Cycle Date: June-2013
Run Date: 09/11/2013
Interval: Annual

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

 Count of CU :
 6681

 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.

	Su	mmary Financial In	formatio	n					
Return to cover		For Charter :	N/A						1
09/11/2013		Count of CU :	6681						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * Type	es Included: All Fede	rally Insu	red Credit Unions (F	CUs) *
	Count of	CU in Peer Group :	N/A						
	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Jun-2013	% Chg
ASSETS:	<u>Amount</u>	<u>Amount</u>		<u>Amount</u>		<u>Amount</u>		<u>Amount</u>	
Cash & Equivalents	67,567,260,369	74,427,858,469		95,188,196,736	+	100,914,766,845		97,919,844,119	
TOTAL INVESTMENTS	210,751,233,708	238,918,886,902		256,887,481,728		280,433,985,422		299,159,384,592	
Loans Held for Sale	2,264,461,472	3,212,162,789	41.9	3,304,422,035	2.9	5,144,710,451	55.7	4,024,607,657	-21.8
Real Estate Loans	309,645,220,594	309,644,355,862			1.1	320,189,457,408		324,998,318,261	
Unsecured Loans	60,407,162,577	61,428,297,763		, , ,	4.9	68,394,554,756		69,025,412,995	
Other Loans	202,390,934,927	193,635,184,820				208,938,976,457		219,644,335,249	
TOTAL LOANS	572,443,318,098	564,707,838,445			+	597,522,988,621		613,668,066,505	
(Allowance for Loan & Lease Losses)	(8,847,960,252)	(9,424,079,292)			-6.0	(8,102,396,501)	-8.5	(7,677,850,414)	
Land And Building	16,146,829,848	16,778,875,022			2.6	17,660,726,530		17,879,097,562	
Other Fixed Assets	3,549,370,569	3,354,194,527				3,472,807,577		3,512,390,368	
NCUSIF Deposit	7,035,680,285	7,469,341,871		7,784,935,164	4.2	8,295,751,259		8,379,807,490	
All Other Assets	13,697,687,037	14,895,795,089		15,327,782,667	2.9	16,434,996,519		19,165,345,965	
TOTAL ASSETS	884,607,881,134	914,340,873,822	3.4	961,708,261,165	5.2	1,021,778,336,723	6.2	1,056,030,693,844	3.4
LIABILITIES & CAPITAL:									
Dividends Payable	495,869,040	372,974,645		318,763,345		267,491,202		198,700,340	
Notes & Interest Payable	37,458,132,908	28,640,440,070		26,261,683,940		26,730,516,302		26,443,150,426	
Accounts Payable & Other Liabilities	7,274,606,806	7,701,999,233	5.9	9,511,025,124	23.5	10,189,633,093	7.1	11,782,169,382	15.6
Uninsured Secondary Capital and									
Subordinated Debt Included in Net Worth <sup>3</sup>	79,042,300	156,160,823			58.6	244,805,956		247,511,482	
TOTAL LIABILITIES	45,307,651,054	36,871,574,771			+	37,432,446,553		38,671,531,630	
Share Drafts	85,302,112,139	89,875,101,057		, , ,		111,419,298,694		119,139,253,865	
Regular shares	199,909,175,027	220,522,133,570				275,294,961,236		296,161,618,031	
All Other Shares & Deposits	467,460,021,411	476,006,515,385			1.2	491,189,762,536		494,171,242,073	
TOTAL SHARES & DEPOSITS	752,671,308,577	786,403,750,012				877,904,022,466		909,472,113,969	
Regular Reserve	18,890,171,722	19,114,305,383				19,266,706,282		19,335,277,083	
Other Reserves	8,209,815,074	9,230,527,976		11,412,616,966		13,026,471,448		10,961,547,017	
Undivided Earnings	59,528,934,707	62,720,715,680		67,395,284,833	+	74,148,689,974		77,590,224,145	
TOTAL EQUITY	86,628,921,503	91,065,549,039		97,960,052,627	7.6	106,441,867,704		107,887,048,245	
TOTAL LIABILITIES, SHARES, & EQUITY	884,607,881,134	914,340,873,822	3.4	961,708,261,165	5.2	1,021,778,336,723	6.2	1,056,030,693,844	3.4
INCOME & EXPENSE	25 740 002 004	24 402 225 702	2.0	20 742 070 742	F 4	24 672 000 044	2.0	45 440 000 407	-2.5
Loan Income*	35,740,883,981	34,463,335,703		, , ,		31,672,908,011		15,440,828,137	
Investment Income*	6,263,461,937	5,626,462,157				4,544,714,651	-13.0	2,042,539,449	
Other Income*  Total Employee Compensation & Benefits*	11,499,753,018	11,965,723,458		12,156,853,178		14,197,714,310		7,203,210,843 8,055,117,137	
Temporary Corporate CU Stabilization	13,686,961,519	13,993,195,406	2.2	14,485,361,135	3.5	15,504,946,373	7.0	0,055,117,137	3.9
Expense & NCUSIF Premiums*1/2	2 070 420 222	1 074 525 507	25.0	1 000 655 407	1 4	779,716,592	E0.0	180,244,360	Ear
Total Other Operating Expenses*	3,079,129,333 13,313,626,439	1,974,535,567 13,624,662,567			-4.1 4.3	15,283,290,372		7,832,305,863	
Non-operating Income & (Expense)*	-996,744,297	-2,686,320		125,555,773		430,355,242		215,236,603	
NCUSIF Stabilization Income*					-	430,355,242			
Provision for Loan/Lease Losses*	3,404,721,277	1,011,452						0 1,332,815,373	_
Cost of Funds*	9,556,354,653 14,790,180,714	7,038,491,796 10,886,013,648						3,110,716,104	
NET INCOME (LOSS) EXCLUDING STABILIZATION	14,130,100,114	10,000,013,048	-20.4	8,687,455,958	-20.2	7,235,742,147	-10.7	3,110,710,104	-14.0
EXPENSE & NCUSIF PREMIUM*/1	4,564,952,591	6,510,471,581	42.6	8,168,034,547	25.5	9,246,424,390	13.2	4,570,860,555	1 1
Net Income (Loss)*	1,485,823,258	4,536,947,466	_		+			4,370,860,555	
TOTAL CU's	7,554	<b>4,536,947,466</b> 7,339						6,681	
* Income/Expense items are year-to-date while the related %change ra		1,338	-2.0	1,094	-3.3	0,019	-3.9	0,001	-2.0
# Means the number is too large to display in the cell	uos are armualized.		+		<del>                                     </del>				+
# Means the number is too large to display in the cell  Prior to September 2010, this account was named Net Income (Loss)	Poforo NCLISIE Stabilization	Evnonco From D	mbor 2010	forward NCLICIE Ctatilia	tion Inco-	o if any is avaluded	1		+
Prior to September 2010, this account was named Net Income (Loss)  Prior to September 2010, this account was named NCUSIF Stabilizati									+
and NCUSIF Premiums.	on Expense. For December.	2010 and forward, tills	account IIIC	nadeo remporary corpora	ic oo olal	mization Expense			
<sup>3</sup> December 2011 and forward includes "Subordinated Debt Included in	Net Worth."							1. Summary	Financia

Poture to cover		Ratio A For Charter :	nalysis						
Return to cover 19/11/2013		Count of CU :							
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :		n * Peer Grou	o: All * Types I	Included: All I	ederally Insur	ed Credit Unio	ns (FICUs) *
	Count of CU ir	Peer Group :	N/A		Dec-2012			Jun-2013	
	Dec-2009	Dec-2010	Dec-2011	Dec-2012	PEER Avg	Percentile**	Jun-2013	PEER Avg	Percentile*
APITAL ADEQUACY									
Net Worth/Total Assets	9.89	10.06	10.21	10.43	N/A	N/A	10.50	N/A	N/A
Net Worth/Total AssetsIncluding Optional Total Assets Election (if used)	9.92	10.08	10.24	10.46	N/A	N/A	10.54	N/A	N/A
Total Delinquent Loans / Net Worth 3	12.03	10.80	9.30	6.49	N/A	N/A	5.74	N/A	N/A
Solvency Evaluation (Estimated)	111.52	111.60	111.87	112.15	N/A	N/A	111.89	N/A	N/A
Classified Assets (Estimated) / Net Worth	10.14	10.28	9.04	7.62	N/A	N/A	6.95	N/A	N/A
SSET QUALITY									
Delinquent Loans / Total Loans 3	1.84	1.76	1.60	1.16	N/A	N/A	1.04	N/A	N/A
Net Charge-Offs / Average Loans	1.21	1.13	0.91	0.73	N/A	N/A	0.58	N/A	N/A
Fair (Market) HTM Invest Value/Book Value HTM Invest.	100.21	100.81	101.33	100.64	N/A	N/A	99.43	N/A	N/A
Accum Unreal G/L On AFS/Cost Of AFS	0.56	0.48	1.25	1.42	N/A	N/A	-0.34	N/A	N/A
Delinquent Loans / Assets 3 ARNINGS	1.19	1.09	0.95	0.68	N/A	N/A	0.60	N/A	N/A
Return On Average Assets	0.18	0.50	0.67	0.85	N/A	N/A	0.85	N/A	N/A
Return On Average Assets Return On Average Assets Excluding Stabilization	0.10	0.30	0.07	0.00	IN/A	IN/A	0.00	IN/PA	11/7
Income/Expense & NCUSIF Premium <sup>2</sup>	0.14	0.72	0.87	0.93	N/A	N/A	0.88	N/A	N/A
Gross Income/Average Assets	6.31	5.79	5.34	5.08	N/A	N/A	4.75	N/A	N/A
Yield on Average Loans	6.28	6.06	5.76	5.42	N/A	N/A	5.10	N/A	N/A
Yield on Average Investments	2.63	1.95	1.61	1.27	N/A	N/A	1.07	N/A	N/A
Fee & Other Op.Income / Avg. Assets	1.36	1.33	1.30	1.43	N/A	N/A	1.39	N/A	N/A
Cost of Funds / Avg. Assets	1.74 4.57	1.21	0.93 4.41	0.73	N/A N/A	N/A N/A	0.60 4.15	N/A N/A	N/A N/A
Net Margin / Avg. Assets Operating Exp./ Avg. Assets	3.55	4.58 3.29	3.26	4.35 3.18	N/A N/A	N/A N/A	3.09	N/A N/A	N/A
Provision For Loan & Lease Losses / Average Assets	1.13	0.78	0.50	0.36	N/A	N/A	0.26	N/A	N/A
Net Interest Margin/Avg. Assets	3.21	3.25	3.12	2.92	N/A	N/A	2.77	N/A	N/A
Operating Exp./Gross Income	56.22	56.85	61.05	62.62	N/A	N/A	65.09	N/A	N/A
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets 1	2.57	2.59	2.51	2.38	N/A	N/A	2.31	N/A	N/A
Net Operating Exp. /Avg. Assets	2.72	2.51	2.52	2.44	N/A	N/A	2.39	N/A	N/A
SSET / LIABILITY MANAGEMENT									
Net Long-Term Assets / Total Assets	31.50	32.98	32.42	32.92	N/A	N/A	34.92	N/A	N/A
Reg. Shares / Total Shares & Borrowings	25.32	27.07	28.71	30.44	N/A	N/A	31.65	N/A	N/A
Fotal Loans / Total Shares	76.05	71.81	69.07	68.06	N/A	N/A	67.48	N/A	N/A
Total Loans / Total Assets Cash + Short-Term Investments / Assets	64.71 16.80	61.76 16.10	59.42 17.30	58.48 17.49	N/A N/A	N/A N/A	58.11 16.50	N/A N/A	N/A N/A
Total Shares, Dep. & Borrs / Earning Assets	93.71	93.66	93.26	93.23	N/A	N/A	93.35	N/A	N/A
Reg Shares + Share Drafts / Total Shares & Borrs	36.12	38.10	40.50	42.75	N/A	N/A	44.39	N/A	N/A
Borrowings / Total Shares & Net Worth	4.40	3.22	2.81	2.70	N/A	N/A	2.57	N/A	N/A
Supervisory Interest Rate Risk Threshold / Net Worth	268.11	270.30	263.09	260.14	N/A	N/A	269.65	N/A	N/A
RODUCTIVITY									
Members / Potential Members	6.57	6.14	5.97	5.76	N/A	N/A	5.64	N/A	N/A
Borrowers / Members	51.01	50.07	49.85	50.68	N/A	N/A	50.67	N/A	N/A
Members / Full-Time Employees	382.58	384.53	388.63	384.18 \$9,356	N/A N/A	N/A N/A	383.91	N/A N/A	N/A
Avg. Shares Per Member Avg. Loan Balance	\$8,375 \$12,487	\$8,691 \$12,463	\$9,011 \$12,484	\$9,356 \$12,565	N/A N/A	N/A N/A	\$9,553 \$12,721	N/A N/A	N/A N/A
Salary And Benefits / Full-Time Empl.	\$58,263	\$12,463	\$61,306	\$63,485	N/A	N/A	\$64,968	N/A N/A	N/A
THER RATIOS	200,200	200, 101	<b>+01,000</b>	<b>+00,100</b>	,//	.,,,,	<b>+01,000</b>		.47
Net Worth Growth	1.70	5.08	6.81	8.54	N/A	N/A	8.11	N/A	N/A
Market (Share) Growth	10.50	4.48	5.21	6.10	N/A	N/A	7.19	N/A	N/A
Loan Growth	1.14	-1.35	1.20	4.55	N/A	N/A	5.40	N/A	N/A
Asset Growth	9.07	3.36	5.18	6.25	N/A	N/A	6.70	N/A	N/A
Investment Growth	31.26	12.95	12.60	8.46	N/A	N/A	8.54	N/A	N/A
Membership Growth	1.46		1.48	2.18	N/A	N/A	2.92	N/A	N/A
annualization factor: March = 4; June = 2; September =4/3; Decemb									
ercentile Rankings and Peer Average Ratios are produced once a quarte besquent corrections to data after this date are not reflected in the Perce centile Rankings show where the credit union stands in relation to its pee per group are arranged in order from highest (100) to lowest (0) value. The the entire range of ratios. A high or low ranking does not imply good or ba	ntile Rank or the rs in key areas o e percentile rank d performance. I	Peer Average R f performance. ing assigned to However, when r	atios until the ne Fo arrive at the pe the credit union is	ercentile ranking a measure of the	ne relative stand	ing of that ratio			
nclusions as to the importance of the percentile rank to the credit union's for periods before 2004, the Fixed Assets & Foreclosed and Repossessed			ed vehicles.						
Prior to September 2010, this ratio was named Return on Assets Prior to N From December 2010 forward, NCUSIF Premium Expense is also exclude:	CUSIF Stabilizati								
					ured (TDR) loans				

		Sunnlemental	Ratio Analysis		
Return to cover		For Charter :		<u> </u>	
09/11/2013			6681		
CU Name: N/A		Asset Range :			
Peer Group: N/A		Criteria :	Region: Natio	n * Peer Grou	: All * Types
	Count of CU in	Peer Group :	N/A		
	Dec-2009	Dec-2010	Dec-2011	Dec-2012	Jun-2013
OTHER DELINQUENCY RATIOS 1	0.00				2.00
Credit Cards DQ >= 2 Mo (>= 60 Days) / Total Credit Card Loans	2.06	1.54	1.15	0.97	0.83
Leases Receivable Delinquent >= 2 Mo (>= 60 Days) / Total Leases Receivable  Non-Federally Guaranteed Student Loans Delinquent >= 2 Mo(>= 60 Days) / Total Non-Federally	0.86 N/A	0.33 N/A	0.36 1.29	0.12 1.36	0.11
Guaranteed Student Loans					1.20
New Vehicle Loans >= 2 Mo (>= 60 Days)/ Total New Vehicle Loans	N/A	N/A	N/A	N/A	0.38
Used Vehicle Loans >= 2 Mo (>= 60 Days)/ Total Used Vehicle Loans	N/A	N/A	N/A	N/A	0.62
Total Vehicle Loans >= 2 Mo (>= 60 Days)/ Total Vehicle Loans  TDR Consumer Lns Not Secured by RE Delinquent >= 2 Mo (>= 60 Days) / TDR Consumer Lns Not	N/A	N/A	N/A	N/A	0.54
Secured by RE	N/A	N/A	N/A	7.59	7.44
Indirect Loans Delinquent >= 2 Mo (>= 60 Days) / Total Indirect Loans	1.47	1.17	0.97	0.77	0.63
Participation Loans Delinquent >= 2 Mo (>= 60 Days) / Total Participation Loans	3.47	3.96	4.15	1.76	2.19
Business Loans Delinquent >= 1 Mo (>= 30 Days )/ Total Business Loans Less Unfund Comm	5.39	5.73	5.08	3.18	2.91
Business Loans Delinquent >= 2 Mo (>= 60 Days) / Total Business Loans Less Unfund Comm	3.75	4.06	3.82	2.18	2.15
TDR Business Lns Not Secured by RE Delinquent >= 2 Mo (>= 60 Days) / TDR Business Lns Not Secured					
by RE	N/A	N/A	N/A	17.13	8.52
Loans Held For Sale Delinquent >= 2 Mo (>= 60 Days) / Loans Held for Sale	N/A	N/A	N/A	N/A	0.10
Allowance for Loan & Lease Losses to Delinquent Loans	84.01	94.89	96.90	117.11	120.62
REAL ESTATE LOAN DELINQUENCY 1  101 Mediagna Fixed and Hithrid/Relinen (v. 5 years) Polinguent v. 2 Ma(v. 60 Days) / Total 1ot Mits Fixed					
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 2 Mo(>= 60 Days) / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years	1.71	1.89	1.76	1.21	1.13
and Hybrid/Balloon > 5 years  1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 2 Mo (>= 60 Days) / Total 1st	1.71	1.09	1.70	1,41	1.13
Mtg Adjustable Rate and Hybrid/Balloon < 5 years	3.15	3.29	3.21	2.01	1.95
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 2 Mo (>= 60 Days) / Total Other RE					
Fixed/Hybrid/Balloon Loans	1.83	1.86	1.79	1.57	1.40
Other Real Estate Adjustable Rate Loans Delinquent >= 2 Mo (>= 60 Days) / Total Other RE Adjustable	1.39	1.26	1.15	0.91	0.83
Total Interest Only Payment Option First & Other RE Loans Delinquent >= 2 Mo (>= 60 Days) / Total Int Only and Pmt Opt First & Other RE Loans	3.02	3.06	2.53	1.64	1.65
Total TDR 1st and Other RE Delinguent >= 2 Mo(>= 60 Days) / Total TDR 1st and Other Loans	N/A	N/A	N/A	11.49	11.85
TDR RE Lns also Reported as Business LoansDelinquent >= 2 Mo (>= 60 Days) / Total TDR RE Lns also			1471		11.00
Reported as Business Loans	N/A	N/A	N/A	14.91	17.06
Total Real Estate Loans DQ >= 1 Mo (>= 30 Days) / Total Real Estate Loans	3.32	3.40	3.15	2.42	2.02
Total Real Estate Loans DQ >= 2 Mo (>= 60 Days) / Total Real Estate Loans	2.00	2.10	2.00	1.38	1.30
MISCELLANEOUS LOAN LOSS RATIOS	00.70	00.74	00.00	04.50	20.04
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	20.78	23.71	23.86	21.50	20.61
* Net Charge Offs - Credit Cards / Avg Credit Card Loans  * Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed Student	4.30 N/A	4.16 N/A	3.02 N/A	2.26 1.18	2.04
* Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans	N/A N/A	N/A N/A	N/A	N/A	0.62 0.43
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.55	0.64	0.62	0.52	0.43
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.27	0.36	0.40	0.37	0.23
* Net Charge Offs - Other RE Loans/ Avg Other RE Loans	1.19	1.33	1.21	0.98	0.66
* Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest Only and		1,00			
Payment Option First & Other RE Loans	N/A	1.45	1.43	1.23	0.59
* Net Charge Offs - Leases Receivable / Avg Leases Receivable	2.39	2.04	0.59	0.05	0.29
* Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.72	1.19	0.82	0.63	0.59
* Net Charge Offs - Participation Loans / Avg Participation Loans	1.07	1.18	1.32	1.10	0.36
* Net Charge Offs - Member Business Loans / Avg Member Business Loans	0.68	0.81	0.98	0.83	0.34
SPECIALIZED LENDING RATIOS Indirect Leans Outstanding / Total Leans	40.00	40.00	40.07	40.00	40 ==
Indirect Loans Outstanding / Total Loans  Participation Loans Outstanding / Total Loans	13.26	12.66	12.37	13.09	13.75
Participation Loans Outstanding / Total Loans Participation Loans Purchased YTD / Total Loans Granted YTD	2.17 0.95	2.20 0.95	2.29 1.29	2.31 1.37	2.32 1.28
* Participation Loans Sold YTD / Total Assets	0.95	0.95	0.31	0.32	0.32
Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets	3.78	3.89	3.88	3.87	3.89
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.28	0.74	0.71	0.89	0.81
Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed Student	5.20	2.7	2	2.30	2.21
Loans	N/A	N/A	N/A	N/A	35.19
REAL ESTATE LENDING RATIOS					
Total Fixed Rate Real Estate / Total Assets	22.25	21.38	20.67	20.16	19.99
Total Fixed Rate Real Estate / Total Loans	34.38	34.62	34.78	34.48	34.41
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	33.75	31.48	28.38	34.88	34.24
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD Interest Only & Payment Option First & Other RE / Total Assets	54.08	51.87	46.59	53.60	51.78
Interest Only & Payment Option First & Other RE / Total Assets  Interest Only & Payment Option First & Other RE / Net Worth	2.32 23.41	2.22 22.09	2.07 20.30	1.88 18.02	1.75 16.70
MISCELLANEOUS RATIOS	23.41	22.09	20.30	10.02	10.70
Mortgage Servicing Rights / Net Worth	0.79	0.88	0.83	0.86	0.98
Unused Commitments / Cash & ST Investments	94.39	94.71	86.84	85.42	91.93
Complex Assets / Total Assets	21.47	22.29	23.19	23.27	23.31
Short Term Liabilities / Total Shares and Deposits plus Borrowings	50.44		44.99	43.15	42.07
		20	50		
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)					
* 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.					

For Charter: INA			Asse	ets						
Count of Clul Peer Group: N/A   Count of Club Peer Group: N/	Return to cover									
Column Column Force Group: NA   Court of Cut in Pear Group: NA			Count of CU:	6681						
Dec-2010   No.   Dec-2010   No.   Dec-2011   No.   Dec-2011   No.   Dec-2012   No.   No.   Dec-2012   No.										
Dec-2009   Dec-2010   W.Chg   Dec-2011   W.Chg   Dec-2012   W.Chg   Jun-2013	Peer Group: N/A				Nation * Peer Group:	All * Type	es Included: All Feder	ally Insui	red Credit Unions (FI	CUs) *
ASSETS Cash On Hand 7,556,842,955 Cash On Pland 7,556,842,955 7,660,034,000 14 7,590,566,800 35 8,264,791,645 42 7,596,566,902 Cash On Pland 55,277,592,445 00,647,446,6267 13,8 8,779,952,766,800 35 Cash Equivalents 6,733,104,971 6,114,377,135 6,92 6,480,895,941 106 6,580,525,222 6,4 6,42,233,991 707AL CASH & EQUIVALENTS 6,750,702,000 7,742,760,702,702,000 7,742,760,702,702,702,702,702,702,702,702,702,70		Count o	of CU in Peer Group :	N/A						
ASSETS Cash On Hand 7,556,842,955 Cash On Pland 7,556,842,955 7,660,034,000 14 7,590,566,800 35 8,264,791,645 42 7,596,566,902 Cash On Pland 55,277,592,445 00,647,446,6267 13,8 8,779,952,766,800 35 Cash Equivalents 6,733,104,971 6,114,377,135 6,92 6,480,895,941 106 6,580,525,222 6,4 6,42,233,991 707AL CASH & EQUIVALENTS 6,750,702,000 7,742,760,702,702,000 7,742,760,702,702,702,702,702,702,702,702,702,70		Doc 2000	Dog 2010	º/ Cha	Dog 2011	9/ Cha	Dog 2012	9/ Cha	lun 2012	% Chg
Cash On Harind 7,566,642,653 7,666,054,050 7,766,054,050 1,4 7,590,056,862 3,5 8,204,791,665 4,2 8,203,313,739 7,766,054,050 1,4 7,590,056,862 3,5 8,204,791,665 4,2 8,203,313,739 7,766,054,050 1,4 1,790,056,862 3,5 8,204,791,665 4,2 8,203,313,739 7,766,054,050 1,65,767,760,069 1,74,427,858,469 1,02 9,518,196,739 1,100,214,768,845 5,776,776,069 1,100,214,768,845 5,776,776,776 1,100,214,776,845 1,100,214,77	ASSETS	Dec-2009	Dec-2010	% City	Dec-2011	% Crig	Dec-2012	% City	Juli-2013	76 Crig
Cash On Hard										
Cach		7.556.842.953	7.666.034.660	1.4	7.930.565.820	3.5	8.264.791.645	4.2	7.965.266.992	-3.6
Cash Equivalents										
TOTAL CASH & EQUIVALENTS							, , ,			
Trading Securities	TOTAL CASH & EQUIVALENTS	67,567,260,369						6.0		
Trading Securities										
Available for Sale Securities										
Held-to-Maturity Securities Deposits in Commercial Banks, S&Ls, Savings Banks 38,981,330,960 42,084,761,000 39, 43,730,116,818 39, 47,118,238,705 77, 47,804,225,519 Loans to, Deposits in, and Investments in Natural Person Credit Unions 2 1,983,450,072 2,127,836,210 8, 42,209,137,511 8, 5 2,485,789,964 7, 6 2,510,902,600 Total MCSD/Nonperpetual Contributed Capital and PIC/Perpetual Capital Capi										
Deposits in Commercial Banks, S&LS, Savings Banks   36,961,330,960   42,084,761,500   13.9   43,730,116,818   3.9   47,118,238,705   7.7   47,804,225,512   Loans to Deposits in, and Investments in Natural   1,983,450,072   2,127,836,210   8.4   2,309,137,511   8.5   2,486,788,964   7.6   2,510,902,600   Total MCSDNoperpetual Contributed Capital and PIC/Perpetual Contributed Capital and 1,384,848,683   1,088,410,752   -22.5   1,477,822,445   30.6   1,561,091,128   5.6   1,534,442,981   1,344,442,941   1,344,442,941   1,344,442,941   1,344,442,941   1,344,442,941   1,344,442,941   1,344,442,941   1,344,442,941   1,344,442,941   1,344,442,941   1,344,442,941   1,344,442,941   1,344,442,941   1,344,442,941   1,344,442,941   1,344,442,941   1,344,442,941   1,344,442,941   1,344,442,941   1,344,442,941   1,									, , ,	
Loans to, Deposits in, and Investments in Natural										
Person Credit Unions   2		36,961,330,960	42,084,761,500	13.9	43,730,116,818	3.9	47,118,238,705	7.7	47,804,225,512	1.5
Total InVESTMENTS  1.364,848,683  1.058,410,752  2.25  1.477,622,445  3.6  1.561,059,128  5.6  1.534,442,981  All Other Investments in Corporate Cus  32,173,961,533  1.599,9111,491  5.03,442,981  5.046,008,477  5.5,246,608,477  5.5,788,147,337  14.9  6.083,538,816  TOTAL INVESTMENTS  210,751,233,706  238,918,886,390  13.4  256,887,481,728  7.5  20,483,398,542  2 9.2  299,159,384,592  LOANS HELD FOR SALE  2,264,461,472  3,212,162,789  41.9  3,204,240,203  2,9  5,144,710,451  5,57  4,024,607,657  LOANS AND LEASES:  Unsecured Credit Card Loans  34,865,760,517  35,945,062,481  31  37,382,404,294  4.0  39,519,263,988  5,7  39,580,548,303  All Other Investments of Credit  25,541,402,080  25,469,948,754  -0.3  25,556,257,712  3,03  26,834,337,800  5,7  39,580,548,303  All Other Investments Investments of Credit  36,440,080  25,469,948,764  30,304,422,035  30,11,268,442  4.0  39,519,263,988  5,7  39,580,548,430  All Other Investments Investments of Credit  26,541,402,080  25,469,948,764  31  37,382,404,294  4.0  39,519,263,988  5,7  39,580,548,430  All Other Investments Investments of Credit  30,448,657,605,17  30,480,568,288  31  31,373,82,404,294  4.0  39,519,263,988  5,7  39,580,548,430  All Other Investments Invest		4 000 450 070	0.407.000.010	ا م	0 000 407 544	0.5	0.405.750.004	<b>-</b> ^	0.540.000.000	
PICP/Perpetual Contributed Capital		1,963,458,072	2,127,836,210	8.4	2,309,137,511	8.5	∠,485,758,964	7.6	∠,510,902,600	1.0
All Other Investments in Corporate Cus 32,173,961,533 15,999,111,491 5.03 4,643,064,769 71.0 2,331,610,419 48.8 2,281,151,149 All Other Investments 2 5,290,611,687 4,379,238,960 -17.2 5,046,608,477 15.2 5,789,147,337 14.9 6,063,538,816 TOTAL INVESTMENTS 210,751,233,709 238,918,868,909 13.4 256,867,461,728 7.5 280,438,985,422 9.2 299,159,384,592 LOANS HELD FOR SALE 2,264,461,472 3,212,162,769 14.9 3,304,422,035 2.9 5,144,710,451 55.7 4,024,607,657 LOANS HELD FOR SALE 2,264,461,472 3,212,162,769 14.9 3,304,422,035 2.9 5,144,710,451 55.7 4,024,607,657 LOANS AND LEASES: Unsecured Credit Card Loans 34,865,760,517 35,945,062,481 3.1 37,382,404,294 4.0 39,519,263,988 5.7 39,580,544,803 All Other Unsecured Loans/Lines of Credit 255,541,402,060 25,469,948,754 -0.3 25,556,257,172 0.3 26,834,927,620 5.0 27,145,867,823 Short-Ferm, Small Amount Loans (STS) (FCUs only) N/A 13,286,28 18,409,889 39.1 21,266,442 15.1 22,261,756,762 New Yehicle Loans 75,233,140,158 62,872,028,885 16.4 58,267,876,944 -7.3 63,286,010,489 8.6 66,378,389,11 41,409,489 39.1 21,266,442 15.1 22,261,756,262 New Yehicle Loans 9,8172,016,892 101,541,355,132 3.4 106,800,995,224 5.2 115,196,862,204 7.9 121,289,710,892 151,541,355,132 3.4 106,800,995,224 5.2 115,196,862,204 7.9 121,289,710,892 151,541,355,132 3.4 106,800,995,224 5.2 115,196,862,204 7.9 121,289,710,892 151,541,541,541,541,541,541,541,541,541,		1 364 848 683	1 058 410 752	-22.5	1 477 622 445	30.6	1 561 050 128	5.6	1 53/ //2 081	-1.7
All Other Investments			, , ,							
TOTAL INVESTMENTS									, - , - , -	
LOANS HELD FOR SALE  2,264,461,472  3,212,162,789  41.9  3,304,422,035  2.9  5,144,710,451  55.7  4,024,607,657  LOANS AND LEASES:  Unsecured Loans-Lines of Credit  25,541,402,660  25,469,948,754  -0.3  25,556,257,172  0.3  26,834,327,620  50  27,145,867,835  38,150,176,726  2,019,696,696  36.0  2,277,735,026  New Vehicle Loans  75,233,140,156  86,2872,028,885  18,480,889  39,1  21,266,442  21,11  21,261,716  Non-Federally Guaranteed Student Loans-Lines of Credit  21,7399,088,096  223,772,812,826  22,77,735,026  1st Mortgage Real Estate Loans-Lines of Credit  21,7399,088,096  223,772,812,826  22,77  233,176,292,750  44  246,236,945,604  56  25,348,9972,291  Leases Receivable  600,743,990  600,743,990  65,740,743,990  65,740,740,740,990  65,740,740,740,990  65,770,740,740,740,740,740,740,740,740,740									, , ,	
CANS AND LEASES:   Unsecured Credit Card Loans   34,865,760,517   35,945,062,481   3.1   37,382,404,294   4.0   39,519,263,998   5.7   39,590,548,430     All Other Unsecured Loans/Lines of Credit   25,541,002,060   25,5469,946,794   -0.3   25,556,257,172   0.3   26,834,327,620   5.0   27,145,867,823     Short-Term, Small Amount Loans (STS) (FCUs only)   N/A   13,286,528   18,480,889   39,1   21,266,442   15,1   21,261,781,781,781,781,781,781,781,781,781,78	TOTAL INVESTMENTS	210,701,200,700	200,010,000,002	10.4	200,001,401,120	7.0	200,400,000,422	0.2	200,100,004,002	0.7
Unsecured Credit Card Loans  All Other Unsecured Loans/Lines of Credit  25,541,402,060  25,469,948,754  -0.3  25,562,571,772  0.3  26,834,327,820  5.0  27,145,667,823  NAN  NAN  1,286,528  18,480,889  39.1  21,266,442  15.1  21,261,716  Non-Federally Guaranteed Student Loans  TO SUBJECT Common C	LOANS HELD FOR SALE	2,264,461,472	3,212,162,789	41.9	3,304,422,035	2.9	5,144,710,451	55.7	4,024,607,657	-21.8
Unsecured Credit Card Loans  All Other Unsecured Loans/Lines of Credit  25,541,402,060  25,469,948,754  -0.3  25,562,571,772  0.3  26,834,327,820  5.0  27,145,667,823  NAN  NAN  1,286,528  18,480,889  39.1  21,266,442  15.1  21,261,716  Non-Federally Guaranteed Student Loans  TO SUBJECT Common C										
All Other Unsecured Loans/Lines of Credit   25,541,402,060   25,469,948,754   -0.3   25,556,257,172   0.3   26,834,327,620   5.0   27,145,867,823   Short-Term, Small Amount Loans (STS) (FCUs only)   N/A   13,265,528   18,480,889   39,1   21,266,442   15,1   21,261,716   Non-Federally Guaranteed Student Loans   N/A   N/A   1,485,176,726   2,019,996,698   36.0   22,777,350,065   New Vehicle Loans   75,233,140,158   62,872,028,885   -16,4   58,267,876,944   -7,3   63,286,010,489   8.6   66,378,839,084   19,480,1485										
Short-Term, Small Amount Loans (STS) (FCUs only)   N/A   13,286,528   18,480,889   39.1   21,266,442   15.1   21,261,716   Non-Federally Quaranteed Student Loans   N/A   N/A   N/A   1,485,176,726   2,019,696,696   36.0   2,277,735,026   New Vehicle Loans   75,233,140,158   62,872,028,885   -16.4   58,267,876,944   -7.3   63,286,010,469   8.6   63,78,839,048   Used Vehicle Loans   98,172,016,892   101,541,355,132   3.4   106,800,995,224   5.2   115,198,628,204   7.9   121,269,710,393   1st Mortgage Real Estate Loans/Lines of Credit   217,309,088,806   223,279,812,822   2.7   233,176,292,750   4.4   246,236,945,604   5.6   253,489,972,340   Cher Real Estate Loans/Lines of Credit   92,336,117,88   86,365,074,580   -6.5   79,868,216,375   -7.5   73,962,511,804   -7.4   71,143,459,122   Leases Receivable   600,743,902   452,135,399   -24.7   435,669,350   -3.6   543,126,597   24.7   704,138,764   701al All Other Loans/Lines of Credit   28,385,033,975   28,769,665,404   1.4   28,502,725,075   -0.9   29,911,211,167   4.9   31,291,648,008   707,41,140,479   1.4   28,502,725,075   -0.9   29,911,211,167   4.9   31,291,648,008   4.6   707,434,047,99   1.2   597,522,988,621   4.6   613,668,066,505   (ALDWANCE FOR LOAN & LEASE LOSSES)   (8,847,960,252)   (9,424,079,292)   6.5   (8,856,255,275)   -6.0   (8,102,396,501)   -8.5   (7,677,850,414)   Foreclosed Real Estate   1,160,746,71   161,264,896   38.9   1,586,973,571   -1.6   1,331,166,084   -16.1   1,146,442,224   1,146,442,245   1,146,					, , ,		, , ,			
Non-Federally Guaranteed Student Loans									, , ,	
New Vehicle Loans										
Used Vehicle Loans										
1st Mortgage Real Estate Loans/Lines of Credit   217,309,088,806   223,279,281,282   2.7   233,176,292,750   4.4   246,236,945,604   5.6   253,849,972,340     Other Real Estate Loans/Lines of Credit   92,336,131,788   86,365,074,580   -6.5   79,868,216,375   -7.5   73,952,511,804   -7.4   71,148,345,921     Leases Receivable   600,743,902   452,135,399   -24,7   435,669,350   -3.6   543,126,597   24,7   704,138,764     Total All Other Loans/Lines of Credit   28,385,033,975   28,769,665,404   1.4   28,502,725,075   -0.9   29,911,211,167   4.9   31,291,648,008     TOTAL LOANS   572,443,318,098   564,707,838,445   -1.4   571,494,094,799   1.2   597,522,988,621   4.6   613,668,066,505     Foreclosed Real Estate   1,160,746,171   1,612,654,896   38.9   1,586,973,571   -1.6   1,331,166,084   -16.1   1,146,422,24     Repossessed Autos   302,046,542   208,997,324   -30.8   176,404,866   -15.6   161,617,767   -8.4   152,455,608     Foreclosed and Repossessed Other Assets   38,499,115   33,496,857   -13.0   33,020,844   -1.4   21,602,526   -34.6   20,569,282     TOTAL FORECLOSED and REPOSSESSED ASSETS   1,501,291,828   1,855,149,077   23.6   1,796,399,281   -3.2   1,514,386,377   -15.7   1,319,467,114     Land and Building   16,146,829,848   16,778,875,022   3.9   17,211,320,011   2.6   17,660,726,530   2.6   17,879,097,562     Other Fixed Assets   3,549,370,569   3,354,194,527   -5.5   3,366,283,300   0.4   3,472,807,577   3.2   3,512,390,388     Identifiable Intangible Assets   137,848,144   211,040,636   53.1   200,679,424   -4.9   196,045,656   -2.3   187,662,544     Goodwill   50,485,649   347,5455,159   721,686,160   51.8   844,041,285   17.0   887,560,519   5.2   885,241,129     Accrued Interest on Loans   2,109,066,504   2,019,107,468   -4.3   1,949,712,667   -3.4   1,207,489,443   14.4   14,204,809,902   2.8   9,849,927,180   4.7   11,271,489,443   14.4   14,204,809,902   2.8   9,849,927,180   4.7   11,271,489,443   14.4   14,204,809,902   2.8   9,849,927,180   4.7   11,271,489,443   14.4   14,204,809,902   2.										
Other Real Estate Loans/Lines of Credit         92,336,131,788         86,365,074,580         -6.5         79,868,216,375         -7.5         73,952,511,804         -7.4         71,148,345,921           Leases Receivable         600,743,902         452,135,399         -24.7         435,669,350         -3.6         543,126,597         24.7         704,138,768           TOTAL IONS         28,385,033,975         28,769,665,404         1.4         28,502,725,075         -0.9         29,911,211,167         4.9         31,291,648,008           TOTAL LOANS         572,443,318,08         564,707,838,445         -1.4         571,494,094,799         1.2         597,522,988,621         4.6         613,668,066,505           (ALLOWANCE FOR LOAN & LEASE LOSSES)         (8,847,960,252)         (9,424,079,292)         6.5         (8,856,255,275)         -6.0         (8,102,396,501)         -8.5         (7,677,850,414)           Foreclosed Real Estate         1,160,746,171         1,612,654,896         38.9         1,560,973,571         -1.6         1,331,166,086         -6.5         (7,677,850,414)         -7.4         71,448,242,224         -7.4         -7.4         71,489,348         -7.4         -7.7         -8.5         7.5         73,952,511,804         -7.4         71,148,368,008         -8.5         7.6         7							, , ,			
Leases Receivable					, , ,				, , ,	
Total All Other Loans/Lines of Credit 28,385,033,975 28,769,665,404 1.4 28,502,725,075 -0.9 29,911,211,167 4.9 31,291,648,008 572,443,318,098 564,707,838,445 -1.4 571,494,094,799 1.2 597,522,988,621 4.6 613,668,066,505 (ALLOWANCE FOR LOAN & LEASE LOSSES) (8,847,960,252) (9,424,079,292) 6.5 (8,856,255,275) -6.0 (8,103,396,501) -8.5 (7,677,850,414) Foreclosed Real Estate 1,1,607,46,171 1,612,654,896 38.9 1,586,973,571 -1.6 1,331,166,084 -16.1 1,146,442,224 Repossessed Autos 302,046,542 208,997,324 -30.8 176,404,866 -15.6 161,617,767 -8.4 152,455,608 Foreclosed and Repossessed Other Assets 38,499,115 33,496,857 -13.0 33,020,844 -1.4 21,602,526 -34.6 20,569,282 TOTAL FORECLOSED and REPOSSESSED ASSETS 1 1,501,291,828 1,855,149,077 23.6 1,796,399,281 -3.2 1,514,386,377 -15.7 1,319,467,114 Land and Building 161,146,829,848 16,778,875,022 3.9 17,211,320,011 2.6 17,660,726,530 2.6 17,879,097,562 Other Fixed Assets 3,549,370,569 3,354,194,527 -5.5 3,366,283,300 0.4 3,472,807,577 3.2 3,512,390,368 NCUA Share Insurance Capitalization Deposit 7,035,680,285 7,469,341,871 6.2 7,784,935,164 4.2 8,295,751,259 6.6 8,379,807,490 Identifiable Intangible Assets 137,848,144 211,040,636 53.1 200,679,424 -4.9 196,045,656 -2.3 187,662,544 Goodwill 337,607,015 510,645,524 51.3 643,361,861 26.0 691,514,863 7.5 697,578,855 TOTAL INTANGIBLE ASSETS 475,455,159 721,686,160 51.8 844,041,285 17.0 887,560,519 5.2 885,241,129 Accrued Interest on Loans 2,109,066,504 2,019,107,468 -4.3 1,949,712,687 -3.4 1,965,520,070 -2.2 1,899,299,674 Accrued Interest on Investments 974,105,082 893,863,162 8.2 887,702,234 -0.7 885,039,478 -3.7 856,528,146 All Other Assets 8,637,768,464 9,405,989,222 8.9 9,849,927,180 4.7 11,271,489,443 14.4 14,204,809,902										
TOTAL LOANS    572,443,318,098   564,707,838,445   -1.4   571,494,094,799   1.2   597,522,988,621   4.6   613,668,066,505     (ALLOWANCE FOR LOAN & LEASE LOSSES)   (8,847,960,252)   (9,424,079,292)   6.5   (8,856,255,275)   -6.0   (8,102,396,501)   -8.5   (7,677,850,414)     Foreclosed Real Estate   1,160,746,171   1,612,654,896   38.9   1,586,973,571   -1.6   1,331,166,084   -16.1   1,146,442,224     Repossessed Autos   302,046,542   208,997,324   -30.8   176,404,866   -15.6   161,617,767   -3.4   152,455,608     Foreclosed and Repossessed Other Assets   38,499,115   33,496,857   -13.0   33,020,844   -1.4   21,602,526   -34.6   20,569,282     TOTAL FORECLOSED and REPOSSESSED ASSETS   1,501,291,828   1,855,149,077   23.6   1,796,399,281   -3.2   1,514,386,377   -15.7   1,319,467,114     Land and Building   16,146,829,848   16,778,875,022   3.9   17,211,320,011   2.6   17,660,726,530   2.6   17,879,097,562     Other Fixed Assets   3,549,370,569   3,354,194,527   -5.5   3,366,283,300   0.4   3,472,807,577   3.2   3,512,390,368     NCUA Share Insurance Capitalization Deposit   7,035,680,285   7,469,341,871   6.2   7,784,935,164   4.2   8,295,751,259   6.6   8,379,807,490     Identifiable Intangible Assets   137,848,144   211,040,636   53.1   200,679,424   -4.9   196,045,656   -2.3   187,662,544     Goodwill   337,607,015   510,645,524   51.3   643,361,861   26.0   691,514,863   7.5   697,578,585     TOTAL INTANGIBLE ASSETS   475,455,159   721,686,160   51.8   844,041,285   17.0   887,560,519   5.2   885,241,129     Accrued Interest on Loans   2,109,666,504   2,109,107,468   -4.3   1,494,712,687   -3.4   1,906,520,702   -2.2   1,899,299,674     All Other Assets   8,637,768,464   9,405,989,222   8.9   9,849,927,180   4.7   11,271,489,443   14.4   14,204,809,902							, ,		, ,	_
(ALLOWANCE FOR LOAN & LEASE LOSSES)         (8,847,960,252)         (9,424,079,292)         6.5         (8,856,255,275)         -6.0         (8,102,396,501)         -8.5         (7,677,850,414)           Foreclosed Real Estate         1,160,746,171         1,612,654,896         38.9         1,586,973,571         -1.6         1,331,166,084         -16.1         1,146,442,224           Repossessed Autos         302,046,542         208,997,324         -30.8         176,404,866         -15.6         161,617,767         -8.4         152,455,608           Foreclosed and Repossessed Other Assets         38,499,115         33,496,857         -13.0         33,020,844         -1.4         21,602,526         -34.6         20,569,282           TOTAL FORECLOSED and REPOSSESSED ASSETS <sup>1</sup> 1,501,291,828         1,855,149,077         23.6         1,796,399,281         -3.2         1,514,386,377         -15.7         1,319,467,182           Land and Building         16,146,829,848         16,778,875,022         3.9         17,211,320,011         2.6         17,660,726,530         2.6         17,879,097,562           Other Fixed Assets         3,549,370,569         3,354,194,527         -5.5         3,366,283,300         0.4         3,472,807,577         3.2         3,512,390,368           NCUA Share Insurance Capitalization										
Foreclosed Real Estate					, , ,					
Repossessed Autos         302,046,542         208,997,324         -30.8         176,404,866         -15.6         161,617,767         -8.4         152,455,608           Foreclosed and Repossessed Other Assets         38,499,115         33,496,857         -13.0         33,020,844         -1.4         21,602,526         -34.6         20,569,282           TOTAL FORECLOSED and REPOSSESSED ASSETS <sup>1</sup> 1,501,291,828         1,855,149,077         23.6         1,796,399,281         -3.2         1,514,386,377         -15.7         1,319,467,114           Land and Building         16,146,829,848         16,778,875,022         3.9         17,211,320,011         2.6         17,660,726,530         2.6         17,879,097,562           Other Fixed Assets         3,549,370,569         3,354,194,527         -5.5         3,366,283,300         0.4         3,472,807,577         3.2         3,512,390,368           NCUA Share Insurance Capitalization Deposit         7,035,680,285         7,469,341,871         6.2         7,784,935,164         4.2         8,295,751,259         6.6         8,379,807,490           Identifiable Intangible Assets         137,848,144         211,040,636         53.1         200,679,424         -4.9         196,045,656         -2.3         187,662,544           Goodwill         337,607,015							, , ,		,	1
TOTAL FORECLOSED and REPOSSESSED ASSETS 1         1,501,291,828         1,855,149,077         23.6         1,796,399,281         -3.2         1,514,386,377         -15.7         1,319,467,114           Land and Building         16,146,829,848         16,778,875,022         3.9         17,211,320,011         2.6         17,660,726,530         2.6         17,879,097,562           Other Fixed Assets         3,549,370,569         3,354,194,527         -5.5         3,366,283,300         0.4         3,472,807,577         3.2         3,512,390,368           NCUA Share Insurance Capitalization Deposit         7,035,680,285         7,469,341,871         6.2         7,784,935,164         4.2         8,295,751,259         6.6         8,379,807,490           Identifiable Intangible Assets         137,848,144         211,040,636         53.1         200,679,424         -4.9         196,045,656         -2.3         187,662,544           Goodwill         337,607,015         510,645,524         51.3         643,361,861         26.0         691,514,863         7.5         697,578,585           TOTAL INTANGIBLE ASSETS         475,455,159         721,686,160         51.8         844,041,285         17.0         887,560,519         5.2         885,241,129           Accrued Interest on Loans         2,109,066,504 <td>Repossessed Autos</td> <td></td> <td></td> <td></td> <td></td> <td>-15.6</td> <td></td> <td>-8.4</td> <td></td> <td></td>	Repossessed Autos					-15.6		-8.4		
Land and Building 16,146,829,848 16,778,875,022 3.9 17,211,320,011 2.6 17,660,726,530 2.6 17,879,097,562 Other Fixed Assets 3,549,370,569 3,354,194,527 -5.5 3,366,283,300 0.4 3,472,807,577 3.2 3,512,390,368 NCUA Share Insurance Capitalization Deposit 7,035,680,285 7,469,341,871 6.2 7,784,935,164 4.2 8,295,751,259 6.6 8,379,807,490  Identifiable Intangible Assets 137,848,144 211,040,636 53.1 200,679,424 -4.9 196,045,656 -2.3 187,662,544 Goodwill 337,607,015 510,645,524 51.3 643,361,861 26.0 691,514,863 7.5 697,578,585  TOTAL INTANGIBLE ASSETS 475,455,159 721,686,160 51.8 844,041,285 17.0 887,560,519 5.2 885,241,129 Accrued Interest on Loans 2,109,066,504 2,019,107,468 -4.3 1,949,712,687 -3.4 1,906,520,702 -2.2 1,899,299,674 Accrued Interest on Investments 974,105,082 893,863,162 -8.2 887,702,234 -0.7 855,039,478 -3.7 856,528,146 All Other Assets 8,637,768,464 9,405,989,222 8.9 9,849,927,180 4.7 11,271,489,443 14.4 14,204,809,902	Foreclosed and Repossessed Other Assets	38,499,115	33,496,857	-13.0	33,020,844	-1.4	21,602,526	-34.6	20,569,282	-4.8
Other Fixed Assets         3,549,370,569         3,354,194,527         -5.5         3,366,283,300         0.4         3,472,807,577         3.2         3,512,390,368           NCUA Share Insurance Capitalization Deposit         7,035,680,285         7,469,341,871         6.2         7,784,935,164         4.2         8,295,751,259         6.6         8,379,807,490           Identifiable Intangible Assets         137,848,144         211,040,636         53.1         200,679,424         -4.9         196,045,656         -2.3         187,662,544           Goodwill         337,607,015         510,645,524         51.3         643,361,861         26.0         691,514,863         7.5         697,578,585           TOTAL INTANGIBLE ASSETS         475,455,159         721,686,160         51.8         844,041,285         17.0         887,560,519         5.2         885,241,129           Accrued Interest on Loans         2,109,066,504         2,019,107,468         -4.3         1,949,712,687         -3.4         1,906,520,702         -2.2         1,899,299,674           Accrued Interest on Investments         974,105,082         893,863,162         -8.2         887,702,234         -0.7         855,039,478         -3.7         856,528,146           All Other Assets         8,637,768,464         9,405,989	TOTAL FORECLOSED and REPOSSESSED ASSETS 1	1,501,291,828	1,855,149,077	23.6	1,796,399,281	-3.2	1,514,386,377	-15.7	1,319,467,114	-12.9
NCUA Share Insurance Capitalization Deposit 7,035,680,285 7,469,341,871 6.2 7,784,935,164 4.2 8,295,751,259 6.6 8,379,807,490  Identifiable Intangible Assets 137,848,144 211,040,636 53.1 200,679,424 -4.9 196,045,656 -2.3 187,662,544  Goodwill 337,607,015 510,645,524 51.3 643,361,861 26.0 691,514,863 7.5 697,578,585  TOTAL INTANGIBLE ASSETS 475,455,159 721,686,160 51.8 844,041,285 17.0 887,560,519 5.2 885,241,129  Accrued Interest on Loans 2,109,066,504 2,019,107,468 -4.3 1,949,712,687 -3.4 1,906,520,702 -2.2 1,899,299,674  Accrued Interest on Investments 974,105,082 893,863,162 -8.2 887,702,234 -0.7 855,039,478 -3.7 856,528,146  All Other Assets 8,637,768,464 9,405,989,222 8.9 9,849,927,180 4.7 11,271,489,443 14.4 14,204,809,902	Land and Building	16,146,829,848	16,778,875,022	3.9	17,211,320,011	2.6	17,660,726,530	2.6	17,879,097,562	1.2
Identifiable Intangible Assets   137,848,144   211,040,636   53.1   200,679,424   -4.9   196,045,656   -2.3   187,662,544							, , ,	3.2	3,512,390,368	_
Goodwill         337,607,015         510,645,524         51.3         643,361,861         26.0         691,514,863         7.5         697,578,585           TOTAL INTANGIBLE ASSETS         475,455,159         721,686,160         51.8         844,041,285         17.0         887,560,519         5.2         885,241,129           Accrued Interest on Loans         2,109,066,504         2,019,107,468         -4.3         1,949,712,687         -3.4         1,906,520,702         -2.2         1,899,299,674           Accrued Interest on Investments         974,105,082         893,863,162         -8.2         887,702,234         -0.7         855,039,478         -3.7         856,528,146           All Other Assets         8,637,768,464         9,405,989,222         8.9         9,849,927,180         4.7         11,271,489,443         14.4         14,204,809,902	NCUA Share Insurance Capitalization Deposit	7,035,680,285	7,469,341,871	6.2	7,784,935,164	4.2	8,295,751,259	6.6	8,379,807,490	1.0
Goodwill         337,607,015         510,645,524         51.3         643,361,861         26.0         691,514,863         7.5         697,578,585           TOTAL INTANGIBLE ASSETS         475,455,159         721,686,160         51.8         844,041,285         17.0         887,560,519         5.2         885,241,129           Accrued Interest on Loans         2,109,066,504         2,019,107,468         -4.3         1,949,712,687         -3.4         1,906,520,702         -2.2         1,899,299,674           Accrued Interest on Investments         974,105,082         893,863,162         -8.2         887,702,234         -0.7         855,039,478         -3.7         856,528,146           All Other Assets         8,637,768,464         9,405,989,222         8.9         9,849,927,180         4.7         11,271,489,443         14.4         14,204,809,902	<u> </u>									
TOTAL INTANGIBLE ASSETS         475,455,159         721,686,160         51.8         844,041,285         17.0         887,560,519         5.2         885,241,129           Accrued Interest on Loans         2,109,066,504         2,019,107,468         -4.3         1,949,712,687         -3.4         1,906,520,702         -2.2         1,899,299,674           Accrued Interest on Investments         974,105,082         893,863,162         -8.2         887,702,234         -0.7         855,039,478         -3.7         856,528,146           All Other Assets         8,637,768,464         9,405,989,222         8.9         9,849,927,180         4.7         11,271,489,443         14.4         14,204,809,902		- //					, ,		, ,	
Accrued Interest on Loans         2,109,066,504         2,019,107,468         -4.3         1,949,712,687         -3.4         1,906,520,702         -2.2         1,899,299,674           Accrued Interest on Investments         974,105,082         893,863,162         -8.2         887,702,234         -0.7         855,039,478         -3.7         856,528,146           All Other Assets         8,637,768,464         9,405,989,222         8.9         9,849,927,180         4.7         11,271,489,443         14.4         14,204,809,902										
Accrued Interest on Investments         974,105,082         893,863,162         -8.2         887,702,234         -0.7         855,039,478         -3.7         856,528,146           All Other Assets         8,637,768,464         9,405,989,222         8.9         9,849,927,180         4.7         11,271,489,443         14.4         14,204,809,902										
All Other Assets 8,637,768,464 9,405,989,222 8.9 9,849,927,180 4.7 11,271,489,443 14.4 14,204,809,902										
11,129,10,000 12,019,000 0.1 12,001,012,111 0.0 11,000,010,000,1122										
		,120,040,000	.2,010,000,002	0.1	.2,507,072,101	0.0	,000,040,020	10.0	. 5,500,007,722	20.0
TOTAL ASSETS 884,607,881,134 914,340,873,822 3.4 961,708,261,165 5.2 1,021,778,336,723 6.2 1,056,030,693,844	TOTAL ASSETS	884,607,881,134	914,340,873,822	3.4	961,708,261,165	5.2	1,021,778,336,723	6.2	1,056,030,693,844	3.4
TOTAL CU's 7,554 7,339 -2.8 7,094 -3.3 6,819 -3.9 6,681										
# Means the number is too large to display in the cell	# Means the number is too large to display in the cell									
OTHER RE OWNED PRIOR TO 2004	<sup>1</sup> OTHER RE OWNED PRIOR TO 2004									
<sup>2</sup> LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON CUS INCLUDED IN ALL OTHER INVESTMENTS PRIOR TO JUNE 2006 FOR SHORT FORM FILERS	<sup>2</sup> LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON	CUs INCLUDED IN ALL OTHE	ER INVESTMENTS PRIO	R TO JUNI	E 2006 FOR SHORT FOR	M FILERS				4. Assets

		Liabilities, Shares	& Fauity						
Return to cover		For Charter :							
09/11/2013		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Type	as Included: All Ead	arally Incu	rad Cradit Unione (	FICUE) *
i cei cioup.	Count	of CU in Peer Group :		Hation 1 cci Group.	All Typ	co included. All Ted	Jiany msu	rea orean ornoris (	11003)
	Count	or co in reer Group.	. 13/7						
	Dec-2009	Dec-2010	% Cha	Dec-2011	% Cha	Dec-2012	% Chg	Jun-2013	% Chg
LIABILITIES, SHARES AND EQUITY	Dec-2009	Dec-2010	70 City	Dec-2011	70 City	Dec-2012	76 City	Juli-2013	76 City
LIABILITIES; SHARES AND EQUITY									
Other Borrowings	N/A	N/A		N/A		N/A		N/A	
Other Notes, Promissory Notes, Interest Payable, &	IN/A	IN/A	١	IN/A		IN/A		IN/A	
Draws Against Lines of Credit	36,558,909,968	28,108,400,103	-23.1	25,726,535,088	-8.5	26,224,064,854	1.9	24,723,391,113	-5.7
Borrowing Repurchase Transactions	896,209,030	528,389,543		525.851.250	-0.5	496,537,300	-5.6	1,709,747,788	
Subordinated Debt	3,013,910	,,-	-	9,297,602	154.7	9,914,148	6.6	10,011,525	
Uninsured Secondary Capital and	3,013,310	3,030,424	21.1	3,231,002	104.7	3,314,140	0.0	10,011,020	1.0
Subordinated Debt Included in Net Worth <sup>3</sup>	79,042,300	156,160,823	97.6	247,667,157	58.6	244,805,956	-1.2	247,511,482	1.1
Accrued Dividends and Interest Payable	495,869,040			318,763,345	-14.5	267,491,202	-16.1	198,700,340	
,									
Accounts Payable & Other Liabilities TOTAL LIABILITIES	7,274,606,806			, , ,	23.5	10,189,633,093	7.1	11,782,169,382	
TOTAL LIABILITIES	45,307,651,054	36,871,574,771	-18.6	36,339,139,566	-1.4	37,432,446,553	3.0	38,671,531,630	3.3
OLIABED AND DEBOOITO									
SHARES AND DEPOSITS		00.0==		100 05 1				440.45= === ::	
Share Drafts	85,302,112,139			100,639,232,062	12.0	111,419,298,694	10.7	119,139,253,865	
Regular Shares	199,909,175,027	220,522,133,570		244,974,328,833	11.1	275,294,961,236	12.4	296,161,618,031	7.6
Money Market Shares	158,315,466,061	175,767,250,880			7.6	203,246,602,941	7.5	208,799,053,492	
Share Certificates	225,558,764,759	, , , ,		204,091,307,061	-4.4	197,877,710,569	-3.0	194,291,722,608	
IRA/KEOGH Accounts	73,392,845,925		4.1	77,647,181,063	1.6	79,070,008,792	1.8	79,135,411,982	0.1
All Other Shares <sup>1</sup>	7,707,220,552	7,992,534,439	3.7	8,706,950,192	8.9	8,720,925,478	0.2	9,370,164,971	7.4
Non-Member Deposits	2,485,724,114	2,423,555,632	-2.5	2,213,252,376	-8.7	2,274,514,756	2.8	2,574,889,020	13.2
TOTAL SHARES AND DEPOSITS	752,671,308,577	786,403,750,012	4.5	827,409,068,972	5.2	877,904,022,466	6.1	909,472,113,969	3.6
EQUITY:									
Undivided Earnings	59,528,934,707	62,720,715,680	5.4	67,395,284,833	7.5	74,148,689,974	10.0	76,376,777,696	3.0
Regular Reserves	18,890,171,722	19,114,305,383	1.2	19,152,150,828	0.2	19,266,706,282	0.6	19,335,277,083	
Appropriation For Non-Conforming Investments	-,,	-, ,,		., . ,, .		-,,, -		-,, ,	
(SCU Only)	25,282,948	29,880,479	18.2	26,096,996	-12.7	25,889,449	-0.8	28,335,434	9.4
Other Reserves	8,832,915,746			, ,	10.4	11,826,961,684	12.3	12,471,034,008	
Equity Acquired in Merger	167,267,974			, , ,	127.7	1,074,572,799	24.0	1,232,978,923	
Miscellaneous Equity	11,678,682	18,277,115		20,267,127	10.9	17,834,293	-12.0	16,661,247	-6.6
Accumulated Unrealized G/L on AFS Securities	543,150,121	623,965,597		1,842,436,892	195.3	2,316,609,379	25.7	-615,465,694	
Accumulated Unrealized Losses for OTTI	010,100,121	020,000,001	11.0	1,012,100,002	100.0	2,010,000,010	20.7	010,100,001	120.0
(due to other factors) on HTM Debt Securities	-43,025,372	-27,310,316	36.5	-24,504,065	10.3	-30,666,651	-25.1	-24,997,977	18.5
Accumulated Unrealized G/L on Cash Flow Hedges	-25,814,657			, ,	-61.2	-50,239,843	-9.4	-29,434,819	
Other Comprehensive Income	-1,301,640,368			, ,	-38.4	-2,154,489,662	-19.4	-2,117,564,105	
Net Income	0			0	N/A	0	N/A	1,213,446,449	
EQUITY TOTAL	86,628,921,503			97,960,052,627	7.6	106,441,867,704	8.7	107,887,048,245	
Egon Total	00,020,021,000	01,000,010,000	0.1	01,000,002,021	7.0	100,111,007,701	0.7	107,007,010,210	
TOTAL SHARES & EQUITY	839,300,230,080	877,469,299,051	4.5	925,369,121,599	5.5	984,345,890,170	6.4	1,017,359,162,214	3.4
TOTAL SHAKES & EQUIT	039,300,230,000	077,409,299,031	4.5	920,309,121,399	5.5	304,343,030,170	0.4	1,017,339,102,214	3.4
TOTAL LIABILITIES, SHARES, & EQUITY	884,607,881,134	914,340,873,822	3.4	961,708,261,165	5.2	1,021,778,336,723	6.2	1,056,030,693,844	3.4
TOTAL LIABILITIES, SHARES, & EQUITY	004,007,001,134	914,340,073,022	3.4	901,700,201,100	5.2	1,021,770,330,723	0.2	1,056,030,693,644	3.4
NOUA INCUED CAVINGS 2			1						-
NCUA INSURED SAVINGS <sup>2</sup>	07 447 047 017	20 000 054 500	100	22 407 400 400		20.054.000.01	40.4	44 005 004 005	
Uninsured Shares	27,117,017,015			33,497,130,120	11.7	39,651,882,047	18.4	41,395,031,025	
Uninsured Non-Member Deposits	524,321,150	, ,		258,843,294	-42.5	213,588,093	-17.5	518,181,253	
Total Uninsured Shares & Deposits	27,641,338,165			33,755,973,414	10.9	39,865,470,140	18.1	41,913,212,278	
Insured Shares & Deposits	725,029,970,412			793,653,095,558	5.0	838,038,552,326	5.6	867,558,901,691	
TOTAL NET WORTH	87,541,772,318	91,986,358,773	5.1	98,248,328,607	6.8	106,634,450,966	8.5	110,957,398,194	4.1
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1 PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA									
<sup>2</sup> PRIOR TO 10/03/08 SHARES INSURED UP TO \$100,000; 10/03/08 to		UP TO \$100,000 and \$25	50,000 FOR	R IRAS; 5/20/09 AND FOR	RWARD SH	HARES INSURED UP TO	\$250,000		
<sup>3</sup> December 2011 and forward includes "Subordinated Debt Included in N	let Worth."							5. Liak	ShEquity

		Income Statem	ent						T
Return to cover		For Charter :	N/A						
09/11/2013		Count of CU :	6681						
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Typ	es Included: All Fede	erally Insi	red Credit Unions (F	ICUs) *
	Count o	f CU in Peer Group :			,,			,	T
		•							
	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Jun-2013	% Chg
* INCOME AND EXPENSE									
INTEREST INCOME:									
Interest on Loans	35,783,761,568	34,503,469,960	-3.6	32,758,210,432	-5.1	31,718,077,610	-3.2	15,445,834,707	-2.6
Less Interest Refund	(42,877,587)	(40,134,257)	-6.4	(44,337,689)	10.5	(45,169,599)	1.9	(5,006,570)	-77.8
Income from Investments	6,249,609,147	5,621,162,800	-10.1	5,215,914,299	-7.2	4,533,399,614	-13.1	2,057,797,544	-9.2
Income from Trading	13,852,790	5,299,357	-61.7	10,781,429	103.4	11,315,037	4.9	-15,258,095	-369.7
TOTAL INTEREST INCOME	42,004,345,918	40,089,797,860	-4.6	37,940,568,471	-5.4	36,217,622,662	-4.5	17,483,367,586	-3.5
INTEREST EXPENSE:									
Dividends	11,724,619,548	8,612,298,086	-26.5	6,837,700,300	-20.6	5,647,273,062	-17.4	2,426,742,981	-14.1
Interest on Deposits	1,787,777,742	1,241,602,286	-30.6	939,006,194	-24.4	758,451,639	-19.2	315,537,831	-16.8
Interest on Borrowed Money	1,277,783,424	1,032,113,276	-19.2	910,749,464	-11.8	830,017,446	-8.9	368,435,292	-11.2
TOTAL INTEREST EXPENSE	14,790,180,714	10,886,013,648		8,687,455,958	-20.2				
PROVISION FOR LOAN & LEASE LOSSES	9,556,354,653	7,038,491,796		4,675,725,711	-33.6				
NET INTEREST INCOME AFTER PLL	17,657,810,551	22,165,292,416			10.9				
NON-INTEREST INCOME:	,,	, , ,					-	,,,	1
Fee Income	7,028,672,132	7,023,586,029	-0.1	6,944,370,481	-1.1	7,369,420,035	6.1	3,654,216,899	-0.8
Other Operating Income	4,471,080,886	4,942,137,429		5,212,482,697	5.5				
Gain (Loss) on Investments	-1,093,784,143	-9,077,527		226,230,459					
Gain (Loss) on Disposition of Assets	-63,641,224	-98,210,006		-177,526,133	-80.8			1,014,170	
Gain from Bargain Purchase (Merger)	15,650,850	35,037,673		34,577,955	-1.3				
Other Non-Oper Income/(Expense)	145,030,220	69,563,540		42,273,492		, ,			
NCUSIF Stabilization Income	3,404,721,277	1,011,452			-100.0			03,311,037	) N/A
TOTAL NON-INTEREST INCOME	13,907,729,998	11,964,048,590			2.7			7,418,447,446	
NON-INTEREST EXPENSE	13,907,729,990	11,904,040,090	-14.0	12,202,400,931	2.1	14,020,009,332	19.1	7,410,447,440	1.4
	12 000 001 510	12 002 105 106	2.0	44 405 004 405	2.5	45 504 046 272	7.0	0.055.447.407	, ,,
Total Employee Compensation & Benefits	13,686,961,519	13,993,195,406			3.5				
Travel, Conference Expense	244,278,694	252,137,715				296,713,372			
Office Occupancy	2,077,731,881	2,132,895,367		2,187,705,412					
Office Operation Expense	5,299,314,359	5,320,070,582		5,422,345,215	1.9			, , ,	
Educational and Promotion	911,830,516	953,108,824			7.5				
Loan Servicing Expense	1,728,883,524	1,816,122,131			9.5				
Professional, Outside Service	2,060,063,482	2,147,497,834		, , , ,	6.4				
Member Insurance 1	84,316,396	N/A		N/A		N/A		N/A	
Member Insurance - NCUSIF Premium <sup>2</sup>	N/A	972,103,534	1	183,688,883	-81.1	88,161,005	-52.0	26,701,641	-39.4
Member Insurance - Temporary Corporate									
CU Stabilization Fund <sup>3</sup>	3,079,129,333	1,002,432,033		, , , ,	70.6	, ,		153,542,719	
Member Insurance - Other	N/A	102,041,101		70,061,973	-31.3			59,208,673	84.9
Operating Fees	153,079,096	145,624,824		145,885,457	0.2	148,286,301			
Misc Operating Expense	754,128,491	755,164,189	0.1	810,217,196	7.3	1,006,213,777	24.2	497,819,172	-1.1
TOTAL NON-INTEREST EXPENSE	30,079,717,291	29,592,393,540	-1.6	30,585,416,333	3.4	31,567,953,337	3.2	16,067,667,360	1.8
NET INCOME (LOSS) EXCLUDING STABILIZATION									
EXPENSE AND NCUSIF PREMIUMS */4	4,564,952,591	6,510,471,581	42.6	8,168,034,547	25.5	9,246,424,390	13.2	4,570,860,555	-1.1
NET INCOME (LOSS)	1,485,823,258	4,536,947,466	205.3	6,274,379,420	38.3	8,466,707,798	34.9	4,390,616,195	3.7
RESERVE TRANSFERS:									
Transfer to Regular Reserve	409,642,085	380,211,169	-7.2	377,830,031	-0.6	346,847,102	-8.2	179,999,673	3.8
* All Income/Expense amounts are year-to-date while the related % change ra	atios are annualized.								
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<sup>1</sup> From September 2009 to December 2010, this account includes NCUSIF Pr	emium Expense.								
<sup>2</sup> For December 2010 forward, this account includes only NCUSIF Premium E									1
<sup>3</sup> From March 2009 to June 2009, this account was named NCUSIF Stabilization		e NCUSIF Premium Exp	ense. For 9	September 2009 and forw	ard.				<b>†</b>
this account only includes only the Temporary Corporate CU Stabilization Ex	pense (see footnotes 1 & 2)	·		·					1
<sup>4</sup> Prior to September 2010, this account was named Net Income (Loss) Before	NCUSIF Stabilization Expe	nse. From December 20	010 forward	, NCUSIF Stabilization Inc	ome, if an	y, is excluded.			6. IncEx

		Delinquent Loan In	formatio	n					
Return to cover		For Charter :							
09/11/2013		Count of CU:	6681						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A				Nation * Peer Grou	p: All * T	ypes Included: All	Federally	Insured Credit Uni	ons
	Count of	CU in Peer Group :	N/A						-
	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Jun-2013	% Chg
DELINQUENCY SUMMARY - ALL LOAN TYPES 1				= == - = = = = = = = = = = = = = = = =					
1 to < 2 Mo (30-59 days) Delinquent	9,222,742,643	8,255,410,972			-10.7	7,057,089,969		5,544,529,799	
2 to < 6 Mo (60-179 days) Delinquent	7,046,444,500	6,146,326,152			-12.7	4,213,976,907		3,784,776,287	
6 < 12 Mo (180-365 days) Delinquent	2,446,630,005				-11.7				
12 Mo & Over (>=360 days) Delinquent Total Del Loans - All Types >= 2 Mo (> = 60 Days)	1,038,571,020 10,531,645,525	9,931,806,458			18.5 -8.0			1,237,365,203 6,365,227,238	
LOAN DELINQUENCY - BY LOAN TYPE	10,551,045,525	9,931,000,430	-5.7	9,139,132,077	-0.0	0,910,004,007	-24.3	0,303,221,230	-0.0
Unsecured Credit Card Loans									
1 to < 2 Mo (30-59 days) Delinquent	589,203,656	484.698.310	-17.7	429,585,470	-11.4	402,521,121	-6.3	363,760,268	-9.6
2 to < 6 Mo (60-179 days) Delinquent	603,478,054	470,848,304			-20.8	339,085,704		288,966,975	
6 < 12 Mo (180-365 days) Delinquent	102,847,285	72,516,725			-32.2	37,956,592		35,518,081	-6.4
12 Mo & Over (>=360 days) Delinquent	11,134,302	10,072,351	-9.5		-31.4	5,083,116		4,540,078	
Total Del Credit Card Lns >= 2 Mo(> = 60 Days)	717,459,641	553,437,380	-22.9	429,130,168	-22.5	382,125,412	-11.0	329,025,134	-13.9
Credit Cards DQ >= 2 Mo (>=60 Days) / Total Credit Card Loans	2.06	1.54	-25.2	1.15	-25.4	0.97	-15.8	0.83	-14.0
1st Mortgage Fixed Rate and Hybrid/Balloon > 5 years									
1 to < 2 Mo (30-59 days) Delinquent	1,876,467,906	1,887,523,156			-9.1	1,565,347,808		1,020,303,991	-34.8
2 to < 6 Mo (60-179 days) Delinquent	1,507,386,613	1,601,123,808			-7.8	1,032,047,524		1,002,972,203	
6 < 12 Mo (180-365 days) Delinquent	731,924,698	780,223,601			-3.3			508,406,978	
12 Mo & Over (>=360 days) Delinquent	327,031,170	536,991,367	64.2	635,240,760	18.3	560,691,183	-11.7	538,742,703	-3.9
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs >= 2 Mo(> = 60									
Days)	2,566,342,481	2,918,338,776	13.7	2,865,577,294	-1.8	2,107,320,301	-26.5	2,050,121,884	-2.7
%1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs) Delinquent >= 2 Mo(>= 60									
Days) / Total 1st Mtg Fixed and Hybrid/Balloons > 5 yrs  1st Mortgage Adjustable Rate Loans and Hybrid/Ballons < 5 Years	1.71	1.89	10.3	1.76	-7.0	1.21	-31.3	1.13	-6.4
1 to < 2 Mo (30-59 days) Delinquent	4 220 455 064	1,245,261,956	1.2	1,044,566,059	-16.1	988,692,182	-5.3	737,898,127	-25.4
2 to < 6 Mo (60-179 days) Delinquent	1,230,455,061 1,152,642,624	1,245,261,956			-10.1	697,397,541		688,083,672	
6 < 12 Mo (180-365 days) Delinquent	617,380,440	672,045,807			-12.4			328,898,290	_
12 Mo & Over (>=360 days) Delinquent	357,403,530	470,816,718			40.5	399,579,451		391,181,376	_
Total Del 1st Mtg Adj Rate Lns >= 2 Mo (> = 60 Days)	2,127,426,594	2,258,070,385			-0.3			1,408,163,338	
%1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years)	2,121,120,001	2,200,070,000	0	2,200,100,001	0.0	1,100,011,111	00.0	1,100,100,000	
Delinquent >= 2 Mo (> =60 Days) / Total 1st Mortgage Adjustable Rate Loans									
and Hybrids/Balloons < 5 yrs	3.15	3.29	4.2	3.21	-2.2	2.01	-37.4	1.95	-3.2
Other Real Estate Fixed Rate/Hybrid/Balloon									
1 to < 2 Mo (30-59 days) Delinquent	572,157,865	498,456,110	-12.9	454,828,037	-8.8	398,990,179	-12.3	290,132,425	-27.3
2 to < 6 Mo (60-179 days) Delinquent	573,221,192	479,056,502	-16.4	378,349,338	-21.0	279,377,543	-26.2	219,785,967	-21.3
6 < 12 Mo (180-365 days) Delinquent	207,343,925	176,426,308	-14.9	152,231,387	-13.7	107,974,941	-29.1	96,964,767	-10.2
12 Mo & Over (>=360 days) Delinquent	79,135,019	106,863,709			-1.5			97,993,503	
Total Del Other RE Fixed/Hybrid/Balloon Lns >= 2 Mo (> = 60 Days)	859,700,136	762,346,519	-11.3	635,801,377	-16.6	491,948,132	-22.6	414,744,237	-15.7
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 2 Mo (>=60	4.00	4.00		4.70		4.57	400	4.40	40.0
Days) / Total Other RE Fixed/Hybrid/Balloon Loans	1.83	1.86	1.7	1.79	-4.1	1.57	-12.0	1.40	-10.6
Other Real Estate Adjustable Rate	100 705 074	007 070 050		000 000 040	0.0	000 007 040	0.0	292.700.157	40.4
1 to < 2 Mo (30-59 days) Delinquent	422,765,071 390,447,895	387,879,856 336,970,152			0.6 -10.2			186,176,365	-19.4
2 to < 6 Mo (60-179 days) Delinquent 6 < 12 Mo (180-365 days) Delinquent		139,173,990			-10.2	215,258,535 88,590,014		72,302,282	
12 Mo & Over (>=360 days) Delinquent	151,085,522 88,338,131	95,670,977			-16.5			86,896,665	
Total Del Other RE Adj Rate Lns >= 2 Mo(>= 2 Mo(> = 60 Days))	629,871,548	571,815,119			-10.8				
%Other Real Estate Adjustable Rate Loans Delinquent >= 2 Mo(> = 60 Days)	023,011,340	57 1,010,118	-5.2	503,030,470	10.0	550,570,470	-23.0	0-0,010,012	-11.1
/ Total Other RE Adjustable Rate Loans	1.39	1.26	-9.3	1.15	-8.5	0.91	-20.9	0.83	-8.9
Leases Receivable									
1 to < 2 Mo (30-59 days) Delinquent	9,926,711	5,708,939	-42.5	3,365,334	-41.1	3,612,268	7.3	3,225,061	-10.7
2 to < 6 Mo (60-179 days) Delinquent	4,939,653	1,351,755	-72.6	1,463,898	8.3	580,698	-60.3	699,264	20.4
6 < 12 Mo (180-365 days) Delinquent	253,166	134,924	-46.7	97,379	-27.8	78,856	-19.0	13,823	-82.5
12 Mo & Over (>=360 days) Delinquent	135	7,484			112.5			47,220	
Total Del Leases Receivable >= 2 Mo (> = 60 Days)	5,192,954	1,494,163	-71.2	1,577,184	5.6	672,146	-57.4	760,307	13.1
%Leases Receivable Delinquent >= 2 Mo(>= 60 Days) / Total Leases									
Receivable	0.86	0.33	-61.8	0.36	9.5	0.12	-65.8	0.11	-12.7
Non-Federally Guaranteed Student Loans			1						<del></del>
1 to < 2 Mo (30-59 days) Delinquent	N/A	N/A		12,688,414	-	21,944,911		24,933,609	
2 to < 6 Mo (60-179 days) Delinquent	N/A	N/A		16,679,133		24,002,076		22,589,694	
6 < 12 Mo (180-365 days) Delinquent	N/A	N/A		1,579,468		2,353,395		2,977,576	
12 Mo & Over (>=360 days) Delinquent  Total Del Non-Federally Guaranteed Student Loans >= 2 Mo(> = 60 Days)	N/A	N/A		828,663		1,183,412			_
%Non-Federally Guaranteed Student Loans Delinguent >= 2 Mo (>= 60 Days)	N/A	N/A	1	19,087,264	-	27,538,883	44.3	27,225,159	-1.1
/ Total Non-Federally Guaranteed Student Loans	N/A	N/A	J	1.29		1.36	6.1	1.20	-12.3
# Means the number is too large to display in the cell	14/7	18/7		1.29		7.50	0.1	1.20	12.0
<sup>1</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delir	nquency reporting requi	irements for troubled	debt restru	ctured (TDR) loans		1		1	
This policy change may result in a decline in delinquent loans reported as of June 20							1	7. Delinquent Loan In	formatio

	n Losses, Bankrupto	y Information, and T		Debt Restructured Lo	oans				
Return to cover		For Charter :							
09/11/2013		Count of CU:							
CU Name: N/A Peer Group: N/A		Asset Range :		Nation * Peer Group	. All * T.	and Included: All For	develler be	aured Credit Unions	(FICUS)
Peer Group: N/A	Count	of CU in Peer Group :		Nation Peer Group	: All " I y	Des included: All Fed	derally in	sured Credit Unions	(FICUS)
	Count	i CO III Feer Group .	IN/A						
	Dec-2009	Dec-2010	% Cha	Dec-2011	% Cha	Dec-2012	% Chg	Jun-2013	% Cha
	Dec-2003	Dec-2010	78 City	Dec-2011	76 City	Dec-2012	/a City	Juli-2013	/a City
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)									
* Total Loans Charged Off	7,631,070,252	7,237,579,847	-5.2	6,007,506,037	-17.0	5,124,154,675	-14.7	2,222,696,410	-13.2
* Total Loans Recovered	723,113,712		14.1		0.2	860,100,175			
* NET CHARGE OFFS (\$\$)	6,907,956,540		-7.2		-19.2	4,264,054,500			
**%Net Charge-Offs / Average Loans	1.21	1.13	-7.1	0.91	-19.1	0.73			
Total Del Loans & *Net Charge-Offs 1	17,439,602,065		-6.3	14,319,400,027	-12.4	11,182,919,357			
Combined Delinquency and Net Charge Off Ratio 1	3.05		-5.5		-13.0	1.89			
LOAN LOSS SUMMARY BY LOAN TYPE				-					
* Unsecured Credit Card Lns Charged Off	1,528,311,839	1,569,407,644	2.7	1,224,900,650	-22.0	1,006,477,881	-17.8	479,007,429	-4.8
* Unsecured Credit Card Lns Recovered	76,621,161	96,511,055	26.0	118,472,582	22.8	137,968,126	16.5	76,323,275	10.6
* NET UNSECURED CREDIT CARD C/Os	1,451,690,678	1,472,896,589	1.5	1,106,428,068	-24.9	868,509,755	-21.5	402,684,154	-7.3
**Net Charge Offs - Credit Cards / Avg Credit Card Loans	4.30	4.16	-3.2	3.02	-27.5	2.26	-25.2	2.04	-9.8
* Non-Federally Guaranteed Student Loans Charged Off	N/A	N/A		16,510,729		21,536,381	30.4	7,496,154	-30.4
* Non-Federally Guaranteed Student Loans Recovered	N/A	N/A		608,186		776,951	27.7	832,842	
* Net Non-Federally Guaranteed Student Loans C/Os	N/A	N/A		15,902,543		20,759,430			
** Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-									
Federally Guaranteed Student Loans	N/A	N/A		N/A		1.18	:	0.62	-47.6
* Total 1st Mortgage RE Loan/LOCs Charged Off	587,380,350	822,172,545	40.0	962,592,675	17.1	956,829,987	-0.6	327,630,164	-31.5
* Total 1st Mortgage RE Loans/LOCs Recovered	21,071,884	37,437,537	77.7	45,639,397	21.9	64,814,066	42.0	38,011,850	17.3
* NET 1st MORTGAGE RE LOANS/LOCs C/Os	566,308,466	784,735,008	38.6	916,953,278	16.8	892,015,921	-2.7	289,618,314	-35.1
** Net Charge Offs - 1st Mortgage RE Loans/LOCs									
/ Avg 1st Mortgage RE Loans/LOCs	0.27	0.36	33.8		12.8	0.37		0.23	
* Total Other RE Loans/LOCs Charged Off	1,155,261,954		6.6	1,055,098,633	-14.3	827,655,942	-21.6	280,812,860	-32.1
* Total Other RE Loans/LOCs Recovered	27,308,022	42,645,809	56.2		18.4	70,108,932	38.9		
* NET OTHER RE LOANS/LOCs C/Os	1,127,953,932	1,188,402,300	5.4		-15.5	757,547,010			
**Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs	1.19		11.4		-9.1	0.98		0.66	
* Total Real Estate Loans Charged Off	1,742,642,304	2,053,220,654	17.8	2,017,691,308	-1.7	1,784,485,929	-11.6		
* Total Real Estate Lns Recovered	48,379,906		65.5		20.0	134,922,998		79,972,868	
* NET Total Real Estate Loan C/Os	1,694,262,398	1,973,137,308	16.5	1,921,564,718	-2.6	1,649,562,931	-14.2	528,470,156	-35.9
** Net Charge Offs - Total RE Loans / Avg Total RE Loans	0.55	0.64	15.5	0.62	-3.1	0.52	-15.6	0.33	-37.1
* Total TDR 1st & Other Real Estate Lns Charged Off	N/A	N/A		N/A		306,241,347		101,762,786	-33.5
* Total TDR 1st & Other Real Estate Lns Recovered	N/A	N/A		N/A		11,551,955		7,038,883	
*NET TDR Real Estate C/Os	N/A	N/A		N/A		294,689,392		94,723,903	
** Net Charge Offs - Total TDR RE Loans / Avg Total TDR RE Loans	N/A	N/A		N/A		N/A		2.21	
* Total Leases Receivable Charged Off	18,656,100		-33.5		-69.2	1,418,675			
* Total Leases Receivable Recovered	2,618,484	1,656,661	-36.7	1,214,324	-26.7	1,165,671	-4.0		
* NET LEASES RECEIVABLE C/Os	16,037,616		-33.0		-75.7	253,004	-90.3	892,530	
**Net Charge Offs - Leases Receivable / Avg Leases Receivable	2.39	2.04	-14.4	0.59	-71.2	0.05	-91.2	0.29	453.7
BANKRUPTCY SUMMARY									
Number of Members Who Filed Chapter 7 YTD	230,271	236,813	2.8		-19.1	153,341	-20.0		
Number of Members Who Filed Chapter 13 YTD	92,483	95,630	3.4	·	-14.1	68,756		32,655	
Number of Members Who Filed Chapter 11 or Chapter 12 YTD	981	1,743	77.7		-57.7	584			
Total Number of Members Who Filed Bankruptcy YTD	323,735		3.2		-17.9	222,681	-18.9		
Total Loans Outstanding Subject to Bankruptcy (Ch 7,13,11, 12)	4,627,544,002		7.8		-21.4	3,201,622,384	-18.3	2,081,970,440	-35.0
* All Loans Charged Off due to Bankruptcy YTD	1,585,832,489	1,715,957,746	8.2		-16.5	1,101,533,397	-23.1	458,101,430	
%Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	20.78	23.71	14.1	23.86	0.6	21.50	-9.9	20.61	-4.1
REAL ESTATE FORECLOSURE SUMMARY									
Real Estate Loans Foreclosed YTD	N/A	N/A		2,080,894,078		1,662,502,008		618,748,096	
Number of Real Estate Loans Foreclosed YTD	N/A	N/A		11,529		10,147	-12.0	4,344	-57.2
TROUBLED DEBT RESTRUCTURED (TDR) LOANS OUTSTANDING								1	
TDR First Mortgage RE Loans	N/A	N/A		N/A		7,590,436,805	<u> </u>	7,555,298,418	
TDR Other RE Loans	N/A	N/A		N/A		1,003,316,167		1,006,786,870	0.3
Total TDR First and Other RE Loans	N/A	N/A		N/A		8,593,752,972		8,562,085,288	
TDR RE Loans Also Reported as Business Loans	N/A	N/A		N/A		1,728,039,595		1,694,371,932	
TDR Consumer Loans (Not Secured by RE)	N/A			N/A		1,647,421,997		1,587,687,128	
TDR Business Loans (Not Secured by RE)	N/A			N/A		72,322,100		77,822,690	
Total TDR First RE, Other RE, Consumer, and Business Loans	N/A			N/A		10,313,497,069		10,227,595,106	
Total TDR Loans to Total Loans	N/A			N/A		1.73		1.67	
Total TDR Loans to Net Worth	N/A			N/A		9.67		9.22	
TDR portion of Allowance for Loan and Lease Losses	N/A	N/A		N/A		1,190,730,430		1,158,116,708	-2.7
# Means the number is too large to display in the cell									
*Amounts are year-to-date while the related %change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualization factor)	ualizing)								
							1		
The NCUA Board approved a regulatory/policy change in May 2012 revising the deline	uency reportina requirer	ments for troubled deht re	structured	f (TDR) loans.					

	In	direct and Participation	n Lendi	na					
Return to cover		For Charter :							
09/11/2013		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Typ	es Included: All Fede	erally Ins	ured Credit Unions (I	-ICUs) *
	Count	of CU in Peer Group :	N/A						
	Dec-2009	Dec-2010	0/ Cha	Dec-2011	0/ Cha	Dec-2012	% Chg	Jun-2013	% Chg
INDIRECT LOANS OUTSTANDING	Dec-2009	Dec-2010	% City	Dec-2011	% City	Dec-2012	% City	Jun-2013	% City
Indirect Loans - Point of Sale Arrangement	52,189,571,433	50,608,417,030	-3.0	51,313,171,753	1.4	57,500,816,001	12.1	61,361,904,569	6.7
Indirect Loans - Outsourced Lending Relationship	23,743,822,857	20,906,189,973	-12.0		-7.4	20,729,128,349	7.1	23,032,458,213	11.1
Total Outstanding Indirect Loans	75,933,394,290	71,514,607,003	-5.8		-1.2	78,229,944,350		84,394,362,782	7.9
%Indirect Loans Outstanding / Total Loans	13.26	12.66	-4.5		-2.4	13.09	5.9	13.75	
DELINQUENCY - INDIRECT LENDING 1									
1 to < 2 Mo (30-59 days) Delinguent	1,673,599,561	1,353,829,542	-19.1	1,210,967,404	-10.6	1,289,911,173	6.5	1,107,002,978	-14.2
2 to < 6 Mo (60-179 days) Delinquent	905,207,661	647,224,052	-28.5	527,748,232	-18.5	502,484,421	-4.8	425,976,436	-15.2
6 < 12 Mo (180-365 days) Delinquent	181,809,826	144,568,431	-20.5	110,363,630	-23.7	80,842,468	-26.7	75,952,789	-6.0
12 Mo & Over ((>= 360 days) Delinquent	29,783,263	44,921,939	50.8	44,836,086	-0.2	21,957,371	-51.0	29,437,670	34.1
Total Del Indirect Lns >= 2 Mo (>= 60 Days)	1,116,800,750	836,714,422	-25.1	682,947,948	-18.4	605,284,260	-11.4	531,366,895	-12.2
%Indirect Loans Delinquent >= 2 Mo (>= 60 Days) / Total Indirect									
Loans	1.47	1.17	-20.5	0.97	-17.4	0.77	-19.9	0.63	-18.6
LOAN LOSSES - INDIRECT LENDING									
* Indirect Loans Charged Off	1,492,621,554	1,088,869,874	-27.0		-31.2	624,112,150	-16.7	320,877,785	2.8
* Indirect Loans Recovered	197,389,353	209,690,870	6.2		-20.3	157,473,315	-5.7	82,000,393	4.1
* NET INDIRECT LOAN C/Os	1,295,232,201	879,179,004	-32.1	582,233,685	-33.8	466,638,835	-19.9	238,877,392	2.4
**%Net Charge Offs - Indirect Loans / Avg Indirect Loans PARTICIPATION LOANS OUTSTANDING (Bal of Purchased	1.72	1.19	-30.8	0.82	-31.3	0.63	-23.5	0.59	-6.3
+ CU Portion of Part. Lns Interests Retained):									
Consumer	1,200,599,702	1,149,185,508	-4.3	1,474,199,488	28.3	1,884,980,838	27.9	1,615,034,530	-14.3
Non-Federally Guaranteed Student Loans	N/A	1,143,165,500 N/A	-4.5	212,887,886	20.5	331,086,612	55.5	394,718,978	
Real Estate	2,940,992,693	2,720,115,567	-7.5		-2.2	2,806,088,570	5.4	2,808,511,924	0.1
Member Business Loans (excluding C&D)	3,261,589,494	3,199,663,947	-1.9		-10.3	2,684,679,032	-6.5	2,654,983,092	-1.1
Non-Member Business Loans (excluding C&D)	3,760,623,102	4,378,200,443	16.4		9.5	4,825,959,979	0.7	4,957,192,050	2.7
Commercial Construction & Development	496,650,416	363,979,798	-26.7	418,475,567	15.0	426,761,643	2.0	356,690,743	-16.4
Loan Pools	734,424,174	633,813,466	-13.7	642,807,534	1.4	858,282,688	33.5	1,423,190,176	65.8
TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)	12,394,879,581	12,444,958,729	0.4	. ,,	5.1	13,817,839,362	5.7	14,210,321,493	2.8
%Participation Loans Outstanding / Total Loans	2.17	2.20	1.8		3.8	2.31	1.1	2.32	0.1
* Participation Loans Purchased YTD	2,527,883,089	2,363,927,176	-6.5	3,353,744,033	41.9	4,477,177,321	33.5	2,270,131,237	1.4
%Participation Loans Purchased YTD									
/ Total Loans Granted YTD	0.95	0.95	0.4	1.29	36.0	1.37	6.2	1.28	-6.8
PARTICIPATION LOANS SOLD:									
Participation Loan Interests Sold AND/OR Serviced									
(Participants' Balance Outstanding )	7,016,938,310	7,359,464,082	4.9		7.5		-2.6	7,774,855,155	0.9
Participation Loan Interests - Amount Retained (Outstanding)	2,382,636,139	2,566,997,066	7.7	2,719,525,673	5.9		-4.0	2,627,165,418	
* Participation Loans Sold YTD  ** %Participation Loans Sold YTD / Total Assets	2,101,559,258	1,931,877,800	-8.1	2,933,563,814	51.9		12.8	1,707,143,013	3.1
WHOLE LOANS PURCHASED AND SOLD:	0.24	0.21	-11.1	0.31	44.4	0.32	6.2	0.32	-0.2
*Loans Purchased in Full from Other Financial Institutions YTD	736,316,645	1,840,275,636	149.9	1,614,273,755	-12.3	1,565,327,131	-3.0	773,837,804	-1.1
*Loans Purchased in Full from Other Sources YTD	730,310,043 N/A	1,840,273,836 N/A	143.3	226,485,244	-12.3	1,332,664,181	488.4	661,603,349	
%Loans Purchased In Full Irolli Other Sources 11D %Loans Purchased From Financial Institutions & Other	IN/A	IN/A		220,400,244		1,332,004,101	400.4	001,003,349	-0.7
Sources YTD / Loans Granted YTD	0.28	0.74	168.4	0.71	-4.1	0.89	25.2	0.81	-9.0
*Loans, Excluding RE, Sold in Full YTD	506,349,281	473,267,956	-6.5				-13.7	65,837,116	
DELINQUENCY - PARTICIPATION LENDING 1									
1 to < 2 Mo (30-59 days) Delinquent	217,814,861	221,245,307	1.6	157,496,410	-28.8	94,873,742	-39.8	127,465,690	34.4
2 to < 6 Mo (60-179 days) Delinquent	168,074,685	241,064,448	43.4		12.4	110,769,432	-59.1	176,658,896	59.5
6 < 12 Mo (180-365 days) Delinquent	117,444,446	121,640,423	3.6	148,624,567	22.2	37,920,768	-74.5	63,060,813	66.3
12 Mo & Over (>= 360 days) Delinquent	145,126,061	130,582,522	-10.0	122,687,712	-6.0	93,974,739	-23.4	71,946,255	-23.4
Total Del Participation Lns >=2 Mo (>= 60 Days)	430,645,192	493,287,393	14.5	542,295,941	9.9	242,664,939	-55.3	311,665,964	28.4
%Participation Loans Delinquent >= 2 Mo (>= 60 Days) / Total Participation Loans	3.47	3.96	14.1	4.15	4.6	1.76	-57.7	2.19	24.9
LOAN LOSSES - PARTICIPATION LENDING									
* Participation Loans Charged Off	135,240,149	156,494,864	15.7	177,448,110	13.4	159,702,231	-10.0	32,000,849	-59.9
* Participation Loans Recovered	9,422,562	10,255,542	8.8		-11.8		25.5	6,723,589	
* NET PARTICIPATION LOAN C/Os	125,817,587	146,239,322	16.2	168,397,844	15.2	148,343,455	-11.9	25,277,260	-65.9
**%Net Charge Offs - Participation Loans									
/ Avg Participation Loans	1.07	1.18	9.8	1.32	12.1	1.10	-16.4	0.36	-67.3
*Amounts are year-to-date while the related %change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (o	i no annualizing)								
# Means the number is too large to display in the cell  The NCUA Board approved a regulatory/policy change in May 2012 revising th	a dalinguanou rapartir	quiromante for travals = 1-1-	ht roots	tured (TDP) Icana		l			1
This policy change may result in a decline in delinquent loans reported as of Ju		quirentents for troubled de	ະນະ ເອຣເເປC	ureu (TDR) IUdiis.			_	. IndirectAndParticipa	ation! no
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		Deal Fatata I aan lufa		4					
Return to cover		Real Estate Loan Info		1					
09/11/2013		For Charter : Count of CU :							
CU Name: N/A		Asset Range :							<del> </del>
Peer Group: N/A				Nation * Peer Group:	All * Type	s Included: All Fede	rally Insu	red Credit Unions (F	ICUs) *
1 coi Gioup. 147.	Count o	of CU in Peer Group :		Hation 1 cer Group.	л. турс	o moradea. An Teac	lany mou	rea Greatt Gillotto (i	1000,
	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Jun-2013	% Chg
REAL ESTATE LOANS OUTSTANDING:									
First Mortgages									
Fixed Rate > 15 years	81,576,189,854	81,634,398,236	0.1	81,640,811,864	0.0	82,126,528,765	0.6	84,161,434,840	2.5
Fixed Rate 15 years or less	48,422,972,896	52,540,006,036		58,412,486,428	11.2	68,277,818,611	16.9	72,801,237,049	
Other Fixed Rate	1,484,538,276	1,462,987,020	1		2.1	1,698,695,864	13.7	1,494,549,749	1
Total Fixed Rate First Mortgages	131,483,701,026	135,637,391,292			4.4	152,103,043,240	7.5	158,457,221,638	
Balloon/Hybrid > 5 years	18,366,015,564	18,915,679,838			14.2	22,598,216,032	4.6	23,144,977,443	
Balloon/Hybrid 5 years or less	35,229,007,055	34,488,576,165			3.9	35,534,991,956	-0.8	35,123,442,902	
Total Balloon/Hybrid First Mortgages	53,595,022,619	53,404,256,003			7.5	58,133,207,988	1.2	58,268,420,345	
Adjustable Rate First Mtgs 1 year or less	6,908,639,529	6,819,155,229			3.9	7,387,718,006	4.3	7,487,178,343	
Adjustable Rate First Mtgs >1 year	25,321,725,632	27,418,478,758			-1.1	28,612,976,370	5.5	29,637,152,014	
Total Adjustable First Mortgages	32,230,365,161	34,237,633,987	+		-0.1	36,000,694,376	5.3	37,124,330,357	
TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING	217,309,088,806	223,279,281,282			4.4	246,236,945,604	5.6	253,849,972,340	
Other Real Estate Loans	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,					,,,			-
Closed End Fixed Rate	45,102,273,036	39,221,901,669	-13.0	34,066,190,384	-13.1	30,036,065,165	-11.8	28,357,665,866	-5.6
Closed End Adjustable Rate	2,392,526,057	2,202,664,342			-3.4	2,121,239,696	-0.3	2,121,066,212	
Open End Adjustable Rate (HELOC)	42,973,564,449	43,225,188,920			-2.5	40,510,033,534	-3.8	39,494,123,843	_
Open End Fixed Rate	1,867,768,246	1,715,319,649			-9.7	1,285,173,409	-17.0	1,175,490,000	
TOTAL OTHER REAL ESTATE OUTSTANDING	92,336,131,788	86,365,074,580	1		-7.5	73,952,511,804	-7.4	71,148,345,921	
TOTAL RE (FIRST AND OTHER) OUTSTANDING	309,645,220,594	309,644,355,862			1.1	320,189,457,408	2.3	324,998,318,261	
RE LOAN SUMMARY (FIX, ADJ):	000,040,220,004	000,044,000,002	0.0	010,044,000,120	1	020,100,407,400	2.0	024,000,010,201	1.0
First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs)	149,849,716,590	154,553,071,130	3.1	163,145,433,735	5.6	174,701,259,272	7.1	181,602,199,081	4.0
Other RE Fixed Rate	46,970,041,282	40,937,221,318			-13.0	31,321,238,574	-12.1	29,533,155,866	
Total Fixed Rate RE Outstanding									_
%(Total Fixed Rate RE/Total Assets)	196,819,757,872 22.25	195,490,292,448			1.7 -3.3	206,022,497,846 20.16	3.7 -2.4	211,135,354,947	
%(Total Fixed Rate RE/Total Loans)		21.38						19.99	
%(Total Fixed Rate RE/Total Loans)	34.38	34.62	0.7	34.78	0.5	34.48	-0.9	34.41	-0.2
First Martages Adi Data (includes Librarda/Dallages - 5 mg)	67,459,372,216	68,726,210,152	4.0	70,030,859,015	4.0	74 525 606 222	0.4	72,247,773,259	1.0
First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)  Other RE Adj Rate		45,427,853,262			1.9 -2.6	71,535,686,332	2.1 -3.7		
·	45,366,090,506		1			42,631,273,230		41,615,190,055	1
Total Adj Rate RE Outstanding	112,825,462,722	114,154,063,414	1.2	114,284,500,628	0.1	114,166,959,562	-0.1	113,862,963,314	-0.3
MISCELLANEOUS RE INFORMATION:									
Outstanding Interest Only & Payment Option First Mtg Loans	7,045,111,504	5,992,458,952	-14.9	4,958,734,167	-17.3	4,408,202,555	-11.1	4,140,225,400	-6.1
Outstanding Interest Only & Payment Option Other RE	7,045,111,504	5,992,456,952	-14.9	4,930,734,107	-17.3	4,400,202,333	-11.1	4,140,225,400	-0.1
/ LOCs Loans	13,444,613,701	14,323,553,519	6.5	14,984,720,343	4.6	14,810,582,899	-1.2	14,388,913,824	-2.8
TOTAL Outstanding Interest Only & Payment Option First &	13,444,013,701	14,323,333,313	0.5	14,304,720,343	4.0	14,010,302,099	-1.2	14,300,913,024	-2.0
Other RE Loans	20,489,725,205	20,316,012,471	-0.8	19,943,454,510	-1.8	19,218,785,454	-3.6	18,529,139,224	-3.6
%(Interest Only & Payment Option First & Other RE Loans / Total	20,403,723,203	20,310,012,471	-0.0	13,343,434,310	-1.0	13,210,703,434	-5.0	10,525,155,224	-5.0
Assets)	2.32	2.22	-4.1	2.07	-6.7	1.88	-9.3	1.75	-6.7
%(Interest Only & Payment Option First & Other RE Loans / Net					• • • • • • • • • • • • • • • • • • • •				
Worth)	23.41	22.09	-5.6	20.30	-8.1	18.02	-11.2	16.70	-7.3
Outstanding Residential Construction (Excluding Business									
Purpose Loans)	845,688,065	730,328,638	-13.6	642,076,048	-12.1	724,606,743	12.9	709,897,626	-2.0
Allowance for Loan Losses on all RE Loans	2,616,036,874	3,315,836,416	26.8	3,744,508,376	12.9	3,564,115,083	-4.8	3,252,144,310	-8.8
* REAL ESTATE LOANS - AMOUNT GRANTED:									
* First Mortgages									
* Fixed Rate > 15 years	52,601,390,015	42,348,503,123	-19.5	35,623,914,235	-15.9	62,089,205,555	74.3	33,913,151,697	9.2
* Fixed Rate 15 years or less	23,556,780,285	24,122,008,897			9.3	38,994,947,006		19,789,602,213	
* Other Fixed Rate	595,827,424	650,781,053			1.0	686,572,368	4.4	349,305,438	
* Total Fixed Rate First Mortgages	76,753,997,724	67,121,293,073	1		-6.7	101,770,724,929	62.4	54,052,059,348	1
* Balloon/Hybrid > 5 years	3,837,757,948	3,680,871,799			30.2	5,463,988,570		3,254,813,072	
* Balloon/Hybrid 5 years or less	5,968,224,213	6,541,372,790			11.6	7,859,450,169	7.7	3,692,142,572	
* Total Balloon/Hybrid First Mortgages	9,805,982,161	10,222,244,589			18.3	13,323,438,739	10.2	6,946,955,644	
* Adjustable Rate First Mtgs 1 year or less	1,598,235,816	1,203,989,140			7.9	1,645,310,385		884,149,902	
* Adjustable Rate First Mtqs >1 year	6,089,613,411	5,927,942,048			2.1	6,496,728,231	7.4	3,879,182,924	
* Total Adjustable First Mortgages	7,687,849,227				3.1	8,142,038,616	10.8		
* TOTAL FIRST MORTGAGE RE LOANS GRANTED		7,131,931,188			-2.8			4,763,332,826 65,762,347,818	
	94,247,829,112	84,475,468,850	-10.4	82,094,418,922	-2.8	123,236,202,284	50.1	00,/02,347,818	6.7
* Amounts are year-to-date while the related %change ratios are annualized.			1						1
# Means the number is too large to display in the cell			1					10. R	RELoans 1

Contest For Read Read			Real Estate Loan Info	rmation 2	2					
SURPHINE   SAME   SAME REPORT   MAX   Committee   Performance   Pe										
Control of United Private Control of Unite										
Cented Fold In Pretforest: PAX								l		
CHIEF REAL SETATE Formers    Dec-2009   Schip   Dec-2011   Schip   D	Peer Group: N/A	Cauma			Nation * Peer Group:	All * Type	es included: All Feder	ally Insui	red Credit Unions (FIG	JUS) *
CONTEST REAL ESTATE (Granted)		Count	or CO in Peer Group :	N/A						
CONTEST REAL ESTATE (Granted)		Dec-2009	Dec-2010	% Cha	Dec-2011	% Cha	Dec-2012	% Cha	Jun-2013	% Chg
Closed Earl Application Replies   Septiment   Septim	* OTHER REAL ESTATE (Granted)	200 2000	200 2010	70 G.i.g	200 2011	/v C.i.g	200 2012	/0 G.i.g		/0 U.i.g
Closed End Adjustable Rate   68.1797.230		8.892.781.275	6.933.153.813	-22.0	5.819.807.977	-16.1	6.211.742.588	6.7	3.341.549.134	7.6
Copen Fire   Augusted Print   Print   Copen Fire   Copen Fire   Augusted Print   Print   Copen Fire   Augusted Print   Copen Fire   August										
Cope Fig. Files Plane and Other   66:56:200   56:56:										
**TOTALE (FIRST AND OTHER) (1967,1468) 1097,7469,093 1-10 98,884,78.75 1-46 109,182,932,29 8 424 75,200,680 0 1 48 100,182,932,29 8 424 75,200,680 0 1 48 100,182,932,29 8 424 75,200,680 0 1 48 100,182,932,29 8 424 75,200,680 0 1 48 100,182,932,29 8 424 75,200,680 0 1 48 100,182,932,29 8 424 75,200,680 0 1 48 100,182,932,29 8 424 75,200,680 0 1 48 100,182,932,29 1 48 100,182,932,29 1 48 100,182,932,29 1 48 100,182,932,29 1 48 100,182,932,29 1 48 100,182,932,29 1 48 100,182,932,29 1 48 100,182,932,29 1 48 100,182,932,29 1 48 100,182,932,29 1 48 100,182,2	* Open End Fixed Rate and Other	645,505,200			395,253,865	-30.2	390,120,302	-1.3	168,664,387	-13.5
STOOL FIRST NET COUNTY OF THE LOANS SOLD MAY BE LOANS OLD MAY BE LOANS SOLD MAY BE LOADS SOLD MAY BE LOADS SOLD MAY BE LOADS SOLD MAY BE	* TOTAL OTHER REAL ESTATE GRANTED	22,517,345,574	19,402,392,103	-13.8	16,790,559,653	-13.5	17,582,090,965	4.7	9,457,748,850	7.6
RELONADS SOLOSERVICED  9.0846/87-4/55 4.3814.415.57 4.10 9.0846/87-4/55 4.3814.415.57 4.10 9.0846/87-4/55 4.3814.415.57 4.10 9.0846/87-4/55 4.3814.415.57 4.10 9.0846/87-4/55 4.3814.415.57 4.10 9.0846/87-4/56 9.0846/8	* TOTAL RE (FIRST AND OTHER) GRANTED	116,765,174,686	103,877,860,953	-11.0	98,884,978,575	-4.8	140,818,293,249	42.4	75,220,096,668	6.8
First Morphigan R.E. Learne Solf 9  First May R.E. Loans Solf 9  First May		33.75	31.48	-6.7	28.38	-9.8	34.88	22.9	34.24	-1.8
Sufferent May RE Loanes Gourferent May RE Loanes Comments   68,044,077,08   10.00										
Mort of Mortgage Servicing Rights   688.684703   310.325,000   17.7   810.674,962   0.0   912.296.344   12.6   1,088.451,300   17.149.091.27169   18.5   1.085.451,300   17.149.091.27169   18.5   1										
Questioning RE Learns Sold Bat Serviced   Q2-205.119.109   Q0-305.405.005   17.0   116,073.006.007   Q. 0.8   12.0   Q. 0.8   3.3   Q. 0.8   3.7   Q. 0.9   149.000.721.000   V. 0.9   149.000.721.000   V. 0.9   V. 0.8										-3.4
\$\frac{\text{Nontrags} Sentions Rights NetWorth)}{\text{1.5}} \text{Q.7}{\text{0.5}}										
MISC. RE LOAN INFORMATION  The First Middings Loan (14,000,080,080)  The First Middings Middings (14,000,080,080,080)  The First Middings Middings (14,000,080,080)  The First Middings Middings (14,000,080,080)  The First Middings Middings (14,000,080,080)  The First Middings Middings Middings (14,000,080,080,080)  The First Middings Middings Middings (14,000,080,080,080,080)  The First Middings Middings Middings (14,000,080,080,080,080,080,080,080,080,08										8.1
STerm (of Ymp R.E. Loan (Exc. MBL)		0.79	0.88	12.0	0.83	-6.3	0.86	3.7	0.98	14.2
RE Lines do Mem Biss. Line  27 689 685 330  28 580 684 530  1 6.8 20 04 689 690  8.3 33,46 580 610  4.1 34.78 722 250  Federally Insured Home Equity Conversion Mortgage (HECM)  7.64 7590  1 0.57 4.42  28 76 040 88 3 33,46 580 610  7.64 7590  1 0.57 4.42  8 8 3 1 4,868 702  4 0.8 8 13,122,757  9 0.8 33,56 602  6 0.8 45,87 381  1 0.0 4,87 18,728  1 0.0 4,87 18,728  1 0.0 4,87 18,728  1 0.0 4,87 18,728  1 0.0 4,87 18,728  1 0.0 4,87 18,728  1 0.0 4,87 18,728  1 0.0 4,87 18,728  1 0.0 4,87 18,728  1 0.0 4,87 18,728  1 0.0 4,87 18,728  1 0.0 4,87 18,728  1 0.0 1,		444 000 000 000	440 700 040 001		444 604 547 671		445 000 404 010		445 477 450 070	
REVERSE MORTOAGES Federally Insued Flore Squity Convention Mortgage (HECM) 7, 647,999 10,574,429 10,574,429 10,574,429 10,574,429 10,574,429 10,574,429 10,574,429 10,574,429 10,574,429 10,574,579,579,439 11,574,579,579,579,439 11,574,579,579,439 11,574,579,579,439 11,574,579,579,579,439 11,574,579,579,439 11,574,579,579,439 11,574,579,579,439 11,574,579,579,439 11,574,579,579,439 11,574,579,579,439 11,574,579,579,439 11,574,579,579,439 11,574,579,579,439 11,574,579,579,439 11,574,579,579,439 11,574,579,579,439 11,574,579,579,439 11,574,579,579,439 11,574,579,579,439 11,574,579,579,439 11,574,574,579,439 11,574,574,579,439 11,574,574,579,439 11,574,574,579,439 11,574,574,579,439 11,574,574,579,439 11,574,574,579,439 11,574,574,579,439 11,574,574,574,579,439 11,574,574,574,574,574,574,574,574,574,574										0.2
Federally Insured Home Equity, Conversion Mortgage (HECM)  7,647,999  7,647,999  7,647,999  7,647,999  7,647,999  7,647,999  7,647,999  7,647,999  7,647,999  7,647,999  7,647,949  7,647,9		27,689,863,302	29,580,584,621	6.8	32,046,859,939	8.3	33,348,590,519	4.1	34,776,723,250	4.3
Proprietary Reverse Murgage   Products   23,359,1698   28,750,465   23,1   31,077679   56   33,596,682   66   34,832,355   73,000   74,786,164   28,000   74,786,164   28,000   74,786,164   28,000   74,786,164   28,000   74,786,164   28,000   74,786,164   28,000   74,786,164   28,000   74,786,164   28,000   74,786,164   74,000   74,000		7 647 000	10 574 400	20.2	14 000 700	40.0	10 100 757	-11.0	12 002 704	-1.0
Total Reverse Mortgages  EL CAND TROS (UNITSTANDING)  TOR First Mortgage RE Loans  NA N										3.7
RE LOAN TORS OUTSTANDING  INA NIA NIA NIA 7,590,436,005 17,555,298,418 17  TOR First Mortgage RE Loans 1 NIA NIA NIA NIA 1,003,316,167 1,000,736,870 17  TOR TEST STATE AND PELLINGUEST 1,240 1,										
TOR First Martingage RE Loans		01,007,107	00,020,210	20.0	40,007,001	10.0	40,710,400	0.7	47,020,140	2.7
TOR Other RE Loans		N/A	N/A		N/A		7 590 436 805		7 555 298 418	-0.5
Total TDR First and Other RE Loans  NA										
TOR REL COAND ELMOURCY										_
REAL ESTATE LOAN DELINQUENT >= 20 (-90 Days)										-1.9
First Morgage Affaet (includes BalloonHybrids > 5 yrs)										
First Morgage Affaet (includes BalloonHybrids > 5 yrs)	R.E. LOANS DELINQUENT >=2 Mo (>=60 Days) 1									
Other R.E. Fixed Rate		2,566,342,481	2,918,338,776	13.7	2,865,577,294	-1.8	2,107,320,301	-26.5	2,050,121,884	-2.7
Comber R. E. Adj. Rate   Capable College	First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)	2,127,426,594	2,258,070,385	6.1	2,250,705,667	-0.3	1,439,944,474	-36.0	1,408,163,338	-2.2
First Mortgage   Firs	Other R.E. Fixed Rate	859,700,136	762,346,519	-11.3	635,801,377	-16.6	491,948,132	-22.6	414,744,237	-15.7
DELINQUENT 1 TO < 2 MO (30 to 59 Days)   3,106,922,967   3,132,785,112   0.8   2,760,430,490   11.9   2,554,039,990   -7.5   1,758,202,118   3.7		629,871,548	571,815,119	-9.2	509,835,470	-10.8	388,376,470	-23.8	345,375,312	-11.1
First Morgage	TOTAL DEL R.E. DELINQUENT >= 2 Mo (>= 60 Days)	6,183,340,759	6,510,570,799	5.3	6,261,919,808	-3.8	4,427,589,377	-29.3	4,218,404,771	-4.7
Other										
TOTAL DEL RE 1 to < 2 M (2) 0 to 90 Pays)										
TOTAL DEL R.E. LOANS >= 1 Mo (>= 30 Days)										
RE LOAN DELINQUENCY RATIOS  % R.E. LOAN DELINQUENCY RATIOS  % R.E. LOAN DE Days (2.40) (=3.00 days)  3.32 3.40 2.4 3.15 7.3 2.42 2.33 2.20 1.0 1.0 1.0 1.0 1.0 1.0 1.0 1.0 1.0 1.	, ,,									
## R.E. LOANS DO 1 to < 2 Mo (>= 30 Days)		10,285,186,662	10,529,691,877	2.4	9,867,264,562	-6.3	7,743,986,756	-21.5	6,559,439,471	-15.3
\$\text{\$\frac{1}{8}\$\text{\$\tex		0.00	0.40	0.4	0.45	7.0	0.40	00.0	0.00	40.5
TOR REL LOSTATE LOANS DELINQUENT >= 2 Mo (>= 60 Days)										
TOR First Mortgage RE Loans Delinquent >= 2 Mo (>= 60 Days) N/A		2.00	2.10	5.3	2.00	-4.9	1.38	-30.9	1.30	-6.1
TOR Cither RE Loans Delinquent >= 2 Mo (>= 60 Days)    N/A		NI/A	NI/A		NI/A		000 471 121		024 129 210	3.7
Total TDR First and Other RE Loans Delinquent >= 2 Mo (>= 60 Days)   N/A   N/A   N/A   N/A   987,314,171   1,014,827,568   2										
N/A		N/A	N/A		N/A		00,043,050		800,009,358	-7.1
% Total TDR 1st and Other RE Delinquent >= 2 Mo (>= 60 Days) / N/A N/A N/A N/A N/A N/A N/A N/A N/A N		N/A	N/A		N/A		987,314,171		1,014,827,568	2.8
TOR RE Loans Also Reported as Business Loans Delinquent >= 2 Mo (x=60 bays)  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/										
C=80 Days   N/A		N/A	N/A		N/A		11.49		11.85	3.2
% TDR RE Lns also Reported as Business Loans Delinquent >= 2		NI/A	NI/A		NI/A		257 500 000		280 U28 343	12.2
Mo (>= 60 Days) / Total TDR RE Lns also Reported as Business		N/A	N/A	<b> </b>	N/A		207,080,960		203,020,242	12.2
Loans										
**Total 1st Mortgage Lns Charged Off 587,380,350 822,172,545 40.0 962,592,675 17.1 956,829,987 -0.6 327,630,164 -31  **Total 1st Mortgage Lns Recovered 21,071,884 37,437,537 77.7 45,639,397 21.9 64,814,066 42.0 38,011,850 17  **NET 1st MORTGAGE LN C/Os 566,308,466 784,735,008 38.6 916,953,278 16.8 892,015,921 -2.7 289,618,314 -35  **Net Charge Offs - 1st Mortgage Loans 0.27 0.36 33.8 0.40 12.8 0.37 -7.4 0.23 -37  **Total Other RE Lns Charged Off 1,155,261,954 1,231,048,109 6.6 1,055,098,633 -14.3 827,655,942 -21.6 280,812,860 -32  **Net Other RE Lns Recovered 27,308,022 42,645,809 56.2 50,487,193 18.4 70,108,932 39.9 41,961,018 18  **Net Charge Offs Other RE Loans / Avg Other RE Loans 1,112,953,932 1,188,402,300 5.4 1,004,611,440 -15.5 757,547,010 -24.6 238,851,842 -36  **Net Charge Offs Other RE Loans / Avg Other RE Loans 1,19 1.33 11.4 1.21 -9.1 0.98 -18.5 0.66 -33  **Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing) 4 Means the number is to large to display in the cell  **Heans the number is to large to display in the cell  **The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.		N/A	N/A		N/A		14.91		17.06	14.4
**Total 1st Mortgage Lns Recovered 21,071,884 37,437,537 77.7 45,639,397 21.9 64,814,066 42.0 38,011,850 17  *NET 1st MORTGAGE LN C/Os 566,308,466 784,735,008 38.6 916,953,278 16.8 892,015,921 -2.7 289,618,314 -35  **Net Charge Offs - 1st Mortgage Loans 0.27 0.36 33.8 0.40 12.8 0.37 -7.4 0.23 -37  **Total Other RE Lns Charged Off 1,155,261,954 1,231,048,109 6.6 1,055,098,633 -14.3 827,655,942 -21.6 280,812,860 -32  **Total Other RE Lns Recovered 27,308,022 42,645,809 65.2 50,487,193 18.4 70,108,932 38.9 41,961,018 17  **NET OTHER RE LN C/Os 1,127,953,932 1,188,402,300 5.4 1,004,611,440 15.5 757,547,010 -24.6 238,851,842 -36  **Net Charge Offs Other RE Loans / Avg Other RE Loans 1.19 1.33 11.4 1.21 -9.1 0.98 14.5 0.66 -33  **Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing) 4 Means the number is too large to display in the cell 1.15 No. 1.1	REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:									
**NET 1st MORTGAGE LN C/Os 566,308,466 784,735,008 38.6 916,953,278 16.8 892,015,921 -2.7 289,618,314 -35   **Net Charge Offs - 1st Mortgage Loans				40.0		17.1	956,829,987	-0.6		
**Net Charge Offs - 1st Mortgage Loans  / Avg 1st Mortgage Loans  0.27  0.36  3.8  0.40  12.8  0.37  -7.4  0.23  -37  **Total Other RE Lns Charge Off  1,155,261,954  1,231,048,109  6.6  1,055,098,633  -14.3  827,655,942  -21.6  280,812,860  -32  **Total Other RE Lns Recovered  27,308,022  42,645,809  56.2  50,487,193  18.4  70,108,932  38.9  41,961,018  15  **NET Charge Offs Other RE Loans / Avg Other RE Loans  1,127,959,932  1,188,402,300  5.4  1,004,611,440  1,55  757,547,010  -24.6  288,818,42  -38  **Amounts are year-to-date and the related % change ratios are annualized.  **Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)  **Means the number is too large to display in the cell  **The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.										
Avg 1st Mortgage Loans		566,308,466	784,735,008	38.6	916,953,278	16.8	892,015,921	-2.7	289,618,314	-35.1
*Total Other RE Lns Charged Off 1,155,261,954 1,231,048,109 6.6 1,055,098,633 -14.3 827,655,942 -21.6 280,812,860 -32 *Total Other RE Lns Recovered 27,308,022 42,645,809 56.2 50,487,193 18.4 70,108,932 38.9 41,961,018 17 *NET OTHER RE LN C/Os 1,1127,953,932 1,188,402,300 5.4 1,004,611,440 -15.5 757,547,010 -24.6 238,851,842 -36 **Net Charge Offs Other RE Loans / Avg Other RE Loans 1.19 1.33 11.4 1.21 -9.1 0.98 -18.5 0.66 -33 *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)										
*Total Other RE Lns Recovered 27,308,022 42,645,809 56.2 50,487,193 18.4 70,108,932 38.9 41,961,018 19 *NET OTHER RE Ln C/Os 1,127,955,932 1,188,402,300 5.4 1,004,611,440 -15.5 757,547,010 -24.6 238,851,842 -36 **Net Charge Offs Other RE Loans / Avg Other RE Loans										
*NET OTHER RE LN C/Os 1,127,953,932 1,188,402,300 5.4 1,004,611,440 -15.5 757,547,010 -24.6 238,851,842 -36 **Net Charge Offs Other RE Loans / Avg Other RE Loans 1,19 1.33 11.4 1.21 -9.1 0.98 -18.5 0.66 -33 **Amounts are year-to-date and the related % change ratios are annualized. **Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing) # Means the number is too large to display in the cell 1 have been delinquency reporting requirements for troubled debt restructured (TDR) loans.										
**Net Charge Offs Other RE Loans / Avg Other RE Loans 1.19 1.33 11.4 1.21 -9.1 0.98 -18.5 0.66 -33  * 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)										
*Amounts are year-to-date and the related % change ratios are annualized.  **Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)  **Means the number is too large to display in the cell  † The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.										-36.9
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)  # Means the number is too large to display in the cell  The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.	·	1.19	1.33	11.4	1.21	-9.1	0.98	-18.5	0.66	-33.2
# Means the number is too large to display in the cell		(or no annualizina)				-				<del>                                     </del>
<sup>1</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.		(or no annualizing)				-				+
		the delinguency reporting	requirements for trouble	d debt roo	tructured (TDP) loons	l		1		1
			a reduirements for frouble	ucul 168	a dotated (TDR) IDalis.				11 0	Fl nane 2

	Asset Range :							-
	Asset Range :							
+		N/A						
		Dogion.	Nation * Peer Gro	All * *	Tumaa Inaliidadi A	II Fodore	Illy Inquired Credit	Uniono
Count of C	U in Peer Group :		Nation Feel Gro	up. Ali	rypes included. A	ii reuera	illy irisured Credit	Unions
Gount of G	Jim r cer Group .	IVA						+
Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Jun-2013	% Chg
28,279,990,864	30,400,595,878	7.5	32,588,984,302	7.2	35,533,575,878	9.0	37,409,990,130	5.3
	l							
1,613,346,737	1,594,778,301	-1.2	1,858,932,051	16.6	2,130,574,662	14.6	2,473,361,288	16.1
00 400 400 040			07.004.774.050				** *** ***	
33,462,128,948	35,586,495,306	6.3	37,294,774,250	4.8	39,590,180,852	6.2	41,077,488,800	3.8
3 78	3 80	20	3.88	-0.4	3.87	-0.1	3.80	0.4
3.70	3.03	2.5	3.00	0.4	5.01	0.1	5.65	0
142.084	149.032	4.9	161.190	8.2	175.675	9.0	183.003	4.2
112,001	1 10,002		101,100	0.2	110,010	0.0	100,000	
15,604	16,576	6.2	13,974	-15.7	14,829	6.1	14,556	-1.8
157,688	165,608	5.0	175,164	5.8	190,504	8.8	197,559	3.7
N/A	N/A		1,539,221,631		1,535,487,561	-0.2	1,444,603,115	
N/A	N/A	↓	741,665,400		814,259,619	9.8	871,961,686	
		<del>                                     </del>						
		₩						
		-						
N/A	N/A	1	32,809,319,166		34,524,458,530	5.2	36,001,728,395	4.3
	li							
N/A	N/A		740 903 019		855 764 053	15.5	864 734 998	1.0
N/A								
N/A	N/A					20.5	341,911,775	
N/A	N/A		6,344,387,135		7,196,296,984	13.4	7,549,121,693	4.9
N/A	N/A		2,137		2,168	1.5	2,170	0.1
N/A	N/A		4,893		5,025	2.7	5,304	
		-						
14/7	14/1	-	2,041		2,024	10.5	2,042	0.0
N/A	N/A		14,391		18,099	25.8	19,123	5.7
N/A	N/A		65,420		70,606	7.9	73,180	3.6
9,439,573,406	10,731,909,508	13.7	11,785,943,031	9.8	14,179,495,125	20.3	7,916,115,311	11.7
1,332,004,695	1,331,551,475	0.0	1,408,032,039	5.7	1,689,203,435	20.0	979,446,538	16.0
548,463,746	595,481,513		470,560,221	-21.0	397,308,408	-15.6	313,821,842	
602,664,514	617,908,743		628,628,654	1.7	351,774,971	-44.0	348,148,656	
360,745,164	390,488,783		349,549,760		207,230,214	-40.7	228,562,735	
1,256,047,708	1,444,434,699	15.0	1,423,168,778	-1.5	861,687,659	-39.5	883,399,398	2.5
E 00	E 70	6.0	E 00	_44_4	9.40	-97.4	2.04	-8.3
3./5	4.06	8.1	3.82	0.0-	∠.18	-43.0	2.15	-1.2
224 029 781	292 131 922	30.4	373 556 080	27 0	334 275 253	-10.5	80 859 282	-51.6
					, -, -,			
0,040,019	.2,071,000	52.0	.5,050,007	20.0	.5,514,520	2.0	. 1,002,001	70.0
		<b>T</b>						
N/A	N/A		N/A		N/A		1	<u> </u>
27,689,863,302	29,580,584,621	6.8	32,046,859,939	8.3	33,348,590,519	4.1	34,776,723,250	
1,693,971,431	1,476,996,692			-6.2	1,360,309,774	-1.8	1,306,164,526	
1,670	1672		1,793	7.2	1,804	0.6	1,789	
001,430,787			805,254,275	15.5	923,242,460	14.7		
7 204	0 500	45 4	0.000	Er	0.400	4.0	0.000	4.4
7,394 ear-to-date and the related	8,532		8,060	-5.5	8,138	1.0	9,306	14.4
	28,279,990,864 6,795,484,821 35,075,475,685 1,613,346,737 33,462,128,948 142,084 15,604 157,688 N/A	28,279,990,864 30,400,595,878 6,795,484,821 6,780,677,729 35,075,475,685 37,181,273,607 1,613,346,737 1,594,778,301 33,462,128,948 35,586,495,306 3.78 3.89 142,084 149,032 15,604 16,576 157,688 165,608 N/A	28,279,990,864 30,400,595,878 7.5 6,795,484,821 6,780,677,729 0.2 35,075,475,685 37,181,273,607 1.594,778,301 1.2 33,462,128,948 35,586,495,306 6.3 3.78 3.89 2.9 142,084 149,032 4.9 15,604 16,576 6.2 157,688 165,608 5.0  N/A	28,279,990,864 30,400,595,878 7.5 32,588,984,302 6,795,484,821 6,780,677,729 -0.2 6,564,721,999 35,075,475,685 37,181,273,607 6.0 39,153,706,301 1,613,346,737 1,594,778,301 -1.2 1,858,932,051 33,462,128,948 35,586,495,306 6.3 37,294,774,250 3,78 3.89 2.9 3.88 142,084 149,032 4.9 161,190 15,604 16,576 6.2 13,974 157,688 165,608 5.0 175,164 N/A N/A N/A 741,665,400 N/A N/A N/A 741,665,400 N/A N/A N/A 10,104,787,569 N/A N/A N/A 10,104,787,569 N/A N/A N/A 10,104,787,569 N/A N/A N/A 5,236,405,417 N/A N/A N/A 5,236,405,417 N/A N/A N/A 6,344,387,135 N/A N/A N/A 6,344,387,135 N/A N/A N/A 1,483 N/A N/A 1,483 N/A N/A 1,483 N/A N/A 1,484 N/A N/A 24,394 N/A N/A N/A 24,394 N/A N/A N/A 11,04,740,903,019 N/A N/A N/A 24,394 N/A N/A N/A 24,394 N/A N/A N/A 24,394 N/A N/A N/A 11,045 N/A N/A N/A 11,045 N/A N/A N/A 11,047 N/A N/A N/A 11,047 N/A N/A N/A 14,391 N/A N/A N/A 11,047 N/A N/A N/A 11,045 N/A N/A N/A 14,391	28,279,990,864 30,400,595,878 7.5 32,588,984,302 7.2 6,795,484,821 6,780,677,729 -0.2 6,564,721,999 -3.2 35,075,475,685 37,181,273,607 6.0 39,153,706,301 5.3 1,613,346,737 1,594,778,301 -1.2 1,858,932,051 16.6 33,462,128,948 35,586,495,306 6.3 37,294,774,250 4.8 3,78 3.89 2.9 3.88 -0.4 142,084 149,032 4.9 161,190 8.2 15,604 16,576 6.2 13,974 -15,7 157,688 165,608 5.0 175,164 5.8 N/A N/A N/A 741,665,400 N/A N/A N/A 1,539,221,631 N/A N/A N/A 12,203,459,029 N/A N/A N/A 12,203,459,029 N/A N/A N/A 12,303,459,029 N/A N/A N/A 12,203,459,029 N/A N/A N/A 5,236,405,417 N/A N/A N/A 5,236,405,417 N/A N/A N/A 6,344,387,135 N/A N/A N/A 272,817,712 N/A N/A N/A 272,817,712 N/A N/A N/A 10,93,019 N/A N/A N/A 27,2817,712 N/A N/A N/A 24,394 N/A N/A N/A 10,974,409,30,19 N/A N/A N/A 24,394 N/A N/A N/A 21,304,439,135 N/A N/A N/A 24,394 N/A N/A N/A 11,045 N/A N/A N/A 10,974,411,045 N/A N/A N/A 10,974,411,045 N/A N/A N/A 11,045 N/A N/A N/A 14,391 N/A N/A N/A 14,44,44,699 15.0 15,506,600 224,03,666,514 61,53,666,600 244,09,781 244,09,781 29,506,666,514 17,709,670 11,7	28,279,990,864 30,400,595,878 7.5 32,586,984,302 7.2 35,533,575,878 6,795,484,821 6,780,677,729 -0.2 6,564,721,999 -3.2 6,187,179,636 536,075,475,685 37,181,273,607 6.0 39,153,706,301 5.3 41,720,755,514 1,613,346,737 1,594,778,301 -1.2 1,858,932,051 16.6 2,130,574,662 33,462,128,948 35,586,495,306 6.3 37,294,774,250 4.8 39,590,180,852 3,78 3.89 2.9 3.88 -0.4 3.87 142,084 149,032 4.9 161,190 8.2 175,675 15,604 16,576 6.2 13,974 -15,7 14,829 157,688 165,608 5.0 175,164 5.8 190,504 157,688 157,688 157,168 157,168 158,169 15	28.279,990,864 30,400,595,878 7.5 32,588,884,302 7.2 35,533,575,878 9.0 6,795,484,821 6,780,677,729 -0.2 6,664,721,999 -3.2 6,187,179,636 -5.8 35,075,475,685 37,181,273,607 6.0 39,153,706,301 5.3 41,720,755,514 6.6 1,613,346,737 1,594,778,301 -1.2 1,2859,932,051 16.6 2,130,574,662 14.6 33,462,128,948 35,586,495,306 6.3 37,294,774,250 4.8 39,590,180,852 6.2 3,78 3.89 2.9 3.88 -0.4 3.87 -0.1 142,084 149,032 4.9 161,190 8.2 175,675 9.0 15,604 16,576 6.2 13,974 -1.57 14,829 6.1 157,688 165,608 5.0 175,164 5.8 195,004 8.1 157,688 165,608 5.0 175,164 5.8 195,004 8.1 157,688 165,608 5.0 175,164 5.8 195,004 8.1 157,688 165,608 5.0 175,164 5.8 195,004 8.1 157,675 9.0 175,164 5.8 195,004 8.1 157,165 6.2 195,004 8.1 157,165 6.2	28,279,990,864 30,400,595,878 7.5 32,588,984,302 7.2 35,533,575,878 9.0 37,409,990,130 6.785,848,4821 6,780,677,729 -0.2 6,564,721,999 -3.2 6,187,179,636 -5.8 6,140,889,958 1,613,346,737 1,594,778,307 6.0 39,153,706,301 5.3 41,720,785,514 6.6 43,550,850,988 1,613,346,737 1,594,778,307 -1.2 1,858,932,051 16.6 2,130,574,662 14.6 2,473,361,288 1,613,346,737 1,594,778,307 -1.2 1,858,932,051 16.6 2,130,574,662 14.6 2,473,361,288 1,613,346,737 1,594,778,307 -1.2 1,858,932,051 16.6 2,130,574,662 14.6 2,473,361,288 1,613,346,737 1,594,778,360 6.3 37,294,774,250 4.8 39,590,180,852 6.2 41,077,488,800 1142,084 1149,032 4.9 161,190 8.2 175,675 9.0 183,003 115,604 16,576 6.2 13,974 -15.7 14,629 6.1 145,566 157,688 165,608 5.0 175,164 5.8 190,004 8.8 197,599 157,688 165,608 5.0 175,164 5.8 190,004 8.8 197,599 157,688 165,608 5.0 175,164 5.8 190,004 8.8 197,599 157,608 157,688 165,608 5.0 175,164 5.8 190,004 8.8 197,599 157,166 5.0 181,166,164 11,

	Invest	ments, Cash, & Casl	n Equiva	lents					
Return to cover		For Charter :							
09/11/2013		Count of CU:	6681						
CU Name: N/A		Asset Range :							
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * Type	es Included: All Fede	rally Insu	red Credit Unions (F	ICUs) *
	Count of	CU in Peer Group :	N/A						
	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Jun-2013	% Chg
INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS									
ACS 320 CLASS OF INVESTMENTS									
Held to Maturity < 1 yr	9,800,213,389	8,851,892,334	-9.7	10,727,669,499	21.2	12,949,251,267	20.7	12,666,539,508	
Held to Maturity 1-3 yrs	13,972,730,398	18,591,201,653	33.1	21,237,380,722	14.2	19,787,252,129	-6.8	19,316,782,844	-2.4
Held to Maturity 3-5 yrs	7,600,822,620	9,547,102,023	25.6	11,273,008,137	18.1	14,702,644,389	30.4	17,844,941,306	21.4
Held to Maturity 5-10 yrs	2,175,248,115	3,764,189,730	73.0	3,792,492,168	0.8	4,488,874,646	18.4	6,457,617,292	43.9
Held to Maturity 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Held to Maturity > 10 yrs	1,259,912,019	1,793,255,322	42.3	2,285,860,311	27.5	2,200,629,763	-3.7	2,637,094,209	
TOTAL HELD TO MATURITY	34,808,926,541	42,547,641,062	22.2	49,316,410,837	15.9	54,128,652,194	9.8	58,922,975,159	8.9
Available for Sale < 1 yr	23,236,117,389	27,801,042,111	19.6	32,671,679,354	17.5	38,127,498,342	16.7	37,563,255,968	
Available for Sale 1-3 yrs	38,277,711,603	49,078,038,744	28.2	60,082,669,339	22.4	61,530,650,770	2.4	54,953,588,308	
Available for Sale 3-5 yrs	22,318,860,687	33,889,073,940	51.8	38,407,343,317	13.3	43,501,044,828	13.3	52,400,914,112	20.5
Available for Sale 5-10 yrs	10,524,321,825	15,905,030,459	51.1	14,836,295,323	-6.7	19,078,868,578	28.6	29,869,658,139	56.6
Available for Sale 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Available for Sale > 10 yrs	2,874,380,999	3,095,166,232	7.7	3,172,055,620	2.5	3,533,057,060	11.4	4,117,207,447	16.5
TOTAL AVAILABLE FOR SALE	97,231,392,503	129,768,351,486	33.5	149,170,042,953	15.0	165,771,119,578	11.1	178,904,623,974	7.9
Trading < 1 year	534,778,688	434,436,921	-18.8	574,880,588	32.3	413,084,205	-28.1	457,465,192	10.7
Trading 1-3 years	271,591,634	339,680,862	25.1	462,978,762	36.3	538,881,971	16.4	434,023,999	-19.5
Trading 3-5 years	77,687,493	112,199,600	44.4	88,525,142	-21.1	115,824,469	30.8	86,272,503	-25.5
Trading 5-10 years	63,650,491	61,830,682	-2.9	66,487,177	7.5	170,050,716	155.8	148,930,214	-12.4
Trading 3-10 years	N/A	N/A		N/A		N/A		N/A	
Trading > 10 years	8,995,423	5,386,376	-40.1	1,606,249	-70.2	1,557,736	-3.0	10,832,493	595.4
TOTAL TRADING	956,703,729	953,534,441	-0.3	1,194,477,918	25.3	1,239,399,097	3.8	1,137,524,401	-8.2
Other Investments < 1 yr	107,520,120,537	102,434,586,302	-4.7	114,436,200,086	11.7	118,930,672,742	3.9	115,586,398,113	-2.8
Other Investments 1-3 yrs	26,571,151,139	26,032,375,414	-2.0	24,197,947,149	-7.0	25,054,761,469	3.5	25,015,376,923	
Other Investments 3-5 yrs	3,183,484,683	3,210,717,162	0.9	4,678,690,375	45.7	6,275,772,915	34.1	7,438,261,335	
Other Investments 5-10 yrs	278,910,945	439,481,273	57.6	655,293,377	49.1	951,149,788	45.1	1,315,640,881	38.3
Other Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Other Investments > 10 yrs	210,961,047	294,023,571	39.4	496,049,949	68.7	732,432,839	47.7	793,160,933	
TOTAL Other Investments	137,764,628,351	132,411,183,722	-3.9	144,464,180,936	9.1	151,944,789,753	5.2	150,148,838,185	-1.2
MATURITIES :									
Total Investments < 1 yr	141,091,230,003	139,521,957,668	-1.1	158,410,429,527	13.5	170,420,506,556	7.6	166,273,658,781	-2.4
Total Investments 1-3 yrs	79,093,184,774	94,041,296,673	18.9	105,980,975,972	12.7	106,911,546,339	0.9	99,719,772,074	
Total Investments 3-5 yrs	33,180,855,483	46,759,092,725	40.9	54,447,566,971	16.4	64,595,286,601	18.6	77,770,389,256	
Total Investments 5-10 yrs	13,042,131,376	20,170,532,144	54.7	19,350,568,045	-4.1	24,688,943,728	27.6	37,791,846,526	53.1
Total Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Total Investments > 10 yrs	4,354,249,488	5,187,831,501	19.1	5,955,572,129	14.8	6,467,677,398	8.6	7,558,295,082	
Total	270,761,651,124	305,680,710,711	12.9	344,145,112,644	12.6	373,083,960,622	8.4	389,113,961,719	4.3
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								13	3. InvCash

	ı	Other Investment In	formation			1			1
Return to cover		For Charter :		1					
09/11/2013		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group	: All * Ty	pes Included: All F	ederally l	nsured Credit Unior	าร
	Count o	f CU in Peer Group :	N/A						
INVESTMENT SUMMARY:	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Jun-2013	% Chg
NCUA Guaranteed Notes (included in US Gov't Obligations)	N/A	1,461,281,880		3,470,764,559	137.5	3,456,592,407	-0.4	3,282,670,127	-5.0
Total FDIC-Issued Guaranteed Notes	N/A			121,768,775	137.5	143,814,576		188,787,868	31.3
All Other US Government Obiligations	N/A			4,485,472,444		6,068,284,322		6,942,988,499	
TOTAL U.S. GOVERNMENT OBLIGATIONS	7,034,416,256				-25.8	9,668,691,305		10,414,446,494	7.7
	1,000,000,000	,,,,		2,010,000,110		2,000,000,000		-, , , , ,	1
Agency/GSE Debt Instruments (not backed by mortgages)	52,534,952,087	75,824,365,624	44.3	88,751,012,326	17.0	90,273,390,020	1.7	95,673,718,498	6.0
Agency/GSE Mortgage-Backed Securities	55,158,644,521	67,817,462,110	22.9		25.3	98,777,543,507	16.3	106,822,701,511	8.1
TOTAL FEDERAL AGENCY SECURITIES	107,693,596,608				20.9			202,496,420,009	
Securities Issued by States and Political Subdivision in the U.S.	N/A			3,232,994,329		4,197,626,500		4,941,218,975	
Privately Issued Mortgage-Related Securities	3,262,857,863				-37.2	1,010,177,473		1,115,003,290	
Privately Issued Securities (FCUs only)	N/A			708,522,393	-1.6			905,658,942	4.1
Privately Issued Mortgage-Backed Securities (FISCUs Only) TOTAL OTHER MORTGAGE-BACKED SECURITIES	297,824,547				-18.1	356,316,217		288,051,653 2,308,713,885	-19.2
TOTAL OTHER MORTGAGE-BACKED SECURITIES	3,560,682,410	2,949,525,970	-11.2	2,178,580,304	-26.1	2,236,761,367	2.1	2,000,110,000	3.2
Mutual Funds	1,327,770,413	1,524,816,723	14.8	1,786,295,964	17.1	2,150,832,019	20.4	2,240,476,027	4.2
Common Trusts	662,335,311				-37.7	124,432,997		121,902,869	-2.0
TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS	1,990,105,724				10.2	2,275,265,016		2,362,378,896	
Bank Issued FDIC-Guaranteed Bonds	N/A			812,210,966		211,257,427		216,782,956	2.6
MORTGAGE RELATED SECURITIES:									
Collateralized Mortgage Obligations	29,150,343,589				22.2	46,962,983,545		48,269,506,079	_
Commercial Mortgage Backed Securities	1,381,390,433	1,800,748,943	30.4	1,905,477,806	5.8	3,627,073,294	90.3	5,974,484,291	64.7
OTHER INVESTMENT INFORMATION:									
Non-Mortgage Related Securities With Embedded Options or Complex Coupon Formulas	47 550 007 700	00 700 700 000	25.0	04 44 4 007 404	4.0	00 070 050 040		05 740 055 050	40.5
Non-Mortgage Related Securities With Maturities > 3 Yrs	17,553,397,709	23,796,769,033	35.6	24,114,307,121	1.3	22,878,253,219	-5.1	25,740,055,258	12.5
Without Embedded Options or Complex Coupon Formulas	3,389,841,970	6,953,559,573	105.1	10,537,860,722	51.5	14,088,091,981	33.7	16,168,868,081	14.8
Securities per 703.12(b)	54,933,842,046				18.6			102,660,900,191	9.7
Deposits/Shares per 703.10(a)	3,070,045,709			4,805,226,341	78.1	6,178,498,810		6,854,721,868	
Market Value of Investments Purchased Under									
Investment Pilot Program (703.19)	216,518,378				-12.9			112,265,546	
Fair Value of Total Investments	270,835,129,792				12.7	373,431,395,304		388,781,038,443	4.1
Investment Repurchase Agreements	43,605,476	153,011,805	250.9	208,691,599	36.4	182,186,546	-12.7	495,377,799	171.9
Borrowing Repurchase Agreements Placed in Investments for Positive Arbitrage	567,013,301	506,822,034	-10.6	515,023,897	1.6	383,537,300	-25.5	497,517,413	29.7
Cash on Deposit in Corporate Credit Unions	40,753,390,278				-23.9			23,596,495,629	
Cash on Deposit in Other Financial Institutions	12,523,862,167				155.2	61,646,657,579		60,936,818,107	-1.2
CUSO INFORMATION	, , , , , ,	.,,.		, -,,		, , , , , , , , , , , , , , , , , , , ,			
Value of Investments in CUSO	1,145,854,134	1,319,073,255	15.1	1,384,651,567	5.0	1,615,967,773	16.7	1,733,102,932	7.2
CUSO loans	746,169,306	792,616,970			-10.1	760,274,237	6.6	688,914,470	
Aggregate cash outlays in CUSO	924,396,446	1,016,659,222	10.0	1,024,310,507	0.8	1,108,256,182	8.2	1,185,423,438	7.0
WHOLLY OWNED CUSO INFORMATION									
Total Assets of Wholly Owned CUSOs	2,559,751,514				-32.6	1,721,202,272		1,834,160,570	6.6
Total Capital of Wholly Owned CUSOs  Net Income/Loss of Wholly Owned CUSOs	1,131,724,117				-24.1	948,520,302		1,077,282,737	13.6
Total Loans of Wholly Owned CUSOs	241,379,054 N/A			-19,492,684 447,274,780	-106.6	123,557,001 520,822,983		71,004,298 462,462,541	-42.5 -11.2
Total Delinquency of Wholly Owned CUSOs	50,978,255				37.5	5,060,592		4,676,344	_
	30,970,233	33,207,320	34.9	70,002,077	37.3	3,000,092	00.9	4,070,344	-7.0
Inv not Authorized by the FCU Act or NCUA R&R (SCU only)	1,702,930,853	2,056,311,768	20.8	2,279,755,946	10.9	2,586,803,189	13.5	2,681,537,261	3.7
Outstanding Balance of Brokered CDs and Share									
Certificates Purchased	15,733,856,951	16,502,508,698	4.9	17,651,306,341	7.0	21,554,725,039	22.1	22,154,237,499	2.8
CREDIT UNION INVESTMENT PROGRAMS									
Mortgage Processing	1,613				1.5			1,488	_
Approved Mortgage Seller	850				2.1	1,073		1,104	
Borrowing Repurchase Agreements Brokered Deposits (all deposits acquired through 3rd party)	41 337				2.4 -1.6			30	
Investment Pilot Program	337				-1.6			328 12	
Investments Not Authorized by FCU Act (SCU only)	124				-0.8			131	0.8
Deposits and Shares Meeting 703.10(a)	913				0.5			1,865	
Brokered Certificates of Deposit (investments)	1,858				-2.1	2,453		2,529	
Investments Used to Fund Employee Benefit Plans (Book Value)	N/A			N/A		N/A		4,354,200,376	
Investments Used to Fund Employee Benefit Plans (Market Value)				4.1					
	N/A	N/A		N/A		N/A		4,427,558,966	
% Fair (Market) Value to Book Value of Investments Used to Fund									
Employee Benefit Plans Investments Impermissible under NCUA R&R Part 703 Allowed Under	N/A	N/A	1	N/A		N/A	1	101.68	
Investments Impermissible under NCUA R&R Part 703 Allowed Under Section 701.19(c) if directly related to an Employee Benefit Plan Obligation - Book Value (FCUs only)	N/A	N/A		N/A		N/A		1,682,948,167	
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	Cumplemental Cha	re Information Off P	olonoo Ci	hoot & Borrowings			1	1	
Return to cover	Supplemental Sna	re Information, Off B		neet, & Borrowings					-
09/11/2013		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group	: All * Typ	es Included: All Fed	derally In	sured Credit Unions	(FICUs)
	Count o	f CU in Peer Group :	N/A						
	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Jun-2013	% Chg
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):	200 2000	200 2010	70 G.I.g	200 2011	/0 G.i.g	500 2012	70 G.I.g		70 G.I.g
Accounts Held by Member Government Depositors	1,061,473,277	1,280,664,976	20.6	1,177,726,339	-8.0	1,205,478,090	2.4	1,266,304,048	5.0
Accounts Held by Nonmember Government Depositors	474,173,138	407,594,772			-53.8	201,107,051	6.7		
Employee Benefit Member Shares	297,052,280	251,002,810		275,751,662	9.9	294,957,380			
Employee Benefit Nonmember Shares	2,244,442	3,228,859			0.4	3,893,419			
529 Plan Member Deposits	968,639	1,090,923	12.6		16.9	1,212,270	-4.9		
Non-dollar Denominated Deposits	111,125	88,098		82,306	-6.6	92,300	12.1	99,787	
Health Savings Accounts	260,373,633	383,185,347	47.2	504,466,071	31.7	655,247,794	29.9		
Dollar Amount of Share Certificates >= \$100,000	70,108,875,537	70,573,212,085	0.7		1.2	72,816,820,214	2.0		
Dollar Amount of IRA/Keogh >= \$100,000	19,464,201,113	20,911,430,205	7.4	22,140,859,053	5.9	22,908,795,336	3.5		
Dollar Amount of Share Drafts Swept to Regular Shares or									
Money Market Accounts	14,596,798,870	17,483,128,334	19.8	20,365,594,211	16.5	23,710,854,003	16.4	32,732,554,128	38.0
Business Share Accounts	N/A	N/A		N/A		N/A		13,707,440,993	
Negative Shares as Included in All Other Unsecured Loans/Lines of Credit	N/A	N/A		N/A		N/A		257,215,390	
SAVING MATURITIES									
< 1 year	667,344,441,485	686,859,621,529	2.9		5.3	769,076,051,444	6.4		
1 to 3 years	62,365,340,432	70,200,876,400	12.6		0.2	74,137,679,783	5.4		
> 3 years	22,961,526,660	29,343,252,083	27.8	33,929,309,793	15.6	34,690,291,239	2.2		
Total Shares & Deposits	752,671,308,577	786,403,750,012	4.5	827,409,068,972	5.2	877,904,022,466	6.1	909,472,113,969	3.6
INSURANCE COVERAGE IN ADDITION TO NCUSIF									<b>_</b>
Share/Deposit Insurance in Addition to NCUSIF	439	375		347	-7.5	329	-5.2		_
Dollar Amount of Shares/Deposits Covered by Additional Insurance	2,477,984,747	2,406,174,746	-2.9	2,451,959,184	1.9	2,447,858,570	-0.2	2,511,274,449	2.6
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR BUSINESS									
LOANS									
Member Business Loans Secured by Real Estate	N/A	N/A		N/A		N/A		1,253,910,937	
Member Business Loans NOT Secured by Real Estate	N/A	N/A		N/A		N/A		1,095,814,089	
Nonmember Business Loans Secured by Real Estate	N/A	N/A		N/A		N/A		93,134,420	
Nonmember Business Loans NOT Secured by Real Estate	N/A	N/A		N/A		N/A		30,501,842	
Total Unfunded Commitments for Business Loans	1,764,483,228	1,738,166,081	-1.5	1,858,932,051	6.9	2,130,574,662	14.6	2,473,361,288	16.1
Miscellaneous Business Loan Unfunded Commitments (Included In									
Categories Above) Agricultural Related Business Loans	N/A	N/A		N/A		N/A		225,241,589	-
Construction & Land Development (MBL)	374,843,617	264.408.234	-29.5	279,309,749	5.6	328,663,134	17.7	357,531,135	
Outstanding Letters of Credit	151,136,491	143,387,780	-29.5 -5.1	70,152,034	-51.1	68,014,127	-3.0		
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL	131,130,431	143,307,700	-5.1	70,132,034	-51.1	00,014,127	-3.0	07,320,103	25.5
REMAINING LOANS (NON-BUSINESS)									
Revolving O/E Lines 1-4 Family	37,546,941,071	36,667,326,305	-2.3	36,892,932,928	0.6	37,375,237,137	1.3	38,217,747,459	2.3
Credit Card Line	71,824,309,621	71,313,792,943		73,416,445,530	2.9	78,380,938,086	6.8		
Unsecured Share Draft Lines of Credit	10,358,242,850				1.9	10,596,414,290			
Overdraft Protection Programs	11,728,341,901	12,083,869,119			8.8	14,298,934,290			
Residential Construction Loans-Excluding Business Purpose	454,859,819				-2.7	459,704,738			
Federally Insured Home Equity Conversion Mortgages (HECM)	32,440,664	11,516,606			-22.8	3,374,224	-62.0		
Proprietary Reverse Mortgage Products	17,683,946	19,066,329	7.8		0.6	18,602,933	-3.0		
Other Unused Commitments	6,587,299,022	7,111,949,832	8.0		19.0	9,364,162,162	10.7	10,913,204,614	
Total Unfunded Commitments for Non-Business Loans	138,550,118,894	137,665,113,497	-0.6		3.6	150,497,367,860			
Total Unused Commitments	140,314,602,122	139,403,279,578	-0.6	144,451,593,577	3.6	152,627,942,522	5.7	160,181,028,558	4.9
%(Unused Commitments / Cash & ST Investments)	94.39	94.71	0.3		-8.3	85.42	-1.6		
Unfunded Commitments Committed by Credit Union	N/A	N/A		142,716,216,684		150,493,259,577	5.4		
Unfunded Commitments Through Third Party	N/A	N/A		1,735,376,893		2,134,682,945	23.0		
Loans Transferred with Recourse 1	3,468,943,457	3,202,965,493	-7.7	3,666,643,469	14.5	3,251,721,496			
Pending Bond Claims	30,473,713	92,815,382	204.6		-71.8	20,884,854	-20.1		_
Other Contingent Liabilties	88,049,245	50,726,203	-42.4	132,243,964	160.7	85,479,797	-35.4		
CREDIT AND BORROWING ARRANGEMENTS:									
Num FHLB Members	1,010	1,023	1.3	1,083	5.9	1,156	6.7	1,172	1.4
LINES OF CREDIT (Borrowing)									
Total Credit Lines	126,975,567,052	131,168,187,660	3.3	138,439,102,360	5.5	153,256,448,192	10.7	160,276,952,633	4.6
Total Committed Credit Lines	2,468,497,534	2,246,956,242			32.8	3,201,001,090	7.3		
Total Credit Lines at Corporate Credit Unions	45,431,376,142	44,665,617,828	-1.7	32,359,306,172	-27.6	24,759,408,822	-23.5		
Draws Against Lines of Credit	15,484,253,168	15,323,880,905	-1.0	14,919,216,781	-2.6	16,022,692,390	7.4	14,221,175,459	-11.2
BORROWINGS OUTSTANDING FROM CORPORATE									
CREDIT UNIONS									<u> </u>
Line of Credit Outstanding from Corporate Cus	612,619,691	304,830,059		246,714,735	-19.1	116,008,784			
Term Borrowings Outstanding from Corporate Cus	5,173,753,620	1,552,263,221	-70.0	926,761,707	-40.3	871,054,432	-6.0	332,893,229	-61.8
MISCELLANEOUS BORROWING INFORMATION:									<u> </u>
Assets Pledged to Secure Borrowings	108,960,356,054	121,397,510,945	11.4	131,568,804,559	8.4	147,650,635,935	12.2	159,135,844,782	7.8
Amount of Borrowings Subject to Early Repayment at									
Lenders Option	3,294,932,508	2,883,871,523	-12.5	2,324,696,981	-19.4	1,693,179,928	-27.2	1,445,096,751	
Uninsured Secondary Capital <sup>2</sup>	79,042,300	156,160,823	97.6	167,439,157	7.2	164,805,956	-1.6	169,011,482	2.6
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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 for	ward			1			1	15.SuppShareC	)BS&Bori

	Miscellar	neous Information, P	rograms.	Services					
Return to cover	Misochal	For Charter :		OCI VIOCO					
09/11/2013		Count of CU:	-						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group: A	All * Type	s Included: All Feder	rally Insur	ed Credit Unions (FI	CUs) *
	Count of	of CU in Peer Group :	N/A						
	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Jun-2013	% Chg
MEMBERSHIP:									
Num Current Members	89,873,931	90,483,958			1.5	93,829,223	2.2	95,199,045	
Num Potential Members	1,368,599,260	1,473,469,174		1,537,932,901	4.4	1,627,970,287	5.9	1,687,733,437	3.7
% Current Members to Potential Members	6.57	6.14	-6.5		-2.8	5.76	-3.5	5.64	-2.1
* % Membership Growth	1.46	0.68			118.6	2.18	47.0	2.92	33.9
Total Num Savings Accts	166,305,140	168,311,192	1.2	170,376,601	1.2	175,410,557	3.0	178,446,397	1.7
EMPLOYEES:									
Num Full-Time Employees	219,307	219,996			0.5	228,639	3.4	232,232	1.6
Num Part-Time Employees	31,216	30,631	-1.9	30,335	-1.0	31,185	2.8	31,478	0.9
BRANCHES:				24.000					
Num of CU Branches	20,979	21,066	0.4		0.0	20,180	-4.2	20,191	0.1
Num of CUs Reporting Shared Branches	1,169	1,160	-		1.3	1,200	2.1	1,196	
Plan to add new branches or expand existing facilities	91	85	-6.6	679	698.8	617	-9.1	678	9.9
MISCELLANEOUS LOAN INFORMATION: **Total Amount of Loans Granted VTD	267.064.204.670	040 700 544 500	0.0	250 547 205 004	4.4	200 240 400 507	05.7	477 600 070 405	0.0
**Total Amount of Loans Granted YTD	267,064,394,376	248,726,544,592	-6.9	259,547,365,804	4.4	326,346,406,537	25.7	177,632,278,135	8.9
**Total Short-Term, Small Amount (STS) Loans Granted Year to Date (FCUs Only)	N/A	40,909,069		56,114,661	37.2	72,632,296	29.4	41,680,361	14.8
MEMBER SERVICE AND PRODUCT OFFERINGS	IN/A	40,909,069		30,114,001	31.2	12,032,290	29.4	41,000,361	14.6
(Credit Programs):									
Business Loans	1,722	1,753	1.8	1,756	0.2	1,929	9.9	1,947	0.9
Credit Builder	987	1,027	4.1	1,073	4.5	1,197	11.6	1,234	3.1
Debt Cancellation/Suspension	367	392	6.8		4.8	438	6.6	439	0.2
Direct Financing Leases	54	52		49	-5.8	44	-10.2	53	
Indirect Business Loans	162	163			2.5	161	-3.6	162	0.6
Indirect Consumer Loans	1,618	1,665	-		0.8	1,802	7.4	1,830	1.6
Indirect Mortgage Loans	259	263	1.5		1.9	215	-19.8	212	
Interest Only or Payment Option 1st Mortgage Loans	477	495	3.8		-2.6	564	17.0	584	3.5
Micro Business Loans	670	691	3.1	678	-1.9	681	0.4	682	0.1
Micro Consumer Loans	954	991	3.9		-0.7	1,002	1.8	1,000	-0.2
Overdraft Lines of Credit	3,159	3,191	1.0		-1.2	3,040	-3.6	2,997	-1.4
Overdraft Protection	2,867	2,948			1.5	2,976	-0.5	2,973	-0.1
Participation Loans	1,296	1,353	4.4		2.4	1,513	9.2	1,522	0.6
Pay Day Loans	498	510			2.4	561	7.9	570	
Real Estate Loans	4,544	4,659			-1.6	4,761	3.8	4,695	-1.4
Refund Anticipation Loans	119	126			1.6	124	-3.1	120	-3.2
Risk Based Loans	4,032	4,161	3.2		-0.1	4,249	2.2	4,244	-0.1
Share Secured Credit Cards	2,004	2,061	2.8		0.9	2,183	5.0	2,201	0.8
Short-Term, Small Amount Loans (STS)	2,004 N/A	123		392	218.7	623	58.9	666	
MEMBER SERVICE AND PRODUCT OFFERINGS	IN/A	123		392	210.7	023	30.9	000	0.9
(Other Programs):									
ATM/Debit Card Program	5,112	5,172	1.2	5,108	-1.2	5,038	-1.4	4,961	-1.5
Business Share Accounts	2,407	2,481	3.1	2,482	0.0	2,556	3.0	2,574	0.7
Check Cashing	3,644	3,716			-0.9	3,679	-0.1	3,638	-1.1
First Time Homebuyer Program	638	669	4.9	-,	0.6	703	4.5	712	1.3
Health Savings Accounts	693	715			3.6	773	4.3	773	0.0
Individual Development Accounts	159	161	1.3		2.5	179	8.5	182	1.7
In-School Branches	324	351	8.3		1.1	373	5.1	380	1.9
Insurance/Investment Sales	1,782	1,804	1.2		0.2	1,830	1.2	1,833	0.2
International Remittances	640	674	5.3	,	1.5	740	8.2	826	
Low Cost Wire Transfers	3,582	3,689			-0.6	4,471	21.9	4,402	
MERGERS/ACQUISITIONS:	3,302	5,000	5.0	3,307	0.0	., 17	20	., 102	5
Completed Merger/Acquisition Qualfiying for									
Business Combo Acctng (FAS 141R)	132	220	66.7	316	43.6	435	37.7	484	11.3
Adjusted Retained Earnings Obtained through				7.0					
Business Combinations	185,424,895	427,882,001	130.8	895,437,226	109.3	1,121,397,621	25.2	1,285,016,042	14.6
Fixed Assets - Capital & Operating Leases									
Aggregate of Future Capital and Operating Lease Pmts									
on Fixed Assets (not discounted to PV)	1,563,728,680	1,686,357,989	7.8	1,733,992,792	2.8	1,676,199,610	-3.3	1,671,193,015	-0.3
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or a	no annualizing)								
** Amount is year-to-date and the related % change ratio is annualized.									
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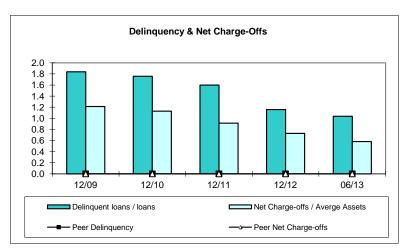
	Inform	nation System	s & Tech	nology					
Return to cover		For Charter :		liciogy					
09/11/2013		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer	Group: A	II * Types Incl	uded: All	Federally Ins	ured
	Count of CU ir					71		,	
	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Jun-2013	% Chg
System Used to Maintain Share/Loan Records									
Manual System (No Automation)	70	74	5.7	66	-10.8	55	-16.7	52	-5.5
Vendor Supplied In-House System	4,938				-4.6	4,405		4,283	-2.8
Vendor On-Line Service Bureau	2,205	,			1.1	2,231	0.3	2,222	-0.4
CU Developed In-House System	67	59		, -	-8.5	26		26	0.0
Other	106				-4.1	102		98	-3.9
CHO	100	30	7.5	34	7.1	102	0.5	30	3.3
Electronic Financial Services									
Home Banking Via Internet Website	4,908	4,887	-0.4	,	-0.8	4,841	-0.1	4,786	-1.1
Audio Response/Phone Based	4,243	4,149			-2.1	3,938		3,874	-1.6
Automatic Teller Machine (ATM)	4,697	4,614		,	-2.1	4,792		4,730	-1.3
Kiosk	348	342			0.6	366		374	2.2
Mobile Banking	431	721		· '	56.2	1,865		2,133	14.4
Other	311	323	3.9	343	6.2	283	-17.5	283	0.0
Services Offered Electronically									
Member Application	1,905	1,916		,	1.0	2,019		2,030	0.5
New Loan	2,919	2,889	-1.0	2,876	-0.4	2,894		2,874	-0.7
Account Balance Inquiry	5,178	5,119	-1.1	5,057	-1.2	5,036	-0.4	4,958	-1.5
Share Draft Orders	4,021	3,982	-1.0	3,941	-1.0	3,912	-0.7	3,875	-0.9
New Share Account	1,182	1,202		, -	2.2	1,291	5.1	1,320	2.2
Loan Payments	4,532	4,494	-0.8	4,456	-0.8	4,442	-0.3	4,402	-0.9
Account Aggregation	474	486	2.5	506	4.1	595	17.6	626	5.2
Internet Access Services	820	831	1.3	856	3.0	947	10.6	952	0.5
e-Statements	3,480	3,571	2.6	3,700	3.6	3,961	7.1	4,000	1.0
External Account Transfers	633	685	8.2	758	10.7	920	21.4	974	5.9
View Account History	4,989	4,959	-0.6	4,912	-0.9	4,884	-0.6	4,825	-1.2
Merchandise Purchase	374	367	-1.9	366	-0.3	365	-0.3	369	1.1
Merchant Processing Services	213	224	5.2	232	3.6	272	17.2	284	4.4
Remote Deposit Capture	233	283	21.5	353	24.7	509	44.2	615	20.8
Share Account Transfers	4,907	4,859	-1.0	4,817	-0.9	4,809	-0.2	4,757	-1.1
Bill Payment	3,744	3,782		3,792	0.3	3,857	1.7	3,851	-0.2
Download Account History	4,248	4,229	-0.4	4,215	-0.3	4,214	0.0	4,184	-0.7
Electronic Cash	221	214			-2.3	243	16.3	247	1.6
Electronic Signature Authentification/Certification	180	193	7.2	232	20.2	357	53.9	440	23.2
Type of World Wide Website Address								·	
Informational	604	593	-1.8	567	-4.4	545	-3.9	513	-5.9
Interactive	473				-1.3	276		231	-16.3
Transactional	4,493	,		,	-0.9	4,557	3.0	4,548	-0.2
Number of Members That Use Transactional Website	30,247,099				8.0	38,912,622		40,526,628	4.1
No Website, But Planning to Add in the Future	34	28	-17.6	28	0.0	22	-21.4	19	-13.6
Type of Website Planned for Future									
Informational	30				4.0	19		16	-15.8
Interactive	1	0				1		1	0.0
Transactional	3	3	0.0	2	-33.3	2	0.0	2	0.0
Miscellaneous									
Internet Access	7,081	6,989	-1.3	6,829	-2.3	6,615	-3.1	6,490	-1.9
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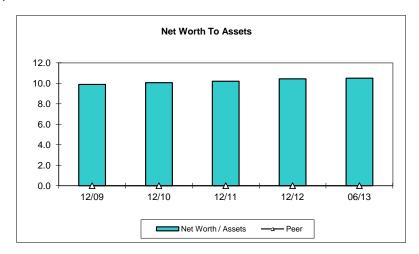
## Return to cover

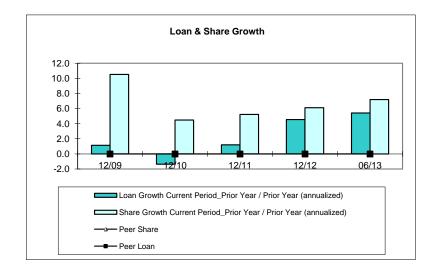
09/11/2013 CU Name: N/A Peer Group: N/A Graphs 1 For Charter : N/A Count of CU : 6681 Asset Range : N/A

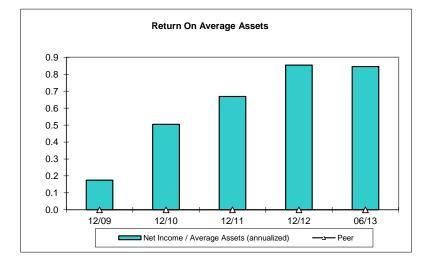
Criteria: Region: Nation \* Peer Group: All \* Types Included: All Federally Insured Credit

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.

Return to cover 09/11/2013 CU Name: N/A Peer Group: N/A Graphs 2 For Charter: N/A Count of CU: 6681 Asset Range: N/A

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

Count of CU in Peer Group: N/A

