Delinquent 220,303 253,166 14.9 134,924 46.7 97,379 27.8 93,311 42.1 2,000,000 135 29.5 7,484 5,443.7 15,907 112.5 29,763 87. Total Del Leases Receivable (2 or more Mo) 6,281,396 5,192,954 17.3 1,494,163 71.2 1,577,184 5.6 1,214,914 23.3 | | 1.07 | 1.39 | 29.4 | 1.26 | -9.3 | 1.15 | -8.5 | 1.04 | -9.4 |
| 2 to < 6 Months Delinquent 6,035,090 4,939,653 -18.2 1,351,755 -72.6 1,463,898 8.3 1,091,840 -25.6 to 12 Months Delinquent 220,303 253,166 14.9 134,924 -46.7 97,379 -27.8 93,311 -4.2 12 Months & Over Delinquent 26,003 135 -99.5 7,484 5,443.7 15,907 112.5 29,763 87. Total Del Leases Receivable (2 or more Mo) 6,281,396 5,192,954 -17.3 1,494,163 -71.2 1,577,184 5.6 1,214,914 -23.1 4,000 -23.0 -23 | | 47 547 075 | 0.000.744 | 42.4 | F 700 020 | 40.5 | 2.265.224 | 44.4 | 2 200 644 | 24.7 |
| 6 to 12 Months Delinquent 220,303 253,166 14.9 134,924 46.7 97,379 27.8 93,311 4.1 12 Months & Over Delinquent 220,003 135 99.5 7,484 5,443.7 15,907 112.5 29,763 87. Total Del Leases Receivable (2 or more Mo) 6,281,396 5,192,954 17.3 1,494,163 7.12 1,577,184 5.6 1,214,914 23. **Leases Receivable Delinquent > 2 Mo / Total Leases Receivable Delinquent 4,397,483,099 4,521,779,893 2.8 3,745,662,351 -17.2 3,335,191,274 -11.0 2,520,256,293 -24. 2 to < 6 Months Delinquent 2,790,475,669 2,814,343,860 0.9 2,141,532,858 2.3 9 1,855,883,503 13.3 1,414,583,994 23. 1 to < 1 Months Delinquent 582,99,698 635,769,60 8.1 520,312,302 18.2 403,660,47 2.24 415,045,27. 1 Months & Over Delinquent 145,927,941 175,528,733 20.3 204,133,819 16.3 184,521,305 -9.6 176,012,358 -4. 1 Total Del All Other Lons Cerrore Mo) 3,524,703,308 3,625,652,171 2.9 2,865,978,979 -21.0 2,444,069,855 1-4.7 2,005,641,623 -17. Means the number is too large to display in the cell 1.55 0.9.91 -18. | | | | | -,, | | | | | |
| 12 Months & Over Delinquent 26,003 135 99.5 7,484 5,443.7 15,907 112.5 29,763 87. Total Del Leases Receivable (2 or more Mo) 6,281,396 5,192,954 17.3 1,494,163 712 1,577,184 5,6 1,214,914 23. ***Chases Receivable Delinquent > 2 Mo / Total Leases Receivable 0,84 0,86 2,3 0,33 -61.8 0,36 9,5 0,28 -22. ***All Other Loans 1 to < 2 Months Delinquent 2 Months Delinquent 2 2,790,475,669 2,814,343,860 0,9 2,141,532,858 2-3,9 1,855,883,503 13,33,191,274 11,0 2,520,256,293 -24. 2 to < 6 Months Delinquent 588,299,698 635,796,960 8,1 520,312,302 18,2 403,665,047 22,4 415,045,271 2,1 2 Months & Over Delinquent 145,927,941 175,528,733 1,20,32 2,444,069,855 1,47 2,005,641,623 17.5 | | | ,, | | ,, | | | | | |
| Total Del Leases Receivable (2 or more Mo) 6,281,396 5,192,954 -17.3 1,494,163 -71.2 1,577,184 5.6 1,214,914 -23.1 %Leases Receivable Delinquent > 2 Mo / Total Leases Receivable Delinquent > 2 Mo / Total Leases Receivable Delinquent > 2 Mo / Total Leases Receivable Delinquent 4,397,483,099 4,521,779,893 2.8 3,745,662,351 -17.2 3,335,191,274 -11.0 2,520,256,293 -24. 2 to < 6 Months Delinquent 2,790,475,669 2,814,343,860 0.9 2,141,532,858 -23.9 1,855,883,503 -13.3 1,414,583,994 -23.1 2 Months Delinquent 588,299,698 635,796,960 8.1 520,312,302 -18.2 403,665,047 -22.4 415,045,271 2.1 2 Months & Over Delinquent 145,927,941 175,528,733 20.3 204,133,819 16.3 184,521,305 -9.6 176,012,358 -4.1 2 Total Del All Other Loas 1,555 1,59 3.2 1,31 -17.8 1,11 -15.5 0,91 -18.3 # Means the number is too large to display in the cell | | | | | | | | | | |
| %Leases Receivable Delinquent > 2 Mo / Total Leases Receivable Delinquent > 2 Mo / Total Leases Receivable | | | | | | | | | | |
| All Other Loans 1 to < 2 Months Delinquent 2 to < 6 Months Delinquent 2 to < 6 Months Delinquent 5 68,299,699 6 35,796,960 1 1 520,312,302 1 82,201,313,319,1274 1 10, 2,520,256,293 1 414,528,588 2 3,745,662,351 1 71.2 2 3,335,191,274 1 10, 2,520,256,293 2 424 2 13,338,199,1274 2 14,145,888,503 1 3,344,145,888,949 2 3,344,152,858 2 3,948,152,888,503 2 3,141,438,899 3 1,855,883,503 3 1,414,583,994 3 1,856,883,503 3 1,414,583,994 3 1,856,883,503 3 1,414,583,994 3 1,856,883,503 3 1,414,583,994 3 1,856,883,503 3 1,414,583,994 3 1,856,883,503 3 1,414,583,994 3 1,856,883,503 3 1,841,521,305 3 1,841,521,521,521 3 1,841,521,521,521 3 1,841,521,521 3 1,841,521,521 3 1,841,521,521 3 1,841,521,521 3 1,84 | %Leases Receivable Delinquent > 2 Mo | -, -, -, - | -, -, -, - | | , , , , , | | , , , , | | , , | |
| 1 to < 2 Months Delinquent | | 0.84 | 0.86 | 2.3 | 0.33 | -61.8 | 0.36 | 9.5 | 0.28 | -22.4 |
| 2 to < 6 Months Delinquent 2,790,475,669 2,814,343,860 0.9 2,141,532,858 -23.9 1,855,883,503 -13.3 1,414,583,994 -23.0 6 to 12 Months Delinquent 588,299,698 635,796,960 8.1 520,312,302 -18.2 403,665,047 -22.4 415,045,271 2.1 12 Months & Over Delinquent 145,927,941 175,528,733 20.3 204,133,819 16.3 184,521,305 -9.6 176,012,358 -4.1 10 Total Del All Other Lns (2 or more Mo) 3,524,703,308 3,625,652,171 2.9 2,865,978,979 -21.0 2,444,069,855 -14.7 2,005,641,623 -17.1 Means the number is too large to display in the cell | | | | | | | | | | 1 |
| 6 to 12 Months Delinquent 588,299,698 635,796,960 8.1 520,312,302 -18.2 403,665,047 -22.4 415,045,271 2.1 2 Months & Over Delinquent 145,927,941 175,528,733 20.3 204,133,819 16.3 184,521,305 -9.6 176,012,358 -4.1 2 Total Del All Other Lns (2 or more Mo) 3,524,703,308 3,625,652,171 2.9 2,865,978,979 -21.0 2,444,069,855 -14.7 2,005,641,623 -17.8 40,000 1.3 10,000 | | | | | | | | | | |
| 12 Months & Over Delinquent 145,927,941 175,528,733 20.3 204,133,819 16.3 184,521,305 -9.6 176,012,358 -4.1 Total Del All Other Lns (2 or more Mo) 3,524,703,308 3,625,652,171 2.9 2,865,978,979 -21.0 2,444,069,855 -14.7 2,005,641,623 -17. %All Other Loans Delinquent > 2 Mo / Total All Other Loans 1.55 1.59 3.2 1.31 -17.8 1.11 -15.5 0.91 -18. # Means the number is too large to display in the cell | | | | | | | | | | |
| Total Del All Other Lns (2 or more Mo) 3,524,703,308 3,625,652,171 2.9 2,865,978,979 -21.0 2,444,069,855 -14.7 2,005,641,623 -17.2 (2.000,000 -1.000 | | | | | | | | | | |
| %All Other Loans Delinquent > 2 Mo / Total All Other Loans 1.55 1.59 3.2 1.31 -17.8 1.11 -15.5 0.91 -18 # Means the number is too large to display in the cell | | | | | | | | | | |
| # Means the number is too large to display in the cell | | | | | | | | | | |
| | | 1.55 | 1.59 | 3.2 | 1.31 | -17.8 | 1.11 | -15.5 | 0.91 | -10.2 |
| | | | | - | | | 1 | - | 7 Delinguent Loan In | formation |

| | Loon Lossos 9 B | ankruptcy Information | n and I | oon Modifications | | I | 1 | _ | |
|--|------------------------------|------------------------------|--------------|---------------------------------------|----------------|--------------------------|---------------|------------------------|-------------|
| Return to cover | Loan Losses & B | For Charter : | | Joan Woullications | | | | | + |
| 06/14/2012 | | Count of CU : | | | | | | | |
| CU Name: N/A | | Asset Range : | N/A | | | | | | |
| Peer Group: N/A | | | | Nation * Peer Group | : All * Ty | es Included: All Fed | derally In | sured Credit Unions | (FICUs) |
| | Count o | f CU in Peer Group : | N/A | | | | | | |
| | D 0000 | D 0000 | 0/ 01: | D 0040 | 0/ 01: | D 0044 | 0/ 01 | M 0040 | 0/ 01 |
| | Dec-2008 | Dec-2009 | % Cng | Dec-2010 | % Cng | Dec-2011 | % Chg | Mar-2012 | % Chg |
| LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES) | | | | | | | | | + |
| * Total Loans Charged Off | 5,229,179,771 | 7,630,820,631 | 45.9 | 7,237,756,423 | -5.2 | 6,003,655,406 | -17.1 | 1,340,202,469 | -10.7 |
| * Total Loans Recovered | 591,324,648 | 722,912,130 | 22.3 | | 14.1 | 826,668,255 | | | |
| * NET CHARGE OFFS (\$\$) | 4,637,855,123 | 6,907,908,501 | 48.9 | | -7.2 | | -19.3 | | |
| **%Net Charge-Offs / Average Loans | 0.85 | 1.21 | 43.2 | | -7.1 | 0.91 | -19.2 | | |
| Total Del Loans & *Net Charge-Offs | 12,431,506,093 | 17,439,554,026 | 40.3 | 16,344,713,150 | -6.3 | 14,311,104,722 | -12.4 | 9,360,644,629 | -34.6 |
| Combined Delinquency and Net Charge Off Ratio | 2.22 | 3.05 | 37.3 | 2.89 | -5.5 | 2.51 | -13.1 | 2.22 | -11.5 |
| LOAN LOSS SUMMARY BY LOAN TYPE | | | | | | | | | |
| * Unsecured Credit Card Lns Charged Off | 964,714,167 | 1,528,311,839 | 58.4 | | 2.7 | 1,225,194,718 | | | _ |
| * Unsecured Credit Card Lns Recovered | 75,919,687 | 76,616,682 | 0.9 | | 26.0 | 118,439,832 | 22.7 | 35,521,230 | |
| * NET UNSECURED CREDIT CARD C/Os | 888,794,480 | 1,451,695,157 | 63.3 | | 1.5 | | | | |
| **Net Charge Offs - Credit Cards / Avg Credit Card Loans | 2.83 | 4.30 | 51.9 | | -3.2 | | | | |
| * All Other Loans Charged Off * All Other Loans Recovered | 3,387,232,152 490,363,997 | 4,341,492,529 595,233,409 | 28.2 21.4 | | -17.0 8.6 | | -23.5 -5.5 | | |
| * NET ALL OTHER LOAN C/Os | 2,896,868,155 | | 29.3 | | | | | | |
| ** Net Charge Offs - All Other Loans / Avg All Other Loans | 1.28 | 3,746,259,120 | 28.6 | | -21.1 -19.4 | | • | | |
| * Total 1st Mortgage RE Loan/LOCs Charged Off | 243,740,091 | 587,113,076 | 140.9 | | | | | | |
| * Total 1st Mortgage RE Loans/LOCs Recovered | 8,604,986 | 21,071,884 | 144.9 | | 77.7 | 46,005,664 | 22.9 | | |
| * NET 1st MORTGAGE RE LOANS/LOCs C/Os | 235,135,105 | 566.041.192 | 140.7 | | 38.7 | 915.590.005 | 16.7 | 207.928.276 | |
| ** Net Charge Offs - 1st Mortgage RE Loans/LOCs | | 555,511,152 | | | | 0.0,000,000 | | | 1 |
| / Avg 1st Mortgage RE Loans/LOCs | 0.12 | 0.27 | 120.5 | 0.36 | 33.8 | 0.40 | 12.7 | 0.35 | -11.7 |
| * Total Other RE Loans/LOCs Charged Off | 614,686,174 | 1,155,247,087 | 87.9 | 1,231,064,687 | 6.6 | 1,055,881,536 | -14.2 | 229,242,065 | -13.2 |
| * Total Other RE Loans/LOCs Recovered | 14,437,522 | 27,371,671 | 89.6 | | 55.8 | 50,392,500 | 18.2 | | |
| * NET OTHER RE LOANS/LOCs C/Os | 600,248,652 | 1,127,875,416 | 87.9 | | 5.4 | | | | |
| **Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs | 0.64 | 1.19 | 86.9 | | 11.4 | 1.21 | -9.3 | | _ |
| * Total Real Estate Loans Charged Off | 858,426,265 | 1,742,360,163 | 103.0 | | 17.8 | 2,017,477,205 | | | |
| * Total Real Estate Lns Recovered | 23,042,508 | 48,443,555 | 110.2 | | 65.3 | 96,398,164 | 20.4 | | _ |
| * NET Total Real Estate Loan C/Os | 835,383,757 | 1,693,916,608 | 102.8 | | 16.5 | | -2.6 | | |
| ** Net Charge Offs - Total RE Loans / Avg Total RE Loans | 0.29 | 0.55 | 90.6 | | 15.5 | | -3.2 | | |
| *Total Modified 1st & Other Real Estate Lns Charged Off *Total Modified 1st and Other Real Estate Lns Recovered | 9,729,751 | 103,522,081 | 964.0 | | 147.5 | | 37.8 | | |
| *NET Modified Real Estate C/Os | 12,396 9,717,355 | 2,012,544 101,509,537 | 944.6 | | 80.1 148.9 | 6,791,242 346,235,855 | 87.4 37.1 | | |
| ** Net Charge Offs - Total Modified RE Loans | 9,717,355 | 101,509,537 | 944.6 | 252,010,005 | 146.9 | 340,235,655 | 37.1 | 75,954,370 | -12.3 |
| / Avg Total Modified RE Loans | N/A | 2.68 | | 3.36 | 25.4 | 3.49 | 3.6 | 2.76 | -20.8 |
| * Total Leases Receivable Charged Off | 18,807,187 | 18,656,100 | -0.8 | | -33.6 | 3,825,454 | -69.1 | 1,117,986 | |
| * Total Leases Receivable Recovered | 1,998,456 | 2,618,484 | 31.0 | | -36.9 | | -26.5 | | |
| * NET LEASES RECEIVABLE C/Os | 16,808,731 | 16,037,616 | -4.6 | 10,743,941 | -33.0 | 2,611,130 | -75.7 | 689,799 | 5.7 |
| **Net Charge Offs - Leases Receivable / Avg Leases Receivable | 2.07 | 2.39 | 15.1 | 2.04 | -14.5 | 0.59 | -71.2 | 0.63 | 8.0 |
| BANKRUPTCY SUMMARY | | | | | | | | | |
| Number of Members Who Fil ed Chapter 7 YTD | 155,150 | 230,271 | 48.4 | · · · · · · · · · · · · · · · · · · · | 2.8 | | | | |
| Number of Members Who Filed Chapter 13 YTD | 72,074 | 92,483 | 28.3 | | 3.4 | | -14.4 | | |
| Number of Members Who Filed Chapter 11 or Chapter 12 YTD | 628 | 981 | 56.2 | · · · · · · · · · · · · · · · · · · · | 77.7 | 1,024 | -41.3 | | |
| Total Number of Members Bankrupt | 227,852 | 323,735 | 42.1 | | 3.2 | | -17.8 | | |
| Total Loans Outstanding Subject to Bankruptcy (Ch 7,13,11, 12) | 2,848,970,522 | 4,627,544,002 | 62.4 | | 7.8 | | | | |
| * All Loans Charged Off due to Bankruptcy YTD %Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD) | 987,109,382 | 1,585,832,489 | 60.7 | | 8.2 | | -16.4 | | |
| REAL ESTATE FORECLOSURE SUMMARY | 18.88 | 20.78 | 10.1 | 23.71 | 14.1 | 23.88 | 0.7 | 20.70 | -13.3 |
| Real Estate Loans Foreclosed YTD | N/A | N/A | | N/A | | 2,081,924,512 | | 450,983,829 | -78.3 |
| Number of Real Estate Loans Foreclosed YTD | N/A | N/A | | N/A | | 11,534 | | 2,833 | |
| LOAN MODIFICATIONS OUTSTANDING | 14// (| 14// (| | 1471 | | 11,004 | | 2,000 | 70.4 |
| Modified First Mortgage RE Loans | 1,167,834,257 | 5,183,533,779 | 343.9 | 7,745,264,816 | 49.4 | 9,592,930,248 | 23.9 | 9,754,881,485 | 1.7 |
| Modified Other RE Loans | 319,492,222 | 895.002.576 | 180.1 | | 33.1 | 1,334,872,173 | | | |
| Total Modified First and Other RE Loans | 1,487,326,479 | 6,078,536,355 | 308.7 | | 47.0 | | 22.3 | | _ |
| Modified RE Loans Also Reported as Business Loans | 262,606,567 | 1,205,640,329 | 359.1 | | 61.5 | | | | |
| Modified Consumer Loans (Not Secured by RE) | N/A | N/A | | 2,844,628,882 | | 2,935,664,533 | 3.2 | | |
| Modified Business Loans (Not Secured by RE) | N/A | N/A | | 116,669,553 | | 147,274,421 | 26.2 | 127,705,825 | -13.3 |
| TOTAL Modified First RE, Other RE, Consumer, and Business Loans | N/A | | | 11,898,011,862 | | 14,010,741,375 | 17.8 | 14,063,714,542 | |
| Total Modified Loans to Total Loans | 0.26 | | | | 98.4 | 2.45 | | | _ |
| Total Modified Loans to Net Worth | 1.73 | 6.94 | 301.8 | 12.93 | 86.3 | 14.26 | 10.2 | 14.02 | -1.7 |
| # Means the number is too large to display in the cell | | | | | | | | | |
| *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) | | | | 8 | Loan Losses & Bankr | uptcy Info | ermation, and Loan Mod | difications |
| | | | | | | | | | |
| | | | | | | | | | |

| | In | direct and Participati | on Lendii | ng | | | | | |
|--|----------------------------------|----------------------------------|-----------|----------------------|---------------|----------------------|-------------|----------------------------------|---------------------|
| Return to cover | | For Charter : | N/A | | | | | | |
| 06/14/2012 | | Count of CU: | | | | | | | |
| CU Name: N/A | | Asset Range : | | | L | | L | | <u> </u> |
| Peer Group: N/A | | | | Nation * Peer Group: | All * Typ | es Included: All Fed | erally Ins | ured Credit Unions (I | FICUs) [*] |
| | Count | of CU in Peer Group : | N/A | | | | | | |
| | D 0000 | B | 0/ 01 | D 0040 | 0/ 01 | B | 0/ 01 | | 0/ 01 |
| INDIDECT LOANS OUTSTANDING | Dec-2008 | Dec-2009 | % Chg | Dec-2010 | % Chg | Dec-2011 | % Chg | Mar-2012 | % Ch |
| INDIRECT LOANS OUTSTANDING | 40 045 007 740 | E0 400 40E 0E7 | | FO C47 000 407 | 2.0 | 54 040 400 404 | 4.4 | E0 000 000 40E | _ |
| Indirect Loans - Point of Sale Arrangement Indirect Loans - Outsourced Lending Relationship | 48,315,627,748 26,096,242,957 | 52,190,485,357 23,742,908,933 | | | -3.0 -12.0 | | 1.4 -7.4 | 52,366,986,185 19,347,367,110 | 2. 0. |
| Total Outstanding Indirect Loans | | | | | -12.0 | | -1.4 | | |
| %Indirect Loans Outstanding / Total Loans | 74,411,870,705 13.15 | 75,933,394,290 13.26 | | | | | -1.2 | 71,714,353,295 12.54 | 1. |
| DELINQUENCY - INDIRECT LENDING | 13.15 | 13.20 | 0.9 | 12.00 | -4.5 | 12.30 | -2.4 | 12.54 | Le |
| 1 to < 2 Months Delinquent | 1,688,587,923 | 1,673,599,561 | -0.9 | 1,353,829,542 | -19.1 | 1,210,874,318 | -10.6 | 882,910,688 | -27. |
| 2 to < 6 Months Delinquent | 969,772,105 | 905,207,661 | | 647,224,052 | -28.5 | 528,282,981 | -18.4 | 390,670,328 | -26. |
| 6 to 12 Months Delinquent | 165,473,094 | 181,809,826 | | 144,568,431 | -20.5 | 110,503,085 | -23.6 | 106,645,531 | -3. |
| 12 Months & Over Delinquent | 23,670,180 | 29,783,263 | | 44,921,939 | 50.8 | 44,836,086 | -0.2 | 43,527,661 | -2. |
| Total Del Indirect Lns (2 or more Mo) | 1,158,915,379 | 1,116,800,750 | | 836,714,422 | -25.1 | 683,622,152 | -18.3 | 540,843,520 | -20. |
| %Indirect Loans Delinquent > 2 Mo / Total Indirect Loans | 1.56 | 1.47 | | 1.17 | -20.5 | | -17.3 | 0.75 | |
| LOAN LOSSES - INDIRECT LENDING | 1.50 | 1.47 | -5.0 | 1.17 | -20.5 | 0.37 | -17.5 | 0.73 | -22. |
| * Indirect Loans Charged Off | 1,139,699,672 | 1,492,621,554 | 31.0 | 1,089,372,693 | -27.0 | 749,209,539 | -31.2 | 167,227,766 | -10. |
| * Indirect Loans Recovered | 128,259,175 | 197,389,353 | | 209,691,023 | | 167,093,978 | -20.3 | 40,540,085 | -3. |
| * NET INDIRECT LOAN C/Os | 1,011,440,497 | 1,295,232,201 | | 879,681,670 | -32.1 | 582,115,561 | -33.8 | 126,687,681 | -12. |
| **%Net Charge Offs - Indirect Loans / Avg Indirect Loans | 1.40 | 1.72 | | 1.19 | | 0.82 | -31.4 | 0.71 | -13. |
| PARTICIPATION LOANS OUTSTANDING (Bal of Purchased | 1.40 | 1.72 | 20.2 | 1.19 | 55.7 | 3.02 | 01.4 | 5.71 | 10. |
| + CU Portion of Part. Lns Interests Retained): | | | | | | | | | |
| Consumer | N/A | 1,200,599,702 | | 1,149,199,908 | -4.3 | 1,463,588,437 | 27.4 | 1,676,985,793 | 14. |
| Non-Federally Guaranteed Student Loans | N/A | N/A | | N/A | | 212,154,109 | | 238,454,017 | 12. |
| Real Estate | N/A | 2,940,992,693 | 1 | 2,720,115,567 | -7.5 | 2,609,096,810 | -4.1 | 2,504,283,299 | -4. |
| Member Business Loans (excluding C&D) | N/A | 3,261,589,494 | | 3,199,663,947 | -1.9 | | -9.0 | 2,882,263,655 | -1. |
| Non-Member Business Loans (excluding C&D) | N/A | 3,760,623,102 | | 4,378,200,443 | 16.4 | 4,745,027,920 | 8.4 | 4,927,568,898 | 3. |
| Commercial Construction & Development | N/A | 496,650,416 | ; | 363,979,798 | -26.7 | 425,602,370 | 16.9 | 397,049,533 | -6. |
| Loan Pools | N/A | 734,424,174 | | 633,799,066 | -13.7 | 673,835,553 | 6.3 | 731,620,017 | 8. |
| TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING) | 11,069,737,648 | 12,394,879,581 | 12.0 | 12,444,958,729 | 0.4 | 13,040,881,722 | 4.8 | 13,358,225,212 | 2. |
| %Participation Loans Outstanding / Total Loans | 1.96 | 2.17 | 10.7 | 2.20 | 1.8 | 2.28 | 3.5 | 2.34 | 2. |
| * Participation Loans Purchased YTD | 3,172,384,083 | 2,527,883,089 | -20.3 | 2,363,927,176 | -6.5 | 3,334,941,048 | 41.1 | 1,175,164,233 | 41. |
| %Participation Loans Purchased YTD / Total Loans Granted YTD | 1.27 | 0.95 | -25.2 | 0.95 | 0.4 | 1.28 | 35.2 | 1.64 | 27. |
| PARTICIPATION LOANS SOLD: | | | | | | | | | |
| Participation Loan Interests Sold AND/OR Serviced | | | | | | | | | |
| (Participants' Balance Outstanding) | N/A | 7,016,938,310 | | 7,359,464,082 | 4.9 | 7,916,117,301 | 7.6 | | |
| Participation Loan Interests - Amount Retained (Outstanding) | N/A | 2,382,636,139 | | 2,566,997,066 | | 2,697,158,627 | 5.1 | 2,712,252,129 | _ |
| * Participation Loans Sold YTD | 2,004,385,762 | 2,101,559,258 | | | -8.1 | 2,939,313,380 | 52.1 | 981,449,422 | 33. |
| ** %Participation Loans Sold YTD / Total Assets | 0.25 | 0.24 | -3.9 | 0.21 | -11.1 | 0.31 | 44.7 | 0.39 | 28. |
| WHOLE LOANS PURCHASED AND SOLD: | 047.750.004 | 700 010 015 | 1017 | 4 040 075 000 | 4.40.0 | 4 000 407 400 | 44.5 | 550 400 000 | |
| *Loans Purchased in Full from Other Financial Institutions YTD | 317,752,884 | 736,316,645 | | 1,840,275,636 | 149.9 | 1,629,127,108 | -11.5 | 556,193,888 | 36. |
| *Loans Purchased in Full from Other Sources YTD | N/A | N/A | | N/A | | 227,500,721 | | 185,007,189 | 225. |
| %Loans Purchased From Financial Institutions & Other Sources YTD / Loans Granted YTD | 0.13 | 0.28 | 117.4 | 0.74 | 168.4 | 0.72 | -3.3 | 1.03 | 44. |
| *Loans, Excluding RE, Sold in Full YTD | 235,202,758 | 506,349,281 | _ | 473,267,956 | | | -84.6 | | -88. |
| DELINQUENCY - PARTICIPATION LENDING | 233,202,736 | 300,349,201 | 113.3 | 473,207,930 | -0.5 | 72,702,410 | -04.0 | 2,023,760 | -00. |
| 1 to < 2 Months Delinquent | 146,486,203 | 217,814,861 | 48.7 | 221,245,307 | 1.6 | 157,976,622 | -28.6 | 239,039,814 | 51. |
| 2 to < 6 Months Delinquent | 213,631,691 | 168,074,685 | _ | 241,064,448 | | | 12.5 | 205,206,238 | -24. |
| 6 to 12 Months Delinquent | 55,398,485 | 117,444,446 | | 121,640,423 | 3.6 | | 22.0 | 176,795,885 | 19. |
| 12 Months & Over Delinquent | 65,515,838 | 145,126,061 | _ | 130,582,522 | -10.0 | | -6.0 | 141,273,502 | 15. |
| Total Del Participation Lns (2 or more Mo) | 334,546,014 | 430,645,192 | | 493,287,393 | 14.5 | | 9.9 | 523,275,625 | |
| %Participation Loans Delinquent > 2 Mo | 554,540,014 | -50,045,132 | 20.1 | +30,201,333 | 17.0 | 572,207,171 | 3.9 | 525,215,025 | -3. |
| / Total Participation Loans | 3.02 | 3.47 | 15.0 | 3.96 | 14.1 | 4.16 | 4.9 | 3.92 | -5. |
| LOAN LOSSES - PARTICIPATION LENDING | 3.02 | 3.11 | 1.5.0 | 3.00 | 1 | | 1 | 3.02 | <u> </u> |
| * Participation Loans Charged Off | 94,681,856 | 135,240,149 | 42.8 | 156,494,864 | 15.7 | 176,173,037 | 12.6 | 46,353,735 | 5. |
| * Participation Loans Recovered | 8,065,569 | 9,422,562 | | 10,255,542 | | | -11.8 | | 9. |
| Participation Loans Recovered | 0,000,0001 | | | | | | 14.3 | | |
| * NET PARTICIPATION LOAN C/Os | 86,616,287 | 125,817,587 | 45.5 | | | | | | 1 |
| | | 125,817,587 | 45.5 | | | - , , | | | |
| * NET PARTICIPATION LOAN C/Os | | 125,817,587 1.07 | | 1.18 | 9.8 | 1.31 | 11.4 | 1.33 | 1. |
| * NET PARTICIPATION LOAN C/Os ***Net Charge Offs - Participation Loans | 86,616,287 0.83 | | | | 9.8 | | 11.4 | 1.33 | 1. |
| * NET PARTICIPATION LOAN C/Os ***Net Charge Offs - Participation Loans / Avg Participation Loans | 86,616,287 0.83 | | | | 9.8 | | 11.4 | 1.33 | 1. |
| * NET PARTICIPATION LOAN C/Os ***Whet Charge Offs - Participation Loans / Avg Participation Loans *Amounts are year-to-date while the related %change ratios are annualize | 86,616,287 0.83 | | | | 9.8 | | 11.4 | 1.33 | 1. |
| * NET PARTICIPATION LOAN C/Os **%Net Charge Offs - Participation Loans / Avg Participation Loans 'Amounts are year-to-date while the related %change ratios are annualize ** Annualization factor: March = 4; June = 2; September = 4/3; December = | 86,616,287 0.83 | | | | 9.8 | | | 1.33 | |
| * NET PARTICIPATION LOAN C/Os **%Net Charge Offs - Participation Loans / Avg Participation Loans 'Amounts are year-to-date while the related %change ratios are annualize ** Annualization factor: March = 4; June = 2; September = 4/3; December = | 86,616,287 0.83 | | | | 9.8 | | | | |

| Count of CU Park Group Count of Cu Park | | | Real Estate Loan Infor | motion | 4 | 1 | | Ī | I | |
|--|---|-----------------|------------------------|---------|----------------------|------------|-----------------------|------------|------------------------|-----------|
| Court of CUI Name: NA | Return to cover | | | | ! | | | | | |
| CU Name: MA Content of CU in Preer Group: NA Content of CU in Preer Group: NA Content of CU in Preer Group: NA Dec-2000 Dec-2000 A Ceg Dec-2001 A Ceg | | | | | | | | | | |
| Criteria Region: NA | | | | | | | | | | |
| REAL ESTATE LOANS OUTSTANDING: Dec-2009 Bec-2009 N. Chg Dec-2009 N. Chg Dec-2 | | | | | Nation * Poor Group: | All * Type | e Included: All Feder | ally Incu | rod Cradit Unions (Ele | CHe) * |
| Dec.2009 Dec.2009 Schip Dec.2001 Schip Dec.2011 Schip Mar.2012 Schip | reel Gloup. IVA | Count | | | Nation Feet Group. | Ан туре | included. All Feder | ally ilisu | rea Crean Unions (Fi | JUS) |
| FRALE STATE LOANS OUTSTANDING: | | Count | or co in reer Group. | IVA | | | | | | |
| FRALE STATE LOANS OUTSTANDING: | | Doc 2009 | Dec 2000 | 9/ Cha | Dog 2010 | 9/ Cha | Dog 2011 | 0/ Cha | Mar 2012 | 9/ Cha |
| First Mortagage Find Rate - 15 years Find Rate - 15 | DEAL ESTATE LOANS OUTSTANDING: | Dec-2006 | Dec-2009 | 76 City | Dec-2010 | % City | Dec-2011 | % City | IVIAI -2012 | % City |
| Febro Rain | | | | | | | | | | |
| Face Rear Systems or less | | 76 600 004 466 | 04 575 000 005 | C 4 | 04 624 200 226 | 0.1 | 04 476 764 000 | 0.0 | 04 570 550 746 | 0.1 |
| Other Flood Rate | | | | | | | | | | |
| Total France Rate First Mortgages 17,696,317,22 131,483,223,387 71 136,646,024,386 32 141,645,862,271 44 144,657,786,147 51 BallocoPhylorid Syeurs or less 39,477,735,513 35,229,007,556 34 34,472,006,988 -7 37,504,028,719 35 35,624,558,887 -7 Adjustable Rate First Mortgages 49,177,283,513 35,229,007,556 34 34,472,006,988 -7 37,504,827,71 35 36,683,836,287 -7 37,504,028,719 36 35,624,558,887 -7 37,504,687,710 -7 | , | | | | | | | _ | , , , | |
| Balbounty-Hord of Symers 11,7 gets,534,800 13,866,015,864 38 18,266,015,017 3.1 21,147,086,800 11,7 21,147,156,447 0.2 2.7 total Balbounty-Hord Symers of less 36,477,325,131 35,296,026,259,820 1.1 33,400,883,800 0.4 56,847,525,179 6.5 56,769,884,274 0.1 0.3 0.4 0.6 0.4 0.5 0.4 0.5 0.5 0.5 0.6 0.5 0.6 | | | | | , , , | | , , , | 1 | | |
| Ballonn-hybrid f years or less | | | | | | | | | | |
| Total Fallacont-Hybrid First Mortgages 54.177,269.373 53.056,022,761 1.1 53.40,058,800 0.4 65.0675,752,701 65.56,767,842,741 1.7 7,060,0300 1.7 7,06 | , , | , , , | , , , | | | | | | | |
| Adjustable Rate First Migs 1 year or less 6,700,754,723 6,908,508,522 3,1 6,774,152,930 1-7, 7,050,083,005 3,9 6,908,308,477 1,1 | , , | | | | | | | | , , , , , | |
| Adjustable Rate First Migs at Yugar 24.582,706,648 25.581,758,652 30,845,371 20,203,056,161 31,733,431,273,155 62, 24,715,361,175 62, 24,71 | , , , | | | | | _ | | | | |
| TOTAL FIRST MOTROGAGE RE LONS OUTSTANDING 207,9901,12662 177,3901,1772 177,3901,1772 177,3901,1772 178,197,197,3973 179,297,3961,4962 179,297,3961,4962 179,297,3961,4962 179,297,3961,4962 170,200,197,3961,3962 170,200,197,3961,3962 170,200,197,3961,3962 170,200,197,3961,3962 170,200,197,3961,3962 170,197,3961,3962 170,200,197,3961,3962 170,200,197,3961,3962 170,200,197,3961,3962 170,200,197,3961,3962 170,200,197,3961,3962 170,200,197,3961,3962 170,200,197,3961,3962 170,200,197,3961,3962 170,200,197,3961,3962 170,200,197,3961,3962 170,200,197,3961,3962 170,200,197,3961,3962 170,200,197,3961,3962 170,200,197,3961,3962 170,200,197,3961,3962 170,200,197,3961,3962 170,200,197,3962 170,200,197,3962,3962 170,200,197,3962,3962 170,200,197,3962 | , , , | , , , | | | | | | | , , , | |
| TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING 207.990.912.866 217.908.6114.72 45.102.167.738 -1.2.6 392.21.901.869 1.000.208.643.22 -1.000.208.643.22 -1.000.208.643.22 -1.000.208.643.22 -1.000.208.643.22 -1.000.208.643.22 -1.000.208.643.22 -1.000.208.643.22 -1.000.208.643.22 -1.000.208.643.22 -1.000.208.643.22 -1.000.208.643.22 -1.000.208.643.23 -1.000.208.23 -1.000.208.23 | | | | | | | | | | |
| Other Real Estate Loans | • • • | , , , | , , , | | , , , | | | | , , , | |
| Closed End Algustable Rate 51.617.56.67.14 45.102.167.738 -12.6 39.221.901.669 13.0 34.37.567.764 -12.2 32.857.173.25 -14.6 | | 207,990,512,866 | 217,308,611,172 | 4.5 | 223,279,281,282 | 2.7 | 232,706,470,630 | 4.2 | 236,235,924,488 | 1.5 |
| Closed End Adjustable Rate 2,155,566,569 2,38,256,057 11,0 2,026,643,488 2-1 3,006,468,695 38.5 | | | 45 455 455 55 | | 00.001.001 | | 04.42= === = | | 00 6== 1== === | |
| Open End Fired Rate (18LOC) 40,897,673,25 42,973,504,449 5.1 43,225,189,920 0.6 42,144,770,080 2.5 40,510,003,308 3.9 Open End Fired Rate (18.77,984,904,905) 1,887,7864,284 0.5 17,139,649 8.2 1,550,815,544 9.6 1,500,804,300 3.0 1,1 1,460,842,074 6.0 1,577,845,004,300 3.0 1,1 1,460,842,074 6.0 1,577,845,004,300 3.0 1,1 1,460,842,074 6.0 1,577,845,004,300 3.0 1,1 1,400,842,074 6.0 1,577,845,004,300 3.0 1,1 1,400,842,074 6.0 1,577,845,004,300 3.0 1,1 1,400,842,074 6.0 1,570,845,845 1.0 1,500,845,845,845 1.0 1,500,845,845,845 1.0 1,500,845,845,845 1.0 1,500,845,845,845 1.0 1,500,845,845,845 1.0 1,500,845,845,845 1.0 1,500,845,845,845 1.0 1,500,845,845,845 1.0 1,500,845,845,845 1.0 1,500,845,845,845 1.0 1,500,845,845,845 1.0 1,500,845,845,845 1.0 1,500,845,845,845 1.0 1,500,845,845,845 1.0 1,500,845,845,845 1.0 1,500,845,845 1.0 1,500,845,845,845 1.0 1,500,845,845,845 1.0 1,500,845,845,845 1.0 1,500,845,845,845 1.0 1,500,845,845,845 1.0 1,500,845,845 1.0 1,500,845,845,845 1.0 1,500,845,845 1. | | | | | | | , , , | | , , , , | |
| Open End Fixed Rate 1.877/994.934 1.887/7862.46 1.42 9.23.30.63.490 3.44.58.686/074.89 1.77 3.09.944.35.58.62 1.77 3.09.944.35.62 1.7 | | | | | | | | _ | | |
| TOTAL OTHER REAL ESTATE OUTSTANDING 96.549,176,142 96.239,176,142 96.549,176,142 96.549,176,142 96.549,176,142 96.549,176,143 97.549,094,303 97.549,094,303 97.549,094,303 97.549,094,094,303 97.549,094,303 97.54 | | -, , , | | | -, -,,- | | | | | |
| TOTAL RE (FIRST AND OTTSER) OUTSTANDING 304,539,689,008 309,644,637,662 17 309,644,357,662 17 309,644,355,662 0.0 312,996,063,006 1.1 314,085,019,118 0.3 RE LOAN SUMMARY (FIX, DJ): FIRST Mongage Fixed Rate (includes Hybrids/Relloons > 5yrs) 140,419,317,962 148,889,239,956 17 140,899,379,962 193,914,880,630 196,819,174,940 15 196,519,174,940 15 196,519,174,940 15 196,519,174,940 15 196,519,174,940 15 196,519,174,940 15 196,519,174,940 15 196,519,174,940 15 196,519,174,940 15 196,519,174,940 15 196,519,174,940 17 196,779,052,039 17 20,0055,888,884 0.6 17 197,796,52,039 17 20,0055,888,884 0.6 17 198,779,052,039 17 20,0055,888,884 0.6 196,819,174,940 15 196,519,174,940 15 196,519,174,940 15 196,519,189,940 17 196,779,052,039 17 20,0055,888,884 0.6 196,819,174,940 17 20,0055,888,884 0.6 196,819,174,940 17 20,0055,888,884 0.6 196,819,174,940 17 20,0055,888,884 0.6 20,007 20,0055,888,884 0.6 20,007 20,0055,888,884 0.6 20,007 20,0055,888,884 0.6 20,007 20,0055,888,884 0.6 20,007 20,0055,888,884 0.6 20,007 20,0055,888,884 0.6 20,007 20,0055,888,884 0.6 20,007 20,0055,888,884 0.6 20,007 20,0055,888,884 0.6 20,007 20,0055,888,884 0.6 20,007 20,0055,888,884 0.6 20,007 20,0055,888,884 0.6 20,007 20,0055,888,884 0.6 20,007 20,0055,888,884 0.6 20,007 20,0055,888,884 0.6 20,005,897,898 0.5 20,005,897,898 0.5 20,005,897,898 0.5 20,007 20,0055,888,884 0.6 20,005,897,898 0.5 20,005,897,898 0.5 20,005,898,897,898 0.5 20,005,897,898 0.5 20,005,898,897,898 0.5 20,005,897,898 0.5 20,005,897,898 0.5 20,005,898,897,898 0.5 20,005,89 | ' | | | | | | | | | |
| RE LOAN SUMMARY (FIX, AD): First Mortgage Fixed Rate (includes Hybrids/Relicons > 5yrs) | | | | | | | | | | |
| First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs) | , | 304,539,689,008 | 309,644,637,662 | 1.7 | 309,644,355,862 | 0.0 | 312,996,063,906 | 1.1 | 314,085,018,918 | 0.3 |
| Other RE Fixed Rate | | | | | | | | | | |
| Total Fixed Rate RE Outstanding | , | | , , , | | | | | | | |
| 34,70 34,7 | | | , , , | | | | | | | |
| Section Sect | <u> </u> | | | | | | | | , , , | |
| First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs) 67,571,194,884 67,459,372,216 -0.2 68,701,833,849 1.8 69,915,791,899 1.8 70,506,681,023 0.8 Other RE Adj Rate 43,053,624,494 45,965,090,506 5.4 45,427,853,262 0.1 44,301,219,968 -2.5 43,522,439,031 -1.8 Total Adj Rate RE Outstanding 110,624,819,378 112,825,462,722 2.0 114,129,487,111 1.2 114,217,011,867 0.1 114,029,120,054 -0.2 MISCELLANEOUS RE INFORMATION: MISCELLANEOUS RE INFORMATION: | | | | | | | | | | |
| Other RE Adj Rate | %(Total Fixed Rate RE/Total Loans) | 34.26 | 34.38 | 0.4 | 34.62 | 0.7 | 34.78 | 0.5 | 34.97 | 0.5 |
| Other RE Adj Rate | | | | | | | | | | |
| Total Adj Rate RE Outstanding | | | | | | | | | | |
| MISCELLANEOUS RE INFORMATION: Outstanding Interest Only & Payment Option First Mtg Loans 7,527,425,050 7,045,111,504 4.4 5,992,161,199 -14.9 4,947,419,015 -17.4 4,793,172,089 -3.1 8,75 8,05 -8.0 6.51 -19.1 5,03 -2.7 4,78 -5.1 Outstanding Interest Only & Payment Option First Mtg / Net Worth) 8,75 8,05 -8.0 6.51 -19.1 5,03 -2.7 4,78 -5.1 Outstanding Interest Only & Payment Option Other RE | , | , , , | , , , | | , , , | | , , , | | , , , | _ |
| Outstanding Interest Only & Payment Option First Mtg Loans 7,527,425,050 7,045,111,504 6.4 5,992,161,199 -14.9 4,947,419,015 -17.4 4,793,172,089 3.3 0.80 -14.2 0.66 -17.7 0.51 -21.5 0.48 -7.0 0.478 -5.1 0.48 -7.0 0.51 -21.5 0.48 -7.0 0.48 -7.0 0.48 -7.0 0.48 -7.0 0.48 -7.0 0.48 -7.0 0.48 | Total Adj Rate RE Outstanding | 110,624,819,378 | 112,825,462,722 | 2.0 | 114,129,487,111 | 1.2 | 114,217,011,867 | 0.1 | 114,029,120,054 | -0.2 |
| Outstanding Interest Only & Payment Option First Mtg Loans 7,527,425,050 7,045,111,504 6.4 5,992,161,199 -14.9 4,947,419,015 -17.4 4,793,172,089 3.3 0.80 -14.2 0.66 -17.7 0.51 -21.5 0.48 -7.0 0.478 -5.1 0.48 -7.0 0.51 -21.5 0.48 -7.0 0.48 -7.0 0.48 -7.0 0.48 -7.0 0.48 -7.0 0.48 -7.0 0.48 | | | | | | | | | | |
| %(Interest Only & Payment Option First Mtg / Total Assets) 0.93 0.80 1.42 0.66 1.77 0.51 2.15 0.48 7.0 %(Interest Only & Payment Option First Mtg / Net Worth) 0.8.75 0.05 0.80 0.651 1.91 0.503 2.27 0.478 5.1 0.48 7.0 0.51 1.91 0.503 2.27 0.478 5.1 0.51 0.51 0.48 7.0 0.51 0.51 0.51 0.51 0.51 0.51 0.52 0.52 0.55 0.55 0.55 0.55 0.55 0.55 | | | | | | | | | | |
| %(Interest Only & Payment Option First Mig / Net Worth) 8.75 8.05 8.0 6.51 -19.1 5.03 -22.7 4.78 -5.1 Outstanding Interest Only & Payment Option Other RE / IA,271,566,242 | | | | | | | 4,947,419,015 | _ | | |
| Outstanding Interest Only & Payment Option Other RE // LOCs Loans N/A 13,444,613,701 14,323,553,519 6.5 14,971,566,242 4.5 14,718,458,796 -1.7 Outstanding Residential Construction (Excluding Business Purpose Loans) 1,237,196,666 845,688,065 -31.6 730,328,638 -13.6 642,076,048 -12.1 586,187,144 -8.7 Allowance for Loan Losses on all RE Loans 1,261,382,677 2,616,036,874 107.4 3,315,836,416 26.8 3,729,487,376 12.5 3,762,189,039 0.9 **First Mortgages *Fixed Rate > 15 years 13,064,563,848 23,556,780,285 80.3 *Other Fixed Rate 15,982,7424 -6.7 653,781,053 9.7 676,397,691 3.5 42,264,48,457,533 -6.6 21,254,108,024 35,005,327,481 5,968,224,213 -37.9 6,538,002,181 9.5 7,262,884,649 11.1 1,733,699,585 -4.5 *Adjustable Rate First Mortgages 1,786,239,538 1,891,935,510 7,687,849,227 -10.5 7,102,073,760 -2.4 7,102,073,760 -2.4 7,104,931,766 -1.7 704,331,583,519 6.5 14,971,566,242 4.5 14,718,458,796 -1.7 14,718,458,796 -1.7 14,718,458,796 -1.7 14,718,458,796 -1.7 14,718,458,796 -1.7 14,718,458,796 -1.7 14,723,553,519 6.5 14,971,566,242 4.5 14,718,458,796 -1.7 14,718,458,796 -1.7 14,723,553,519 6.5 14,971,566,242 4.5 14,718,458,796 -1.7 14,718,458,796 -1.7 14,723,553,519 6.5 14,971,566,242 4.5 14,718,458,796 -1.7 14,72,126,682,888 -13.6 14,971,566,242 4.5 14,718,458,796 -1.7 14,72,18,458,796 -1.7 14,72,18,458,796 -1.7 14,72,18,458,796 -1.7 14,72,18,458,796 -1.7 14,72,18,458,796 -1.7 14,72,18,458,796 -1.7 14,73,18,458,796 -1.7 14,72,18,458,796 -1.7 14,72,18,458,796 -1.7 14,72,18,458,796 -1.7 14,72,18,458,796 -1.7 14,72,18,458,796 -1.7 14,72,18,458,796 -1.7 14,72,18,458,796 -1.7 14,73,18,458,796 -1.7 14,72,18,458,796 -1.7 14,72,18,458,796 -1.7 14,72,18,458,796 -1.7 14,72,18,458,796 -1.7 14,72,18,458,796 -1.7 14,72,18,458,796 -1.7 14,72,18,458,796 -1.7 14,73,18,458,796 -1.7 14,73,18,458,796 -1.7 14,72,18,458,796 -1.7 14,73,18,458,796 -1.7 14,74,18,458,796 -1.7 14,72,18,45 | | | | | | | | | | |
| Authorited Residential Construction (Excluding Business 1,237,196,666 845,688,065 -31.6 730,328,638 -13.6 642,076,048 -12.1 586,187,144 -8.7 | | 8.75 | 8.05 | -8.0 | 6.51 | -19.1 | 5.03 | -22.7 | 4.78 | -5.1 |
| Outstanding Residential Construction (Excluding Business Purpose Loans) 1,237,196,666 845,688,065 -31.6 730,328,638 -13.6 642,076,048 -12.1 586,187,144 -8.7 Allowance for Loan Losses on all RE Loans 1,261,382,677 2,616,036,874 107.4 3,315,836,416 26.8 3,729,487,376 12.5 3,762,189,039 0.9 *First Mortgages *First Mortgages *Fixed Rate > 15 years 13,064,563,848 23,556,780,285 80.3 24,122,008,897 2.4 26,448,457,533 9.6 8,995,327,580 36.0 *Other Fixed Rate 638,465,069 595,827,424 -6.7 653,781,053 9.7 676,397,691 3.5 171,907,291 1.7 *Total Fixed Rate First Mortgages 47,109,921,682 76,753,997,724 62.9 67,124,293,073 -12.5 62,684,243,436 -6.6 21,254,108,024 35.6 *Balloon/Hybrid > 5 years 4,570,395,224 3,837,757,948 -16.0 3,693,053,021 -3.8 4,626,383,503 25.3 1,166,489,803 0.9 *Total Balloon/Hybrid First Mortgages 14,175,722,705 9,805,982,161 -3,08 *Adjustable Rate First Mtgs 1 year or less 1,786,239,538 1,598,235,816 -10.5 1,200,737,640 -24.9 1,296,882,684 8.0 296,263,424 -8.6 *Adjustable Rate First Mortgages 1,786,239,538 1,598,235,816 -10.5 1,200,737,640 -24.9 1,296,882,684 8.0 296,263,424 -8.6 *Adjustable Rate First Mortgages 1,786,239,538 1,598,235,816 -10.5 1,200,737,640 -24.9 1,296,882,684 8.0 296,263,424 -8.6 *Adjustable Rate First Mortgages 3,591,955,510 7,687,849,227 -10.5 7,122,073,576 -7.4 7,384,010,128 3,7 7,172,1865,423 -6.7 7 70TAL First Mortgages 8,591,955,510 7,687,849,227 -10.5 7,122,073,576 -7.4 7,384,010,128 3,7 7,172,1865,423 -6.7 7 70TAL First Mortgages 8,591,955,510 7,687,849,227 -10.5 7,122,073,576 -7.4 7,384,010,128 3,7 7,172,1865,423 -6.7 7 70TAL First Mortgages 8,591,955,510 7,687,849,227 -10.5 7,122,073,576 -7.4 7,384,010,128 3,7 7,172,1865,423 -6.7 7 70TAL First Mortgages 8,591,955,510 7,687,849,227 -10.5 7,122,073,576 -7.4 7,384,010,128 3,7 7,121,865,423 -6.7 7 70TAL First Mortgages 8,447,5221,851 -10.4 8,497,5221,851 -10.4 8,497,5221,851 -10.4 8,497,5221,851 -10.4 8,497,5221,851 -10.4 8,497,5221,851 -10.4 8,497,5221,851 -10.4 8,497,5221,851 -10.4 8,497,5221,851 -10.4 8,497,5221,851 -10.6 | | | | | | | | | | |
| Purpose Loans) 1,237,196,666 845,688,065 -31.6 730,328,638 -13.6 642,076,048 -12.1 586,187,144 -8.7 Allowance for Loan Losses on all RE Loans 1,261,382,677 2,616,036,874 107.4 3,315,836,416 26.8 3,729,487,376 12.5 3,762,189,039 0.9 ** **FIREAL ESTATE LOANS - AMOUNT GRANTED:** **Fixed Rate > 15 years | | N/A | 13,444,613,701 | | 14,323,553,519 | 6.5 | 14,971,566,242 | 4.5 | 14,718,458,796 | -1.7 |
| Allowance for Loan Losses on all RE Loans 1,261,382,677 2,616,036,874 107.4 3,315,836,416 26.8 3,729,487,376 12.5 3,762,189,039 0.9 *REAL ESTATE LOANS - AMOUNT GRANTED: *First Mortgages *Tixed Rate > 15 years or less 13,064,563,848 23,556,780,285 80.3 24,122,008,897 2.4 26,448,467,533 9.6 8,995,327,580 36.0 *Other Fixed Rate 638,465,069 595,827,424 -6.7 653,781,053 9.7 676,397,691 3.5 171,907,291 1.7 *Total Fixed Rate First Mortgages 14,175,722,705 9,805,982,161 3.08 10,228,855,202 4.3 11,889,286,152 11,889,286,164 11,189,286,1649 11,11 1,733,699,585 -4.5 *Total Balloon/Hybrid First Mortgages 14,175,722,705 9,805,982,161 3.08 10,228,855,202 4.3 11,889,286,152 16.2 2,900,189,388 -2.4 *Adjustable Rate First Migs 1 year or less 1,786,239,538 1,598,235,816 -10.5 1,200,737,640 -24.9 1,296,882,684 8.0 296,263,424 -8.6 *Adjustable Rate First Migs 1 year or less 8,591,955,510 7,687,849,227 -10.5 7,122,073,576 -7.4 7,384,010,128 3.7 7,384,010,128 3.7 7,384,010,128 3.7 7,384,010,128 3.7 7,384,010,128 3.7 7,384,010,128 3.7 7,384,010,128 3.7 7,384,010,128 3.7 7,384,010,128 3.7 7,384,010,128 3.7 7,384,010,128 3.7 7,122,073,576 7,4 7,384,010,128 3.7 7,122,073,576 7,4 7,384,010,128 3.7 7,121,865,423 -8.6 *Amounts are year-to-date while the related %change ratios are annualized. # Means the number is too large to display in the cell | | | | | | | | | | |
| * REAL ESTATE LOANS - AMOUNT GRANTED: * First Mortgages * First Mortgages * Streed Rate > 15 years | - 1 | | , , | | | | , , | | , , | |
| * First Mortgages * Fixed Rate > 15 years * Sixed Rate > 15 years or less \$ 13,064,563,848 23,556,780,285 80.3 24,122,008,897 2.4 26,448,457,533 9.6 8,995,327,580 36.0 * Other Fixed Rate 15 years or less \$ 13,064,563,848 23,556,780,285 80.3 24,122,008,897 2.4 26,448,457,533 9.6 8,995,327,580 36.0 * Other Fixed Rate 15 years or less \$ 16,38465,069 595,827,424 6.7 653,781,053 9.7 676,397,691 3.5 171,907,291 1.7 * Total Fixed Rate First Mortgages \$ 4,770,395,224 3,837,757,948 6.6 21,254,108,024 35.6 * Balloon/Hybrid > 5 years \$ 4,570,395,224 3,837,757,948 -16.0 3,693,053,021 -3.8 4,626,383,503 25.3 1,166,489,803 0.9 * Balloon/Hybrid 5 years or less \$ 9,605,327,481 5,968,224,213 -37.9 6,535,802,181 9.5 7,262,884,649 11.1 1,733,699,585 -4.5 * Total Balloon/Hybrid First Mortgages \$ 14,175,722,705 9,805,982,161 -30.8 10,228,855,202 4.3 11,889,268,152 16.2 2,900,189,388 -2.4 * Adjustable Rate First Mtgs year or less \$ 1,786,239,538 1,598,235,816 -10.5 1,200,737,640 -24.9 1,296,882,684 8.0 296,263,424 -8.6 * Total Adjustable First Mortgages \$ 8,591,955,510 7,687,849,227 -10.5 7,122,073,576 -7.4 7,384,010,128 3.7 1,721,865,423 -6.7 * TOTAL FIRST MORTGAGE RE LOANS GRANTED \$ 4,480,401,412 -10.5 5,921,335,936 -2.8 6,087,127,444 2.8 1,425,601,999 -6.3 * Amounts are year-to-date while the related %change ratios are annualized. # Means the number is too large to display in the cell | | 1,261,382,677 | 2,616,036,874 | 107.4 | 3,315,836,416 | 26.8 | 3,729,487,376 | 12.5 | 3,762,189,039 | 0.9 |
| * Fixed Rate > 15 years 33,406,892,765 52,601,390,015 57.5 42,348,503,123 -19.5 35,559,388,212 -16.0 12,086,873,153 36.0 * Fixed Rate 15 years or less 13,064,563,848 23,556,780,285 80.3 24,122,008,897 2.4 26,448,457,533 9.6 8,995,327,580 36.0 * Other Fixed Rate 638,465,069 595,827,424 -6.7 653,781,053 9.7 676,397,691 3.5 171,907,291 1.7 * Total Fixed Rate First Mortgages 47,109,921,682 76,753,997,724 62.9 67,124,293,073 -12.5 62,684,243,436 -6.6 21,254,108,024 35.6 * Balloon/Hybrid 5 years or less 9,605,327,481 5,968,224,213 -37.9 6,535,802,181 9.5 7,262,884,649 11.1 1,733,699,585 -4.5 * Total Balloon/Hybrid First Mortgages 14,175,722,705 9,805,982,161 -30.8 10,228,855,202 4.3 11,889,268,152 16.2 2,900,189,388 -2.4 * Adjustable Rate First Mtgs 1 year or less 1,786,239,538 1,598,235,816 -10.5 1,200,737,640 -24.9 1,296,882,684 8.0 296,263,424 -8.6 * Adjustable Rate First Mtgs 21 year 6,805,715,972 6,898,613,411 -10.5 5,921,335,936 -2.8 6,087,107,444 2.8 1,425,601,999 -6.3 * Total Adjustable First Mortgages 8,591,955,510 7,687,849,227 -10.5 7,122,073,576 -7.4 7,384,010,128 3.7 1,721,865,423 -6.7 * TOTAL FIRST MORTGAGE RE LOANS GRANTED 69,877,599,897 94,247,829,112 34.9 84,475,221,851 -10.4 81,957,521,716 -3.0 25,876,162,835 26.3 * Amounts are year-to-date while the related %change ratios are annualized. # Means the number is too large to display in the cell | | | | | | | | | | |
| * Fixed Rate 15 years or less 13,064,563,848 23,556,780,285 80.3 24,122,008,897 2.4 26,448,457,533 9.6 8,995,327,580 36.0 * Other Fixed Rate 638,465,069 595,827,424 6.7 653,781,053 9.7 676,397,691 3.5 171,907,291 1.7 * Total Fixed Rate First Mortgages 47,109,921,682 76,753,997,724 62.9 67,124,293,073 -12.5 62,684,243,436 6.6 21,254,108,024 35.6 * Balloon/Hybrid > 5 years 4,570,395,224 3,837,757,948 -16.0 3,693,053,021 -3.8 4,626,383,503 25.3 1,166,489,803 0.9 * Balloon/Hybrid First Mortgages 9,605,327,481 5,968,224,213 -37.9 6,535,802,181 9.5 7,262,884,649 11.1 1,733,699,585 -4.5 * Total Balloon/Hybrid First Mortgages 14,175,722,705 9,805,882,161 -30.8 10,228,855,202 4.3 11,889,268,152 16.2 2,900,189,388 -2.4 * Adjustable Rate First Mtgs 1 year or less 1,786,239,538 1,598,235,816 -10.5 1,200,737,640 -24.9 1,296,882,684 8.0 296,263,424 -8.6 * Adjustable Rate First Mtgs 2 year 6,805,715,972 6,898,613,411 -10.5 5,921,335,936 -2.8 6,087,124,44 2.8 1,425,601,999 -6.3 * Total Adjustable First Mortgages 8,591,955,510 7,687,849,227 -10.5 7,122,073,576 -7.4 7,384,010,128 3.7 1,721,865,423 -6.7 * TOTAL FIRST MORTGAGE RE LOANS GRANTED 69,877,599,897 94,247,829,112 34.9 84,475,221,851 -10.4 81,957,521,716 -3.0 25,876,162,835 26.3 * Means the number is too large to display in the cell | | | | | | | | | | |
| * Other Fixed Rate | · · · · · · · · · · · · · · · · · · · | | | | | | | | | |
| *Total Fixed Rate First Mortgages 47,109,921,682 76,753,997,724 62.9 67,124,293,073 -12.5 62,684,243,436 -6.6 21,254,109,024 35.6 8 Balloon/Hybrid > 5 years or less 4,570,395,224 3,837,757,948 -16.0 3,693,053,021 -3.8 4,626,383,503 25.3 1,166,489,803 0.9 Balloon/Hybrid 5 years or less 9,605,327,481 5,968,224,213 -37.9 6,535,802,181 9.5 7,262,884,649 11.1 1,733,699,585 -4.5 Total Balloon/Hybrid First Mortgages 14,175,722,705 9,805,982,161 -30.8 10,228,855,202 4.3 11,889,686,152 16.2 2,900,189,388 -2.4 Adjustable Rate First Mtgs 1 year or less 1,786,239,538 1,598,235,816 -10.5 1,200,737,640 -24.9 1,296,882,684 8.0 296,263,424 -8.6 Adjustable First Mortgages 8,591,955,510 7,687,849,227 -10.5 5,921,335,936 -2.8 6,087,127,444 2.8 1,425,601,999 -6.3 Total Adjustable First Mortgages 8,591,955,510 7,687,849,227 -10.5 7,122,073,576 -7.4 7,384,010,128 3.7 1,721,865,423 -6.7 TOTAL FIRST MORTGAGE RE LOANS GRANTED 69,877,599,897 94,247,829,112 34.9 84,475,221,851 -10.4 81,957,521,716 -3.0 25,876,162,835 26.3 Amounts are year-to-date while the related %change ratios are annualized. # Means the number is too large to display in the cell | | , , , | | | | | , , , | | , , , | |
| * Balloon/Hybrid > 5 years 4,570,395,224 3,837,757,948 -16.0 3,693,053,021 -3.8 4,626,383,503 25.3 1,166,489,803 0.9 * Balloon/Hybrid 5 years or less 9,605,327,481 5,968,224,213 -37.9 6,535,802,181 9.5 7,262,884,649 11.1 1,733,699,585 -4.5 * Total Balloon/Hybrid First Mortgages 14,175,722,705 9,805,982,161 -30.8 10,228,855,202 4.3 11,889,268,152 16.2 2,900,189,388 -2.4 * Adjustable Rate First Mtgs 1 year or less 1,786,239,538 1,598,235,816 -10.5 1,200,737,640 -24.9 1,296,882,684 8.0 296,263,424 -8.6 * Adjustable Rate First Mtgs >1 year or less 6,805,715,972 6,089,613,411 -10.5 5,921,335,936 -2.8 6,087,127,444 2.8 1,425,601,999 -6.3 * Total Adjustable First Mortgages 8,591,955,510 7,687,849,227 -10.5 7,122,073,576 -7.4 7,384,010,128 3.7 1,721,865,423 -6.7 * TOTAL FIRST MORTGAGE RE LOANS GRANTED 69,877,599,897 94,247,829,112 34.9 84,475,221,851 -10.4 81,957,521,716 -3.0 25,876,162,835 26.3 * Amounts are year-to-date while the related %change ratios are annualized. # Means the number is too large to display in the cell | | | | | | | , , | | | |
| * Balloon/Hybrid 5 years or less 9,605,327,481 5,968,224,213 -37.9 6,535,802,181 9.5 7,262,884,649 11.1 1,733,699,585 -4.5 * Total Balloon/Hybrid First Mortgages 14,175,722,705 9,805,982,161 -30.8 10,228,855,202 4.3 11,889,268,152 16.2 2,900,189,388 -2.4 * Adjustable Rate First Mtgs 1 year or less 1,786,239,538 1,598,235,816 -10.5 1,200,737,640 -24.9 1,296,882,684 8.0 296,263,424 -8.6 * Adjustable Rate First Mtgs >1 year or less 6,805,715,972 6,089,613,411 -10.5 5,921,335,936 -2.8 6,087,127,444 2.8 1,425,601,999 -6.3 * Total Adjustable First Mortgages 8,591,955,510 7,687,849,227 -10.5 7,122,073,576 -7.4 7,384,010,128 3.7 1,721,865,423 -6.7 * TOTAL FIRST MORTGAGE RE LOANS GRANTED 69,877,599,897 94,247,829,112 34.9 84,475,221,851 -10.4 81,957,521,716 -3.0 25,876,162,835 26.3 * Amounts are year-to-date while the related %change ratios are annualized. # Means the number is too large to display in the cell | | | | | | | | | | |
| *Total Balloon/Hybrid First Mortgages 14,175,722,705 9,805,982,161 -30.8 10,228,855,202 4.3 11,889,268,152 16.2 2,900,189,388 -2.4 *Adjustable Rate First Mtgs 1 year or less 1,786,239,538 1,598,235,816 -10.5 1,200,737,640 -24.9 1,296,882,684 8.0 296,263,424 -8.6 *Adjustable Rate First Mtgs >1 year 6,805,715,972 6,089,613,411 -10.5 5,921,335,936 -2.8 6,087,127,444 2.8 1,425,601,999 -6.3 *Total Adjustable First Mortgages 8,591,955,510 7,687,849,227 -10.5 7,122,073,576 -7.4 7,384,010,128 3.7 1,721,865,423 -6.7 *TOTAL FIRST MORTGAGE RE LOANS GRANTED 69,877,599,897 94,247,829,112 34.9 84,475,221,851 -10.4 81,957,521,716 -3.0 25,876,162,835 26.3 *Amounts are year-to-date while the related %change ratios are annualized. # Means the number is too large to display in the cell | | | | | | | | 1 | | |
| * Adjustable Rate First Mtgs 1 year or less 1,786,239,538 1,598,235,816 -10.5 1,200,737,640 -24.9 1,296,882,684 8.0 296,263,424 -8.6 * Adjustable Rate First Mtgs >1 year 6,805,715,972 6,089,613,411 -10.5 5,921,335,936 -2.8 6,087,127,444 2.8 1,425,601,999 -6.3 * Total Adjustable First Mortgages 8,591,955,510 7,687,849,227 -10.5 7,122,073,576 -7.4 7,384,010,128 3.7 1,721,865,423 -6.7 * TOTAL FIRST MORTGAGE RE LOANS GRANTED 69,877,599,897 94,247,829,112 34.9 84,475,221,851 -10.4 81,957,521,716 -3.0 25,876,162,835 26.3 * Amounts are year-to-date while the related %change ratios are annualized. # Means the number is too large to display in the cell | | | | | | | | | | |
| *Adjustable Rate First Migs >1 year 6,805,715,972 6,089,613,411 -10.5 5,921,335,936 -2.8 6,087,127,444 2.8 1,425,601,999 -6.3 *Total Adjustable First Mortgages 8,591,955,510 7,687,849,227 -10.5 7,122,073,576 -7.4 7,384,010,128 3.7 1,721,865,423 -6.7 *TOTAL FIRST MORTGAGE RE LOANS GRANTED 69,877,599,897 94,247,829,112 34.9 84,475,221,851 -10.4 81,957,521,716 -3.0 25,876,162,835 26.3 *Amounts are year-to-date while the related %change ratios are annualized. # Means the number is too large to display in the cell | , , , | | | | | | | 1 | | |
| *Total Adjustable First Mortgages 8,591,955,510 7,687,849,227 -10.5 7,122,073,576 -7.4 7,384,010,128 3.7 1,721,865,423 -6.7 *TOTAL FIRST MORTGAGE RE LOANS GRANTED 69,877,599,897 94,247,829,112 34.9 84,475,221,851 -10.4 81,957,521,716 -3.0 25,876,162,835 26.3 *Amounts are year-to-date while the related %change ratios are annualized. # Means the number is too large to display in the cell | | 1,786,239,538 | 1,598,235,816 | -10.5 | | | 1,296,882,684 | 8.0 | 296,263,424 | -8.6 |
| *TOTAL FIRST MORTGAGE RE LOANS GRANTED 69,877,599,897 94,247,829,112 34.9 84,475,221,851 -10.4 81,957,521,716 -3.0 25,876,162,835 26.3 *Amounts are year-to-date while the related %change ratios are annualized. # Means the number is too large to display in the cell | * Adjustable Rate First Mtgs >1 year | | | -10.5 | 5,921,335,936 | -2.8 | 6,087,127,444 | 2.8 | 1,425,601,999 | -6.3 |
| * Amounts are year-to-date while the related %change ratios are annualized. # Means the number is too large to display in the cell # Means the number is too large to display in the cell | * Total Adjustable First Mortgages | 8,591,955,510 | 7,687,849,227 | -10.5 | 7,122,073,576 | -7.4 | 7,384,010,128 | 3.7 | 1,721,865,423 | -6.7 |
| * Amounts are year-to-date while the related %change ratios are annualized. # Means the number is too large to display in the cell | * TOTAL FIRST MORTGAGE RE LOANS GRANTED | 69,877,599,897 | 94,247,829,112 | 34.9 | 84,475,221,851 | -10.4 | 81,957,521,716 | -3.0 | 25,876,162,835 | 26.3 |
| | * Amounts are year-to-date while the related %change ratios are annualize | d. | | | | | | | | |
| | # Means the number is too large to display in the cell | | | | | | | | | |
| | | | | | | | | <u> </u> | 10.5 | El oane 1 |

| For Charter NA | | | Real Estate Loan Info | rmation ' | 2 | | | | | |
|--|--|-------------------------|-----------------------|-----------|----------------------|-----------|------------------------|--------------|-----------------------|----------|
| Count of CUI Pares | Return to cover | | | | <u> </u> | | | | | |
| Columnia Max. Prescription Max. Columnia Region Nature Prescription Nature Prescription Nature Prescription Nature Natu | | | | | | | | | | |
| Orner REAL ESTATE (Granise) Dec-2009 Dec-200 | | | | | | | | | | |
| Dec-2009 Dec-2009 Dec-2009 No. Top Dec-2019 No. Top Dec-20 | | | | | Nation * Peer Group: | All * Typ | es Included: All Feder | ally Insu | red Credit Unions (FI | CUs) * |
| **CONCRETATION CONCRETATION CONTROL TO A CON | | Count | of CU in Peer Group : | N/A | | | | | | |
| **CONCRETATION CONCRETATION CONTROL TO A CON | | | | | | | | | | |
| Concel Find Application Lady Str. 1974 Str. 1972 | | Dec-2008 | Dec-2009 | % Chg | Dec-2010 | % Chg | Dec-2011 | % Chg | Mar-2012 | % Chg |
| Cooker End Algosible Role | 1 1 | | | | | | | | | |
| Come Fire Adjustants Rate (#ELCO) | | | | | | | | | | -9.6 |
| Copen For Flower Stems and Others | | | | | . , , | | | | | |
| TOTAL PRIEBLE STATE GRAFTED 10.0567 (46,968) 1 | | | | | | | | | | |
| **TOTALE (FIRST AND OTHER) GRANTED | | | | | | | | | | |
| Microal Foundame RC Granted YTD (ord Loans Granted YTD) 26.70 33.72 26.4 3.4.9 6.7 23.8 -9.6 33.22 77. | | | | | | | | | | |
| RE LOANS OLONSERVICED 19.296.346,8677 19.296.346,8677 19.296.346,8677 19.296.346,8677 19.296.346,8677 19.296.346,8677 19.296.346,8677 19.296.346,8677 19.296.346,8677 19.296.346,8677 19.296.346,8677 19.296.346,8677 19.296.346,8677 19.296.346,877 19.296.346 | | | | | | | | | | |
| First Morgan R.E. Loans Bold | | 26.70 | 33.75 | 26.4 | 31.49 | -6.7 | 28.36 | -9.9 | 33.23 | 17.2 |
| ### STATES SOLD TEST MAY CONTROL CON | | 10.000.010.007 | 50 004 070 405 | 1011 | 40.044.445.570 | 440 | 00.474.400.744 | 40.0 | 10 110 510 715 | 40.0 |
| AME of Mortgage Servicing Regists — 442.513.281 | | | | | | | , , , | | | |
| Outstanding RE Loans Soid Bulk Serviced 67,478,210,286 92,256,110,193 36,6 108,33546,625 17,5 115,7076,344 36 122,146,316,05 22,04 | | | | | | | | | | |
| Modification Price More March | | | | | | | | | | |
| MISC. RE. LOAN PRORMATION The CEVENSE MORTAGES The Commission Must be substituted to the commission of the commission | · | | | | | | | | | |
| STerm (cf. Yrs) R.E. Loan (Exc. MBL) | | U.51 | 0.79 | 55.0 | 0.88 | 12.0 | 0.82 | -0.5 | 0.84 | 2.0 |
| RE. Luss also Mem. Bus. Lus | | 113 273 456 600 | 114 090 960 989 | 0.7 | 113 768 050 502 | -0 3 | 114 767 37/ 190 | 0.0 | 114 399 101 130 | -0 3 |
| REVERSE MORTGAGES Redaily Issued Flores Equity Conversion Mortgage Products NA 23,359,198 20,780,965 23,1 4,889,702 40,8 15,189,935 51,335,971 33,357,278 80,8 22,780,965 23,1 31,907,677 38,352,773 80,3 7,745,264,810 40,4 5,922,233,224 80,002,573 80,3 7,745,264,810 40,4 5,922,233,224 80,002,573 80,3 7,745,264,810 40,4 5,922,233,224 80,002,573 80,3 7,745,264,810 40,4 5,922,233,224 80,002,573 80,3 7,745,264,810 40,4 5,922,233,224 80,002,573 80,3 7,745,264,810 40,4 5,922,233,224 80,002,573 80,3 7,745,264,810 40,4 5,922,233,224 80,002,573 80,3 7,745,264,810 40,4 5,922,233,224 80,002,573 80,3 7,745,264,810 40,4 5,922,233,224 80,002,573 80,3 7,745,264,810 40,4 5,922,233,224 80,002,573 80,3 7,745,264,810 40,4 5,922,233,224 80,002,573 80,3 7,745,264,810 40,4 6,922,233,224 80,002,573 80,3 7,745,264,810 80,7 7,7 8,7 8,7 8,7 8,7 8,7 8,7 8,7 8,7 8 | | | | | | | | | | |
| Federally Insured Home Equity Conversion Mortgage (HECM) NA 7.647,999 1.0574,428 3.3 3.3 1.4,889.702 4.08 1.5,169,335 1.15 7.061 Reverse Mortgage Potts Mortgage SNA NA 3.1,007,197 3.93,25,273 4.8 Modified First Mortgage RE Loans 1.167,842,277 5.183,533,779 4.0 Modified First Mortgage RE Loans 3.19,492,222 8.65,900,276 1.000,000,000,000 1.000 | | 24,434,103,331 | 21,009,000,302 | 13.0 | 23,510,421,400 | 0.8 | 52,005,855,187 | 0.2 | 52,575,555,821 | 1.2 |
| Proprietary Reverse Mortgage Products N.A 23.396,198 23.750,846 23.1 31,507,679 9.6 32.448,452 33.701,779 39.257,72 28.8 46.937,381 1.00 47.013,387 22.68 24.037,381 1.00 47.013,387 22.68 24.037,381 1.00 47.013,387 22.68 24.037,381 1.00 47.013,387 22.68 24.037,381 24.037,3 | | NI/A | 7 647 000 | | 10 574 //28 | 38.3 | 14 889 702 | 4 ∩ Ω | 15 169 035 | 1 0 |
| Total Reverse Mortgages N/A 31,007,197 39,325,273 26,8 46,97,381 18,0 47,618,387 2,6 | | | | | | | | | | |
| RE LOAM MODIFICATIONS OUTSTANDING Modified First Mortgage RE Loans 1,167,834,257 8,193,533,779 8,194,861,811 1,167,834,257 1,167,1834,25 | . , , , , | | | | | | | | | |
| Modified Officer Loans | | 14// | 01,007,107 | | 00,020,210 | 20.0 | 40,007,001 | 10.0 | 47,010,007 | 2.0 |
| Modified Other RE Loans | | 1.167.834.257 | 5.183.533.779 | 343.9 | 7.745.264.816 | 49.4 | 9.592.930.248 | 23.9 | 9.754.881.485 | 1.7 |
| Total Modified First and Other RE Loans | | | | | | | | | | |
| Modified RE Loans Also Reported as Business Loans 26,60,6567 1,205,640,329 3991 1,946,733,841 61,5 2,199,12,249,899 Company Com | | | | | | | | | | 1.4 |
| DELINOULENT R.E. LOANS > 2 MOS | | | | _ | | | | | | |
| First Mortgage Aff 2ate (includes Balloon/Hybrids < 5 yrs) 1.324.069.387 2.566.342.481 33.8 2.917,127.296 13.7 2.858,885.558 2.0 2.656,862.402 7.7 First Mortgage Aff 2ate (includes Balloon/Hybrids < 5 yrs) 1.234.569.531 2.127.426,594 64.5 62.2259.481.743 0.3 2.259.481 0.3 2.259 | | | 1,200,010,020 | - | 1,010,100,00 | | _,, | | _,,,,, | |
| First Mortgage Adl Rate (includes Balloon/Hybrids < 5 yrs) | | 1.324.069.387 | 2.566.342.481 | 93.8 | 2.917.127.296 | 13.7 | 2.859.895.558 | -2.0 | 2.659.692.402 | -7.0 |
| Other RE Adj. Rate | First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs) | | | | | 6.2 | 2,253,431,743 | -0.3 | | -3.5 |
| TOTAL DEL R.E. > 2 MOS DELNOUENT 1 TO < 2 MOS First Mortgage 2,383,108,683 3,106,922,967 30.4 3,132,785,112 0.8 2,756,232,621 -12.0 2,533,504,544 -8.1 70tal Del R.E. 1 to < 2 Mos 6,882,810,006 10,285,186,662 49.2 10,529,691,877 2,4 9,860,603,780 -6.4 9,122,296,486 -7.5 REL Loans of J Mos R.E. Loan | Other R.E. Fixed Rate | 567,310,409 | 859,700,136 | 51.5 | 762,346,519 | -11.3 | 635,833,426 | -16.6 | 585,904,383 | -7.9 |
| DELINOLIENT 1 TO < 2 MOS | Other R.E. Adj. Rate | 461,903,654 | 629,871,548 | 36.4 | 571,815,119 | -9.2 | 510,152,835 | -10.8 | 454,283,617 | -11.0 |
| First Mortgage | TOTAL DEL R.E. > 2 MOS | 3,646,839,981 | 6,183,340,759 | 69.6 | 6,510,570,799 | 5.3 | 6,259,313,562 | -3.9 | 5,873,778,169 | -6.2 |
| Chief | DELINQUENT 1 TO < 2 MOS | | | | | | | | | |
| Total Del R.E. 1 to < 2 Mos | First Mortgage | 2,383,108,683 | 3,106,922,967 | 30.4 | 3,132,785,112 | 0.8 | 2,756,232,621 | -12.0 | 2,533,504,544 | -8.1 |
| Total Del R.E. Loans > 1 Mos | Other | 862,861,342 | 994,922,936 | 15.3 | 886,335,966 | -10.9 | 845,057,597 | -4.7 | 715,013,755 | -15.4 |
| RE LOAN DELINQUENCY RATIOS % R.E. Loans dq > 1 Mos 2.26 3.32 4.6 3.40 2.4 3.15 7.4 2.90 7.8 7.8 R.E. Loans dq > 2 Mos 1.20 2.00 6.6 2.10 5.3 2.00 4.9 1.87 7.4 2.90 7.7 8.8. REAL ESTATE LOAN MODIFICATIONS DELINQUENT > 2 MOS Modified First Mortgage R.E. Loans > 2 Mo Del 2.75,064,506 1,128,377,321 310.2 1,626,746,442 4.4.2 1,745,265,697 7.3 1,709,961,766 2.0 Modified Other RE Loans > 2 Mo Del 323,946,299 1,357,069,417 318.9 1,837,388,822 35.4 1,924,802,115 4.8 1,822,803,811 2.2 7.7 1,709,961,766 2.0 Modified RE Loans > 2 Mo Del 7 total Modified RE Loans Also Reported as Business Loans > 2 Mo Del 53,062,954 355,707,590 570.4 481,220,822 35.3 452,514,096 6.0 468,851,838 3.6 Modified RE Loan slos Reported as Business Loans > 2 Mo Del 7 total Modified RE Loan slos Reported as Business Loans > 2 Mo Del 7 total Modified RE Loan slos Reported as Business Loans > 2 Mo Del 7 total Modified RE Loan slos Reported as Business Loans > 2 Mo Del 7 total Modified RE Loan slos Reported as Business Loans Slos Reported as Bu | | | | | | | | | | |
| % R.E. Loans dq > 1 Mos | | 6,892,810,006 | 10,285,186,662 | 49.2 | 10,529,691,877 | 2.4 | 9,860,603,780 | -6.4 | 9,122,296,468 | -7.5 |
| R.E. Loans dq > 2 Mos 1.20 2.00 66.8 2.10 5.3 2.00 4.9 1.87 -6.5 REAL ESTATE LOAN MODIFICATIONS DELINQUENT > 2 MOS 1.20 2.00 66.8 2.10 5.3 2.00 4.9 1.87 -6.5 Modified First Mortgage RE Loans > 2 Mo Del 2.75,064,506 1,128,377,321 310.2 1,626,746,442 44.2 1,745,265,697 7.3 1,709,961,766 -2.0 Modified Piers and Other RE Loans > 2 Mo Del 323,948,299 1,357,069,417 318.9 1,837,388,822 35.4 1,924,802,115 4.8 1,882,508,311 -2.2 Total Modified St and Other RE 2 Mo Del 21.78 22.33 2.5 20.56 -7.9 1.61 -14.3 16.98 -3.6 Modified RE Loans Also Reported as Business Loans Sex Reported Sex Reported Sex Rep | | ļ | | | | | | | | |
| REAL ESTATE LOAN MODIFICATIONS DELINQUENT > 2 MOS Modified First Mortgage RE Loans > 2 Mo Del 275,064,506 1,128,377,321 310.2 1,626,746,442 44.2 1,745,265,697 7.3 1,709,961,766 -2.C. Modified Other RE Loans > 2 Mo Del 48,883,793 228,692,096 367.8 210,642,380 -7.9 179,536,418 -1.4.8 172,546,545 -3.5 Total Modified First and Other RE Loans > 2 Mo Del 323,948,299 1,357,069,417 318.9 1,837,388,822 35.4 1,924,802,115 4.8 1,882,508,311 -2.2 **Total Modified First and Other RE - 2 Mo Del 323,948,299 1,357,069,417 318.9 1,837,388,822 35.4 1,924,802,115 4.8 1,882,508,311 -2.2 **Modified RE Loans Also Reported as **Business Loans > 2 Mo Del 53,062,954 355,707,590 570.4 481,220,822 35.3 452,514,096 6.0 468,851,838 3.6 **Modified RE Los also Reported as **Business Loans > 2 Mo Del 53,062,954 355,707,590 570.4 481,220,822 35.3 452,514,096 6.0 468,851,838 3.6 **Modified RE Los also Reported as **Business Loans > 2 Mo Del 53,062,954 355,707,590 570.4 481,220,822 35.3 452,514,096 6.0 468,851,838 3.6 **Modified RE Los also Reported as **Business Loans > 2 Mo Del 7 Total Modified RE Los also Reported as Business Loans Susiness Loans S | | | | | | | | | | |
| Modified First Mortgage RE Loans > 2 Mo Del 275,064,506 1,128,377,321 310.2 1,626,746,442 44.2 1,745,265,697 7.3 1,709,961,766 -2.0 | | 1.20 | 2.00 | 66.8 | 2.10 | 5.3 | 2.00 | -4.9 | 1.87 | -6.5 |
| Modified Other RE Loans > 2 Mo Del 48,883,793 228,692,096 367.8 210,642,380 -7.9 179,536,418 -14.8 172,546,545 -3.5 Total Modified First and Other RE > 2 Mo Del 323,948,299 1,357,069,417 318.9 1,837,388,822 35.4 1,924,802,115 4.8 1,882,509,311 -2.7 Total Modified St and Other RE > 2 Mo Del -10,100 Modified RE Loans Also Reported as -14.3 16.98 -3.6 Modified RE Loans Also Reported as -14.3 | | | | | | | | | | |
| Total Modified First and Other RE Loans > 2 Mo Del 323,948,299 1,357,069,417 318.9 1,837,388,822 35.4 1,924,802,115 4.8 1,882,508,311 -2.2 **Total Modified 1st and Other RE | | | | | | | | | | |
| % Total Modified 1st and Other RE > 2 Mo Del | | | | | | | | | | |
| Total Modified 1st and Other RE | | 323,948,299 | 1,357,069,417 | 318.9 | 1,837,388,822 | 35.4 | 1,924,802,115 | 4.8 | 1,882,508,311 | -2.2 |
| Modified RE Loans Also Reported as Susiness Loans > 2 Mo Del 53,062,954 355,707,590 570.4 481,220,822 35.3 452,514,096 -6.0 468,851,838 3.6 | | 21.78 | 22.33 | 2.5 | 20.56 | -7.9 | 17.61 | -14.3 | 16.98 | -3.6 |
| Business Loans > 2 Mo Del | Modified RE Loans Also Reported as | | | | _5.00 | | | | . 5.00 | 2.0 |
| % Modified RE Lns also Reported as Business Loans > 2 Mo Del /*Total Modified RE Lns also Reported as Business Loans **Total 1st Mortgage Lns Charged Off **Total 1st Mortgage Lns Charged Off **Total 1st Mortgage Lns Recovered **Total 1st Mortgage Lns Recovered **Total 1st Mortgage Lns Chorged Off **Net Tist MORTGAGE LN C/Os **Net Charge Offs - 1st Mortgage Loans /**Aunualization factor: March = 1 (or no annualizing) **Net Charge Offs Other RE Loans / Avg Other RE Loans **Net Charge Offs Other Re Loans / Avg Other Re Loans era annualized. **Means the number is too large to display in the cell **Means the number is too large to display in the cell **Heans the number is too large to display in the cell **Dougle August 1 (29,50) 46.0 (24,72 | | 53,062,954 | 355,707,590 | 570.4 | 481,220,822 | 35.3 | 452,514,096 | -6.0 | 468,851,838 | 3.6 |
| / Total Modified RE Lns also Reported as Business Loans REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES: **Total 1st Mortgage Lns Recovered **REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES: **Total 1st Mortgage Lns Recovered **Real Estate Mortgage Loans **Intel Other RE Lns Recovered **Real Estate Mortgage Loans **Total Other RE Lns Recovered **Real Estate Mortgage Loans **Total Other RE Lns Recovered **Real Estate Mortgage Loans **Real Estate Mortgage Loans **Total Other RE Lns Recovered **Real Estate Mortgage Loans **Real Estate Mortgage Lns Recovered **Real Estate Mortgage Lns Recovered **Real Estate Mortgage Lns Call Estate Mortgage Lns Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing) **Means the number is too large to display in the cell | % Modified RE Lns also Reported as | | . , , , , , , | | | | , , | | , , | |
| # REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES: * Total 1st Mortgage Lns Charged Off * Sex, 113,076 * S | | İ | | | | | | | | |
| *Total 1st Montgage Lns Charged Off 243,740,091 587,113,076 140.9 822,287,048 40.1 961,595,669 16.9 220,388,589 8.3 *Total 1st Montgage Lns Recovered 8,604,986 21,071,884 144.9 37,437,537 77.7 46,005,664 22.9 12,460,313 8.3 *NET 1st MORTGAGE LN C/Os 235,135,105 566,041,192 140.7 784,849,511 38.7 915,590,005 16.7 207,928,276 9.2 **Net Charge Offs - 1st Montgage Loans 0.12 0.27 120.5 0.36 33.8 0.40 12.7 0.35 -11.7 *Total Other RE Lns Charged Off 614,686,174 1,155,247,087 87.9 1,231,064,687 6.6 1,055,881,536 -14.2 229,242,065 -13.2 **Net Charge Offs Other RE Lons / Avg Other RE Loans 600,248,652 1,127,875,416 87.9 1,188,418,878 5.4 1,005,499,036 -15.4 213,453,955 -15.1 **Net Charge Offs Other RE Loans / Avg Other RE Loans 0.64 1.19 86.9 1.33 11.4 1.21 -9.3 1.08 -10.5 **Means the number is too large to display in the cell | | 20.21 | 29.50 | 46.0 | 24.72 | -16.2 | 20.66 | -16.4 | 21.40 | 3.5 |
| *Total 1st Mortgage Lns Recovered 8,604,986 21,071,884 144.9 37,437,537 77.7 46,005,664 22.9 12,460,313 8.3 *NET 1st MORTGAGE LN C/Os 235,135,105 566,041,192 140.7 784,849,511 38.7 915,590,005 16.7 207,928,276 9.2 *Net Charge Offs - 1st Mortgage Loans | | ļ | | | | | | | | igsquare |
| *NET 1st MORTGAGE LN C/Os 235,135,105 566,041,192 140.7 784,849,511 38.7 915,590,005 16.7 207,928,276 9.2 *Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans *Total Other RE Lns Charged Off 614,686,174 1,155,247,087 87.9 1,231,064,687 6.6 1,055,881,536 -14.2 229,242,065 -13.2 *Total Other RE Lns Recovered 14,437,522 27,371,671 89.6 42,645,809 55.8 50,392,500 18.2 15,788,080 25.3 *NET OTHER RE LN C/Os 600,248,652 1,127,875,416 87.9 1,188,418,878 5.4 1,005,489,036 -15.4 213,453,985 -15.1 *Net Charge Offs Other RE Loans / Avg Other RE Loans *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) # Means the number is too large to display in the cell | | | | | | | | | | |
| ** Net Charge Offs - 1st Mortgage Loans | | | | | | | | | | |
| Avg 1st Mortgage Loans | | 235,135,105 | 566,041,192 | 140.7 | 784,849,511 | 38.7 | 915,590,005 | 16.7 | 207,928,276 | -9.2 |
| *Total Other RE Lns Charged Off 614,686,174 1,155,247,087 87.9 1,231,064,687 6.6 1,055,881,536 -14.2 229,242,065 -13.2 *Total Other RE Lns Recovered 14,437,522 27,371,671 89.6 42,645,809 55.8 50,392,500 18.2 15,788,080 25.3 *NET OTHER RE Ln C/Os 600,248,652 1,127,875,416 87.9 1,188,418,878 5.4 1,005,489,036 -15.4 213,453,985 -15.1 **Net Charge Offs Other RE Loans / Avg Other RE Loans 0.64 1.19 86.9 1.33 11.4 1.21 -9.3 1.08 -10.5 *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) # Means the number is too large to display in the cell | | | | 100 - | 0.00 | | 0.40 | 40- | 0.05 | |
| *Total Other RE Lns Recovered 14,437,522 27,371,671 89.6 42,645,809 55.8 50,392,500 18.2 15,788,080 25.3 *NET OTHER RE Ln C/Os 600,248,652 1,127,875,416 87.9 1,188,418,878 5.4 1,005,489,036 -15.4 213,453,985 -15.1 **Net Charge Offs Other RE Loans / Avg Other RE Loans 0.64 1.19 86.9 1.33 11.4 1.21 -9.3 1.08 -10.5 **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) # Means the number is too large to display in the cell | | | | | | | | | | |
| *NET OTHER RE LN C/Os 600,248,652 1,127,875,416 87.9 1,188,418,878 5.4 1,005,489,036 -15.4 213,453,985 -15.1 **Net Charge Offs Other RE Loans / Avg Other RE Loans 0.64 1.19 86.9 1.33 11.4 1.21 -9.3 1.08 -10.5 **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) | | | | | | | | | | |
| **Net Charge Offs Other RE Loans / Avg Other RE Loans 0.64 1.19 86.9 1.33 11.4 1.21 -9.3 1.08 -10.5 *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) # Means the number is too large to display in the cell | | | | | | | | | -,, | |
| * 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) # Means the number is too large to display in the cell | | | | | | | | | | |
| ** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing) # Means the number is too large to display in the cell | | | 1.19 | 00.9 | 1.33 | 11.4 | 1.21 | -9.3 | 1.08 | -10.5 |
| # Means the number is too large to display in the cell | | | | 1 | | | | | | |
| | | i (oi iio aiiidalizing) | | 1 | | | | | | \vdash |
| | # mode of number is too large to display in the cell | | | 1 | | | | | 44.5 | ELecco |

| | | has Business I as | | -41 | 1 | | | | |
|--|---------------------------------|-----------------------------------|----------------|---------------------------------|--------------|----------------------------------|-------------|---------------------------------|--------------|
| Return to cover | Men | ber Business Loa For Charter : | | ation | | | | | |
| 06/14/2012 | | Count of CU: | | | | | | | |
| CU Name: N/A | | | | | | | | | |
| Peer Group: N/A | Count of C | U in Peer Group : | | Nation * Peer Gro | up: All * | Types Included: A | II Federa | lly Insured Credit | Unions |
| | | | | | | | | | |
| BUSINESS LOANS | Dec-2008 | Dec-2009 | % Chg | Dec-2010 | % Chg | Dec-2011 | % Chg | Mar-2012 | % Chg |
| Member Business Loans (NMBLB) ¹ | 25,532,802,208 | 28,279,934,434 | 10.8 | 30,414,513,702 | 7.5 | 32,561,177,921 | 7.1 | 33,268,217,271 | 2.2 |
| Purchased Business Loans or Participations to Nonmembers (NMBLB) ¹ | 0.000.440.404 | 0.700.004.000 | | 0.770.000.000 | -0.3 | 0.545.500.470 | | 0 407 700 400 | 4.0 |
| Total Business Loans (NMBLB) 1 | 6,360,143,424 31,892,945,632 | 6,790,881,889 35,070,816,323 | 6.8 10.0 | 6,770,336,236 37,184,849,938 | 6.0 | 6,545,583,172 39,106,761,093 | -3.3 5.2 | 6,427,786,489 39,696,003,760 | -1.8 1.5 |
| Unfunded Commitments ¹ | 1,701,806,459 | 1,613,346,737 | -5.2 | 1,594,169,895 | -1.2 | 1,851,942,487 | 16.2 | 1,932,141,257 | 4.3 |
| TOTAL BUSINESS LOANS (NMBLB) LESS | 00 404 400 470 | 00 457 400 500 | 40.0 | 05 500 000 040 | | 07.054.040.000 | | 07 700 000 500 | |
| UNFUNDED COMMITMENTS 1 %(Total Business Loans (NMBLB) Less Unfunded | 30,191,139,173 | 33,457,469,586 | 10.8 | 35,590,680,043 | 6.4 | 37,254,818,606 | 4.7 | 37,763,862,503 | 1.4 |
| Commitments/ Total Assets) 1 | 3.72 | 3.78 | 1.6 | 3.89 | 2.9 | 3.87 | -0.5 | 3.77 | -2.7 |
| NUMBER OF BUSINESS LOANS OUTSTANDING: Number of Outstanding Business Loans to Members | 131.346 | 440.000 | 8.2 | 440.000 | 4.9 | 161,976 | 8.7 | 164,375 | 1.5 |
| Number of Outstanding Purchased Business Loans or | 131,346 | 142,083 | 8.2 | 149,069 | 4.9 | 161,976 | 8.7 | 164,375 | 1.5 |
| Participation Interests to Nonmembers | 16,199 | 15,600 | -3.7 | 16,554 | 6.1 | 13,930 | -15.9 | 13,767 | -1.2 |
| Total Number of Business Loans Outstanding REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS) | 147,545 | 157,683 | 6.9 | 165,623 | 5.0 | 175,906 | 6.2 | 178,142 | 1.3 |
| Construction and Development | N/A | N/A | | N/A | | 1,542,526,694 | | 1,479,672,844 | -4.1 |
| Farmland | N/A | N/A | | N/A | | 737,733,925 | | 759,715,419 | 3.0 |
| Non-Farm Residential Property | N/A | N/A | | N/A | | 8,076,260,979 | | 8,409,931,532 | 4.1 |
| Owner Occupied, Non-Farm, Non-Residential Property Non-Owner Occupied, Non-Farm, Non-Residential Property | N/A N/A | N/A N/A | | N/A N/A | | 10,083,184,417 12,326,503,931 | | 10,185,075,261 | 1.0 |
| Total Real Estate Secured Business Loans | N/A N/A | N/A N/A | | N/A | | 32,766,209,946 | | 33,155,091,217 | 1.2 |
| NON-REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON- MEMBERS) | | | | | | , , , , | | , , , , , , , | |
| Loans to finance agricultural production and other loans to farmers | N/A | N/A | | N/A | | 739,765,432 | | 750,916,355 | 1.5 |
| Commercial and Industrial Loans Unsecured Business Loans | N/A N/A | N/A N/A | | N/A N/A | | 5,232,960,649 | | 5,414,070,388 97,009,332 | 3.5 1.6 |
| Unsecured Revolving Lines of Credit (Business Purpose) | N/A | N/A | | N/A | | 95,480,490 272,344,576 | | 278,916,468 | 2.4 |
| Total Non-Real Estate Secured Business Loans | N/A | N/A | | N/A | | 6,340,551,147 | | 6,540,912,543 | 3.2 |
| NUMBER OF BUSINESS LOANS OUTSTANDING BY TYPE | | | | | | | | | |
| Number - Construction and Development Number - Farmland | N/A N/A | N/A N/A | | N/A N/A | | 2,134 4,886 | | 2,081 4,920 | -2.5 0.7 |
| Number - Non-Farm Residential Property | N/A | N/A | | N/A | | 51,260 | | 53,104 | 3.6 |
| Number - Owner Occupied, Non-Farm, Non-Residential Property | N/A | N/A | | N/A | | 24,463 | | 24,878 | 1.7 |
| Number - Non-Owner Occupied, Non-Farm, Non-Residential Property | N/A | N/A | | N/A | | 26,900 | | 26,637 | -1.0 |
| Total Number of Real Estate Secured Business Loans Number - Loans to finance agricultural production and other loans to farmers | N/A N/A | N/A N/A | | N/A N/A | | 109,643 | | 111,620 | 1.8 -1.4 |
| Number - Commercial and Industrial Loans | N/A | N/A | | N/A | | 11,378 37,938 | | 11,217 37,664 | -0.7 |
| Number - Unsecured Business Loans | N/A | N/A | | N/A | | 2,562 | | 2,506 | -2.2 |
| Number - Unsecured Revolving Lines of Credit (Business Purpose) | N/A | N/A | | N/A | | 14,385 | | 15,135 | 5.2 |
| Total Number of Non-Real Estate Secured Business Loans | N/A | N/A | | N/A | | 66,263 | | 66,522 | 0.4 |
| AMOUNT OF BUSINESS LOANS GRANTED OR PURCHASED: | | | | | | | | | |
| * MBL (NMBLB) Granted YTD 1 | 11,511,690,394 | 9,439,573,406 | -18.0 | 10,736,529,666 | 13.7 | 11,781,509,562 | 9.7 | 3,146,742,517 | 6.8 |
| * Purchased or Participation Interests to Nonmembers (NMBLB) DELINQUENCY - MEMBER BUSINESS LOANS | 1,971,566,733 | 1,329,383,308 | -32.6 | 1,326,488,174 | -0.2 | 1,403,039,823 | 5.8 | 418,379,974 | 19.3 |
| 1 to < 2 Months Delinquent | 387,226,608 | 548,463,746 | 41.6 | 596,798,295 | 8.8 | 468,584,699 | -21.5 | 570,014,236 | 21.6 |
| 2 to < 6 Months Delinquent | 409,178,047 | 602,664,514 | 47.3 | 618,125,786 | 2.6 | 628,173,181 | 1.6 | 498,811,669 | -20.6 |
| 6 to 12 Months Delinquent 12 Months & Over Delinquent | 149,168,321 | 360,745,164 | 141.8 | 391,836,307 | 8.6 | 349,834,643 | -10.7 | 395,309,620 | 13.0 |
| Total Del Loans - All Types (2 or more Mo) | 125,981,018 684,327,386 | 292,638,030 1,256,047,708 | 132.3 83.5 | 436,565,295 1,446,527,388 | 49.2 15.2 | 445,610,746 1,423,618,570 | 2.1 -1.6 | 484,532,182 1,378,653,471 | 8.7 -3.2 |
| MBL DELINQUENCY RATIOS | 001,021,000 | 1,200,011,100 | 00.0 | 1,110,021,000 | 10.2 | 1,120,010,010 | 1.0 | 1,070,000,171 | 0.2 |
| % MBL > 1 Month Delinquent (All delinquency > 30 days) | 3.55 | 5.39 | 52.0 | 5.74 | 6.4 | 5.08 | -11.5 | 5.16 | 1.6 |
| % MBL > 2 Months Delinquent (Reportable delinquency) MBL CHARGE-OFFS AND RECOVERIES: | 2.27 | 3.75 | 65.6 | 4.06 | 8.3 | 3.82 | -6.0 | 3.65 | -4.5 |
| *Total MBL Charge Offs | 131,876,705 | 224,029,781 | 69.9 | 292,131,922 | 30.4 | 373.118.640 | 27.7 | 75,337,282 | -19.2 |
| *Total MBL Recoveries | 7,065,554 | 6,548,919 | | | 92.0 | 15,150,108 | 20.5 | 2,460,399 | |
| MISCELLANEOUS MBL INFORMATION: | | | | | | | | | |
| Real Estate Loans also Reported as Business Loans Construction & Development Loans Meeting 723.3(a) | 24,494,103,551 2,088,824,879 | 27,689,863,302 | 13.0 | 29,578,427,468 1476996692 | 6.8 -12.8 | 32,003,955,197 | 8.2 | 32,375,553,921 1,346,100,010 | 1.2 |
| Number of Construction & Development Loans - 723(a) | 2,088,824,879 | 1,693,971,431 1670 | -18.9 -22.9 | 1,672 | -12.8 | 1,384,275,274 1,790 | -6.3 7.1 | 1,346,100,010 | -2.8 -0.3 |
| Unsecured Business Loans Meeting 723.7(c)-(d) | 133,685,286 | 170,691,125 | | 148,557,889 | -13.0 | 164,040,225 | 10.4 | 170,402,792 | |
| Number of Unsecured Business Loans - 723.7(c)-(d) | 4,707 | 6,058 | 28.7 | 6,701 | 10.6 | 6,982 | 4.2 | 7,442 | 6.6 |
| Agricultural Related (NMBLB) 1 | 1,108,170,527 | 1,197,917,677 | 8.1 | 1,292,611,256 | 7.9 | 1,477,499,357 | 14.3 | 1,510,631,774 | 2.2 |
| Number of Outstanding Agricultural Related Loans * Business Loans and Participations Sold | 15,396 2,049,517,820 | 15,716 1,293,972,211 | 2.1 -36.9 | 15,153 1.507.019.500 | -3.6 16.5 | 16,264 1,666,537,715 | 7.3 10.6 | 16,137 533,306,446 | -0.8 28.0 |
| SBA Loans Outstanding | 519,635,376 | 601,430,787 | 15.7 | 697,374,881 | 16.0 | 804,992,361 | 15.4 | 860,233,842 | 6.9 |
| Number of SBA Loans Outstanding | 7,100 | 7,394 | 4.1 | 8,532 | 15.4 | 8,059 | -5.5 | 8,173 | |
| ¹ PART 723 REDEFINED MEMBER BUSINESS LOANS IN OCTOBER 2003; * Amounts are y | ear-to-date and the re | lated % change ratios | s are annu | alized. | | | | | |
| | | | | | <u> </u> | | | | 12. MBLs |

| | Invest | ments, Cash, & Cas | h Equival | lents | | | | | |
|--|-----------------|---------------------------------------|-----------|----------------------|------------|-----------------------|------------|----------------------|------------|
| Return to cover | | For Charter : | | | | | | | |
| 06/14/2012 | | Count of CU: | | | | | | | |
| CU Name: N/A | | Asset Range : | N/A | | | | | | |
| Peer Group: N/A | | | | Nation * Peer Group: | All * Type | es Included: All Fede | rally Insu | red Credit Unions (F | ICUs) * |
| · | Count of | CU in Peer Group : | N/A | • | | | | Ì | |
| | | • | | | | | | | |
| | Dec-2008 | Dec-2009 | % Cha | Dec-2010 | % Cha | Dec-2011 | % Cha | Mar-2012 | % Cha |
| INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS | | | | | | | - | | |
| · | | | | | | | | | |
| SFAS 115 CLASS OF INVESTMENTS | | | | | | | | | |
| Held to Maturity < 1 yr | 8,297,752,179 | 9,815,989,297 | 18.3 | 8,850,450,334 | -9.8 | 10,862,685,287 | 22.7 | 10,976,748,041 | 1.1 |
| Held to Maturity 1-3 yrs | 9,243,491,659 | 13,992,837,035 | 51.4 | 18,589,353,653 | 32.8 | 21,143,153,568 | 13.7 | 20,709,520,546 | -2.1 |
| Held to Maturity 3-5 yrs | 5,432,790,606 | 7,565,067,607 | 39.2 | 9,547,004,023 | 26.2 | 11,238,254,617 | 17.7 | 13,652,355,409 | 21.5 |
| Held to Maturity 5-10 yrs | 1,836,081,394 | 2,189,492,678 | 19.2 | 3,765,368,206 | 72.0 | 3,792,959,799 | 0.7 | | |
| Held to Maturity 3-10 yrs | N/A | N/A | | N/A | | N/A | | N/A | |
| Held to Maturity > 10 yrs | 785,404,477 | 1,265,409,110 | 61.1 | 1,793,255,322 | 41.7 | 2,291,254,283 | 27.8 | · | |
| TOTAL HELD TO MATURITY | 25,595,520,315 | 34,828,795,727 | 36.1 | 42,545,431,538 | 22.2 | 49,328,307,554 | 15.9 | | |
| | | ,, 3,- 2. | | ,, ,,000 | | , , , | | 21,221,231,010 | |
| Available for Sale < 1 yr | 24,682,772,943 | 23,236,124,024 | -5.9 | 27,795,091,992 | 19.6 | 32,735,786,085 | 17.8 | 35,054,307,843 | 7.1 |
| Available for Sale 1-3 yrs | 25,467,637,360 | 38,275,732,258 | 50.3 | 49,066,237,744 | 28.2 | 60,064,051,562 | 22.4 | | |
| Available for Sale 3-5 yrs | 15,072,580,496 | 22,308,801,691 | 48.0 | 33,889,073,940 | 51.9 | 38,354,802,284 | 13.2 | | |
| Available for Sale 5-10 yrs | 7,038,117,714 | 10,516,838,826 | 49.4 | 15,905,030,459 | 51.2 | 14,832,456,347 | -6.7 | | |
| Available for Sale 3-10 yrs | N/A | N/A | | N/A | | N/A | | N/A | |
| Available for Sale > 10 yrs | 2,320,073,167 | 2,873,510,048 | 23.9 | 3,095,166,232 | 7.7 | 3,178,291,910 | 2.7 | | |
| TOTAL AVAILABLE FOR SALE | 74,581,181,680 | 97,211,006,847 | 30.3 | 129.750.600.367 | 33.5 | 149,165,388,188 | 15.0 | -,,, | |
| | ,,, | , , | | ,,, | | , , | | ,,, | |
| Trading < 1 year | 156,115,742 | 534,778,688 | 242.6 | 434,436,921 | -18.8 | 574,982,915 | 32.4 | 394,915,566 | -31.3 |
| Trading 1-3 years | 125,946,098 | 271,591,634 | | 339,680,862 | 25.1 | 462,978,762 | 36.3 | , , | |
| Trading 3-5 years | 48,260,944 | 77,687,493 | 61.0 | 112,199,600 | 44.4 | 88,525,142 | -21.1 | | |
| Trading 5-10 years | 33,823,074 | 63,650,491 | 88.2 | 61,830,682 | -2.9 | 66,487,177 | 7.5 | , , | |
| Trading 3-10 years | N/A | N/A | | N/A | | N/A | | N/A | |
| Trading > 10 years | 10,290,623 | 8,995,423 | -12.6 | 5,386,376 | -40.1 | 1,606,249 | -70.2 | | |
| TOTAL TRADING | 374,436,481 | 956,703,729 | 155.5 | 953,534,441 | -0.3 | 1,194,580,245 | 25.3 | , , | |
| | , , , , , | | | ,, | | , - ,, | | ,,,,,,,,, | |
| Other Investments < 1 yr | 78,047,521,469 | 107,520,113,902 | 37.8 | 102,441,409,521 | -4.7 | 114,419,354,199 | 11.7 | 135,177,368,546 | 18.1 |
| Other Investments 1-3 yrs | 22,674,811,099 | 26,571,204,387 | 17.2 | 26,046,568,726 | -2.0 | 24,188,911,839 | -7.1 | | |
| Other Investments 3-5 yrs | 4,559,324,867 | 3,183,484,683 | -30.2 | 3,210,815,162 | 0.9 | 4,672,795,591 | 45.5 | | |
| Other Investments 5-10 yrs | 332,989,260 | 278,910,945 | -16.2 | 439,481,273 | 57.6 | 653,953,018 | 48.8 | , , , | |
| Other Investments 3-10 yrs | N/A | N/A | | N/A | | N/A | | N/A | |
| Other Investments > 10 yrs | 202,072,594 | 210,961,047 | 4.4 | 294,023,571 | 39.4 | 497,162,554 | 69.1 | 534,020,723 | 7.4 |
| TOTAL Other Investments | 105,816,719,289 | 137,764,674,964 | 30.2 | 132,432,298,253 | -3.9 | 144,432,177,201 | 9.1 | 166,850,992,754 | 15.5 |
| | | | | , , , | | , , , | | , , , | |
| MATURITIES: | | | | | | | | | |
| Total Investments < 1 yr | 111,184,162,333 | 141,107,005,911 | 26.9 | 139,521,388,768 | -1.1 | 158,592,808,486 | 13.7 | 181,603,339,996 | 14.5 |
| Total Investments 1-3 yrs | 57,511,886,216 | 79,111,365,314 | 37.6 | 94,041,840,985 | 18.9 | 105,859,095,731 | 12.6 | | |
| Total Investments 3-5 yrs | 25,112,956,913 | 33,135,041,474 | 31.9 | 46,759,092,725 | | 54,354,377,634 | 16.2 | | |
| Total Investments 5-10 yrs | 9,241,011,442 | 13,048,892,940 | 41.2 | | 54.6 | 19,345,856,341 | -4.1 | | |
| Total Investments 3-10 yrs | N/A | N/A | | N/A | | N/A | | N/A | |
| Total Investments > 10 yrs | 3,317,840,861 | 4,358,875,628 | 31.4 | 5,187,831,501 | 19.0 | 5,968,314,996 | 15.0 | 5,991,228,632 | 0.4 |
| Total | 206,367,857,765 | 270,761,181,267 | 31.2 | | 12.9 | 344,120,453,188 | 12.6 | | |
| # Means the number is too large to display in the cell | | · · · · · · · · · · · · · · · · · · · | | , | | | | | |
| | | | | | | | | 13 | 3. InvCash |

| For Charter NA | | | Other Investment Inf | ormation | | | | | | 1 |
|--|---|----------------|----------------------|----------|---|-----------|----------------------|------------|--------------------|------------|
| March Process Proces | Return to cover | | | | | | | | | |
| Diamet MA | 06/14/2012 | | | | | | | | | |
| Court of CU in Pietr Group: NA Dec-2009 N.Chg Dec-2010 N.Chg | CU Name: N/A | | | | | | | | | |
| No. | Peer Group: N/A | | Criteria : | Region: | Nation * Peer Group | All * Typ | es Included: All Fed | erally Ins | ured Credit Unions | (FICUs) |
| NORS PRINCE SUMMAY: NO. NA. NA. NA. NA. NA. NA. NA. NA. NA. NA | | Count of | f CU in Peer Group : | N/A | | | | | | |
| NORS PRINCE SUMMAY: NO. NA. NA. NA. NA. NA. NA. NA. NA. NA. NA | | | | | | | | | | |
| NOLIA Commente Notes (inclusion In US 6007 Obligations) NOL Na. Na. 1,481281860 3,479.781,300 372 3,807.146,005 3,180.781,000 3,1 | | Dec-2008 | Dec-2009 | % Chg | Dec-2010 | % Chg | Dec-2011 | % Chg | Mar-2012 | % Chg |
| Table FIDIC-Seased Guaranteen Notes NA NA NA NA NA 12 17,787.75 137,882.799 13. | | | | | | | | | | |
| All Other Life Sciencement Chaigspores NA | | | | | | | | 137.5 | | |
| CPAL US GOVERNMENT CRUCKATIONS | | | | | | | | | | |
| Agency/GSE Debt Instruments (not backed by mortgages) 36.571.876.477 50.553.950.087 4.8.8 75.84.965.027 4.8.8 75.84.965.624 4.3 8.808.08.74.666 17.0 8.95.52.34.12.800 5.10.84.965.624 5.2.9 8.94.98.94.969 5.3 9.38.900.950 8.90 9.000.41.800 8.900.41.8000 8.900.41.800 8.900.41.800 8.900.41.8000 8.900.41.8000 8.900.41.8000 8.900.41. | | | · · | 70.0 | | 547 | | 05.0 | | |
| Agency/IESE Mortgage-Basked Securities | TOTAL U.S. GOVERNMENT OBLIGATIONS | 4,062,383,155 | 7,034,416,256 | 73.2 | 10,881,323,339 | 54.7 | 8,078,002,528 | -25.8 | 11,023,005,771 | 36.5 |
| Agency/IESE Mortgage-Basked Securities | Aganay/CSE Dobt Instruments (not hanked by martgages) | 20 524 070 477 | F2 F24 0F2 007 | 42.0 | 75 004 005 004 | 44.2 | 00 600 674 656 | 17.0 | 02 522 442 000 | |
| FORTAL FEDERAL AGENCY SECURITIES 60,005,009,007,207 Fivelally issued describes Search of Securities (1998) 70,007,007,007,007,007,007,007,007,007 | | | | | | | | | | |
| Securities Issued by States and Political BuildWiston in the U.S. NA NA NA NA NA NA NA N | | | | | | | | | | |
| Pivately Issaed Securities (PCU only) N/A N/A N/A 72,025,035 428 1,177,988,176 58,8 1,261,117,198 6. | | | , , , | | | 33.4 | | 20.3 | | |
| Protate Plasade Securities (FISCUS Only) 323,039.07 297,884.547 277 36,000.726 216 296,518.00 18.1 294,074.45 3.1 207,074.15 2.1 2.2 | | | | | | -42 8 | | -36.9 | | |
| Privately Invasted Mortgage-Backed Securities (FISCLS civity) 232,020,307 297,824,647 277 302,009,727 298,824,647 277 302,009,727 210 298,518,000 198 2,946,552,670 171 2,164,249,682,677 171 2,164,249,682,677 171 2,164,249,682,677 171 2,164,249,682,677 171 2,164,249,682,677 171 2,164,149,682,677 171 2,164,249,682,677 171 2,164,149,682,677 171 2,164,149,682,677 171 2,164,149,682,677 171 2,164,149,682,677 171 2,164,149,682,677 171 2,164,149,682,677 171 2,164,149,682,677 171 2,164,149,682,677 171 2,164,149,682,677 171 2,164,149,164 178 178 178 178 178 178 178 17 | | | | 0 | | 12.0 | | | | |
| Montal Funds | | | · | 27.7 | | 21.6 | | | | |
| Mutual Funds | | | | | | | | | | |
| Common Trusts NA 662.35.3.11 | | 0,2 12,202,001 | 0,000,000,000 | | _,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,, | | _, , , | | ,,- | |
| Common Trusts NA 662,353,311 2,20,181,442 56.8 137,172,388 3.77 135,835,810 1.70 | Mutual Funds | N/A | 1,327,770,413 | | 1,524,816,723 | 14.8 | 1,786,193,637 | 17.1 | 2,016,177,362 | 12.9 |
| Institution | Common Trusts | | | | | | | | | |
| MORTGAGE RELATED SECURITIES: 23,756,002,469 23,756,002,469 23,756,002,469 23,756,002,469 23,756,002,469 24,752,001,033 22,1 48,319,947,944 81,602,002,002,002,002,002,002,002,002,002 | TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS | 2,027,944,803 | | -1.9 | | | 1,923,366,005 | | 2,152,012,542 | 11.9 |
| Collateralized Mortgage Obligations | Bank Issued FDIC-Guaranteed Bonds | N/A | N/A | | N/A | | 812,203,664 | | 654,519,201 | -19.4 |
| Commercial Mortgage Backed Securities 767.093.279 1,264.731.920 64 1,678.388.181 32 7 1,820.792.955 8.5 2,436.825,632 33.17THER NVESTRINN INFORMATION: | MORTGAGE RELATED SECURITIES: | | | | | | | | | |
| DTHER NYESTMENT INFORMATION: | Collateralized Mortgage Obligations | 23,756,002,469 | 29,150,133,038 | 22.7 | 36,643,085,468 | 25.7 | 44,752,001,033 | 22.1 | 48,319,547,944 | 8.0 |
| Nor-Mortgape Related Securities With Embedded Options or Complex Coupon Formulas 11,184,677,579 17,553,397,709 56.9 23,795,757,250 35.6 24,101,972,234 13 24,762,447,802 2.00 complex Coupon Formulas 2,765,964,476 3,389,841,970 22.6 6,929,889,033 104.4 10,555,074,954 52.3 13,115,706,333 24.5 (4,101,192,192,192,192,192,192,192,192,192,19 | Commercial Mortgage Backed Securities | 767,093,279 | 1,264,731,920 | 64.9 | 1,678,388,181 | 32.7 | 1,820,792,955 | 8.5 | 2,436,825,632 | 33.8 |
| or Complex Coupon Formulas 11,184,677,579 17,553,397,700 18,000,Mortgape Related Securities With Maturities > 9 Yrs Without Embedded Options or Complex Coupon Formulas 2,765,964,476 2,389,841,970 2,26 6,929,889,003 10,4 10,855,074,956 2,311,187,06,333 2,411,187,06,333 | OTHER INVESTMENT INFORMATION: | | | | | | | | | |
| Non-Mortgage Related Securities With Maturities > 3 Yrs | | | | | | | | | | |
| Without Embedded Options or Complex Coupon Formulas 2.765,964,476 3.389,841,970 2.26 6.929,889,033 10.44 10.555,074,954 52.3 13,115,706,933 24.5 securities per 703.10(a) 3.836,316,319 3.807,045,770 2.00 2.697,543,512 -12,1 4.813,003,840 78.4 5.479,144,345 13.8 pepositis Shares per 703.10(a) 3.836,316,319 3.070,045,770 2.00 2.697,543,512 -12,1 4.813,003,840 78.4 5.479,144,345 13.8 pepositis Shares per 703.10(a) 3.836,316,319 3.070,045,770 2.00 2.697,543,512 -12,1 4.813,003,840 78.4 5.479,144,345 13.8 pepositis Shares per 703.10(a) 3.836,316,319 3.070,045,770 2.00 2.697,543,512 -12,1 4.813,003,840 78.4 5.479,144,345 13.8 pepositis Shares per 703.10(a) 3.847,77,415,282 12.7 3.846,865,311,031 11.8 per 10.8 p | | 11,184,677,579 | 17,553,397,709 | 56.9 | 23,795,757,250 | 35.6 | 24,101,972,234 | 1.3 | 24,762,447,802 | 2.7 |
| Securities per 703.12(b) 42,681,953,370 54,933,842,046 28.7 71,583,273,334 30.2 84,797,882,758 18.5 92,376,112,433 81,990,9018/578 92,001 93,836,316,319 30,70,045,709 20.0 2,697,543,512 -12.1 4,813,003,840 78.4 5,479,124,33 81,990,9018/578 18.5 92,376,112,433 81,990,9018/578 18.5 92,376,112,433 81,990,9018/578 18.5 92,376,112,433 81,990,9018/578 18.5 92,376,112,433 81,990,9018/578 18.5 92,376,112,433 81,990,9018/578 18.5 92,376,112,433 81,990,9018/578 18.5 92,376,112,433 81,990,9018/578 18.5 92,376,112,433 81,990,9018/578 18.5 92,376,112,435 18.5 92,576,13,11 92,000,002.26 6.5 92,576,543,51 18.5 93,576,543,51 18.5 | | | | | | | | | | |
| Pepositis/Shares per 703.10(a) 3,836,316,319 3,070,045,709 20.0 2,697,543,512 12.1 4,813,003,840 78.4 5,479,144,345 13,444614 134,44614 144,4461 144,4 | | | | | | | | | | |
| Market Value of Investments Purchased Under 181,886,076 216,518,378 19.0 230,600,226 6.5 195,753,388 1.5 188,554,588 1.7 188 | | | | | | | | | | |
| Investment Pilor Program (703.19) | | 3,836,316,319 | 3,070,045,709 | -20.0 | 2,697,543,512 | -12.1 | 4,813,003,840 | 78.4 | 5,479,144,345 | 13.8 |
| Part Value of Total Investments 206,663,197,531 270,814,790,749 31.1 306,025,531,751 13.0 344,777,415,282 12.7 34,865,311,031 11.1 | | 191 996 076 | 216 519 379 | 10.0 | 230 600 226 | 6.5 | 105 753 388 | -15.1 | 109 554 599 | 1 1 1 |
| Investment Repurchase Agreements 388,492,401 43,605,476 88.8 153,011,805 250.9 208,691,599 36.4 220,131,250 5.5 Sorrowing Repurchase Agreements Placed in Investments for Positive Arbitrage 522,790,398 567,013,301 8.5 506,822,034 -10.6 515,023,897 1.6 507,676,707 -1.2 Sach on Deposit in Corporate Credit Unions 25,310,880,659 40,752,525,632 61.0 40,754,997,643 0.0 31,142,842,789 23.6 38,074,905,524 22.5 Sach on Deposit in Other Financial Institutions 8,751,643,537 43.1 19,893,324,396 58.8 50,647,492,774 54.6 63,789,380,508 25.5 SUSO INFORMATION 1,115,739,515 1,145,854,134 2.7 1,319,073,255 15.1 1,383,898,409 4.9 1,421,401,649 2.2 SUSO Ioans 592,260,882 746,169,306 26.0 792,616,970 6.2 712,780,875 -10.1 733,355,500 2.8 Sugregate cash outlays in CUSO 666,043,220 924,396,446 36.4 1,016,659,222 10.0 1,024,004,442 0.7 1,017,367,823 -0.1 WHOLLY OWNED CUSO INFORMATION 1,131,724,117 1,009,785,009 1.0 1,525,021,793 32.6 1,557,217,722 2.7 Substancial Customer of the Customer of | | | | | | | | | | |
| Sorrowing Repurchase Agreements Placed in Investments 522,790,388 567,013,301 8.5 506,822,034 -10.6 515,023,897 1.6 507,878,707 -1.2 - | | | | | | | | | | |
| For Positive Arbitrage 522,790,398 567,013,301 8.5 506,822,034 1.0.6 515,023,897 1.6 507,878,707 7.1.2 7.2.2 7 | | 000,402,401 | 40,000,470 | 00.0 | 100,011,000 | 200.0 | 200,001,000 | 00.1 | 220,101,200 | 0.0 |
| Zash on Deposit in Corporate Credit Unions 25,310,858,059 40,752,525,632 61.0 40,754,977,643 0.0 31,142,842,789 -23.6 38,074,908,524 22.2 22.6 23.6 0.0 | for Positive Arbitrage | 522,790,398 | 567,013,301 | 8.5 | 506,822,034 | -10.6 | 515,023,897 | 1.6 | 507,878,707 | -1.4 |
| Cause of Investments in CUSO 1,115,739,515 1,145,854,134 2.7 1,319,073,255 15.1 1,383,898,409 4.9 1,421,401,649 2.7 | Cash on Deposit in Corporate Credit Unions | | | | | | | | | |
| Value of Investments in CUSO | Cash on Deposit in Other Financial Institutions | 8,751,643,537 | 12,523,862,167 | 43.1 | 19,893,324,396 | 58.8 | 50,647,749,274 | 154.6 | 63,783,385,038 | 25.9 |
| Suggregate cash outlays in CUSO 652,260,882 746,169,306 26.0 792,616,970 6.2 712,780,875 -10.1 733,355,500 2.3 | CUSO INFORMATION | | | | | | | | | |
| Aggregate cash outlays in CUSO (668,043,220 924,396,446 38.4 1,016,659,222 10.0 1,024,064,942 0.7 1,017,367,823 -0.7 (1,017,36 | Value of Investments in CUSO | 1,115,739,515 | 1,145,854,134 | 2.7 | 1,319,073,255 | 15.1 | 1,383,898,409 | 4.9 | 1,421,401,649 | 2.7 |
| WHOLLY OWNED CUSO INFORMATION N/A 2,559,751,514 2,262,270,482 -11.6 1,525,021,793 -32.6 1,557,217,722 2.7 Total Assets of Wholly Owned CUSOs | CUSO loans | 592,260,882 | 746,169,306 | 26.0 | 792,616,970 | 6.2 | 712,780,875 | -10.1 | 733,355,500 | 2.9 |
| Total Assets of Wholly Owned CUSOs | | 668,043,220 | 924,396,446 | 38.4 | 1,016,659,222 | 10.0 | 1,024,064,942 | 0.7 | 1,017,367,823 | -0.7 |
| Total Capital of Wholly Owned CUSOs | | | | | | | | | | 1 |
| Net Income/Loss of Wholly Owned CUSOs | | | | | | | | | | _ |
| Total Loans of Wholly Owned CUSOs | | | | | | | | | | |
| Total Delinquency of Wholly Owned CUSOS | | | | | | 23.1 | | -106.6 | | |
| nv not Authorized by the FCU Act or NCUA R&R (SCU only) 1,956,342,699 1,702,930,853 -13.0 2,056,311,768 20.8 2,275,573,100 10.7 2,493,164,753 9.6 Dutstanding Balance of Brokered CDs and Share Certificates Purchased 12,204,366,793 15,733,856,951 28.9 16,502,508,698 4.9 17,533,111,350 6.2 18,108,536,077 3.3 3.6 SERDIT UNION INVESTMENT PROGRAMS Mortgage Processing 1,733 1,612 -7.0 1,644 2.0 1,653 0.5 1,678 1.9 Approved Mortgage Seller 809 848 4.8 870 2.6 885 1.7 898 1.8 Borrowing Repurchase Agreements 26 41 57.7 41 0.0 41 0.0 41 0.0 43 43.8 Brokered Deposits (all deposits acquired through 3rd party) 251 337 34.3 34.3 314 -6.8 305 -2.9 302 -1.0 nivestment Pilot Program 19 17 -10.5 13 -23.5 13 0.0 13 0.0 13 0.0 13 0.0 14 120 24 150 250 26 27 28 28 20 20 20 20 20 20 20 20 | | | | | | | | | | |
| Dutstanding Balance of Brokered CDs and Share Certificates Purchased 12,204,366,793 15,733,856,951 28.9 16,502,508,698 4.9 17,533,111,350 6.2 18,108,536,077 3.3 CREDIT UNION INVESTMENT PROGRAMS Wortgage Processing 1,733 1,612 -7.0 1,644 2.0 1,653 0.5 1,678 1.5 Approved Mortgage Seller 809 848 4.8 870 2.6 885 1.7 898 1.8 Borrowing Repurchase Agreements 26 41 57.7 41 0.0 41 0.0 41 0.0 43 43.8 Brokered Deposits (all deposits acquired through 3rd party) 251 337 34.3 314 -6.8 305 -2.9 302 -1.0 Newstment Pilot Program 19 17 -10.5 13 -23.5 13 0.0 13 0.0 13 0.0 13 0.0 14 20 20 20 20 20 20 20 20 20 2 | Total Delinquency of Wholly Owned CUSOs | N/A | 50,978,255 | | 33,207,526 | -34.9 | 45,662,677 | 37.5 | 43,995,677 | -3.7 |
| Dutstanding Balance of Brokered CDs and Share Certificates Purchased 12,204,366,793 15,733,856,951 28.9 16,502,508,698 4.9 17,533,111,350 6.2 18,108,536,077 3.3 CREDIT UNION INVESTMENT PROGRAMS Wortgage Processing 1,733 1,612 -7.0 1,644 2.0 1,653 0.5 1,678 1.5 Approved Mortgage Seller 809 848 4.8 870 2.6 885 1.7 898 1.8 Borrowing Repurchase Agreements 26 41 57.7 41 0.0 41 0.0 41 0.0 43 43.8 Brokered Deposits (all deposits acquired through 3rd party) 251 337 34.3 314 -6.8 305 -2.9 302 -1.0 Newstment Pilot Program 19 17 -10.5 13 -23.5 13 0.0 13 0.0 13 0.0 13 0.0 14 20 20 20 20 20 20 20 20 20 2 | Invested Authorized by the FOLL Act of NOVA DOD (COLL and a | 4.050.040.000 | 4 700 000 050 | 40.0 | 0.050.044.700 | 00.0 | 0.075.570.400 | 40- | 2 402 404 752 | |
| Certificates Purchased 12,204,366,793 15,733,856,951 28.9 16,502,508,698 4.9 17,533,111,350 6.2 18,108,536,077 3.3 | | 1,956,342,699 | 1,702,930,853 | -13.0 | 2,056,311,768 | 20.8 | 2,215,513,100 | 10.7 | 2,493,164,753 | 9.6 |
| CREDIT UNION INVESTMENT PROGRAMS 1,733 1,612 -7.0 1,644 2.0 1,653 0.5 1,678 1.5 Approved Mortgage Processing 809 848 4.8 870 2.6 885 1.7 898 1.5 Borrowing Repurchase Agreements 26 41 57.7 41 0.0 41 0.0 43 4.5 Brokered Deposits (all deposits acquired through 3rd party) 251 337 34.3 314 -6.8 305 -2.9 302 -1.0 Investment Pilot Program 19 17 -10.5 13 -23.5 13 0.0 13 Investments Not Authorized by FCU Act (SCU only) 134 123 -8.2 121 -1.6 116 -4.1 121 4.5 Deposits and Shares Meeting 703.10(a) 1,101 913 -17.1 950 4.1 947 -0.3 959 1.5 Brokered Certificates of Deposit (investments) 2,194 1,855 -15.5 1,862 0.4 1,800 -3.3 1,829 1.6 Means the number is too large to display in the cell | | 12 204 366 703 | 15 733 856 051 | 28.0 | 16 502 508 608 | 4.0 | 17 533 111 350 | 6.2 | 19 109 536 077 | , 33 |
| Mortgage Processing 1,733 1,612 -7.0 1,644 2.0 1,653 0.5 1,678 1.5 Approved Mortgage Seller 809 848 4.8 870 2.6 885 1.7 898 1.5 Sorrowing Repurchase Agreements 26 41 57.7 41 0.0 41 0.0 41 0.0 43 4.5 Brokered Deposits (all deposits acquired through 3rd party) 251 337 34.3 314 -6.8 305 -2.9 302 -1.0 minustentent Pilot Program 19 17 -10.5 13 -23.5 13 0.0 13 0.0 myestments Not Authorized by FCU Act (SCU only) 134 123 -8.2 121 -1.6 116 -4.1 121 4.5 Deposits and Shares Meeting 703.10(a) 1,101 913 -17.1 950 4.1 947 -0.3 959 1.5 Brokered Certificates of Deposit (investments) 2,194 1,855 -15.5 1,862 0.4 1,800 -3.3 1,829 1.6 Means the number is too large to display in the cell | | 12,204,300,793 | 13,733,030,931 | 20.9 | 10,302,300,090 | 4.5 | 17,000,111,000 | 0.2 | 10,100,330,077 | 3.3 |
| Approved Mortgage Seller 809 848 4.8 870 2.6 885 1.7 898 1.5 80 809 844 4.8 870 2.6 885 1.7 898 1.5 80 809 849 4.8 870 2.6 885 1.7 898 1.5 80 809 849 4.8 870 2.6 885 1.7 898 1.5 80 809 849 4.8 870 80.0 809 849 849 849 849 849 849 849 849 849 84 | | 1 733 | 1 612 | -7 N | 1 644 | 2.0 | 1 653 | 0.5 | 1 678 | 1 5 |
| 26 41 57.7 41 0.0 41 0.0 43 4.8 | | | | | | | | | | |
| Brokered Deposits (all deposits acquired through 3rd party) 251 337 34.3 34.9 34.4 34.4 34.5 34.6 34.6 34.6 34.6 34.6 34.6 34.6 34.6 | | | | | | | | | | |
| 19 17 -10.5 13 -23.5 13 0.0 13 0.0 | Brokered Deposits (all deposits acquired through 3rd party) | | | | | | | | | |
| Anvestments Not Authorized by FCU Act (SCU only) 134 123 -8.2 121 -1.6 116 -4.1 121 4.3 Deposits and Shares Meeting 703.10(a) 1,101 913 -17.1 950 4.1 947 -0.3 959 1.3 Brokered Certificates of Deposit (investments) 2,194 1,855 -15.5 1,862 0.4 1,800 -3.3 1,829 1.6 1.6 1.6 1.6 1.6 1.6 1.7 1.7 | Investment Pilot Program | | | | | | | | | |
| Deposits and Shares Meeting 703.10(a) 1,101 913 -17.1 950 4.1 947 -0.3 959 1.3 Brokered Certificates of Deposit (investments) 2,194 1,855 -15.5 1,862 0.4 1,800 -3.3 1,829 1.6 Means the number is too large to display in the cell | Investments Not Authorized by FCU Act (SCU only) | | | | | | | | | |
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| ### Return to cover | TCU in Peer Group: 1,061,473,277 1,061,473,273 474,173,138 297,052,286 2,244,442 968,633 70,108,875,537 19,464,201,113 14,596,798,870 N/A 667,344,388,870 62,365,340,432 22,961,526,660 752,671,255,962 | 7019 N/A Region: N/A 12.3 -37.8 13.7 -12.6 -48.3 -86.9 89.8 5.5 25.5 | Dec-2010 1,280,664,976 407,385,585 251,002,810 3,228,859 1,090,923 88,098 383,185,347 70,573,112,085 20,911,430,205 17,483,128,334 | | Dec-2011 1,177,726,339 188,420,293 275,751,662 3,241,721 1,275,136 82,306 504,466,071 | % Chg -8.0 -53.7 9.9 0.4 16.9 -6.6 | Mar-2012 1,154,027,210 187,271,980 276,332,363 | % Chg |
|---|--|---|---|--|--|--|---|-------|
| Count of Supplemental State Count State C | Asset Range Criteria f CU in Peer Group Dec-2009 1,061,473,277 474,173,138 297,052,284 2,244,442 968,639 111,125 260,373,633 70,108,875,537 19,464,201,113 14,596,798,870 N/A 667,344,388,870 62,365,340,432 22,961,526,666 752,671,255,966 | N/A Region: N/A % Chg 12.3 -37.8 13.7 -12.6 -48.3 -86.9 89.8 5.5 25.5 | 1,280,664,976 407,385,585 251,002,810 3,228,859 1,090,923 88,098 383,185,347 70,573,112,085 20,911,430,205 | % Chg 20.6 -14.1 -15.5 43.9 12.6 -20.7 47.2 0.7 | Dec-2011 1,177,726,339 188,420,293 275,751,662 3,241,721 1,275,136 82,306 504,466,071 | % Chg -8.0 -53.7 9.9 0.4 16.9 | Mar-2012 1,154,027,210 187,271,980 276,332,363 | % Chg |
| Peer Group: N/A | Criteria: f CU in Peer Group: Dec-2008: 1,061,473,277 474,173,138 297,052,280 2,244,442 968,638 111,125 260,373,633 70,108,875,537 19,464,201,113 14,596,798,870 N/A 667,344,388,870 62,365,340,432 22,961,526,660 752,671,255,966 | Region: N/A % Chg 12.3 -37.8 13.7 -12.6 -48.3 -86.9 89.8 5.5 25.5 19.3 | 1,280,664,976 407,385,585 251,002,810 3,228,859 1,090,923 88,098 383,185,347 70,573,112,085 20,911,430,205 | % Chg 20.6 -14.1 -15.5 43.9 12.6 -20.7 47.2 0.7 | Dec-2011 1,177,726,339 188,420,293 275,751,662 3,241,721 1,275,136 82,306 504,466,071 | % Chg -8.0 -53.7 9.9 0.4 16.9 | Mar-2012 1,154,027,210 187,271,980 276,332,363 | % Chg |
| Dec-2008 SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares): Accounts Held by Member Government Depositors 945,467,234 Accounts Held by Nonmember Government Depositors 761,744,033 Accounts Held by Nonmember Government Depositors 761,744,033 Employee Benefit Member Shares 261,306,275 Employee Benefit Nonmember Shares 2,567,875 Employee Benefit Nonmember Shares 3,273,973 Bollar Amount of Share Certificates >= \$100,000 66,437,185,385 Dollar Amount of IRA/Reoph >= \$100,000 15,511,527,912 Dollar Amount of Share Drafts Swept to Regular Shares or 12,233,659,653 More Martal Accounts 12,233,659,653 Accounts with balances > \$250,000 N/A SAVING MATURITIES 1,000 1,000 Accounts with balances > \$250,000 N/A SAVING MATURITIES 1,000 1,000 1 to 3 years 60,028,911,065 3 years 60,028,911,065 4 year 600,828,911,065 1 to 3 years 60,022,096,144 3 years 60,022,096,144 3 years 60,022,096,144 4 year 600,828,911,065 5 Asare Deposits Insurance in Addition to NCUSIF Share Deposits Insurance in Addition to NCUSIF 1,000,800 5 Asare Deposits Insurance in Addition to NCUSIF 1,000,800 6 Asares 1,000,800 1,000 6 Asares 1,000 1,000 1,000 6 Asares 1,000 | TCU in Peer Group: 1,061,473,277 1,061,473,273 474,173,138 297,052,286 2,244,442 968,633 70,108,875,537 19,464,201,113 14,596,798,870 N/A 667,344,388,870 62,365,340,432 22,961,526,660 752,671,255,962 | N/A % Chg 12.3 -37.8 13.7 -12.6 -48.3 -86.9 89.8 5.5 25.5 19.3 | 1,280,664,976 407,385,585 251,002,810 3,228,859 1,090,923 88,098 383,185,347 70,573,112,085 20,911,430,205 | % Chg 20.6 -14.1 -15.5 43.9 12.6 -20.7 47.2 0.7 | Dec-2011 1,177,726,339 188,420,293 275,751,662 3,241,721 1,275,136 82,306 504,466,071 | % Chg -8.0 -53.7 9.9 0.4 16.9 | Mar-2012 1,154,027,210 187,271,980 276,332,363 | % Chg |
| Dec-2008 SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares): | Dec-2009 1,061,473,277 474,173,138 297,052,284 968,638 111,125 260,373,633 19,464,201,113 14,596,798,870 N/A 667,344,388,877 62,365,340,432 22,961,526,666 752,671,255,962 | % Chg 12.3 13.7 13.7 12.6 -48.3 -86.9 9.8 5.5 25.5 19.3 | 1,280,664,976 407,385,585 251,002,810 3,228,859 1,090,923 88,098 383,185,347 70,573,112,085 20,911,430,205 | 20.6 -14.1 -15.5 43.9 12.6 -20.7 47.2 0.7 | 1,177,726,339 188,420,293 275,751,662 3,241,721 1,275,136 82,306 504,466,071 | -8.0 -53.7 9.9 0.4 16.9 | 1,154,027,210 187,271,980 276,332,363 | -2.0 |
| SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares): Accounts Held by Member Government Depositors 945,467,234 Accounts Held by Nomember Government Depositors 761,744,033 Employee Benefit Member Shares 261,306,277 Employee Benefit Nomember Shares 2,567,555 Employee Benefit Nomember Shares 2,567,555 Sep Plan Member Deposits 1,873,235 Non-dollar Denominated Deposits 1,873,235 Non-dollar Amount of Share Certificates >= \$100,000 66,437,185,385 Dollar Amount of Share Drafts Swept to Regular Shares or 1,233,659,653 Dollar Amount of Share Drafts Swept to Regular Shares or 1,233,659,653 Dollar Amount of Share Drafts Swept to Regular Shares or 1,233,659,653 Dollar Amount of Noninterest Bearing Transactional Accounts with balances > \$250,000 N/A | 1,061,473,277 474,173,138 297,052,286 2,244,443 968,638 111,125 260,373,633 70,108,875,537 19,464,201,113 14,596,798,876 N/A 667,344,388,876 62,365,340,432 22,961,526,660 752,671,255,962 | 12.3 -37.8 13.7 -12.6 -48.3 -86.9 89.8 5.5 25.5 | 1,280,664,976 407,385,585 251,002,810 3,228,859 1,090,923 88,098 383,185,347 70,573,112,085 20,911,430,205 | 20.6 -14.1 -15.5 43.9 12.6 -20.7 47.2 0.7 | 1,177,726,339 188,420,293 275,751,662 3,241,721 1,275,136 82,306 504,466,071 | -8.0 -53.7 9.9 0.4 16.9 | 1,154,027,210 187,271,980 276,332,363 | -2.0 |
| SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares): Accounts Held by Member Government Depositors 945,467,234 Accounts Held by Nomember Government Depositors 761,744,033 Employee Benefit Member Shares 261,306,277 Employee Benefit Nomember Shares 2,567,555 Employee Benefit Nomember Shares 2,567,555 Sep Plan Member Deposits 1,873,235 Non-dollar Denominated Deposits 1,873,235 Non-dollar Amount of Share Certificates >= \$100,000 66,437,185,385 Dollar Amount of Share Drafts Swept to Regular Shares or 1,233,659,653 Dollar Amount of Share Drafts Swept to Regular Shares or 1,233,659,653 Dollar Amount of Share Drafts Swept to Regular Shares or 1,233,659,653 Dollar Amount of Noninterest Bearing Transactional Accounts with balances > \$250,000 N/A | 1,061,473,277 474,173,138 297,052,286 2,244,443 968,638 111,125 260,373,633 70,108,875,537 19,464,201,113 14,596,798,876 N/A 667,344,388,876 62,365,340,432 22,961,526,660 752,671,255,962 | 12.3 -37.8 13.7 -12.6 -48.3 -86.9 89.8 5.5 25.5 | 1,280,664,976 407,385,585 251,002,810 3,228,859 1,090,923 88,098 383,185,347 70,573,112,085 20,911,430,205 | 20.6 -14.1 -15.5 43.9 12.6 -20.7 47.2 0.7 | 1,177,726,339 188,420,293 275,751,662 3,241,721 1,275,136 82,306 504,466,071 | -8.0 -53.7 9.9 0.4 16.9 | 1,154,027,210 187,271,980 276,332,363 | -2.0 |
| Accounts Held by Member Government Depositors 945,467,234 Accounts Held by Nonmember Government Depositors 761,744,033 Employee Benefit Member Shares 261,306,275 Employee Benefit Member Shares 2,567,585 Employee Benefit Member Shares 2,567,585 S29 Plan Member Deposits 8,085,281 Non-dollar Denominated Deposits 8,085,281 Health Savings Accounts 137,213,010 Dollar Amount of Share Certificates >= \$100,000 66,437,185,385 Dollar Amount of Share Certificates >= \$100,000 15,511,527,912 Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts 12,233,659,653 Dollar Amount of Noninterest Bearing Transactional Accounts with balances > \$250,000 82,000 Accounts with balances > \$20,006,235,000 Accounts with balances > | 474,173,138 297,052,284 2,244,442 968,633 111,125 260,373,633 70,108,875,537 19,464,201,115 14,596,798,870 N/A 667,344,388,870 62,365,340,432 22,961,526,660 752,671,255,962 | -37.8 13.7 -12.6 -48.3 -86.9 89.8 5.5 25.5 | 407,385,585 251,002,810 3,228,859 1,090,923 88,098 383,185,347 70,573,112,085 20,911,430,205 | -14.1 -15.5 43.9 12.6 -20.7 47.2 0.7 | 188,420,293 275,751,662 3,241,721 1,275,136 82,306 504,466,071 | -53.7 9.9 0.4 16.9 | 187,271,980 276,332,363 | |
| Accounts Held by Nonmember Government Depositors 761,744,033 | 474,173,138 297,052,284 2,244,442 968,633 111,125 260,373,633 70,108,875,537 19,464,201,115 14,596,798,870 N/A 667,344,388,870 62,365,340,432 22,961,526,660 752,671,255,962 | -37.8 13.7 -12.6 -48.3 -86.9 89.8 5.5 25.5 | 407,385,585 251,002,810 3,228,859 1,090,923 88,098 383,185,347 70,573,112,085 20,911,430,205 | -14.1 -15.5 43.9 12.6 -20.7 47.2 0.7 | 188,420,293 275,751,662 3,241,721 1,275,136 82,306 504,466,071 | -53.7 9.9 0.4 16.9 | 187,271,980 276,332,363 | |
| Employee Benefit Member Shares 261,306,270 Employee Benefit Momnember Shares 2,667,555 529 Plan Member Deposits 1,873,238 Non-dollar Denominated Deposits 850,852 Health Savings Accounts 137,213,017 Dollar Amount of Share Certificates >= \$100,000 66,437,185,385 Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts 112,233,659,653 Money Market Accounts 12,233,659,653 Dollar Amount of Noninterest Bearing Transactional Accounts with balances > \$250,000 N/A SAVING MATURITIES 4 year 600,828,911,065 < 1 to 3 years | 297,052,28(2,244,442 968,638 111,125 260,373,633 70,108,875,537 19,464,201,113 14,596,798,87(N/A 667,344,388,877 62,365,340,432 22,961,526,660 752,671,255,962 | 13.7 -12.6 -48.3 -86.9 89.8 5.5 25.5 | 251,002,810 3,228,859 1,090,923 88,098 383,185,347 70,573,112,085 20,911,430,205 | -15.5 43.9 12.6 -20.7 47.2 0.7 | 275,751,662 3,241,721 1,275,136 82,306 504,466,071 | 9.9 0.4 16.9 | 276,332,363 | |
| Employee Benefit Nonmember Shares 2,567,555 529 Plan Member Deposits 1,873,235 1 | 2,244,442 968,632 111,125 260,373,633 70,108,875,537 19,464,201,113 14,596,798,870 N/A 667,344,388,870 62,365,340,432 22,961,526,660 752,671,255,962 | -12.6 -48.3 -86.9 89.8 5.5 25.5 | 3,228,859 1,090,923 88,098 383,185,347 70,573,112,085 20,911,430,205 | 43.9 12.6 -20.7 47.2 0.7 | 3,241,721 1,275,136 82,306 504,466,071 | 0.4 16.9 | | |
| 1,873,238 | 968,639 111,125 260,373,633 70,108,875,537 19,464,201,113 14,596,798,870 N/A 667,344,388,870 62,365,340,432 22,961,526,660 752,671,255,962 | -48.3 -86.9 89.8 5.5 25.5 | 1,090,923 88,098 383,185,347 70,573,112,085 20,911,430,205 | 12.6 -20.7 47.2 0.7 | 1,275,136 82,306 504,466,071 | 16.9 | | |
| Non-dollar Denominated Deposits 850,852 Health Savings Accounts 137,213,017 Dollar Amount of Share Certificates >= \$100,000 66,437,185,385 Dollar Amount of IRA/Keogh >= \$100,000 15,511,527,912 Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts 12,233,659,653 Dollar Amount of Noninterest Bearing Transactional Accounts with balances > \$250,000 N/A SAVING MATURITIES 100,000 100,000 100,000 < <a 12="" 2011="" 31="" debt="" forward<="" from="" href="https://doi.org/10.1001/j.cs/1</td><td>111,126 260,373,633 70,108,875,537 19,464,201,115 14,596,798,870 N/A 667,344,388,870 62,365,340,432 22,961,526,660 752,671,255,962</td><td>-86.9 89.8 5.5 25.5 19.3</td><td>88,098 383,185,347 70,573,112,085 20,911,430,205</td><td>-20.7 47.2 0.7</td><td>82,306 504,466,071</td><td></td><td>3,450,257</td><td></td></tr><tr><td> Health Savings Accounts</td><td>260,373,633 70,108,875,537 19,464,201,113 14,596,798,870 N/A 667,344,388,870 62,365,340,432 22,961,526,660 752,671,255,962</td><td>89.8 5.5 25.5 19.3</td><td>383,185,347 70,573,112,085 20,911,430,205</td><td>47.2 0.7</td><td>504,466,071</td><td>-6.6</td><td>9,063,342</td><td></td></tr><tr><td>Dollar Amount of Share Certificates >= \$100,000 66,437,185,385 Dollar Amount of IRA/Keogh >= \$100,000 15,511,527,912 Dollar Amount of Share Drafts Swept to Regular Shares or 12,233,659,653 Money Market Accounts 12,233,659,653 Dollar Amount of Noninterest Bearing Transactional N/A Accounts with balances > \$250,000 N/A SAVING MATURITES 600,828,911,065 < 1 to 3 years</td> 600,202,095,144 > 3 years 602,020,951,444 > 3 years 602,020,951,444 NSURANCE COVERAGE IN ADDITION TO NCUSIF 681,127,241,412 INSURANCE GOVERAGE IN ADDITION TO NCUSIF 464 Dollar Amount of Shares/Deposits Covered by Additional Insurance 2,581,100,380 DOFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR 850,594,672 Construction & Land Development (MBL) N/P Outstanding Letters of Credit 127,481,134 Other Unfunded MBL Commitments 851,211,787 Total Unfunded Commitments for Business Loans 1,829,287,593 OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-BUSINESS) Revolving O'E Lines 1-4 Family 39,335,782,812 </t</td><td>70,108,875,537 19,464,201,113 14,596,798,870 N/A 667,344,388,870 62,365,340,432 22,961,526,660 752,671,255,962</td><td>5.5 25.5 19.3</td><td>70,573,112,085 20,911,430,205</td><td>0.7</td><td></td><td></td><td>92,218</td><td></td></tr><tr><td> Dollar Amount of IRA/Keogh >= \$100,000 15,511,527,912 Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts 12,233,659,653 Dollar Amount of Noninterest Bearing Transactional Accounts with balances > \$250,000 N/A SAVING MATURITIES </td><td>19,464,201,113 14,596,798,870 N/A 667,344,388,870 62,365,340,432 22,961,526,660 752,671,255,962</td><td>19.3</td><td>20,911,430,205</td><td></td><td></td><td>31.7</td><td>589,937,428</td><td></td></tr><tr><td> Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts 12,233,659,653 </td><td>14,596,798,870 N/A 667,344,388,870 62,365,340,432 22,961,526,660 752,671,255,962</td><td>19.3</td><td></td><td>7.4</td><td>71,393,417,943</td><td>1.2</td><td>71,915,695,514</td><td></td></tr><tr><td> Money Market Accounts 12,233,659,653 </td><td>N/A 667,344,388,870 62,365,340,432 22,961,526,660 752,671,255,962</td><td></td><td>17,483,128,334</td><td></td><td>22,131,040,534</td><td>5.8</td><td>22,303,627,611</td><td>0.8</td></tr><tr><td>Accounts with balances > \$250,000 SAVING MATURITIES 4 1 to 3 years</td><td>667,344,388,870 62,365,340,432 22,961,526,660 752,671,255,962</td><td></td><td></td><td>19.8</td><td>20,365,594,211</td><td>16.5</td><td>22,430,296,002</td><td>10.1</td></tr><tr><td> SAVING MATURITIES </td><td>667,344,388,870 62,365,340,432 22,961,526,660 752,671,255,962</td><td></td><td>i i</td><td> 1</td><td></td><td>I</td><td></td><td></td></tr><tr><td> 1 year</td><td>62,365,340,432 22,961,526,660 752,671,255,962</td><td>11.1</td><td>1,475,179,637</td><td></td><td>2,284,575,759</td><td>54.9</td><td>2,504,775,328</td><td>9.6</td></tr><tr><td>1 to 3 years 2 years 20,095,235,203 Total Shares & Deposits 681,127,241,412 INSURANCE COVERAGE IN ADDITION TO NCUSIF 5 Share/Deposit Insurance in Addition to NCUSIF 464 Dollar Amount of Shares/Deposits Covered by Additional Insurance 2,581,100,380 OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR BUSINESS LOANS Commercial Real Estate /1 850,594,672 Construction & Land Development (MBL) N/P Outstanding Letters of Credit 127,481,134 Other Unfunded MBL Commitments 1 851,211,787 Total Unfunded Commitments for Business Loans 1,829,287,593 OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-BUSINESS) Revolving O/E Lines 1-4 Family 39,335,782,812 Credit Card Line 71,125,212,003 Unsecured Share Draft Lines of Credit 11,906,749,775 Overdraft Protection Programs 11,096,180,898 Residential Construction Loans-Excluding Business Purpose N/A Proprietary Reverse Mortgage Products N/A Proprietary Reverse Mortgage Products N/A Proprietary Reverse Mortgage Products N/A Other Unused Commitments For Non-Business Loans 140,810,663,205 Total Unfunded Commitments (Cash & ST Investments) 140,810,663,205 Total Unfunded Commitments (Cash & ST Investments) 140,810,663,205 Total Unfunded Commitments Through Third Party N/A Loans Transferred with Recourse 13,865,672,224 Pending Bond Claims 29,248,310 Other Contingent Liabilities 85,169,376 CREDIT AND BORROWING ARRANGEMENTS: Num FHLB Members 126,202,351,074 Total Credit Lines at Corporate Credit Union N/A Draws Against Lines of Credit Unions N/A</td><td>62,365,340,432 22,961,526,660 752,671,255,962</td><td>11.1</td><td></td><td></td><td></td><td></td><td></td><td><u> </u></td></tr><tr><td> S 3 years</td><td>22,961,526,660 752,671,255,962 438</td><td></td><td>686,859,556,729</td><td>2.9</td><td>723,107,831,570</td><td>5.3</td><td>760,129,322,957</td><td>5.1</td></tr><tr><td> Total Shares & Deposits INSURANCE COVERAGE IN ADDITION TO NCUSIF </td><td>752,671,255,962 439</td><td>_</td><td>70,200,876,400</td><td>12.6</td><td>70,371,871,858</td><td>0.2</td><td>70,825,532,058</td><td></td></tr><tr><td> INSURANCE COVERAGE IN ADDITION TO NCUSIF 464 </td><td>439</td><td></td><td>29,343,252,083</td><td>27.8</td><td>33,929,435,733</td><td>15.6</td><td>35,074,784,100</td><td></td></tr><tr><td> Share/Deposit Insurance in Addition to NCUSIF 464 </td><td></td><td>10.5</td><td>786,403,685,212</td><td>4.5</td><td>827,409,139,161</td><td>5.2</td><td>866,029,639,115</td><td>4.7</td></tr><tr><td> Dollar Amount of Shares/Deposits Covered by Additional Insurance 2,581,100,380 </td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td><u> </u></td></tr><tr><td>OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR BUSINESS LOANS Commercial Real Estate /1 850,594,672 Construction & Land Development (MBL) N/P Outstanding Letters of Credit 127,481,134 Other Unfunded MBL Commitments 851,211,788 Total Unfunded Commitments for Business Loans 1,829,287,593 OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-BUSINESS) Revolving O/E Lines 1-4 Family 39,335,782,812 Credit Card Line 71,125,212,003 Unsecured Share Draft Lines of Credit 11,996,180,898 Residential Construction Loans-Excluding Business Purpose N/A Federally Insured Home Equity Conversion Mortgages (HECM) N/A Proprietary Reverse Mortgage Products N/A Other Unused Commitments 7,346,737,720 Total Unfunded Commitments for Non-Business Loans 140,810,663,200 Total Unfunded Commitments 142,639,950,802 %(Unused Commitments 142,639,950,802 %(Unused Commitments Committed by Credit Union N/A Unfunded Commitments Through Third Party N/A Loans Transferred with Recourse for the properties of the properties of the pr</td><td></td><td>_</td><td>375</td><td>-14.6</td><td>349</td><td>-6.9</td><td>349</td><td></td></tr><tr><td> BUSINESS LOANS Commercial Real Estate /1 850,594,672 Construction & Land Development (MBL) N/A </td><td>2,477,984,747</td><td>-4.0</td><td>2,406,174,746</td><td>-2.9</td><td>2,453,721,213</td><td>2.0</td><td>2,561,024,359</td><td>4.4</td></tr><tr><td> Commercial Real Estate /1</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr><tr><td> Construction & Land Development (MBL)</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr><tr><td>Outstanding Letters of Credit 127,481,134 Other Unfunded MBL Commitments 851,211,787 Total Unfunded Commitments for Business Loans 1,829,287,593 OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL 1,829,287,593 REMAINING LOANS (NON-BUSINESS) 39,335,782,812 Revolving O/E Lines 1-4 Family 39,335,782,812 Credit Card Line 71,125,212,003 Unsecured Share Draft Lines of Credit 11,906,749,775 Overdraft Protection Programs 11,096,749,775 Residential Construction Loans-Excluding Business Purpose N/A Federally Insured Home Equity Conversion Mortgages (HECM) N/A Proprietary Reverse Mortgage Products N/A Other Unused Commitments 7,346,737,720 Total Unfunded Commitments 140,810,663,767,202 Total Unused Commitments 140,810,663,767,202 Total Unused Commitments 142,639,950,802 %(Unused Commitments / Cash & ST Investments) 119,90 Unfunded Commitments Through Third Party N/A Loans Transferred with Recourse<sup>1</sup> 3,865,672,224 Pending Bond Claims 29,248,310 Other Contingent</td><td></td><td></td><td>355,735,389</td><td>2.9</td><td>483,041,478</td><td>35.8</td><td>504,238,480</td><td></td></tr><tr><td>Other Unfunded MBL Commitments 851,211,787 Total Unfunded Commitments for Business Loans 1,829,287,593 OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL 1,829,287,593 Revolving O/E Lines 1-4 Family 39,335,782,812 Credit Card Line 71,125,212,003 Unsecured Share Draft Lines of Credit 11,906,749,775 Overdraft Protection Programs 11,096,180,895 Residential Construction Loans-Excluding Business Purpose N/A Federally Insured Home Equity Conversion Mortgages (HECM) N/A Proprietary Reverse Mortgage Products N/A Other Unused Commitments 7,346,737,720 Total Unfunded Commitments for Non-Business Loans 140,801,663,205 Total Unused Commitments 142,639,950,802 %(Unused Commitments / Cash & ST Investments) 119,90 Unfunded Commitments Committed by Credit Union N/A Unfunded Commitments Through Third Party N/A Loans Transferred with Recourse 1 3,865,672,224 Pending Bond Claims 29,248,316 Other Contingent Liabilities 85,169,376 CREDIT AND BORROWING ARRANGEMENTS: 126,202,351,074</td><td>374,843,617</td><td>'</td><td>264,408,234</td><td>-29.5</td><td>279,213,271</td><td>5.6</td><td>275,298,816</td><td>-1.4</td></tr><tr><td> Total Unfunded Commitments for Business Loans</td><td>151,136,491</td><td>18.6</td><td>143,387,780</td><td>-5.1</td><td>70,152,034</td><td>-51.1</td><td>62,797,806</td><td>-10.5</td></tr><tr><td>OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-BUSINESS) Revolving OVE Lines 1-4 Family 39,335,782,812 Credit Card Line 71,125,212,003 Unsecured Share Draft Lines of Credit 11,906,749,775 Overdraft Protection Programs 11,096,180,895 Residential Construction Loans-Excluding Business Purpose N/A Federally Insured Home Equity Conversion Mortgages (HECM) N/A Proprietary Reverse Mortgage Products N/A Other Unused Commitments 7,346,737,725 Total Unfunded Commitments for Non-Business Loans 140,810,663,205 Total Unused Commitments (Cash & ST Investments) 142,639,950,802 %(Unused Commitments Committed by Credit Union N/A Unfunded Commitments Through Third Party N/A Loans Transferred with Recourse<sup>1</sup> 3,865,672,224 Pending Bond Claims 29,248,310 Other Contingent Liabilities 85,169,376 CREDIT AND BORROWING ARRANGEMENTS: N/M Num FHLB Members 943 LINES OF CREDIT (Borrowing) 126,202,351,074 Total Credit Lines at Corporate Credit Unions N/A</td><td>892,907,322</td><td>4.9</td><td>974,026,272</td><td>9.1</td><td>1,019,535,704</td><td>4.7</td><td>1,089,806,155</td><td>6.9</td></tr><tr><td>REMAINING LOANS (NON-BUSINESS) Revolving O/E Lines 1-4 Family 39,335,782,812 Credit Card Line 71,125,212,003 Unsecured Share Draft Lines of Credit 11,906,749,775 Overdraft Protection Programs 11,096,180,895 Residential Construction Loans-Excluding Business Purpose N/A Federally Insured Home Equity Conversion Mortgages (HECM) N/A Proprietary Reverse Mortgage Products N/A Other Unused Commitments 7,346,737,720 Total Unfunded Commitments for Non-Business Loans 140,810,663,205 Total Unused Commitments / Cash & ST Investments) 142,639,950,802 %(Unused Commitments Commited by Credit Union N/A Unfunded Commitments Through Third Party N/A Loans Transferred with Recourse 1 3,865,672,224 Pending Bond Claims 29,248,310 Other Contingent Liabitities 85,169,376 CREDIT AND BORROWING ARRANGEMENTS: Num FHLB Members LINES OF CREDIT (Borrowing) 126,202,351,074 Total Committed Credit Lines 2,558,430,672 Total Credit Lines at Corporate Credit Unions N/A Draws Against Lines of Credit</td</td><td>1,764,483,228</td><td>-3.5</td><td>1,737,557,675</td><td>-1.5</td><td>1,851,942,487</td><td>6.6</td><td>1,932,141,257</td><td>4.3</td></tr><tr><td> Revolving O/E Lines 1-4 Family 39,335,782,812 Credit Card Line 71,125,212,003 Unsecured Share Draft Lines of Credit 11,906,749,089 Coverdraft Protection Programs 11,096,180,898 Residential Construction Loans-Excluding Business Purpose N/A Federally Insured Home Equity Conversion Mortgages (HECM) N/A Proprietary Reverse Mortgage Products N/A Other Unused Commitments 7,346,737,720 Total Unfunded Commitments for Non-Business Loans 140,810,663,208 Total Unused Commitments 142,639,950,3208 Williams Commitments 142,639,950,309 Williams Commitments Committed by Credit Union N/A Unfunded Commitments Committed by Credit Union N/A Loans Transferred with Recourse 3,865,672,224 Pending Bond Claims 29,248,310 Other Contingent Liabilities 85,169,376 CREDIT AND BORROWING ARRANGEMENTS: Num FHLB Members 943 LINES OF CREDIT (Borrowing) 126,202,351,074 Total Credit Lines 126,202,351,074 Total Credit Lines at Corporate Credit Unions N/A Draws Against Lines of Credit 19,201,476,041 BORROWINGS OUTSTANDING FROM CORPORATE </td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr><tr><td> Credit Card Line</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr><tr><td> Unsecured Share Draft Lines of Credit</td><td></td><td>-4.5</td><td>36,667,326,305</td><td>-2.3</td><td>36,884,908,216</td><td>0.6</td><td>37,224,830,239</td><td>0.9</td></tr><tr><td> Overdraft Protection Programs</td><td>71,824,309,621</td><td>1.0</td><td>71,313,792,943</td><td>-0.7</td><td>73,418,152,793</td><td>3.0</td><td>76,136,766,854</td><td>3.7</td></tr><tr><td> Residential Construction Loans-Excluding Business Purpose</td><td>10,358,242,850</td><td>-13.0</td><td>10,072,491,067</td><td>-2.8</td><td>10,267,033,691</td><td>1.9</td><td>10,440,689,426</td><td></td></tr><tr><td> Federally Insured Home Equity Conversion Mortgages (HECM) N/A </td><td>11,731,454,623</td><td>5.7</td><td>12,087,137,366</td><td>3.0</td><td>13,152,397,383</td><td>8.8</td><td>13,994,620,441</td><td>6.4</td></tr><tr><td> Proprietary Reverse Mortgage Products</td><td>454,859,819</td><td>)</td><td>385,101,296</td><td>-15.3</td><td>374,885,320</td><td>-2.7</td><td>336,062,191</td><td>-10.4</td></tr><tr><td>Other Unused Commitments 7,346,737,720 Total Unfunded Commitments for Non-Business Loans 140,810,663,205 Total Unused Commitments 142,639,950,802 %(Unused Commitments / Cash & ST Investments) 119,90 Unfunded Commitments Committed by Credit Union N/A Unfunded Commitments Through Third Party N/A Loans Transferred with Recourse <sup>1</sup> 3,865,672,224 Pending Bond Claims 29,248,310 Other Contingent Liabilities 85,169,376 CREDIT AND BORROWING ARRANGEMENTS: Num FHLB Members LINES OF CREDIT (Borrowing) 126,202,351,074 Total Credit Lines 126,202,351,074 Total Credit Lines at Corporate Credit Unions N/A Draws Against Lines of Credit 19,201,476,041 BORROWINGS OUTSTANDING FROM CORPORATE 19,201,476,041</td><td>32,440,664</td><td></td><td>11,516,606</td><td>-64.5</td><td>8,888,851</td><td>-22.8</td><td>8,372,406</td><td>-5.8</td></tr><tr><td> Total Unfunded Commitments for Non-Business Loans</td><td>17,683,946</td><td>5</td><td>19,066,329</td><td>7.8</td><td>19,182,015</td><td>0.6</td><td>18,085,931</td><td>-5.7</td></tr><tr><td> Total Unused Commitments</td><td>6,587,299,022</td><td>-10.3</td><td>7,111,949,832</td><td>8.0</td><td>8,454,182,805</td><td>18.9</td><td>9,071,889,856</td><td>7.3</td></tr><tr><td>%(Unused Commitments / Cash & ST Investments) 119.90 Unfunded Commitments Committed by Credit Union N/A Unfunded Commitments Through Third Party N/A Loans Transferred with Recourse<sup>1</sup> 3,865,672,224 Pending Bond Claims 29,248,310 Other Contingent Liabilities 85,169,376 CREDIT AND BORROWING ARRANGEMENTS: Num FHLB Members LINES OF CREDIT (Borrowing) 126,202,351,074 Total Credit Lines 126,202,351,074 Total Credit Lines at Corporate Credit Unions N/A Draws Against Lines of Credit 19,201,476,041 BORROWINGS OUTSTANDING FROM CORPORATE 119,201,476,041</td><td></td><td></td><td>137,668,381,744</td><td>-0.6</td><td>142,579,631,074</td><td>3.6</td><td>147,231,317,344</td><td></td></tr><tr><td>%(Unused Commitments / Cash & ST Investments) 119.90 Unfunded Commitments Committed by Credit Union N/A Unfunded Commitments Through Third Party N/A Loans Transferred with Recourse 1 3.865,672,224 Pending Bond Claims 29,248,316 Other Contingent Liabitities 85,169,376 CREDIT AND BORROWING ARRANGEMENTS: Num FHLB Members LINES OF CREDIT (Borrowing) 126,202,351,074 Total Credit Lines 2,558,430,672 Total Credit Lines at Corporate Credit Unions N/A Draws Against Lines of Credit 19,201,476,041 BORROWINGS OUTSTANDING FROM CORPORATE 119,201,476,041</td><td>140,317,714,844</td><td>-1.6</td><td>139,405,939,419</td><td>-0.6</td><td>144,431,573,561</td><td>3.6</td><td>149,163,458,601</td><td>3.3</td></tr><tr><td>Unfunded Commitments Through Third Party N/A Loans Transferred with Recourse<sup>1</sup> 3,865,672,224 Pending Bond Claims 29,248,310 Other Contingent Liabilities 85,169,376 CREDIT AND BORROWING ARRANGEMENTS: Num FHLB Members LINES OF CREDIT (Borrowing) 2 Total Credit Lines 126,202,351,074 Total Committed Credit Lines 2,558,430,672 Total Credit Lines at Corporate Credit Unions N/A Draws Against Lines of Credit 19,201,476,041 BORROWINGS OUTSTANDING FROM CORPORATE 19,201,476,041</td><td></td><td></td><td>94.71</td><td>0.3</td><td>86.73</td><td>-8.4</td><td>78.99</td><td></td></tr><tr><td>Unfunded Commitments Through Third Party N/A Loans Transferred with Recourse<sup>1</sup> 3,865,672,224 Pending Bond Claims 29,248,310 Other Contingent Liabilities 85,169,376 CREDIT AND BORROWING ARRANGEMENTS: Num FHLB Members LINES OF CREDIT (Borrowing) 2 Total Credit Lines 126,202,351,074 Total Committed Credit Lines 2,558,430,672 Total Credit Lines at Corporate Credit Unions N/A Draws Against Lines of Credit 19,201,476,041 BORROWINGS OUTSTANDING FROM CORPORATE 19,201,476,041</td><td>N/A</td><td></td><td>N/A</td><td></td><td>142,697,470,272</td><td></td><td>147,410,241,912</td><td></td></tr><tr><td>Loans Transferred with Recourse<sup>1</sup> 3,865,672,224 Pending Bond Claims 29,248,310 Other Contingent Liabities 85,169,376 CREDIT AND BORROWING ARRANGEMENTS: Num FHLB Members LINES OF CREDIT (Borrowing) 126,202,351,074 Total Credit Lines 126,202,351,074 Total Committed Credit Lines 2,558,430,672 Total Credit Lines at Corporate Credit Unions N/A Draws Against Lines of Credit 19,201,476,041 BORROWINGS OUTSTANDING FROM CORPORATE 19,201,476,041</td><td></td><td></td><td>N/A</td><td></td><td>1,734,103,289</td><td></td><td>1,753,216,689</td><td></td></tr><tr><td>Pending Bond Claims 29,248,310 Other Contingent Liabities 85,169,376 CREDIT AND BORROWING ARRANGEMENTS: Num FHLB Members Num FHLB Members 943 LINES OF CREDIT (Borrowing) 126,202,351,074 Total Credit Lines 126,202,351,074 Total Committed Credit Lines 2,558,430,672 Total Credit Lines at Corporate Credit Unions N/A Draws Against Lines of Credit 19,201,476,041 BORROWINGS OUTSTANDING FROM CORPORATE 19,201,476,041</td><td></td><td></td><td>3,202,965,493</td><td>-7.7</td><td>3,666,643,469</td><td>14.5</td><td>3,582,103,979</td><td></td></tr><tr><td>Other Contingent Liabilities 85,169,376 CREDIT AND BORROWING ARRANGEMENTS: 943 Num FHLB Members 943 LINES OF CREDIT (Borrowing) 126,202,351,074 Total Credit Lines 2,558,430,672 Total Committed Credit Lines 2,558,430,672 Total Credit Lines at Corporate Credit Unions N/A Draws Against Lines of Credit 19,201,476,041 BORROWINGS OUTSTANDING FROM CORPORATE 19,201,476,041</td><td></td><td></td><td>92,815,382</td><td>204.6</td><td>26,154,421</td><td>-71.8</td><td>26,873,023</td><td></td></tr><tr><td>CREDIT AND BORROWING ARRANGEMENTS: 943 Num FHLB Members 943 LINES OF CREDIT (Borrowing) 126,202,351,074 Total Credit Lines 126,202,351,074 Total Committed Credit Lines 2,558,430,672 Total Credit Lines at Corporate Credit Unions N/A Draws Against Lines of Credit 19,201,476,041 BORROWINGS OUTSTANDING FROM CORPORATE 19,201,476,041</td><td></td><td>_</td><td>50,726,203</td><td>-42.4</td><td>68,743,964</td><td>35.5</td><td>74,168,783</td><td></td></tr><tr><td>Num FHLB Members 943 LINES OF CREDIT (Borrowing) 126,202,351,074 Total Credit Lines 2,558,430,672 Total Credit Lines at Corporate Credit Unions N/A Draws Against Lines of Credit 19,201,476,041 BORROWINGS OUTSTANDING FROM CORPORATE 19,201,476,041</td><td>00,043,240</td><td>3.4</td><td>30,720,203</td><td>72.4</td><td>30,743,304</td><td>33.3</td><td>14,100,103</td><td>7.8</td></tr><tr><td>LINES OF CREDIT (Borrowing) 126,202,351,074 Total Credit Lines 1,558,430,672 Total Committed Credit Lines 2,558,430,672 Total Credit Lines at Corporate Credit Unions N/A Draws Against Lines of Credit 19,201,476,041 BORROWINGS OUTSTANDING FROM CORPORATE</td><td>1,009</td><td>7.0</td><td>1,019</td><td>1.0</td><td>1,067</td><td>4.7</td><td>1,099</td><td>3.0</td></tr><tr><td>Total Credit Lines 126,202,351,074 Total Committed Credit Lines 2,558,430,672 Total Credit Lines at Corporate Credit Unions N/A Draws Against Lines of Credit 19,201,476,041 BORROWINGS OUTSTANDING FROM CORPORATE</td><td>1,008</td><td>7.0</td><td>1,019</td><td>1.0</td><td>1,007</td><td>4.7</td><td>1,099</td><td>3.0</td></tr><tr><td> Total Committed Credit Lines 2,558,430,672 </td><td>126,975,567,052</td><td>0.6</td><td>131,168,187,660</td><td>3.3</td><td>138,354,921,171</td><td>5.5</td><td>142,187,641,720</td><td>2.8</td></tr><tr><td>Total Credit Lines at Corporate Credit Unions N/A Draws Against Lines of Credit 19,201,476,041 BORROWINGS OUTSTANDING FROM CORPORATE</td><td></td><td></td><td>2,246,956,242</td><td>-9.0</td><td>2,983,772,793</td><td>32.8</td><td>2,927,429,102</td><td></td></tr><tr><td>Draws Against Lines of Credit 19,201,476,041 BORROWINGS OUTSTANDING FROM CORPORATE</td><td></td><td></td><td>44,665,617,828</td><td>-9.0</td><td>32,252,777,860</td><td>-27.8</td><td>29.904.687.273</td><td></td></tr><tr><td>BORROWINGS OUTSTANDING FROM CORPORATE</td><td></td><td></td><td></td><td></td><td>14,917,498,345</td><td></td><td>.,,,</td><td></td></tr><tr><td></td><td>15,484,253,168</td><td>-19.4</td><td>15,323,796,921</td><td>-1.0</td><td>14,917,498,345</td><td>-2.7</td><td>14,835,728,060</td><td>-0.5</td></tr><tr><td>Line of Credit Outstanding from Corporate Cus N/A</td><td></td><td></td><td>304,830,059</td><td>-50.2</td><td>246,714,735</td><td>-19.1</td><td>154,772,945</td><td>-37.3</td></tr><tr><td>Term Borrowings Outstanding from Corporate Cus N/A</td><td>612 610 604</td><td></td><td>1,552,263,221</td><td>-70.0</td><td>926,761,707</td><td>-40.3</td><td>857,533,113</td><td></td></tr><tr><td>MISCELLANEOUS BORROWING INFORMATION:</td><td></td><td>+</td><td>1,002,203,221</td><td>-70.0</td><td>920,701,707</td><td>-40.3</td><td>007,000,113</td><td>-7.5</td></tr><tr><td></td><td></td><td>1</td><td>404 007 540 015</td><td></td><td>420 750 700 400</td><td></td><td>100 110 100 510</td><td></td></tr><tr><td>Assets Pledged to Secure Borrowings N/A</td><td>5,173,753,620</td><td>-</td><td>121,397,510,945</td><td>11.4</td><td>130,756,788,499</td><td>7.7</td><td>132,446,486,540</td><td>1.3</td></tr><tr><td>Amount of Borrowings Subject to Early Repayment at</td><td>5,173,753,620</td><td></td><td>0.000.074.500</td><td>ا مما</td><td>0.005.040.004</td><td>40.0</td><td>2 202 242 717</td><td></td></tr><tr><td>Lenders Option 3,317,283,880</td><td>5,173,753,620 108,960,356,054</td><td></td><td>2,883,871,523</td><td>-12.5</td><td>2,365,316,981</td><td>-18.0</td><td>2,306,613,745</td><td></td></tr><tr><td>Uninsured Secondary Capital<sup>2</sup> 32,412,191</td><td>5,173,753,620 108,960,356,054 3,294,932,508</td><td>143.9</td><td>155,865,823</td><td>97.2</td><td>167,382,157</td><td>7.4</td><td>166,655,963</td><td>-0.4</td></tr><tr><td># Means the number is too large to display in the cell</td><td>5,173,753,620 108,960,356,054 3,294,932,508</td><td></td><td></td><td></td><td></td><td> </td><td></td><td>₩</td></tr><tr><td>Included MBL construction and land development prior to 03/31/09. Balance included in " in="" included="" net="" subordinated="" td="" worth"=""><td>5,173,753,620 108,960,356,054 3,294,932,508</td><td></td><td></td><td> </td><td></td><td></td><td>15.SuppShareO</td><td></td> | 5,173,753,620 108,960,356,054 3,294,932,508 | | | | | | 15.SuppShareO | |

| | Miscellan | eous Information, Pr | | Services | | | | | |
|---|-----------------------------|----------------------|-------------|----------------------|-------------|----------------------|-------------|----------------------|---------|
| Return to cover | | For Charter : | | | | | | | |
| 06/14/2012 | | Count of CU : | | | | | | | |
| CU Name: N/A | | Asset Range : | | N | A !! * T | | - 11 1 | . 10 Pr. H | 1011-14 |
| Peer Group: N/A | 0 | Criteria : | | Nation * Peer Group: | All * I ype | s included: All Fede | rally Insur | ed Credit Unions (FI | ICUs) * |
| | Count o | f CU in Peer Group : | N/A | | | | | | |
| | D | D 0000 | 0/ 01: | D - 0040 | 0/ 01 | D 0044 | 0/ 01 | M 0040 | 0/ 01 |
| MEMPEDELLID. | Dec-2008 | Dec-2009 | % Chg | Dec-2010 | % Chg | Dec-2011 | % Chg | Mar-2012 | % Ch |
| MEMBERSHIP: | 00.570.004 | 00.070.004 | 4.5 | 00.405.504 | 0.7 | 04 000 400 | 4.5 | 00 500 554 | |
| Num Current Members | 88,578,324 | 89,873,931 | 1.5 | 90,485,594 | 0.7 | 91,836,400 | 1.5 | 92,503,554 | 0. |
| Num Potential Members | 1,302,321,549 | 1,368,599,260 | 5.1 | 1,473,469,174 | 7.7 | 1,530,957,007 | 3.9 | 1,551,986,199 | |
| % Current Members to Potential Members | 6.80 | 6.57 | -3.5 | 6.14 | -6.5 | 6.00 | -2.3 | 5.96 | |
| * % Membership Growth Total Num Savings Accts | 2.02 | 1.46 | | 0.68 | -53.5 | 1.49 170,347,298 | 119.3 | 2.91 | 94. |
| EMPLOYEES: | 162,812,053 | 166,305,140 | 2.1 | 168,311,034 | 1.2 | 170,347,298 | 1.2 | 172,701,964 | 1. |
| | 220.040 | 240 207 | 0.7 | 219.996 | 0.0 | 204 000 | ٥٠ | 200 200 | 0 |
| Num Full-Time Employees Num Part-Time Employees | 220,949 | 219,307 | -0.7 | -, | 0.3 | 221,000 | 0.5 | 222,322 | |
| - , | 33,411 | 31,216 | -6.6 | 30,631 | -1.9 | 30,381 | -0.8 | 30,468 | 0.: |
| BRANCHES: | 04.005 | 00.000 | 0.0 | 04.000 | 0.0 | 00.704 | 4.4 | 04.045 | |
| Num of CU Branches | 21,005 | 20,968 | -0.2 | 21,026 | 0.3 | 20,794 | -1.1 | 21,045 | |
| Num of CUs Reporting Shared Branches | 1,537 | 1,167 | -24.1 | 1,156 | -0.9 | 1,165 | 0.8 | 1,173 | |
| Plan to add new branches or expand existing facilities | 854 | 91 | -89.3 | 87 | -4.4 | 679 | 680.5 | 654 | -3. |
| MISCELLANEOUS LOAN INFORMATION: | 050 574 000 440 | 007.004.004.070 | | 040 700 544 500 | | 250 550 420 225 | 4.4 | 74 744 000 505 | 40 |
| **Total Amount of Loans Granted YTD MEMBER SERVICE AND PRODUCT OFFERINGS | 250,574,393,140 | 267,064,394,376 | 6.6 | 248,726,544,592 | -6.9 | 259,556,128,635 | 4.4 | 71,711,320,565 | 10. |
| (Credit Programs): | | | | | | | | | |
| Business Loans | 1,954 | 1,719 | -12.0 | 1,748 | 1.7 | 1,725 | -1.3 | 1,756 | 1.5 |
| Credit Builder | N/A | 987 | -12.0 | 1,026 | 4.0 | 1,062 | 3.5 | 1,730 | _ |
| Debt Cancellation/Suspension | 309 | 366 | 18.4 | 389 | 6.3 | 404 | 3.9 | 415 | |
| Direct Financing Leases | 85 | 54 | | 52 | -3.7 | 404 | -5.8 | 50 | |
| Indirect Business Loans | N/A | 162 | -30.3 | 163 | 0.6 | 165 | 1.2 | 165 | |
| Indirect Consumer Loans | 1,742 | 1,618 | -7.1 | 1,662 | 2.7 | 1,654 | -0.5 | 1,679 | |
| Indirect Consumer Loans | 1,742 N/A | 259 | | 263 | 1.5 | 261 | -0.8 | 267 | |
| Interest Only or Payment Option 1st Mortgage Loans | 580 | 477 | | 495 | | 477 | -3.6 | 485 | |
| Micro Business Loans | N/A | 669 | _ | 689 | 3.0 | 663 | -3.8 | 678 | |
| Micro Consumer Loans | N/A | | | | 3.8 | 971 | -3.6 | | _ |
| Overdraft Lines of Credit | | 952 | | 988 | 0.9 | | | 976 | _ |
| Overdraft Protection | 3,352 2,800 | 3,157 2,863 | -5.8 2.3 | 3,186 2,941 | 2.7 | 3,120 2,945 | -2.1 0.1 | 3,139 3,000 | |
| Participation Loans | 1,405 | 2,863 1,296 | | 1,351 | 4.2 | 1,365 | 1.0 | 1,387 | 1.0 |
| Pay Day Loans | 1,405 N/A | 498 | -1.0 | 509 | 2.2 | 510 | 0.2 | 521 | 2. |
| Real Estate Loans | 5,410 | 4,541 | -16.1 | 4,649 | 2.4 | 4,529 | -2.6 | 4,553 | |
| Refund Anticipation Loans | 0,410 N/A | 119 | | 125 | 5.0 | 126 | 0.8 | 126 | |
| Risk Based Loans | 4,041 | 4,030 | | 4,152 | 3.0 | 4,109 | -1.0 | 4,157 | 1.: |
| Share Secured Credit Cards | N/A | 2,001 | -0.3 | 2,058 | 2.8 | 2,055 | -0.1 | 2,082 | |
| Short-Term, Small Amount Loans (STS) | N/A | 2,001 N/A | | 123 | 2.0 | 2,033 | 221.1 | 2,002 | |
| MEMBER SERVICE AND PRODUCT OFFERINGS | IVA | IN/A | | 123 | | 353 | 221.1 | 443 | 12. |
| (Other Programs): | | | | | | | | | |
| ATM/Debit Card Program | 5,324 | 5,108 | -4.1 | 5,163 | 1.1 | 5,050 | -2.2 | 5,080 | 0.0 |
| Business Share Accounts | N/A | 2,405 | | 2,476 | 3.0 | 2,442 | -1.4 | 2,486 | |
| Check Cashing | N/A | 3,642 | | 3,711 | 1.9 | 3,635 | -2.0 | 3,666 | _ |
| First Time Homebuyer Program | N/A | 637 | | 668 | 4.9 | 665 | -0.4 | 676 | |
| Health Savings Accounts | N/A | 693 | | 713 | 2.9 | 731 | 2.5 | 747 | _ |
| Individual Development Accounts | N/A | 159 | | 161 | 1.3 | 164 | 1.9 | 165 | |
| In-School Branches | N/A | 324 | | 350 | 8.0 | 351 | 0.3 | 357 | |
| Insurance/Investment Sales | 1,135 | 1,780 | 56.8 | 1,801 | 1.2 | 1,789 | -0.7 | 1,803 | _ |
| International Remittances | N/A | 640 | | 673 | 5.2 | 674 | 0.1 | 687 | |
| Low Cost Wire Transfers | N/A | 3,579 | | 3,683 | 2.9 | 3,630 | -1.4 | 3,717 | _ |
| MERGERS/ACQUISITIONS: | | 3,010 | | 2,500 | 5 | 2,000 | | 5,717 | T - |
| Completed Merger/Acquisition Qualfiying for | | | | | | | | | |
| Business Combo Acctng (FAS 141R) | N/A | 131 | | 220 | 67.9 | 314 | 42.7 | 346 | 10. |
| Adjusted Retained Earnings Obtained through | | | | | | | | | 1 |
| Business Combinations | N/A | 185,238,660 | | 423,969,791 | 128.9 | 886,885,412 | 109.2 | 921,078,525 | 3. |
| Fixed Assets - Capital & Operating Leases | | | | | | | | | |
| Aggregate of Future Capital and Operating Lease Pmts | | | | | | | | | |
| on Fixed Assets (not discounted to PV) | 1,557,982,176 | 1,563,728,680 | 0.4 | 1,681,533,756 | 7.5 | 1,731,800,756 | 3.0 | 1,691,729,387 | -2. |
| * Annualization factor: March = 4; June = 2; September =4/3; December | per = 1 (or no annualizing) | | | | | | | | |
| ** Amount is year-to-date and the related % change ratio is annualize | | | | | | | | | |
| | | | 1 | | | | | | 1 |
| # Means the number is too large to display in the cell | | | | | | | | | |

| | Inform | nation System | e & Toch | nology | | | | | |
|---|--------------------|---------------|----------|---------------|----------|-----------------|-----------|---------------|---------|
| Return to cover | IIIIOIII | For Charter : | | liblogy | | | | | |
| 06/14/2012 | Count of CU : 7019 | | | | | | | | |
| CU Name: N/A | | Asset Range : | | | | | | | |
| Peer Group: N/A | | | | Nation * Peer | Group: A | II * Types Incl | uded: All | Federally Ins | ured |
| | Count of CU ir | | _ | | 0.0up.7t | , , , , | | | |
| | 1 | | | | | | | | |
| | Dec-2008 | Dec-2009 | % Chg | Dec-2010 | % Chg | Dec-2011 | % Chg | Mar-2012 | % Chg |
| | | | | | 7. 4.1.9 | | 77 571.9 | | |
| System Used to Maintain Share/Loan Records | | | | | | | | | |
| Manual System (No Automation) | 100 | 70 | -30.0 | 74 | 5.7 | 66 | -10.8 | 58 | -12.1 |
| Vendor Supplied In-House System | 5,400 | | | | -1.9 | 4,572 | -5.6 | 4,566 | -0.1 |
| Vendor On-Line Service Bureau | 2,188 | | | 2,196 | -0.3 | 2,204 | 0.4 | 2,222 | 0.8 |
| CU Developed In-House System | 47 | 67 | 42.6 | | -11.9 | 54 | -8.5 | 51 | -5.6 |
| Other | 71 | 106 | | | -7.5 | 92 | -6.1 | 95 | 3.3 |
| | | 100 | 10.0 | | 7.0 | | 0 | | 0.0 |
| Electronic Financial Services | | | | | | | | | |
| Home Banking Via Internet Website | 5,000 | 4,904 | -1.9 | 4,878 | -0.5 | 4,791 | -1.8 | 4,827 | 0.8 |
| Audio Response/Phone Based | 4,309 | 4,239 | | , | -2.3 | 4,016 | -3.0 | 4,026 | 0.2 |
| Automatic Teller Machine (ATM) | 4,817 | 4,693 | | , | -1.8 | 4,463 | -3.1 | 4,507 | 1.0 |
| Kiosk | 336 | | | | -2.0 | 341 | 0.0 | 347 | 1.8 |
| Mobile Banking | N/A | 431 | | 721 | 67.3 | 1,112 | 54.2 | 1,237 | 11.2 |
| Other | 199 | 311 | 56.3 | 322 | 3.5 | 339 | 5.3 | 344 | 1.5 |
| Services Offered Electronically | | | | | | | | - | |
| Member Application | 1,999 | 1,903 | -4.8 | 1,911 | 0.4 | 1,911 | 0.0 | 1,941 | 1.6 |
| New Loan | 3,181 | 2,916 | | | -1.1 | 2,835 | -1.7 | 2,876 | 1.4 |
| Account Balance Inquiry | 5,265 | 5,174 | | , | -1.2 | 4,999 | -2.2 | 5,028 | 0.6 |
| Share Draft Orders | 4,304 | 4.019 | 1 | | -1.0 | 3,895 | -2.1 | 3,919 | 0.6 |
| New Share Account | 1,172 | 1,180 | | , | 1.5 | 1,211 | 1.1 | 1,240 | 2.4 |
| Loan Payments | 4,649 | | | | -0.9 | 4,405 | -1.8 | 4,443 | 0.9 |
| Account Aggregation | 425 | 474 | | | 2.3 | 499 | 2.9 | 509 | 2.0 |
| Internet Access Services | 791 | 820 | | | 1.2 | 845 | 1.8 | 863 | 2.1 |
| e-Statements | 3,211 | 3,477 | 8.3 | | 2.5 | 3,652 | 2.5 | 3,727 | 2.1 |
| External Account Transfers | N/A | 633 | | 685 | 8.2 | 751 | 9.6 | 779 | 3.7 |
| View Account History | 5,038 | | | | -0.7 | 4,856 | -1.9 | 4,886 | 0.6 |
| Merchandise Purchase | 421 | 374 | 1 | | -1.9 | 360 | -1.9 | 361 | 0.3 |
| Merchant Processing Services | N/A | 213 | | 224 | 5.2 | 230 | 2.7 | 233 | 1.3 |
| Remote Deposit Capture | N/A | 232 | | 281 | 21.1 | 348 | 23.8 | 375 | 7.8 |
| Share Account Transfers | 5.088 | - | - | | -1.1 | 4,764 | -1.8 | 4.799 | 0.7 |
| Bill Payment | 3,658 | , | | | 0.9 | 3,747 | -0.7 | 3.810 | 1.7 |
| Download Account History | 4,184 | 4,244 | 1.4 | | -0.5 | 4,164 | -1.4 | 4,200 | 0.9 |
| Electronic Cash | 220 | 221 | 0.5 | | -3.6 | 205 | -3.8 | 211 | 2.9 |
| Electronic Signature Authentification/Certification | 161 | 179 | | | 6.1 | 228 | 20.0 | 248 | 8.8 |
| Type of World Wide Website Address | | | | | | | | | |
| Informational | 661 | 604 | -8.6 | 593 | -1.8 | 559 | -5.7 | 558 | -0.2 |
| Interactive | 254 | 473 | 86.2 | 477 | 0.8 | 467 | -2.1 | 470 | 0.6 |
| Transactional | 4,709 | 4,489 | -4.7 | 4,457 | -0.7 | 4,372 | -1.9 | 4,399 | 0.6 |
| Number of Members That Use Transactional Website | 28,062,345 | 30,247,099 | 7.8 | 33,071,055 | 9.3 | 35,721,267 | 8.0 | 36,692,563 | 2.7 |
| No Website, But Planning to Add in the Future | 383 | 34 | -91.1 | 28 | -17.6 | 28 | 0.0 | 27 | -3.6 |
| Type of Website Planned for Future | | | | | | | | | |
| Informational | 299 | 30 | -90.0 | 25 | -16.7 | 26 | 4.0 | 25 | -3.8 |
| Interactive | 23 | 1 | | | | 0 | N/A | 0 | |
| Transactional | 61 | 3 | | | 0.0 | 2 | -33.3 | 2 | 0.0 |
| Miscellaneous | | | | | | | | | |
| Internet Access | 7,076 | 7,077 | 0.0 | 6,976 | -1.4 | 6,752 | -3.2 | 6,764 | 0.2 |
| | | | | | | | | - | |
| | | | | | | | | | 17.IS&T |

Return to cover

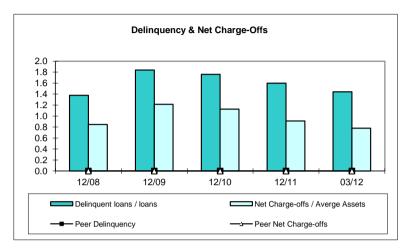
06/14/2012

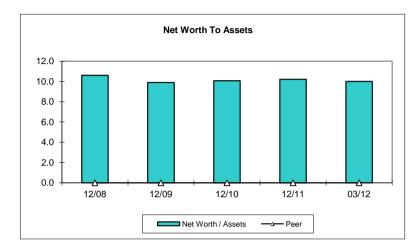
CU Name: N/A
Peer Group: N/A

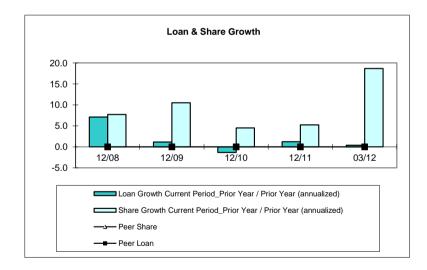
Graphs 1 For Charter : N/A Count of CU : 7019 Asset Range : N/A

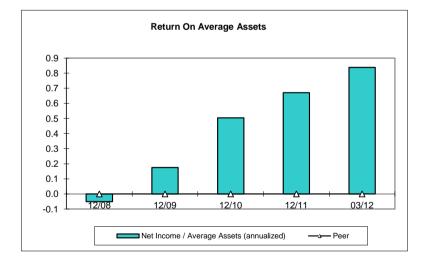
Criteria: Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit

Count of CU in Peer Group: N/A









Return to cover

06/14/2012 CU Name: N/A Peer Group: N/A Graphs 2 For Charter : N/A Count of CU : 7019 Asset Range : N/A

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

Count of CU in Peer Group: N/A

