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

<sup>\*</sup>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.

		Summary Financial In	formation	ı					
Return to cover		For Charter :							+
10/01/2012		Count of CU :							<del>                                     </del>
CU Name: N/A		Asset Range :							<del>                                     </del>
Peer Group: N/A				Nation * Peer Group:	All * Types	s Included: All Feder	rally Insur	ed Credit Unions (FI	CUs) *
	Count	of CU in Peer Group :						(	,
	Jun-2011	Sep-2011	% Chg	Dec-2011	% Chg	Mar-2012	% Chg	Jun-2012	% Chg
ASSETS:	Amount	Amount	Ŭ	Amount		Amount		Amount	
Cash & Equivalents	85,304,084,551	91,485,983,352	7.2	95,205,333,752	4.1	115,997,113,231	21.8	103,837,810,839	-10.5
TOTAL INVESTMENTS	255,911,667,589	255,815,128,283	+	256,874,747,573	0.4	275,757,231,590		282,662,649,589	
Loans Held for Sale	1,661,443,806	2,750,565,741	65.6	3,304,422,035	20.1	2,862,423,276		3,688,602,555	
		· · · · ·		, ,		<u> </u>			
Real Estate Loans	310,570,817,056	311,298,697,003	0.2	313,013,075,507	0.6	314,160,302,074	0.4	316,847,843,086	0.9
Unsecured Loans	60,917,706,683	62,240,684,246		64,440,023,885	3.5	62,513,170,170	-3.0	63,953,506,214	
Other Loans	192,425,580,248	193,457,183,601	0.5	194,022,312,128	0.3	195,334,177,657	0.7	200,944,389,693	
TOTAL LOANS	563,914,103,987	566,996,564,850	0.5	571,475,411,520	0.8	572,007,649,901	0.1	581,745,738,993	
(Allowance for Loan & Lease Losses)	(9,081,349,892)	(9,011,830,388)	-0.8	(8,855,900,788)	-1.7	(8,679,246,185)	-2.0	(8,506,162,350)	-2.0
Land And Building	16,981,058,282	17,070,911,524		17,209,848,261	0.8	17,357,369,650		17,407,474,232	
Other Fixed Assets	3,308,397,751	3,314,997,119		3,367,737,793	1.6	3,407,144,543		3,473,776,511	2.0
NCUSIF Deposit	7,553,007,388	7,791,190,635		7,784,952,383	-0.1	7,815,216,536		7,933,261,733	
All Other Assets	16,921,516,437	14,935,994,078		15,333,725,278	2.7	15,261,264,929	-0.5	15,411,891,510	
TOTAL ASSETS	942,473,929,899	951,149,505,194		961,700,277,807	1.1	1,001,786,167,471		1,007,655,043,612	
LIABILITIES & CAPITAL:						.,,,,		.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
Dividends Payable	286,371,923	275,135,196	-3.9	318,876,832	15.9	249,329,503	-21.8	243,933,088	-2.2
Notes & Interest Payable	25,147,209,559	25,490,924,678		26,261,384,521	3.0	24,899,058,747		25,483,070,250	
Accounts Payable & Other Liabilities	8,992,276,408	8,851,385,302		9,499,400,238	7.3	10,389,826,626		10,529,955,699	
Uninsured Secondary Capital and	0,002,270,100	0,001,000,002	1.0	0,100,100,200	7.0	.0,000,020,020	0	10,020,000,000	
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
TOTAL LIABILITIES	34,593,824,889	34,784,959,861	0.6	36,327,033,748		35,784,770,839		36,503,916,787	
Share Drafts	94,627,036,902	99,268,729,203	+	100,643,904,577	1.4	111,922,004,386		109,998,678,291	
Regular shares	239,117,574,649	241,269,291,059		244,872,601,024	1.5	265,323,192,990		268,862,080,082	
All Other Shares & Deposits	478,462,433,975	478,666,597,388		481,892,562,399	0.7	488,782,407,590		489,942,479,952	
TOTAL SHARES & DEPOSITS	812,207,045,526	819,204,617,650		827,409,068,000	1.0	866,027,604,966		868,803,238,325	
Regular Reserve	19,087,533,273	19,097,093,078	+	19,184,010,873	0.5	19,247,968,298		19,181,609,511	
Other Reserves	11,240,918,633	11,889,686,347		11,406,929,321	-4.1	11,629,786,141	2.0	12,385,460,737	
Undivided Earnings	65,344,607,578	66,173,148,258		67,373,235,865	1.8	69,096,037,227	2.6	70,780,818,252	
TOTAL EQUITY	95,673,059,484	97,159,927,683	+	97,964,176,059	0.8	99,973,791,666		102,347,888,500	
TOTAL LIABILITIES, SHARES, & EQUITY	942,473,929,899	951,149,505,194		961,700,277,807	1.1	1,001,786,167,471	4.2	1,007,655,043,612	
INCOME & EXPENSE	342,47 0,320,033	331,143,303,134	0.0	301,700,277,007	1.1	1,001,700,107,471	7.2	1,007,000,040,012	0.0
Loan Income*	16,462,247,878	24,656,603,298	-0.1	32,713,756,753	-0.5	7,998,114,824	-2.2	15,881,987,123	-0.7
Investment Income*	2,711,283,502	4,005,302,381	-1.5	5,226,195,783	-2.1	1,220,471,281	-6.6	2,416,085,818	
Other Income*	5,802,777,491	8,917,333,415		12,158,873,881	2.3	3,215,052,250		6,620,179,734	
Total Employee Compensation & Benefits*	7,145,605,577	10,741,417,936		14,485,048,958	1.1	3,814,451,389		7,595,734,941	
Temporary Corporate CU Stabilization	1,110,000,011	10,7 41,417,000	0.2	11,100,010,000		0,011,101,000	0.0	7,000,701,011	0.1
Expense & NCUSIF Premiums* <sup>/2</sup>	392,617,902	1,852,288,802	214.5	1,893,645,502	-23.3	120,062,268	-74.6	233,576,674	-2.7
Total Other Operating Expenses*	7,079,944,515	10,453,355,824		14,205,873,130	1.9	3,644,992,468	2.6	7,479,144,618	
Non-operating Income & (Expense)*	60,152,988	179,107,821	98.5	126,511,377	-47.0	72,471,945		173,535,601	19.7
NCUSIF Stabilization Income*	00,132,300	0		0	N/A	72,471,943		0	
Provision for Loan/Lease Losses*	2,376,081,616	3,511,775,619		4,672,852,510		943,595,239		1,825,437,823	
Cost of Funds*	4,473,122,000	6,591,317,490		8,688,276,393	-1.1	1,904,401,111	-19.2	3,740,668,147	
NET INCOME (LOSS) EXCLUDING STABILIZATION	4,473,122,000	0,551,517,490	-1.0	0,000,210,393	-1.1	1,304,401,111	-12.3	3,740,000,147	-1.0
EXPENSE & NCUSIF PREMIUM */1	3,961,708,151	6,460,480,046	8.7	8,173,286,803	-5.1	2,198,646,093	7.6	4,450,802,747	1 2
Net Income (Loss)*	3,569,090,249	4,608,191,244		6,279,641,301	2.2	2,198,646,093		4,450,802,747	
TOTAL CU's	7,239	7,179	+	7,094	-1.2			6,961	
* Income/Expense items are year-to-date while the related %change	,	7,179	-0.8	7,094	-1.2	7,019	-1.1	0,961	-0.8
, ,	rauos are annualized.								<del>                                     </del>
# Means the number is too large to display in the cell	a) Potoro NCLICIE Ctal "	on Evnange France Division	mbor 2042	forward NOLICE Otal To	tion Incom:	if any in ovel-ded			
<sup>1</sup> Prior to September 2010, this account was named Net Income (Los <sup>2</sup> Prior to September 2010, this account was named NCUSIF Stabiliz:									<del>                                     </del>
and NCUSIF Premiums.	anon Expense. For Decembe	n 2010 and itiwalu, illis a	account into	ados remporary corporar	.c oo stabii	LAGOTI EXPENSE			
<sup>3</sup> December 2011 and forward includes "Subordinated Debt Included	in Not Worth "							1. Summary	Financial

		Ratio A	Analysis						
Return to cover		For Charter :							
10/01/2012		Count of CU:	6961						
CU Name: N/A		Asset Range :							
Peer Group: N/A		Criteria :	Region: Natio	n * Peer Group	o: All * Types	Included: All F	ederally Insur	ed Credit Unio	ons (FICUs) *
	Count of CU in	Peer Group :	N/A		Mar-2012			Jun-2012	
	I 0044	0 0044	D - 0044	M 0040	DEED A	D	I 0040	DEED A	D
CAPITAL ADEQUACY	Jun-2011	Sep-2011	Dec-2011	Mar-2012	PEER Avg	Percentile**	Jun-2012	PEER Avg	Percentile*
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 AssetsIncluding Optional									
Total Assets Election (if used)	10.17	10.18		10.08	N/A	N/A	10.20	N/A	
Total Delinquent Loans / Net Worth 3	9.33	9.34		8.23	N/A	N/A	6.79	N/A	
Solvency Evaluation (Estimated)	111.80			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
ASSET QUALITY	4.50	1.59	1.60	1.44	NI/A	N/A	1.20	NI/A	N/A
Delinquent Loans / Total Loans 3	1.58 0.95			0.78	N/A N/A	N/A N/A	0.75	N/A N/A	N/A
* Net Charge-Offs / Average Loans Fair (Market) HTM Invest Value/Book Value HTM Invest.	101.12			100.94	N/A N/A	N/A N/A	100.93	N/A N/A	N/A
Accum Unreal G/L On AFS/Cost Of AFS	1.10	1.44		1.11	N/A	N/A	1.31	N/A	N/A
Delinquent Loans / Assets <sup>3</sup>	0.95			0.82	N/A	N/A	0.69	N/A	N/A
EARNINGS	1.00	2.00	2.30			7,371	2.30		
* 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		5.07	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			1.34	N/A	N/A	1.34	N/A	
* Fee & Other Op.Income / Avg. Assets	1.25	1.27		1.31	N/A	N/A	1.34	N/A	N/A
* Cost of Funds / Avg. Assets	0.96	0.94		0.78	N/A	N/A	0.76	N/A	N/A
* Net Margin / Avg. Assets	4.42	4.43		4.29	N/A	N/A	4.30	N/A	N/A
* Operating Exp./ Avg. Assets	3.15			3.09	N/A	N/A	3.11	N/A	N/A
* Provision For Loan & Lease Losses / Average Assets	0.51	0.50		0.38	N/A	N/A	0.37	N/A	
* Net Interest Margin/Avg. Assets	3.17	3.15		2.98	N/A	N/A	2.96	N/A	N/A
Operating Exp./Gross Income Fixed Assets & Foreclosed & Repossessed Assets	58.53	61.33	61.05	60.96	N/A	N/A	61.43	N/A	N/A
/ Total Assets <sup>1</sup>	2.52	2.51	2.54	2.42	N/A	N/A	2.40	N/A	N/A
* Net Operating Exp. /Avg. Assets	2.53 2.44			2.42	N/A N/A		2.40	N/A N/A	
ASSET / LIABILITY MANAGEMENT	2.44	2.50	2.52	2.39	IN/A	IN/A	2.39	IN/A	IN/F
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		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		57.10	N/A	N/A	57.73	N/A	
Cash + Short-Term Investments / Assets	16.56			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			2.55	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
PRODUCTIVITY		_							
Members / Potential Members	6.04	5.99		5.91	N/A	N/A	5.80	N/A	N/A
Borrowers / Members	49.43	49.46		49.06	N/A	N/A	49.37	N/A	N/A
Members / Full-Time Employees Avg. Shares Per Member	385.62 \$8,928	389.10 \$8,960		389.40 \$9,362	N/A N/A	N/A N/A	387.14 \$9,328	N/A N/A	N/A N/A
Avg. Loan Balance				\$9,362	N/A N/A	N/A N/A		N/A N/A	N/A
* Salary And Benefits / Full-Time Empl.	\$12,541 \$60,581	\$12,538 \$60,953		\$12,604	N/A N/A	N/A N/A	\$12,651 \$63,142	N/A N/A	N/A
OTHER RATIOS	φυυ,561	ψυυ,συυ	ψ01,010	ψυ•+,230	IN/A	IN/A	ψ00,142	IN/A	IN/F
* 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			18.67	N/A	N/A	10.01	N/A	
* Loan Growth	-0.28			0.37	N/A	N/A	3.59	N/A	N/A
* Asset Growth	6.15			16.67	N/A	N/A	9.56	N/A	
* Investment Growth	17.95			47.01	N/A	N/A	20.33	N/A	
Membership Growth	1.07			2.92	N/A	N/A	2.86	N/A	N/A
Annualization factor: March = 4; June = 2; September =4/3; December	per = 1 (or no ar	nualizing)							
Percentile Rankings and Peer Average Ratios are produced once a quarte Subsequent corrections to data after this date are not reflected in the Perc				t cycle.					
Percentile Rankings show where the credit union stands in relation to its per					, all data for all o	credit unions in			
a peer group are arranged in order from highest (100) to lowest (0) value. To in the entire range of ratios. A high or low ranking does not imply good or b conclusions as to the importance of the percentile rank to the credit union's	he percentile rank ad performance.	ting assigned to	the credit union is	a measure of th	ne relative stand	ing of that ratio			
For periods before 2004, the Fixed Assets & Foreclosed and Repossessed			ed vehicles						
<sup>2</sup> Prior to September 2010, this ratio was named Return on Assets Prior to N From December 2010 forward, NCUSIF Premium Expense is also exclude									

		Supplemental	Ratio Analysis		
Return to cover		For Charter :			
10/01/2012		Count of CU :			
CU Name: N/A		Asset Range :			
Peer Group: N/A			Region: Nation	* Peer Grou	p: All * Types
·	Count of CU in				,
	Jun-2011	Sep-2011	Dec-2011	Mar-2012	Jun-2012
OTHER DELINQUENCY RATIOS 1					
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		0.91	0.82
Leases Receivable Delinquent > 2 Mo / Total Leases Receivable	0.36	0.19		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		3.94	2.32
Business Loans Delinquent > 1 Mo / Total Business Loans Less Unfund Comm	5.02	5.12		5.18	3.74
Business Loans Delinquent > 2 Mo / Total Business Loans Less Unfund Comm  Modified Business Lns Not Secured by RE > 2 Mo / Modified Business Lns Not Secured by RE	3.77	3.83		3.65	2.80
Allowance for Loan & Lease Losses to Delinquent Loans	19.35	17.19 99.86		28.38	10.39
REAL ESTATE LOAN DELINQUENCY 1	101.84	99.00	96.91	105.12	122.23
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	1.60	1 71	1 70	1 71	1.50
/ Total Other RE Fixed/Hybrid/Balloon Loans Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans	1.68 1.15	1.71 1.14	1.78 1.15	1.71	1.53 0.98
Interest Only and Payment Option First Mortgage Loans Delinquent > 2 Mo	1.15	1.14	1.15	1.05	0.96
/ 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		17.14	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		21.35	15.01
Total Real Estate Loans DQ > 1 Mo / Total Real Estate Loans	2.99	3.03		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
MISCELLANEOUS LOAN LOSS RATIOS	00.00	00.00	00.00	00.00	04.45
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	23.93	23.99 3.15		20.82 2.54	21.45 2.42
* Net Charge Offs - Credit Cards / Avg Credit Card Loans * Net Charge Offs - All Other Loans / Avg All Other Loans	3.35 1.02	0.98		0.83	0.77
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.62	0.96		0.63	0.77
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.39	0.39		0.34	0.34
* Net Charge Offs - Other RE Loans/ Avg Other RE Loans	1.23	1.20		1.08	1.04
* Net Charge Offs - Interest Only and Payment Option First Mortgage Loans	1.20	1.20	1.21	1.00	1.0-1
/ 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
SPECIALIZED LENDING RATIOS					
Indirect Loans Outstanding / Total Loans	12.49	12.47	12.37	12.54	12.71
Participation Loans Outstanding / Total Loans	2.27	2.25		2.34	2.32
Participation Loans Purchased YTD / Total Loans Granted YTD	1.51	1.30		1.55	1.65
* Participation Loans Sold YTD / Total Assets  Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets	0.32 3.85	0.29 3.86		0.41 3.77	0.37 3.79
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.64	0.64		1.03	0.87
REAL ESTATE LENDING RATIOS	0.04	0.04	0.71	1.03	0.07
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		34.97	34.79
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	24.56	25.41		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		0.48	0.44
Interest Only & Payment Option First Mortgages / Net Worth	5.64	5.29		4.79	4.36
MISCELLANEOUS RATIOS					
Mortgage Servicing Rights / Net Worth	0.87	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 This policy change may result in a decline in delinquent loans reported as of June 2012.	r troubled debt restru	ctured (TDR) lo	ans.	3 Cunni	emental Ratios
this policy shange may result in a desinte in delinquent todils reported as 01 Julie 2012.			1	<b></b>	oomul NauUS

		Asse	ıts						
Return to cover		For Charter :							
10/01/2012		Count of CU:	6961						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group: A	All * Type	s Included: All Feder	ally Insur	ed Credit Unions (FIC	CUs) *
	Count	of CU in Peer Group :	N/A						
	Jun-2011	Sep-2011	% Chg	Dec-2011	% Chg	Mar-2012	% Chg	Jun-2012	% Chg
ASSETS									
CASH:									ļ
Cash On Hand	8,173,702,085	7,447,520,368	-8.9		6.5	7,230,487,020		7,547,505,230	
Cash On Deposit	70,397,322,121	77,868,842,652	10.6	, , ,	5.0	102,356,268,176		90,457,342,259	
Cash Equivalents	6,733,060,345	6,169,620,332	-8.4		-11.3	6,410,358,035		5,832,963,350	
TOTAL CASH & EQUIVALENTS	85,304,084,551	91,485,983,352	7.2	95,205,333,752	4.1	115,997,113,231	21.8	103,837,810,839	-10.5
INVESTMENTS:									
Trading Securities	1,146,843,372	1,141,574,270	-0.5		4.6	1,097,880,226	-8.1	1,048,759,382	
Available for Sale Securities	144,155,409,282	147,407,304,749	2.3		1.2	164,579,576,910		168,970,473,754	
Held-to-Maturity Securities	48,447,520,224	47,692,625,828	-1.6		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	, , ,	2.0	1,530,204,947	3.5	1,569,911,802	
All Other Investments in Corporate Cus	10,428,641,514	7,591,403,196	-27.2		-38.8	4,018,704,747	-13.5	3,842,350,046	
All Other Investments <sup>2</sup>	4,775,020,750	5,053,189,831	5.8		-0.3	5,100,427,673	1.3	5,374,655,447	
TOTAL INVESTMENTS	255,911,667,589	255,815,128,283	0.0	256,874,747,573	0.4	275,757,231,590	7.4	282,662,649,589	2.5
LOANS HELD FOR SALE	4 004 440 000	0.750.505.744	05.0	0.004.400.005	00.4	0.000.400.070	40.4	0 000 000 555	
LOANS HELD FOR SALE	1,661,443,806	2,750,565,741	65.6	3,304,422,035	20.1	2,862,423,276	-13.4	3,688,602,555	28.9
LOANO AND LEACEC									
LOANS AND LEASES:	05 044 070 745	05.040.004.050		07.000.444.400	4.0	00 150 005 050	0.0	00 040 404 405	
Unsecured Credit Card Loans	35,244,678,745	35,840,824,650	1.7	, , ,	4.3	36,150,265,258	-3.3	36,919,161,185	
All Other Unsecured Loans/Lines of Credit Short-Term, Small Amount Loans (STS) (FCUs only)	24,548,641,904	25,043,354,677	2.0	, , ,	2.0 40.8	24,682,840,261	-3.4		2.6 24.1
, , , , , , , , , , , , , , , , , , , ,	13,155,600	13,110,644	-0.3			13,331,280		16,540,517	
Non-Federally Guaranteed Student Loans  New Vehicle Loans	1,111,230,434 59,494,489,818	1,343,394,275 58,524,362,968	20.9		10.5 -0.4	1,666,733,371 58,298,431,351	12.3 0.1	1,690,136,806 59,933,716,209	
Used Vehicle Loans	103,581,488,113	105,702,969,643	2.0		1.0	107,991,736,724	1.2	111,005,121,482	
1st Mortgage Real Estate Loans/Lines of Credit	227,340,402,995	229,140,329,318	0.8		1.7	236,405,363,582	1.2		
Other Real Estate Loans/Lines of Credit	83,230,414,061	82,158,367,685	-1.3		-2.6	77,754,938,492	-2.8		
Leases Receivable	445,312,851	440,779,345	-1.0		-1.2	429,533,027	-2.6	443,634,754	
Total All Other Loans/Lines of Credit	28,904,289,466	28,789,071,645	-0.4	,,	-0.8	28,614,476,555	0.2	, ,	
TOTAL LOANS	563,914,103,987	566,996,564,850	0.5		0.8	572,007,649,901	0.2	581,745,738,993	
(ALLOWANCE FOR LOAN & LEASE LOSSES)	(9,081,349,892)	(9,011,830,388)	-0.8	, , ,	-1.7	(8,679,246,185)	-2.0	(8,506,162,350)	-2.0
Foreclosed Real Estate	1,677,122,335	1,653,551,023	-0.6	( , , , , ,	-4.1	1,571,307,951	-0.9	1,469,693,342	
Repossessed Autos	171,340,300	168,341,811	-1.4		4.8	150,051,101	-14.9	143,543,616	
Foreclosed and Repossessed Other Assets	25,891,670	28,393,447	9.7	, ,	16.3	31,887,458		27,513,828	
TOTAL FORECLOSED and REPOSSESSED ASSETS 1	1,874,354,305	1,850,286,281	-1.3		-3.0	1,753,246,510	-2.4	1,640,750,786	
Land and Building	16,981,058,282	17,070,911,524	0.5	, , ,	0.8	17,357,369,650	0.9	17,407,474,232	
Other Fixed Assets	3,308,397,751	3,314,997,119	0.3		1.6	3,407,144,543	1.2		2.0
NCUA Share Insurance Capitalization Deposit	7,553,007,388	7,791,190,635	3.2	, , ,	-0.1	7,815,216,536	0.4	7,933,261,733	
NCOA Share insurance Capitalization Deposit	1,333,001,300	7,791,190,033	3.2	1,104,932,303	-0.1	7,013,210,330	0.4	1,933,201,133	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		0.0	656,777,803		656,757,332	
TOTAL INTANGIBLE ASSETS	837,146,621	845,961,168			-0.4	848,489,909			
Accrued Interest on Loans	1,960,709,589	1,877,634,260	-4.2		3.8	1,842,087,885		1,851,682,532	
Accrued Interest on Loans Accrued Interest on Investments	930,053,214	914,309,447	-4.2		-2.8	934,031,343	5.1	903,116,590	
All Other Assets	11,319,252,708	9,447,802,922	-16.5	, ,	4.3	9,883,409,282		10,156,228,376	
TOTAL OTHER ASSETS	14,210,015,511	12,239,746,629	-13.9		3.7	12,659,528,510		12,911,027,498	
	1-,210,010,011	12,200,170,029	10.9	12,000,110,004	5.1	12,000,020,010	-0.0	12,011,021,430	2.0
TOTAL ASSETS	942,473,929,899	951,149,505,194	0.9	961,700,277,807	1.1	1,001,786,167,471	4.2	1,007,655,043,612	0.6
TOTAL CU's	7,239	7,179	-0.8		-1.2	7,019		6,961	
# Means the number is too large to display in the cell	7,200	7,175	0.0	7,554	1.2	7,013	1.1	3,301	0.0
<sup>1</sup> OTHER RE OWNED PRIOR TO 2004									-
<sup>2</sup> LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSO	N CHE INCLLIDED IN ALL OTHE	ED INIVESTMENTS DOIN	P TO IIIN	IE 2006 EOD SHODT FOR	M EII EDO				4.4.
LOANS TO, DEFOSITS IN, AND INVESTIMENTS IN NATURAL PERSO	14 COS INCLUDED IN ALL OTHE	IN HAVESTWEINTS PRIO	IN TO JUN	IL 2000 FOR SHORT FOR	VI FILERO				4. Assets

		Liabilities, Shares 8	& Fauity						
Return to cover		For Charter :							
10/01/2012		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Type	es Included: All Fed	arally Incu	red Credit Unions (	FICUS) *
Teer Group.	Count	of CU in Peer Group :		nation recroiroup.	All Typ	co included. All Ted	Jiany mau	rea orean ornoris (	1003)
	- Count	or oo iii r eer oroup .	IVA						
	Jun-2011	Sep-2011	% Chg	Dec-2011	% Cha	Mar-2012	% Chg	Jun-2012	% Chg
LIABILITIES, SHARES AND EQUITY	Juli 2011	30p 2011	70 Oilg	200 2011	70 Ong	mai zoiz	70 O.I.g	0411 2012	70 Ong
LIABILITIES:									
Other Borrowings	N/A	N/A		N/A		N/A		N/A	
Other Notes, Promissory Notes, Interest Payable, &	11//3	14/74		14/74		14/73		11/71	
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				-6.1	593,546,083	12.9	485,060,900	
Subordinated Debt	3,908,200			9,297,602	111.6	10.098.559	8.6	9,850,816	
Uninsured Secondary Capital and	3,555,255	1,001,110		7,201,002		,,		5,555,515	
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				15.9	249,329,503	-21.8	243,933,088	
Accounts Payable & Other Liabilities	8,992,276,408		_	, ,	7.3	10,389,826,626	9.4	10,529,955,699	
TOTAL LIABILITIES	34,593,824,889		0.6	, , ,	4.4	35,784,770,839	-1.5	36,503,916,787	
TO THE EMPIETTED	04,000,024,000	J+,1 J+,3J3,00 I	0.0	50,521,055,740	7.7	55,754,770,659	-1.0	50,505,510,767	2.0
SHARES AND DEPOSITS									
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	, , , ,								
0	239,117,574,649	, , ,			1.5	265,323,192,990	8.4	268,862,080,082	
Money Market Shares	184,071,618,163	,, , -			2.2	196,269,251,680	3.8	198,070,055,909	
Share Certificates	206,441,420,901	204,709,034,358	-	204,095,688,643	-0.3	202,893,522,963	-0.6	201,509,436,659	
IRA/KEOGH Accounts	77,073,681,269				0.2	78,459,082,029	1.1	79,020,519,394	
All Other Shares <sup>1</sup>	8,633,391,103			8,808,201,851	-3.4	9,000,246,124	2.2	9,148,706,462	
Non-Member Deposits	2,242,322,539				-0.3	2,160,304,794	-2.2	2,193,761,528	
TOTAL SHARES AND DEPOSITS	812,207,045,526	819,204,617,650	0.9	827,409,068,000	1.0	866,027,604,966	4.7	868,803,238,325	0.3
EQUITY:									
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	, , ,	-	19,184,010,873	0.5	19,247,968,298		19,181,609,511	
· ·	19,087,555,275	19,097,093,076	0.1	19, 104,010,073	0.5	19,247,900,290	0.3	19,101,009,311	-0.3
Appropriation For Non-Conforming Investments (SCU Only)	07 570 440	07 074 770	-0.7	00,000,000	-4.7	00 005 400	2.3	07 000 000	4.0
Other Reserves	27,578,416 10,211,340,156			26,096,996 10,534,273,415	2.2	26,685,132 10,784,814,663	2.3	27,002,238 11,211,796,416	
			7.6		8.8		4.6		
Equity Acquired in Merger	732,447,321	788,188,087	_			897,317,644		930,198,556	
Miscellaneous Equity Accumulated Unrealized G/L on AFS Securities	19,095,339				6.8	16,652,783	-18.1	17,645,077	
Accumulated Unrealized G/L on AFS Securities  Accumulated Unrealized Losses for OTTI	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
(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		, ,	3.3	-24,352,440	46.1	-53,005,781	
Other Comprehensive Income	-1,263,871,198				-41.9	-1,855,900,394	-2.9	-1,902,246,258	
Net Income	934,453,977	1,187,688,795	_	-1,804,015,981			-2.9 N/A	1,165,761,970	
EQUITY TOTAL	95,673,059,484				0.8	581,572,034 99,973,791,666	2.1	102,347,888,500	
EQUITIONAL	95,075,059,464	91,139,921,003	1.0	97,904,170,039	0.6	99,973,791,000	2.1	102,347,000,300	2.4
TOTAL SHARES & EQUITY	907,880,105,010	916,364,545,333	0.9	925,373,244,059	1.0	966,001,396,632	4.4	971,151,126,825	0.5
	, , ,	, ,		, ,					
TOTAL LIABILITIES, SHARES, & EQUITY	942,473,929,899	951,149,505,194	0.9	961,700,277,807	1.1	1,001,786,167,471	4.2	1,007,655,043,612	0.6
NCUA INSURED SAVINGS <sup>2</sup>									
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			258,843,294	-1.2	251,096,935	-3.0	228,066,191	
Total Uninsured Shares & Deposits	31,544,201,413			33,749,987,045	3.5	35,535,866,618	5.3	36,105,521,803	
Insured Shares & Deposits	780,662,844,113	, , ,			0.9	830,491,738,348	4.6	832,697,716,522	-
TOTAL NET WORTH	95,573,727,473			98,254,545,770	1.7	100,328,670,397	2.1	102,413,946,411	
# Means the number is too large to display in the cell	55,515,121,415	30,304,133,340	1.1	50,254,545,770	1.7	100,020,010,391	2.1	102,710,340,411	4.1
PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IR	A/KEOGHs AND NONMEMBE	L R SHARES FOR SHOPT	FORM EII	FRS					
<sup>2</sup> PRIOR TO 10/03/08 SHARES INSURED UP TO \$100,000; 10/03/08 to					WARD ST	ADES INSTIDED TO	\$250,000		-
_		or 10 \$100,000 and \$25	00,000 FOR	INAO, 3/20/03 AND FOR	WWAKD SE	IANLO INOUNED UP TO	φ230,000		Ch F
December 2011 and forward includes "Subordinated Debt Included in No.	NEL VVOIIN.							5. Liak	ShEquity

		Income Stateme	ent						
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 * Type	s Included: All Fede	rally Insu	red Credit Unions (F	ICUs) *
	Count o	f CU in Peer Group :	N/A						
	1 0044	0 0044	0/ 01	D 0044	0/ 01		0/ 01	1 0040	0/ 01
* INCOME AND EXPENSE	Jun-2011	Sep-2011	% Chg	Dec-2011	% Chg	Mar-2012	% Chg	Jun-2012	% Chg
INTEREST INCOME:	40,407,000,044	04 000 740 000	0.4	00.750.004.440	0.4	0.000.400.004	0.0	45 000 000 005	0.7
Interest on Loans	16,467,029,911	24,663,742,693	-0.1	32,758,094,442		8,000,469,604			
Less Interest Refund	(4,782,033)	(7,139,395)	-0.5	(44,337,689)		(2,354,780)			
Income from Investments	2,702,276,886	3,997,337,105		5,215,412,783		1,216,661,742			
Income from Trading	9,006,616	7,965,276				3,809,539			
TOTAL INTEREST INCOME	19,173,531,380	28,661,905,679	-0.3	37,939,952,536	-0.7	9,218,586,105	-2.8	18,298,072,941	-0.8
INTEREST EXPENSE:									
Dividends	3,519,120,781	5,171,198,103	-2.0		-	1,491,443,031	-12.6		
Interest on Deposits	493,930,006	735,117,504	-0.8	954,459,131	-2.6	204,615,542	-14.2	399,869,287	
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	
TOTAL INTEREST EXPENSE	4,473,122,000	6,591,317,490	-1.8	8,688,276,393	-1.1	1,904,401,111	-12.3	3,740,668,147	
PROVISION FOR LOAN & LEASE LOSSES	2,376,081,616	3,511,775,619	-1.5			943,595,239			
NET INTEREST INCOME AFTER PLL	12,324,327,764	18,558,812,570	0.4	24,578,823,633		6,370,589,755			
NON-INTEREST INCOME:	, , ,	· · · · ·		, , ,		, , ,		, , ,	
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		5,210,767,439	-	1,500,963,091			
Gain (Loss) on Investments	66,958,902	194,546,304	93.7	226,446,974		50,156,061			
Gain (Loss) on Disposition of Assets	-39,009,946	-81,324,932	-39.0	-177,578,865		-16,935,826			
Gain from Bargain Purchase (Merger)	18,423,669	22,930,663	-17.0			8,776,922			
Other Non-Oper Income/(Expense)	13,780,363	42,955,786	107.8	40,946,479		30,474,788		60,322,795	
, , ,	13,760,363	42,955,760		40,940,479		30,474,700		, ,	-1.0 N/A
NCUSIF Stabilization Income		0.000.444.000	N/A	40.005.005.050	N/A	0.007.504.405	N/A		
TOTAL NON-INTEREST INCOME	5,862,930,479	9,096,441,236	3.4	12,285,385,258	1.3	3,287,524,195	7.0	6,793,715,335	3.3
NON-INTEREST EXPENSE									
Total Employee Compensation & Benefits	7,145,605,577	10,741,417,936	0.2	, , ,		3,814,451,389			
Travel, Conference Expense	133,544,525	203,310,267	1.5			64,993,615			
Office Occupancy	1,091,121,380	1,646,104,154		, , ,	-	547,925,170			
Office Operation Expense	2,692,903,628	4,042,768,106	0.1	5,419,789,401	0.5	1,402,985,412			
Educational and Promotion	476,543,563	733,624,414	2.6		-	249,036,891	-2.8		
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	
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				38,628,624			
Operating Fees	74,550,340	108,853,023			-	35,575,506			
Misc Operating Expense	437,666,730	529,647,018		812,132,524		225,908,230			
TOTAL NON-INTEREST EXPENSE	14,618,167,994	23,047,062,562	5.1	30,584,567,590		7,579,506,125		, ,	
NET INCOME (LOSS) EXCLUDING STABILIZATION	14,010,107,994	23,047,002,502	5.1	30,364,367,390	-0.5	1,319,306,123	-0.9	10,000,400,233	1.0
	0.004.700.454	0.400.400.040	0.7	0.470.000.000		0.400.040.000	7.0	4 450 000 747	4.0
EXPENSE AND NCUSIF PREMIUMS */4	3,961,708,151	6,460,480,046	8.7		-	2,198,646,093			
NET INCOME (LOSS)	3,569,090,249	4,608,191,244	-13.9	6,279,641,301	2.2	2,078,607,825	32.4	4,217,226,073	1.4
RESERVE TRANSFERS:									<u> </u>
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 r	atios are annualized.						1		1
# Means the number is too large to display in the cell									
<sup>1</sup> From September 2009 to December 2010, this account includes NCUSIF P	•								
<sup>2</sup> For December 2010 forward, this account includes only NCUSIF Premium I	Expense.								
<sup>3</sup> From March 2009 to June 2009, this account was named NCUSIF Stabilization by the account only includes only the Temporary Cornerate CLI Stabilization F			ense. For S	September 2009 and forw	ard,				
this account only includes only the Temporary Corporate CU Stabilization E	,		10 for	NOUGE Stabilization In	omo if an	is evaluded			6 IncE
<sup>4</sup> Prior to September 2010, this account was named Net Income (Loss) Before	e NCUSIF Stabilization Exper	nse. From December 20	10 forward	, NCUSIF Stabilization Inc	ome, it any,	is excluded.			6. IncExp

		Delinguent Loan Info	ormation						
Return to cover		For Charter :							
10/01/2012		Count of CU :							
CU Name: N/A		Asset Range :		N-d' + D O	A II + T	Included All Fode		I O I'I II' (F	1011-1 *
Peer Group: N/A	Count	of CU in Peer Group :		Nation * Peer Group:	All ' Typ	es included: All Fede	rally insu	rea Creat Unions (F	icus) -
	Count	or co in Feer Group .	IN/A						
	Jun-2011	Sep-2011	% Chg	Dec-2011	% Cha	Mar-2012	% Cha	Jun-2012	% Cha
DELINQUENCY SUMMARY - ALL LOAN TYPES 1									
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	
6 to 12 Months Delinquent	2,235,963,750				-2.1	2,117,115,258	1.5	1,693,512,528	
12 Months & Over Delinquent	1,595,157,860	1,695,428,339			-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
LOAN DELINQUENCY - BY LOAN TYPE									
Unsecured Credit Card Loans	397,493,762	405,588,790	2.0	430.310.249	6.1	334.798.493	-22.2	352,835,864	5.4
1 to < 2 Months Delinquent 2 to < 6 Months Delinquent	353,255,505				-	311,735,196	-16.4	289,318,485	
6 to 12 Months Delinquent	54,598,550				-4.2	48,298,288	-1.8	42,732,816	
12 Months & Over Delinquent	8,031,039	7,561,131			-8.6	6,136,086	-11.2	5,252,806	
Total Del Credit Card Lns (2 or more Mo)	415,885,094	424,703,617		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				-3.1	1.01	-11.8	0.91	-9.8
1st Mortgage Fixed Rate and Hybrid/Balloon > 5 years									
1 to < 2 Months Delinquent	1,414,652,594	1,424,996,676			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			1.3	1,211,074,249	-17.9	1,017,910,812	-15.9
6 to 12 Months Delinquent	750,992,918		-1.4		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) %1st Mortgage Fixed and Hybrid/Balloon (> 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
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
1st Mortgage Adjustable Rate Loans and	1.72	1.77	2.0	1.70	0.5	1.01	0.4	1.02	10.1
Hybrid/Ballons < 5 Years									
1 to < 2 Months Delinquent	934,063,524	960,130,625	2.8		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			-8.6	608,320,602	-0.7	420,374,206	
12 Months & Over Delinquent	595,876,636	670,633,709			-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
Other Real Estate Fixed Rate/Hybrid/Balloon	3.30	3.21	-1.0	3.21	-1.0	3.06	-4.3	2.23	-27.0
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					337,541,036	-10.8	278,926,255	
6 to 12 Months Delinquent	153,284,980					144,853,767	-4.8	122,397,376	
12 Months & Over Delinquent	109,767,078				-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
Other Real Estate Adjustable Rate									
1 to < 2 Months Delinquent	330,712,972					345,782,727	-11.4	305,514,884	
2 to < 6 Months Delinquent 6 to 12 Months Delinquent	292,913,254 131,758,086				-1.0 -1.7	249,541,486 115,900,335	-17.6 2.2	237,690,054 96,648,579	
12 Months & Over Delinquent	91.485.572	90,243,091			3.9	92,581,098	-1.2	91,739,529	
Total Del Other RE Adj Rate Lns (2 or more Mo)	516,156,912	511,489,876				92,581,098 458,022,919	-1.2	91,739,529 426,078,162	-7.0
%Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo	310,130,912	311,409,070	-0.9	509,633,470	-0.3	+50,022,919	-10.2	420,070,102	-7.0
/ Total Other RE Adjustable Rate Loans	1.15	1.14	-0.9	1.15	0.7	1.05	-8.6	0.98	-6.5
Leases Receivable			2.0	1110	2.7	7.00	5.5	5.00	2.0
1 to < 2 Months Delinquent	3,337,610	4,112,569			-18.2	2,298,644	-31.7	2,865,859	
2 to < 6 Months Delinquent	1,466,442	699,898		1,463,898	109.2	1,091,840	-25.4	665,688	-39.0
6 to 12 Months Delinquent	110,740					93,311	-4.2	75,080	
12 Months & Over Delinquent	24,282				2,840.3	29,763	87.1	18,425	
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	0.00	0.40	-46.5	0.36	00.0	0.28	24.0	C 17	20.5
/ Total Leases Receivable All Other Loans	0.36	0.19	-46.5	0.36	88.0	0.28	-21.9	0.17	-39.5
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					1,413,932,076		1,343,127,246	
6 to 12 Months Delinquent	436,250,892				-1.8	413,543,394	2.4	365,005,124	
12 Months & Over Delinquent	208,280,106					175,738,661	-5.2	152,041,557	
Total Del All Other Lns (2 or more Mo)	2,321,332,733					2,003,214,131	-18.1	1,860,173,927	
%All Other Loans Delinquent > 2 Mo / Total All Other Loans	1.07				4.2	0.91		0.82	
# Means the number is too large to display in the cell	1.07	1.00		1		3.01		3.02	
<sup>1</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising	the delinquency reporting	requirements for troubled	debt restru	ctured (TDR) loans.					
This policy change may result in a decline in delinquent loans reported as of	June 2012.							7. Delinquent Loan In	ormation

	Loan Losses & B	ankruptcy Information		oan Modifications					
Return to cover		For Charter :							
10/01/2012 CU Name: N/A		Count of CU :							-
CU Name: N/A Peer Group: N/A		Asset Range :		Nation * Peer Group	All * Tvo	nos Ingludad: All Ear	torolly Inc	urad Cradit Unions	(FICUS)
Peer Group: N/A	Count o	f CU in Peer Group :		Nation Peer Group	All Ty	bes included: All Fed	ierany ins	surea Crean Unions	(FICUS)
	o dan o								+
	Jun-2011	Sep-2011	% Chg	Dec-2011	% Chg	Mar-2012	% Chg	Jun-2012	% Chg
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)									
* 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		-1.7			443,850,941	
* NET CHARGE OFFS (\$\$)	2,678,211,325	3,877,251,010	-3.5		0.2			2,170,297,173	
***Net Charge-Offs / Average Loans	0.95	0.91	-3.7		-0.2			0.75	
Total Del Loans & *Net Charge-Offs 1	11,595,703,514	12,901,911,923	11.3		11.0			9,129,252,930	
Combined Delinquency and Net Charge Off Ratio 1	2.53	2.51	-1.0	2.51	0.2	2.22	-11.5	1.95	-12.3
LOAN LOSS SUMMARY BY LOAN TYPE	055 450 700	005 075 047	4.0	4 005 440 007	4.0	000 057 040	-12.4	519.819.606	3.1
* Unsecured Credit Card Lns Charged Off  * Unsecured Credit Card Lns Recovered	655,453,709	935,975,317	-4.8		-1.8 -0.1			70,539,729	
* NET UNSECURED CREDIT CARD C/Os	58,488,643	88,897,940	1.3 -5.4		-2.0				
**Net Charge Offs - Credit Cards / Avg Credit Card Loans	596,965,066 3.35	847,077,377 3.15	-6.2		-2.0 -4.1			449,279,877 2.42	
* All Other Loans Charged Off	1,432,551,709	2,080,624,120	-3.2		-0.5			1,179,326,608	
* All Other Loans Recovered	316,806,420	469,446,696	-3.2 -1.2		-0.5 -2.4			312,156,458	
* NET ALL OTHER LOAN C/Os	1,115,745,289	1,611,177,424	-3.7		0.1			867,170,150	
** Net Charge Offs - All Other Loans / Avg All Other Loans	1,115,745,269	0.98	-3.7 -4.1		-0.2			0.77	
* Total 1st Mortgage RE Loan/LOCs Charged Off	468,107,126	694,876,064	-1.0	i contract of the contract of	3.9	1	1 1	476,287,333	1
* Total 1st Mortgage RE Loans/LOCs Recovered	25,219,951	35,304,741	-6.7		-3.0		8.8	27,851,079	
* NET 1st MORTGAGE RE LOANS/LOCs C/Os	442,887,175	659,571,323	-0.7		4.3			448,436,254	
** Net Charge Offs - 1st Mortgage RE Loans/LOCs		555,5111,522		3.0,000,000				,	1
/ Avg 1st Mortgage RE Loans/LOCs	0.39	0.39	-1.1	0.40	3.4		-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		-0.5			404,989,943	
**Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs	1.23	1.20	-2.4		0.8			1.04	
* Total Real Estate Loans Charged Off	1,012,387,975	1,488,624,519	-2.0		1.7			914,147,270	
* Total Real Estate Lns Recovered	48,884,732	71,746,883	-2.2		0.4			60,721,073	
* NET Total Real Estate Loan C/Os	963,503,243	1,416,877,636	-2.0		1.7			853,426,197	
** Net Charge Offs - Total RE Loans / Avg Total RE Loans	0.62	0.61	-2.1		1.4			0.54	
*Total Modified 1st & Other Real Estate Lns Charged Off  *Total Modified 1st and Other Real Estate Lns Recovered	147,020,064	226,404,570	2.7		16.8			152,485,050	
*NET Modified Real Estate C/Os	1,656,448	4,172,072	67.9		22.1			5,027,791	
** Net Charge Offs - Total Modified RE Loans	145,363,616	222,232,498	1.9	345,750,601	16.7	75,890,268	-12.2	147,457,259	-2.8
/ 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		-9.9			854,630	
* Total Leases Receivable Recovered	722,052	1,065,580	-1.6		-14.5			433,681	
* NET LEASES RECEIVABLE C/Os	1,997,727	2,118,573	-29.3		-7.6	·		420,949	
**Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.89	0.63	-28.9		-7.0			0.19	
BANKRUPTCY SUMMARY									
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		-74.3	128,970	
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			2,052,387,692	
* All Loans Charged Off due to Bankruptcy YTD	742,718,927	1,081,625,703	-2.9		-0.6			560,726,389	
%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
REAL ESTATE FORECLOSURE SUMMARY									
Real Estate Loans Foreclosed YTD	1,041,147,320	1,527,774,766	46.7		36.1			857,012,695	
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
LOAN MODIFICATIONS OUTSTANDING	0.770 177	0.000 =00		0.010.000 ===		0.707.507		03.00	<del></del>
Modified First Mortgage RE Loans	8,779,177,972	9,302,763,286	6.0		3.3			9,743,051,727	
Modified Other RE Loans Total Modified First and Other RE Loans	1,267,498,361	1,313,540,559			1.7			1,320,079,755	
Total Modified First and Other RE Loans  Modified RE Loans Also Reported as Business Loans	10,046,676,333 2,054,019,190	10,616,303,845 2,133,305,631	5.7 3.9		3.1			11,063,131,482 2,156,843,402	
Modified Consumer Loans (Not Secured by RE)	2,905,396,156	2,133,305,631	-0.8		3.4			2,788,357,610	
Modified Business Loans (Not Secured by RE)	125,943,799	148,266,405	17.7		3.4			129,357,910	
TOTAL Modified First RE, Other RE, Consumer, and Business Loans	13,078,016,288	13,646,153,461	4.3		3.2			13,980,847,090	
Total Modified Loans to Total Loans	2.32	2.41	3.8		2.4			2.40	
Total Modified Loans to Net Worth	13.68	14.13	3.3		1.4			13.65	
# Means the number is too large to display in the cell	. 3.00	0	2.0	. 1100	· · · ·	. 1100		. 3.00	1
*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 ann	uolizina)			1					+
Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualization factor: March = 1 (or no annualization		nente for troubled debt =	etructure	(TDR) loans	l		0.1- '	0 D 1 : : : :	
	acres reporting regulier	ioi troabied debt it	, ou actured	. ( . DIV) IOGIIO.		1	o. Loan Lo	sses & Bankruptcy Inf	ormation,

	l,	ndirect and Participati	on Londi	na	T .				$\overline{}$
Return to cover		For Charter :		ng 					-
10/01/2012		Count of CU:							+
CU Name: N/A		Asset Range :							1
Peer Group: N/A				Nation * Peer Group:	All * Typ	es Included: All Fed	erally Inst	red 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
INDIRECT LOANS OUTSTANDING									
Indirect Loans - Point of Sale Arrangement	50,775,700,336			51,292,321,067		. , ,,	2.1	54,103,876,995	
Indirect Loans - Outsourced Lending Relationship	19,629,132,737			19,374,700,499			0.0	19,840,176,280	_
Total Outstanding Indirect Loans	70,404,833,073					71,721,346,514	1.5	73,944,053,275	
%Indirect Loans Outstanding / Total Loans	12.49	12.47	-0.1	12.37	-0.9	12.54	1.4	12.71	1.4
DELINQUENCY - INDIRECT LENDING 1									
1 to < 2 Months Delinquent	1,065,209,089			1,210,967,023			-27.1	959,870,325	_
2 to < 6 Months Delinquent	464,616,062			528,334,460			-26.0	388,741,569	
6 to 12 Months Delinquent	105,599,207			110,503,085		106,648,364	-3.5	78,808,137	
12 Months & Over Delinquent	49,790,730			44,836,086		43,525,135	-2.9	30,211,956	
Total Del Indirect Lns (2 or more Mo)	620,005,999			683,673,631	5.7	540,888,409	-20.9	497,761,662	
%Indirect Loans Delinquent > 2 Mo / Total Indirect Loans	0.88	0.91	3.8	0.97	5.8	0.75	-22.0	0.67	-10.7
LOAN LOSSES - INDIRECT LENDING	100 101 000	570 540 004		740.070.500	0.4	407.007.000	40.0	004 770 000	
* Indirect Loans Charged Off  * Indirect Loans Recovered	406,104,092		-5.9	748,972,523	-2.1	167,327,968	-10.6	321,778,890	
* NET INDIRECT LOAN C/Os	88,595,495			167,054,437	-3.5 -1.6		-2.9 -12.9	81,174,160 240,604,730	
**%Net Charge Offs - Indirect Loans / Avg Indirect Loans	317,508,597		-6.8 -7.0	581,918,086				240,604,730	
PARTICIPATION LOANS OUTSTANDING (Bal of Purchased	0.89	0.83	-7.0	0.82	-1.0	0.71	-13.0	0.67	-6.6
+ CU Portion of Part. Lns Interests Retained):									
Consumer	1,381,765,334	1,364,749,050	-1.2	1,461,915,223	7.1	1,674,918,561	14.6	1,798,514,142	7.4
Non-Federally Guaranteed Student Loans	145,456,589			212,154,109			12.4	273,214,705	
Real Estate	2,707,817,601		1	2,641,297,148		2,546,387,514	-3.6	2,744,160,549	
Member Business Loans (excluding C&D)	2,947,383,989			2,907,851,675			-2.4	2,700,374,203	_
Non-Member Business Loans (excluding C&D)	4,602,447,043			4,741,579,809			4.1	4,845,683,461	
Commercial Construction & Development	455,017,423			426,789,640		399,708,221	-6.3	383,220,578	
Loan Pools	583,207,167			642,807,534		731,620,017	13.8	778,629,530	
TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)	12,823,095,146	12,766,211,657	-0.4	13,034,395,138	2.1	13,367,160,159	2.6	13,523,797,168	3 1.2
%Participation Loans Outstanding / Total Loans	2.27	2.25	-1.0	2.28	1.3	2.34	2.5	2.32	-0.5
* Participation Loans Purchased YTD	1,815,691,612	2,420,129,126	-11.1	3,338,074,052	3.4	1,114,031,358	33.5	2,568,296,404	15.3
%Participation Loans Purchased YTD									
/ Total Loans Granted YTD	1.51	1.30	-14.3	1.29	-0.8	1.55	20.8	1.65	6.4
PARTICIPATION LOANS SOLD:									_
Participation Loan Interests Sold AND/OR Serviced (Participants' Balance Outstanding)	7 057 505 500	7 745 000 700		7 004 000 507	0.0	0 007 500 074	4.4	7 005 750 707	, ,,
Participation Loan Interests - Amount Retained (Outstanding)	7,857,505,522 2,617,228,714			7,924,638,507 2,694,451,239	2.3 4.4		1.4 0.8	7,885,758,727 2,599,722,512	
* Participation Loans Sold YTD	1,511,633,984			2,939,313,380			38.5	1,884,878,325	
** %Participation Loans Sold YTD / Total Assets	0.32			0.31	5.2		32.9	0.37	
WHOLE LOANS PURCHASED AND SOLD:	0.02	0.23	-3.4	0.51	5.2	0.41	32.3	0.57	-7.0
*Loans Purchased in Full from Other Financial Institutions YTD	600,789,429	1,040,036,778	15.4	1,629,127,108	17.5	556,193,888	36.6	658,808,930	-40.8
*Loans Purchased in Full from Other Sources YTD	168,058,135			226,485,244		185,007,189	226.7	691,982,010	_
%Loans Purchased From Financial Institutions & Other			-			,,		00.100-10.0	
Sources YTD / Loans Granted YTD	0.64	0.64	-0.3	0.71	11.8	1.03	44.6	0.87	
*Loans, Excluding RE, Sold in Full YTD	16,823,531	16,880,649	-33.1	72,782,410	223.4	2,023,786	-88.9	11,375,432	181.0
DELINQUENCY - PARTICIPATION LENDING 1									
1 to < 2 Months Delinquent	159,494,278			157,976,622	-1.2	238,436,780	50.9	117,502,693	
2 to < 6 Months Delinquent	222,470,686			271,135,510		208,491,958	-23.1	110,353,754	
6 to 12 Months Delinquent	138,820,214			148,384,061	-5.4	176,795,885	19.1	105,897,732	
12 Months & Over Delinquent	102,692,619		+	122,687,712		141,273,502	15.1	97,750,316	
Total Del Participation Lns (2 or more Mo)	463,983,519	516,729,998	11.4	542,207,283	4.9	526,561,345	-2.9	314,001,802	-40.4
%Participation Loans Delinquent > 2 Mo									
/ Total Participation Loans	3.62	4.05	11.9	4.16	2.8	3.94	-5.3	2.32	-41.1
LOAN LOSSES - PARTICIPATION LENDING  * Participation Leans Charged Off	20 040 222	400 400 011		477.000.000	^ -	45.000 :==	0.5	00 100 100	
* Participation Loans Charged Off  * Participation Loans Recovered	93,319,386			177,083,297	-0.5		2.5	99,123,199	
* NET PARTICIPATION LOAN C/Os	4,586,016		+	9,050,266			9.9	6,651,554	
**%Net Charge Offs - Participation Loans	88,733,370	126,305,801	-5.1	168,033,031	-0.2	42,906,612	2.1	92,471,645	7.8
/ Avg Participation Loans	1.40	1.34	-4.9	1.32	-1.3	1.30	-1.4	1.39	7.1
*Amounts are year-to-date while the related %change ratios are annualized.	1.40	1.04	7.5	1.02	1.0	1.50		1.55	<del></del>
** Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (c	r no annualizina)								+
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	Re	eal Estate Loan Info	rmation 1						$\overline{}$
Return to cover	100	For Charter :							
10/01/2012		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Tvp	es Included: All Fede	rally Insu	red Credit Unions (F	ICUs) *
	Count of	CU in Peer Group :						(i	,
	Jun-2011	Sep-2011	% Chg	Dec-2011	% Chg	Mar-2012	% Chg	Jun-2012	% Chg
REAL ESTATE LOANS OUTSTANDING:		•							
First Mortgages									
Fixed Rate > 15 years	82,181,840,788	81,744,460,377	-0.5	81,673,032,016	-0.1	81,599,251,320	-0.1	81,944,458,781	0.4
Fixed Rate 15 years or less	54,352,635,786	55,713,512,100	2.5	58,239,173,382	4.5	60,796,565,516	4.4	63,731,591,254	4.8
Other Fixed Rate	1,490,395,801	1,508,754,477	1.2	1,508,714,112	0.0	1,698,141,997	12.6	1,690,352,450	-0.5
Total Fixed Rate First Mortgages	138,024,872,375	138,966,726,954	0.7	141,420,919,510	1.8			147,366,402,485	2.3
Balloon/Hybrid > 5 years	19,944,554,953	19,920,226,978	-0.1	21,545,182,608	8.2	21,647,204,504	0.5	21,813,885,852	0.8
Balloon/Hybrid 5 years or less	34,439,103,417	34,529,814,686	0.3	35,805,426,267	3.7			35,690,981,862	-0.1
Total Balloon/Hybrid First Mortgages	54,383,658,370	54,450,041,664	0.1	57,350,608,875	5.3				
Adjustable Rate First Mtgs 1 year or less	6,656,659,942	6,762,904,724	1.6	7,075,638,928	4.6			7,154,903,078	
Adjustable Rate First Mtgs >1 year	28,275,212,308	28,960,655,976		27,176,491,533	-6.2	, , ,		28,344,724,197	
Total Adjustable First Mortgages	34,931,872,250	35,723,560,700		34,252,130,461	-4.1	34,950,666,762			
TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING	227,340,402,995	229,140,329,318		233,023,658,846	1.7			, , ,	
Other Real Estate Loans	, . ,	, -,,		, -,,		,,,	1	, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
Closed End Fixed Rate	36,908,047,332	35,873,514,770	-2.8	34,185,326,653	-4.7	32,799,777,120	-4.1	31,798,648,488	-3.1
Closed End Adjustable Rate	2,215,671,093	2,257,579,076		2,129,077,952	-5.7	2,190,793,870			
Open End Adjustable Rate (HELOC)	42,482,413,856	42,433,850,922		42,126,627,678	-0.7	41,295,501,611	-2.0		
Open End Fixed Rate	1,624,281,780	1,593,422,917	-1.9	1,548,384,378	-2.8		-5.1	1,393,322,119	
TOTAL OTHER REAL ESTATE OUTSTANDING	83,230,414,061	82,158,367,685		79,989,416,661	-2.6				
TOTAL RE (FIRST AND OTHER) OUTSTANDING	310,570,817,056	311,298,697,003		313,013,075,507	0.6			316,847,843,086	
RE LOAN SUMMARY (FIX, ADJ):		,,,		0.0,0.0,0.0,0.0		0 : 1, : 0 0, 0 0 = , 0 : 1		0.0,0.0,0.0,000	
First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs)	157,969,427,328	158,886,953,932	0.6	162,966,102,118	2.6	165,741,163,337	1.7	169,180,288,337	2.1
Other RE Fixed Rate	38,532,329,112	37,466,937,687	-2.8	35,733,711,031	-4.6		-4.1	33,191,970,607	
Total Fixed Rate RE Outstanding	196,501,756,440	196,353,891,619		198,699,813,149	1.2			202,372,258,944	
%(Total Fixed Rate RE/Total Assets)	20.85	20.64	-1.0	20.66	0.1	19.97	-3.4	20.08	
%(Total Fixed Rate RE/Total Loans)	34.85	34.63		34.77	0.4				
76(Total Fixed Trate Tree Total Edulo)	01.00	04.00	0.0	04.11	0.1	04.01	0.0	04.70	0.0
First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)	69,370,975,667	70,253,375,386	1.3	70,057,556,728	-0.3	70,664,200,245	0.9	71,190,609,137	0.7
Other RE Adj Rate	44,698,084,949	44,691,429,998		44,255,705,630	-1.0		-1.7		
Total Adj Rate RE Outstanding	114,069,060,616	114,944,805,384	0.8	114,313,262,358	-0.5	, , ,		114,475,584,142	
Total ray rate re-	114,000,000,010	114,044,000,004	0.0	114,010,202,000	0.0	114,100,400,120	0.1	114,470,004,142	0.0
MISCELLANEOUS RE INFORMATION:									1
Outstanding Interest Only & Payment Option First Mtg Loans	5,386,700,482	5,107,916,187	-5.2	4,956,295,449	-3.0	4,803,286,390	-3.1	4,460,835,585	-7.1
%(Interest Only & Payment Option First Mtg / Total Assets)	0.57	0.54	-6.0	0.52	-4.0				
%(Interest Only & Payment Option First Mtg / Net Worth)	5.64	5.29		5.04	-4.6			4.36	
Outstanding Interest Only & Payment Option Other RE	0.01	0.20	0.2	0.0.		0	0		0.0
/ LOCs Loans	14,786,830,705	14,702,435,733	-0.6	14,984,761,238	1.9	14,726,254,900	-1.7	14,836,305,882	0.7
Outstanding Residential Construction (Excluding Business	, ,,,,,,,,	, , ,,		, . , . , . ,		, ., . , . ,		,,,	
Purpose Loans)	618,955,171	651,246,661	5.2	642,076,048	-1.4	586,271,520	-8.7	588,379,962	0.4
Allowance for Loan Losses on all RE Loans	3,464,085,008	3,536,965,810	2.1	3,735,399,162	5.6	3,776,746,125	1.1	3,673,638,434	-2.7
* REAL ESTATE LOANS - AMOUNT GRANTED:									
* First Mortgages									
* Fixed Rate > 15 years	13,936,778,300	22,804,566,577	9.1	35,606,078,269	17.1	12,062,264,266	35.5	26,821,924,047	11.2
* Fixed Rate 15 years or less	10,087,572,307	16,326,408,036	7.9	26,302,391,831	20.8	8,932,749,942	35.8	18,407,212,187	3.0
* Other Fixed Rate	329,966,012	506,480,990	2.3	657,604,366	-2.6	166,478,002	1.3	326,202,323	-2.0
* Total Fixed Rate First Mortgages	24,354,316,619	39,637,455,603	8.5	62,566,074,466	18.4	21,161,492,210	35.3	45,555,338,557	7.6
* Balloon/Hybrid > 5 years	1,943,038,704	3,045,450,211	4.5	4,777,168,304	17.6			2,480,519,687	
* Balloon/Hybrid 5 years or less	3,262,524,457	5,127,206,912	4.8	7,276,377,660	6.4	1,748,433,504	-3.9	3,882,694,257	11.0
* Total Balloon/Hybrid First Mortgages	5,205,563,161	8,172,657,123	4.7	12,053,545,964	10.6	2,958,863,949	-1.8	6,363,213,944	7.5
* Adjustable Rate First Mtgs 1 year or less	565,181,471	877,832,593		1,299,474,643	11.0			698,110,409	16.4
* Adjustable Rate First Mtgs >1 year	3,473,327,934	5,171,971,368		6,087,587,389	-11.7			3,187,333,342	
* Total Adjustable First Mortgages	4,038,509,405	6,049,803,961	-0.1	7,387,062,032	-8.4			3,885,443,751	
* TOTAL FIRST MORTGAGE RE LOANS GRANTED	33,598,389,185	53,859,916,687		82,006,682,462	14.2			55,803,996,252	
* Amounts are year-to-date while the related %change ratios are annualized.						· · ·			
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		Real Estate Loan Info	rmation 1	2			1		
Return to cover		For Charter :		<u> </u>					
10/01/2012		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Type	es Included: All Feder	ally Insu	red Credit Unions (FIC	CUs) *
	Count	of CU in Peer Group :	N/A						
	Jun-2011	Sep-2011	% Chg	Dec-2011	% Chg	Mar-2012	% Chg	Jun-2012	% Chg
* OTHER REAL ESTATE (Granted)	Jun-2011	Зер-2011	76 City	Dec-2011	78 City	IWIA1-2012	76 City	Juli-2012	76 City
* 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		-10.3	77,511,445	-20.7	, , , , , , ,	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
* TOTAL OTHER REAL ESTATE GRANTED	8,393,010,814	12,667,224,299	0.6		-0.5		-9.7		9.1
* TOTAL RE (FIRST AND OTHER) GRANTED	41,991,399,999	66,527,140,986	5.6		11.4		20.2		7.9
%(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
RE LOANS SOLD/SERVICED * First Mortgage R.E. Loans Sold	15,162,367,667	24,114,862,186	0.0	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	24,114,002,100	6.0		4.1	51.89	11.3		-1.8
AMT of Mortgage Servicing Rights	834,824,056	793,378,328	-5.0		2.0		4.2		0.4
Outstanding RE Loans Sold But Serviced	113,128,618,255	114,906,665,500	1.6		3.5		2.9		3.5
% (Mortgage Servicing Rights / Net Worth)	0.87	0.82	-6.0		0.3	0.84	2.0		-1.6
MISC. RE LOAN INFORMATION									
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		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
REVERSE MORTGAGES									
Federally Insured Home Equity Conversion Mortgage (HECM)	14,409,158	14,826,250	2.9		0.4	15,169,935	1.9		4.9
Proprietary Reverse Mortgage Products  Total Reverse Mortgages	29,571,254 43,980,412	30,445,282 45,271,532	3.0 2.9		3.5 2.5		3.0 2.6		2.2 3.1
RE LOAN MODIFICATIONS OUTSTANDING	43,980,412	45,271,532	2.9	46,397,381	2.5	47,618,387	2.6	49,081,358	3.1
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		1.7	1,324,342,914	-0.8		-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
REAL ESTATE LOAN DELINQUENCY 1									
DELINQUENT R.E. LOANS > 2 MOS									
First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs)	2,724,962,338	2,816,350,808	3.4		1.7	2,666,974,587	-6.9		-16.4
First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)	2,289,967,655	2,295,268,291	0.2		-1.9		-3.5		-26.5
Other R.E. Fixed Rate	647,585,993	641,151,039	-1.0		-0.8	586,377,036	-7.8		-13.6
Other R.E. Adj. Rate TOTAL DEL R.E. > 2 MOS	516,156,912 6,178,672,898	511,489,876 6,264,260,014	-0.9 1.4		-0.3 0.0	458,022,919 5,885,660,382	-10.2 -6.0		-7.0 -19.1
DELINQUENT 1 TO < 2 MOS	0,170,072,090	0,204,200,014	1.4	0,201,300,044	0.0	3,003,000,302	-0.0	4,760,096,361	-19.1
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		-15.2		-10.2
Total Del R.E. 1 to < 2 Mos	3,094,382,069	3,168,536,505	2.4	3,601,885,533	13.7	3,253,571,288	-9.7	2,691,462,909	-17.3
Total Del R.E. Loans > 1 Mos	9,273,054,967	9,432,796,519	1.7	9,863,473,577	4.6	9,139,231,670	-7.3	7,452,161,490	-18.5
RE LOAN DELINQUENCY RATIOS									
% R.E. Loans dq > 1 Mos	2.99	3.03	1.5		4.0		-7.7		-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
REAL ESTATE LOAN MODIFICATIONS DELINQUENT > 2 MOS  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 First Mortgage RE Loans > 2 Mo Del  Modified Other RE Loans > 2 Mo Del	1,728,426,040	1,719,018,888	-0.5		-2.9	1,721,663,274	-3.2		-34.2
Total Modified First and Other RE Loans > 2 Mo Del	1,920,180,749	1,904,426,526	-0.8		1.4		-1.8		-34.2
% Total Modified 1st and Other RE > 2 Mo Del	.,.20,.00,140	.,551,125,020	0.0			.,500,070,207		.,.55,155,551	55.5
/ Total Modified 1st and Other RE	19.11	17.94	-6.1	17.64	-1.7	17.14	-2.8	10.54	-38.5
Modified RE Loans Also Reported as	500 007 010	400 000 000		450 500 000		470 700		000 747 107	04.0
Business Loans > 2 Mo Del  % Modified RE Lns also Reported as	500,897,346	483,983,335	-3.4	450,582,662	-6.9	470,769,771	4.5	323,747,137	-31.2
% 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
REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:									
* 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		8.8		
* 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
** Net Charge Offs - 1st Mortgage Loans	0.20	0.20	1 4	0.40	2.4	0.25	117	0.20	6.0
/ Avg 1st Mortgage Loans * Total Other RE Lns Charged Off	0.39 544,280,849	0.39 793,748,455	-1.1 -2.8	0.40 1,055,113,969	3.4 -0.3	0.35 228,500,831	-11.7 -13.4		6.8 -4.2
* Total Other RE Lns Charged Off	23,664,781	36,442,142	2.7		3.7		25.3		4.1
* NET OTHER RE LN C/Os	520,616,068	757,306,313			-0.5				-4.8
**Net Charge Offs Other RE Loans / Avg Other RE Loans	1.23	1.20	-2.4		0.8				
* Amounts are year-to-date and the related % change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1	(or no annualizing)								
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The NCUA Board approved a regulatory/policy change in May 2012 revising		g requirements for trouble	d debt res	tructured (TDR) loans.					
This policy change may result in a decline in delinquent loans reported as of	June 2012.							11. R	ELoans 2

	Mem	ber Business Loa	n Inform	ation					
Return to cover		For Charter :							
10/01/2012		Count of CU:							
CU Name: N/A		Asset Range :		Nation + Door Con		Compa locale de de A	l Fadan	Ib. In a d Con dit	
Peer Group: N/A	Count of C	Criteria : U in Peer Group :		Nation " Peer Gro	up: All "	ypes included: A	ii redera	Illy Insured Credit	Unions
	oount or o	o in reer Group.	IVA						
	Jun-2011	Sep-2011	% Chg	Dec-2011	% Chg	Mar-2012	% Chg	Jun-2012	% Chg
BUSINESS LOANS									
Member Business Loans (NMBLB) 1	31,268,556,666	31,816,633,498	1.8	32,582,102,734	2.4	33,272,959,454	2.1	33,829,180,289	1.7
Purchased Business Loans or Participations to Nonmembers (NMBLB) <sup>1</sup>	6,719,135,701	6,676,958,279	-0.6	6,560,272,333	-1.7	6,441,863,344	-1.8	6,352,050,864	-1.4
Total Business Loans (NMBLB) 1	37,987,692,367	38,493,591,777	1.3	39,142,375,067	1.7	39,714,822,798		40,181,231,153	
Unfunded Commitments <sup>1</sup>	1,697,777,835	1,788,492,085	5.3	1,849,123,799	3.4	1,929,721,043		1,977,369,913	2.5
TOTAL BUSINESS LOANS (NMBLB) LESS	1,097,777,000	1,700,432,003	5.5	1,049,123,799	3.4	1,525,721,043	4.4	1,977,309,913	2.0
UNFUNDED COMMITMENTS 1	36,289,914,532	36,705,099,692	1.1	37,293,251,268	1.6	37,785,101,755	1.3	38,203,861,240	1.1
%(Total Business Loans (NMBLB) Less Unfunded									
Commitments/ Total Assets) 1	3.85	3.86	0.2	3.88	0.5	3.77	-2.7	3.79	0.5
NUMBER OF BUSINESS LOANS OUTSTANDING:									
Number of Outstanding Business Loans to Members  Number of Outstanding Purchased Business Loans or	156,112	158,465	1.5	161,901	2.2	164,540	1.6	168,934	2.7
Participation Interests to Nonmembers	14,592	14,556	-0.2	13,954	-4.1	13,814	-1.0	13,867	0.4
Total Number of Business Loans Outstanding	170,704	173,021	1.4	175,855	1.6	178,354	1.4	182,801	2.5
REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS)	.,,.	.,,==:				.,,50		. 1001	
Construction and Development	1,584,041,461	1,536,289,537	-3.0	1,537,902,486	0.1	1,482,001,875	-3.6	1,456,898,092	-1.7
Farmland	718,735,266	737,103,688	2.6	738,465,370	0.2	759,691,199	2.9	783,343,394	3.1
Non-Farm Residential Property	7,356,176,195	7,958,664,954	8.2	8,083,308,150	1.6		4.2	8,709,959,080	
Owner Occupied, Non-Farm, Non-Residential Property	10,591,636,712 11,619,549,495	10,218,778,245	-3.5	10,077,089,616	-1.4 4.7	10,161,802,770 12,340,551,197		10,137,780,712	
Non-Owner Occupied, Non-Farm, Non-Residential Property  Total Real Estate Secured Business Loans	31,870,139,129	32,250,595,841	1.6 1.2	12,355,027,029 32,791,792,651	1.7		-0.1 1.2	12,336,552,529 33,424,533,807	0.0
NON-REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-	31,670,139,129	32,230,393,641	1.2	32,791,792,031	1.7	33,170,140,992	1.2	33,424,333,607	0.0
MEMBERS)									
Loans to finance agricultural production and other loans to farmers	731,668,389	760,610,411	4.0	739,765,432	-2.7	751,224,185	1.5	798,418,176	6.3
Commercial and Industrial Loans	5,032,263,792	5,121,588,194	1.8	5,244,166,573	2.4	5,418,039,605	3.3	5,544,282,825	2.3
Unsecured Business Loans	92,030,358	100,390,785	9.1	94,352,887	-6.0	96,403,916	2.2	123,279,524	27.9
Unsecured Revolving Lines of Credit (Business Purpose)	261,590,699	260,406,546	-0.5	272,297,524	4.6	279,006,100		290,716,821	4.2
Total Non-Real Estate Secured Business Loans NUMBER OF BUSINESS LOANS OUTSTANDING BY TYPE	6,117,553,238	6,242,995,936	2.1	6,350,582,416	1.7	6,544,673,806	3.1	6,756,697,346	3.2
Number of Business Loans outstanding by Type  Number - Construction and Development	2,154	2,103	-2.4	2,130	1.3	2,078	-2.4	2,136	2.8
Number - Farmland	4,864	4,888	0.5	4,887	0.0	4,919		4,960	
Number - Non-Farm Residential Property	44,180	49,833	12.8	51,305	3.0	53,292	3.9	54,748	
Number - Owner Occupied, Non-Farm, Non-Residential Property	28,482	24,688	-13.3	24,315	-1.5	24,648	1.4	24,969	
Number - Non-Owner Occupied, Non-Farm, Non-Residential Property	25,599	25,590	0.0	26,963	5.4	26,746	-0.8	26,722	-0.1
Total Number of Real Estate Secured Business Loans	105,279	107,102	1.7	109,600	2.3	111,683		113,535	
Number - Loans to finance agricultural production and other loans to farmers	11,194	11,687	4.4	11,378	-2.6	11,217	-1.4	12,055	7.5
Number - Commercial and Industrial Loans	38,815	38,459	-0.9 4.8	37,932	-1.4 3.9	37,777	-0.4 -1.3	38,730	2.5 29.0
Number - Unsecured Business Loans  Number - Unsecured Revolving Lines of	2,353	2,467	4.8	2,564	3.9	2,531	-1.3	3,264	29.0
Credit (Business Purpose)	13,063	13,306	1.9	14,381	8.1	15,146	5.3	15,217	0.5
Total Number of Non-Real Estate Secured Business Loans	65,425	65,919	0.8	66,255	0.5	66,671	0.6	69,266	
AMOUNT OF BUSINESS LOANS GRANTED OR PURCHASED:									
* MBL (NMBLB) Granted YTD <sup>1</sup>	5,647,498,992	7,508,963,356	-11.4	11,785,847,600	17.7	3,150,428,100		6,584,331,414	4.5
* Purchased or Participation Interests to Nonmembers (NMBLB) 1	752,727,482	1,037,905,253	-8.1	1,403,745,510	1.4	416,510,157	18.7	791,751,092	-5.0
DELINQUENCY - MEMBER BUSINESS LOANS 2									
1 to < 2 Months Delinquent	453,714,717	472,326,715	4.1	467,377,810	-1.0	577,467,588		359,565,404	
2 to < 6 Months Delinquent 6 to 12 Months Delinquent	561,479,250 373,617,361	587,370,418 356,030,700	4.6 -4.7	628,535,004 349,549,760	7.0 -1.8	501,964,226 395,245,217	-20.1 13.1	365,877,749 326,045,248	
12 Months & Over Delinquent	431,410,289	464,068,399	7.6	444,990,364	-4.1	482,491,700		378,428,426	
Total Del Loans - All Types (2 or more Mo)	1,366,506,900	1,407,469,517	3.0	1,423,075,128	1.1	1,379,701,143		1,070,351,423	-21.6
MBL DELINQUENCY RATIOS	, , ,	, , , , , , , ,		, , , , , ,				,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
% MBL > 1 Month Delinquent (All delinquency > 30 days)	5.02	5.12	2.1	5.07	-1.0	5.18	2.2	3.74	-27.7
% MBL > 2 Months Delinquent (Reportable delinquency)	3.77	3.83	1.8	3.82	-0.5	3.65	-4.3	2.80	-23.3
MBL CHARGE-OFFS AND RECOVERIES:									
*Total MBL Charge Offs	172,718,263	243,033,182	-6.2	373,354,639	15.2	74,395,896	-20.3	158,666,780	
*Total MBL Recoveries	9,193,946	12,388,871	-10.2	15,092,264	-8.6	2,358,628	-37.5	5,836,556	23.7
MISCELLANEOUS MBL INFORMATION: Real Estate Loans also Reported as Business Loans	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
Construction & Development Loans Meeting 723.3(a)	1,375,238,062	1,382,667,826	0.5	1384794439	0.2	1,359,637,798		1,302,738,977	
Number of Construction & Development Loans - 723(a)	1,836	1813	-1.3	1,795	-1.0	1,791	-0.2	1,803	
Unsecured Business Loans Meeting 723.7(c)-(d)	174,245,530	162,487,411	-6.7	163,836,385	0.8	170,781,522	4.2	178,766,170	
Number of Unsecured Business Loans - 723.7(c)-(d)	6,644	6,969	4.9	6,979	0.1	7,459	6.9	7,652	2.6
Agricultural Related (NMBLB) 1	1,450,403,655	1,497,714,099	3.3	1,478,230,802	-1.3	1,510,915,384		1,581,761,570	
Number of Outstanding Agricultural Related Loans	16,058	16,575	3.2	16,265	-1.9	16,136	-0.8	17,015	
* Business Loans and Participations Sold	700,904,919	932,426,213	-11.3	1,666,537,715	34.0	533,258,971	28.0	1,028,124,378	
SBA Loans Outstanding	725,224,416	789,984,778	8.9	805,254,275	1.9	860,974,460		877,701,615	
Number of SBA Loans Outstanding  PART 723 REDEFINED MEMBER BUSINESS LOANS IN OCTOBER 2003; * Amounts are y	7,544	8,069	7.0	8,060	-0.1	8,177	1.5	8,210	0.4
<sup>2</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency rep							1		1
This policy change may result in a decline in delinquent loans reported as of June 2012.	orang requirements i	ooubiou uebi restit	Joinida (11	n, ioans.					12. MBLs

	Invest	ments, Cash, & Cash	n Equival	ents					
Return to cover		For Charter :	N/A						
10/01/2012		Count of CU:	6961						
CU Name: N/A		Asset Range :							
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * Type	s Included: All Fede	rally Insu	red Credit Unions (F	ICUs) *
	Count of	CU in Peer Group :	N/A						
	Jun-2011	Sep-2011	% Chg	Dec-2011	% Chg	Mar-2012	% Chg	Jun-2012	% Chg
INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS									
SFAS 115 CLASS OF INVESTMENTS									
Held to Maturity < 1 yr	9,317,134,555	9,960,974,845	6.9	10,733,763,295	7.8	10,885,604,625		10,923,176,527	
Held to Maturity 1-3 yrs	20,271,354,864	20,402,899,333	0.6	21,246,737,640	4.1	20,868,728,730	-1.8	20,679,127,275	
Held to Maturity 3-5 yrs	11,948,714,739	11,269,162,664	-5.7	11,270,972,619	0.0	13,686,554,823	21.4	14,665,436,732	
Held to Maturity 5-10 yrs	4,636,873,963	4,039,883,085	-12.9	3,793,941,168	-6.1	4,443,303,523	17.1	4,821,227,088	8.5
Held to Maturity 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Held to Maturity > 10 yrs	2,273,442,103	2,019,705,901	-11.2	2,291,071,150	13.4	2,038,944,337	-11.0	1,775,638,349	-12.9
TOTAL HELD TO MATURITY	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
Available for Sale < 1 yr	27,806,157,228	30,408,732,941	9.4	32,671,672,869	7.4	34,953,479,280	7.0	36,994,015,828	5.8
Available for Sale 1-3 yrs	48,680,027,135	54,843,587,431	12.7	60,070,480,970	9.5	59,822,285,602	-0.4	62,378,238,202	4.3
Available for Sale 3-5 yrs	45,596,454,102	42,672,628,459	-6.4	38,405,445,311	-10.0	45,668,891,759	18.9	46,475,181,252	1.8
Available for Sale 5-10 yrs	18,639,036,400	16,184,973,729	-13.2	14,839,616,026	-8.3	20,731,764,130	39.7	19,632,965,886	-5.3
Available for Sale 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Available for Sale > 10 yrs	3,433,734,417	3,297,382,189	-4.0	3,178,091,281	-3.6	3,403,156,139	7.1	3,490,072,586	2.6
TOTAL AVAILABLE FOR SALE	144.155.409.282	147.407.304.749	2.3	149.165.306.457	1.2	164,579,576,910		168,970,473,754	
	,,,	, , ,				, ,			
Trading < 1 year	533,653,550	553,527,494	3.7	574,982,915	3.9	394,915,566	-31.3	340,759,512	-13.7
Trading 1-3 years	435,936,067	436,928,470	0.2	462,978,762	6.0	520,147,361	12.3	522,496,096	
Trading 3-5 years	92,899,832	78,385,505	-15.6	88,525,142	12.9	105,152,314	18.8	80,821,315	
Trading 5-10 years	81,690,554	66,027,003	-19.2	66,487,177	0.7	75,932,258		101,373,183	
Trading 3-10 years	N/A	N/A		N/A		N/A		N/A	
Trading > 10 years	2,663,369	6,705,798	151.8	1,606,249	-76.0	1,732,727	7.9	3,309,276	
TOTAL TRADING	1,146,843,372	1,141,574,270	-0.5	1,194,580,245	4.6	1,097,880,226		1,048,759,382	
	1,110,010,012	.,,	0.0	1,101,000,210		1,001,000,220	0	1,010,100,002	
Other Investments < 1 yr	110,259,355,174	113,967,518,164	3.4	114,441,199,310	0.4	135,315,437,897	18.2	122,896,616,924	-9.2
Other Investments 1-3 yrs	23,833,524,893	24,017,290,560	0.8	24,182,368,922	0.7	25,069,341,772	3.7	25,776,183,076	
Other Investments 3-5 yrs	4,154,411,885	4,542,845,845	9.3	4,676,806,348	2.9	5,307,954,593	13.5	5,952,941,727	
Other Investments 5-10 yrs	603,724,132	619,402,113	2.6	653,448,377	5.5	697,916,240	6.8	817,569,809	
Other Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Other Investments > 10 yrs	441,261,093	465,029,738	5.4	495,145,949	6.5	532,614,125	7.6	626,604,828	
TOTAL Other Investments	139,292,277,177	143,612,086,420	3.1	144,448,968,906	0.6	166,923,264,627	15.6	156,069,116,091	
	,,	-,,, .20		,,,	5.5	,,,		, , , ,	1.0
MATURITIES :									
Total Investments < 1 yr	147,916,300,507	154,890,753,444	4.7	158,421,618,389	2.3	181,549,437,368	14.6	171,154,568,791	-5.7
Total Investments 1-3 yrs	93,220,842,959	99,700,705,794	7.0	105,962,566,294	6.3	106,280,503,465	0.3	109,356,044,649	
Total Investments 3-5 yrs	61,792,480,558	58,563,022,473	-5.2	54,441,749,420	-7.0	64,768,553,489		67,173,580,753	
Total Investments 5-10 yrs	23,961,325,049	20,910,285,930	-12.7	19,353,492,748	-7.4	25,948,916,151	34.1	25,373,135,966	
Total Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Total Investments > 10 yrs	6,151,100,982	5,788,823,626	-5.9	5,965,914,629	3.1	5,976,447,328	0.2	5,895,625,039	
Total	333,042,050,055	339,853,591,267	2.0	344,145,341,480	1.3	384,523,857,801	11.7	378,952,955,198	
# Means the number is too large to display in the cell	, , , ,	, , , , ,		. , .,,.		, , , ,		, ,	
								15	3. InvCash

		Other Investment Int	formation	1					
Return to cover		For Charter :	N/A						
10/01/2012		Count of CU:	6961						
CU Name: N/A		Asset Range :							
Peer Group: N/A	_			Nation * Peer Group	: All * Ty	pes Included: All Fe	derally In	sured Credit Unions	(FICUs)
	Count o	f CU in Peer Group :	N/A						
INIVEOTATE OF THE PROPERTY.	Jun-2011	Sep-2011	% Chg	Dec-2011	% Chg	Mar-2012	% Chg	Jun-2012	% Chg
INVESTMENT SUMMARY:	0.005.044.007	0.000.040.405	0.0	0.470.704.557		0.007.440.000	0.0	2 544 024 024	4.0
NCUA Guaranteed Notes (included in US Gov't Obligations)  Total FDIC-Issued Guaranteed Notes	3,235,844,637	3,333,348,105 101,621,046			4.1 19.8				-1.8 -10.4
All Other US Government Obiligations	96,132,780		6.7						
TOTAL U.S. GOVERNMENT OBLIGATIONS	9,096,124,079			, , , ,	-53.8 -38.5				
TOTAL 0.3. GOVERNIMENT OBLIGATIONS	12,428,101,496	13,141,321,342	5.7	6,076,005,776	-36.3	11,023,005,771	30.3	10,302,030,704	-0.0
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		5.3		4.4				
TOTAL FEDERAL AGENCY SECURITIES	163,245,721,399				5.3				
Securities Issued by States and Political Subdivision in the U.S.	3,305,598,231	4,272,245,487	29.2		-24.7				
Privately Issued Mortgage-Related Securities	1,373,183,600		-5.2		-9.9	, , , ,			
Privately Issued Securities (FCUs only)	735,713,771	703,717,608	-4.3		0.7				6.6
Privately Issued Mortgage-Backed Securities (FISCUs Only)	340,123,773		-7.5		-5.7	, ,			
TOTAL OTHER MORTGAGE-BACKED SECURITIES	2,449,021,144				-6.1				
	_,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	_,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		_,,,		_, ,,,,,,,,,,		, , , , , , , , , , , ,	
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				-47.9				
TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS	2,067,051,717	2,014,818,230	-2.5	1,923,366,005	-4.5	2,163,266,725	12.5	2,050,889,851	-5.2
Bank Issued FDIC-Guaranteed Bonds	1,049,184,812	909,710,579	-13.3	812,203,664	-10.7	654,519,201	-19.4	624,390,349	-4.6
MORTGAGE RELATED SECURITIES:									
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
OTHER INVESTMENT INFORMATION:									
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			, , ,	
Securities per 703.12(b)	79,072,030,034		-0.2	84,844,029,599	7.5				
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)	240 704 246	240 200 450	4.0	105 752 200	10.7	100 554 500	1.1	04 707 040	E2.0
Fair Value of Total Investments	210,794,246 333,584,325,173		4.0 2.1	195,753,388 344,802,809,996	-10.7 1.3			, ,	-53.8 -1.4
Investment Repurchase Agreements	153,019,890								_
Borrowing Repurchase Agreements Placed in Investments	155,019,090	192,792,399	20.0	200,091,399	0.2	223,303,032	7.0	100,709,107	-10.4
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		-8.6		-14.3	, ,		, ,	
Cash on Deposit in Other Financial Institutions	30,777,065,775		35.4		21.9				_
CUSO INFORMATION	,	,,,,,,,,				. , , . , .			
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				-1.3				_
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
WHOLLY OWNED CUSO INFORMATION									
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								
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				4= 004 400 000		40.004.400.45			400
Certificates Purchased CREDIT UNION INVESTMENT PROGRAMS	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
Mortgage Processing	1.650	4 662	0.2	4 670	0.4	1 601	0.7	1 574	6.4
Approved Mortgage Seller	1,659 883		0.2		0.4				
Borrowing Repurchase Agreements	42							· · · · · · · · · · · · · · · · · · ·	
Brokered Deposits (all deposits acquired through 3rd party)	316								
Investment Pilot Program	13								
Investments Not Authorized by FCU Act (SCU only)	120				0.0				
Deposits and Shares Meeting 703.10(a)	948		_	956					
Brokered Certificates of Deposit (investments)	1,851								
# Means the number is too large to display in the cell	1,001	1,042	-0.5	1,020	-0.5	1,001	0.5	2,232	20.2
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	l .	1		1	L	L	1	14.001	J. 111 T 11 11 U

	Supplemental Sha	re Information, Off B	alance Sho	eet. & Borrowings					
Return to cover	Cappioniona ona	For Charter :		oot, a zononingo					
10/01/2012		Count of CU :	6961						
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group	All * Typ	es Included: All Fed	derally Ins	sured Credit Unions	(FICUs)
	Count	of CU in Peer Group :	N/A						<b></b>
	Jun-2011	Sep-2011	% Chg	Dec-2011	% Chg	Mar-2012	% Chg	Jun-2012	% Chg
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):									<b>!</b>
Accounts Held by Member Government Depositors	1,185,976,136			1,177,726,339	-4.1	1,153,288,861	-2.1	1,108,811,342	
Accounts Held by Nonmember Government Depositors	232,586,292			188,420,293	2.5	187,271,980	-0.6	200,014,712	
Employee Benefit Member Shares	267,813,611			275,751,662	-0.7	276,703,716		284,858,355	2.9
Employee Benefit Nonmember Shares	2,540,047			3,241,721	4.8	3,450,257	6.4	3,346,938	
529 Plan Member Deposits	1,126,849			1,275,136	0.8	9,063,342		1,217,387	-86.6
Non-dollar Denominated Deposits	67,107			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	22,140,607,090	-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			1 T		l 7				1
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
SAVING MATURITIES		1							
< 1 year	710,173,158,210			723,111,995,728	0.9	760,173,613,344		760,903,348,442	
1 to 3 years	71,631,841,526			70,367,650,900	0.1	70,798,909,656		72,685,257,182	
> 3 years	30,402,045,790			33,929,421,372	4.7	35,055,081,966	3.3	35,214,632,701	0.5
Total Shares & Deposits	812,207,045,526	819,204,617,650	0.9	827,409,068,000	1.0	866,027,604,966	4.7	868,803,238,325	0.3
INSURANCE COVERAGE IN ADDITION TO NCUSIF									
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			2,453,721,213	3.1	2,560,943,615		2,419,774,031	-5.5
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR	1 - 1 - 1	,, ,, ,,		, ,		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		, ,, ,,	
BUSINESS LOANS									
Commercial Real Estate 1	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			278,160,413	8.5	270,668,916		275,623,274	
Outstanding Letters of Credit	72,502,791			70,152,034	-3.5	62,657,806		64,299,009	
Other Unfunded MBL Commitments	977,431,679			1,017,661,874	1.5	1,092,307,487	7.3	1,117,359,175	
Total Unfunded Commitments for Business Loans	1,697,777,835			1,849,123,799	3.4	1,929,721,043		1,977,369,913	
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL	1,097,777,033	1,700,492,000	3.3	1,049,123,799	3.4	1,929,721,043	4.4	1,977,309,913	2.0
REMAINING LOANS (NON-BUSINESS)									
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			73,416,814,753	0.1	76,770,238,967	4.6	77,560,309,645	
Unsecured Share Draft Lines of Credit	10,317,127,775			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			13,152,438,553	1.8	13,657,356,125	3.8	13,813,543,951	1.1
Residential Construction Loans-Excluding Business Purpose					-21.2				
	402,466,588			374,885,320		328,397,859		416,834,292	
Federally Insured Home Equity Conversion Mortgages (HECM)	9,091,736			8,888,851	-0.6	8,372,406	-5.8	4,389,231	-47.6
Proprietary Reverse Mortgage Products	20,721,811			19,182,015	-7.5	18,085,931	-5.7	17,902,904	-1.0
Other Unused Commitments	7,547,486,635			8,454,779,094	1.9	9,074,367,058	7.3	9,313,424,138	
Total Unfunded Commitments for Non-Business Loans	141,179,923,368			142,590,634,005	0.1	147,539,085,332	3.5	149,350,573,863	
Total Unused Commitments	142,877,701,203			144,439,757,804	0.2	149,468,806,375		151,327,943,776	
%(Unused Commitments / Cash & ST Investments)	91.54			86.83	-2.2	79.18		84.68	
Unfunded Commitments Committed by Credit Union	141,348,436,405			142,705,155,106	0.1	147,742,380,512		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 1	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			26,148,739	3.4	26,873,023	2.8	25,031,687	-6.9
Other Contingent Liabilties	80,121,754			132,243,964	133.1	137,668,783	4.1	90,730,878	
CREDIT AND BORROWING ARRANGEMENTS:									
Num FHLB Members	1,047	1,060	1.2	1,083	2.2	1,101	1.7	1,135	3.1
LINES OF CREDIT (Borrowing)	1,047	1,000	1.2	1,000	2.2	1,101	1.7	1,100	5.1
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	, , , ,		2,983,772,793	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			32,285,856,860	-17.9	30,134,388,190		26,640,551,705	
Draws Against Lines of Credit	12,927,279,832								
BORROWINGS OUTSTANDING FROM CORPORATE	12,921,219,832	13,119,099,832	1.5	14,917,498,345	13.7	13,906,414,276	-6.8	14,538,676,910	4.5
CREDIT UNIONS									I
Line of Credit Outstanding from Corporate Cus	107 500 700	100 044 070	-17.9	246,714,735	52.1	154 770 045	-37.3	165,187,580	
· .	197,523,793					154,772,945			
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
MISCELLANEOUS BORROWING INFORMATION:									
Assets Pledged to Secure Borrowings	125,304,762,970	123,515,048,361	-1.4	131,590,372,442	6.5	133,466,803,715	1.4	136,701,973,930	2.4
Amount of Borrowings Subject to Early Repayment at	0.551.501	0.40=00===		0.001.000.5		0.001.003		0.40= 0=0 5 :-	_
Lenders Option	2,554,561,500		-2.6	2,324,696,981	-6.6	2,264,397,078	-2.6	2,187,376,240	
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	0.3
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<sup>1</sup> Included MBL construction and land development prior to 03/31/09.									L
<sup>2</sup> Balance included in "Subordinated Debt Included in Net Worth" from 12/31/2011	forward						1	15.SuppShareO	)BS&Bo

	Miscollar	neous Information, Pr	roarame	Sorvices					т —
Return to cover	Wilscella	For Charter :		Services					
10/01/2012		Count of CU :			-				
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group: A	All * Type	s Included: All Fede	rally Insu	red Credit Unions (F	-ICUs) *
	Count	of CU in Peer Group :			- /-				
	Jun-2011	Sep-2011	% Chg	Dec-2011	% Chg	Mar-2012	% Chg	Jun-2012	% Cha
MEMBERSHIP:									
Num Current Members	90,968,139	91,424,207	0.5	91,829,604	0.4	92,501,059	0.7	93,143,864	0.7
Num Potential Members	1,507,073,677	1,526,323,920	1.3	1,537,932,901	0.8	1,566,038,761	1.8	1,606,564,775	2.6
% Current Members to Potential Members	6.04	5.99			-0.3	5.91	-1.1	5.80	
* % Membership Growth	1.07	1.38	29.7	1.49	7.4	2.92	96.9	2.86	-2.1
Total Num Savings Accts	169,007,682	169,681,435	0.4	170,345,043	0.4	172,488,887	1.3	173,714,648	0.7
EMPLOYEES:									
Num Full-Time Employees	220,403	219,640	-0.3	221,068	0.7	222,316	0.6	225,044	1.2
Num Part-Time Employees	31,002	30,650	-1.1	30,381	-0.9	30,464	0.3	31,096	2.1
BRANCHES:		•							
Num of CU Branches	21,070	21,070	0.0	21,070	0.0	21,064	0.0	20,129	-4.4
Num of CUs Reporting Shared Branches	1,174	1,181	0.6	1,175	-0.5	1,173	-0.2	1,186	1.1
Plan to add new branches or expand existing facilities	653	674	3.2		0.7	654	-3.7	678	
MISCELLANEOUS LOAN INFORMATION:									
**Total Amount of Loans Granted YTD	119,951,192,228	186,598,893,372	3.7	259,535,175,622	4.3	71,714,049,075	10.5	155,382,017,090	8.3
MEMBER SERVICE AND PRODUCT OFFERINGS									
(Credit Programs):									
Business Loans	1,762	1,756	-0.3	1,756	0.0	1,759	0.2	1,877	6.7
Credit Builder	1,058	1,066	0.8	1,073	0.7	1,098	2.3	1,160	5.6
Debt Cancellation/Suspension	401	404	0.7	411	1.7	416	1.2	433	4.1
Direct Financing Leases	51	51	0.0	49	-3.9	50	2.0	43	-14.0
Indirect Business Loans	171	172	0.6	167	-2.9	166	-0.6	160	-3.6
Indirect Consumer Loans	1,676	1,681	0.3	1,678	-0.2	1,681	0.2	1,776	5.7
Indirect Mortgage Loans	264	265	0.4	268	1.1	268	0.0	219	-18.3
Interest Only or Payment Option 1st Mortgage Loans	487	488	0.2	482	-1.2	486	0.8	538	10.7
Micro Business Loans	685	682	-0.4	678	-0.6	680	0.3	683	0.4
Micro Consumer Loans	991	990	-0.1	984	-0.6	978	-0.6	996	1.8
Overdraft Lines of Credit	3,180	3,166	-0.4	3,154	-0.4	3,141	-0.4	3,093	-1.5
Overdraft Protection	2,972	2,980	0.3	2,991	0.4	3,006	0.5	3,019	0.4
Participation Loans	1,375	1,381	0.4	1,385	0.3	1,389	0.3	1,463	5.3
Pay Day Loans	523	523	0.0	520	-0.6	524	0.8	548	4.6
Real Estate Loans	4,625	4,602	-0.5	4,586	-0.3	4,554	-0.7	4,755	4.4
Refund Anticipation Loans	127	129	1.6	128	-0.8	125	-2.3	125	0.0
Risk Based Loans	4,175	4,169	-0.1	4,156	-0.3	4,163	0.2	4,264	2.4
Share Secured Credit Cards	2,079	2,084	0.2	2,080	-0.2	2,088	0.4	2,161	3.5
Short-Term, Small Amount Loans (STS)	289	339	17.3	392	15.6	448	14.3	570	27.2
MEMBER SERVICE AND PRODUCT OFFERINGS									
(Other Programs):									
ATM/Debit Card Program	5,152	5,131			-0.4	5,084	-0.5	5,118	
Business Share Accounts	2,486	2,478			0.2	2,490	0.3	2,540	
Check Cashing	3,712	3,702			-0.5	3,670	-0.4	3,718	
First Time Homebuyer Program	670	671		673	0.3	678	0.7	690	
Health Savings Accounts	732	733		741	1.1	748	0.9	773	
Individual Development Accounts	167	165			0.0	165	0.0	173	
In-School Branches	354	356			-0.3	358	0.8	366	
Insurance/Investment Sales	1,807	1,805		1,808	0.2	1,806	-0.1	1,830	
International Remittances	684	688			-0.6	688	0.6	715	
Low Cost Wire Transfers	3,687	3,680	-0.2	3,667	-0.4	3,784	3.2	4,501	18.9
MERGERS/ACQUISITIONS:									<u> </u>
Completed Merger/Acquisition Qualifying for	0-0	.=.	<b>-</b> -	0	40.0	2.2	40.5	4 004 616	ддэээ
Business Combo Acctng (FAS 141R)	259	278	7.3	315	13.3	348	10.5	1,284,218	######
Adjusted Retained Earnings Obtained through	704 704 054	040.000.000	407	000 EEC 404	0.4	000 000 444	4.0	065 700 044	4.0
Business Combinations  Fixed Assets - Capital & Operating Leases	734,701,051	812,993,023	10.7	889,556,464	9.4	926,609,114	4.2	965,762,244	4.2
Fixed Assets - Capital & Operating Leases Aggregate of Future Capital and Operating Lease Pmts									$\vdash$
on Fixed Assets (not discounted to PV)	1,639,072,067	1,650,854,166	0.7	1,733,325,231	5.0	1,699,734,446	-1.9	1,661,971,155	-2.2
,		1,000,004,100	0.7	1,100,020,201	5.0	1,033,134,440	-1.3	1,001,871,100	-2.2
* Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (c	or no annualizing)								<del> </del>
** Amount is year-to-date and the related % change ratio is annualized.	1								L
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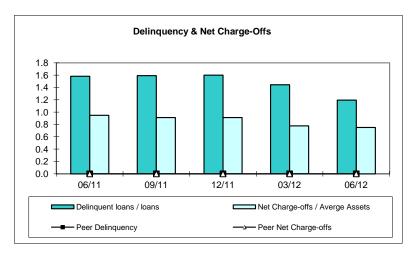
	Inform	nation System	c & Took	nology					î
Return to cover	Iniori	For Charter :		nology					
10/01/2012	Count of CU : 6961								
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer	Group: A	II * Tynes Incl	uded: ΔII	Federally Ins	ured
Teer Group. 167A	Count of CU ir			Ivation 1 cci	Group. A	ii iypesiiici	uucu. An	reactany ma	uicu
	Count of Co ii	Treer Group.	IVA						
	Jun-2011	Sep-2011	% Chg	Dec-2011	% Chg	Mar-2012	% Chg	Jun-2012	% Chg
	3411-2011	3ep-2011	76 City	Dec-2011	∕₀ Cilg	Wiai-2012	76 City	Juli-2012	76 City
System Used to Maintain Share/Loan Records									
Manual System (No Automation)	68	64	-5.9	66	3.1	58	-12.1	61	5.2
Vendor Supplied In-House System	4,768				-1.6	4,565	-1.3	4,548	
Vendor On-Line Service Bureau	2,210		0.8		-0.1	2,223	-0.1	2,225	
CU Developed In-House System	56	,		, -	-3.6	50	-7.4	28	
Other	94				-1.1	96		99	
Otto	34	33	1	54	-1.1	30	2.1	33	5.1
Electronic Financial Services									
Home Banking Via Internet Website	4,877	4,877	0.0	4,846	-0.6	4,828	-0.4	4,877	1.0
Audio Response/Phone Based	4,114	4,101	-0.3	,	-1.0	4,026	-0.9	3,998	
Automatic Teller Machine (ATM)	4,561	4,553		,	-0.8	4,527	0.2	4,826	
Kiosk	343			,	0.3	348	1.2	362	4.0
Mobile Banking	920				9.7	1,254	11.4	1,528	
Other	335	,		,	0.9	342	-0.3	280	
Services Offered Electronically		010	1.0	0.10	0.0	012	0.0	200	10.1
Member Application	1,938	1,941	0.2	1,936	-0.3	1,943	0.4	1,983	2.1
New Loan	2,890			,	-0.5	2,877	0.0	2,898	
Account Balance Inquiry	5,096			,	-0.7	5,034	-0.5	5,093	
Share Draft Orders	3,967	3,961	-0.2	,	-0.5	3,922	-0.5	3,937	0.4
New Share Account	1,220				0.0	1,244	1.3	1,264	1.6
Loan Payments	4,478				-0.5	4,445	-0.2	4,469	
Account Aggregation	499			,	1.2	510	0.2	557	9.2
Internet Access Services	842		-		0.8	869	1.5	918	-
e-Statements	3,645		1.0		0.5	3,742	1.1	3,883	
External Account Transfers	722			,	1.9	783	3.3	846	
View Account History	4,944	4,941	-0.1	-	-0.6	4,889	-0.5	4,922	0.7
Merchandise Purchase	365				0.3	367	0.3	368	
Merchant Processing Services	234	234			-0.9	235	1.3	252	7.2
Remote Deposit Capture	320				3.2	378	7.1	416	
Share Account Transfers	4,844	4.845			-0.6	4,799	-0.4	4.844	
Bill Payment	3.796	,		,-	-0.8	3,812	0.5	3,848	
Download Account History	4,230	-,		3,792 4,215	-0.3	4,203	-0.3	4,228	
Electronic Cash	4,230	213			-1.9	213	1.9	234	
Electronic Cash Electronic Signature Authentification/Certification	214				4.0	250	7.8	234	-
Type of World Wide Website Address	214	223	4.2	232	4.0	∠50	1.8	∠96	10.4
Informational	574	569	-0.9	567	-0.4	556	-1.9	560	0.7
Interactive	470				-0.4	472	0.0	324	-
Transactional	4.460				-0.8	4,398	-0.6	4.550	
Number of Members That Use Transactional Website	34,419,974	,		,	1.8	36,705,342	2.7	37,492,158	
No Website, But Planning to Add in the Future	34,419,974	, ,			-6.7	36,705,342	-7.1	37,492,158	
Type of Website Planned for Future	28	30	7.1	28	-0.7	26	-7.1	25	-3.8
Informational	25	26	4.0	26	0.0	24	-7.7	22	-8.3
Interactive	25	_				0		1	
Transactional		_							
	3	4	33.3	2	-50.0	2	0.0	2	0.0
Miscellaneous Internet Access	6,930	6,900	0.4	6,829	1.0	6,765	-0.9	6,734	0.5
IIIIeIIIei Access	6,930	6,900	-0.4	6,829	-1.0	6,765	-0.9	6,734	-0.5
				1					17.IS&T

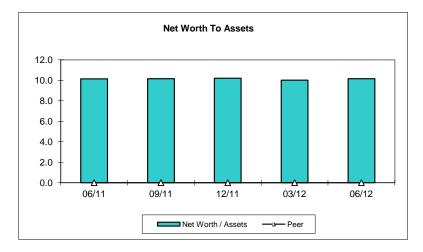
Return to cover

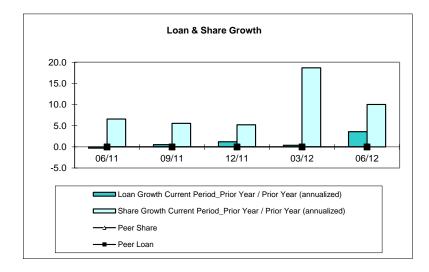
10/01/2012 CU Name: N/A Peer Group: N/A Graphs 1 For Charter : N/A Count of CU : 6961 Asset Range : N/A

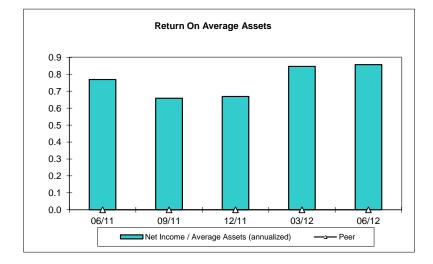
Criteria : Region: Nation \* Peer Group: All \* Types Included: All Federally Insured Credit

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

For Charter : N/A Count of CU : 6961 Asset Range : N/A

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

Graphs 2

Count of CU in Peer Group: N/A

