Cycle Date: September-2012
Run Date: 12/04/2012
Interval: Annual

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

 Count of CU :
 6888

 Asset Range :
 N/A

 Peer Group Number :
 N/A

 Count of CU in Peer Group :
 N/A

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

^{*}Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range. Peer average ratios are not available for aggregate reports.

The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.

		Summary Financial In	formation	1					
Return to cover		For Charter :							+
12/04/2012		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Types	Included: All Feder	rally Insur	ed Credit Unions (FI	CUs) *
	Count	of CU in Peer Group :						(,
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Sep-2012	% Chg
ASSETS:	Amount	Amount		Amount		Amount		Amount	
Cash & Equivalents	48,513,239,882	67,567,260,369	39.3	74,428,554,469	10.2	95,189,485,614	27.9	95,720,969,913	0.6
TOTAL INVESTMENTS	165,634,094,850	210,751,233,708		238,918,190,902	13.4	256,885,544,090		282,938,866,403	
Loans Held for Sale	1,057,557,989	2,264,461,472		3,212,162,789	41.9	3,304,422,035	2.9	4,355,847,887	
	, , ,	, ,		, ,					
Real Estate Loans	304,539,689,008	309,645,220,594	1.7	309,644,355,862	0.0	313,019,784,879	1.1	318,827,660,652	1.9
Unsecured Loans	58,064,066,550	60,407,162,577	4.0	61,426,922,742	1.7	64,440,469,003		65,884,781,244	
Other Loans	203,391,404,648	202,392,678,487	-0.5	193,636,335,028	-4.3	194,021,856,358		206,406,425,124	
TOTAL LOANS	565,995,160,206	572,445,061,658		564,707,671,885	-1.4	571,482,110,240	1.2	591,118,867,020	
(Allowance for Loan & Lease Losses)	(6,243,240,072)	(8,847,960,252)		(9,424,063,791)	6.5	(8,856,018,455)	-6.0	(8,288,860,845)	
Land And Building	15,138,025,298	16,146,829,848		16,778,875,022	3.9	17,209,959,609		17,525,441,989	
Other Fixed Assets	3,811,710,583	3,549,370,569		3,353,772,790	-5.5	3,367,722,572	0.4	3,467,776,826	
NCUSIF Deposit	4,485,506,891	7,035,680,285		7,469,341,871	6.2	7,784,952,831	4.2	8,017,411,590	
All Other Assets	12,654,730,460	13,697,701,024		14,896,241,675	8.7	15,329,156,639	2.9	18,058,267,004	
TOTAL ASSETS	811,046,786,087	884,609,638,681	9.1	914,340,747,612	3.4	961,697,335,175		1,012,914,587,787	
LIABILITIES & CAPITAL:			-	0			9.1	.,,,,	
Dividends Payable	670,996,054	495,869,040	-26.1	372,974,645	-24.8	318,772,470	-14.5	237,687,732	-25.4
Notes & Interest Payable	37,163,791,405	37,458,132,908		28,640,651,086	-23.5	26,261,978,940		26,053,375,757	
Accounts Payable & Other Liabilities	7,392,737,259	7.274.606.804		7,701,318,962	5.9	9,497,191,974	23.3	11,801,674,596	
Uninsured Secondary Capital and	1,002,101,200	1,21 1,000,001		1,101,010,002	0.0	0,101,101,011	20.0	11,001,011,000	20
Subordinated Debt Included in Net Worth ³	32,412,191	79,042,300	143.9	155,865,823	97.2	247,372,157	58.7	243,341,517	-1.6
TOTAL LIABILITIES	45,259,936,909	45,307,651,052		36,870,810,516		36,325,315,541	-1.5	38,336,079,602	
Share Drafts	73,631,492,212	85,302,112,139		89,875,101,057	5.4	100,643,873,061		109,672,815,231	9.0
Regular shares	178,707,228,999	199,909,175,027	11.9	220,522,271,233	10.3	244,968,932,367	11.1	270,061,392,928	
All Other Shares & Deposits	428,788,520,202	467,460,021,411	9.0	476,006,377,722	1.8	481,796,269,042	1.2	489,998,017,440	
TOTAL SHARES & DEPOSITS	681,127,241,413	752,671,308,577	10.5	786,403,750,012	4.5	827,409,074,470		869,732,225,599	
Regular Reserve	18,764,784,347	18,894,258,275		19,121,765,605	1.2	19,184,211,056		19,179,542,632	
Other Reserves	7,211,118,623	8,209,740,775		9,224,938,318	12.4	11,405,184,945		13,139,369,777	
Undivided Earnings	58,683,704,795	59,526,680,002		62,719,483,161	5.4	67,373,549,163	7.4	72,527,370,177	7.6
TOTAL EQUITY	84,659,607,765	86,630,679,052		91,066,187,084	5.1	97,962,945,164		104,846,282,586	
TOTAL LIABILITIES, SHARES, & EQUITY	811,046,786,087	884,609,638,681	9.1	914,340,747,612	3.4	961,697,335,175	5.2	1,012,914,587,787	
INCOME & EXPENSE	011,010,100,001	001,000,000,001	0.1	014,040,747,012	0.1	001,007,000,170	0.2	1,012,014,007,707	0.0
Loan Income*	36,187,454,379	35,741,349,046	-1.2	34,463,227,545	-3.6	32,713,737,943	-5.1	23,800,207,962	-3.0
Investment Income*	7,754,133,448	6,263,465,437		5,626,474,146	-10.2	5,226,731,282	-7.1	3,537,462,849	
Other Income*	10,528,830,667	11,499,585,716		11,965,626,436	4.1	12,157,121,155		10,257,422,789	
Total Employee Compensation & Benefits*	13,282,643,992	13,686,940,330		13,993,073,739	2.2	14,485,050,269		11,438,930,084	
Temporary Corporate CU Stabilization	10,202,010,002	10,000,010,000	0.0	10,000,010,100		14,100,000,200	0.0	11,100,000,001	0.0
Expense & NCUSIF Premiums*/2	N/A	3,079,129,333		1,974,904,537	-35.9	1,893,519,056	-4.1	741,585,891	-47.8
Total Other Operating Expenses*	14,880,388,090	13,312,484,491	-10.5	13,624,281,127	2.3	14,205,998,410		11,242,154,380	5.5
Non-operating Income & (Expense)*	-568,414,217	-996,679,250		-1,947,370	99.8	124,408,265		279,567,868	
NCUSIF Stabilization Income*	N/A	3,404,721,277		1,011,452		0	,	0	
Provision for Loan/Lease Losses*	7,037,840,845	9,556,087,379		7,038,018,046		4,673,750,083		2,614,862,206	
Cost of Funds*	19,102,204,972	14,790,180,713		10,886,013,648		8,688,332,923		5,485,895,675	
NET INCOME (LOSS) EXCLUDING STABILIZATION	10,102,204,312	1-1,700,100,710	22.0	10,000,010,040	20.7	0,000,002,920	20.2	5, 105,055,075	10.0
EXPENSE & NCUSIF PREMIUM*/1	N/A	4,566,749,313		6,511,994,197	42.6	8,168,866,960	25.4	7,092,819,123	15.8
Net Income (Loss)*	-401,073,622	1,487,619,980		4,538,101,112		6,275,347,904		6,351,233,232	
TOTAL CU's	7,806	7,554		7,339		7,094		6,888	
* Income/Expense items are year-to-date while the related %change	,	1,004	-5.2	1,339	2.0	7,094	-0.0	0,000	-2.9
# Means the number is too large to display in the cell	ranos are armualizeu.								-
 Prior to September 2010, this account was named Net Income (Los 	c) Potoro NCLICIE Ctobili	on Evnonco From Dana	mhor 2010	forward NCLICIE Ctabiling	tion Incom-	if any is evaluated	1		
Prior to September 2010, this account was named Net Income (Los Prior to September 2010, this account was named NCUSIF Stabiliz									
and NCUSIF Premiums.	ation Expense. For Decembe	or 2010 and itiward, itils a	account intel	ados reinporary Corporal	oo olabiili	Lation Expense			
³ December 2011 and forward includes "Subordinated Debt Included	in Net Worth "							1. Summary	Financial

		Ratio A	Analysis						
Return to cover		For Charter :							
12/04/2012		Count of CU:	6888						
CU Name: N/A		Asset Range :							L
Peer Group: N/A			Region: Natio	n * Peer Group		Included: All F	ederally Insur		ons (FICUs) *
	Count of CU in	Peer Group :	N/A		Dec-2011			Sep-2012	
	Dec-2008	Dec-2009	Dec-2010	Dec-2011	PEER Avg	Percentile**	Sep-2012	PEER Avg	Percentile*
CAPITAL ADEQUACY					9			9	
Net Worth/Total Assets	10.61	9.89	10.06	10.21	N/A	N/A	10.31	N/A	N/A
Net Worth/Total AssetsIncluding Optional	40.04	0.00	40.00	40.04	K1/A	K1/A	40.04	K1/A	B1/A
Total Assets Election (if used) Total Delinquent Loans / Net Worth ³	10.64 9.05	9.92 12.03		10.24 9.30	N/A N/A		10.34 6.65	N/A N/A	
Solvency Evaluation (Estimated)	112.42	111.52		111.87	N/A		112.08	N/A	N/A
Classified Assets (Estimated) / Net Worth	7.34	10.14		9.04	N/A	N/A	7.96	N/A	N/A
ASSET QUALITY									
Delinquent Loans / Total Loans ³	1.38	1.84		1.60	N/A	N/A	1.17	N/A	N/A
* Net Charge-Offs / Average Loans	0.85	1.21		0.91	N/A		0.73	N/A	N/A
Fair (Market) HTM Invest Value/Book Value HTM Invest.	100.76	100.21		101.33	N/A		101.52	N/A	N/A
Accum Unreal G/L On AFS/Cost Of AFS Delinquent Loans / Assets 3	-0.01 0.96	0.56 1.19		1.25 0.95	N/A N/A		1.58 0.69	N/A N/A	N/A N/A
EARNINGS	0.96	1.19	1.09	0.95	IN/A	IN/A	0.09	IN/A	IN/F
* Return On Average Assets	-0.05	0.18	0.50	0.67	N/A	N/A	0.86	N/A	N/A
* Return On Average Assets Excluding Stabilization	5.00	0.10	5.50	0.07	,//	.,,,	5.50	.,,,,	.4//
Income/Expense & NCUSIF Premium ²	N/A	0.14		0.87	N/A		0.96	N/A	N/A
* Gross Income/Average Assets	6.96	6.31		5.34	N/A		5.08	N/A	N/A
* Yield on Average Loans	6.61	6.28		5.76	N/A		5.46	N/A	N/A
* Yield on Average Investments	3.93 1.34	2.63 1.36		1.61	N/A N/A	N/A	1.32 1.39	N/A N/A	N/A N/A
* Fee & Other Op.Income / Avg. Assets * Cost of Funds / Avg. Assets	2.44	1.36		0.93	N/A N/A	N/A N/A	0.74	N/A N/A	N/A
* Net Margin / Avg. Assets	4.52	4.57		4.41	N/A		4.34	N/A	N/A
* Operating Exp./ Avg. Assets	3.60	3.55		3.26	N/A		3.16	N/A	N/A
* Provision For Loan & Lease Losses / Average Assets	0.90	1.13	0.78	0.50	N/A	N/A	0.35	N/A	N/A
* Net Interest Margin/Avg. Assets	3.17	3.21	3.25	3.12	N/A	N/A	2.95	N/A	N/A
Operating Exp./Gross Income	51.70	56.22	56.85	61.05	N/A	N/A	62.30	N/A	N/A
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets 1	0.05	0.57	2.50	2.54	\$1/A	F1/A	0.40	F1/A	A1/A
* Net Operating Exp. /Avg. Assets	2.65 2.73	2.57 2.72		2.51 2.52	N/A N/A		2.40 2.43	N/A N/A	N/A N/A
ASSET / LIABILITY MANAGEMENT	2.73	2.12	2.01	2.02	IN/A	N/A	2.43	IN/A	IN/F
Net Long-Term Assets / Total Assets	31.82	31.50	32.98	32.41	N/A	N/A	32.93	N/A	N/A
Reg. Shares / Total Shares & Borrowings	24.90	25.32		28.70	N/A		30.15	N/A	N/A
Total Loans / Total Shares	83.10	76.06		69.07	N/A		67.97	N/A	N/A
Total Loans / Total Assets	69.79	64.71		59.42	N/A		58.36	N/A	
Cash + Short-Term Investments / Assets	14.67	16.80		17.30	N/A	N/A	17.07	N/A	N/A
Total Shares, Dep. & Borrs / Earning Assets	93.00	93.71 36.12		93.26	N/A N/A	N/A N/A	93.13 42.40	N/A N/A	N/A N/A
Reg Shares + Share Drafts / Total Shares & Borrs Borrowings / Total Shares & Net Worth	35.15 4.78	36.12 4.40		40.50 2.81	N/A N/A		42.40 2.66	N/A N/A	N/A
Supervisory Interest Rate Risk Threshold / Net Worth	256.23	268.10		262.96	N/A		262.90	N/A	
PRODUCTIVITY			2: 2:20		.,,,,			,, (
Members / Potential Members	6.80	6.57		5.97	N/A	N/A	5.85	N/A	N/A
Borrowers / Members	50.81	51.01		49.84	N/A		49.74	N/A	N/A
Members / Full-Time Employees	372.72	382.58		388.64	N/A		387.70	N/A	N/A
Avg. Shares Per Member	\$7,690	\$8,375		\$9,010	N/A		\$9,264	N/A	
Avg. Loan Balance * Salary And Benefits / Full-Time Empl.	\$12,575 \$55,891	\$12,487 \$58,263		\$12,486 \$61,304	N/A N/A	N/A N/A	\$12,660 \$62,984	N/A N/A	N/A N/A
OTHER RATIOS	φυυ,091	ψ00,203	ψυ9,400	ψ01,304	IN/A	IV/A	ψ02,904	IN/A	IN/F
* Net Worth Growth	-0.08	1.71	5.08	6.81	N/A	N/A	8.48	N/A	N/A
* Market (Share) Growth	7.71	10.50		5.21	N/A		6.82	N/A	
* Loan Growth	7.08	1.14		1.20	N/A	N/A	4.58	N/A	N/A
* Asset Growth	7.43			5.18	N/A		7.10	N/A	
* Investment Growth	10.81			12.60	N/A		10.47	N/A	
* Membership Growth	2.02		0.68	1.49	N/A	N/A	2.98	N/A	N/A
Annualization factor: March = 4; June = 2; September = 4/3; Decem			lata						
*Percentile Rankings and Peer Average Ratios are produced once a quarte Subsequent corrections to data after this date are not reflected in the Perc				xt cycle.					
Percentile Rankings show where the credit union stands in relation to its pe peer group are arranged in order from highest (100) to lowest (0) value. T the entire range of ratios. A high or low ranking does not imply good or to onclusions as to the importance of the percentile rank to the credit union's	ers in key areas o he percentile rank ad performance. I financial performa	f performance. ing assigned to However, when ance.	To arrive at the petthe credit union is reviewed in relation	ercentile ranking a measure of the	ne relative stand	ling of that ratio			
¹ For periods before 2004, the Fixed Assets & Foreclosed and Repossessec ² Prior to September 2010, this ratio was named Return on Assets Prior to N From December 2010 forward, NCUSIF Premium Expense is also exclude	NCUSIF Stabilizati								
³ The NCUA Board approved a regulatory/policy change in May 2012 revisir This policy change may result in a decline in delinquent loans reported as	ng the delinquency	reporting requir	rements for troubl	ed debt restructi	ured (TDR) loans	S.			2. Ratio

Fac Charter: MA		1 :	Supplemental	Ratio Analysis		
20 Name: NA	Return to cover		• • • • • • • • • • • • • • • • • • • •			
20 Name: NA	12/04/2012					
Page Courter CH Page						
Dec-2008 Dec-2009 Dec-2011					* Peer Grou	p: All * Types
Particle Charles De 2 to 1 Total Charles (Carles Delinquent > 2 Mol Charles Charles Delinquent > 2 Mol Total Charles (Carles Delinquent > 2 Mol Total Charles	·	Count of CU in				
Particle Charles De 2 to 1 Total Charles (Carles Delinquent > 2 Mol Charles Charles Delinquent > 2 Mol Total Charles (Carles Delinquent > 2 Mol Total Charles			•			
Tredit Cards Do = 2 Mor / Total Cried Card Loans 1,88 2,06 1,54 1,15 1,05		Dec-2008	Dec-2009	Dec-2010	Dec-2011	Sep-2012
All Charles Chains Delinquent > 2 Mo / Total All Other Loans 1.55 1.59 1.31 1.11 0.05	OTHER DELINQUENCY RATIOS 1					
	Credit Cards DQ > 2 Mo / Total Credit Card Loans	1.88	2.06	1.54	1.15	0.95
Modified Consumer Line Not Secured by RE > 2 Mo / Modified Consumer Line Not Secured by RE	All Other Loans Delinquent > 2 Mo / Total All Other Loans	1.55	1.59	1.31	1.11	0.84
Indigene 1.2 Mo. Total Indigene Lons 1.56 1.47 1.17 0.97	Leases Receivable Delinquent > 2 Mo / Total Leases Receivable	0.84	0.86	0.33	0.36	0.15
Participation Loans Delinquent > 2 Mo / Total Participation Loans 3.02 3.47 3.96 4.15 1.5	Modified Consumer Lns Not Secured by RE > 2 Mo / Modified Consumer Lns Not Secured by RE	N/A	N/A	11.87	10.77	6.27
Susiness Loans Delinquent > 2 Mo / Total Business Loans Less Unfund Comm	Indirect Loans Delinquent > 2 Mo / Total Indirect Loans	1.56		1.17	0.97	0.73
Submers Loans Delinquent > 2 Mo / Total Business Loans Less Unfund Corm	Participation Loans Delinquent > 2 Mo / Total Participation Loans					1.97
Modified Business Lns Not Secured by RE > 2 Mo / Modified Business Lns Not Secured by RE NA NA 12.65 26.84 25.5						3.51
Allowance for Loan & Lease Losses to Delinquent Loans 80.11 84.01 94.89 86.91 119; SEAL ESTATE LOAN DELINQUENCY 1 188 1.76 1.75 1.85 1.76 1.76 1.85 1.76 1.75 1.85 1.76 1.76 1.85 1.76 1.76 1.85 1.76 1.75 1.85 1.76 1.76 1.85 1.76 1.76 1.85 1.76 1.75 1.85 1.76 1.75 1.85 1.76 1.75 1.85 1.76 1.75 1.85 1.76 1.75 1.85 1.76 1.75 1.85 1.76 1.75 1.85 1.76 1.75 1.85 1.76 1.75 1.85 1.76 1.75 1.85 1.76 1.75 1.85 1.75 1.85 1.75 1.85 1.75 1.85 1.75 1.85 1.75 1.85 1.75 1.85 1.75 1.85 1.85 1.75 1.85 1.75 1.85 1.75 1.85 1.75 1.85 1.75 1.85 1.85 1.75 1.85 1.85 1.75 1.85 1.85 1.75 1.85 1.85 1.75 1.85 1.85 1.75 1.85 1.85 1.75 1.85 1.85 1.75 1.85 1.85 1.75 1.85 1.85 1.85 1.85 1.75 1.85						2.54
SEAL STATE LOAN DELINQUENCY						25.94
Ist Mortgage Fixed and Hybrid Balloon (- 5 years) Delinquent > 2 Mo		80.11	84.01	94.89	96.91	119.35
Trotal *Tat Mag Fixed and *Hybrid/Balloon (5 years) Delinquent > 2 Mo						
Ist Mortgage Adjustable Rate and Hybrid/Balloon (c.5 years) Delinquent > 2 Mo 7 Total 1st My Agustable Rate and Hybrid/Balloon (cas by years of the property o		0.04	1 71	1 80	1 76	1 23
Trotal 1st Mig Adjustable Rate and HybridiBalloon < 5 years 1.91 3.16 3.29 3.21 2.1		0.94	1.71	1.09	1.70	1.23
Dither Read Estatie Fixed-Hybrid/Esiloon Loans Delinquent > 2 Mo		1.91	3.15	3.29	3.21	2.19
Dither Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans 1,07 1,39 1,26 1,15 1,05	Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo					
Interest Only and Payment Option First Mortgage Loans Delinquent > 2 Mo						1.57
Total Northy and Pmt Opt First Mitg Loans 3,71 6,32 7,51 7,03 5,5 Total Modified Ist and Other RE > 24.78 22.33 20,56 17,63 3,5 Modified RE Lns also Reported as Business Loans > 2 Mo Del / Total Modified RE Lns also Reported as Business Loans 20,21 29,50 24,71 20,39 13,8 Total Modified RE Lns also Reported as Business Loans 20,21 29,50 24,71 20,39 13,8 Total Real Estate Loans DO > 1 Mo / Total Real Estate Loans 2,26 3,32 3,40 3,15 2,2 Total Modified RE Lns also Reported as Business Loans 2,26 3,32 3,40 3,15 2,2 Total Modified RE Lns also Reported as Business Loans 2,26 3,32 3,40 3,15 2,2 Total Modified RE Lns also Reported as Business Loans 2,26 3,32 3,40 3,15 2,2 Total Modified RE Lns also Reported as Business Loans 2,20 2,00 2,10 2,00 1,4 MISCELLANEOUS LOAN LOSS RATIOS 2,00 2,10 2,00 1,4 MISCELLANEOUS LOAN LOSS RATIOS 2,20 2,00 2,00 2,00 2,00 2,00 2,00 MISCELLANEOUS LOAN LOSS RATIOS 2,20 2,30 4,16 3,02 2,3 3,00 4,16 3,02 2,3 3,00 4,16 3,02 2,3 3,00 4,16 3,02 2,3 3,00 4,16 3,02 2,3 3,00 4,16 3,02 2,3 3,00 4,16 3,02 2,3 3,00 4,16 3,02 2,3 3,00 4,16 3,02 2,3 3,00 4,16 3,02 2,3 3,00 4,16 3,02 2,3 3,00 4,16 3,02 2,3 3,00 4,16 3,02 2,3 3,00 4,16 3,02 2,3 3,00 4,16 3,02 2,00 3,00 4,00 3		1.07	1.39	1.26	1.15	0.96
Total Modified Fits and Other RE > 2 No Del / Total Modified Sts and Other RE 21.78 22.33 20.56 17.63 9.7		2.74	6.22	7.51	7.02	F F6
Modified RE Lns also Reported as Business Loans > 2 MD Del 7 Ional Modified RE Lns also Reported as Business Loans 20,21 29,50 24,71 20,39 13,8 13,6 13,6 13,6 14,						
Total Modified RE Lins also Reported as Business Loans 20,21 29,50 24,71 20,39 13,55 10,61 10,		21.70	22.33	20.56	17.03	9.71
Total Real Estate Loans DQ > 1 Mo / Total Real Estate Loans 2.26 3.32 3.40 3.15 2.5		20.21	29.50	24.71	20.39	13.69
March State Loans DQ > 2 Mo / Total Real Estate Loans State Loans State Stat	Total Real Estate Loans DQ > 1 Mo / Total Real Estate Loans					2.36
MISCEL LANEOUS LOAN LOSS RATIOS	Total Real Estate Loans DQ > 2 Mo / Total Real Estate Loans					1.45
Net Charge Offs - Credit Cards / Avg All Other Loans 2.83 4.30 4.16 3.02 2.50 Net Charge Offs - All Other Loans / Avg All Other Loans 3.08 0.75 Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans 0.29 0.55 0.64 0.62 0.50 Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans 0.29 0.55 0.64 0.62 0.50 Net Charge Offs - Souther Ret Loans / Avg Int Mortgage Loans 0.12 0.27 0.36 0.40 0.3 Net Charge Offs - Other Ret Loans / Avg Other REt Loans 0.64 1.19 1.33 1.21 1.00 Net Charge Offs - Other Ret Loans / Avg Other REt Loans 0.64 1.19 1.33 1.21 1.00 Net Charge Offs - Interest Only and Payment Option First Mortgage Loans 0.34 0.86 1.50 1.88 1.7 Net Charge Offs - Interest Only and Payment Option First Mortgage Loans 0.34 0.86 1.50 1.88 1.7 Net Charge Offs - Leases Receivable / Avg Leases Receivable 2.07 2.39 2.04 0.59 0.1 Net Charge Offs - Participation Loans / Avg Member Business Loans 1.40 1.72 1.19 0.82 0.6 Net Charge Offs - Member Business Loans / Avg Member Business Loans 0.46 0.68 0.81 0.98 0.7 **SPECIALIZED LENDING RATIOS** Ordirect Loans Cutstanding / Total Loans 1.315 13.26 12.66 12.37 12.9 Participation Loans Outstanding / Total Loans 1.96 2.17 2.20 2.28 2.3 Participation Loans Sold YTD / Total Loans Granted YTD 1.27 0.95 0.95 1.29 1.3 Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets 0.25 0.24 0.21 0.31 0.3 Coans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD 0.13 0.28 0.74 0.71 0.8 **EAL ESTATE LENDING RATIOS** Total Fixed Rate Real Estate / Total Loans Granted YTD 0.71 0.8 0.95 0.9	MISCELLANEOUS LOAN LOSS RATIOS					
Net Charge Offs - All Other Loans Avg All Other Loans Avg Total Real Estate Loans O.29 0.55 0.64 0.62 0.55 Net Charge Offs - Total Real Estate Loans Avg Total Real Estate Loans O.29 0.55 0.64 0.62 0.55 Net Charge Offs - Other RE Loans Avg 1st Mortgage Loans O.40 0.3 0.64 0.19 0.33 0.40 0.3 Net Charge Offs - Other RE Loans Avg Other RE Loans O.64 0.64 0.64 0.64 0.65 Net Charge Offs - Interest Only and Payment Option First Mortgage Loans O.64 0.64 0.68 0.86 0.50 0.64 0.65 Avg Interest Only and Payment Option First Mortgage Loans O.34 0.86 0.86 1.50 1.88 1.7 Net Charge Offs - Indirect Loans Avg Indirect Loans O.34 0.86 0.86 1.50 0.86 0.81 Net Charge Offs - Indirect Loans Avg Indirect Loans O.34 0.86 0.81 0.99 0.65 Net Charge Offs - Indirect Loans Avg Indirect Loans O.34 0.86 0.81 0.99 0.65 Net Charge Offs - Indirect Loans Avg Member Business Loans 0.83 0.07 0.18 0.22 0.65 Net Charge Offs - Member Business Loans Avg Member Business Loans 0.83 0.07 0.18 0.25 0.26 Net Charge Offs - Member Business Loans Avg Member Business Loans 0.83 0.07 0.18 0.25 0.24 0.21 0.25 0.24 0.21 0.25 0.24 0.21 0.25 0.24 0.21 0.25 0.24 0.25 0.25 0.24 0.25 0.2	Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	18.88	20.78	23.71	23.86	21.47
Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans 0.29 0.55 0.64 0.62 0.55 Net Charge Offs - Ist Mortgage Loans / Avg 1st Mortgage Loans 0.64 1.19 1.33 1.21 1.05 Net Charge Offs - Other RE Loans / Avg Other RE Loans 0.64 1.19 1.33 1.21 1.05 Net Charge Offs - Other RE Loans / Avg Other RE Loans 0.64 0.68 1.50 1.88 1.75 Net Charge Offs - Interest Only and Payment Option First Mortgage Loans 0.34 0.86 1.50 1.88 1.75 Net Charge Offs - Leases Receivable / Avg Leases Receivable 2.07 2.39 2.04 0.59 0.15 Net Charge Offs - Leases Receivable / Avg Leases Receivable 2.07 2.39 2.04 0.59 0.15 Net Charge Offs - Horizontal Dans / Avg Indirect Loans 0.81 1.70 1.19 0.82 0.65 Net Charge Offs - Participation Loans / Avg Indirect Loans 0.83 1.07 1.18 1.32 1.25 Net Charge Offs - Member Business Loans / Avg Member Business Loans 0.46 0.68 0.81 0.98 0.75 Net Charge Offs - Member Business Loans / Avg Member Business Loans 0.46 0.68 0.81 0.98 0.75 SPECIALIZED LEDNING RATIOS 1.26 1.26 1.26 1.27 1.20	* Net Charge Offs - Credit Cards / Avg Credit Card Loans	2.83	4.30	4.16	3.02	2.32
Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans 0.12 0.27 0.36 0.40 0.5	* Net Charge Offs - All Other Loans / Avg All Other Loans	1.28	1.65	1.33	0.98	0.75
Net Charge Offs - Other RE Loans / Avg Other RE Loans 0.64 1.19 1.33 1.21 1.00	* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans					0.53
Net Charge Offs - Interest Only and Payment Option First Mortgage Loans		0.12	0.27	0.36	0.40	0.37
Avg Interest Only and Payment Option First Mortgage Loans 1.88 1.7 Net Charge Offs - Leases Receivable 2.07 2.39 2.04 0.59 0.1 Net Charge Offs - Indirect Loans Avg Indirect Loans 1.40 1.72 1.19 0.82 0.6 Net Charge Offs - Indirect Loans Avg Indirect Loans 1.40 1.72 1.19 0.82 0.6 Net Charge Offs - Participation Loans / Avg Participation Loans 3.10 1.18 1.32 1.2 Net Charge Offs - Member Business Loans Avg Member Business Loans 0.83 1.07 1.18 1.32 1.2 Net Charge Offs - Member Business Loans / Avg Member Business Loans 0.46 0.68 0.81 0.98 0.7 Net Charge Offs - Member Business Loans / Avg Member Business Loans 0.46 0.68 0.81 0.98 0.7 Net Charge Offs - Member Business Loans / Avg Member Business Loans 0.46 0.68 0.81 0.98 0.7 Net Charge Offs - Member Business Loans / Avg Member Business Loans 0.46 0.68 0.81 0.98 0.7 Net Charge Offs - Member Business Loans / Avg Member Business Loans 0.46 0.68 0.81 0.98 0.7 Net Charge Offs - Member Business Loans / Avg Member Business Loans 0.46 0.68 0.81 0.98 0.7 Net Charge Offs - Member Business Loans / Avg Member Business Loans 0.46 0.68 0.81 0.98 0.7 Participation Loans Outstanding / Total Loans 0.7 0.95 0.95 1.29 1.3 Participation Loans Outstanding / Total Loans Granted YTD 0.12 0.25 0.24 0.21 0.31 0.2 0.25 0.95 1.29 1.3 0.3 Participation Loans Sold YTD / Total Loans Granted YTD 0.13 0.28 0.74 0.71 0.8 Participation Loans Sold YTD / Total Loans Granted YTD 0.13 0.28 0.74 0.71 0.8 Participation Loans Sold YTD / Total Loans Granted YTD 0.13 0.28 0.74 0.71 0.8 Participation Loans Sold YTD / Total Loans Granted YTD 0.13 0.28 0.74 0.71 0.8 Participation Loans Sold YTD / Total Loans Granted YTD 0.13 0.28 0.74 0.71 0.8 Participation Loans Sold YTD / First Mortgages / Total Assets 0.93 0.80 0.66		0.64	1.19	1.33	1.21	1.00
Net Charge Offs - Leases Receivable / Avg Leases Receivable 2.07 2.39 2.04 0.59 0.1				. ==		. =0
Net Charge Offs - Indirect Loans / Avg Indirect Loans 1.40 1.72 1.19 0.82 0.6						1.79
Net Charge Offs - Participation Loans / Avg Participation Loans 0.83 1.07 1.18 1.32 1.2						0.18
Net Charge Offs - Member Business Loans / Avg Member Business Loans 0.46 0.68 0.81 0.98 0.78	· ·					
### SPECIALIZED LENDING RATIOS ### color of the color of						
13.15 13.26 12.66 12.37 12.56 13.15 13.26 12.66 12.37 12.56 13.15 13.26 13.26 13.26 13.37 13.26 13.37 13.26 13.26 13.37 13.37 13.37 13.37 13.37 13.37 13.38 13.3		0.40	0.00	0.61	0.96	0.77
Participation Loans Outstanding / Total Loans Participation Loans Outstanding / Total Loans Granted YTD Participation Loans Purchased YTD / Total Loans Granted YTD Participation Loans Sold YTD / Total Assets 0.25 0.24 0.21 0.31 0.3 1.29 1.3 Participation Loans Sold YTD / Total Assets 0.25 0.24 0.21 0.31 0.3 103 103 103 103 103 103 103 103 103 10		13 15	13.26	12.66	12 37	12.93
Participation Loans Purchased YTD / Total Loans Granted YTD Participation Loans Sold YTD / Total Assets 0.25 O.24 0.21 0.31 0.3 Iotal Business Loans (NMBLB) Less Unfunded Commitments / Total Assets 3.72 3.78 3.89 3.89 3.83						2.32
Participation Loans Sold YTD / Total Assets 0.25	-					1.34
Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets 3.72 3.78 3.89 3.88 3.80	'					0.33
Coans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD 0.13 0.28 0.74 0.71 0.88	Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets					3.83
REAL ESTATE LENDING RATIOS	Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD					0.83
Total Fixed Rate Real Estate / Total Assets 23.91 22.25 21.38 20.66 20.1	REAL ESTATE LENDING RATIOS					
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD 26.70 33.75 31.48 28.35 33.48 28.35 27.61	Total Fixed Rate Real Estate / Total Assets	23.91	22.25	21.38	20.66	20.17
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD 27.61 54.08 51.87 46.62 53.0 nterest Only & Payment Option First Mortgages / Total Assets 0.93 0.80 0.66 0.52 0.4 nterest Only & Payment Option First Mortgages / Net Worth 8.75 8.05 6.51 5.04 4.3 MISCELLANEOUS RATIOS Mortgage Servicing Rights / Net Worth 0.51 0.79 0.88 0.82 0.82 0.82 0.82 0.82 0.83 0.82 0.82 0.83 0.84 87.83 Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing) "Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios. # Means the number is too large to display in the cell The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.	Total Fixed Rate Real Estate / Total Loans	34.26	34.38	34.61	34.77	34.57
Interest Only & Payment Option First Mortgages / Total Assets 0.93 0.80 0.66 0.52 0.4	Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	26.70	33.75	31.48	28.35	33.48
Interest Only & Payment Option First Mortgages / Net Worth MISCELLANEOUS RATIOS Mortgage Servicing Rights / Net Worth O.51 O.79 O.88 O.82 O.8 Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing) **Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios. **Means the number is too large to display in the cell The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.	First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	27.61			46.62	53.06
MISCELLANEOUS RATIOS Mortgage Servicing Rights / Net Worth Journal Commitments / Cash & ST Investments Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing) **Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios. **Means the number is too large to display in the cell The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.	Interest Only & Payment Option First Mortgages / Total Assets					0.45
Mortgage Servicing Rights / Net Worth O.51 O.79 O.88 O.82 O.8 Jnused Commitments / Cash & ST Investments Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing) *Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios. # Means the number is too large to display in the cell The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.	Interest Only & Payment Option First Mortgages / Net Worth	8.75	8.05	6.51	5.04	4.33
Jnused Commitments / Cash & ST Investments Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing) *Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios. # Means the number is too large to display in the cell The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.	MISCELLANEOUS RATIOS					
Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing) "Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios. Means the number is too large to display in the cell The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.						0.82
*Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios. # 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.		119.90	94.40	94.71	86.84	87.81
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.						
The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.						
The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.		1				
	The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for This policy change may result in a decline in delinquent loans reported as of June 2012.	troubled debt restru	ctured (TDR) lo	ans.	3 6	omental Datics

		Asse	ets						T
Return to cover		For Charter :							
12/04/2012		Count of CU:	6888						
CU Name: N/A		Asset Range :							
Peer Group: N/A	_			Nation * Peer Group:	All * Type	es Included: All Feder	ally Insui	red Credit Unions (FIC	CUs) *
	Count o	f CU in Peer Group :	N/A						
	Dec-2008	Dec-2009	% Chg	Dec-2010	9/ Cha	Dec-2011	% Chg	Sep-2012	% Chg
ASSETS	Dec-2006	Dec-2009	% City	Dec-2010	% City	Dec-2011	% City	3ep-2012	76 City
CASH:									
Cash On Hand	7,779,451,967	7,556,842,953	-2.9	7,666,034,660	1.4	7,932,027,895	3.5	7,650,526,551	-3.5
Cash On Deposit	34,062,501,596	53,277,252,445		60,647,446,626		81,789,086,808		82,847,788,900	_
Cash Equivalents	6,671,286,319	6,733,164,971	0.9	6,115,073,183	-9.2	5,468,370,911	-10.6	5,222,654,462	
TOTAL CASH & EQUIVALENTS	48,513,239,882	67,567,260,369	39.3	74,428,554,469	10.2	95,189,485,614	27.9	95,720,969,913	0.6
INVESTMENTS:									
Trading Securities	374,436,481	956,703,729	155.5	953,534,441	-0.3	1,194,477,918	25.3	1,176,901,805	
Available for Sale Securities	74,581,181,680	97,231,392,503		129,768,101,486		149,168,068,604	14.9	168,431,897,548	_
Held-to-Maturity Securities	25,595,520,315	34,808,926,541	36.0	42,544,253,062	22.2	49,313,539,843		53,511,351,240	_
Deposits in Commercial Banks, S&Ls, Savings Banks	27,631,456,107	36,961,330,960	33.8	42,087,802,500	13.9	43,723,274,761	3.9	47,270,247,791	8.1
Loans to, Deposits in, and Investments in Natural Person Credit Unions ²	4 000 000 570	4 000 450 070		0.407.000.040	0.4	0.040.004.004	0.0	0.070.000.005	
Total MCSD/Nonperpetual Contributed Capital and	1,880,839,578	1,963,458,072	4.4	2,127,836,210	8.4	2,316,891,304	8.9	2,378,880,905	2.7
PIC/Perpetual Contributed Capital	2,895,519,963	1.364.848.683	-52.9	1,058,410,752	-22.5	1,477,362,867	39.6	1,583,293,577	7.2
All Other Investments in Corporate Cus	28,733,363,102	32,173,961,533		15,999,012,491	-50.3	4,645,829,769		2,966,245,019	_
All Other Investments ²	3,941,777,624	5,290,611,687	34.2	4,379,239,960	-17.2	5,046,099,024	15.2	5,620,048,518	
TOTAL INVESTMENTS	165,634,094,850	210,751,233,708	27.2	238,918,190,902	13.4	256,885,544,090			_
TOTAL INVESTMENTS	100,004,004,000	210,731,233,700	21.2	230,310,130,302	10.4	230,003,344,030	7.0	202,330,000,403	10.1
LOANS HELD FOR SALE	1,057,557,989	2,264,461,472	114.1	3,212,162,789	41.9	3,304,422,035	2.9	4,355,847,887	31.8
LOANS AND LEASES:									
Unsecured Credit Card Loans	32,716,340,222	34,865,760,517	6.6	35,945,062,481	3.1	37,382,433,907	4.0	37,829,598,420	1.2
All Other Unsecured Loans/Lines of Credit	25,347,726,328	25,541,402,060	0.8	25,468,631,986		, , ,	0.3	, , ,	
Short-Term, Small Amount Loans (STS) (FCUs only)	N/A	N/A		13,228,275		18,480,889		17,275,378	
Non-Federally Guaranteed Student Loans	N/A	N/A		N/A		1,485,176,726		1,907,578,027	
New Vehicle Loans	81,525,938,454	75,233,140,158		62,872,028,885		58,268,230,856			
Used Vehicle Loans	94,279,699,948	98,173,760,452		101,541,355,132	3.4	106,758,912,420		113,984,540,357	
1st Mortgage Real Estate Loans/Lines of Credit	207,990,512,866	217,309,088,806		223,279,281,282	2.7	233,063,728,047		, , ,	_
Other Real Estate Loans/Lines of Credit Leases Receivable	96,549,176,142 743,449,842	92,336,131,788 600,743,902	-4.4 -19.2	86,365,074,580 452,135,399	-6.5 -24.7	79,956,056,832			_
Total All Other Loans/Lines of Credit	26,842,316,404	28,385,033,975		28,770,815,612	1.4	435,669,350 28,559,043,732		29,970,317,454	_
TOTAL LOANS	565,995,160,206	572,445,061,658	1.1	564,707,671,885	-1.4	571,482,110,240		591,118,867,020	_
(ALLOWANCE FOR LOAN & LEASE LOSSES)	(6,243,240,072)	(8,847,960,252)	41.7	(9,424,063,791)	6.5	(8,856,018,455)	-6.0		
Foreclosed Real Estate	684,472,382	1,160,746,171	69.6	1,612,654,896		1,587,011,571	-1.6		
Repossessed Autos	311,124,254	302,046,542		208,997,324	-30.8	176,349,870		157,072,504	
Foreclosed and Repossessed Other Assets	20,128,237	38,499,115		33,496,857	-13.0	33,020,844	-1.4	24,952,754	_
TOTAL FORECLOSED and REPOSSESSED ASSETS 1	1,015,724,873	1,501,291,828		1,855,149,077	23.6	1,796,382,285		1,624,172,018	
Land and Building	15,138,025,298	16,146,829,848	6.7	16,778,875,022	3.9	17,209,959,609		17,525,441,989	1.8
Other Fixed Assets	3,811,710,583	3,549,370,569	-6.9	3,353,772,790	-5.5	3,367,722,572	0.4	3,467,776,826	3.0
NCUA Share Insurance Capitalization Deposit	4,485,506,891	7,035,680,285	56.9	7,469,341,871	6.2	7,784,952,831	4.2	8,017,411,590	3.0
Identifiable Intangible Assets	N/A	137,848,144		211,081,443	53.1	200,666,897	-4.9	, ,	
Goodwill	N/A	337,607,015		510,653,547		- ,,			
TOTAL INTANGIBLE ASSETS	N/A	475,455,159		721,734,990					
Accrued Interest on Loans	2,181,173,000	2,109,066,504		2,019,107,468	-4.3	1,949,726,509		1,934,961,499	
Accrued Interest on Investments	1,046,099,721	974,108,582		893,878,652	-8.2	888,762,407	-0.6	907,930,061	
All Other Assets TOTAL OTHER ASSETS	8,411,732,866 11,639,005,587	8,637,778,951 11,720,954,037	2.7 0.7	9,406,371,488 12,319,357,608		9,851,351,829 12,689,840,745		12,718,913,006 15,561,804,566	
TOTAL OTHER MODELS	11,039,000,087	11,720,954,037	0.7	12,319,357,608	5.1	12,009,040,745	3.0	10,001,004,500	22.0
TOTAL ASSETS	811,046,786,087	884,609,638,681	9.1	914,340,747,612	3.4	961,697,335,175	5.2	1,012,914,587,787	5.3
TOTAL CU's	7,806	7,554		7,339					
# Means the number is too large to display in the cell	.,500	.,301		.,000	0	. ,,,,,	2.0	2,000	1
¹ OTHER RE OWNED PRIOR TO 2004									†
² LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON	N CUS INCLUDED IN ALL OTHE	R INVESTMENTS PRIO	R TO JUN	E 2006 FOR SHORT FOR	M FILERS				4. Assets
							1	l .	

		Lighilities Charge	o Earrite						
Return to cover		Liabilities, Shares & For Charter :							
12/04/2012		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Type	es Included: All Fed	erally Insu	red Credit Unions	(FICUs) *
	Count	of CU in Peer Group :						,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	,
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Sep-2012	% Chg
LIABILITIES, SHARES AND EQUITY								•	
LIABILITIES:									
Other Borrowings	N/A	N/A		N/A		N/A		N/A	
Other Notes, Promissory Notes, Interest Payable, &									
Draws Against Lines of Credit	36,409,425,684	//		28,108,611,119	-23.1	25,726,830,088	-8.5	25,522,255,669	
Borrowing Repurchase Transactions	750,748,749			, ,	-41.0	525,851,250	-0.5	520,688,531	
Subordinated Debt	3,616,972	3,013,910	-16.7	3,650,424	21.1	9,297,602	154.7	10,431,557	12.2
Uninsured Secondary Capital and									
Subordinated Debt Included in Net Worth ³	32,412,191	79,042,300	143.9	155,865,823	97.2	247,372,157	58.7	243,341,517	-1.6
Accrued Dividends and Interest Payable	670,996,054	495,869,040	-26.1	372,974,645	-24.8	318,772,470	-14.5	237,687,732	-25.4
Accounts Payable & Other Liabilities	7,392,737,259			7,701,318,962	5.9	9,497,191,974	23.3	11,801,674,596	
TOTAL LIABILITIES	45,259,936,909	45,307,651,052	0.1	36,870,810,516	-18.6	36,325,315,541	-1.5	38,336,079,602	5.5
						· ·		·	
SHARES AND DEPOSITS									
Share Drafts	73,631,492,212	85,302,112,139	15.9	89,875,101,057	5.4	100,643,873,061	12.0	109,672,815,231	9.0
Regular Shares	178,707,228,999	199,909,175,027	11.9	220,522,271,233	10.3	244,968,932,367	11.1	270,061,392,928	10.2
Money Market Shares	128,498,041,323	158,315,466,061	23.2	175,767,250,880	11.0	189,136,817,385	7.6	199,820,553,240	5.6
Share Certificates	226,229,177,340	225,558,764,759	-0.3	213,414,622,701	-5.4	204,091,307,061	-4.4	199,506,056,403	-2.2
IRA/KEOGH Accounts	64,683,022,867	73,392,845,925	13.5	76,405,013,198	4.1	77,642,983,726	1.6	79,472,800,148	2.4
All Other Shares 1	6,763,838,831	7,707,220,552	13.9	7,995,935,311	3.7	8,711,908,494	9.0	8,984,986,714	3.1
Non-Member Deposits	2,614,439,841				-2.5	2,213,252,376	-8.7	2,213,620,935	
TOTAL SHARES AND DEPOSITS	681,127,241,413		_	, , ,	4.5	827,409,074,470	5.2	869,732,225,599	
						,,			-
EQUITY:									
Undivided Earnings	58,683,704,795	59,526,680,002	1.4	62,719,483,161	5.4	67,373,549,163	7.4	70,770,749,735	5.0
Regular Reserves	18,764,784,347			19,121,765,605	1.2	19,184,211,056	0.3	19,179,542,632	
Appropriation For Non-Conforming Investments				, , ,		, , ,		, , ,	
(SCU Only)	77,797,973	25,282,948	-67.5	29,880,479	18.2	26,096,996	-12.7	26,244,061	0.6
Other Reserves	8,515,808,849			9,537,418,782		10,533,091,116	10.4	11,482,206,543	
Equity Acquired in Merger	N/A	167,193,676	;	374,700,925	124.1	857,697,306	128.9	1,003,527,513	17.0
Miscellaneous Equity	11,435,154			18,272,740		20,328,617	11.3	14,424,346	
Accumulated Unrealized G/L on AFS Securities	-4,045,303	, ,		623,965,597	14.9	1,842,414,060	195.3	2,614,826,629	
Accumulated Unrealized Losses for OTTI	,,,,,,,,			, ,		,- , ,		,- ,,	
(due to other factors) on HTM Debt Securities	N/A	-43,025,372	!	-27,310,316	36.5	-24,504,065	10.3	-42,879,567	-75.0
Accumulated Unrealized G/L on Cash Flow Hedges	-26,899,921	-25,814,657	4.0	-28,486,471	-10.3	-45,930,759	-61.2	-54,767,523	-19.2
Other Comprehensive Income	-1,362,978,129	-1,301,640,368	4.5	-1,303,503,418	-0.1	-1,804,008,326	-38.4	-1,904,212,225	-5.6
Net Income	0	0	N/A	0	N/A	0	N/A	1,756,620,442	N/A
EQUITY TOTAL	84,659,607,765	86,630,679,052	2.3	91,066,187,084	5.1	97,962,945,164	7.6	104,846,282,586	
TOTAL SHARES & EQUITY	765,786,849,178	839,301,987,629	9.6	877,469,937,096	4.5	925,372,019,634	5.5	974,578,508,185	5.3
TOTAL LIABILITIES, SHARES, & EQUITY	811,046,786,087	884,609,638,681	9.1	914,340,747,612	3.4	961,697,335,175	5.2	1,012,914,587,787	5.3
NCUA INSURED SAVINGS 2									
Uninsured Shares	70,636,517,177	27,117,017,015	-61.6	30,000,851,588	10.6	33,497,191,011	11.7	37,472,155,453	11.9
Uninsured Non-Member Deposits	1,056,840,870	, , ,				258,843,294	-42.5	245,330,925	
Total Uninsured Shares & Deposits	71,693,358,047					33,756,034,305	10.9	37,717,486,378	
Insured Shares & Deposits	609,433,883,366				4.3	793,653,040,165	5.0	832,014,739,221	
TOTAL NET WORTH	86,074,508,155			91,988,383,641	5.1	98,254,077,496		104,500,297,116	
# Means the number is too large to display in the cell	23,0. 1,000,100	21,210,111,000	· · · ·	1.,130,000,011	5.1	,> ,,, ,, 100	0.0	,	5.1
¹ PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA	A/KEOGHs, AND NONMEMBE	R SHARES FOR SHORT	FORM FIL	LERS					
² PRIOR TO 10/03/08 SHARES INSURED UP TO \$100,000; 10/03/08 to					RWARD SH	HARES INSURED UP TO	\$250.000		
³ December 2011 and forward includes "Subordinated Debt Included in N			,				,,	5 lial	bShEquity
		I .	1	l .				J. Liai	quity

		Income Stateme	ent						
Return to cover		For Charter :	N/A						
12/04/2012		Count of CU:	6888						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * Type	s Included: All Fede	rally Insu	red Credit Unions (F	ICUs) *
	Count o	f CU in Peer Group :	N/A						
	D 0000	D 0000	0/ Ob	D 0040	0/ 01	D 0044	0/ 01	0 0040	0/ 01
* INCOME AND EXPENSE	Dec-2008	Dec-2009	% Cng	Dec-2010	% Cng	Dec-2011	% Cng	Sep-2012	% Cng
INTEREST INCOME:									
Interest on Loans	36,237,175,414	35,784,226,633	-1.2	34,503,361,802	-3.6	32,758,075,632	-5.1	23,808,684,811	-3.1
					-6.4	(44,337,689)			
Less Interest Refund	(49,721,035)	(42,877,587)	-13.8	(40,134,257)		. , , ,		, ,	
Income from Investments	7,771,002,047	6,249,612,647	-19.6	5,621,174,789		5,215,949,853			
Income from Trading	-16,868,599	13,852,790		5,299,357	-61.7	10,781,429		10,455,334	
TOTAL INTEREST INCOME	43,941,587,827	42,004,814,483	-4.4	40,089,701,691	-4.6	37,940,469,225	-5.4	27,337,670,811	-3.9
INTEREST EXPENSE:	/= -=								
Dividends	15,378,853,798	11,724,619,547	-23.8	8,609,201,862		6,836,269,356			
Interest on Deposits	2,344,337,604	1,787,777,742		1,244,698,510		941,594,906		574,711,031	
Interest on Borrowed Money	1,379,013,570	1,277,783,424	-7.3	1,032,113,276		910,468,661		, ,	
TOTAL INTEREST EXPENSE	19,102,204,972	14,790,180,713	-22.6	10,886,013,648		8,688,332,923			
PROVISION FOR LOAN & LEASE LOSSES	7,037,840,845	9,556,087,379	35.8	7,038,018,046		4,673,750,083			
NET INTEREST INCOME AFTER PLL	17,801,542,010	17,658,546,391	-0.8	22,165,669,997	25.5	24,578,386,219	10.9	19,236,912,930	4.4
NON-INTEREST INCOME:									
Fee Income	6,809,741,841	7,028,672,132	3.2	7,023,577,519	-0.1	6,946,194,549		5,416,289,557	
Other Operating Income	3,719,088,826	4,470,913,584	20.2	4,942,048,917	10.5	5,210,926,606	5.4	4,841,133,232	23.9
Gain (Loss) on Investments	-457,322,609	-1,093,784,143	-139.2	-9,053,696	99.2	226,427,247	2,600.9	194,987,403	14.8
Gain (Loss) on Disposition of Assets	-17,155,112	-63,644,255	-271.0	-98,210,006	-54.3	-177,628,865	-80.9	-56,704,382	57.4
Gain from Bargain Purchase (Merger)	N/A	15,650,850		35,037,673	123.9	34,228,514	-2.3	38,799,178	51.1
Other Non-Oper Income/(Expense)	-93,936,496	145,098,298	254.5	70,278,659	-51.6	41,381,369	-41.1	102,485,669	230.2
NCUSIF Stabilization Income	N/A	3,404,721,277		1,011,452	-100.0	0	-100.0	0	N/A
TOTAL NON-INTEREST INCOME	9,960,416,450	13,907,627,743	39.6	11,964,690,518		12,281,529,420		10,536,990,657	
NON-INTEREST EXPENSE		, , ,		, , ,				, , ,	
Total Employee Compensation & Benefits	13,282,643,992	13,686,940,330	3.0	13,993,073,739	2.2	14,485,050,269	3.5	11,438,930,084	5.3
Travel, Conference Expense	329,428,955	244,278,404		252,137,484		272,473,788		220,822,752	
Office Occupancy	1,982,021,401	2,077,738,853	4.8	2,132,887,774		2,187,777,900			
Office Operation Expense	5,215,336,300	5,298,442,740		5,319,552,465	0.4	5,419,831,276			
Educational and Promotion	1,043,451,940	911,822,420	-12.6	953,109,056	4.5	1,024,718,245			
Loan Servicing Expense	1,577,470,140	1,728,701,032	9.6	1,816,119,495	5.1	1,988,219,514			
Professional, Outside Service	1,992,612,308	2,060,046,885		2,147,499,690		2,284,759,824		1,764,825,478	
Member Insurance ¹	1,496,843,449	84,272,176		N/A		2,204,705,024 N/A		N/A	
Member Insurance - NCUSIF Premium ²			-94.4			184,350,484			
Member Insurance - Temporary Corporate	N/A	N/A		972,233,768		184,350,484	-81.0	89,765,128	-35.1
	N1/0	0.070.400.000		4 000 070 700	07.4	4 700 400 570	70.5	054 000 700	40.6
CU Stabilization Fund ³	N/A	3,079,129,333		1,002,670,769	-67.4	1,709,168,572			
Member Insurance - Other	N/A	N/A		102,041,151		70,078,030			
Operating Fees	183,743,086	153,083,319		145,626,835		145,911,048			
Misc Operating Expense	1,059,480,511	754,098,662	-28.8	755,307,177		812,228,785			
TOTAL NON-INTEREST EXPENSE	28,163,032,082	30,078,554,154	6.8	29,592,259,403	-1.6	30,584,567,735	3.4	23,422,670,355	2.1
NET INCOME (LOSS) EXCLUDING STABILIZATION									
EXPENSE AND NCUSIF PREMIUMS */4	N/A	4,566,749,313		6,511,994,197		8,168,866,960		7,092,819,123	
NET INCOME (LOSS)	-401,073,622	1,487,619,980	470.9	4,538,101,112	205.1	6,275,347,904	38.3	6,351,233,232	34.9
RESERVE TRANSFERS:									
Transfer to Regular Reserve	575,768,344	409,697,295	-28.8	380,994,339	-7.0	377,473,695	-0.9	199,684,735	-29.5
* All Income/Expense amounts are year-to-date while the related % change	ratios are annualized.								
# Means the number is too large to display in the cell									
¹ From September 2009 to December 2010, this account includes NCUSIF	Premium Expense.	·							
² For December 2010 forward, this account includes only NCUSIF Premium	Expense.								
³ From March 2009 to June 2009, this account was named NCUSIF Stabilize	zation Expense and included the		ense. For S	September 2009 and forward	ard,				
this account only includes only the Temporary Corporate CU Stabilization	· ' '		40.6	NOUGE OF LEE	!*	to evolved ad			6 lm - F:
⁴ Prior to September 2010, this account was named Net Income (Loss) Before	ore NCUSIF Stabilization Exper	nse. From December 20	10 forward	, NCUSIF Stabilization Inc	ome, if any,	is excluded.			6. IncExp

		Delinquent Loan Inf	ormation						
Return to cover		For Charter :							
12/04/2012		Count of CU:							
CU Name: N/A Peer Group: N/A		Asset Range :		Nation & Door Craum	All * Ton	pes Included: All Fede	andle lan	used Credit Unions (F	ICU-) *
Peer Group: N/A	Count	of CU in Peer Group :		Nation Peer Group:	All Typ	bes included: All Fede	erany ins	urea Crean Unions (F	icus)
	Count	or co in Feer Group .	IN/A						
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Sep-2012	% Chg
DELINQUENCY SUMMARY - ALL LOAN TYPES 1	200 2000	200 2000	,,, o.i.g	200 2010	/0 U g	200 2011	70 G.I.g	300 2012	70 0.112
1 to < 2 Months Delinquent	8,210,239,166	9,222,742,643	12.3	8,255,193,902	-10.5	7,371,547,571	-10.7	6,252,509,432	-15.2
2 to < 6 Months Delinquent	5,779,291,522	7,046,444,500		6,146,125,367	-12.8			4,042,564,065	
6 to 12 Months Delinquent	1,499,712,891	2,446,630,005	63.1	2,360,907,109	-3.5			1,473,648,779	-29.3
12 Months & Over Delinquent	514,646,557	1,038,571,020		1,424,516,606			18.5		
Total Del Loans - All Types (2 or more Mo)	7,793,650,970	10,531,645,525	35.1	9,931,549,082	-5.7	9,138,653,813	-8.0	6,945,077,118	-24.0
LOAN DELINQUENCY - BY LOAN TYPE									
Unsecured Credit Card Loans									
1 to < 2 Months Delinquent	549,238,167	589,203,656		484,698,310				392,825,353	
2 to < 6 Months Delinquent	525,341,257	603,478,054		470,848,304				316,377,585	
6 to 12 Months Delinquent	82,289,995	102,847,285		72,516,725				39,011,613	
12 Months & Over Delinquent	8,195,033	11,134,302		10,072,351	-9.5			5,208,766	
Total Del Credit Card Lns (2 or more Mo)	615,826,285	717,459,641	16.5	553,437,380	-22.9			360,597,964	
Credit Cards DQ > 2 Mo / Total Credit Card Loans	1.88	2.06	9.3	1.54	-25.2	1.15	-25.4	0.95	-17.0
1st Mortgage Fixed Rate and Hybrid/Balloon > 5 years			—						
1 to < 2 Months Delinquent	1,384,089,012	1,876,467,906		1,886,262,294	0.5			1,267,469,779	
2 to < 6 Months Delinquent	892,779,645			1,600,641,928	6.2		-7.8		
6 to 12 Months Delinquent	290,836,555	731,924,698		780,223,601	6.6		-3.3		
12 Months & Over Delinquent	140,453,187	327,031,170	132.8	536,261,767	64.0	634,875,960	18.4	575,424,999	-9.4
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs (2 or more Mo)	1 204 000 007	2 500 240 404	00.0	2 047 407 000	407	2 964 200 707	4.0	2 402 440 005	25.
%1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs)	1,324,069,387	2,566,342,481	93.8	2,917,127,296	13.7	2,864,302,727	-1.8	2,123,440,865	-25.9
Delinquent > 2 Mo / Total 1st Mtg Fixed and									
Hybrid/Balloons > 5 yrs	0.94	1.71	81.6	1.89	10.2	1.76	-6.9	1.23	-29.8
1st Mortgage Adjustable Rate Loans and	0.54	1.71	01.0	1.03	10.2	1.70	-0.9	1.23	-23.0
Hybrid/Ballons < 5 Years									
1 to < 2 Months Delinquent	999,019,671	1,230,455,061	23.2	1,246,522,818	1.3	1,044,891,367	-16.2	963,503,169	-7.8
2 to < 6 Months Delinquent	824,792,833	1,152,642,624		1,115,689,740			-12.4	698,047,614	
6 to 12 Months Delinquent	322,191,396				8.9		-8.8		
12 Months & Over Delinquent	146,572,302		143.8	471,546,318	31.9	661,821,007	40.4	487,685,237	
Total Del 1st Mtg Adj Rate Lns (2 or more Mo)	1,293,556,531	2,127,426,594		2,259,281,865	6.2	2,251,980,234	-0.3	1,565,913,476	
%1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years) Delinquent > 2 Mo / Total 1st Mortgage Adjustable Rate Loans and Hybrids/Balloons < 5 yrs	1.91	3.15	64.7	3.29	4.2	3.21	-2.2	2.19	-31.8
Other Real Estate Fixed Rate/Hybrid/Balloon	-					-			
1 to < 2 Months Delinquent	490,770,060	572,157,865	16.6	498,456,110	-12.9	454,602,327	-8.8	359,996,393	-20.8
2 to < 6 Months Delinquent	415,310,085	573,221,192	38.0	479,056,502	-16.4	378,329,095	-21.0	287,425,425	-24.0
6 to 12 Months Delinquent	115,248,182	207,343,925	79.9	176,426,308	-14.9	152,162,972	-13.8	112,918,375	-25.8
12 Months & Over Delinquent	36,752,142	79,135,019	115.3	106,863,709	35.0	105,220,652	-1.5	106,424,883	1.1
Total Del Other RE Fixed/Hybrid/Balloon Lns (2 or more Mo)	567,310,409	859,700,136	51.5	762,346,519	-11.3	635,712,719	-16.6	506,768,683	-20.3
%Other Real Estate Fixed/Hybrid/Balloon Loans									
Delinquent > 2 Mo / Total Other RE									
Fixed/Hybrid/Balloon Loans	1.06	1.83	72.6	1.86	1.7	1.78	-4.4	1.57	-11.9
Other Real Estate Adjustable Rate									
1 to < 2 Months Delinquent	372,091,282	422,765,071		387,879,856					
2 to < 6 Months Delinquent	324,556,943			336,970,152					
6 to 12 Months Delinquent	100,626,762	151,085,522		139,173,990			-18.5		-24.4
12 Months & Over Delinquent	36,719,949			95,670,977	8.3		-2.0		0.
Total Del Other RE Adj Rate Lns (2 or more Mo)	461,903,654	629,871,548	36.4	571,815,119	-9.2	509,835,470	-10.8	412,995,026	-19.0
%Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo	4.07	4.00		4.00			0.5	0.00	40.
/ Total Other RE Adjustable Rate Loans Leases Receivable	1.07	1.39	29.4	1.26	-9.3	1.15	-8.5	0.96	-16.8
1 to < 2 Months Delinquent	17,547,875	9,926,711	-43.4	5.708.939	-42.5	3,365,334	-41.1	3,212,974	-4.5
1 to < 2 Months Delinquent 2 to < 6 Months Delinquent	6,035,090	4,939,653		1,351,755	-42.5				-50.3
2 to < 6 Months Delinquent 6 to 12 Months Delinquent	220,303	4,939,653 253,166		1,351,755	-46.7				
12 Months & Over Delinquent									
Total Del Leases Receivable (2 or more Mo)	26,003 6,281,396			1,494,163	5,443.7 -71.2			42,991 777,540	
%Leases Receivable Delinquent > 2 Mo	0,201,390	3,132,934	11.3	1,454,103	71.2	1,577,104	5.0	777,540	-50.
/ Total Leases Receivable	0.84	0.86	2.3	0.33	-61.8	0.36	9.5	0.15	-57.5
All Other Loans	3.01	5.00		3.00	2.70	3.00	1.0	3.10	T
1 to < 2 Months Delinquent	4,397,483,099	4,521,779,893	2.8	3,745,665,575	-17.2	3,333,800,397	-11.0	2,936,625,124	-11.9
2 to < 6 Months Delinquent	2,790,475,669								
6 to 12 Months Delinquent	588,299,698			520,385,754				317,897,126	
12 Months & Over Delinquent	145,927,941	175,528,733		204,094,000					
Total Del All Other Lns (2 or more Mo)	3,524,703,308								
							-15.4		
%All Other Loans Delinquent > 2 Mo / Total All Other Loans	1.55	1.59	3.2	1.31	-17.0	1.11		U.04	
	1.55	1.59	3.2	1.31	-17.8	1.11	-13.4	0.64	-20.1

	Loan Losses & B	ankruptcy Information		oan Modifications					
Return to cover		For Charter :							
12/04/2012 CU Name: N/A		Count of CU : Asset Range :							
Peer Group: N/A				Nation * Peer Group	 • All * Tva	nes Included: All For	dorally inc	urad Cradit Unione	(EICHe)
reer Group. INA	Count o	f CU in Peer Group :		Nation reel Gloup	- All 191	bes ilicidaed. All Tec	acrany ma	urea Crean Omons	(11003)
	- Count o	oo iii i cci oroup .	14/5						
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Sep-2012	% Chg
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)									
* Total Loans Charged Off	5,229,282,633	7,630,785,460	45.9	7,237,976,322	-5.1	6,006,590,100	-17.0	3,831,413,475	-15.0
* Total Loans Recovered	591,324,699	722,940,490	22.3		14.1			650,649,551	4.9
* NET CHARGE OFFS (\$\$)	4,637,957,934	6,907,844,970	48.9		-7.2			3,180,763,924	_
**%Net Charge-Offs / Average Loans	0.85	1.21	43.2		-7.1			0.73	-20.0
Total Del Loans & *Net Charge-Offs 1	12,431,608,904	17,439,490,495	40.3	16,344,966,409	-6.3	14,318,239,486	-12.4	10,125,841,042	-29.3
Combined Delinquency and Net Charge Off Ratio 1	2.22	3.05	37.3	2.89	-5.5	2.51	-13.0	1.90	-24.2
LOAN LOSS SUMMARY BY LOAN TYPE									
* Unsecured Credit Card Lns Charged Off	964,714,167	1,528,311,839	58.4		2.7			757,226,981	-17.6
* Unsecured Credit Card Lns Recovered	75,918,207	76,616,682	0.9		26.0			104,190,003	
* NET UNSECURED CREDIT CARD C/Os	888,795,960	1,451,695,157	63.3		1.5			653,036,978	
**Net Charge Offs - Credit Cards / Avg Credit Card Loans	2.83	4.30	51.9		-3.2			2.32	_
* All Other Loans Charged Off	3,387,570,282	4,341,442,491	28.2		-17.0			1,727,304,100	
* All Other Loans Recovered	490,365,617	595,261,769	21.4		8.6			451,011,321	-1.6
* NET ALL OTHER LOAN C/Os	2,897,204,665	3,746,180,722	29.3					1,276,292,779	
** Net Charge Offs - All Other Loans / Avg All Other Loans * Total 1st Mortgage RE Loan/LOCs Charged Off	1.28	1.65	28.5	1	-19.4	1	1 1	0.75	1
* Total 1st Mortgage RE Loans/LOCs Charged Off	243,740,091	587,113,076	140.9 144.9		40.0 77.7		17.1 21.9	712,077,713	-1.4 30.2
* NET 1st MORTGAGE RE LOANS/LOCs C/Os	8,604,986	21,071,884						44,568,241	_
** Net Charge Offs - 1st Mortgage RE Loans/LOCs	235,135,105	566,041,192	140.7	784,777,884	38.6	916,903,661	16.8	667,509,472	-2.9
/ Avg 1st Mortgage RE Loans/LOCs	0.12	0.27	120.5	0.36	33.8	0.40	12.8	0.37	-7.0
* Total Other RE Loans/LOCs Charged Off	614,450,906	1,155,261,954	88.0		6.6			633,559,814	
* Total Other RE Loans/LOCs Recovered	14,437,433	27,371,671	89.6		55.8			50,270,353	
* NET OTHER RE LOANS/LOCs C/Os	600,013,473	1,127,890,283	88.0		5.4			583,289,461	
**Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs	0.64	1.19	86.9		11.4			1.00	
* Total Real Estate Loans Charged Off	858,190,997	1,742,375,030	103.0	2,053,297,729	17.8	2,017,670,342	-1.7	1,345,637,527	-11.1
* Total Real Estate Lns Recovered	23,042,419	48,443,555	110.2	80,083,346	65.3	96,123,373	20.0	94,838,594	31.6
* NET Total Real Estate Loan C/Os	835,148,578	1,693,931,475	102.8		16.5	1,921,546,969		1,250,798,933	-13.2
** Net Charge Offs - Total RE Loans / Avg Total RE Loans	0.29	0.55	90.7	0.64	15.5			0.53	-14.5
*Total Modified 1st & Other Real Estate Lns Charged Off	9,729,751	103,522,081	964.0		147.5			241,829,510	
*Total Modified 1st and Other Real Estate Lns Recovered	12,396	2,012,544	######		80.1			9,226,167	
*NET Modified Real Estate C/Os	9,717,355	101,509,537	944.6	252,618,665	148.9	346,784,192	37.3	232,603,343	-10.6
** Net Charge Offs - Total Modified RE Loans	N/A	2.60		2.26	25.4	2.40	2.0	2.70	-20.2
/ Avg Total Modified RE Loans * Total Leases Receivable Charged Off	18,807,187	2.68 18,656,100	-0.8	3.36 12,407,487	-33.5			2.78 1,244,867	-56.6
* Total Leases Receivable Recovered	1,998,456	2,618,484	31.0		-36.7			609,633	
* NET LEASES RECEIVABLE C/Os	16,808,731	16,037,616	-4.6		-33.0			635,234	
**Net Charge Offs - Leases Receivable / Avg Leases Receivable	2.07	2.39	15.1		-14.4			0.18	_
BANKRUPTCY SUMMARY						0.00		****	
Number of Members Who Fil ed Chapter 7 YTD	155,150	230,271	48.4	236,813	2.8	191,612	-19.1	122,538	-36.0
Number of Members Who Filed Chapter 13 YTD	72,074	92,483	28.3		3.4		-14.1	55,406	
Number of Members Who Filed Chapter 11 or Chapter 12 YTD	628	981	56.2	1,743	77.7	737	-57.7	610	-17.2
Total Number of Members Bankrupt	227,852	323,735	42.1	334,186	3.2	274,470	-17.9	178,554	-34.9
Total Loans Outstanding Subject to Bankruptcy (Ch 7,13,11, 12)	2,848,970,522	4,627,544,002	62.4		7.8			2,630,254,132	
* All Loans Charged Off due to Bankruptcy YTD	987,109,382	1,585,832,489	60.7		8.2			822,437,876	_
%Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	18.88	20.78	10.1	23.71	14.1	23.86	0.6	21.47	-10.0
REAL ESTATE FORECLOSURE SUMMARY									
Real Estate Loans Foreclosed YTD	N/A	N/A		N/A		2,079,048,537		1,291,724,229	
Number of Real Estate Loans Foreclosed YTD	N/A	N/A		N/A		11,518		7,944	-31.0
LOAN MODIFICATIONS OUTSTANDING	4.45= 55 :					0.0:	<u> </u>	10.0/=	ļ
Modified First Mortgage RE Loans	1,167,834,257	5,183,533,779	343.9		49.4		24.2	10,017,536,652	4.2
Modified Other RE Loans	319,492,222	895,002,576	180.1		33.1			1,320,694,250	
Total Modified First and Other RE Loans Modified RE Loans Also Reported as Business Loans	1,487,326,479	6,078,536,355	308.7		47.0			11,338,230,902	
Modified RE Loans Also Reported as Business Loans Modified Consumer Loans (Not Secured by RE)	262,606,567 N/A	1,205,640,329 N/A	359.1	1,946,506,517 2,844,628,882	61.5	2,209,766,023		2,169,007,267 2,820,679,115	
Modified Business Loans (Not Secured by RE)	N/A	N/A N/A		116,669,553	 	152.646.050		130,868,036	
TOTAL Modified First RE, Other RE, Consumer, and Business Loans	N/A N/A	N/A N/A		11,898,011,862		14,084,875,068		14,289,778,053	
Total Modified Loans to Total Loans	0.26		304.1	2.11	98.4			2.42	
Total Modified Loans to Net Worth	1.73		301.8					13.67	
# Means the number is too large to display in the cell	0	0.01	22.10	12.00	23.0			10.07	
*Amounts are year-to-date while the related %change ratios are annualized.	1								1
		i .	i .	1	1	1	1		1
	ualizina)								
**Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no ann † The NCUA Board approved a regulatory/policy change in May 2012 revising the delinc		nents for troubled debt re	estructures	(TDR) loans			9 1 === '	sses & Bankruptcy Inf	formet'-

INDIRECT LOANS OUTSTANDING				T
1904/2012 Count of CU 5688 Part Forest	-			†
Peer Group: NA				1
NDIRECT LOANS OUTSTANDING				
Dec-2008 Dec-2009 % Chg Dec-2010 % Chg	All Fede	erally Ins	sured Credit Unions (I	FICUs) *
INDIRECT LOANS OUTSTANDING				
Indirect Loans - Durist Orland Annual				
Indirect Loans - Point of Sale Arrangement	ec-2011	% Chg	Sep-2012	% Chg
Indirect Loans - Outsourced Lending Relationship 26,069,242,957 23,742,968,333 -9.0 20,905,649,464 -11,9 19,374,764 70,6708 70,6				
Total Dutstanding Indirect Loans	_			
Selection Sele				
DELINQUENCY - INDIRECT LENDING 1				
1 to 2 Months Delinquent	12.37	-2.3	3 12.93	4.6
2 to c Months Delinquent 969,772 (105 905,207,661 6-7 647,224,052 28.5 523.3	007.404	-10.6	1,113,025,811	-8.1
Elicate 12 Months Delinquent 166,473,094 181,809,826 9.9 144,888,431 20.5 11.05 1.2 Months & Over Delinquent > 2,26,70 380 29,782,363 22.5 383,071,422 25.1 683,7 Montiferet Lons Delinquent > 2 Mo / Total Indirect Lons 1,158,915,379 1,116,800,700 -3.6 836,714,422 25.1 683,7 Montiferet Lons Delinquent > 2 Mo / Total Indirect Lons 1,158,915,379 1,116,800,700 -3.6 836,714,422 25.1 683,7 Montiferet Long Delinquent > 2 Mo / Total Indirect Lons 1,100,800,872 1,492,621,554 31.0 1,089,372,893 -27.0 748,8 Indirect Lone Recovered 128,299,175 197,388,353 53.0 209,691,023 6.2 167,0 NET INDIRECT LOAN COS 1,11440,497 1,295,232,201 28.1 879,881,670 -32.1 681,3 "Shelt Charge Offs - Indirect Loans / Avg Indirect Loans 1,11440,497 1,285,232,201 28.1 879,881,670 -32.1 681,3 "Shelt Charge Offs - Indirect Loans / Avg Indirect Loans 1,11440,497 1,295,232,201 28.1 879,881,670 -32.1 681,3 "Shelt Charge Offs - Indirect Loans / Avg Indirect Loans 1,11440,497 1,285,232,201 28.1 879,881,670 -32.1 681,3 "Shelt Charge Offs - Indirect Loans / Avg Indirect Loans 1,11440,497 1,295,293,201 28.1 879,881,670 -32.1 681,3 "Shelt Charge Offs - Indirect Loans / Avg Indirect Loans 1,11440,497 1,295,997,002 1,143,185,508 -4.3 1,474,1 "Total Charge State 1,11440,497 1,200,599,702 1,143,185,508 -4.3 1,474,1 "Total Charge State State 1,11440,497 1,200,599,702 1,143,185,508 -4.3 1,474,1 "Total Charge State State 1,11440,497 1,11440,497 1,200,599,702 1,143,185,508 -4.3 1,474,1 "Total Charge State State 1,11440,497 1,1144		_		_
12 Months & Over Delinquent 23,670,180 29,783,263 26,8 44,921,399 50,8 44.8 Total Del Indirect Los (2 or more Mo) 1,158,915,379 1,116,800,750 -3.6 836,714,422 -25,1 683,7 Value Loans Delinquent > 2 Mo / Total Indirect Loans 1,56 1,47 -5.6 1,17 -20,5 LOAN LOSSES - INDIRECT LENDING 1,139,699,672 1,492,621,554 31,0 1,089,372,693 27,0 748,9 Tindrect Loans Charged Off 1,139,699,672 1,492,621,554 31,0 1,089,372,693 27,0 748,9 Tindrect Loans Charged Off 1,139,699,672 197,389,353 53,9 200,991,023 6.2 167,0 Tindrect Loans Charged Off 1,139,699,672 197,389,353 53,9 200,991,023 6.2 167,0 Tindrect Loans Charged Off 1,139,699,672 1,492,621,554 31,0 1,089,372,693 6.2 167,0 Tindrect Loans Charged Off 1,139,699,672 1,492,621,554 31,0 1,089,372,693 6.2 167,0 Tindrect Loans Charged Off 1,139,699,672 1,492,621,554 31,0 1,089,372,693 6.2 167,0 Tindrect Loans Charged Off 1,139,699,672 1,492,621,554 31,0 1,089,372,693 6.2 167,0 Tindrect Loans Charged Off 1,139,699,672 1,492,621,554 31,0 1,089,372,693 6.2 167,0 Tindrect Loans Charged Off 1,139,699,672 1,492,621,554 31,0 1,149,185,508 6.2 167,0 Tindrect Loans Charged Off 1,139,699,672 1,193,933 53,9 209,991,023 6.2 167,0 Tindrect Loans Charged Off 1,139,699,672 1,193,939,33 1,193,939,34 1,193,939,3				_
Total Del Indirect Lans 2 or more Mo 1,158,915,379 1,116,800,750 3.6 836,714,422 25.1 683,7				
Selection Sele				
LOANLOSSES - INDIRECT LENDING	0.97			
Indirect Loans Recovered	0.91	-17.3	0.73	-24.0
Indirect Loans Recovered	972,523	3 -31.2	2 465,146,779	-17.2
NET INDIRECT LOAN C/Os 1,011,440,497 1,295,232,201 28.1 879,681,670 32.1 581.9 30.7	054,437			
## Charge Offs - Indirect Loans / Myg Indirect Loans 1.40	918,086			
PARTICIPATION LOANS OUTSTANDING (Bal of Purchased + CU Portion of Part. Lns Interests Retained):	0.82			_
Lou Portion of Part. Lns Interests Retained; N/A	5.02	01.5	3.03	20.0
Non-Federally Guaranteed Student Loans				
Real Estate	199,488	28.3	3 1,847,921,452	25.4
Member Business Loans (excluding C&D)	887,886	6	314,227,255	47.6
Non-Member Business Loans (excluding C&D)	648,412	-2.9	2,616,691,671	-0.9
Commercial Construction & Development	617,945	-9.0	2,817,620,604	-3.2
Loan Pools	579,809	8.3	4,917,769,262	3.7
TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING) 11,069,737,648 12,394,879,581 12.0 12,444,958,729 0.4 13,049,5 %Participation Loans Outstanding / Total Loans 1.96 2.17 10.7 2.20 1.8 *Participation Loans Purchased YTD 3,172,384,083 2,527,883,089 -20.3 2,363,927,176 -6.5 3,353,7 %Participation Loans Purchased YTD 1.27 0.95 -25.2 0.95 0.4 *Participation Loans Purchased YTD 1.27 0.95 -25.2 0.95 0.4 *Participation Loan Interests Sold AND/OR Serviced (Participantis' Balance Outstanding) N/A 7,016,938,310 7,359,464,082 4.9 7,924,7 *Participation Loan Interests - Amount Retained (Outstanding) N/A 2,382,636,139 2,566,997,066 7.7 2,694,9 *Participation Loans Sold YTD 2,004,385,762 2,101,559,258 4.8 1,931,877,800 -8.1 2,938,9 *Participation Loans Sold YTD 2,004,385,762 2,101,559,258 4.8 1,931,877,800 -8.1 2,938,9 *Participation Loans Sold YTD / Total Assets 0.25 0.24 -3.9 0.21 -11.1 *PADELIA OLANS PURCHASED AND SOLD: **Loans Purchased in Full from Other Financial Institutions YTD N/A N/A N/A N/A 226,4 *Loans Purchased Fine Financial Institutions & Other Sources YTD N/A N/A N/A 226,4 *Loans Purchased Fine Financial Institutions & Other Sources YTD 0.13 0.28 117.4 0.74 168.4 *Loans, Excluding RE, Sold in Full YTD 235,202,758 506,349,281 115.3 473,267,956 6-5.5 72,7 *Loans, Excluding RE, Sold in Full YTD 235,202,758 506,349,281 115.3 241,064,448 43.4 270,9 *Loans Purchased From Financial Institutions & Other Sources YTD N/A N/A N/A N/A N/A 1.0 N/A N	789,640	17.3	395,664,305	-7.3
%Participation Loans Outstanding / Total Loans 1.96 2.17 10.7 2.20 1.8 "Participation Loans Purchased YTD 3,172,384,083 2,527,883,089 -2.03 2,363,927,176 -6.5 3,353,7 %Participation Loans Purchased YTD 1.27 0.95 -25.2 0.95 0.4 PARTICIPATION LOANS SOLD: Participation Loan Interests Sold AND/OR Serviced (Participants Balance Outstanding) NA 7,016,938,310 7,359,464,082 4.9 7,924,7 Participation Loan Interests Sold YTD 2,004,385,762 2,101,559,258 4.8 1,931,877,800 -8.1 2,938,9 **Participation Loans Sold YTD / Total Assets 0.25 0.24 -3.9 0.21 -11.1 WHOLE LOANS PURCHASED AND SOLD: **** **Loans Purchased in Full from Other Financial Institutions YTD 317,752,884 736,316,645 131.7 1,840,275,636 149.9 1,614,2 **Loans Purchased in Full from Other Sources YTD N/A N/A N/A N/A N/A 1,840,275,636 149.9 1,614,2 **Loans Purchased From Financial Institutions & Other Sources YTD <td< td=""><td>807,534</td><td>1.4</td><td>4 809,515,670</td><td>25.9</td></td<>	807,534	1.4	4 809,515,670	25.9
*Participation Loans Purchased YTD \$\frac{3}{172},384,083 \$\text{2},527,883,089 \$\text{-20.3} \$\text{2},363,927,176 \$\text{-6.5} \$\text{3},353,7 \$\text{Participation Loans Purchased YTD } \$\text{1},27 \$\text{0}.95 \$\text{5}.22 \$\text{0}.95 \$\text{0}.4 \$\text{PARTICIPATION LOANS SOLD:} Participation Loan Interests Sold AND/OR Serviced (Participants' Balance Outstanding) \$\text{NA}\$\text{7},016,938,310 \$\text{7},359,464,082 \$\text{4}.9 \$\text{7},924,7 \$\text{Participation Loans Interests - Amount Retained (Outstanding)} \$\text{NA}\$\text{7},016,938,310 \$\text{7},359,464,082 \$\text{4}.9 \$\text{7},924,7 \$\text{2},694,9 \$\text{2},204,385,762 \$\text{2},101,559,258 \$\text{4}.8 \$\text{1},1931,877,800 \$\text{6}.1 \$\text{2},2938,9 \$\text{9}.21 \$\text{1},111 \$\text{WHOLE LOANS PURCHASED AND SOLD:} **Uans Purchased in Full from Other Financial Institutions YTD \$\text{1}\text{N/A}\$\text{N/A}\$\text{N/A}\$\text{N/A}\$\text{N/A}\$\text{N/A}\$\text{N/A}\$\text{N/A}\$\text{N/A}\$\text{1},840,275,636 \$\text{149,9}\$\text{1},614,2 \$\text{1.64,485}\$\text{4.9}\$\text{1.64,485}\$4.	530,714	4.9	13,719,410,219	5.1
Participation Loans Purchased YTD	2.28			
Total Loans Granted YTD	744,033	41.9	3,256,450,485	29.5
Participation Loans SoLD: Participation Loan Interests Sold AND/OR Serviced (Participation Loan Interests Sold AND/OR Serviced (Participation Loan Interests Sold AND/OR Serviced (Participants' Balance Outstanding)				
Participation Loan Interests Sold AND/OR Serviced (Participation Loan Interests Sold AND/OR Serviced (Participation Loan Interests Sold AND/OR Serviced (Participation Loan Interests - Amount Retained (Outstanding) N/A 2,382,636,139 2,566,997,066 7,7 2,694,9 1-Participation Loans Sold YTD 2,004,385,762 2,101,559,265 4.8 1,931,877,800 8.1 2,938,9 1-11.1 WHOLE LOANS PURCHASED AND SOLD: **Loans Purchased in Full from Other Financial Institutions YTD 317,752,884 736,316,645 131.7 1,840,275,636 149.9 1,614,2 1-11.1 **Loans Purchased From Financial Institutions & Other Sources YTD / Loans Granted YTD 0,13 0,28 117.4 0,74 168.4 **Loans, Excluding RE, Sold in Full YTD 235,202,758 506,349,281 115.3 473,267,956 6.5 72,7 **DELINQUENCY - PARTICIPATION LENDING 1 11 to < 2 Months Delinquent 146,486,203 217,814,861 48.7 221,245,307 1.6 157,9 2 to < 6 Months Delinquent 1213,631,691 168,074,685 -21.3 241,064,448 43.4 270,9 6 to 12 Months Delinquent 55,398,485 117,444,446 112.0 121,640,423 3.6 148,5 124 Months & Over Delinquent 65,515,838 145,126,061 121.5 130,582,522 -10.0 122,6 **Participation Loans Delinquent > 2 Mo / Total Participation Loans Charged Off 94,681,856 135,240,149 42.8 156,494,864 15.7 177,0 * Participation Loans Recovered 8,065,569 9,422,562 16.8 10,255,542 8.8 9,0	1.29	36.0	1.34	3.5
Participators Balance Outstanding N/A 7,016,938,310 7,359,464,082 4.9 7,924,7				
Participation Loan Interests - Amount Retained (Outstanding)	765 621	7.7	7,732,596,680	-2.4
* Participation Loans Sold YTD 2,004,385,762 2,101,559,258 4.8 1,931,877,800 -8.1 2,938,9 ** %Participation Loans Sold YTD / Total Assets 0.25 0.24 -3.9 0.21 -11.1 ** ** ** ** ** ** ** ** **				
** %Participation Loans Sold YTD / Total Assets 0.25 0.24 -3.9 0.21 -11.1 WHOLE LOANS PURCHASED AND SOLD: *Loans Purchased in Full from Other Financial Institutions YTD 317,752,884 736,316,645 131.7 1,840,275,636 149.9 1,614,2 **Loans Purchased in Full from Other Sources YTD N/A				
#HOLE LOANS PURCHASED AND SOLD: *Loans Purchased in Full from Other Financial Institutions YTD 317,752,884 736,316,645 131.7 1,840,275,636 149.9 1,614,2 *Loans Purchased in Full from Other Sources YTD N/A	0.31	-		
*Loans Purchased in Full from Other Financial Institutions YTD 317,752,884 736,316,645 131.7 1,840,275,636 149.9 1,614,2 *Loans Purchased in Full from Other Sources YTD N/A				
*Loans Purchased in Full from Other Sources YTD N/A N/A N/A N/A N/A N/A 226,4 %Loans Purchased From Financial Institutions & Other Sources YTD / Loans Granted YTD 0,13 0,28 117,4 0,74 168,4 *Loans, Excluding RE, Sold in Full YTD 235,202,758 506,349,281 115,3 473,267,956 -6.5 72,7 *DELINQUENCY - PARTICIPATION LENDING 1 1 to < 2 Months Delinquent 146,486,203 217,814,861 48,7 221,245,307 1.6 157,9 2 to < 6 Months Delinquent 221,631,691 168,074,685 -21,3 241,064,448 43,4 270,9 6 to 12 Months Delinquent 55,398,485 117,444,446 112.0 121,640,423 3.6 148,5 12 Months & Over Delinquent 65,515,838 145,126,061 121.5 130,582,522 -10.0 122,6 *Total Del Participation Lons (2 or more Mo) 334,546,014 430,645,192 28,7 493,287,393 14.5 542,2 **Participation Loans Delinquent > 2 Mo / Total Participation Loans 3,02 3,47 15.0 3,96 14.1 **LOAN LOSSES - PARTICIPATION LENDING** **Participation Loans Recovered 8,065,569 9,422,562 16.8 10,255,542 8.8 9,0	273.755	-12.3	3 991,457,463	-18.1
%Loans Purchased From Financial Institutions & Other Sources YTD / Loans Granted YTD	485,244		1,033,279,691	
*Loans, Excluding RE, Sold in Full YTD 235,202,758 506,349,281 115.3 473,267,956 -6.5 72,7 *DELINQUENCY - PARTICIPATION LENDING 1 1 to < 2 Months Delinquent 146,486,203 217,814,861 48.7 221,245,307 1.6 157,9 2 to < 6 Months Delinquent 213,631,691 168,074,685 -21.3 241,064,448 43.4 270,9 6 to 12 Months Delinquent 55,398,485 117,444,446 112.0 121,640,423 3.6 148,5 12 Months & Over Delinquent 65,515,838 145,126,061 121.5 130,582,522 -10.0 122,6 Total Del Participation Lons (2 or more Mo) 334,546,014 430,645,192 28.7 493,287,393 14.5 542,2 %Participation Loans Delinquent > 2 Mo / Total Participation Loans 3.02 3.47 15.0 3.96 14.1 **LOAN LOSSES - PARTICIPATION LENDING** **Participation Loans Recovered 8,065,569 9,422,562 16.8 10,255,542 8.8 9,0				
DELINQUENCY - PARTICIPATION LENDING ¹ 1 to < 2 Months Delinquent	0.71	-4.1	0.83	17.2
1 to < 2 Months Delinquent	782,410	-84.6	11,719,697	-78.5
2 to < 6 Months Delinquent 213,631,691 168,074,685 -21.3 241,064,448 43.4 270,9 6 to 12 Months Delinquent 55,398,485 117,444,446 112.0 121,640,423 3.6 148,5 12 Months & Over Delinquent 65,515,838 145,126,061 121.5 130,582,522 -10.0 122,6 12 Months & Over Delinquent 7 Graph 1 Gr				
6 to 12 Months Delinquent 55,398,485 117,444,446 112.0 121,640,423 3.6 148,5 12 Months & Over Delinquent 65,515,838 145,126,061 121.5 130,582,522 -10.0 122,6 Total Del Participation Lns (2 or more Mo) 334,546,014 430,645,192 28.7 493,287,393 14.5 542,2 %Participation Loans Delinquent > 2 Mo / Total Participation Loans Delinquent > 2 Mo / Total Participation Loans	977,377			
12 Months & Over Delinquent 65,515,838 145,126,061 121.5 130,582,522 -10.0 122,6 Total Del Participation Loans Delinquent > 2 Mo	963,419			
Total Del Participation Loans (2 or more Mo) 334,546,014 430,645,192 28.7 493,287,393 14.5 542,2	556,152			
%Participation Loans Delinquent > 2 Mo 3.02 3.47 15.0 3.96 14.1 LOAN LOSSES - PARTICIPATION LENDING * * Participation Loans Charged Off 94,681,856 135,240,149 42.8 156,494,864 15.7 177,0 * Participation Loans Recovered 8,065,569 9,422,562 16.8 10,255,542 8.8 9,0	687,712	_		
Total Participation Loans 3.02 3.47 15.0 3.96 14.1	207,283	9.9	9 270,201,763	-50.2
LOAN LOSSES - PARTICIPATION LENDING 94,681,856 135,240,149 42.8 156,494,864 15.7 177,0 * Participation Loans Recovered 8,065,569 9,422,562 16.8 10,255,542 8.8 9,0				
* Participation Loans Charged Off 94,681,856 135,240,149 42.8 156,494,864 15.7 177,0 * Participation Loans Recovered 8,065,569 9,422,562 16.8 10,255,542 8.8 9,0	4.15	4.8	3 1.97	-52.6
* Participation Loans Recovered 8,065,569 9,422,562 16.8 10,255,542 8.8 9,0	002 207	13.2	100 600 440	-2.4
1 10 10 10 10 10 10 10	050,266			
NET FAKTION FOR FOR 703 000 000 000 000 000 000 000 000 000				
**%Net Charge Offs - Participation Loans	000,001	14.8	120,290,410	-4.5
7 / Avg Participation Loans 0.83 1.07 28.6 1.18 9.8	1.32	12.0	1.20	-9.1
7-Ney 1 and period Letters 0.00 1.07 20.0 1.07		12.0	1.20	5.1
Aminouns aire year-in-vusie mine ire leaseu Aminouns er anna an aminoaineu. **Annualization factor: Marine 14; June 2; September =4/3; December = 1 (or no annualizing) **Annualization factor: Marine 14; June 2; September =4/3; December = 1 (or no annualizing)		1	1	
# Means the number is too large to display in the cell			1	
** Interests the intermedia to change to uspirely in the Cent. The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.	-		1	1

	Re	eal Estate Loan Info	rmation 1						
Return to cover		For Charter :							
12/04/2012		Count of CU :							
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						
REAL ESTATE LOANS OUTSTANDING:	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Sep-2012	% Chg
First Mortgages									
Fixed Rate > 15 years	76,633,934,466	81,576,189,854	6.4	81,634,398,236	0.1	81,676,363,346	0.1	82,327,785,353	0.8
Fixed Rate 15 years or less	44,612,256,304	48,422,972,896		52,540,252,594	8.5				
Other Fixed Rate	1,473,592,352	1,484,538,276		1,474,973,496	-0.6	, , ,		, , ,	
Total Fixed Rate First Mortgages	122,719,783,122	131,483,701,026		135,649,624,326	3.2			, , ,	
Balloon/Hybrid > 5 years	17,699,534,860	18,366,015,564	3.8	18,869,424,825	2.7	21,545,182,608		22,021,934,997	
Balloon/Hybrid 5 years or less	36,477,733,513	35,229,007,055	-3.4	34,488,329,607	-2.1	35,827,580,890			
Total Balloon/Hybrid First Mortgages	54,177,268,373	53,595,022,619		53,357,754,432	-0.4			, , ,	
Adjustable Rate First Mtgs 1 year or less	6,700,754,723	6,908,639,529	3.1	6,819,587,807	-1.3		3.8		
Adjustable Rate First Mtgs >1 year	24,392,706,648	25,321,725,632	3.8	27,452,314,717	8.4	27,154,336,909	-1.1	28,627,703,414	5.4
Total Adjustable First Mortgages	31,093,461,371	32,230,365,161	3.7	34,271,902,524	6.3	34,234,541,580	-0.1	35,850,342,600	4.7
TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING	207,990,512,866	217,309,088,806	4.5	223,279,281,282	2.7	233,063,728,047	4.4	243,428,769,461	4.4
Other Real Estate Loans									
Closed End Fixed Rate	51,617,556,714	45,102,273,036	-12.6	39,221,901,669	-13.0	34,152,281,109	-12.9	30,972,121,196	-9.3
Closed End Adjustable Rate	2,155,956,569	2,392,526,057	11.0	2,202,664,342	-7.9	2,129,077,952	-3.3	2,124,907,907	-0.2
Open End Adjustable Rate (HELOC)	40,897,667,925	42,973,564,449		43,225,188,920	0.6	42,126,313,393	-2.5	40,970,089,760	-2.7
Open End Fixed Rate	1,877,994,934	1,867,768,246	-0.5	1,715,319,649	-8.2	1,548,384,378	-9.7	1,331,772,328	
TOTAL OTHER REAL ESTATE OUTSTANDING	96,549,176,142	92,336,131,788		86,365,074,580	-6.5			75,398,891,191	
TOTAL RE (FIRST AND OTHER) OUTSTANDING	304,539,689,008	309,645,220,594	1.7	309,644,355,862	0.0	313,019,784,879	1.1	318,827,660,652	1.9
RE LOAN SUMMARY (FIX, ADJ):									
First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs)	140,419,317,982	149,849,716,590		154,519,049,151	3.1	163,001,605,577	5.5		
Other RE Fixed Rate	53,495,551,648	46,970,041,282		40,937,221,318	-12.8				
Total Fixed Rate RE Outstanding	193,914,869,630	196,819,757,872		195,456,270,469	-0.7	198,702,271,064			
%(Total Fixed Rate RE/Total Assets)	23.91	22.25		21.38	-3.9				
%(Total Fixed Rate RE/Total Loans)	34.26	34.38	0.4	34.61	0.7	34.77	0.5	34.57	-0.6
First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)	67,571,194,884	67,459,372,216	-0.2	68,760,232,131	1.9	70,062,122,470	1.9	71,382,721,863	1.9
Other RE Adj Rate	43,053,624,494	45,366,090,506	5.4	45,427,853,262	0.1	44,255,391,345	-2.6	43,094,997,667	-2.6
Total Adj Rate RE Outstanding	110,624,819,378	112,825,462,722	2.0	114,188,085,393	1.2	114,317,513,815	0.1	114,477,719,530	0.1
MISCELLANEOUS RE INFORMATION:									
Outstanding Interest Only & Payment Option First Mtg Loans	7 507 405 050	7,045,111,504	-6.4	E 000 4E0 0E0	110	4.056.005.440	-17.3	4,526,192,567	-8.7
%(Interest Only & Payment Option First Mtg / Total Assets)	7,527,425,050 0.93	0.80		5,992,458,952 0.66	-14.9 -17.7	4,956,295,449 0.52		4,526,192,567	
%(Interest Only & Payment Option First Mtg / Total Assets) %(Interest Only & Payment Option First Mtg / Net Worth)	8.75	8.05		6.51	-17.7	5.04			
Outstanding Interest Only & Payment Option Other RE	0.73	0.03	-0.0	0.51	-19.1	3.04	-22.0	4.33	-14.1
/ LOCs Loans	N/A	13,444,613,701		14,323,553,519	6.5	14,985,628,363	4.6	14,925,947,947	-0.4
Outstanding Residential Construction (Excluding Business		-, ,, -		,,,-		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		7.5 - 7.5	
Purpose Loans)	1,237,196,666	845,688,065	-31.6	730,328,638	-13.6	642,076,048	-12.1	664,071,631	3.4
Allowance for Loan Losses on all RE Loans	1,261,382,677	2,616,036,874	107.4	3,315,836,416	26.8	3,735,769,025	12.7	3,563,602,102	-4.6
* REAL ESTATE LOANS - AMOUNT GRANTED:									
* First Mortgages									
* Fixed Rate > 15 years	33,406,892,765	52,601,390,015		42,348,503,123	-19.5			43,831,072,544	
* Fixed Rate 15 years or less	13,064,563,848	23,556,780,285		24,122,008,897	2.4	, , ,	9.1	28,516,093,426	
* Other Fixed Rate	638,465,069	595,827,424		653,781,053	9.7				
* Total Fixed Rate First Mortgages	47,109,921,682	76,753,997,724		67,124,293,073	-12.5				
* Balloon/Hybrid > 5 years	4,570,395,224	3,837,757,948		3,677,705,799	-4.2			3,789,182,440	
* Balloon/Hybrid 5 years or less	9,605,327,481	5,968,224,213		6,541,125,790	9.6				
* Total Balloon/Hybrid First Mortgages	14,175,722,705	9,805,982,161	-30.8	10,218,831,589	4.2			9,723,296,827	
* Adjustable Rate First Mtgs 1 year or less	1,786,239,538	1,598,235,816		1,203,989,140	-24.7			1,164,781,638	
* Adjustable Rate First Mtgs >1 year	6,805,715,972	6,089,613,411	-10.5	5,928,108,048	-2.7			4,711,534,138	
* Total Adjustable First Mortgages	8,591,955,510	7,687,849,227		7,132,097,188	-7.2				
* TOTAL FIRST MORTGAGE RE LOANS GRANTED * Amounts are year-to-date while the related %change ratios are annualized.	69,877,599,897	94,247,829,112	34.9	84,475,221,850	-10.4	82,021,304,875	-2.9	88,504,618,226	43.9
# Means the number is too large to display in the cell								x	<u></u>
# ivideans the number is too large to display in the cell								10. R	RELoans 1

		Real Estate Loan Info	rmation '	,					$\overline{}$
Return to cover		For Charter :							
12/04/2012		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Type	es Included: All Feder	ally Insu	red Credit Unions (FIC	:Us) *
	Count	of CU in Peer Group :	N/A						
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Sep-2012	% Chg
* OTHER REAL ESTATE (Granted)	Dec-2006	Dec-2009	76 City	Dec-2010	76 City	Dec-2011	76 City	3ep-2012	76 City
* Closed End Fixed Rate	14,456,791,480	8,892,781,275	-38.5	6.933.153.813	-22.0	5,828,131,981	-15.9	4,567,129,073	4.5
* Closed End Adjustable Rate	726,110,321	581,797,230	-19.9	404,664,645	-30.4	391,037,996	-3.4		-8.5
* Open End Adjustable Rate (HELOC)	14,620,751,497	12,397,261,869	-15.2	11,498,629,172	-7.2	10,184,950,527	-11.4		3.9
* Open End Fixed Rate and Other	775,493,695	645,505,200	-16.8	565,944,473	-12.3	395,253,865	-30.2	274,705,788	-7.3
* TOTAL OTHER REAL ESTATE GRANTED	30,579,146,993	22,517,345,574	-26.4	19,402,392,103	-13.8		-13.4		3.6
* TOTAL RE (FIRST AND OTHER) GRANTED	100,456,746,890	116,765,174,686	16.2	103,877,613,953	-11.0		-4.9		37.0
%(Total Fixed Rate RE Granted YTD/Total Loans Granted YTD)	26.70	33.75	26.4	31.48	-6.7	28.35	-9.9	33.48	18.1
RE LOANS SOLD/SERVICED	10 000 010 007	50 004 070 405	404.4	10 011 115 570	440	00 040 454 000	40.7	40.050.050.004	00.7
* First Mortgage R.E. Loans Sold	19,296,348,807	50,964,673,425	164.1	43,814,415,573	-14.0	38,240,451,999	-12.7	46,958,053,994	63.7
%(First Mtg RE Loans Sold/ First Mtg RE Loans Granted) AMT of Mortgage Servicing Rights	27.61 442,513,281	54.08 688,590,502	95.8 55.6	51.87 810,283,461	-4.1 17.7	46.62 809,969,764	-10.1 0.0	53.06 857,680,089	13.8 5.9
Outstanding RE Loans Sold But Serviced	67,476,210,285	92,205,119,193	36.6	108,303,645,625	17.5	118,978,674,088	9.9		11.1
% (Mortgage Servicing Rights / Net Worth)	0.51	0.79	53.0	0.88	12.0	0.82	-6.4		-0.4
MISC. RE LOAN INFORMATION									
S-Term (<5 Yrs) R.E. Loan (Exc. MBL)	113,273,456,699	114,090,960,989	0.7	113,780,153,692	-0.3	114,664,806,341	0.8	115,215,697,992	0.5
R.E. Lns also Mem. Bus. Lns	24,494,103,551	27,689,863,302	13.0	29,580,584,621	6.8	32,031,032,810	8.3	32,639,608,841	1.9
REVERSE MORTGAGES									
Federally Insured Home Equity Conversion Mortgage (HECM)	N/A	7,647,999		10,574,428	38.3	14,889,702	40.8		5.0
Proprietary Reverse Mortgage Products	N/A	23,359,198		28,750,845	23.1	31,507,679	9.6		8.3
Total Reverse Mortgages RE LOAN MODIFICATIONS OUTSTANDING	N/A	31,007,197		39,325,273	26.8	46,397,381	18.0	49,762,496	7.3
Modified First Mortgage RE Loans	1,167,834,257	5.183.533.779	343.9	7,745,264,816	49.4	9,617,673,181	24.2	10,017,536,652	4.2
Modified Other RE Loans	319,492,222	895,002,576	180.1	1,191,448,611	33.1	1,335,009,267	12.0		
Total Modified First and Other RE Loans	1,487,326,479	6,078,536,355	308.7	8,936,713,427	47.0	10,952,682,448	22.6		3.5
Modified RE Loans Also Reported as Business Loans	262,606,567	1,205,640,329	359.1	1,946,506,517	61.5		13.5		-1.8
REAL ESTATE LOAN DELINQUENCY 1									
DELINQUENT R.E. LOANS > 2 MOS									
First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs)	1,324,069,387	2,566,342,481	93.8	2,917,127,296	13.7	2,864,302,727	-1.8		-25.9
First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)	1,293,556,531	2,127,426,594	64.5	2,259,281,865	6.2	2,251,980,234	-0.3		
Other R.E. Fixed Rate	567,310,409	859,700,136	51.5	762,346,519	-11.3	635,712,719	-16.6		-20.3
Other R.E. Adj. Rate TOTAL DEL R.E. > 2 MOS	461,903,654 3,646,839,981	629,871,548 6,183,340,759	36.4 69.6	571,815,119 6,510,570,799	-9.2 5.3	509,835,470 6,261,831,150	-10.8 -3.8		-19.0 -26.4
DELINQUENT 1 TO < 2 MOS	3,040,039,901	0,103,340,739	09.0	0,510,570,799	5.5	0,201,031,130	-3.0	4,009,116,030	-20.4
First Mortgage	2,383,108,683	3,106,922,967	30.4	3,132,785,112	0.8	2,760,221,453	-11.9	2,230,972,948	-19.2
Other	862,861,342	994,922,936	15.3	886,335,966	-10.9	844,688,545	-4.7	688,861,567	-18.4
Total Del R.E. 1 to < 2 Mos	3,245,970,025	4,101,845,903	26.4	4,019,121,078	-2.0	3,604,909,998	-10.3	2,919,834,515	-19.0
Total Del R.E. Loans > 1 Mos	6,892,810,006	10,285,186,662	49.2	10,529,691,877	2.4	9,866,741,148	-6.3	7,528,952,565	-23.7
RE LOAN DELINQUENCY RATIOS									
% R.E. Loans dq > 1 Mos	2.26	3.32	46.8	3.40	2.4		-7.3		-25.1
% R.E. Loans dq > 2 Mos	1.20	2.00	66.8	2.10	5.3	2.00	-4.9	1.45	-27.7
REAL ESTATE LOAN MODIFICATIONS DELINQUENT > 2 MOS Modified First Mortgage RE Loans > 2 Mo Del	275,064,506	1,128,377,321	310.2	1,626,746,442	44.2	1,750,712,348	7.6	991,253,104	-43.4
Modified Other RE Loans > 2 Mo Del	48,883,793	228,692,096	367.8	210,642,380	-7.9	1,750,712,346			-38.9
Total Modified First and Other RE Loans > 2 Mo Del	323,948,299	1,357,069,417	318.9	1,837,388,822	35.4		5.1	1,101,191,460	-43.0
% Total Modified 1st and Other RE > 2 Mo Del	220,0 10,200	.,201,000,411	2.0.0	.,557,555,022	55.4	.,500,000,014	0.1	.,,,,400	.0.5
/ Total Modified 1st and Other RE	21.78	22.33	2.5	20.56	-7.9	17.63	-14.3	9.71	-44.9
Modified RE Loans Also Reported as	F0 000 CT :	255 707 500	F70 ·	400 000 100	05.0	450 500 000		200 004 225	047
Business Loans > 2 Mo Del % Modified RE Lns also Reported as	53,062,954	355,707,590	570.4	480,993,498	35.2	450,582,662	-6.3	296,994,905	-34.1
Business Loans > 2 Mo Del									
/ Total Modified RE Lns also Reported as Business Loans	20.21	29.50	46.0	24.71	-16.2	20.39	-17.5	13.69	-32.8
REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:									
* Total 1st Mortgage Lns Charged Off	243,740,091	587,113,076	140.9	822,215,421	40.0	962,541,112	17.1	712,077,713	-1.4
* Total 1st Mortgage Lns Recovered	8,604,986	21,071,884	144.9	37,437,537	77.7	45,637,451	21.9		
* NET 1st MORTGAGE LN C/Os	235,135,105	566,041,192	140.7	784,777,884	38.6	916,903,661	16.8	667,509,472	-2.9
** Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.12	0.27	120.5	0.36	33.8	0.40	12.8	0.37	-7.0
* Total Other RE Lns Charged Off	614,450,906	1,155,261,954	88.0	1,231,082,308	6.6				
* Total Other RE Lns Recovered	14,437,433	27,371,671	89.6	42,645,809	55.8		18.4		32.8
* NET OTHER RE LN C/Os	600,013,473	1,127,890,283	88.0	1,188,436,499					
**Net Charge Offs Other RE Loans / Avg Other RE Loans	0.64	1.19	86.9	1.33	11.4		-9.2		
* 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									oxdot
¹ The NCUA Board approved a regulatory/policy change in May 2012 revising This policy change may result in a decline in delinquent loans reported as of		g requirements for trouble	d debt res	tructured (TDR) loans.					
This policy change may result in a decilie in delinquent loans reported as or	oune 2012.							11. R	ELoans 2

	Mem	ber Business Loa	n Inform	ation					
Return to cover		For Charter :							
12/04/2012		Count of CU:	6888						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A	Count of C	Criteria : U in Peer Group :		Nation * Peer Gro	up: All ^	i ypes included: A	II Federa	Illy Insured Credit	Unions
	Count of C	o in Feer Group .	IN/A						
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Sep-2012	% Chg
BUSINESS LOANS									
Member Business Loans (NMBLB) 1	25,532,802,208	28,279,990,864	10.8	30,408,101,248	7.5	32,583,107,756	7.2	34,591,376,077	6.2
Purchased Business Loans or Participations to									
Nonmembers (NMBLB) 1	6,360,143,424	6,790,881,889	6.8	6,773,172,359	-0.3	6,560,272,333		6,220,429,992	
Total Business Loans (NMBLB) ¹ Unfunded Commitments ¹	31,892,945,632 1,701,806,459	35,070,872,753 1,613,346,737	10.0 -5.2	37,181,273,607 1,594,778,301	6.0 -1.2	39,143,380,089 1,849,123,799		40,811,806,069 2,048,823,662	_
TOTAL BUSINESS LOANS (NMBLB) LESS	1,701,600,439	1,013,340,737	-3.2	1,594,776,501	-1.2	1,049,123,799	13.9	2,040,023,002	10.6
UNFUNDED COMMITMENTS 1	30,191,139,173	33,457,526,016	10.8	35,586,495,306	6.4	37,294,256,290	4.8	38,762,982,407	3.9
%(Total Business Loans (NMBLB) Less Unfunded						, , , , , , , , , , , , , , , , , , , ,		, , , , , , , ,	
Commitments/ Total Assets) 1	3.72	3.78	1.6	3.89	2.9	3.88	-0.4	3.83	-1.3
NUMBER OF BUSINESS LOANS OUTSTANDING:									
Number of Outstanding Business Loans to Members	131,346	142,084	8.2	149,039	4.9	161,906	8.6	175,739	8.5
Number of Outstanding Purchased Business Loans or Participation Interests to Nonmembers	16,199	15,600	-3.7	16,569	6.2	13,954	-15.8	14,452	3.6
Total Number of Business Loans Outstanding	147,545	157,684	6.9	165,608	5.0		6.2	190,191	8.1
REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS)	,	.0.,100.							
Construction and Development	N/A	N/A		N/A		1,537,902,486		1,482,998,205	
Farmland	N/A	N/A		N/A		738,465,370		791,600,887	7.2
Non-Farm Residential Property	N/A	N/A		N/A		8,083,858,200		8,984,885,547	
Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A N/A		N/A N/A		10,077,089,616 12,355,027,029		10,338,540,958	
Non-Owner Occupied, Non-Farm, Non-Residential Property Total Real Estate Secured Business Loans	N/A N/A	N/A		N/A		32,792,342,701		12,221,508,276 33,819,533,873	
NON-REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-	IN/A	IN/A		IN/A		32,792,342,701		33,019,333,073	3.1
MEMBERS)									
Loans to finance agricultural production and other loans to farmers	N/A	N/A		N/A		739,765,432		837,182,013	13.2
Commercial and Industrial Loans	N/A	N/A		N/A		5,244,621,545		5,718,436,802	
Unsecured Business Loans	N/A	N/A		N/A		94,352,887		121,486,977	
Unsecured Revolving Lines of Credit (Business Purpose) Total Non-Real Estate Secured Business Loans	N/A	N/A		N/A		272,297,524		315,166,404	_
NUMBER OF BUSINESS LOANS OUTSTANDING BY TYPE	N/A	N/A		N/A		6,351,037,388		6,992,272,196	10.1
Number - Construction and Development	N/A	N/A		N/A		2,130		2,099	-1.5
Number - Farmland	N/A	N/A		N/A		4,887		5,007	
Number - Non-Farm Residential Property	N/A	N/A		N/A		51,308		56,248	
Number - Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		N/A		24,315		25,179	
Number - Non-Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		N/A		26,963		27,061	0.4
Total Number of Real Estate Secured Business Loans	N/A	N/A		N/A		109,603		115,594	
Number - Loans to finance agricultural production and other loans to farmers Number - Commercial and Industrial Loans	N/A N/A	N/A N/A		N/A N/A		11,378 37,934		12,236 39,545	
Number - Unsecured Business Loans	N/A	N/A		N/A		2,564		3,686	
Number - Unsecured Revolving Lines of	1071			14/1		2,001		0,000	10.0
Credit (Business Purpose)	N/A	N/A		N/A		14,381		19,130	33.0
Total Number of Non-Real Estate Secured Business Loans	N/A	N/A		N/A		66,257		74,597	12.6
AMOUNT OF BUSINESS LOANS GRANTED OR PURCHASED:									
* MBL (NMBLB) Granted YTD 1	11,511,690,394	9,439,573,406	-18.0	10,734,884,220	13.7	11,787,446,002	9.8	9,889,791,017	
* Purchased or Participation Interests to Nonmembers (NMBLB) 1	1,971,566,733	1,329,383,308	-32.6	1,328,576,763	-0.1	1,403,745,510	5.7	1,153,436,624	9.6
DELINQUENCY - MEMBER BUSINESS LOANS ² 1 to < 2 Months Delinquent	387,226,608	548,463,746	41.6	595,481,513	8.6	470,459,958	-21.0	375,532,174	-20.2
2 to < 6 Months Delinquent	409,178,047	602,664,514	47.3	617,684,772	2.5		1.8	324,276,493	
6 to 12 Months Delinquent	149,168,321	360,745,164	141.8	390,426,199	8.2	349,549,760		254,061,397	
12 Months & Over Delinquent	125,981,018	292,638,030	132.3	436,037,173	49.0	444,990,364	2.1	404,899,657	-9.0
Total Del Loans - All Types (2 or more Mo)	684,327,386	1,256,047,708	83.5	1,444,148,144	15.0	1,423,175,128	-1.5	983,237,547	-30.9
MBL DELINQUENCY RATIOS									
% MBL > 1 Month Delinquent (All delinquency > 30 days) % MBL > 2 Months Delinquent (Reportable delinquency)	3.55	5.39	52.0	5.73	6.3	5.08		3.51	
MBL CHARGE-OFFS AND RECOVERIES:	2.27	3.75	65.6	4.06	8.1	3.82	-6.0	2.54	-33.5
*Total MBL Charge Offs	131,876,705	224,029,781	69.9	292,131,922	30.4	373,354,639	27.8	230,997,975	-17.5
*Total MBL Recoveries	7,065,554	6,548,919	-7.3	12,571,965	92.0			10,357,889	
MISCELLANEOUS MBL INFORMATION:									
Real Estate Loans also Reported as Business Loans	24,494,103,551	27,689,863,302	13.0	29,580,584,621	6.8	32,031,032,810	8.3	32,639,608,841	1.9
Construction & Development Loans Meeting 723.3(a)	2,088,824,879	1,693,971,431	-18.9	1476996692	-12.8	1,384,794,439		1,333,449,783	
Number of Construction & Development Loans - 723(a)	2,165	1670	-22.9	1,672	0.1	1,795		1,796	
Unsecured Business Loans Meeting 723.7(c)-(d) Number of Unsecured Business Loans - 723.7(c)-(d)	133,685,286	170,691,125	27.7	148,557,889	-13.0	163,836,385	10.3	207,554,262	
Number of Unsecured Business Loans - 723.7(c)-(d) Agricultural Related (NMBLB) 1	4,707 1,108,170,527	6,058 1,197,917,677	28.7 8.1	6,701 1,292,611,256	10.6 7.9	6,979 1,478,230,802	4.1 14.4	7,449 1,628,782,900	
Agricultural Related (NMBLB) Number of Outstanding Agricultural Related Loans	15,396	1,197,917,677	2.1	15,153	-3.6	1,478,230,802	7.3	17,628,782,900	
* Business Loans and Participations Sold	2,049,517,820	1,293,972,211	-36.9	1,507,019,500	16.5	1,666,532,511	10.6	1,481,501,576	
SBA Loans Outstanding	519,635,376	601,430,787	15.7	697,374,881	16.0		15.5	855,382,668	
Number of SBA Loans Outstanding	7,100	7,394	4.1	8,532	15.4	8,060		7,948	
¹ PART 723 REDEFINED MEMBER BUSINESS LOANS IN OCTOBER 2003; * Amounts are year	ear-to-date and the re	lated % change ratio	s are annua	alized.					
² The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency rep	orting requirements f	or troubled debt restri	uctured (TI	OR) loans.					
This policy change may result in a decline in delinquent loans reported as of June 2012.									12. MBLs

	Invest	ments, Cash, & Cash	n Equiva	lents					
Return to cover		For Charter :	N/A						
12/04/2012		Count of CU:	6888						
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	ICUs) *
	Count of	CU in Peer Group :	N/A						
		-							
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Sep-2012	% Chg
INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS									_
,									
SFAS 115 CLASS OF INVESTMENTS									
Held to Maturity < 1 yr	8,297,752,179	9,800,213,389	18.1	8,850,450,334	-9.7	10,726,819,270	21.2	12,401,433,316	15.6
Held to Maturity 1-3 yrs	9,243,491,659	13,972,730,398	51.2	18,589,353,653	33.0	21,236,386,137	14.2	20,917,451,017	-1.5
Held to Maturity 3-5 yrs	5,432,790,606	7,600,822,620	39.9		25.6	11,271,981,957	18.1	14,056,259,764	24.7
Held to Maturity 5-10 yrs	1,836,081,394	2,175,248,115	18.5		73.0	3,792,492,168	0.8	4,125,292,928	8.8
Held to Maturity 3-10 yrs	N/A	N/A		N/A	. 0.0	N/A	0.0	N/A	0.0
Held to Maturity > 10 yrs	785,404,477	1,259,912,019	60.4		42.3	2,285,860,311	27.5	2,010,914,215	-12.0
TOTAL HELD TO MATURITY	25,595,520,315	34,808,926,541	36.0		22.2	49,313,539,843	15.9	53,511,351,240	
TOTAL PIELD TO MATORITI	20,000,020,010	07,000,020,041	30.0	72,077,200,002	22.2	70,010,000,040	10.0	50,511,551,240	0.0
Available for Sale < 1 yr	24,682,772,943	23,236,117,389	-5.9	27,800,792,111	19.6	32,671,672,869	17.5	37,736,635,266	15.5
Available for Sale 1-3 yrs	25,467,637,360	38,277,711,603	50.3		28.2	60,080,991,167	22.4	63,980,829,580	6.5
Available for Sale 1-5 yrs Available for Sale 3-5 yrs	15,072,580,496	22,318,860,687	48.1	33,889,073,940	51.8	38,406,133,505	13.3	43,256,049,922	12.6
Available for Sale 5-10 yrs	7,038,117,714	10,524,321,825	49.5		51.1	14,836,127,300	-6.7	20,045,987,798	
,	7,038,117,714 N/A		49.5	15,905,030,459 N/A	51.1	14,836,127,300 N/A	-0.7		35.1
Available for Sale 3-10 yrs		N/A	00.0	· ·	7.7	· · · · · · · · · · · · · · · · · · ·	0.5	N/A	7.5
Available for Sale > 10 yrs	2,320,073,167	2,874,380,999	23.9		7.7	3,173,143,763	2.5	3,412,394,982	7.5
TOTAL AVAILABLE FOR SALE	74,581,181,680	97,231,392,503	30.4	129,768,101,486	33.5	149,168,068,604	14.9	168,431,897,548	12.9
Trading < 1 year	156,115,742	534,778,688	242.6	434,436,921	-18.8	574,880,588	32.3	397,113,660	-30.9
Trading 1-3 years	125,946,098	271,591,634	115.6	339,680,862	25.1	462,978,762	36.3	533,752,957	15.3
Trading 3-5 years	48,260,944	77,687,493	61.0		44.4	88,525,142	-21.1	84,766,460	
Trading 5-10 years	33,823,074	63,650,491	88.2		-2.9	66,487,177	7.5	159,704,396	140.2
Trading 3-10 years	N/A	N/A		N/A		N/A		N/A	
Trading > 10 years	10,290,623	8,995,423	-12.6	5,386,376	-40.1	1,606,249	-70.2	1,564,332	-2.6
TOTAL TRADING	374,436,481	956,703,729	155.5	, ,	-0.3	1,194,477,918	25.3	1,176,901,805	
	21.1,100,101	555,155,155		200,000,000		.,,		.,,	
Other Investments < 1 yr	78,047,521,469	107,520,120,537	37.8	102,435,733,990	-4.7	114,439,214,559	11.7	114,695,920,440	0.2
Other Investments 1-3 yrs	22,674,836,099	26,571,151,139	17.2		-2.0	24,196,723,924	-7.1	25,508,066,238	
Other Investments 3-5 yrs	4,559,324,867	3,183,484,683	-30.2		0.9	4,680,684,635	45.8	6,138,164,153	
Other Investments 5-10 yrs	332,989,260	278,910,945	-16.2		57.6	654,897,377	49.0	889,993,597	35.9
Other Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Other Investments > 10 yrs	202,072,594	210,961,047	4.4		39.4	495,394,949	68.5	657,014,744	32.6
TOTAL Other Investments	105,816,744,289	137,764,628,351	30.2		-3.9	144,466,915,444	9.1	147,889,159,172	2.4
MATURITIES :									
Total Investments < 1 yr	111,184,162,333	141,091,230,003	26.9		-1.1	158,412,587,286	13.5	165,231,102,682	4.3
Total Investments 1-3 yrs	57,511,911,216	79,093,184,774	37.5		18.9	105,977,079,990	12.7	110,940,099,792	4.7
Total Investments 3-5 yrs	25,112,956,913	33,180,855,483	32.1	46,759,092,725	40.9	54,447,325,239	16.4	63,535,240,299	
Total Investments 5-10 yrs	9,241,011,442	13,042,131,376	41.1	20,170,532,144	54.7	19,350,004,022	-4.1	25,220,978,719	30.3
Total Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Total Investments > 10 yrs	3,317,840,861	4,354,249,488	31.2	5,187,831,501	19.1	5,956,005,272	14.8	6,081,888,273	2.1
Total	206,367,882,765	270,761,651,124	31.2	305,680,710,711	12.9	344,143,001,809	12.6	371,009,309,765	7.8
# Means the number is too large to display in the cell									
								13	. InvCash

		Other Investment Inf	ormation	1					
Return to cover		For Charter :	N/A						
12/04/2012		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A			•	Nation * Peer Group	: All * Ty	pes Included: All Fed	derally in	sured Credit Unions	(FICUs)
	Count o	f CU in Peer Group :	N/A						
	D 0000	Dec-2009	0/ Ch ==	D 0040	0/ 01	D 0044	0/ Ch ==	C 2042	0/ Cl
INVESTMENT SUMMARY:	Dec-2008	Dec-2009	% Chg	Dec-2010	% Cng	Dec-2011	% Chg	Sep-2012	% Chg
NCUA Guaranteed Notes (included in US Gov't Obligations)	N/A	N/A		1,461,281,880		3,470,764,559	137.5	3,616,552,123	4.2
Total FDIC-Issued Guaranteed Notes	N/A	N/A		1,401,201,800 N/A		121,768,775		81,040,562	-33.4
All Other US Government Obiligations	N/A	N/A		N/A		4,485,472,444		7,868,432,931	75.4
TOTAL U.S. GOVERNMENT OBLIGATIONS	4,062,383,155		73.2	10,881,323,339	54.7	8,078,005,778	-25.8	11,566,025,616	43.2
TO THE OIGH OUT ENGINEERS OF ENGINEERS	4,002,000,100	1,001,110,200	10.2	10,001,020,000	01.1	0,010,000,110	20.0	,000,020,010	10.2
Agency/GSE Debt Instruments (not backed by mortgages)	36,521,876,477	52,534,952,087	43.8	75,824,365,624	44.3	88,749,706,523	17.0	92,049,202,393	3.7
Agency/GSE Mortgage-Backed Securities	43,683,222,744	, , ,	26.3	67,806,346,251	22.9		25.3	97,994,149,693	15.4
TOTAL FEDERAL AGENCY SECURITIES	80,205,099,221	107,693,596,608	34.3		33.4	173,694,599,181	20.9	190,043,352,086	9.4
Securities Issued by States and Political Subdivision in the U.S.	N/A	N/A		N/A		3,232,994,329		3,844,148,175	18.9
Privately Issued Mortgage-Related Securities	3,008,998,604	3,262,857,863	8.4	1,867,209,320	-42.8	1,173,539,891	-37.2	1,288,027,515	9.8
Privately Issued Securities (FCUs only)	N/A	N/A		720,295,925		708,522,393	-1.6	648,081,317	-8.5
Privately Issued Mortgage-Backed Securities (FISCUs Only)	233,203,927	297,824,547	27.7	362,020,725	21.6	296,518,020	-18.1	258,736,577	-12.7
TOTAL OTHER MORTGAGE-BACKED SECURITIES	3,242,202,531	3,560,682,410	9.8	2,949,525,970	-17.2	2,178,580,304	-26.1	2,194,845,409	0.7
									<u> </u>
Mutual Funds	N/A	1,327,770,413		1,524,816,723	14.8		17.1	2,064,304,076	15.6
Common Trusts	N/A	662,335,311		220,181,442				103,379,911	-24.6
TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS	2,027,944,803	1,990,105,724	-1.9	, , , ,	-12.3	1,923,468,332	10.2	2,167,683,987	12.7
Bank Issued FDIC-Guaranteed Bonds	N/A	N/A		N/A		812,203,664		513,588,179	-36.8
MORTGAGE RELATED SECURITIES:									
Collateralized Mortgage Obligations	23,756,002,469	29,150,343,589	22.7	36,643,085,468	25.7	44,752,228,327	22.1	47,901,331,617	7.0
Commercial Mortgage Backed Securities	844,049,655	1,381,390,433	63.7	1,800,748,943	30.4	1,905,477,806	5.8	3,079,997,115	61.6
OTHER INVESTMENT INFORMATION: Non-Mortgage Related Securities With Embedded Options									
or Complex Coupon Formulas	11,184,677,579	17,553,397,709	56.9	23,795,757,250	35.6	24,114,307,121	1.3	23,707,146,887	-1.7
Non-Mortgage Related Securities With Maturities > 3 Yrs	11,104,077,379	17,555,597,709	30.9	23,733,737,230	33.0	24,114,307,121	1.5	23,707,140,007	-1.7
Without Embedded Options or Complex Coupon Formulas	2,765,964,476	3,389,841,970	22.6	6,929,889,033	104.4	10,537,860,722	52.1	14,503,088,323	37.6
Securities per 703.12(b)	42,681,953,370		28.7	71,538,273,334	30.2	84,844,214,437	18.6	94,832,742,997	11.8
Deposits/Shares per 703.10(a)	3,836,316,319		-20.0	2,697,543,512	-12.1	4,805,226,341	78.1	6,034,247,759	25.6
Market Value of Investments Purchased Under									
Investment Pilot Program (703.19)	181,886,076	216,518,378	19.0	230,600,226	6.5	195,753,388	-15.1	105,309,638	-46.2
Fair Value of Total Investments	206,563,222,531	270,835,129,792	31.1	306,025,556,339	13.0		12.7	371,821,791,519	7.8
Investment Repurchase Agreements	388,492,401	43,605,476	-88.8	153,011,805	250.9	208,691,599	36.4	209,874,470	0.6
Borrowing Repurchase Agreements Placed in Investments	F00 700 000	507.040.004	0.5	500 000 004	40.0	F4F 000 007	4.0	007.440.000	
for Positive Arbitrage	522,790,398		8.5	, ,	-10.6		1.6	387,140,006	-24.8
Cash on Deposit in Corporate Credit Unions Cash on Deposit in Other Financial Institutions	25,310,858,059 8,751,643,537		61.0	40,754,097,643 19,893,348,983	0.0	, , ,	-23.9 155.2	25,878,298,381	-16.6
CUSO INFORMATION	0,751,043,337	12,523,862,167	43.1	19,093,340,903	58.8	50,775,558,609	155.2	56,969,490,519	12.2
Value of Investments in CUSO	1,115,739,515	1,145,854,134	2.7	1,319,073,255	15.1	1,384,022,765	4.9	1,553,905,996	12.3
CUSO loans	592,260,882		26.0	792,616,970	6.2	712,890,875		762,586,638	7.0
Aggregate cash outlays in CUSO	668,043,220		38.4	1,016,659,222	10.0		0.8	1,077,605,216	5.2
WHOLLY OWNED CUSO INFORMATION	000,043,220	324,330,440	30.4	1,010,000,222	10.0	1,024,310,307	0.0	1,077,000,210	
Total Assets of Wholly Owned CUSOs	N/A	2,559,751,514		2,262,270,482	-11.6	1,525,021,793	-32.6	1,651,674,499	8.3
Total Capital of Wholly Owned CUSOs	N/A			1,009,785,009				876,681,161	14.3
Net Income/Loss of Wholly Owned CUSOs	N/A	241,379,054		297,245,354	23.1	-19,492,684		89,699,895	560.2
Total Loans of Wholly Owned CUSOs	N/A	N/A		N/A		447,274,780		516,603,747	15.5
Total Delinquency of Wholly Owned CUSOs	N/A			33,207,526	-34.9		37.5	6,290,179	-86.2
Inv not Authorized by the FCU Act or NCUA R&R (SCU only)	1,956,342,699	1,702,930,853	-13.0	2,056,311,768	20.8	2,279,755,946	10.9	2,589,508,218	13.6
Outstanding Balance of Brokered CDs and Share									1
Certificates Purchased	12,204,366,793	15,733,856,951	28.9	16,502,508,698	4.9	17,619,663,905	6.8	20,813,087,148	18.1
CREDIT UNION INVESTMENT PROGRAMS									
Mortgage Processing	1,733	·	-6.9			·		1,522	-8.9
Approved Mortgage Seller	809		5.1	873			2.1	1,054	18.3
Borrowing Repurchase Agreements	26		57.7	42				33	-23.3
Brokered Deposits (all deposits acquired through 3rd party)	251		34.3	315				312	0.6
Investment Pilot Program	19		-10.5	13				9	-30.8
Investments Not Authorized by FCU Act (SCU only) Deposits and Shares Meeting 703.10(a)	134		-7.5		-1.6		-0.8	127	5.0
Brokered Certificates of Deposit (investments)	1,101 2,194		-17.1 -15.3	951 1,866	4.2 0.4			1,674 2,407	75.1 31.8
# Means the number is too large to display in the cell	2,194	1,858	-15.3	1,866	0.4	1,826	-2.1	2,407	31.8
" Mound the number to too large to display in the cell								14 046	erinvinfo
				l .			1	14.Otne	21 III VIII IO

	Supplemental Sha	re Information, Off B	alance St	eet & Borrowings					
Return to cover	Supplemental Sna	For Charter :		leet, & Borrowings					
12/04/2012		Count of CU:							
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A				Nation * Peer Group	All * Typ	es Included: All Fed	lerally Ins	ured Credit Unions	(FICUs)
	Count	of CU in Peer Group :	N/A						
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Sep-2012	% Chg
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):									
Accounts Held by Member Government Depositors	945,467,234			1,280,664,976	20.6	1,177,726,339	-8.0	1,213,018,930	
Accounts Held by Nonmember Government Depositors	761,744,033			407,594,772	-14.0	188,420,293	-53.8	198,851,851	
Employee Benefit Member Shares	261,306,270		13.7	251,002,810	-15.5	275,751,662	9.9	292,479,503	6.1
Employee Benefit Nonmember Shares	2,567,555	2,244,442	-12.6	3,228,859	43.9	3,241,721	0.4	3,602,494	11.1
529 Plan Member Deposits	1,873,239	968,639	-48.3	1,090,923	12.6	1,275,136	16.9	1,262,864	-1.0
Non-dollar Denominated Deposits	850,852	111,125	-86.9	88,098	-20.7	82,306	-6.6	89,095	8.2
Health Savings Accounts	137,213,017	260,373,633	89.8	383,185,347	47.2	504,466,071	31.7	618,050,252	22.5
Dollar Amount of Share Certificates >= \$100,000	66,437,185,385	70,108,875,537	5.5	70,573,212,085	0.7	71,394,663,058	1.2	73,046,691,331	2.3
Dollar Amount of IRA/Keogh >= \$100,000	15,511,527,912	19,464,201,113	25.5	20,911,430,205	7.4	22,140,607,090	5.9	23,187,904,456	4.7
Dollar Amount of Share Drafts Swept to Regular Shares or			į i						
Money Market Accounts	12,233,659,653	14,596,798,870	19.3	17,483,128,334	19.8	20,365,594,211	16.5	22,497,555,530	10.5
Dollar Amount of Noninterest Bearing Transactional									
Accounts with balances > \$250,000	N/A	N/A		1,475,179,637		2,289,222,962	55.2	2,883,581,928	26.0
SAVING MATURITIES									
< 1 year	600,828,911,066	667,344,441,485	11.1	686,859,621,529	2.9	723,112,002,198	5.3	759,654,926,130	5.1
1 to 3 years	60,202,095,144			70,200,876,400	12.6	70,367,650,900	0.2	74,690,409,620	
> 3 years	20,096,235,203			29,343,252,083	27.8	33,929,421,372	15.6	35,386,889,849	_
Total Shares & Deposits	681,127,241,413			786,403,750,012	4.5	827,409,074,470	5.2	869,732,225,599	
INSURANCE COVERAGE IN ADDITION TO NOUSIF	331,121,271,410	702,011,000,011		. 50, 100,1 00,012		321,100,017,410	5.2	300,102,220,000	3.
Share/Deposit Insurance in Addition to NCUSIF	464	439	-5.4	375	-14.6	349	-6.9	333	-4.6
Dollar Amount of Shares/Deposits Covered by Additional Insurance	2,581,100,380		+	2,406,174,746	-2.9	2,453,721,213	2.0	2,846,860,795	
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR	2,361,100,360	2,411,904,141	-4.0	2,400,174,740	-2.9	2,400,721,210	2.0	2,040,000,793	10.0
BUSINESS LOANS									
Commercial Real Estate ¹	850,594,672	345,595,798	50.4	355,735,389	0.0	483,149,478	05.0	500 007 075	44-
	050,594,672 N/A				2.9		35.8	539,807,075	
Construction & Land Development (MBL)		- ,,-		264,408,234	-29.5	278,160,413	5.2	298,676,095	
Outstanding Letters of Credit	127,481,134			143,387,780	-5.1	70,152,034	-51.1	68,261,900	
Other Unfunded MBL Commitments	851,211,787			974,634,678	9.2	1,017,661,874	4.4	1,142,078,592	
Total Unfunded Commitments for Business Loans	1,829,287,593	1,764,483,228	-3.5	1,738,166,081	-1.5	1,849,123,799	6.4	2,048,823,662	10.8
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL									
REMAINING LOANS (NON-BUSINESS)									
Revolving O/E Lines 1-4 Family	39,335,782,812		-4.5	36,667,326,305	-2.3	36,896,671,991	0.6	37,403,041,990	
Credit Card Line	71,125,212,003		1.0	71,313,792,943	-0.7	73,416,814,767	2.9	77,750,917,163	
Unsecured Share Draft Lines of Credit	11,906,749,775	10,358,242,850	-13.0	10,072,491,067	-2.8	10,267,010,459	1.9	10,638,858,313	
Overdraft Protection Programs	11,096,180,899	11,731,454,623	5.7	12,087,137,366	3.0	13,152,476,572	8.8	14,028,694,704	6.7
Residential Construction Loans-Excluding Business Purpose	N/A	454,859,819		385,101,296	-15.3	374,885,320	-2.7	476,676,285	27.2
Federally Insured Home Equity Conversion Mortgages (HECM)	N/A	32,440,664		11,516,606	-64.5	8,888,851	-22.8	4,083,963	-54.1
Proprietary Reverse Mortgage Products	N/A	17,683,946	,	19,066,329	7.8	19,182,015	0.6	17,031,317	-11.2
Other Unused Commitments	7,346,737,720			7,111,949,832	8.0	8,462,549,583	19.0	9,445,017,234	
Total Unfunded Commitments for Non-Business Loans	140,810,663,209			137,668,381,744	-0.6	142,598,479,558	3.6	149,764,320,969	5.0
Total Unused Commitments	142,639,950,802			139,406,547,825	-0.6	144,447,603,357	3.6	151,813,144,631	
%(Unused Commitments / Cash & ST Investments)	119.90			94.71	0.3	86.84	-8.3	87.81	
Unfunded Commitments Committed by Credit Union	N/A			N/A	0.0	142,713,000,659	0.0	149,814,159,365	
Unfunded Commitments Committee by Creat Onion Unfunded Commitments Through Third Party	N/A		+	N/A		1,734,602,698		1,998,985,266	
Loans Transferred with Recourse 1	3,865,672,224		+		-7.7		445		
			+	3,202,965,493		3,666,643,469	14.5	3,468,811,834	
Pending Bond Claims	29,248,310	, -, -		92,815,382	204.6	26,148,739	-71.8	97,132,924	
Other Contingent Liabilities	85,169,376	88,049,245	3.4	50,726,203	-42.4	132,243,964	160.7	87,874,630	-33.6
CREDIT AND BORROWING ARRANGEMENTS:		<u> </u>	لــــــــا						ļ
Num FHLB Members	943	1,010	7.1	1,023	1.3	1,083	5.9	1,140	5.3
LINES OF CREDIT (Borrowing)		<u> </u>	لــــــــــــــــــــــــــــــــــــــ						ļ
Total Credit Lines	126,202,351,074			131,168,187,660	3.3	138,435,803,440	5.5	146,102,964,524	
Total Committed Credit Lines	2,558,430,672			2,246,956,242	-9.0	2,983,772,793	32.8	3,027,596,535	
Total Credit Lines at Corporate Credit Unions	N/A	45,431,376,142		44,665,617,828	-1.7		-27.6	24,551,759,759	
Draws Against Lines of Credit	19,201,476,041	15,484,253,168	-19.4	15,323,796,921	-1.0	14,918,092,764	-2.6	15,051,823,647	0.9
BORROWINGS OUTSTANDING FROM CORPORATE									
CREDIT UNIONS		<u> </u>							<u></u>
Line of Credit Outstanding from Corporate Cus	N/A	612,619,691		304,830,059	-50.2	246,714,735	-19.1	120,433,963	-51.2
Term Borrowings Outstanding from Corporate Cus	N/A			1,552,263,221	-70.0	926,761,707	-40.3	859,440,200	
MISCELLANEOUS BORROWING INFORMATION:		, .,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		, ,		-, -, -, -		-, -,	
	N/A	108,960,356,054		121,397,510,945	11.4	131,563,654,559	8.4	140,903,092,950	7.
		. 55,550,550,004		, 557 , 510, 540	11.4	,	0.4	0,000,002,000	, · ·
Assets Pledged to Secure Borrowings	1,07								
Assets Pledged to Secure Borrowings Amount of Borrowings Subject to Early Repayment at		3,294.932.508	-0.7	2,883,871,523	-12.5	2,324,696,981	-19.4	1,749.605.384	-24
Assets Pledged to Secure Borrowings Amount of Borrowings Subject to Early Repayment at Lenders Option	3,317,283,880		+	2,883,871,523 155,865,823	-12.5 97.2	2,324,696,981 167 439 157	-19.4 7.4	1,749,605,384 163,341,517	_
Assets Pledged to Secure Borrowings Amount of Borrowings Subject to Early Repayment at Lenders Option Uninsured Secondary Capital ²			+	2,883,871,523 155,865,823	-12.5 97.2	2,324,696,981 167,439,157	-19.4 7.4	1,749,605,384 163,341,517	_
Assets Pledged to Secure Borrowings Amount of Borrowings Subject to Early Repayment at Lenders Option	3,317,283,880		+						_

	Miscellan	eous Information, Pr	ograms.	Services					
Return to cover	Miloconari	For Charter :		00111000					
12/04/2012		Count of CU :							
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * Type	s Included: All Fede	rally Insu	red Credit Unions (F	FICUs) *
	Count of	f CU in Peer Group :	N/A						
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Sep-2012	% Chg
MEMBERSHIP:									
Num Current Members	88,578,324	89,873,931	1.5	90,485,594	0.7	91,829,582	1.5	93,882,639	2.2
Num Potential Members	1,302,321,549	1,368,599,260	5.1	1,473,469,174	7.7	1,537,932,901	4.4	1,604,003,739	4.3
% Current Members to Potential Members	6.80	6.57	-3.5	6.14	-6.5	5.97	-2.8	5.85	
* % Membership Growth	2.02	1.46		0.68	-53.5	1.49	118.2	2.98	
Total Num Savings Accts	162,812,053	166,305,140	2.1	168,311,192	1.2	170,344,932	1.2	174,917,511	2.7
EMPLOYEES:									
Num Full-Time Employees	220,949	219,307	-0.7	219,996	0.3	221,114	0.5	226,564	2.5
Num Part-Time Employees	33,411	31,216	-6.6	30,631	-1.9	30,335	-1.0	31,182	2.8
BRANCHES:									
Num of CU Branches	21,005	20,979	-0.1	21,066	0.4	21,070	0.0	20,173	
Num of CUs Reporting Shared Branches	1,537	1,169	-23.9	1,160	-0.8	1,175	1.3	1,194	
Plan to add new branches or expand existing facilities	854	91	-89.3	87	-4.4	679	680.5	626	-7.8
MISCELLANEOUS LOAN INFORMATION:									
**Total Amount of Loans Granted YTD	250,574,393,140	267,064,394,376	6.6	248,726,544,592	-6.9	259,532,946,340	4.3	243,557,516,184	25.1
MEMBER SERVICE AND PRODUCT OFFERINGS									
(Credit Programs):				. ====					
Business Loans	1,954	1,722	-11.9	1,753	1.8	1,756	0.2	1,903	
Credit Builder	N/A	987		1,027	4.1	1,073	4.5	1,182	
Debt Cancellation/Suspension	309	367	18.8	392	6.8	411	4.8	438	
Direct Financing Leases	85	54	-36.5	52	-3.7	49	-5.8	45	
Indirect Business Loans	N/A	162		163	0.6	167	2.5	160	
Indirect Consumer Loans	1,742	1,618		1,665	2.9	1,678	0.8	1,791	6.7
Indirect Mortgage Loans	N/A	259		263	1.5	268	1.9	221	-17.5
Interest Only or Payment Option 1st Mortgage Loans	580	477	-17.8	495	3.8	482	-2.6	561	16.4
Micro Business Loans Micro Consumer Loans	N/A	670		691	3.1	678	-1.9	681	0.4
Overdraft Lines of Credit	N/A	954	F 0	991	3.9	984	-0.7	1,003	
Overdraft Protection	3,352	3,159		3,191	1.0 2.8	3,154	-1.2	3,054	
Participation Loans	2,800 1,405	2,867 1,296	2.4 -7.8	2,948 1,353	4.4	2,991	1.5 2.4	2,980 1,492	
Pay Day Loans	1,405 N/A	1,296		510	2.4	1,385 520	2.4	1,492	
Real Estate Loans	5,410	4,544	-16.0	4,659	2.4	4,586	-1.6	4,767	3.9
Refund Anticipation Loans	5,410 N/A	4,544	-10.0	126	5.9	128	1.6	126	
Risk Based Loans	4,041	4,032	-0.2	4,161	3.2	4,156	-0.1	4,261	2.5
Share Secured Credit Cards	4,041 N/A	2,004	-0.2		2.8		0.9		
Short-Term, Small Amount Loans (STS)	N/A N/A	2,004 N/A		2,061 123	2.8	2,080 392	218.7	2,167 599	
MEMBER SERVICE AND PRODUCT OFFERINGS	IN/A	IN/A		123		392	210.7	399	32.0
(Other Programs):									
ATM/Debit Card Program	5,324	5,112	-4.0	5,172	1.2	5,108	-1.2	5,071	-0.7
Business Share Accounts	5,324 N/A	2,407		2,481	3.1	2,482	0.0	2,544	
Check Cashing	N/A	3,644		3,716	2.0	3,683	-0.9	3,696	
First Time Homebuyer Program	N/A	638		669	4.9	673	0.6	696	
Health Savings Accounts	N/A	693		715	3.2	741	3.6	770	
Individual Development Accounts	N/A	159		161	1.3	165	2.5	181	9.7
In-School Branches	N/A	324		351	8.3	355	1.1	369	
Insurance/Investment Sales	1,135	1,782	57.0		1.2	1,808	0.2	1,829	
International Remittances	N/A	640		674	5.3	684	1.5	725	
Low Cost Wire Transfers	N/A	3,582		3,689	3.0	3,667	-0.6	4,481	
MERGERS/ACQUISITIONS:		2,002		2,300		2,501		., 101	
Completed Merger/Acquisition Qualfiying for									
Business Combo Acctng (FAS 141R)	N/A	131	<u> </u>	220	67.9	315	43.2	390	23.8
Adjusted Retained Earnings Obtained through						-			
Business Combinations	N/A	185,238,660		423,969,791	128.9	889,757,008	109.9	1,041,592,186	17.1
Fixed Assets - Capital & Operating Leases									
Aggregate of Future Capital and Operating Lease Pmts									
on Fixed Assets (not discounted to PV)	1,557,982,176	1,563,728,680	0.4	1,681,533,756	7.5	1,733,325,231	3.1	1,688,037,075	-2.6
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)								
** Amount is year-to-date and the related % change ratio is annualized.									
,									

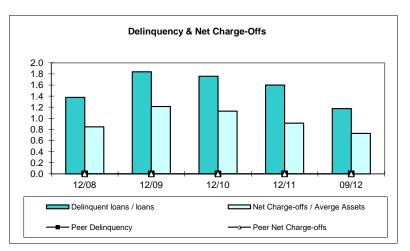
	Inform	nation System	c g Tooh	nology					I
Return to cover	IIIIOII	For Charter :		nology					
12/04/2012									
CU Name: N/A		6888 N/A							
Peer Group: N/A				Nation * Peer	Group: A	II * Types Incl	uded: All	Federally Ins	ured
	Count of CU in					.,,,		,	
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Sep-2012	% Chg
System Used to Maintain Share/Loan Records									
Manual System (No Automation)	100	70	-30.0	74	5.7	66	-10.8	58	-12.1
Vendor Supplied In-House System	5,400	4,938	-8.6	4,852	-1.7	4,627	-4.6	4,483	-3.1
Vendor On-Line Service Bureau	2,188	2,205	0.8	2,201	-0.2	2,225	1.1	2,219	-0.3
CU Developed In-House System	47	67	42.6	59	-11.9	54	-8.5	28	-48.1
Other	71	106	49.3	98	-7.5	94	-4.1	100	6.4
Electronic Financial Services									
Home Banking Via Internet Website	5,000	4,908		,	-0.4	4,846		4,853	0.1
Audio Response/Phone Based	4,309	4,243	-1.5	4,149	-2.2	4,062	-2.1	3,963	-2.4
Automatic Teller Machine (ATM)	4,817	4,697	-2.5		-1.8	4,517		4,800	6.3
Kiosk	336	348	3.6	342	-1.7	344	0.6	364	5.8
Mobile Banking	N/A	431		721	67.3	1,126	56.2	1,697	50.7
Other	199	311	56.3	323	3.9	343	6.2	280	-18.4
Services Offered Electronically									
Member Application	1,999	1,905	-4.7	1,916	0.6	1,936	1.0	1,995	3.0
New Loan	3,181	2,919	-8.2	2,889	-1.0	2,876	-0.4	2,893	0.6
Account Balance Inquiry	5,265	5,178	-1.7	5,119	-1.1	5,057	-1.2	5,057	0.0
Share Draft Orders	4,304	4,021	-6.6	3,982	-1.0	3,941	-1.0	3,925	-0.4
New Share Account	1,172	1,182	0.9	1,202	1.7	1,228	2.2	1,275	3.8
Loan Payments	4,649	4,532	-2.5	4,494	-0.8	4,456	-0.8	4,451	-0.1
Account Aggregation	425	474	11.5	486	2.5	506	4.1	584	15.4
Internet Access Services	791	820	3.7	831	1.3	856	3.0	934	9.1
e-Statements	3,211	3,480	8.4	3,571	2.6	3,700	3.6	3,908	5.6
External Account Transfers	N/A	633		685	8.2	758	10.7	883	16.5
View Account History	5,038	4,989	-1.0	4,959	-0.6	4,912	-0.9	4,897	-0.3
Merchandise Purchase	421	374	-11.2	367	-1.9	366	-0.3	362	-1.1
Merchant Processing Services	N/A	213		224	5.2	232	3.6	265	14.2
Remote Deposit Capture	N/A	233		283	21.5	353	24.7	456	29.2
Share Account Transfers	5,088	4,907	-3.6	4,859	-1.0	4,817	-0.9	4,824	0.1
Bill Payment	3,658			-, -	1.0	3,792		3,838	1.2
Download Account History	4,184	4,248			-0.4	4,215		4,211	-0.1
Electronic Cash	220	221	0.5	214	-3.2	209	-2.3	239	14.4
Electronic Signature Authentification/Certification	161	180	11.8	193	7.2	232	20.2	323	39.2
Type of World Wide Website Address									
Informational	661	604			-1.8	567	-4.4	554	-2.3
Interactive	254	473			1.1	472	-1.3	294	-37.7
Transactional	4,709	,		,	-0.6	4,424		4,554	2.9
Number of Members That Use Transactional Website	28,062,345			, ,	9.3	35,727,978		38,097,847	6.6
No Website, But Planning to Add in the Future	383	34	-91.1	28	-17.6	28	0.0	24	-14.3
Type of Website Planned for Future									
Informational	299				-16.7	26		21	-19.2
Interactive	23			0		0		1	N/A
Transactional	61	3	-95.1	3	0.0	2	-33.3	2	0.0
Miscellaneous									
Internet Access	7,076	7,081	0.1	6,989	-1.3	6,829	-2.3	6,675	-2.3
		1		1			1		
									17.IS&T

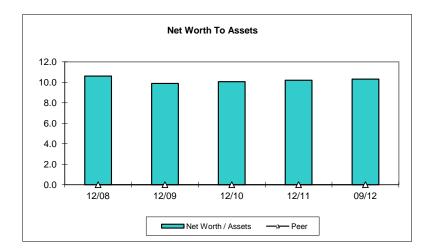
Return to cover

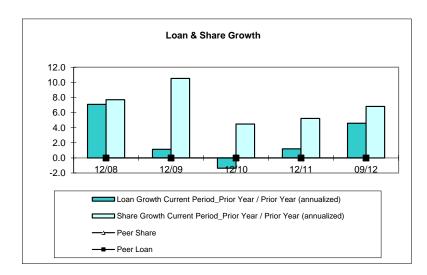
12/04/2012 CU Name: N/A Peer Group: N/A Graphs 1 For Charter : N/A Count of CU : 6888 Asset Range : N/A

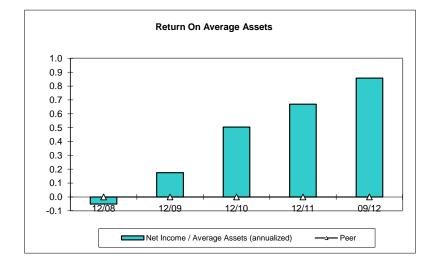
Criteria: Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit

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 12/04/2012 CU Name: N/A

N/A

Peer Group:

Graphs 2 For Charter : N/A Count of CU : 6888 Asset Range : N/A

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

Count of CU in Peer Group: N/A

