

Cycle Date: June-2012  
 Run Date: 10/01/2012  
 Interval: Quarterly

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

Count of CU : 6961  
 Asset Range : N/A  
 Peer Group Number : N/A  
 Count of CU in Peer Group : N/A

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

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



Ratio Analysis										
Return to cover	For Charter : N/A									
10/01/2012	Count of CU : 6961									
CU Name: N/A	Asset Range : N/A									
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs) *									
	Count of CU in Peer Group : N/A				Mar-2012			Jun-2012		
	Jun-2011	Sep-2011	Dec-2011	Mar-2012	PEER Avg	Percentile**	Jun-2012	PEER Avg	Percentile**	
<b>CAPITAL ADEQUACY</b>										
Net Worth/Total Assets	10.14	10.15	10.21	10.01	N/A	N/A	10.16	N/A	N/A	
Net Worth/Total Assets--Including Optional Total Assets Election (if used)	10.17	10.18	10.24	10.08	N/A	N/A	10.20	N/A	N/A	
Total Delinquent Loans / Net Worth <sup>3</sup>	9.33	9.34	9.30	8.23	N/A	N/A	6.79	N/A	N/A	
Solvency Evaluation (Estimated)	111.80	111.88	111.87	111.57	N/A	N/A	111.81	N/A	N/A	
Classified Assets (Estimated) / Net Worth	9.53	9.36	9.04	8.68	N/A	N/A	8.33	N/A	N/A	
<b>ASSET QUALITY</b>										
Delinquent Loans / Total Loans <sup>3</sup>	1.58	1.59	1.60	1.44	N/A	N/A	1.20	N/A	N/A	
* Net Charge-Offs / Average Loans	0.95	0.91	0.91	0.78	N/A	N/A	0.75	N/A	N/A	
Fair (Market) HTM Invest Value/Book Value HTM Invest.	101.12	101.25	101.33	100.94	N/A	N/A	100.93	N/A	N/A	
Accum Unreal G/L On AFS/Cost Of AFS	1.10	1.44	1.25	1.11	N/A	N/A	1.31	N/A	N/A	
Delinquent Loans / Assets <sup>3</sup>	0.95	0.95	0.95	0.82	N/A	N/A	0.69	N/A	N/A	
<b>EARNINGS</b>										
* Return On Average Assets	0.77	0.66	0.67	0.85	N/A	N/A	0.86	N/A	N/A	
* Return On Average Assets Excluding Stabilization Income/Expense & NCUSIF Premium <sup>2</sup>	0.85	0.92	0.87	0.90	N/A	N/A	0.90	N/A	N/A	
* Gross Income/Average Assets	5.38	5.37	5.34	5.07	N/A	N/A	5.06	N/A	N/A	
* Yield on Average Loans	5.83	5.81	5.76	5.60	N/A	N/A	5.51	N/A	N/A	
* Yield on Average Investments	1.70	1.65	1.61	1.34	N/A	N/A	1.34	N/A	N/A	
* Fee & Other Op.Income / Avg. Assets	1.25	1.27	1.30	1.31	N/A	N/A	1.34	N/A	N/A	
* Cost of Funds / Avg. Assets	0.96	0.94	0.93	0.78	N/A	N/A	0.76	N/A	N/A	
* Net Margin / Avg. Assets	4.42	4.43	4.41	4.29	N/A	N/A	4.30	N/A	N/A	
* Operating Exp./ Avg. Assets	3.15	3.29	3.26	3.09	N/A	N/A	3.11	N/A	N/A	
* Provision For Loan & Lease Losses / Average Assets	0.51	0.50	0.50	0.38	N/A	N/A	0.37	N/A	N/A	
* Net Interest Margin/Avg. Assets	3.17	3.15	3.12	2.98	N/A	N/A	2.96	N/A	N/A	
Operating Exp./Gross Income	58.53	61.33	61.05	60.96	N/A	N/A	61.43	N/A	N/A	
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets <sup>1</sup>	2.53	2.51	2.51	2.42	N/A	N/A	2.40	N/A	N/A	
* Net Operating Exp. /Avg. Assets	2.44	2.56	2.52	2.39	N/A	N/A	2.39	N/A	N/A	
<b>ASSET / LIABILITY MANAGEMENT</b>										
Net Long-Term Assets / Total Assets	34.21	33.24	32.42	32.99	N/A	N/A	33.28	N/A	N/A	
Reg. Shares / Total Shares & Borrowings	28.57	28.57	28.69	29.79	N/A	N/A	30.07	N/A	N/A	
Total Loans / Total Shares	69.43	69.21	69.07	66.05	N/A	N/A	66.96	N/A	N/A	
Total Loans / Total Assets	59.83	59.61	59.42	57.10	N/A	N/A	57.73	N/A	N/A	
Cash + Short-Term Investments / Assets	16.56	17.07	17.30	18.84	N/A	N/A	17.73	N/A	N/A	
Total Shares, Dep. & Borrs / Earning Assets	93.37	93.16	93.26	93.16	N/A	N/A	93.11	N/A	N/A	
Reg Shares + Share Drafts / Total Shares & Borrs	39.87	40.33	40.49	42.36	N/A	N/A	42.37	N/A	N/A	
Borrowings / Total Shares & Net Worth	2.74	2.75	2.81	2.55	N/A	N/A	2.61	N/A	N/A	
Supervisory Interest Rate Risk Threshold / Net Worth	269.38	264.89	262.93	267.45	N/A	N/A	265.24	N/A	N/A	
<b>PRODUCTIVITY</b>										
Members / Potential Members	6.04	5.99	5.97	5.91	N/A	N/A	5.80	N/A	N/A	
Borrowers / Members	49.43	49.46	49.84	49.06	N/A	N/A	49.37	N/A	N/A	
Members / Full-Time Employees	385.62	389.10	388.68	389.40	N/A	N/A	387.14	N/A	N/A	
Avg. Shares Per Member	\$8,928	\$8,960	\$9,010	\$9,362	N/A	N/A	\$9,328	N/A	N/A	
Avg. Loan Balance	\$12,541	\$12,538	\$12,486	\$12,604	N/A	N/A	\$12,651	N/A	N/A	
* Salary And Benefits / Full-Time Empl.	\$60,581	\$60,953	\$61,310	\$64,230	N/A	N/A	\$63,142	N/A	N/A	
<b>OTHER RATIOS</b>										
* Net Worth Growth	7.79	6.66	6.81	8.44	N/A	N/A	8.47	N/A	N/A	
* Market (Share) Growth	6.56	5.56	5.21	18.67	N/A	N/A	10.01	N/A	N/A	
* Loan Growth	-0.28	0.54	1.20	0.37	N/A	N/A	3.59	N/A	N/A	
* Asset Growth	6.15	5.37	5.18	16.67	N/A	N/A	9.56	N/A	N/A	
* Investment Growth	17.95	14.93	12.60	47.01	N/A	N/A	20.33	N/A	N/A	
* Membership Growth	1.07	1.38	1.49	2.92	N/A	N/A	2.86	N/A	N/A	
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)										
**Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection is complete. Subsequent corrections to data after this date are not reflected in the Percentile Rank or the Peer Average Ratios until the next cycle.										
Percentile Rankings show where the credit union stands in relation to its peers in key areas of performance. To arrive at the percentile ranking, all data for all credit unions in a peer group are arranged in order from highest (100) to lowest (0) value. The percentile ranking assigned to the credit union is a measure of the relative standing of that ratio in the entire range of ratios. A high or low ranking does not imply good or bad performance. However, when reviewed in relation to other available data, users may draw conclusions as to the importance of the percentile rank to the credit union's financial performance.										
<sup>1</sup> For periods before 2004, the Fixed Assets & Foreclosed and Repossessed assets did not include repossessed vehicles.										
<sup>2</sup> Prior to September 2010, this ratio was named Return on Assets Prior to NCUSIF Stabilization Income/Expense. From December 2010 forward, NCUSIF Premium Expense is also excluded from ROA.										
<sup>3</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.										

	Supplemental Ratio Analysis				
<a href="#">Return to cover</a>	For Charter : N/A				
10/01/2012	Count of CU : 6961				
CU Name: N/A	Asset Range : N/A				
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * Types				
	Count of CU in Peer Group : N/A				
	Jun-2011	Sep-2011	Dec-2011	Mar-2012	Jun-2012
<b>OTHER DELINQUENCY RATIOS <sup>1</sup></b>					
Credit Cards DQ > 2 Mo / Total Credit Card Loans	1.18	1.18	1.15	1.01	0.91
All Other Loans Delinquent > 2 Mo / Total All Other Loans	1.07	1.06	1.11	0.91	0.82
Leases Receivable Delinquent > 2 Mo / Total Leases Receivable	0.36	0.19	0.36	0.28	0.17
Modified Consumer Lns Not Secured by RE > 2 Mo / Modified Consumer Lns Not Secured by RE	10.68	10.81	10.76	10.32	6.29
Indirect Loans Delinquent > 2 Mo / Total Indirect Loans	0.88	0.91	0.97	0.75	0.67
Participation Loans Delinquent > 2 Mo / Total Participation Loans	3.62	4.05	4.16	3.94	2.32
Business Loans Delinquent > 1 Mo / Total Business Loans Less Unfund Comm	5.02	5.12	5.07	5.18	3.74
Business Loans Delinquent > 2 Mo / Total Business Loans Less Unfund Comm	3.77	3.83	3.82	3.65	2.80
Modified Business Lns Not Secured by RE > 2 Mo / Modified Business Lns Not Secured by RE	19.35	17.19	26.84	28.38	10.39
Allowance for Loan & Lease Losses to Delinquent Loans	101.84	99.86	96.91	105.12	122.23
<b>REAL ESTATE LOAN DELINQUENCY <sup>1</sup></b>					
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent > 2 Mo / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years	1.72	1.77	1.76	1.61	1.32
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent > 2 Mo / Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years	3.30	3.27	3.21	3.08	2.25
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo / Total Other RE Fixed/Hybrid/Balloon Loans	1.68	1.71	1.78	1.71	1.53
Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans	1.15	1.14	1.15	1.05	0.98
Interest Only and Payment Option First Mortgage Loans Delinquent > 2 Mo / Total Int Only and Pmt Opt First Mtg Loans	6.19	7.00	7.03	6.98	6.55
Total Modified 1st and Other RE > 2 Mo Del / Total Modified 1st and Other RE	19.11	17.94	17.64	17.14	10.54
Modified RE Lns also Reported as Business Loans > 2 Mo Del / Total Modified RE Lns also Reported as Business Loans	24.39	22.69	20.48	21.35	15.01
Total Real Estate Loans DQ > 1 Mo / Total Real Estate Loans	2.99	3.03	3.15	2.91	2.35
Total Real Estate Loans DQ > 2 Mo / Total Real Estate Loans	1.99	2.01	2.00	1.87	1.50
<b>MISCELLANEOUS LOAN LOSS RATIOS</b>					
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	23.93	23.99	23.86	20.82	21.45
* Net Charge Offs - Credit Cards / Avg Credit Card Loans	3.35	3.15	3.02	2.54	2.42
* Net Charge Offs - All Other Loans / Avg All Other Loans	1.02	0.98	0.98	0.83	0.77
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.62	0.61	0.62	0.54	0.54
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.39	0.39	0.40	0.35	0.38
* Net Charge Offs - Other RE Loans/ Avg Other RE Loans	1.23	1.20	1.21	1.08	1.04
* Net Charge Offs - Interest Only and Payment Option First Mortgage Loans / Avg Interest Only and Payment Option First Mortgage Loans	2.32	1.84	1.88	1.02	1.92
* Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.89	0.63	0.59	0.49	0.19
* Net Charge Offs - Indirect Loans / Avg Indirect Loans	0.89	0.83	0.82	0.71	0.67
* Net Charge Offs - Participation Loans / Avg Participation Loans	1.40	1.34	1.32	1.30	1.39
* Net Charge Offs - Member Business Loans / Avg Member Business Loans	0.91	0.85	0.98	0.77	0.81
<b>SPECIALIZED LENDING RATIOS</b>					
Indirect Loans Outstanding / Total Loans	12.49	12.47	12.37	12.54	12.71
Participation Loans Outstanding / Total Loans	2.27	2.25	2.28	2.34	2.32
Participation Loans Purchased YTD / Total Loans Granted YTD	1.51	1.30	1.29	1.55	1.65
* Participation Loans Sold YTD / Total Assets	0.32	0.29	0.31	0.41	0.37
Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets	3.85	3.86	3.88	3.77	3.79
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.64	0.64	0.71	1.03	0.87
<b>REAL ESTATE LENDING RATIOS</b>					
Total Fixed Rate Real Estate / Total Assets	20.85	20.64	20.66	19.97	20.08
Total Fixed Rate Real Estate / Total Loans	34.85	34.63	34.77	34.97	34.79
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	24.56	25.41	28.35	33.15	32.94
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	45.13	44.77	46.62	51.89	50.98
Interest Only & Payment Option First Mortgages / Total Assets	0.57	0.54	0.52	0.48	0.44
Interest Only & Payment Option First Mortgages / Net Worth	5.64	5.29	5.04	4.79	4.36
<b>MISCELLANEOUS RATIOS</b>					
Mortgage Servicing Rights / Net Worth	0.87	0.82	0.82	0.84	0.83
Unused Commitments / Cash & ST Investments	91.54	88.82	86.83	79.18	84.68
* 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					
<sup>1</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.					

		Assets								
Return to cover		For Charter :		N/A						
10/01/2012		Count of CU :		6961						
CU Name: N/A		Asset Range :		N/A						
Peer Group: N/A		Criteria :		Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs) *						
		Count of CU in Peer Group :		N/A						
		Jun-2011	Sep-2011	% Chg	Dec-2011	% Chg	Mar-2012	% Chg	Jun-2012	% Chg
<b>ASSETS</b>										
<b>CASH:</b>										
Cash On Hand		8,173,702,085	7,447,520,368	-8.9	7,934,739,845	6.5	7,230,487,020	-8.9	7,547,505,230	4.4
Cash On Deposit		70,397,322,121	77,868,842,652	10.6	81,797,034,713	5.0	102,356,268,176	25.1	90,457,342,259	-11.6
Cash Equivalents		6,733,060,345	6,169,620,332	-8.4	5,473,559,194	-11.3	6,410,358,035	17.1	5,832,963,350	-9.0
<b>TOTAL CASH &amp; EQUIVALENTS</b>		<b>85,304,084,551</b>	<b>91,485,983,352</b>	<b>7.2</b>	<b>95,205,333,752</b>	<b>4.1</b>	<b>115,997,113,231</b>	<b>21.8</b>	<b>103,837,810,839</b>	<b>-10.5</b>
<b>INVESTMENTS:</b>										
Trading Securities		1,146,843,372	1,141,574,270	-0.5	1,194,580,245	4.6	1,097,880,226	-8.1	1,048,759,382	-4.5
Available for Sale Securities		144,155,409,282	147,407,304,749	2.3	149,165,306,457	1.2	164,579,576,910	10.3	168,970,473,754	2.7
Held-to-Maturity Securities		48,447,520,224	47,692,625,828	-1.6	49,336,485,872	3.4	51,923,136,038	5.2	52,864,605,971	1.8
Deposits in Commercial Banks, S&Ls, Savings Banks		43,506,261,021	43,256,315,753	-0.6	43,701,817,758	1.0	45,224,938,525	3.5	46,633,434,728	3.1
Loans to, Deposits in, and Investments in Natural Person Credit Unions <sup>2</sup>		2,218,239,002	2,224,426,026	0.3	2,316,093,804	4.1	2,282,362,524	-1.5	2,358,458,459	3.3
Total MCSD/Nonperpetual Contributed Capital and PIC/Perpetual Contributed Capital		1,233,732,424	1,448,288,630	17.4	1,477,751,860	2.0	1,530,204,947	3.5	1,569,911,802	2.6
All Other Investments in Corporate Cus		10,428,641,514	7,591,403,196	-27.2	4,646,972,194	-38.8	4,018,704,747	-13.5	3,842,350,046	-4.4
All Other Investments <sup>2</sup>		4,775,020,750	5,053,189,831	5.8	5,035,739,383	-0.3	5,100,427,673	1.3	5,374,655,447	5.4
<b>TOTAL INVESTMENTS</b>		<b>255,911,667,589</b>	<b>255,815,128,283</b>	<b>0.0</b>	<b>256,874,747,573</b>	<b>0.4</b>	<b>275,757,231,590</b>	<b>7.4</b>	<b>282,662,649,589</b>	<b>2.5</b>
<b>LOANS HELD FOR SALE</b>		<b>1,661,443,806</b>	<b>2,750,565,741</b>	<b>65.6</b>	<b>3,304,422,035</b>	<b>20.1</b>	<b>2,862,423,276</b>	<b>-13.4</b>	<b>3,688,602,555</b>	<b>28.9</b>
<b>LOANS AND LEASES:</b>										
Unsecured Credit Card Loans		35,244,678,745	35,840,824,650	1.7	37,382,441,408	4.3	36,150,265,258	-3.3	36,919,161,185	2.1
All Other Unsecured Loans/Lines of Credit		24,548,641,904	25,043,354,677	2.0	25,554,353,746	2.0	24,682,840,261	-3.4	25,327,667,706	2.6
Short-Term, Small Amount Loans (STS) (FCUs only)		13,155,600	13,110,644	-0.3	18,462,691	40.8	13,331,280	-27.8	16,540,517	24.1
Non-Federally Guaranteed Student Loans		1,111,230,434	1,343,394,275	20.9	1,484,766,040	10.5	1,666,733,371	12.3	1,690,136,806	1.4
New Vehicle Loans		59,494,489,818	58,524,362,968	-1.6	58,268,408,071	-0.4	58,298,431,351	0.1	59,933,716,209	2.8
Used Vehicle Loans		103,581,488,113	105,702,969,643	2.0	106,752,116,047	1.0	107,991,736,724	1.2	111,005,121,482	2.8
1st Mortgage Real Estate Loans/Lines of Credit		227,340,402,995	229,140,329,318	0.8	233,023,658,846	1.7	236,405,363,582	1.5	240,370,897,474	1.7
Other Real Estate Loans/Lines of Credit		83,230,414,061	82,158,367,685	-1.3	79,989,416,661	-2.6	77,754,938,492	-2.8	76,476,945,612	-1.6
Leases Receivable		445,312,851	440,779,345	-1.0	435,669,350	-1.2	429,533,027	-1.4	443,634,754	3.3
Total All Other Loans/Lines of Credit		28,904,289,466	28,789,071,645	-0.4	28,566,118,660	-0.8	28,614,476,555	0.2	29,561,917,248	3.3
<b>TOTAL LOANS</b>		<b>563,914,103,987</b>	<b>566,996,564,850</b>	<b>0.5</b>	<b>571,475,411,520</b>	<b>0.8</b>	<b>572,007,649,901</b>	<b>0.1</b>	<b>581,745,738,993</b>	<b>1.7</b>
<b>(ALLOWANCE FOR LOAN &amp; LEASE LOSSES)</b>		<b>(9,081,349,892)</b>	<b>(9,011,830,388)</b>	<b>-0.8</b>	<b>(8,855,900,788)</b>	<b>-1.7</b>	<b>(8,679,246,185)</b>	<b>-2.0</b>	<b>(8,506,162,350)</b>	<b>-2.0</b>
Foreclosed Real Estate		1,677,122,335	1,653,551,023	-1.4	1,586,274,330	-4.1	1,571,307,951	-0.9	1,469,693,342	-6.5
Repossessed Autos		171,340,300	168,341,811	-1.8	176,362,789	4.8	150,051,101	-14.9	143,543,616	-4.3
Foreclosed and Repossessed Other Assets		25,891,670	28,393,447	9.7	33,020,844	16.3	31,887,458	-3.4	27,513,828	-13.7
<b>TOTAL FORECLOSED and REPOSSESSED ASSETS <sup>1</sup></b>		<b>1,874,354,305</b>	<b>1,850,286,281</b>	<b>-1.3</b>	<b>1,795,657,963</b>	<b>-3.0</b>	<b>1,753,246,510</b>	<b>-2.4</b>	<b>1,640,750,786</b>	<b>-6.4</b>
Land and Building		16,981,058,282	17,070,911,524	0.5	17,209,848,261	0.8	17,357,369,650	0.9	17,407,474,232	0.3
Other Fixed Assets		3,308,397,751	3,314,997,119	0.2	3,367,737,793	1.6	3,407,144,543	1.2	3,473,776,511	2.0
NCUA Share Insurance Capitalization Deposit		7,553,007,388	7,791,190,635	3.2	7,784,952,383	-0.1	7,815,216,536	0.4	7,933,261,733	1.5
Identifiable Intangible Assets		209,225,334	203,418,216	-2.8	200,683,949	-1.3	191,712,106	-4.5	203,355,894	6.1
Goodwill		627,921,287	642,542,952	2.3	642,266,712	0.0	656,777,803	2.3	656,757,332	0.0
<b>TOTAL INTANGIBLE ASSETS</b>		<b>837,146,621</b>	<b>845,961,168</b>	<b>1.1</b>	<b>842,950,661</b>	<b>-0.4</b>	<b>848,489,909</b>	<b>0.7</b>	<b>860,113,226</b>	<b>1.4</b>
Accrued Interest on Loans		1,960,709,589	1,877,634,260	-4.2	1,949,400,535	3.8	1,842,087,885	-5.5	1,851,682,532	0.5
Accrued Interest on Investments		930,053,214	914,309,447	-1.7	888,762,545	-2.8	934,031,343	5.1	903,116,590	-3.3
All Other Assets		11,319,252,708	9,447,802,922	-16.5	9,856,953,574	4.3	9,883,409,282	0.3	10,156,228,376	2.8
<b>TOTAL OTHER ASSETS</b>		<b>14,210,015,511</b>	<b>12,239,746,629</b>	<b>-13.9</b>	<b>12,695,116,654</b>	<b>3.7</b>	<b>12,659,528,510</b>	<b>-0.3</b>	<b>12,911,027,498</b>	<b>2.0</b>
<b>TOTAL ASSETS</b>		<b>942,473,929,899</b>	<b>951,149,505,194</b>	<b>0.9</b>	<b>961,700,277,807</b>	<b>1.1</b>	<b>1,001,786,167,471</b>	<b>4.2</b>	<b>1,007,655,043,612</b>	<b>0.6</b>
<b>TOTAL CU's</b>		<b>7,239</b>	<b>7,179</b>	<b>-0.8</b>	<b>7,094</b>	<b>-1.2</b>	<b>7,019</b>	<b>-1.1</b>	<b>6,961</b>	<b>-0.8</b>
# Means the number is too large to display in the cell										
<sup>1</sup> OTHER RE OWNED PRIOR TO 2004										
<sup>2</sup> LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON CUs INCLUDED IN ALL OTHER INVESTMENTS PRIOR TO JUNE 2006 FOR SHORT FORM FILERS										

		Liabilities, Shares & Equity							
<a href="#">Return to cover</a>		For Charter : N/A							
10/01/2012		Count of CU : 6961							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs) *							
		Count of CU in Peer Group : N/A							
	Jun-2011	Sep-2011	% Chg	Dec-2011	% Chg	Mar-2012	% Chg	Jun-2012	% Chg
<b>LIABILITIES, SHARES AND EQUITY</b>									
<b>LIABILITIES:</b>									
Other Borrowings	N/A	N/A		N/A		N/A		N/A	
Other Notes, Promissory Notes, Interest Payable, & Draws Against Lines of Credit	24,597,688,634	24,926,593,358	1.3	25,726,235,669	3.2	24,295,414,105	-5.6	24,988,158,534	2.9
Borrowing Repurchase Transactions	545,612,725	559,936,871	2.6	525,851,250	-6.1	593,546,083	12.9	485,060,900	-18.3
Subordinated Debt	3,908,200	4,394,449	12.4	9,297,602	111.6	10,098,559	8.6	9,850,816	-2.5
Uninsured Secondary Capital and Subordinated Debt Included in Net Worth <sup>3</sup>	167,966,999	167,514,685	-0.3	247,372,157	47.7	246,555,963	-0.3	246,957,750	0.2
Accrued Dividends and Interest Payable	286,371,923	275,135,196	-3.9	318,876,832	15.9	249,329,503	-21.8	243,933,088	-2.2
Accounts Payable & Other Liabilities	8,992,276,408	8,851,385,302	-1.6	9,499,400,238	7.3	10,389,826,626	9.4	10,529,955,699	1.3
<b>TOTAL LIABILITIES</b>	<b>34,593,824,889</b>	<b>34,784,959,861</b>	<b>0.6</b>	<b>36,327,033,748</b>	<b>4.4</b>	<b>35,784,770,839</b>	<b>-1.5</b>	<b>36,503,916,787</b>	<b>2.0</b>
<b>SHARES AND DEPOSITS</b>									
Share Drafts	94,627,036,902	99,268,729,203	4.9	100,643,904,577	1.4	111,922,004,386	11.2	109,998,678,291	-1.7
Regular Shares	239,117,574,649	241,269,291,059	0.9	244,872,601,024	1.5	265,323,192,990	8.4	268,862,080,082	1.3
Money Market Shares	184,071,618,163	185,133,897,197	0.6	189,136,817,385	2.2	196,269,251,680	3.8	198,070,055,909	0.9
Share Certificates	206,441,420,901	204,709,034,358	-0.8	204,095,688,643	-0.3	202,893,522,963	-0.6	201,509,436,659	-0.7
IRA/KEOGH Accounts	77,073,681,269	77,486,817,339	0.5	77,642,983,726	0.2	78,459,082,029	1.1	79,020,519,394	0.7
All Other Shares <sup>1</sup>	8,633,391,103	9,121,556,802	5.7	8,808,201,851	-3.4	9,000,246,124	2.2	9,148,706,462	1.6
Non-Member Deposits	2,242,322,539	2,215,291,692	-1.2	2,208,870,794	-0.3	2,160,304,794	-2.2	2,193,761,528	1.5
<b>TOTAL SHARES AND DEPOSITS</b>	<b>812,207,045,526</b>	<b>819,204,617,650</b>	<b>0.9</b>	<b>827,409,068,000</b>	<b>1.0</b>	<b>866,027,604,966</b>	<b>4.7</b>	<b>868,803,238,325</b>	<b>0.3</b>
<b>EQUITY:</b>									
Undivided Earnings	64,410,153,601	64,985,459,463	0.9	67,373,235,865	3.7	68,514,465,193	1.7	69,615,056,282	1.6
Regular Reserves	19,087,533,273	19,097,093,078	0.1	19,184,010,873	0.5	19,247,968,298	0.3	19,181,609,511	-0.3
Appropriation For Non-Conforming Investments (SCU Only)	27,578,416	27,374,773	-0.7	26,096,996	-4.7	26,685,132	2.3	27,002,238	1.2
Other Reserves	10,211,340,156	10,306,076,129	0.9	10,534,273,415	2.2	10,784,814,663	2.4	11,211,796,416	4.0
Equity Acquired in Merger	732,447,321	788,188,087	7.6	857,490,621	8.8	897,317,644	4.6	930,198,556	3.7
Miscellaneous Equity	19,095,339	19,030,055	-0.3	20,328,617	6.8	16,652,783	-18.1	17,645,077	6.0
Accumulated Unrealized G/L on AFS Securities	1,566,604,027	2,092,663,600	33.6	1,842,412,489	-12.0	1,808,482,306	-1.8	2,183,079,699	20.7
Accumulated Unrealized Losses for OTTI (due to other factors) on HTM Debt Securities	-20,594,447	-25,542,352	-24.0	-24,504,065	4.1	-23,913,553	2.4	-29,009,210	-21.3
Accumulated Unrealized G/L on Cash Flow Hedges	-31,680,981	-46,672,479	-47.3	-45,152,771	3.3	-24,352,440	46.1	-53,005,781	-117.7
Other Comprehensive Income	-1,263,871,198	-1,271,431,466	-0.6	-1,804,015,981	-41.9	-1,855,900,394	-2.9	-1,902,246,258	-2.5
Net Income	934,453,977	1,187,688,795	27.1	0	-100.0	581,572,034	N/A	1,165,761,970	100.5
<b>EQUITY TOTAL</b>	<b>95,673,059,484</b>	<b>97,159,927,683</b>	<b>1.6</b>	<b>97,964,176,059</b>	<b>0.8</b>	<b>99,973,791,666</b>	<b>2.1</b>	<b>102,347,888,500</b>	<b>2.4</b>
<b>TOTAL SHARES &amp; EQUITY</b>	<b>907,880,105,010</b>	<b>916,364,545,333</b>	<b>0.9</b>	<b>925,373,244,059</b>	<b>1.0</b>	<b>966,001,396,632</b>	<b>4.4</b>	<b>971,151,126,825</b>	<b>0.5</b>
<b>TOTAL LIABILITIES, SHARES, &amp; EQUITY</b>	<b>942,473,929,899</b>	<b>951,149,505,194</b>	<b>0.9</b>	<b>961,700,277,807</b>	<b>1.1</b>	<b>1,001,786,167,471</b>	<b>4.2</b>	<b>1,007,655,043,612</b>	<b>0.6</b>
<b>NCUA INSURED SAVINGS <sup>2</sup></b>									
Uninsured Shares	31,257,164,640	32,359,173,066	3.5	33,491,143,751	3.5	35,284,769,683	5.4	35,877,455,612	1.7
Uninsured Non-Member Deposits	287,036,773	261,925,985	-8.7	258,843,294	-1.2	251,096,935	-3.0	228,066,191	-9.2
Total Uninsured Shares & Deposits	31,544,201,413	32,621,099,051	3.4	33,749,987,045	3.5	35,535,866,618	5.3	36,105,521,803	1.6
Insured Shares & Deposits	780,662,844,113	786,583,518,599	0.8	793,659,080,955	0.9	830,491,738,348	4.6	832,697,716,522	0.3
<b>TOTAL NET WORTH</b>	<b>95,573,727,473</b>	<b>96,584,199,946</b>	<b>1.1</b>	<b>98,254,545,770</b>	<b>1.7</b>	<b>100,328,670,397</b>	<b>2.1</b>	<b>102,413,946,411</b>	<b>2.1</b>
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<sup>1</sup> PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KEOGHS, AND NONMEMBER SHARES FOR SHORT FORM FILERS									
<sup>2</sup> PRIOR TO 10/03/08 SHARES INSURED UP TO \$100,000; 10/03/08 to 05/20/09 SHARES INSURED UP TO \$100,000 and \$250,000 FOR IRAS; 5/20/09 AND FORWARD SHARES INSURED UP TO \$250,000									
<sup>3</sup> December 2011 and forward includes "Subordinated Debt Included in Net Worth."									

		Income Statement								
<a href="#">Return to cover</a>		For Charter :		N/A						
10/01/2012		Count of CU :		6961						
CU Name: N/A		Asset Range :		N/A						
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs) *								
		Count of CU in Peer Group :		N/A						
		Jun-2011	Sep-2011	% Chg	Dec-2011	% Chg	Mar-2012	% Chg	Jun-2012	% Chg
<b>* INCOME AND EXPENSE</b>										
<b>INTEREST INCOME:</b>										
Interest on Loans	16,467,029,911	24,663,742,693	-0.1	32,758,094,442	-0.4	8,000,469,604	-2.3	15,886,686,885	-0.7	
Less Interest Refund	(4,782,033)	(7,139,395)	-0.5	(44,337,689)	365.8	(2,354,780)	-78.8	(4,699,762)	-0.2	
Income from Investments	2,702,276,886	3,997,337,105	-1.4	5,215,412,783	-2.1	1,216,661,742	-6.7	2,411,927,281	-0.9	
Income from Trading	9,006,616	7,965,276	-41.0	10,783,000	1.5	3,809,539	41.3	4,158,537	-45.4	
<b>TOTAL INTEREST INCOME</b>	<b>19,173,531,380</b>	<b>28,661,905,679</b>	<b>-0.3</b>	<b>37,939,952,536</b>	<b>-0.7</b>	<b>9,218,586,105</b>	<b>-2.8</b>	<b>18,298,072,941</b>	<b>-0.8</b>	
<b>INTEREST EXPENSE:</b>										
Dividends	3,519,120,781	5,171,198,103	-2.0	6,823,349,790	-1.0	1,491,443,031	-12.6	2,915,134,950	-2.3	
Interest on Deposits	493,930,006	735,117,504	-0.8	954,459,131	-2.6	204,615,542	-14.2	399,869,287	-2.3	
Interest on Borrowed Money	460,071,213	685,001,883	-0.7	910,467,472	-0.3	208,342,538	-8.5	425,663,910	2.2	
<b>TOTAL INTEREST EXPENSE</b>	<b>4,473,122,000</b>	<b>6,591,317,490</b>	<b>-1.8</b>	<b>8,688,276,393</b>	<b>-1.1</b>	<b>1,904,401,111</b>	<b>-12.3</b>	<b>3,740,668,147</b>	<b>-1.8</b>	
PROVISION FOR LOAN & LEASE LOSSES	2,376,081,616	3,511,775,619	-1.5	4,672,852,510	-0.2	943,595,239	-19.2	1,825,437,823	-3.3	
<b>NET INTEREST INCOME AFTER PLL</b>	<b>12,324,327,764</b>	<b>18,558,812,570</b>	<b>0.4</b>	<b>24,578,823,633</b>	<b>-0.7</b>	<b>6,370,589,755</b>	<b>3.7</b>	<b>12,731,966,971</b>	<b>-0.1</b>	
<b>NON-INTEREST INCOME:</b>										
Fee Income	3,313,623,049	5,136,398,096	3.3	6,948,106,442	1.5	1,714,089,159	-1.3	3,535,001,455	3.1	
Other Operating Income	2,489,154,442	3,780,935,319	1.3	5,210,767,439	3.4	1,500,963,091	15.2	3,085,178,279	2.8	
Gain (Loss) on Investments	66,958,902	194,546,304	93.7	226,446,974	-12.7	50,156,061	-11.4	113,718,469	13.4	
Gain (Loss) on Disposition of Assets	-39,009,946	-81,324,932	-39.0	-177,578,865	-63.8	-16,935,826	61.9	-30,325,823	10.5	
Gain from Bargain Purchase (Merger)	18,423,669	22,930,663	-17.0	36,696,789	20.0	8,776,922	-4.3	29,820,160	69.9	
Other Non-Oper Income/(Expense)	13,780,363	42,955,786	107.8	40,946,479	-28.5	30,474,788	197.7	60,322,795	-1.0	
NCUSIF Stabilization Income	0	0	N/A	0	N/A	0	N/A	0	N/A	
<b>TOTAL NON-INTEREST INCOME</b>	<b>5,862,930,479</b>	<b>9,096,441,236</b>	<b>3.4</b>	<b>12,285,385,258</b>	<b>1.3</b>	<b>3,287,524,195</b>	<b>7.0</b>	<b>6,793,715,335</b>	<b>3.3</b>	
<b>NON-INTEREST EXPENSE</b>										
Total Employee Compensation & Benefits	7,145,605,577	10,741,417,936	0.2	14,485,048,958	1.1	3,814,451,389	5.3	7,595,734,941	-0.4	
Travel, Conference Expense	133,544,525	203,310,267	1.5	272,473,857	0.5	64,993,615	-4.6	145,138,831	11.7	
Office Occupancy	1,091,121,380	1,646,104,154	0.6	2,187,949,343	-0.3	547,925,170	0.2	1,094,862,713	-0.1	
Office Operation Expense	2,692,903,628	4,042,768,106	0.1	5,419,789,401	0.5	1,402,985,412	3.5	2,831,622,827	0.9	
Educational and Promotion	476,543,563	733,624,414	2.6	1,024,716,849	4.8	249,036,891	-2.8	532,135,879	6.8	
Loan Servicing Expense	947,365,934	1,457,275,382	2.5	1,988,217,615	2.3	506,059,276	1.8	1,045,544,446	3.3	
Professional, Outside Service	1,104,904,784	1,679,533,720	1.3	2,284,581,856	2.0	573,903,744	0.5	1,160,990,717	1.1	
Member Insurance <sup>1</sup>	N/A	N/A		N/A		N/A		N/A		
Member Insurance - NCUSIF Premium <sup>2</sup>	117,989,671	168,912,581	-4.6	185,583,866	-17.6	28,119,990	-39.4	52,638,146	-6.4	
Member Insurance - Temporary Corporate CU Stabilization Fund <sup>3</sup>	274,628,231	1,683,376,221	308.6	1,708,061,636	-23.9	91,942,278	-78.5	180,938,528	-1.6	
Member Insurance - Other	121,343,631	52,239,740	-71.3	70,068,670	0.6	38,628,624	120.5	78,341,715	1.4	
Operating Fees	74,550,340	108,853,023	-2.7	145,943,015	0.6	35,575,506	-2.5	74,607,662	4.9	
Misc Operating Expense	437,666,730	529,647,018	-19.3	812,132,524	15.0	225,908,230	11.3	515,899,828	14.2	
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>14,618,167,994</b>	<b>23,047,062,562</b>	<b>5.1</b>	<b>30,584,567,590</b>	<b>-0.5</b>	<b>7,579,506,125</b>	<b>-0.9</b>	<b>15,308,456,233</b>	<b>1.0</b>	
<b>NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE AND NCUSIF PREMIUMS <sup>1/4</sup></b>	<b>3,961,708,151</b>	<b>6,460,480,046</b>	<b>8.7</b>	<b>8,173,286,803</b>	<b>-5.1</b>	<b>2,198,646,093</b>	<b>7.6</b>	<b>4,450,802,747</b>	<b>1.2</b>	
<b>NET INCOME (LOSS)</b>	<b>3,569,090,249</b>	<b>4,608,191,244</b>	<b>-13.9</b>	<b>6,279,641,301</b>	<b>2.2</b>	<b>2,078,607,825</b>	<b>32.4</b>	<b>4,217,226,073</b>	<b>1.4</b>	
<b>RESERVE TRANSFERS:</b>										
Transfer to Regular Reserve	155,830,689	205,603,038	-12.0	377,630,246	37.8	65,109,725	-31.0	173,029,097	32.9	
* All Income/Expense amounts are year-to-date while the related % change ratios are annualized.										
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<sup>1</sup> From September 2009 to December 2010, this account includes NCUSIF Premium Expense.										
<sup>2</sup> For December 2010 forward, this account includes only NCUSIF Premium Expense.										
<sup>3</sup> From March 2009 to June 2009, this account was named NCUSIF Stabilization Expense and included the NCUSIF Premium Expense. For September 2009 and forward, this account only includes only the Temporary Corporate CU Stabilization Expense (see footnotes 1 & 2).										
<sup>4</sup> 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.										
										<b>6. IncExp</b>



		Delinquent Loan Information								
<a href="#">Return to cover</a>		For Charter : N/A								
10/01/2012		Count of CU : 6961								
CU Name: N/A		Asset Range : N/A								
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs) *								
		Count of CU in Peer Group : N/A								
		Jun-2011	Sep-2011	% Chg	Dec-2011	% Chg	Mar-2012	% Chg	Jun-2012	% Chg
<b>DELINQUENCY SUMMARY - ALL LOAN TYPES <sup>1</sup></b>										
1 to < 2 Months Delinquent		6,443,652,868	6,617,851,419	2.7	7,369,379,669	11.4	6,092,001,982	-17.3	5,624,761,693	-7.7
2 to < 6 Months Delinquent		5,086,370,579	5,198,229,048	2.2	5,364,704,338	3.2	4,379,103,531	-18.4	3,859,078,762	-11.9
6 to 12 Months Delinquent		2,235,963,750	2,131,003,526	-4.7	2,085,531,928	-2.1	2,117,115,258	1.5	1,693,512,528	-20.0
12 Months & Over Delinquent		1,595,157,860	1,695,428,339	6.3	1,687,695,984	-0.5	1,760,040,208	4.3	1,406,364,467	-20.1
Total Del Loans - All Types (2 or more Mo)		8,917,492,189	9,024,660,913	1.2	9,137,932,245	1.3	8,256,258,997	-9.6	6,958,955,757	-15.7
<b>LOAN DELINQUENCY - BY LOAN TYPE</b>										
<b>Unsecured Credit Card Loans</b>										
1 to < 2 Months Delinquent		397,493,762	405,588,790	2.0	430,310,249	6.1	334,798,493	-22.2	352,835,864	5.4
2 to < 6 Months Delinquent		353,255,505	365,814,498	3.6	373,016,008	2.0	311,735,196	-16.4	289,318,485	-7.2
6 to 12 Months Delinquent		54,598,550	51,327,988	-6.0	49,196,706	-4.2	48,298,288	-1.8	42,732,816	-11.5
12 Months & Over Delinquent		8,031,039	7,561,131	-5.9	6,908,256	-8.6	6,136,086	-11.2	5,252,806	-14.4
Total Del Credit Card Lns (2 or more Mo)		415,885,094	424,703,617	2.1	429,120,970	1.0	366,169,570	-14.7	337,304,107	-7.9
Credit Cards DQ > 2 Mo / Total Credit Card Loans		1.18	1.18	0.4	1.15	-3.1	1.01	-11.8	0.91	-9.8
<b>1st Mortgage Fixed Rate and Hybrid/Balloon &gt; 5 years</b>										
1 to < 2 Months Delinquent		1,414,652,594	1,424,996,676	0.7	1,712,247,938	20.2	1,559,544,522	-8.9	1,167,194,684	-25.2
2 to < 6 Months Delinquent		1,392,276,273	1,455,716,816	4.6	1,475,248,403	1.3	1,211,074,249	-17.9	1,017,910,812	-15.9
6 to 12 Months Delinquent		750,992,918	740,151,891	-1.4	754,178,364	1.9	786,105,561	4.2	646,279,347	-17.8
12 Months & Over Delinquent		581,693,147	620,482,101	6.7	634,632,334	2.3	669,794,777	5.5	565,482,049	-15.6
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs (2 or more Mo)		2,724,962,338	2,816,350,808	3.4	2,864,059,101	1.7	2,666,974,587	-6.9	2,229,672,208	-16.4
%1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs) Delinquent > 2 Mo / Total 1st Mtg Fixed and Hybrid/Balloons > 5 yrs		1.72	1.77	2.8	1.76	-0.9	1.61	-8.4	1.32	-18.1
<b>1st Mortgage Adjustable Rate Loans and Hybrid/Balloons &lt; 5 Years</b>										
1 to < 2 Months Delinquent		934,063,524	960,130,625	2.8	1,044,891,367	8.8	977,541,877	-6.4	880,520,980	-9.9
2 to < 6 Months Delinquent		985,123,435	954,507,517	-3.1	977,415,593	2.4	854,187,648	-12.6	691,420,273	-19.1
6 to 12 Months Delinquent		708,967,584	670,127,065	-5.5	612,743,634	-8.6	608,320,602	-0.7	420,374,206	-30.9
12 Months & Over Delinquent		595,876,636	670,633,709	12.5	661,821,007	-1.3	711,777,590	7.5	486,485,000	-31.7
Total Del 1st Mtg Adj Rate Lns (2 or more Mo)		2,289,967,655	2,295,268,291	0.2	2,251,980,234	-1.9	2,174,285,840	-3.5	1,598,279,479	-26.5
%1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years) Delinquent > 2 Mo / Total 1st Mortgage Adjustable Rate Loans and Hybrids/Balloons < 5 yrs		3.30	3.27	-1.0	3.21	-1.6	3.08	-4.3	2.25	-27.0
<b>Other Real Estate Fixed Rate/Hybrid/Balloon</b>										
1 to < 2 Months Delinquent		414,952,979	440,928,342	6.3	454,660,010	3.1	370,702,162	-18.5	338,232,361	-8.8
2 to < 6 Months Delinquent		384,533,935	389,835,699	1.4	378,329,095	-3.0	337,541,036	-10.8	278,926,255	-17.4
6 to 12 Months Delinquent		153,284,980	142,660,148	-6.9	152,163,492	6.7	144,853,767	-4.8	122,397,376	-15.5
12 Months & Over Delinquent		109,767,078	108,655,192	-1.0	105,220,652	-3.2	103,982,233	-1.2	105,345,101	1.3
Total Del Other RE Fixed/Hybrid/Balloon Lns (2 or more Mo)		647,585,993	641,151,039	-1.0	635,713,239	-0.8	586,377,036	-7.8	506,668,732	-13.6
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo / Total Other RE Fixed/Hybrid/Balloon Loans		1.68	1.71	1.8	1.78	4.0	1.71	-3.8	1.53	-10.8
<b>Other Real Estate Adjustable Rate</b>										
1 to < 2 Months Delinquent		330,712,972	342,480,862	3.6	390,086,218	13.9	345,782,727	-11.4	305,514,884	-11.6
2 to < 6 Months Delinquent		292,913,254	305,935,427	4.4	302,725,627	-1.0	249,541,486	-17.6	237,690,054	-4.7
6 to 12 Months Delinquent		131,758,086	115,311,358	-12.5	113,380,831	-1.7	115,900,335	2.2	96,648,579	-16.6
12 Months & Over Delinquent		91,485,572	90,243,091	-1.4	93,729,012	3.9	92,581,098	-1.2	91,739,529	-0.9
Total Del Other RE Adj Rate Lns (2 or more Mo)		516,156,912	511,489,876	-0.9	509,835,470	-0.3	458,022,919	-10.2	426,078,162	-7.0
%Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans		1.15	1.14	-0.9	1.15	0.7	1.05	-8.6	0.98	-6.5
<b>Leases Receivable</b>										
1 to < 2 Months Delinquent		3,337,610	4,112,569	23.2	3,365,334	-18.2	2,298,644	-31.7	2,865,859	24.7
2 to < 6 Months Delinquent		1,466,442	699,898	-52.3	1,463,898	109.2	1,091,840	-25.4	665,688	-39.0
6 to 12 Months Delinquent		110,740	148,305	33.9	97,379	-34.3	93,311	-4.2	75,080	-19.5
12 Months & Over Delinquent		24,282	541	-97.8	15,907	2,840.3	29,763	87.1	18,425	-38.1
Total Del Leases Receivable (2 or more Mo)		1,601,464	848,744	-47.0	1,577,184	85.8	1,214,914	-23.0	759,193	-37.5
%Leases Receivable Delinquent > 2 Mo / Total Leases Receivable		0.36	0.19	-46.5	0.36	88.0	0.28	-21.9	0.17	-39.5
<b>All Other Loans</b>										
1 to < 2 Months Delinquent		2,948,439,427	3,039,613,555	3.1	3,333,818,553	9.7	2,501,333,557	-25.0	2,577,581,171	3.0
2 to < 6 Months Delinquent		1,676,801,735	1,725,719,193	2.9	1,856,505,714	7.6	1,413,932,076	-23.8	1,343,127,246	-5.0
6 to 12 Months Delinquent		436,250,892	411,276,771	-5.7	403,771,517	-1.8	413,543,394	2.4	365,005,124	-11.7
12 Months & Over Delinquent		208,280,106	197,862,574	-5.0	185,368,816	-6.3	175,738,661	-5.2	152,041,557	-13.5
Total Del All Other Lns (2 or more Mo)		2,321,332,733	2,334,848,538	0.6	2,445,646,047	4.7	2,003,214,131	-18.1	1,860,173,927	-7.1
%All Other Loans Delinquent > 2 Mo / Total All Other Loans		1.07	1.06	-0.2	1.11	4.2	0.91	-18.3	0.82	-9.7
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<sup>1</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.										



Loan Losses & Bankruptcy Information, and Loan Modifications									
Return to cover									
10/01/2012	For Charter : N/A								
CU Name: N/A	Count of CU : 6961								
Peer Group: N/A	Asset Range : N/A								
	Criteria : Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs)								
	Count of CU in Peer Group : N/A								
	Jun-2011	Sep-2011	% Chg	Dec-2011	% Chg	Mar-2012	% Chg	Jun-2012	% Chg
<b>LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)</b>									
* Total Loans Charged Off	3,103,113,172	4,508,408,109	-3.1	6,007,058,418	-0.1	1,340,113,891	-10.8	2,614,148,114	-2.5
* Total Loans Recovered	424,901,847	631,157,099	-1.0	826,848,203	-1.7	227,282,974	10.0	443,850,941	-2.4
* NET CHARGE OFFS (\$\$)	2,678,211,325	3,877,251,010	-3.5	5,180,210,215	0.2	1,112,830,917	-14.1	2,170,297,173	-2.5
**Net Charge-Offs / Average Loans	0.95	0.91	-3.7	0.91	-0.2	0.78	-14.6	0.75	-3.3
Total Del Loans & *Net Charge-Offs <sup>1</sup>	11,595,703,514	12,901,911,923	11.3	14,318,142,460	11.0	9,369,089,914	-34.6	9,129,252,930	-2.6
Combined Delinquency and Net Charge Off Ratio <sup>1</sup>	2.53	2.51	-1.0	2.51	0.2	2.22	-11.5	1.95	-12.3
<b>LOAN LOSS SUMMARY BY LOAN TYPE</b>									
* Unsecured Credit Card Lns Charged Off	655,453,709	935,975,317	-4.8	1,225,112,237	-1.8	268,257,310	-12.4	519,819,606	-3.1
* Unsecured Credit Card Lns Recovered	58,488,643	88,897,940	1.3	118,457,427	-0.1	34,487,047	16.5	70,539,729	2.3
* NET UNSECURED CREDIT CARD C/Os	596,965,066	847,077,377	-5.4	1,106,654,810	-2.0	233,770,263	-15.5	449,279,877	-3.9
**Net Charge Offs - Credit Cards / Avg Credit Card Loans	3.35	3.15	-6.2	3.02	-4.1	2.54	-15.7	2.42	-4.9
* All Other Loans Charged Off	1,432,551,709	2,080,624,120	-3.2	2,760,465,646	-0.5	621,893,063	-9.9	1,179,326,608	-5.2
* All Other Loans Recovered	316,806,420	469,446,696	-1.2	611,150,047	-2.4	164,329,621	7.6	312,156,458	-5.0
* NET ALL OTHER LOAN C/Os	1,115,745,289	1,611,177,424	-3.7	2,149,315,599	0.1	457,563,442	-14.8	867,170,150	-5.2
** Net Charge Offs - All Other Loans / Avg All Other Loans	1.02	0.98	-4.1	0.98	-0.2	0.83	-15.3	0.77	-6.6
* Total 1st Mortgage RE Loan/LOCs Charged Off	468,107,126	694,876,064	-1.0	962,541,112	3.9	220,665,028	-8.3	476,287,333	7.9
* Total 1st Mortgage RE Loans/LOCs Recovered	25,219,951	35,304,741	-6.7	45,637,451	-3.0	12,410,121	8.8	27,851,079	12.2
* NET 1st MORTGAGE RE LOANS/LOCs C/Os	442,887,175	659,571,323	-0.7	916,903,661	4.3	208,254,907	-9.1	448,436,254	7.7
** Net Charge Offs - 1st Mortgage RE Loans/LOCs / Avg 1st Mortgage RE Loans/LOCs	0.39	0.39	-1.1	0.40	3.4	0.35	-11.7	0.38	6.8
* Total Other RE Loans/LOCs Charged Off	544,280,849	793,748,455	-2.8	1,055,113,969	-0.3	228,500,831	-13.4	437,859,937	-4.2
* Total Other RE Loans/LOCs Recovered	23,664,781	36,442,142	2.7	50,388,954	3.7	15,788,399	25.3	32,869,994	4.1
* NET OTHER RE LOANS/LOCs C/Os	520,616,068	757,306,313	-3.0	1,004,725,015	-0.5	212,712,432	-15.3	404,989,943	-4.8
**Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs	1.23	1.20	-2.4	1.21	0.8	1.08	-10.7	1.04	-4.0
* Total Real Estate Loans Charged Off	1,012,387,975	1,488,624,519	-2.0	2,017,655,081	1.7	449,165,859	-11.0	914,147,270	1.8
* Total Real Estate Lns Recovered	48,884,732	71,746,883	-2.2	96,026,405	0.4	28,198,520	17.5	60,721,073	7.7
* NET Total Real Estate Loan C/Os	963,503,243	1,416,877,636	-2.0	1,921,628,676	1.7	420,967,339	-12.4	853,426,197	1.4
** Net Charge Offs - Total RE Loans / Avg Total RE Loans	0.62	0.61	-2.1	0.62	1.4	0.54	-13.0	0.54	0.9
*Total Modified 1st & Other Real Estate Lns Charged Off	147,020,064	226,404,570	2.7	352,541,843	16.8	78,435,737	-11.0	152,485,050	-2.8
*Total Modified 1st and Other Real Estate Lns Recovered	1,656,448	4,172,072	67.9	6,791,242	22.1	2,545,469	49.9	5,027,791	-1.2
*NET Modified Real Estate C/Os	145,363,616	222,232,498	1.9	345,750,601	16.7	75,890,268	-12.2	147,457,259	-2.8
** Net Charge Offs - Total Modified RE Loans / Avg Total Modified RE Loans	3.06	3.03	-1.0	3.48	14.8	2.76	-20.7	2.68	-2.9
* Total Leases Receivable Charged Off	2,719,779	3,184,153	-22.0	3,825,454	-9.9	797,659	-16.6	854,630	-46.4
* Total Leases Receivable Recovered	722,052	1,065,580	-1.6	1,214,324	-14.5	267,786	-11.8	433,681	-19.0
* NET LEASES RECEIVABLE C/Os	1,997,727	2,118,573	-29.3	2,611,130	-7.6	529,873	-18.8	420,949	-60.3
**Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.89	0.63	-28.9	0.59	-7.0	0.49	-16.7	0.19	-60.9
<b>BANKRUPTCY SUMMARY</b>									
Number of Members Who Fil ed Chapter 7 YTD	114,106	156,240	36.9	191,622	22.6	48,474	-74.7	88,833	83.3
Number of Members Who Filed Chapter 13 YTD	50,648	64,766	27.9	82,127	26.8	21,741	-73.5	39,812	83.1
Number of Members Who Filed Chapter 11 or Chapter 12 YTD	685	791	15.5	737	-6.8	366	-50.3	325	-11.2
Total Number of Members Bankrupt	165,439	221,797	34.1	274,486	23.8	70,581	-74.3	128,970	82.7
Total Loans Outstanding Subject to Bankruptcy (Ch 7,13,11, 12)	2,503,813,717	3,283,687,849	31.1	3,919,233,705	19.4	1,167,978,322	-70.2	2,052,387,692	75.7
* All Loans Charged Off due to Bankruptcy YTD	742,718,927	1,081,625,703	-2.9	1,433,108,502	-0.6	278,998,325	-22.1	560,726,389	0.5
%Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	23.93	23.99	0.2	23.86	-0.6	20.82	-12.7	21.45	3.0
<b>REAL ESTATE FORECLOSURE SUMMARY</b>									
Real Estate Loans Foreclosed YTD	1,041,147,320	1,527,774,766	46.7	2,079,957,012	36.1	444,471,781	-78.6	857,012,695	92.8
Number of Real Estate Loans Foreclosed YTD	5,958	8,768	47.2	11,520	31.4	2,808	-75.6	5,349	90.5
<b>LOAN MODIFICATIONS OUTSTANDING</b>									
Modified First Mortgage RE Loans	8,779,177,972	9,302,763,286	6.0	9,610,222,777	3.3	9,737,527,984	1.3	9,743,051,727	0.1
Modified Other RE Loans	1,267,498,361	1,313,540,559	3.6	1,335,504,968	1.7	1,324,342,914	-0.8	1,320,079,755	-0.3
Total Modified First and Other RE Loans	10,046,676,333	10,616,303,845	5.7	10,945,727,745	3.1	11,061,870,898	1.1	11,063,131,482	0.0
Modified RE Loans Also Reported as Business Loans	2,054,019,190	2,133,305,631	3.9	2,200,508,666	3.2	2,205,452,187	0.2	2,156,843,402	-2.2
Modified Consumer Loans (Not Secured by RE)	2,905,396,156	2,881,583,211	-0.8	2,979,078,772	3.4	2,850,098,423	-4.3	2,788,357,610	-2.2
Modified Business Loans (Not Secured by RE)	125,943,799	148,266,405	17.7	152,646,050	3.0	130,299,047	-14.6	129,357,998	-0.7
TOTAL Modified First RE, Other RE, Consumer, and Business Loans	13,078,016,288	13,646,153,461	4.3	14,077,452,567	3.2	14,042,268,368	-0.2	13,980,847,090	-0.4
Total Modified Loans to Total Loans	2.32	2.41	3.8	2.46	2.4	2.45	-0.3	2.40	-2.1
Total Modified Loans to Net Worth	13.68	14.13	3.3	14.33	1.4	14.00	-2.3	13.65	-2.5
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*Amounts are year-to-date while the related %change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
<sup>1</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.									





Real Estate Loan Information 2									
Return to cover									
10/01/2012	For Charter : N/A								
CU Name: N/A	Count of CU : 6961								
Peer Group: N/A	Asset Range : N/A								
	Criteria : Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs) *								
	Count of CU in Peer Group : N/A								
	Jun-2011	Sep-2011	% Chg	Dec-2011	% Chg	Mar-2012	% Chg	Jun-2012	% Chg
<b>* OTHER REAL ESTATE (Granted)</b>									
* Closed End Fixed Rate	2,924,388,819	4,451,262,987	1.5	5,842,368,879	-1.6	1,323,888,946	-9.4	2,971,852,818	12.2
* Closed End Adjustable Rate	213,552,919	326,836,006	2.0	391,037,996	-10.3	77,511,445	-20.7	164,163,554	5.9
* Open End Adjustable Rate (HELOC)	5,012,607,968	7,601,131,558	1.1	10,184,950,527	0.5	2,319,060,596	-8.9	4,972,956,328	7.2
* Open End Fixed Rate and Other	242,461,108	287,993,748	-20.8	395,253,865	2.9	76,825,529	-22.3	177,858,555	15.8
<b>* TOTAL OTHER REAL ESTATE GRANTED</b>	<b>8,393,010,814</b>	<b>12,667,224,299</b>	<b>0.6</b>	<b>16,813,611,267</b>	<b>-0.5</b>	<b>3,797,286,516</b>	<b>-9.7</b>	<b>8,286,831,255</b>	<b>9.1</b>
<b>* TOTAL RE (FIRST AND OTHER) GRANTED</b>	<b>41,991,399,999</b>	<b>66,527,140,986</b>	<b>5.6</b>	<b>98,820,293,729</b>	<b>11.4</b>	<b>29,687,053,865</b>	<b>20.2</b>	<b>64,090,827,507</b>	<b>7.9</b>
%(Total Fixed Rate RE Granted YTD/Total Loans Granted YTD)	24.56	25.41	3.5	28.35	11.6	33.15	16.9	32.94	-0.6
<b>RE LOANS SOLD/SERVICED</b>									
* First Mortgage R.E. Loans Sold	15,162,367,667	24,114,862,186	6.0	38,231,460,721	18.9	13,434,965,012	40.6	28,449,147,639	5.9
%(First Mtg RE Loans Sold/ First Mtg RE Loans Granted)	45.13	44.77	-0.8	46.62	4.1	51.89	11.3	50.98	-1.8
AMT of Mortgage Servicing Rights	834,824,056	793,378,328	-5.0	809,216,771	2.0	842,994,149	4.2	846,507,418	0.4
Outstanding RE Loans Sold But Serviced	113,128,618,255	114,906,665,500	1.6	118,920,517,412	3.5	122,312,976,335	2.9	126,630,646,324	3.5
%(Mortgage Servicing Rights / Net Worth)	0.87	0.82	-6.0	0.82	0.3	0.84	2.0	0.83	-1.6
<b>MISC. RE LOAN INFORMATION</b>									
S-Term (<5 Yrs) R.E. Loan (Exc. MBL)	114,408,896,719	114,554,557,180	0.1	114,662,843,928	0.1	114,352,918,578	-0.3	114,672,924,407	0.3
R.E. Lns also Mem. Bus. Lns	29,802,488,256	30,744,447,743	3.2	32,030,482,760	4.2	32,395,393,242	1.1	32,286,919,137	-0.3
<b>REVERSE MORTGAGES</b>									
Federally Insured Home Equity Conversion Mortgage (HECM)	14,409,158	14,826,250	2.9	14,889,702	0.4	15,169,935	1.9	15,911,463	4.9
Proprietary Reverse Mortgage Products	29,571,254	30,445,282	3.0	31,507,679	3.5	32,448,452	3.0	33,169,895	2.2
<b>Total Reverse Mortgages</b>	<b>43,980,412</b>	<b>45,271,532</b>	<b>2.9</b>	<b>46,397,381</b>	<b>2.5</b>	<b>47,618,387</b>	<b>2.6</b>	<b>49,081,358</b>	<b>3.1</b>
<b>RE LOAN MODIFICATIONS OUTSTANDING</b>									
Modified First Mortgage RE Loans	8,779,177,972	9,302,763,286	6.0	9,610,222,777	3.3	9,737,527,984	1.3	9,743,051,727	0.1
Modified Other RE Loans	1,267,498,361	1,313,540,559	3.6	1,335,504,968	1.7	1,324,342,914	-0.8	1,320,079,755	-0.3
<b>Total Modified First and Other RE Loans</b>	<b>10,046,676,333</b>	<b>10,616,303,845</b>	<b>5.7</b>	<b>10,945,727,745</b>	<b>3.1</b>	<b>11,061,870,898</b>	<b>1.1</b>	<b>11,063,131,482</b>	<b>0.0</b>
Modified RE Loans Also Reported as Business Loans	2,054,019,190	2,133,305,631	3.9	2,200,508,666	3.2	2,205,452,187	0.2	2,156,843,402	-2.2
<b>REAL ESTATE LOAN DELINQUENCY <sup>1</sup></b>									
<b>DELINQUENT R.E. LOANS &gt; 2 MOS</b>									
First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs)	2,724,962,338	2,816,350,808	3.4	2,864,059,101	1.7	2,666,974,587	-6.9	2,229,672,208	-16.4
First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)	2,289,967,665	2,295,268,291	0.2	2,251,980,234	-1.9	2,174,285,840	-3.5	1,598,279,479	-26.5
Other R.E. Fixed Rate	647,585,993	641,151,039	-1.0	635,713,239	-0.8	586,377,036	-7.8	506,668,732	-13.6
Other R.E. Adj. Rate	516,156,912	511,489,876	-0.9	509,835,470	-0.3	458,022,919	-10.2	426,078,162	-7.0
<b>TOTAL DEL R.E. &gt; 2 MOS</b>	<b>6,178,672,898</b>	<b>6,264,260,014</b>	<b>1.4</b>	<b>6,261,588,044</b>	<b>0.0</b>	<b>5,885,660,382</b>	<b>-6.0</b>	<b>4,760,698,581</b>	<b>-19.1</b>
<b>DELINQUENT 1 TO &lt; 2 MOS</b>									
First Mortgage	2,348,716,118	2,385,127,301	1.6	2,757,139,305	15.6	2,537,086,399	-8.0	2,047,715,664	-19.3
Other	745,665,951	783,409,204	5.1	844,746,228	7.8	716,484,889	-15.2	643,747,245	-10.2
<b>Total Del R.E. 1 to &lt; 2 Mos</b>	<b>3,094,382,069</b>	<b>3,168,536,505</b>	<b>2.4</b>	<b>3,601,885,533</b>	<b>13.7</b>	<b>3,253,571,288</b>	<b>-9.7</b>	<b>2,691,462,909</b>	<b>-17.3</b>
<b>Total Del R.E. Loans &gt; 1 Mos</b>	<b>9,273,054,967</b>	<b>9,432,796,519</b>	<b>1.7</b>	<b>9,863,473,577</b>	<b>4.6</b>	<b>9,139,231,670</b>	<b>-7.3</b>	<b>7,452,161,490</b>	<b>-18.5</b>
<b>RE LOAN DELINQUENCY RATIOS</b>									
% R.E. Loans dq > 1 Mos	2.99	3.03	1.5	3.15	4.0	2.91	-7.7	2.35	-19.2
% R.E. Loans dq > 2 Mos	1.99	2.01	1.1	2.00	-0.6	1.87	-6.3	1.50	-19.8
<b>REAL ESTATE LOAN MODIFICATIONS DELINQUENT &gt; 2 MOS</b>									
Modified First Mortgage RE Loans > 2 Mo Del	1,728,426,040	1,719,018,888	-0.5	1,750,354,033	1.8	1,721,663,274	-1.6	1,051,552,439	-38.9
Modified Other RE Loans > 2 Mo Del	191,754,709	185,407,638	-3.3	179,954,785	-2.9	174,214,933	-3.2	114,603,092	-34.2
<b>Total Modified First and Other RE Loans &gt; 2 Mo Del</b>	<b>1,920,180,749</b>	<b>1,904,426,526</b>	<b>-0.8</b>	<b>1,930,308,818</b>	<b>1.4</b>	<b>1,895,878,207</b>	<b>-1.8</b>	<b>1,166,155,531</b>	<b>-38.5</b>
% Total Modified 1st and Other RE > 2 Mo Del / Total Modified 1st and Other RE	19.11	17.94	-6.1	17.64	-1.7	17.14	-2.8	10.54	-38.5
<b>Modified RE Loans Also Reported as Business Loans &gt; 2 Mo Del</b>	<b>500,897,346</b>	<b>483,983,335</b>	<b>-3.4</b>	<b>450,582,662</b>	<b>-6.9</b>	<b>470,769,771</b>	<b>4.5</b>	<b>323,747,137</b>	<b>-31.2</b>
% Modified RE Lns also Reported as Business Loans > 2 Mo Del / Total Modified RE Lns also Reported as Business Loans	24.39	22.69	-7.0	20.48	-9.7	21.35	4.2	15.01	-29.7
<b>REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:</b>									
* Total 1st Mortgage Lns Charged Off	468,107,126	694,876,064	-1.0	962,541,112	3.9	220,665,028	-8.3	476,287,333	7.9
* Total 1st Mortgage Lns Recovered	25,219,951	35,304,741	-6.7	45,637,451	-3.0	12,410,121	8.8	27,851,079	12.2
* NET 1st MORTGAGE LN C/Os	442,887,175	659,571,323	-0.7	916,903,661	4.3	208,254,907	-9.1	448,436,254	7.7
<b>** Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans</b>	<b>0.39</b>	<b>0.39</b>	<b>-1.1</b>	<b>0.40</b>	<b>3.4</b>	<b>0.35</b>	<b>-11.7</b>	<b>0.38</b>	<b>6.8</b>
* Total Other RE Lns Charged Off	544,280,849	793,748,455	-2.8	1,055,113,969	-0.3	228,500,831	-13.4	437,859,937	-4.2
* Total Other RE Lns Recovered	23,664,781	36,442,142	2.7	50,388,954	3.7	15,788,399	25.3	32,869,994	4.1
* NET OTHER RE LN C/Os	520,616,068	757,306,313	-3.0	1,004,725,015	-0.5	212,712,432	-15.3	404,989,943	-4.8
<b>**Net Charge Offs Other RE Loans / Avg Other RE Loans</b>	<b>1.23</b>	<b>1.20</b>	<b>-2.4</b>	<b>1.21</b>	<b>0.8</b>	<b>1.08</b>	<b>-10.7</b>	<b>1.04</b>	<b>-4.0</b>
* Amounts are year-to-date and the related % change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
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<sup>1</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.									







	Other Investment Information									
<a href="#">Return to cover</a>										
10/01/2012										
CU Name: N/A										
Peer Group: N/A										
	Criteria: Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs)									
	Count of CU in Peer Group : N/A									
	Jun-2011	Sep-2011	% Chg	Dec-2011	% Chg	Mar-2012	% Chg	Jun-2012	% Chg	
<b>INVESTMENT SUMMARY:</b>										
NCUA Guaranteed Notes (included in US Gov't Obligations)	3,235,844,637	3,333,348,105	3.0	3,470,764,557	4.1	3,607,146,083	3.9	3,541,931,924	-1.8	
Total FDIC-Issued Guaranteed Notes	96,132,780	101,621,046	5.7	121,768,775	19.8	137,892,799	13.2	123,576,223	-10.4	
All Other US Government Obligations	9,096,124,079	9,706,352,391	6.7	4,485,472,444	-53.8	7,277,966,889	62.3	6,697,342,617	-8.0	
<b>TOTAL U.S. GOVERNMENT OBLIGATIONS</b>	<b>12,428,101,496</b>	<b>13,141,321,542</b>	<b>5.7</b>	<b>8,078,005,776</b>	<b>-38.5</b>	<b>11,023,005,771</b>	<b>36.5</b>	<b>10,362,850,764</b>	<b>-6.0</b>	
Agency/GSE Debt Instruments (not backed by mortgages)	85,956,458,132	83,556,715,494	-2.8	88,750,833,281	6.2	93,558,945,145	5.4	95,043,971,490	1.6	
Agency/GSE Mortgage-Backed Securities	77,289,263,267	81,386,463,901	5.3	84,938,136,080	4.4	93,422,810,810	10.0	96,768,184,134	3.6	
<b>TOTAL FEDERAL AGENCY SECURITIES</b>	<b>163,245,721,399</b>	<b>164,943,179,395</b>	<b>1.0</b>	<b>173,688,969,361</b>	<b>5.3</b>	<b>186,981,755,955</b>	<b>7.7</b>	<b>191,812,155,624</b>	<b>2.6</b>	
<b>Securities Issued by States and Political Subdivision in the U.S.</b>	<b>3,305,598,231</b>	<b>4,272,245,487</b>	<b>29.2</b>	<b>3,218,125,804</b>	<b>-24.7</b>	<b>4,685,903,990</b>	<b>45.6</b>	<b>3,869,509,330</b>	<b>-17.4</b>	
Privately Issued Mortgage-Related Securities	1,373,183,600	1,301,879,471	-5.2	1,173,311,343	-9.9	1,247,396,734	6.3	1,244,399,868	-0.2	
Privately Issued Securities (FCUs only)	735,713,771	703,717,608	-4.3	708,522,393	0.7	684,886,619	-3.3	729,763,661	6.6	
Privately Issued Mortgage-Backed Securities (FISCU Only)	340,123,773	314,569,117	-7.5	296,518,020	-5.7	292,567,617	-1.3	270,180,669	-7.7	
<b>TOTAL OTHER MORTGAGE-BACKED SECURITIES</b>	<b>2,449,021,144</b>	<b>2,320,166,196</b>	<b>-5.3</b>	<b>2,178,351,756</b>	<b>-6.1</b>	<b>2,224,850,970</b>	<b>2.1</b>	<b>2,244,344,198</b>	<b>0.9</b>	
Mutual Funds	1,797,568,605	1,751,388,745	-2.6	1,786,193,637	2.0	2,027,431,545	13.5	1,951,384,305	-3.8	
Common Trusts	269,483,112	263,429,485	-2.2	137,172,368	-47.9	135,835,180	-1.0	99,505,546	-26.7	
<b>TOTAL MUTUAL FUNDS &amp; COMMON TRUST INVESTMENTS</b>	<b>2,067,051,717</b>	<b>2,014,818,230</b>	<b>-2.5</b>	<b>1,923,366,005</b>	<b>-4.5</b>	<b>2,163,266,725</b>	<b>12.5</b>	<b>2,050,889,851</b>	<b>-5.2</b>	
<b>Bank Issued FDIC-Guaranteed Bonds</b>	<b>1,049,184,812</b>	<b>909,710,579</b>	<b>-13.3</b>	<b>812,203,664</b>	<b>-10.7</b>	<b>654,519,201</b>	<b>-19.4</b>	<b>624,390,349</b>	<b>-4.6</b>	
<b>MORTGAGE RELATED SECURITIES:</b>										
Collateralized Mortgage Obligations	40,888,371,121	43,392,284,622	6.1	44,737,775,149	3.1	48,300,456,789	8.0	48,737,917,913	0.9	
Commercial Mortgage Backed Securities	1,907,481,093	1,999,065,007	4.8	1,892,787,925	-5.3	2,399,125,125	26.8	2,741,808,614	14.3	
<b>OTHER INVESTMENT INFORMATION:</b>										
Non-Mortgage Related Securities With Embedded Options or Complex Coupon Formulas	24,941,186,888	22,246,500,570	-10.8	24,111,200,589	8.4	24,777,782,760	2.8	25,184,432,264	1.6	
Non-Mortgage Related Securities With Maturities > 3 Yrs Without Embedded Options or Complex Coupon Formulas	8,124,039,261	8,620,654,603	6.1	10,542,637,722	22.3	13,169,955,395	24.9	14,312,696,237	8.7	
Securities per 703.12(b)	79,072,030,034	78,934,416,091	-0.2	84,844,029,599	7.5	92,521,079,093	9.0	95,872,760,943	3.6	
Deposits/Shares per 703.10(a)	3,162,389,046	3,254,185,748	2.9	4,803,010,326	47.6	5,360,718,309	11.6	5,800,430,119	8.2	
Market Value of Investments Purchased Under Investment Pilot Program (703.19)	210,794,246	219,208,458	4.0	195,753,388	-10.7	198,554,588	1.4	91,707,249	-53.8	
Fair Value of Total Investments	333,584,325,173	340,449,234,646	2.1	344,802,809,996	1.3	385,012,427,634	11.7	379,445,279,661	-1.4	
Investment Repurchase Agreements	153,019,890	192,792,599	26.0	208,691,599	8.2	223,389,892	7.0	186,789,167	-16.4	
Borrowing Repurchase Agreements Placed in Investments for Positive Arbitrage	481,237,135	510,102,132	6.0	515,023,897	1.0	507,878,707	-1.4	400,189,539	-21.2	
Cash on Deposit in Corporate Credit Unions	39,620,256,346	36,196,078,855	-8.6	31,011,049,805	-14.3	37,993,550,403	22.5	30,001,680,644	-21.0	
Cash on Deposit in Other Financial Institutions	30,777,065,775	41,672,763,797	35.4	50,785,984,908	21.9	64,362,717,773	26.7	60,455,661,615	-6.1	
<b>CUSO INFORMATION</b>										
Value of Investments in CUSO	1,337,039,059	1,378,982,871	3.1	1,384,022,765	0.4	1,422,153,160	2.8	1,502,882,907	5.7	
CUSO loans	692,742,776	722,295,003	4.3	712,890,875	-1.3	733,427,876	2.9	746,305,885	1.8	
Aggregate cash outlays in CUSO	1,132,627,413	1,034,008,647	-8.7	1,024,290,507	-0.9	1,026,278,231	0.2	1,036,567,336	1.0	
<b>WHOLLY OWNED CUSO INFORMATION</b>										
Total Assets of Wholly Owned CUSOs	1,560,432,448	1,584,917,989	1.6	1,525,021,793	-3.8	1,557,311,809	2.1	1,608,820,731	3.3	
Total Capital of Wholly Owned CUSOs	752,800,417	777,397,785	3.3	766,824,053	-1.4	769,459,927	0.3	843,827,824	9.7	
Net Income/Loss of Wholly Owned CUSOs	2,281,717	26,026,287	1,040.6	-19,492,684	-174.9	29,790,415	252.8	56,754,489	90.5	
Total Loans of Wholly Owned CUSOs	437,933,844	452,297,962	3.3	447,274,780	-1.1	455,790,018	1.9	431,931,625	-5.2	
Total Delinquency of Wholly Owned CUSOs	15,355,795	21,067,933	37.2	45,662,677	116.7	43,995,677	-3.7	16,045,973	-63.5	
Inv not Authorized by the FCU Act or NCUA R&R (SCU only)	2,075,938,466	2,243,604,567	8.1	2,279,755,946	1.6	2,493,664,753	9.4	2,626,964,216	5.3	
Outstanding Balance of Brokered CDs and Share Certificates Purchased	16,631,565,582	16,960,232,114	2.0	17,601,480,208	3.8	18,204,408,157	3.4	20,167,994,939	10.8	
<b>CREDIT UNION INVESTMENT PROGRAMS</b>										
Mortgage Processing	1,659	1,663	0.2	1,670	0.4	1,681	0.7	1,574	-6.4	
Approved Mortgage Seller	883	885	0.2	891	0.7	900	1.0	1,019	13.2	
Borrowing Repurchase Agreements	42	43	2.4	43	0.0	43	0.0	38	-11.6	
Brokered Deposits (all deposits acquired through 3rd party)	316	312	-1.3	310	-0.6	304	-1.9	315	3.6	
Investment Pilot Program	13	13	0.0	13	0.0	13	0.0	9	-30.8	
Investments Not Authorized by FCU Act (SCU only)	120	120	0.0	121	0.8	121	0.0	122	0.8	
Deposits and Shares Meeting 703.10(a)	948	952	0.4	956	0.4	959	0.3	1,538	60.4	
Brokered Certificates of Deposit (investments)	1,851	1,842	-0.5	1,826	-0.9	1,831	0.3	2,292	25.2	
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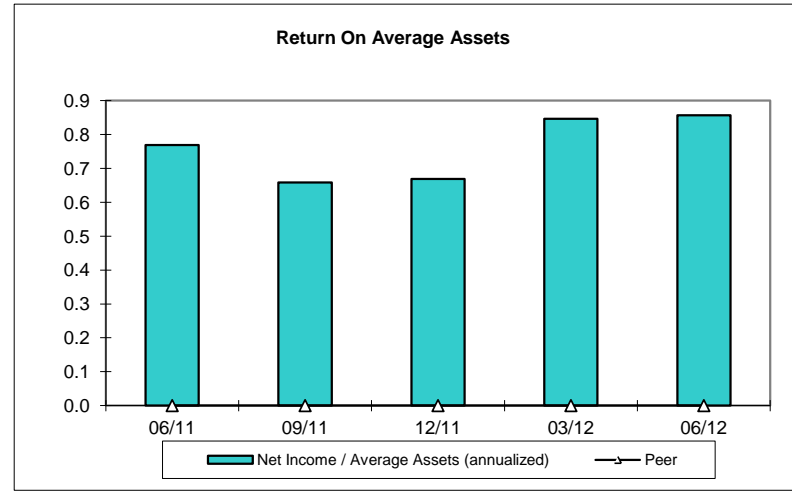
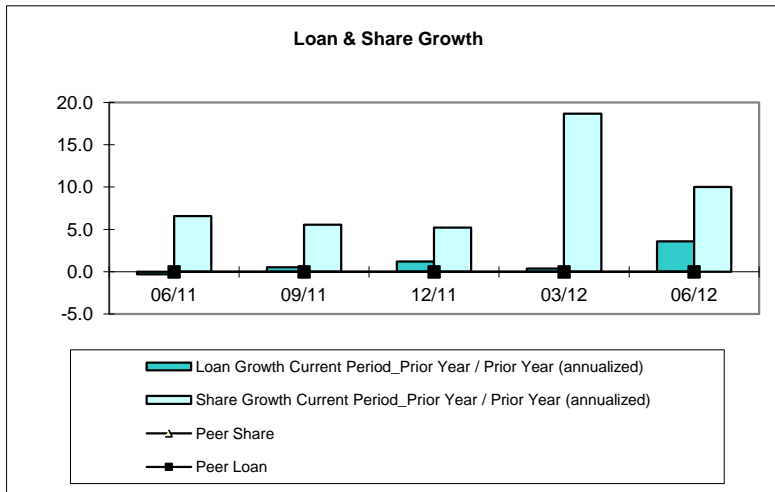
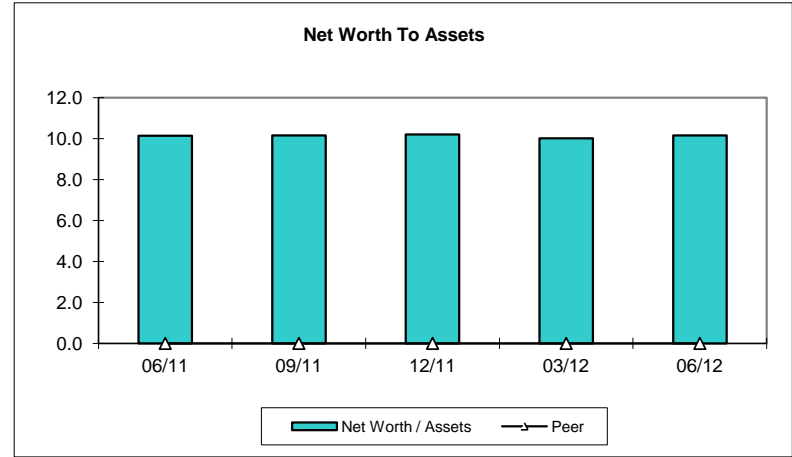
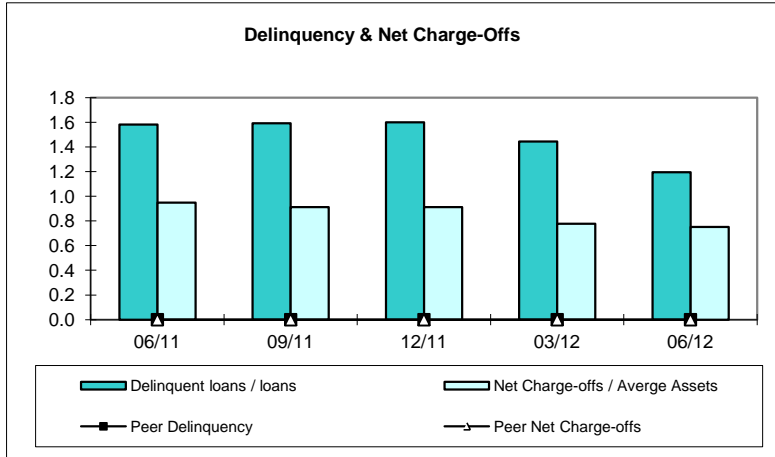
Supplemental Share Information, Off Balance Sheet, & Borrowings									
Return to cover	For Charter : N/A								
10/01/2012	Count of CU : 6961								
CU Name: N/A	Asset Range : N/A								
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs)								
	Count of CU in Peer Group : N/A								
	Jun-2011	Sep-2011	% Chg	Dec-2011	% Chg	Mar-2012	% Chg	Jun-2012	% Chg
<b>SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):</b>									
Accounts Held by Member Government Depositors	1,185,976,136	1,228,415,932	3.6	1,177,726,339	-4.1	1,153,288,861	-2.1	1,108,811,342	-3.9
Accounts Held by Nonmember Government Depositors	232,586,292	183,896,647	-20.9	188,420,293	2.5	187,271,980	-0.6	200,014,712	6.8
Employee Benefit Member Shares	267,813,611	277,568,554	3.6	275,751,662	-0.7	276,703,716	0.3	284,858,355	2.9
Employee Benefit Nonmember Shares	2,540,047	3,094,657	21.8	3,241,721	4.8	3,450,257	6.4	3,346,938	-3.0
529 Plan Member Deposits	1,126,849	1,265,176	12.3	1,275,136	0.8	9,063,342	610.8	1,217,387	-86.6
Non-dollar Denominated Deposits	67,107	71,189	6.1	82,306	15.6	92,218	12.0	152,187	65.0
Health Savings Accounts	463,917,614	475,497,586	2.5	504,466,071	6.1	590,417,849	17.0	641,717,509	8.7
Dollar Amount of Share Certificates >= \$100,000	69,879,296,007	70,147,513,026	0.4	71,399,044,640	1.8	71,950,901,959	0.8	72,362,355,676	0.6
Dollar Amount of IRA/Keogh >= \$100,000	21,664,145,155	22,169,336,804	2.3	22,140,607,000	-0.1	22,526,475,869	1.7	22,987,914,035	2.0
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts	19,058,926,111	19,754,464,180	3.6	20,365,594,211	3.1	22,448,686,314	10.2	21,814,840,614	-2.8
Dollar Amount of Noninterest Bearing Transactional Accounts with balances > \$250,000	2,013,162,847	2,324,748,869	15.5	2,289,222,962	-1.5	2,510,227,952	9.7	2,635,532,457	5.0
<b>SAVING MATURITIES</b>									
< 1 year	710,173,158,210	716,516,771,780	0.9	723,111,995,728	0.9	760,173,613,344	5.1	760,903,348,442	0.1
1 to 3 years	71,631,841,526	70,282,469,131	-1.9	70,367,650,900	0.1	70,798,909,656	0.6	72,685,257,182	2.7
> 3 years	30,402,045,790	32,405,376,739	6.6	33,929,421,372	4.7	35,055,081,966	3.3	35,214,632,701	0.5
<b>Total Shares &amp; Deposits</b>	<b>812,207,045,526</b>	<b>819,204,617,650</b>	<b>0.9</b>	<b>827,409,068,000</b>	<b>1.0</b>	<b>866,027,604,966</b>	<b>4.7</b>	<b>868,803,238,325</b>	<b>0.3</b>
<b>INSURANCE COVERAGE IN ADDITION TO NCUSIF</b>									
Share/Deposit Insurance in Addition to NCUSIF	357	358	0.3	349	-2.5	349	0.0	347	-0.6
Dollar Amount of Shares/Deposits Covered by Additional Insurance	2,267,923,770	2,379,732,877	4.9	2,453,721,213	3.1	2,560,943,615	4.4	2,419,774,031	-5.5
<b>OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR BUSINESS LOANS</b>									
Commercial Real Estate <sup>1</sup>	381,900,782	456,804,845	19.6	483,149,478	5.8	504,086,834	4.3	520,088,455	3.2
Construction & Land Development (MBL)	265,942,583	256,281,674	-3.6	278,160,413	8.5	270,668,916	-2.7	275,623,274	1.8
Outstanding Letters of Credit	72,502,791	72,685,224	0.3	70,152,034	-3.5	62,657,806	-10.7	64,299,009	2.6
Other Unfunded MBL Commitments	977,431,679	1,002,720,342	2.6	1,017,661,874	1.5	1,092,307,487	7.3	1,117,359,175	2.3
<b>Total Unfunded Commitments for Business Loans</b>	<b>1,697,777,835</b>	<b>1,788,492,085</b>	<b>5.3</b>	<b>1,849,123,799</b>	<b>3.4</b>	<b>1,929,721,043</b>	<b>4.4</b>	<b>1,977,369,913</b>	<b>2.5</b>
<b>OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-BUSINESS)</b>									
Revolving O/E Lines 1-4 Family	37,291,550,501	37,110,240,814	-0.5	36,896,671,991	-0.6	37,238,047,456	0.9	37,468,271,679	0.6
Credit Card Line	72,813,530,407	73,326,109,369	0.7	73,416,814,753	0.1	76,770,238,967	4.6	77,560,309,645	1.0
Unsecured Share Draft Lines of Credit	10,317,127,775	10,234,809,755	-0.8	10,266,973,428	0.3	10,444,219,530	1.7	10,755,898,023	3.0
Overdraft Protection Programs	12,777,947,915	12,921,415,046	1.1	13,152,438,553	1.8	13,657,356,125	3.8	13,813,543,951	1.1
Residential Construction Loans-Excluding Business Purpose	402,466,588	475,749,165	18.2	374,885,320	-21.2	328,397,859	-12.4	416,834,292	26.9
Federally Insured Home Equity Conversion Mortgages (HECM)	9,091,736	8,941,641	-1.7	8,888,851	-0.6	8,372,406	-5.8	4,389,231	-47.6
Proprietary Reverse Mortgage Products	20,721,811	20,740,158	0.1	19,182,015	-7.5	18,085,931	-5.7	17,902,904	-1.0
Other Unused Commitments	7,547,486,635	8,296,283,458	9.9	8,454,779,094	1.9	9,074,367,058	7.3	9,313,424,138	2.6
<b>Total Unfunded Commitments for Non-Business Loans</b>	<b>141,179,923,368</b>	<b>142,394,289,406</b>	<b>0.9</b>	<b>142,590,634,005</b>	<b>0.1</b>	<b>147,539,085,332</b>	<b>3.5</b>	<b>149,350,573,863</b>	<b>1.2</b>
<b>Total Unused Commitments</b>	<b>142,877,701,203</b>	<b>144,182,781,491</b>	<b>0.9</b>	<b>144,439,757,804</b>	<b>0.2</b>	<b>149,468,806,375</b>	<b>3.5</b>	<b>151,327,943,776</b>	<b>1.2</b>
%(Unused Commitments / Cash & ST Investments)	91.54	88.82	-3.0	86.83	-2.2	79.18	-8.8	84.68	7.0
Unfunded Commitments Committed by Credit Union	141,348,436,405	142,632,926,036	0.9	142,705,155,106	0.1	147,742,380,512	3.5	149,479,941,205	1.2
Unfunded Commitments Through Third Party	1,529,264,798	1,549,855,455	1.3	1,734,602,698	11.9	1,726,425,863	-0.5	1,848,002,571	7.0
Loans Transferred with Recourse <sup>1</sup>	3,685,209,641	3,663,718,146	-0.6	3,666,643,469	0.1	3,571,841,494	-2.6	3,679,437,876	3.0
Pending Bond Claims	24,861,484	25,278,720	1.7	26,148,739	3.4	26,873,023	2.8	25,031,687	-6.9
Other Contingent Liabilities	80,121,754	56,736,356	-29.2	132,243,964	133.1	137,668,783	4.1	90,730,878	-34.1
<b>CREDIT AND BORROWING ARRANGEMENTS:</b>									
Num FHLB Members	1,047	1,060	1.2	1,083	2.2	1,101	1.7	1,135	3.1
<b>LINES OF CREDIT (Borrowing)</b>									
Total Credit Lines	133,860,948,836	133,065,873,806	-0.6	138,407,539,479	4.0	142,290,921,173	2.8	143,477,864,700	0.8
Total Committed Credit Lines	2,648,983,952	2,946,061,068	11.2	2,983,772,793	1.3	2,935,973,623	-1.6	2,947,933,552	0.4
Total Credit Lines at Corporate Credit Unions	42,976,726,332	39,330,212,765	-8.5	32,285,856,860	-17.9	30,134,388,190	-6.7	26,640,551,705	-11.6
Draws Against Lines of Credit	12,927,279,832	13,119,099,832	1.5	14,917,498,345	13.7	13,906,414,276	-6.8	14,538,676,910	4.5
<b>BORROWINGS OUTSTANDING FROM CORPORATE CREDIT UNIONS</b>									
Line of Credit Outstanding from Corporate Cus	197,523,793	162,214,679	-17.9	246,714,735	52.1	154,772,945	-37.3	165,187,580	6.7
Term Borrowings Outstanding from Corporate Cus	1,103,072,745	1,040,805,928	-5.6	926,761,707	-11.0	857,533,113	-7.5	843,689,760	-1.6
<b>MISCELLANEOUS BORROWING INFORMATION:</b>									
<b>Assets Pledged to Secure Borrowings</b>	<b>125,304,762,970</b>	<b>123,515,048,361</b>	<b>-1.4</b>	<b>131,590,372,442</b>	<b>6.5</b>	<b>133,466,803,715</b>	<b>1.4</b>	<b>136,701,973,930</b>	<b>2.4</b>
Amount of Borrowings Subject to Early Repayment at Lenders Option	2,554,561,500	2,487,867,691	-2.6	2,324,696,981	-6.6	2,264,397,078	-2.6	2,187,376,240	-3.4
Uninsured Secondary Capital <sup>2</sup>	167,966,999	167,514,685	-0.3	167,439,157	0.0	166,555,963	-0.5	166,957,750	0.2
# Means the number is too large to display in the cell									
<sup>1</sup> Included MBL construction and land development prior to 03/31/09.									
<sup>2</sup> Balance included in "Subordinated Debt Included in Net Worth" from 12/31/2011 forward									





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 10/01/2012  
 CU Name: N/A  
 Peer Group: N/A

**Graphs 1**  
 For Charter : N/A  
 Count of CU : 6961  
 Asset Range : N/A  
 Criteria : Region: Nation \* Peer Group: All \* Types Included: All Federally Insured Credit  
 Count of CU in Peer Group : N/A



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

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10/01/2012

CU Name: N/A

Peer Group: N/A

### Graphs 2

For Charter : N/A

Count of CU : 6961

Asset Range : N/A

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

Count of CU in Peer Group : N/A

