

Cycle Date: December-2013  
 Run Date: 03/04/2014  
 Interval: Annual

Page	Click on links below to jump to FPR contents	
1	<a href="#">Summary Financial Information</a>	
2	<a href="#">Ratio Analysis</a>	
3	<a href="#">Supplemental Ratios</a>	
4	<a href="#">Assets</a>	
5	<a href="#">Liabilities, Shares &amp; Equity</a>	
6	<a href="#">Income Statement</a>	
7	<a href="#">Delinquent Loan Information 1</a>	
8	<a href="#">Delinquent Loan Information 2</a>	
9	<a href="#">Loan Losses, Bankruptcy Information, &amp; TDRs</a>	
10	<a href="#">Indirect &amp; Participation Lending</a>	
11	<a href="#">Real Estate Loan Information 1</a>	
12	<a href="#">Real Estate Loan Information 2</a>	
13	<a href="#">Member Business Loan Information</a>	
14	<a href="#">Investments, Cash, &amp; Cash Equivalents</a>	
15	<a href="#">Other Investment Information</a>	
16	<a href="#">Supplemental Share Information, Off Balance Sheet, &amp; Borrowings</a>	
17	<a href="#">Miscellaneous Information, Programs, &amp; Services</a>	
18	<a href="#">Information Systems &amp; Technology</a>	
19	<a href="#">Graphs 1</a>	(Delinquency & Net Charge-offs, Loan & Share Growth, Net Worth, Return on Average Assets)
20	<a href="#">Graphs 2</a>	(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 : 6554  
 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 Information									
Return to cover									
03/04/2014									
CU Name: N/A									
Peer Group: N/A									
	Criteria: Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs) *								
	Count of CU in Peer Group: N/A								
	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg
<b>ASSETS:</b>	<b>Amount</b>	<b>Amount</b>		<b>Amount</b>		<b>Amount</b>		<b>Amount</b>	
<b>Cash &amp; Equivalents</b>	67,567,260,969	74,427,858,469	10.2	95,188,130,936	27.9	100,926,072,918	6.0	87,407,939,278	-13.4
<b>TOTAL INVESTMENTS</b>	210,751,233,708	238,918,886,902	13.4	256,887,547,528	7.5	280,427,269,343	9.2	285,737,131,742	1.9
<b>Loans Held for Sale</b>	2,264,461,472	3,212,162,789	41.9	3,304,422,035	2.9	5,144,710,451	55.7	1,918,626,675	-62.7
Real Estate Loans	309,645,220,594	309,644,164,401	0.0	313,044,279,755	1.1	320,192,095,986	2.3	338,854,916,094	5.8
Unsecured Loans	60,407,162,577	61,428,297,763	1.7	64,442,938,970	4.9	68,395,072,005	6.1	74,503,661,130	8.9
Other Loans	202,390,934,927	193,635,184,820	-4.3	194,007,266,593	0.2	208,938,441,842	7.7	231,884,300,751	11.0
<b>TOTAL LOANS</b>	572,443,318,098	564,707,646,984	-1.4	571,494,485,318	1.2	597,525,609,833	4.6	645,242,877,975	8.0
(Allowance for Loan & Lease Losses)	(8,847,960,252)	(9,424,079,292)	6.5	(8,856,255,275)	-6.0	(8,102,885,989)	-8.5	(7,277,311,930)	-10.2
Land And Building	16,146,829,848	16,778,850,022	3.9	17,211,295,011	2.6	17,660,938,400	2.6	18,245,449,247	3.3
Other Fixed Assets	3,549,370,569	3,354,194,527	-5.5	3,366,283,300	0.4	3,461,182,697	2.8	3,593,066,787	3.8
NCUSIF Deposit	7,035,680,285	7,469,341,871	6.2	7,784,935,164	4.2	8,295,737,967	6.6	8,646,470,393	4.2
All Other Assets	13,697,687,037	14,895,810,131	8.7	15,327,718,322	2.9	16,436,239,358	7.2	18,401,159,184	12.0
<b>TOTAL ASSETS</b>	884,607,881,734	914,340,672,403	3.4	961,708,562,339	5.2	1,021,774,874,978	6.2	1,061,915,409,351	3.9
<b>LIABILITIES &amp; CAPITAL:</b>									
Dividends Payable	495,869,040	372,974,645	-24.8	318,763,345	-14.5	267,490,607	-16.1	249,754,095	-6.6
Notes & Interest Payable	37,458,132,908	28,640,440,070	-23.5	26,261,683,940	-8.3	26,730,516,302	1.8	30,347,036,862	13.5
Accounts Payable & Other Liabilities	7,274,615,674	7,702,034,583	5.9	9,510,959,894	23.5	10,193,070,649	7.2	9,884,256,447	-3.0
Uninsured Secondary Capital and Subordinated Debt Included in Net Worth <sup>3</sup>	79,042,300	156,160,823	97.6	247,667,157	58.6	244,805,956	-1.2	229,752,707	-6.1
<b>TOTAL LIABILITIES</b>	45,307,659,922	36,871,610,121	-18.6	36,339,074,336	-1.4	37,435,883,514	3.0	40,710,800,111	8.7
Share Drafts	85,302,112,139	89,875,101,057	5.4	100,639,232,062	12.0	111,419,299,483	10.7	118,936,106,531	6.7
Regular shares	199,909,175,627	220,522,133,570	10.3	244,974,948,723	11.1	275,119,856,915	12.3	297,295,645,089	8.1
All Other Shares & Deposits	467,460,021,411	476,006,515,385	1.8	481,795,508,076	1.2	491,364,874,792	2.0	493,855,784,894	0.5
<b>TOTAL SHARES &amp; DEPOSITS</b>	752,671,309,177	786,403,750,012	4.5	827,409,688,861	5.2	877,904,031,190	6.1	910,087,536,514	3.7
Regular Reserve	18,890,171,722	19,114,273,767	1.2	19,152,119,212	0.2	19,268,415,108	0.6	19,529,938,027	1.4
Other Reserves	8,209,806,206	9,230,605,752	12.4	11,412,785,434	23.6	13,027,228,034	14.1	11,143,982,641	-14.5
Undivided Earnings	59,528,934,707	62,720,432,751	5.4	67,394,894,496	7.5	74,139,317,132	10.0	80,443,152,058	8.5
<b>TOTAL EQUITY</b>	86,628,912,635	91,065,312,270	5.1	97,959,799,142	7.6	106,434,960,274	8.7	111,117,072,726	4.4
<b>TOTAL LIABILITIES, SHARES, &amp; EQUITY</b>	884,607,881,734	914,340,672,403	3.4	961,708,562,339	5.2	1,021,774,874,978	6.2	1,061,915,409,351	3.9
<b>INCOME &amp; EXPENSE</b>									
Loan Income*	35,740,883,981	34,463,412,787	-3.6	32,710,330,690	-5.1	31,667,059,377	-3.2	31,134,205,382	-1.7
Investment Income*	6,263,461,937	5,626,462,157	-10.2	5,226,594,656	-7.1	4,545,239,072	-13.0	4,186,972,988	-7.9
Other Income*	11,499,753,018	11,965,723,458	4.1	12,156,853,178	1.6	14,201,634,791	16.8	14,341,455,374	1.0
Total Employee Compensation & Benefits* Temporary Corporate CU Stabilization Expense & NCUSIF Premiums <sup>2</sup>	13,686,961,519	13,993,195,406	2.2	14,485,201,834	3.5	15,507,196,029	7.1	16,289,743,093	5.0
3,079,129,333	1,974,534,096	-35.9	1,893,655,127	-4.1	779,755,138	-58.8	670,240,214	-14.0	
Total Other Operating Expenses*	13,313,626,439	13,624,916,287	2.3	14,202,919,776	4.2	15,282,323,477	7.6	15,949,978,729	4.4
Non-operating Income & (Expense)*	-996,744,297	-2,608,786	99.7	125,566,273	4,913.2	428,974,557	241.6	312,601,071	-27.1
NCUSIF Stabilization Income*	3,404,721,277	1,011,452	-100.0	0	-100.0	0	N/A	0	N/A
Provision for Loan/Lease Losses*	9,556,354,653	7,038,623,190	-26.3	4,675,763,620	-33.6	3,576,776,496	-23.5	2,741,752,268	-23.3
Cost of Funds*	14,790,180,714	10,886,013,648	-26.4	8,687,455,958	-20.2	7,235,738,653	-16.7	6,184,921,234	-14.5
<b>NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE &amp; NCUSIF PREMIUM<sup>1</sup></b>	4,564,952,591	6,510,241,085	42.6	8,168,003,609	25.5	9,240,873,142	13.1	8,808,839,491	-4.7
<b>Net Income (Loss)*</b>	<b>1,485,823,258</b>	<b>4,536,718,441</b>	<b>205.3</b>	<b>6,274,348,482</b>	<b>38.3</b>	<b>8,461,118,004</b>	<b>34.9</b>	<b>8,138,599,277</b>	<b>-3.8</b>
<b>TOTAL CU's</b>	7,554	7,339	-2.8	7,094	-3.3	6,819	-3.9	6,554	-3.9

\* Income/Expense items are year-to-date while the related %change ratios are annualized.

# Means the number is too large to display in the cell

<sup>1</sup> Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabilization Expense. From December 2010 forward, NCUSIF Stabilization Income, if any, is excluded.

<sup>2</sup> Prior to September 2010, this account was named NCUSIF Stabilization Expense. For December 2010 and forward, this account includes Temporary Corporate CU Stabilization Expense and NCUSIF Premiums.

<sup>3</sup> December 2011 and forward includes "Subordinated Debt Included in Net Worth."

Ratio Analysis									
<a href="#">Return to cover</a>	For Charter : N/A								
03/04/2014	Count of CU : 6554								
CU Name: N/A	Asset Range : N/A								
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs)								
Count of CU in Peer Group : N/A									
Dec-2012									
Dec-2013									
Dec-2009 Dec-2010 Dec-2011 Dec-2012 PEER Avg Percentile** Dec-2013 PEER Avg Percentile**									
<b>CAPITAL ADEQUACY</b>									
Net Worth/Total Assets	9.89	10.06	10.21	10.43	N/A	N/A	10.78	N/A	N/A
Net Worth/Total Assets--Including Optional Total Assets Election (if used)	9.92	10.08	10.24	10.46	N/A	N/A	10.80	N/A	N/A
Total Delinquent Loans / Net Worth <sup>3</sup>	12.03	10.80	9.30	6.49	N/A	N/A	5.67	N/A	N/A
Solvency Evaluation (Estimated)	111.52	111.60	111.87	112.15	N/A	N/A	112.23	N/A	N/A
Classified Assets (Estimated) / Net Worth	10.14	10.28	9.04	7.62	N/A	N/A	6.38	N/A	N/A
<b>ASSET QUALITY</b>									
Delinquent Loans / Total Loans <sup>3</sup>	1.84	1.76	1.60	1.16	N/A	N/A	1.01	N/A	N/A
* Net Charge-Offs / Average Loans	1.21	1.13	0.91	0.73	N/A	N/A	0.57	N/A	N/A
Fair (Market) HTM Invest Value/Book Value HTM Invest.	100.21	100.81	101.33	100.82	N/A	N/A	98.88	N/A	N/A
Accum Unreal G/L On AFS/Cost Of AFS	0.56	0.48	1.25	1.42	N/A	N/A	-1.00	N/A	N/A
Delinquent Loans / Assets <sup>3</sup>	1.19	1.09	0.95	0.68	N/A	N/A	0.61	N/A	N/A
<b>EARNINGS</b>									
* Return On Average Assets	0.18	0.50	0.67	0.85	N/A	N/A	0.78	N/A	N/A
* Return On Average Assets Excluding Stabilization Income/Expense & NCUSIF Premium <sup>2</sup>	0.14	0.72	0.87	0.93	N/A	N/A	0.85	N/A	N/A
* Gross Income/Average Assets	6.31	5.79	5.34	5.08	N/A	N/A	4.77	N/A	N/A
* Yield on Average Loans	6.28	6.06	5.76	5.42	N/A	N/A	5.01	N/A	N/A
* Yield on Average Investments	2.63	1.95	1.61	1.27	N/A	N/A	1.14	N/A	N/A
* Fee & Other Op.Income / Avg. Assets	1.36	1.33	1.30	1.43	N/A	N/A	1.38	N/A	N/A
* Cost of Funds / Avg. Assets	1.74	1.21	0.93	0.73	N/A	N/A	0.59	N/A	N/A
* Net Margin / Avg. Assets	4.57	4.58	4.41	4.35	N/A	N/A	4.17	N/A	N/A
* Operating Exp./ Avg. Assets	3.55	3.29	3.26	3.18	N/A	N/A	3.16	N/A	N/A
* Provision For Loan & Lease Losses / Average Assets	1.13	0.78	0.50	0.36	N/A	N/A	0.26	N/A	N/A
* Net Interest Margin/Avg. Assets	3.21	3.25	3.12	2.92	N/A	N/A	2.80	N/A	N/A
Operating Exp./Gross Income	56.22	56.85	61.05	62.62	N/A	N/A	66.27	N/A	N/A
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets <sup>1</sup>	2.57	2.59	2.51	2.38	N/A	N/A	2.33	N/A	N/A
* Net Operating Exp. /Avg. Assets	2.72	2.51	2.52	2.44	N/A	N/A	2.44	N/A	N/A
<b>ASSET / LIABILITY MANAGEMENT</b>									
Net Long-Term Assets / Total Assets	31.50	32.98	32.42	32.92	N/A	N/A	35.91	N/A	N/A
Reg. Shares / Total Shares & Borrowings	25.32	27.07	28.71	30.42	N/A	N/A	31.62	N/A	N/A
Total Loans / Total Shares	76.05	71.81	69.07	68.06	N/A	N/A	70.90	N/A	N/A
Total Loans / Total Assets	64.71	61.76	59.42	58.48	N/A	N/A	60.76	N/A	N/A
Cash + Short-Term Investments / Assets	16.80	16.10	17.30	17.49	N/A	N/A	14.88	N/A	N/A
Total Shares, Dep. & Borr. / Earning Assets	93.71	93.66	93.26	93.23	N/A	N/A	93.19	N/A	N/A
Reg Shares + Share Drafts / Total Shares & Borr	36.12	38.10	40.50	42.74	N/A	N/A	44.27	N/A	N/A
Borrowings / Total Shares & Net Worth	4.40	3.22	2.81	2.70	N/A	N/A	2.93	N/A	N/A
Supervisory Interest Rate Risk Threshold / Net Worth	268.11	270.30	263.09	260.13	N/A	N/A	274.66	N/A	N/A
<b>PRODUCTIVITY</b>									
Members / Potential Members	6.57	6.14	5.97	5.76	N/A	N/A	5.50	N/A	N/A
Borrowers / Members	51.01	50.07	49.86	50.69	N/A	N/A	52.39	N/A	N/A
Members / Full-Time Employees	382.58	384.53	388.63	384.13	N/A	N/A	384.21	N/A	N/A
Avg. Shares Per Member	\$8,375	\$8,691	\$9,011	\$9,358	N/A	N/A	\$9,456	N/A	N/A
Avg. Loan Balance	\$12,487	\$12,463	\$12,483	\$12,566	N/A	N/A	\$12,797	N/A	N/A
* Salary And Benefits / Full-Time Empl.	\$58,263	\$59,467	\$61,305	\$63,494	N/A	N/A	\$65,032	N/A	N/A
<b>OTHER RATIOS</b>									
* Net Worth Growth	1.70	5.08	6.81	8.53	N/A	N/A	7.38	N/A	N/A
* Market (Share) Growth	10.50	4.48	5.21	6.10	N/A	N/A	3.67	N/A	N/A
* Loan Growth	1.14	-1.35	1.20	4.55	N/A	N/A	7.99	N/A	N/A
* Asset Growth	9.07	3.36	5.18	6.25	N/A	N/A	3.93	N/A	N/A
* Investment Growth	31.26	12.95	12.60	8.46	N/A	N/A	-2.44	N/A	N/A
* Membership Growth	1.46	0.68	1.48	2.17	N/A	N/A	2.59	N/A	N/A
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
**Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection is complete. Subsequent corrections to data after this date are not reflected in the Percentile Rank or the Peer Average Ratios until the next cycle.									
Percentile Rankings show where the credit union stands in relation to its peers in key areas of performance. To arrive at the percentile ranking, all data for all credit unions in a peer group are arranged in order from highest (100) to lowest (0) value. The percentile ranking assigned to the credit union is a measure of the relative standing of that ratio in the entire range of ratios. A high or low ranking does not imply good or bad performance. However, when reviewed in relation to other available data, users may draw conclusions as to the importance of the percentile rank to the credit union's financial performance.									
<sup>1</sup> For periods before 2004, the Fixed Assets & Foreclosed and Repossessed assets did not include repossessed vehicles.									
<sup>2</sup> Prior to September 2010, this ratio was named Return on Assets Prior to NCUSIF Stabilization Income/Expense. From December 2010 forward, NCUSIF Premium Expense is also excluded from ROA.									
<sup>3</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.									

Supplemental Ratio Analysis					
<a href="#">Return to cover</a>	For Charter : N/A				
03/04/2014	Count of CU : 6554				
CU Name: N/A	Asset Range : N/A				
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All *				
	Count of CU in Peer Group : N/A				
	Dec-2009	Dec-2010	Dec-2011	Dec-2012	Dec-2013
<b>OTHER DELINQUENCY RATIOS <sup>1</sup></b>					
Credit Cards DQ >= 60 Days / Total Credit Card Loans	2.06	1.54	1.15	0.97	0.93
STS Loans DQ >= 60 Days / Total STS Loans	N/A	5.23	1.97	2.21	3.21
Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans	N/A	N/A	1.29	1.36	1.46
New Vehicle Loans >= 60 Days / Total New Vehicle Loans	N/A	N/A	N/A	N/A	0.45
Used Vehicle Loans >= 60 Days / Total Used Vehicle Loans	N/A	N/A	N/A	N/A	0.81
Total Vehicle Loans >= 60 Days / Total Vehicle Loans	N/A	N/A	N/A	N/A	0.68
Leases Receivable Delinquent >= 60 Days / Total Leases Receivable	0.86	0.33	0.36	0.12	0.13
All Other Loans >= 60 Days / Total All Other Loans	N/A	N/A	N/A	N/A	2.51
TDR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not Secured by RE	N/A	N/A	N/A	7.60	6.77
Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	1.47	1.17	0.97	0.77	0.77
Participation Loans Delinquent >= 60 Days / Total Participation Loans	3.47	3.96	4.15	1.76	1.70
Business Loans Delinquent >= 30 Days / Total Business Loans Less Unfund Comm	5.39	5.73	5.08	3.17	2.58
Business Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm	3.75	4.06	3.82	2.17	1.54
TDR Business Lns Not Secured by RE Delinquent >= 60 Days / TDR Business Lns Not Secured by RE	N/A	N/A	N/A	17.13	11.21
Loans Held For Sale Delinquent >= 60 Days / Loans Held for Sale	N/A	N/A	N/A	N/A	0.15
Allowance for Loan & Lease Losses to Delinquent Loans	84.01	94.89	96.90	117.11	112.06
<b>REAL ESTATE LOAN DELINQUENCY <sup>1</sup></b>					
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years	1.71	1.89	1.76	1.21	1.00
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years	3.15	3.29	3.21	2.01	1.66
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans	1.83	1.86	1.79	1.57	1.32
Other Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable	1.39	1.26	1.15	0.91	0.80
Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Int Only and Pmt Opt First & Other RE Loans	3.02	3.06	2.53	1.64	1.29
Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other Loans	N/A	N/A	N/A	11.46	11.37
TDR RE Lns also Reported as Business Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Business Loans	N/A	N/A	N/A	14.91	14.08
Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans	3.32	3.40	3.15	2.42	2.35
Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	2.00	2.10	2.00	1.38	1.15
<b>MISCELLANEOUS LOAN LOSS RATIOS</b>					
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	20.78	23.71	23.85	21.49	20.48
* Net Charge Offs - Credit Cards / Avg Credit Card Loans	4.30	4.16	3.02	2.26	1.94
* Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed	N/A	N/A	N/A	1.18	0.72
* Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans	N/A	N/A	N/A	N/A	0.46
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.55	0.64	0.62	0.52	0.29
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.27	0.36	0.40	0.37	0.22
* Net Charge Offs - Other RE Loans / Avg Other RE Loans	1.19	1.33	1.21	0.98	0.55
* Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest Only and Payment Option First & Other RE Loans	N/A	1.45	1.43	1.23	0.47
* Net Charge Offs - Leases Receivable / Avg Leases Receivable	2.39	2.04	0.59	0.05	0.20
* Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.72	1.19	0.82	0.63	0.60
* Net Charge Offs - Participation Loans / Avg Participation Loans	1.07	1.18	1.32	1.11	0.46
* Net Charge Offs - Member Business Loans / Avg Member Business Loans	0.68	0.81	0.98	0.83	0.43
<b>SPECIALIZED LENDING RATIOS</b>					
Indirect Loans Outstanding / Total Loans	13.26	12.66	12.37	13.09	14.40
Participation Loans Outstanding / Total Loans	2.17	2.20	2.29	2.31	2.44
Participation Loans Purchased YTD / Total Loans Granted YTD	0.95	0.95	1.29	1.37	1.56
* Participation Loans Sold YTD / Total Assets	0.24	0.21	0.31	0.33	0.38
Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets	3.78	3.89	3.88	3.88	4.09
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted	0.28	0.74	0.71	0.88	1.15
Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed Student Loans	N/A	N/A	N/A	N/A	32.08
<b>REAL ESTATE LENDING RATIOS</b>					
Total Fixed Rate Real Estate / Total Assets	22.25	21.38	20.67	20.16	20.82
Total Fixed Rate Real Estate / Total Loans	34.38	34.62	34.78	34.48	34.26
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	33.75	31.48	28.38	34.88	30.84
First Mtg RE Loans Sold YTD / First Mtg RE Loans Granted YTD	54.08	51.87	46.59	53.61	45.99
Interest Only & Payment Option First & Other RE / Total Assets	2.32	2.22	2.07	1.88	1.74
Interest Only & Payment Option First & Other RE / Net Worth	23.41	22.09	20.30	18.03	16.12
<b>MISCELLANEOUS RATIOS</b>					
Mortgage Servicing Rights / Net Worth	0.79	0.88	0.83	0.86	1.05
Unused Commitments / Cash & ST Investments	94.39	94.71	86.86	85.38	103.78
Complex Assets / Total Assets	21.47	22.29	23.19	23.27	23.37
Short Term Liabilities / Total Shares and Deposits plus Borrowings	50.44	47.26	44.99	43.17	42.17
* 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.					
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<sup>1</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.					

	Assets								
<a href="#">Return to cover</a>									
03/04/2014									
CU Name: N/A									
Peer Group: N/A									
	Criteria: Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs) *								
	Count of CU in Peer Group: N/A								
	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg
<b>ASSETS</b>									
<b>CASH:</b>									
Cash On Hand	7,556,842,953	7,666,034,660	1.4	7,930,565,820	3.5	8,269,616,935	4.3	8,977,477,177	8.6
Cash On Deposit	53,277,253,045	60,647,446,626	13.8	81,789,475,575	34.9	86,835,930,751	6.2	73,945,218,073	-14.8
Cash Equivalents	6,733,164,971	6,114,377,183	-9.2	5,468,089,541	-10.6	5,820,525,232	6.4	4,485,244,028	-22.9
<b>TOTAL CASH &amp; EQUIVALENTS</b>	<b>67,567,260,969</b>	<b>74,427,858,469</b>	<b>10.2</b>	<b>95,188,130,936</b>	<b>27.9</b>	<b>100,926,072,918</b>	<b>6.0</b>	<b>87,407,939,278</b>	<b>-13.4</b>
<b>INVESTMENTS:</b>									
Trading Securities	956,703,729	953,534,441	-0.3	1,194,477,918	25.3	1,239,399,097	3.8	900,135,030	-27.4
Available for Sale Securities	97,231,392,503	129,768,351,486	33.5	149,170,042,953	15.0	165,768,749,703	11.1	169,806,913,223	2.4
Held-to-Maturity Securities	34,808,926,541	42,547,641,062	22.2	49,341,772,947	16.0	54,173,897,850	9.8	57,211,761,121	5.6
Deposits in Commercial Banks, S&Ls, Savings Banks	36,961,330,960	42,084,761,500	13.9	43,705,512,818	3.9	47,085,314,529	7.7	45,122,543,704	-4.2
Loans to, Deposits in, and Investments in Natural Person Credit Unions <sup>2</sup>	1,963,458,072	2,127,836,210	8.4	2,309,385,511	8.5	2,486,035,469	7.6	2,841,515,438	14.3
Total MCSD/Nonperpetual Contributed Capital and PIC/Perpetual Contributed Capital	1,364,848,683	1,058,410,752	-22.5	1,477,622,445	39.6	1,567,025,593	6.1	1,506,582,615	-3.9
All Other Investments in Corporate Cus	32,173,961,533	15,999,111,491	-50.3	4,643,064,769	-71.0	2,321,112,240	-50.0	2,087,231,772	-10.1
All Other Investments <sup>2</sup>	5,290,611,687	4,379,239,960	-17.2	5,045,668,167	15.2	5,785,734,862	14.7	6,260,448,839	8.2
<b>TOTAL INVESTMENTS</b>	<b>210,751,233,708</b>	<b>238,918,886,902</b>	<b>13.4</b>	<b>256,887,547,528</b>	<b>7.5</b>	<b>280,427,269,343</b>	<b>9.2</b>	<b>285,737,131,742</b>	<b>1.9</b>
<b>LOANS HELD FOR SALE</b>	<b>2,264,461,472</b>	<b>3,212,162,789</b>	<b>41.9</b>	<b>3,304,422,035</b>	<b>2.9</b>	<b>5,144,710,451</b>	<b>55.7</b>	<b>1,918,626,675</b>	<b>-62.7</b>
<b>LOANS AND LEASES:</b>									
Unsecured Credit Card Loans	34,865,760,517	35,945,062,481	3.1	37,382,404,294	4.0	39,519,263,998	5.7	42,592,928,138	7.8
All Other Unsecured Loans/Lines of Credit	25,541,402,060	25,469,948,754	-0.3	25,556,877,061	0.3	26,834,844,869	5.0	29,262,217,588	9.0
Short-Term, Small Amount Loans (STS) (FCUs only)	N/A	13,286,528		18,480,889	39.1	21,266,442	15.1	27,131,612	27.6
Non-Federally Guaranteed Student Loans	N/A	N/A		1,485,176,726		2,019,696,696	36.0	2,621,383,792	29.8
New Vehicle Loans	75,233,140,158	62,871,781,096	-16.4	58,267,876,944	-7.3	63,285,721,527	8.6	71,395,692,802	12.8
Used Vehicle Loans	98,172,016,892	101,541,602,921	3.4	106,800,995,224	5.2	115,198,799,497	7.9	127,332,672,533	10.5
1st Mortgage Real Estate Loans/Lines of Credit	217,309,088,806	223,279,387,134	2.7	233,176,398,602	4.4	246,229,529,944	5.6	267,970,469,708	8.8
Other Real Estate Loans/Lines of Credit	92,336,131,788	86,364,777,267	-6.5	79,867,881,153	-7.5	73,962,566,042	-7.4	70,884,446,386	-4.2
Leases Receivable	600,743,902	452,135,399	-24.7	435,038,770	-3.8	543,126,597	24.8	774,601,822	42.6
Total All Other Loans/Lines of Credit	28,385,033,975	28,769,665,404	1.4	28,503,355,655	-0.9	29,910,794,221	4.9	32,381,333,594	8.3
<b>TOTAL LOANS</b>	<b>572,443,318,098</b>	<b>564,707,646,984</b>	<b>-1.4</b>	<b>571,494,485,318</b>	<b>1.2</b>	<b>597,525,609,833</b>	<b>4.6</b>	<b>645,242,877,975</b>	<b>8.0</b>
<b>(ALLOWANCE FOR LOAN &amp; LEASE LOSSES)</b>	<b>(8,847,960,252)</b>	<b>(9,424,079,292)</b>	<b>6.5</b>	<b>(8,856,255,275)</b>	<b>-6.0</b>	<b>(8,102,885,989)</b>	<b>-8.5</b>	<b>(7,277,311,930)</b>	<b>-10.2</b>
Foreclosed Real Estate	1,160,746,171	1,612,654,896	38.9	1,586,973,571	-1.6	1,331,050,121	-16.1	1,024,755,935	-23.0
Reposessed Autos	302,046,542	208,997,324	-30.8	176,404,866	-15.6	161,640,452	-8.4	183,067,674	13.3
Foreclosed and Repossessed Other Assets	38,499,115	33,496,857	-13.0	33,020,844	-1.4	21,602,526	-34.6	23,628,036	9.4
<b>TOTAL FORECLOSED and REPOSSESSED ASSETS <sup>1</sup></b>	<b>1,501,291,828</b>	<b>1,855,149,077</b>	<b>23.6</b>	<b>1,796,399,281</b>	<b>-3.2</b>	<b>1,514,293,099</b>	<b>-15.7</b>	<b>1,231,451,645</b>	<b>-18.7</b>
Land and Building	16,146,829,848	16,778,850,022	3.9	17,211,295,011	2.6	17,660,938,400	2.6	18,245,449,247	3.3
Other Fixed Assets	3,549,370,569	3,354,194,527	-5.5	3,366,283,300	0.4	3,461,182,697	2.8	3,593,066,787	3.8
NCUA Share Insurance Capitalization Deposit	7,035,680,285	7,469,341,871	6.2	7,784,935,164	4.2	8,295,737,967	6.6	8,646,470,393	4.2
Identifiable Intangible Assets	137,848,144	211,040,636	53.1	200,679,424	-4.9	195,700,632	-2.5	182,982,925	-6.5
Goodwill	337,607,015	510,645,524	51.3	643,361,861	26.0	691,514,863	7.5	705,520,215	2.0
<b>TOTAL INTANGIBLE ASSETS</b>	<b>475,455,159</b>	<b>721,686,160</b>	<b>51.8</b>	<b>844,041,285</b>	<b>17.0</b>	<b>887,215,495</b>	<b>5.1</b>	<b>888,503,140</b>	<b>0.1</b>
Accrued Interest on Loans	2,109,066,504	2,019,107,468	-4.3	1,949,712,687	-3.4	1,906,520,702	-2.2	1,935,368,272	1.5
Accrued Interest on Investments	974,105,082	893,863,162	-8.2	887,702,234	-0.7	855,012,097	-3.7	805,051,630	-5.8
All Other Assets	8,637,768,464	9,406,004,264	8.9	9,849,862,835	4.7	11,273,197,965	14.5	13,540,784,497	20.1
<b>TOTAL OTHER ASSETS</b>	<b>11,720,940,050</b>	<b>12,318,974,894</b>	<b>5.1</b>	<b>12,687,277,756</b>	<b>3.0</b>	<b>14,034,730,764</b>	<b>10.6</b>	<b>16,281,204,399</b>	<b>16.0</b>
<b>TOTAL ASSETS</b>	<b>884,607,881,734</b>	<b>914,340,672,403</b>	<b>3.4</b>	<b>961,708,562,339</b>	<b>5.2</b>	<b>1,021,774,874,978</b>	<b>6.2</b>	<b>1,061,915,409,351</b>	<b>3.9</b>
<b>TOTAL CU's</b>	<b>7,554</b>	<b>7,339</b>	<b>-2.8</b>	<b>7,094</b>	<b>-3.3</b>	<b>6,819</b>	<b>-3.9</b>	<b>6,554</b>	<b>-3.9</b>

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<sup>1</sup> OTHER RE OWNED PRIOR TO 2004

<sup>2</sup> LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON CUs INCLUDED IN ALL OTHER INVESTMENTS PRIOR TO JUNE 2006 FOR SHORT FORM FILERS

	Liabilities, Shares & Equity								
Return to cover	For Charter : N/A								
03/04/2014	Count of CU : 6554								
CU Name: N/A	Asset Range : N/A								
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs)								
	Count of CU in Peer Group : N/A								
	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg
<b>LIABILITIES, SHARES AND EQUITY</b>									
<b>LIABILITIES:</b>									
Other Borrowings	N/A	N/A		N/A		N/A		N/A	
Other Notes, Promissory Notes, Interest Payable, & Draws Against Lines of Credit	36,558,909,968	28,108,400,103	-23.1	25,726,535,088	-8.5	26,224,064,854	1.9	28,292,923,115	7.9
Borrowing Repurchase Transactions	896,209,030	528,389,543	-41.0	525,851,250	-0.5	496,537,300	-5.6	2,042,543,914	311.4
Subordinated Debt	3,013,910	3,650,424	21.1	9,297,602	154.7	9,914,148	6.6	11,569,833	16.7
Uninsured Secondary Capital and Subordinated Debt Included in Net Worth <sup>3</sup>	79,042,300	156,160,823	97.6	247,667,157	58.6	244,805,956	-1.2	229,752,707	-6.1
Accrued Dividends and Interest Payable	495,869,040	372,974,645	-24.8	318,763,345	-14.5	267,490,607	-16.1	249,754,095	-6.6
Accounts Payable & Other Liabilities	7,274,615,674	7,702,034,583	5.9	9,510,959,894	23.5	10,193,070,649	7.2	9,884,256,447	-3.0
<b>TOTAL LIABILITIES</b>	<b>45,307,659,922</b>	<b>36,871,610,121</b>	<b>-18.6</b>	<b>36,339,074,336</b>	<b>-1.4</b>	<b>37,435,883,514</b>	<b>3.0</b>	<b>40,710,800,111</b>	<b>8.7</b>
<b>SHARES AND DEPOSITS</b>									
Share Drafts	85,302,112,139	89,875,101,057	5.4	100,639,232,062	12.0	111,419,299,483	10.7	118,936,106,531	6.7
Regular Shares	199,909,175,627	220,522,133,570	10.3	244,974,948,723	11.1	275,119,856,915	12.3	297,295,645,089	8.1
Money Market Shares	158,315,466,061	175,767,250,880	11.0	189,136,817,384	7.6	203,421,734,987	7.6	212,626,350,513	4.5
Share Certificates	225,558,764,759	213,414,622,701	-5.4	204,091,307,061	-4.4	197,877,610,569	-3.0	191,543,594,356	-3.2
IRA/KEOGH Accounts	73,392,845,925	76,408,551,733	4.1	77,647,181,063	1.6	79,070,008,792	1.8	78,432,146,346	-0.8
All Other Shares <sup>1</sup>	7,707,220,552	7,992,534,439	3.7	8,706,950,192	8.9	8,720,905,688	0.2	8,287,166,707	-5.0
Non-Member Deposits	2,485,724,114	2,423,555,632	-2.5	2,213,252,376	-8.7	2,274,614,756	2.8	2,966,526,972	30.4
<b>TOTAL SHARES AND DEPOSITS</b>	<b>752,671,309,177</b>	<b>786,403,750,012</b>	<b>4.5</b>	<b>827,409,688,861</b>	<b>5.2</b>	<b>877,904,031,190</b>	<b>6.1</b>	<b>910,087,536,514</b>	<b>3.7</b>
<b>EQUITY:</b>									
Undivided Earnings	59,528,934,707	62,720,432,751	5.4	67,394,894,496	7.5	74,139,317,132	10.0	80,443,152,058	8.5
Regular Reserves	18,890,171,722	19,114,273,767	1.2	19,152,119,212	0.2	19,268,415,108	0.6	19,529,938,027	1.4
Appropriation For Non-Conforming Investments (SCU Only)	25,282,948	29,880,479	18.2	26,096,996	-12.7	25,889,449	-0.8	32,258,159	24.6
Other Reserves	8,832,906,878	9,537,428,069	8.0	10,531,691,567	10.4	11,826,925,684	12.3	12,848,455,707	8.6
Equity Acquired in Merger	167,267,974	380,573,965	127.5	866,645,310	127.7	1,075,328,973	24.1	1,348,237,929	25.4
Miscellaneous Equity	11,678,682	18,277,115	56.5	20,267,127	10.9	17,834,293	-12.0	20,635,055	15.7
Accumulated Unrealized G/L on AFS Securities	543,150,121	623,965,597	14.9	1,842,527,584	195.3	2,316,602,306	25.7	-1,710,493,447	-173.8
Accumulated Unrealized Losses for OTTI (due to other factors) on HTM Debt Securities	-43,025,372	-27,310,316	36.5	-24,504,065	10.3	-30,666,651	-25.1	-25,613,354	16.5
Accumulated Unrealized G/L on Cash Flow Hedges	-25,814,657	-28,486,471	-10.3	-45,930,759	-61.2	-50,239,843	-9.4	-209,600	99.6
Other Comprehensive Income	-1,301,640,368	-1,303,722,686	-0.2	-1,804,008,326	-38.4	-2,154,446,177	-19.4	-1,369,287,808	36.4
Net Income	0	0	N/A	0	N/A	0	N/A	0	N/A
<b>EQUITY TOTAL</b>	<b>86,628,912,635</b>	<b>91,065,312,270</b>	<b>5.1</b>	<b>97,959,799,142</b>	<b>7.6</b>	<b>106,434,960,274</b>	<b>8.7</b>	<b>111,117,072,726</b>	<b>4.4</b>
<b>TOTAL SHARES &amp; EQUITY</b>	<b>839,300,221,812</b>	<b>877,469,062,282</b>	<b>4.5</b>	<b>925,369,488,003</b>	<b>5.5</b>	<b>984,338,991,464</b>	<b>6.4</b>	<b>1,021,204,609,240</b>	<b>3.7</b>
<b>TOTAL LIABILITIES, SHARES, &amp; EQUITY</b>	<b>884,607,881,734</b>	<b>914,340,672,403</b>	<b>3.4</b>	<b>961,708,562,339</b>	<b>5.2</b>	<b>1,021,774,874,978</b>	<b>6.2</b>	<b>1,061,915,409,351</b>	<b>3.9</b>
<b>NCUA INSURED SAVINGS <sup>2</sup></b>									
Uninsured Shares	27,117,017,015	30,000,851,588	10.6	33,497,130,120	11.7	39,652,344,205	18.4	44,615,628,441	12.5
Uninsured Non-Member Deposits	524,321,150	450,515,220	-14.1	258,843,294	-42.5	213,588,093	-17.5	592,223,421	177.3
Total Uninsured Shares & Deposits	27,641,338,165	30,451,366,808	10.2	33,755,973,414	10.9	39,865,932,298	18.1	45,207,851,862	13.4
Insured Shares & Deposits	725,029,971,012	755,952,383,204	4.3	793,653,715,447	5.0	838,038,098,892	5.6	864,879,684,652	3.2
<b>TOTAL NET WORTH</b>	<b>87,541,763,450</b>	<b>91,986,135,666</b>	<b>5.1</b>	<b>98,247,984,430</b>	<b>6.8</b>	<b>106,624,414,395</b>	<b>8.5</b>	<b>114,493,781,523</b>	<b>7.4</b>
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<sup>1</sup> PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KEOGHS, AND NONMEMBER SHARES FOR SHORT FORM FILERS									
<sup>2</sup> PRIOR TO 10/03/08 SHARES INSURED UP TO \$100,000; 10/03/08 TO 05/20/09 SHARES INSURED UP TO \$100,000 and \$250,000 FOR IRAS; 5/20/09 AND FORWARD SHARES INSURED UP TO \$250,000									
<sup>3</sup> December 2011 and forward includes "Subordinated Debt Included in Net Worth."									

<b>Income Statement</b>									
<a href="#">Return to cover</a>									
<b>03/04/2014</b>									
<b>CU Name: N/A</b>									
<b>Peer Group: N/A</b>									
<b>Criteria : Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs) *</b>									
<b>Count of CU in Peer Group : N/A</b>									
	<b>Dec-2009</b>	<b>Dec-2010</b>	<b>% Chg</b>	<b>Dec-2011</b>	<b>% Chg</b>	<b>Dec-2012</b>	<b>% Chg</b>	<b>Dec-2013</b>	<b>% Chg</b>
<b>* INCOME AND EXPENSE</b>									
<b>INTEREST INCOME:</b>									
Interest on Loans	35,783,761,568	34,503,547,044	-3.6	32,754,668,216	-5.1	31,712,228,720	-3.2	31,183,037,103	-1.7
Less Interest Refund	(42,877,587)	(40,134,257)	-6.4	(44,337,526)	10.5	(45,169,343)	1.9	(48,831,721)	8.1
Income from Investments	6,249,609,147	5,621,162,800	-10.1	5,215,813,227	-7.2	4,533,924,035	-13.1	4,200,960,802	-7.3
Income from Trading	13,852,790	5,299,357	-61.7	10,781,429	103.4	11,315,037	4.9	-13,987,814	-223.6
<b>TOTAL INTEREST INCOME</b>	<b>42,004,345,918</b>	<b>40,089,874,944</b>	<b>-4.6</b>	<b>37,936,925,346</b>	<b>-5.4</b>	<b>36,212,298,449</b>	<b>-4.5</b>	<b>35,321,178,370</b>	<b>-2.5</b>
<b>INTEREST EXPENSE:</b>									
Dividends	11,724,619,548	8,612,298,086	-26.5	6,837,700,300	-20.6	5,647,286,815	-17.4	4,824,966,041	-14.6
Interest on Deposits	1,787,777,742	1,241,602,286	-30.6	939,006,194	-24.4	758,434,393	-19.2	631,304,278	-16.8
Interest on Borrowed Money	1,277,783,424	1,032,113,276	-19.2	910,749,464	-11.8	830,017,445	-8.9	728,650,915	-12.2
<b>TOTAL INTEREST EXPENSE</b>	<b>14,790,180,714</b>	<b>10,886,013,648</b>	<b>-26.4</b>	<b>8,687,455,958</b>	<b>-20.2</b>	<b>7,235,738,653</b>	<b>-16.7</b>	<b>6,184,921,234</b>	<b>-14.5</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>9,556,354,653</b>	<b>7,038,623,190</b>	<b>-26.3</b>	<b>4,675,763,620</b>	<b>-33.6</b>	<b>3,576,776,496</b>	<b>-23.5</b>	<b>2,741,752,268</b>	<b>-23.3</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>17,657,810,551</b>	<b>22,165,238,106</b>	<b>25.5</b>	<b>24,573,705,768</b>	<b>10.9</b>	<b>25,399,783,300</b>	<b>3.4</b>	<b>26,394,504,868</b>	<b>3.9</b>
<b>NON-INTEREST INCOME:</b>									
Fee Income	7,028,672,132	7,023,586,029	-0.1	6,944,370,481	-1.1	7,372,058,609	6.2	7,485,690,699	1.5
Other Operating Income	4,471,080,886	4,942,137,429	10.5	5,212,482,697	5.5	6,829,576,182	31.0	6,855,764,675	0.4
Gain (Loss) on Investments	-1,093,784,143	-9,077,527	99.2	226,230,459	2,592.2	267,208,773	18.1	128,908,420	-51.8
Gain (Loss) on Disposition of Assets	-63,641,224	-98,210,006	-54.3	-177,526,133	-80.8	-60,439,042	66.0	-25,074,392	58.5
Gain from Bargain Purchase (Merger)	15,650,850	35,037,673	123.9	34,577,955	-1.3	56,942,355	64.7	30,023,400	-47.3
Other Non-Oper Income/(Expense)	145,030,220	69,641,074	-52.0	42,283,992	-39.3	165,262,471	290.8	178,743,643	8.2
NCUSIF Stabilization Income	3,404,721,277	1,011,452	-100.0	0	-100.0	0	N/A	0	N/A
<b>TOTAL NON-INTEREST INCOME</b>	<b>13,907,729,998</b>	<b>11,964,126,124</b>	<b>-14.0</b>	<b>12,282,419,451</b>	<b>2.7</b>	<b>14,630,609,348</b>	<b>19.1</b>	<b>14,654,056,445</b>	<b>0.2</b>
<b>NON-INTEREST EXPENSE</b>									
Total Employee Compensation & Benefits	13,686,961,519	13,993,195,406	2.2	14,485,201,834	3.5	15,507,196,029	7.1	16,289,743,093	5.0
Travel, Conference Expense	244,278,694	252,137,715	3.2	272,473,248	8.1	296,713,675	8.9	318,398,003	7.3
Office Occupancy	2,077,731,881	2,132,895,367	2.7	2,187,705,412	2.6	2,223,887,044	1.7	2,292,214,576	3.1
Office Operation Expense	5,299,314,359	5,320,270,225	0.4	5,422,341,837	1.9	5,771,550,622	6.4	6,004,837,168	4.0
Educational and Promotion	911,830,516	953,108,824	4.5	1,024,673,145	7.5	1,141,245,098	11.4	1,210,026,640	6.0
Loan Servicing Expense	1,728,883,524	1,816,122,131	5.0	1,984,647,027	9.3	2,207,595,270	11.2	2,374,128,651	7.5
Professional, Outside Service	2,060,063,482	2,147,533,184	4.2	2,284,915,082	6.4	2,420,590,970	5.9	2,542,368,911	5.0
Member Insurance <sup>1</sup>	84,316,396	N/A		N/A		N/A		N/A	
Member Insurance - NCUSIF Premium <sup>2</sup>	N/A	972,103,470		183,022,411	-81.2	87,078,325	-52.4	71,359,024	-18.1
Member Insurance - Temporary Corporate CU Stabilization Fund <sup>3</sup>	3,079,129,333	1,002,430,626	-67.4	1,710,632,716	70.6	692,676,813	-59.5	598,881,190	-13.5
Member Insurance - Other	N/A	102,059,828		70,061,973	-31.4	64,045,465	-8.6	62,419,775	-2.5
Operating Fees	153,079,096	145,624,824	-4.9	145,885,457	0.2	148,266,087	1.6	154,881,718	4.5
Misc Operating Expense	754,128,491	755,164,189	0.1	810,216,595	7.3	1,008,429,246	24.5	990,703,287	-1.8
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>30,079,717,291</b>	<b>29,592,645,789</b>	<b>-1.6</b>	<b>30,581,776,737</b>	<b>3.3</b>	<b>31,569,274,644</b>	<b>3.2</b>	<b>32,909,962,036</b>	<b>4.2</b>
<b>NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE AND NCUSIF PREMIUMS <sup>4</sup></b>	<b>4,564,952,591</b>	<b>6,510,241,085</b>	<b>42.6</b>	<b>8,168,003,609</b>	<b>25.5</b>	<b>9,240,873,142</b>	<b>13.1</b>	<b>8,808,839,491</b>	<b>-4.7</b>
<b>NET INCOME (LOSS)</b>	<b>1,485,823,258</b>	<b>4,536,718,441</b>	<b>205.3</b>	<b>6,274,348,482</b>	<b>38.3</b>	<b>8,461,118,004</b>	<b>34.9</b>	<b>8,138,599,277</b>	<b>-3.8</b>
<b>RESERVE TRANSFERS:</b>									
Transfer to Regular Reserve	409,642,085	378,152,191	-7.7	375,262,809	-0.8	332,275,870	-11.5	395,989,182	19.2
* All Income/Expense amounts are year-to-date while the related % change ratios are annualized.									
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<sup>1</sup> From September 2009 to December 2010, this account includes NCUSIF Premium Expense.									
<sup>2</sup> For December 2010 forward, this account includes only NCUSIF Premium Expense.									
<sup>3</sup> From March 2009 to June 2009, this account was named NCUSIF Stabilization Expense and included the NCUSIF Premium Expense. For September 2009 and forward, this account only includes only the Temporary Corporate CU Stabilization Expense (see footnotes 1 & 2).									
<sup>4</sup> Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabilization Expense. From December 2010 forward, NCUSIF Stabilization Income, if any, is excluded.									



Delinquent Loan Information 1										
Return to cover	For Charter : N/A									
03/04/2014	Count of CU : 6554									
CU Name: N/A	Asset Range : N/A									
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * Types Included: All		Federally Insured Credit Unions							
	Count of CU in Peer Group : N/A									
	Dec-2009		Dec-2010		% Chg		Dec-2011		% Chg	
	Dec-2012		% Chg		Dec-2013		% Chg			
<b>DELINQUENCY SUMMARY - ALL LOAN TYPES <sup>1</sup></b>										
30 to 59 Days Delinquent	9,222,742,643	8,255,410,972	-10.5	7,371,713,521	-10.7	7,056,171,579	-4.3	8,092,073,280	14.7	
60 to 179 Days Delinquent	7,046,444,500	6,146,326,152	-12.8	5,365,621,532	-12.7	4,213,420,015	-21.5	4,204,196,135	-0.2	
180 to 359 Days Delinquent	2,446,630,005	2,360,962,905	-3.5	2,085,760,427	-11.7	1,423,786,004	-31.7	1,220,081,472	-14.3	
> = 360 Days Delinquent	1,038,571,020	1,424,517,401	37.2	1,688,004,024	18.5	1,281,865,717	-24.1	1,069,778,777	-16.5	
Total Del Loans - All Types (> = 60 Days)	10,531,645,525	9,931,806,458	-5.7	9,139,385,983	-8.0	6,919,071,736	-24.3	6,494,056,384	-6.1	
% Delinquent Loans / Total Loans	1.84	1.76	-4.4	1.60	-9.1	1.16	-27.6	1.01	-13.1	
<b>DELINQUENT LOANS BY CATEGORY:</b>										
<b>Unsecured Credit Card Loans</b>										
30 to 59 Days Delinquent	589,203,656	484,698,310	-17.7	429,585,470	-11.4	402,493,110	-6.3	426,623,227	6.0	
60 to 179 Days Delinquent	603,478,054	470,848,304	-22.0	373,026,743	-20.8	339,083,280	-9.1	356,267,687	5.1	
180 to 359 Days Delinquent	102,847,285	72,516,725	-29.5	49,195,169	-32.2	37,956,592	-22.8	36,788,686	-3.1	
> = 360 Days Delinquent	11,134,302	10,072,351	-9.5	6,908,256	-31.4	5,083,116	-26.4	4,581,769	-9.9	
Total Del Credit Card Lns (> = 60 Days)	717,459,641	553,437,380	-22.9	429,130,168	-22.5	382,122,988	-11.0	397,638,142	4.1	
%Credit Cards DQ >= 60 Days / Total Credit Card Loans	2.06	1.54	-25.2	1.15	-25.4	0.97	-15.8	0.93	-3.4	
<b>Short-Term, Small Amount Loans (STS) FCU Only</b>										
30 to 59 Days Delinquent	N/A	179,174		241,405	34.7	345,032	42.9	468,979	35.9	
60 to 179 Days Delinquent	N/A	211,179		299,355	41.8	424,755	41.9	734,938	73.0	
180 to 359 Days Delinquent	N/A	161,045		53,639	-66.7	40,232	-25.0	129,830	222.7	
> = 360 Days Delinquent	N/A	322,855		10,294	-96.8	4,712	-54.2	7,399	57.0	
Total Del STS Lns (> = 60 Days)	N/A	695,079		363,288	-47.7	469,699	29.3	872,167	85.7	
%STS Loans DQ >= 60 Days / Total STS Loans	N/A	5.23		1.97	-62.4	2.21	12.4	3.21	45.5	
<b>Non-Federally Guaranteed Student Loans</b>										
30 to 59 Days Delinquent	N/A	N/A		12,688,414		21,944,911	73.0	33,096,393	50.8	
60 to 179 Days Delinquent	N/A	N/A		16,679,133		24,002,076	43.9	33,949,350	41.4	
180 to 359 Days Delinquent	N/A	N/A		1,579,468		2,353,395	49.0	2,809,646	19.4	
> = 360 Days Delinquent	N/A	N/A		828,663		1,183,412	42.8	1,537,326	29.9	
Total Del Non-Federally Guaranteed Student Loans (> = 60 Days)	N/A	N/A		19,087,264		27,538,883	44.3	38,296,322	39.1	
%Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans	N/A	N/A		1.29		1.36	6.1	1.46	7.1	
<b>New Vehicle Loans</b>										
30 to 59 Days Delinquent	N/A	N/A		N/A		N/A		706,364,691		
60 to 179 Days Delinquent	N/A	N/A		N/A		N/A		263,446,740		
180 to 359 Days Delinquent	N/A	N/A		N/A		N/A		39,189,855		
> = 360 Days Delinquent	N/A	N/A		N/A		N/A		15,135,531		
Total Del New Vehicle Lns (> = 60 Days)	N/A	N/A		N/A		N/A		317,772,126		
%New Vehicle Loans >= 60 Days/ Total New Vehicle Loans	N/A	N/A		N/A		N/A		0.45		
<b>Used Vehicle Loans</b>										
30 to 59 Days Delinquent	N/A	N/A		N/A		N/A		1,984,814,686		
60 to 179 Days Delinquent	N/A	N/A		N/A		N/A		870,068,789		
180 to 359 Days Delinquent	N/A	N/A		N/A		N/A		131,427,693		
> = 360 Days Delinquent	N/A	N/A		N/A		N/A		35,103,952		
Total Del Used Vehicle Lns (> = 60 Days)	N/A	N/A		N/A		N/A		1,036,600,434		
%Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans	N/A	N/A		N/A		N/A		0.81		
<b>% Total New &amp; Used Vehicle Loans &gt; = 60 Days/ Total New &amp; Used Vehicle Loans</b>										
N/A	N/A	N/A		N/A		N/A		0.46		
<b>Leases Receivable</b>										
30 to 59 Days Delinquent	9,926,711	5,708,939	-42.5	3,365,334	-41.1	3,612,268	7.3	4,508,924	24.8	
60 to 179 Days Delinquent	4,939,653	1,351,755	-72.6	1,463,898	8.3	580,698	-60.3	937,578	61.5	
180 to 359 Days Delinquent	253,166	134,924	-46.7	97,379	-27.8	78,856	-19.0	23,641	-70.0	
> = 360 Days Delinquent	135	7,484	5,443.7	15,907	112.5	12,592	-20.8	41,810	232.0	
Total Del Leases Receivable (> = 60 Days)	5,192,954	1,494,163	-71.2	1,577,184	5.6	672,146	-57.4	1,003,029	49.2	
%Leases Receivable Delinquent >= 60 Days / Total Leases Receivable	0.86	0.33	-61.8	0.36	9.7	0.12	-65.9	0.13	4.6	
<b>All Other Loans <sup>2</sup></b>										
30 to 59 Days Delinquent	N/A	N/A		N/A		N/A		868,527,085		
60 to 179 Days Delinquent	N/A	N/A		N/A		N/A		614,750,509		
180 to 359 Days Delinquent	N/A	N/A		N/A		N/A		143,127,513		
> = 360 Days Delinquent	N/A	N/A		N/A		N/A		54,658,864		
Total Del Leases Receivable (> = 60 Days)	N/A	N/A		N/A		N/A		812,536,886		
%All Other Loans >= 60 Days / Total All Other Loans	N/A	N/A		N/A		N/A		2.51		
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<sup>1</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.										
<sup>2</sup> As of June 2013, added delinquency for New & Used Vehicle Loans in June 2013. Delinquent New/Used Auto Loans are no longer included in "All Other Loans" delinquency.										



Delinquent Loan Information 2									
Return to cover									
03/04/2014									
CU Name: N/A			For Charter: N/A						
Peer Group: N/A			Count of CU: 6554						
			Asset Range: N/A						
			Criteria: Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions						
			Count of CU in Peer Group: N/A						
	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg
<b>DELINQUENT LOANS BY CATEGORY <sup>1</sup></b>									
<b>ALL REAL ESTATE LOANS</b>									
30 to 59 Days Delinquent	4,101,845,903	4,019,121,078	-2.0	3,605,344,754	-10.3	3,317,060,204	-8.0	4,067,669,295	22.6
60 to 179 Days Delinquent	3,623,698,324	3,532,358,322	-2.5	3,133,738,961	-11.3	2,223,627,521	-29.0	2,064,040,544	-7.2
180 to 359 Days Delinquent	1,707,734,585	1,767,869,706	3.5	1,632,534,216	-7.7	1,055,078,626	-35.4	866,584,608	-17.9
> = 360 Days Delinquent	851,907,850	1,210,342,771	42.1	1,495,646,631	23.6	1,149,056,405	-23.2	958,712,126	-16.6
Total Del Real Estate Loans (> = 60 Days)	6,183,340,759	6,510,570,799	5.3	6,261,919,808	-3.8	4,427,762,552	-29.3	3,889,337,278	-12.2
% Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans	3.32	3.40	2.4	3.15	-7.3	2.42	-23.3	2.35	-2.9
% Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	2.00	2.10	5.3	2.00	-4.9	1.38	-30.9	1.15	-17.0
<b>1st Mortgage Fixed Rate and Hybrid/Balloon &gt; 5 years</b>									
30 to 59 Days Delinquent	1,876,467,906	1,887,523,156	0.6	1,715,864,440	-9.1	1,565,326,795	-8.8	2,032,505,354	29.8
60 to 179 Days Delinquent	1,507,386,613	1,601,123,808	6.2	1,476,158,170	-7.8	1,031,962,789	-30.1	999,281,364	-3.2
180 to 359 Days Delinquent	731,924,698	780,223,601	6.6	754,178,364	-3.3	514,573,689	-31.8	456,594,335	-11.3
> = 360 Days Delinquent	327,031,170	536,991,367	64.2	635,240,760	18.3	560,522,504	-11.8	457,737,561	-18.3
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns (> = 60 Days)	2,566,342,481	2,918,338,776	13.7	2,865,577,294	-1.8	2,107,058,982	-26.5	1,913,613,260	-9.2
%1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloons > 5 yrs	1.71	1.89	10.3	1.76	-7.0	1.21	-31.3	1.00	-17.4
<b>1st Mortgage Adjustable Rate Loans and Hybrid/Balloons &lt; 5 years</b>									
30 to 59 Days Delinquent	1,230,455,061	1,245,261,956	1.2	1,044,566,059	-16.1	988,796,241	-5.3	1,311,927,792	32.7
60 to 179 Days Delinquent	1,152,642,624	1,115,207,860	-3.2	976,505,826	-12.4	696,955,578	-28.6	655,126,064	-6.0
180 to 359 Days Delinquent	617,380,440	672,045,807	8.9	612,743,634	-8.8	342,967,482	-44.0	275,313,033	-19.7
> = 360 Days Delinquent	357,403,530	470,816,718	31.7	661,456,207	40.5	399,407,592	-39.6	327,939,397	-17.9
Total Del 1st Mtg Adj Rate Lns (> = 60 Days)	2,127,426,594	2,258,070,385	6.1	2,250,705,667	-0.3	1,439,330,652	-36.0	1,258,378,494	-12.6
%1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years) Delinquent >= 60 Days / Total 1st Mortgage Adjustable Rate Loans and Hybrids/Balloons < 5 yrs	3.15	3.29	4.2	3.21	-2.2	2.01	-37.4	1.66	-17.6
<b>Other Real Estate Fixed Rate/Hybrid/Balloon</b>									
30 to 59 Days Delinquent	572,157,865	498,456,110	-12.9	454,828,037	-8.8	399,569,958	-12.1	381,304,483	-4.6
60 to 179 Days Delinquent	573,221,192	479,056,502	-16.4	378,349,338	-21.0	279,462,278	-26.1	212,969,102	-23.8
180 to 359 Days Delinquent	207,343,925	176,426,308	-14.9	152,231,387	-13.7	108,947,441	-28.4	73,618,170	-32.4
> = 360 Days Delinquent	79,135,019	106,863,709	35.0	105,220,652	-1.5	104,598,388	-0.6	95,263,742	-8.9
Total Del Other RE Fixed/Hybrid/Balloon Lns (> = 60 Days)	859,700,136	762,346,519	-11.3	635,801,377	-16.6	493,008,107	-22.5	381,851,014	-22.5
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans	1.83	1.86	1.7	1.79	-4.1	1.57	-11.8	1.32	-16.2
<b>Other Real Estate Adjustable Rate</b>									
30 to 59 Days Delinquent	422,765,071	387,879,856	-8.3	390,086,218	0.6	363,367,210	-6.8	341,931,666	-5.9
60 to 179 Days Delinquent	390,447,895	336,970,152	-13.7	302,725,627	-10.2	215,246,876	-28.9	196,664,014	-8.6
180 to 359 Days Delinquent	151,085,522	139,173,990	-7.9	113,380,831	-18.5	88,590,014	-21.9	61,059,070	-31.1
> = 360 Days Delinquent	88,338,131	95,670,977	8.3	93,729,012	-2.0	84,527,921	-9.8	77,771,426	-8.0
Total Del Other RE Adj Rate Lns (> = 60 Days)	629,871,548	571,815,119	-9.2	509,835,470	-10.8	388,364,811	-23.8	335,494,510	-13.6
%Other Real Estate Adjustable Rate Loans Delinquent > = 60 Days / Total Other RE Adjustable Rate Loans	1.39	1.26	-9.3	1.15	-8.5	0.91	-20.9	0.80	-12.1
<b>BUSINESS LOAN DELINQUENCY - RE &amp; NON-RE SECURED</b>									
<b>Member Business Loans Secured By RE</b>									
30 to 59 Days Delinquent	N/A	N/A		N/A		N/A		330,198,664	
60 to 179 Days Delinquent	N/A	N/A		N/A		N/A		145,367,899	
180 to 359 Days Delinquent	N/A	N/A		N/A		N/A		133,892,299	
> = 360 Days Delinquent	N/A	N/A		N/A		N/A		200,437,459	
Total Del Member Business Loans Secured by RE (> = 60 Days)	N/A	N/A		N/A		N/A		479,697,657	
%Member Business Loans Secured by RE Delinquent >= 60 Days / Total Member Business Loans Secured by RE	N/A	N/A		N/A		N/A		1.50	
<b>Member Business Loans NOT Secured By RE</b>									
30 to 59 Days Delinquent	N/A	N/A		N/A		N/A		45,757,051	
60 to 179 Days Delinquent	N/A	N/A		N/A		N/A		30,498,155	
180 to 359 Days Delinquent	N/A	N/A		N/A		N/A		10,634,682	
> = 360 Days Delinquent	N/A	N/A		N/A		N/A		13,624,803	
Total Del Member Business Loans NOT Secured By RE (> = 60 Days)	N/A	N/A		N/A		N/A		54,757,640	
%Member Business Loans NOT Secured By RE Delinquent >= 60 Days / Total Member Business Loans NOT Secured By RE	N/A	N/A		N/A		N/A		1.01	
<b>NonMember Business Loans Secured By RE</b>									
30 to 59 Days Delinquent	N/A	N/A		N/A		N/A		74,351,200	
60 to 179 Days Delinquent	N/A	N/A		N/A		N/A		40,899,973	
180 to 359 Days Delinquent	N/A	N/A		N/A		N/A		48,926,182	
> = 360 Days Delinquent	N/A	N/A		N/A		N/A		43,532,903	
Total Del Other RE Fixed/Hybrid/Balloon Lns (> = 60 Days)	N/A	N/A		N/A		N/A		133,359,058	
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans	N/A	N/A		N/A		N/A		2.68	
<b>NonMember Business Loans NOT Secured By RE</b>									
30 to 59 Days Delinquent	N/A	N/A		N/A		N/A		1,893,333	
60 to 179 Days Delinquent	N/A	N/A		N/A		N/A		77,014	
180 to 359 Days Delinquent	N/A	N/A		N/A		N/A		0	
> = 360 Days Delinquent	N/A	N/A		N/A		N/A		205,492	
Total Del Other RE Fixed/Hybrid/Balloon Lns (> = 60 Days)	N/A	N/A		N/A		N/A		282,506	
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans	N/A	N/A		N/A		N/A		0.02	
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<sup>1</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.

Loan Losses, Bankruptcy Information, and Troubled Debt Restructured Loans									
Return to cover									
03/04/2014									
CU Name: N/A									
Peer Group: N/A									
	For Charter : N/A			Count of CU : 6554			Asset Range : N/A		
	Criteria : Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs)								
	Count of CU in Peer Group : N/A								
	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg
<b>LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)</b>									
* Total Loans Charged Off	7,631,070,252	7,237,965,205	-5.2	6,007,741,920	-17.0	5,125,296,009	-14.7	4,407,295,725	-14.0
* Total Loans Recovered	723,113,699	825,192,057	14.1	827,229,815	0.2	860,102,880	4.0	892,321,865	3.7
* NET CHARGE OFFS (\$\$)	6,907,956,553	6,412,773,148	-7.2	5,180,512,105	-19.2	4,265,193,129	-17.7	3,514,973,860	-17.6
***Net Charge-Offs / Average Loans	1.21	1.13	-7.1	0.91	-19.1	0.73	-20.0	0.57	-22.5
Total Del Loans & *Net Charge-Offs <sup>1</sup>	17,439,602,078	16,344,579,606	-6.3	14,319,898,088	-12.4	11,184,264,865	-21.9	10,009,030,244	-10.5
Combined Delinquency and Net Charge Off Ratio <sup>1</sup>	3.05	2.89	-5.5	2.51	-13.0	1.89	-24.8	1.57	-16.7
<b>LOAN LOSS SUMMARY BY LOAN TYPE</b>									
* Unsecured Credit Card Lns Charged Off	1,528,311,839	1,569,407,644	2.7	1,224,900,650	-22.0	1,006,436,619	-17.8	951,441,669	-5.5
* Unsecured Credit Card Lns Recovered	76,621,161	96,511,055	26.0	118,472,582	22.8	137,967,841	16.5	152,998,813	10.9
* NET UNSECURED CREDIT CARD C/Os	1,451,690,678	1,472,896,589	1.5	1,106,428,068	-24.9	868,468,778	-21.5	798,442,856	-8.1
**Net Charge Offs - Credit Cards / Avg Credit Card Loans	4.30	4.16	-3.2	3.02	-27.5	2.26	-25.2	1.94	-13.9
* Non-Federally Guaranteed Student Loans Charged Off	N/A	N/A		16,510,729		21,536,381	30.4	18,525,024	-14.0
* Non-Federally Guaranteed Student Loans Recovered	N/A	N/A		608,186		776,951	27.7	1,901,608	144.8
* Net Non-Federally Guaranteed Student Loans C/Os	N/A	N/A		15,902,543		20,759,430	30.5	16,623,416	-19.9
** Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed Student Loans	N/A	N/A		N/A		1.18		0.72	-39.5
* Total 1st Mortgage RE Loan/LOCs Charged Off	587,380,350	822,433,248	40.0	962,726,971	17.1	958,404,854	-0.4	625,189,822	-34.8
* Total 1st Mortgage RE Loans/LOCs Recovered	21,071,884	37,437,537	77.7	45,639,397	21.9	64,814,599	42.0	68,018,926	4.9
* NET 1st MORTGAGE RE LOANS/LOCs C/Os	566,308,466	784,995,711	38.6	917,087,574	16.8	893,590,255	-2.6	557,170,896	-37.6
** Net Charge Offs - 1st Mortgage RE Loans/LOCs / Avg 1st Mortgage RE Loans/LOCs	0.27	0.36	33.8	0.40	12.8	0.37	-7.2	0.22	-41.9
* Total Other RE Loans/LOCs Charged Off	1,155,261,954	1,231,048,109	6.6	1,055,098,633	-14.3	827,658,869	-21.6	486,728,970	-41.2
* Total Other RE Loans/LOCs Recovered	27,308,022	42,645,809	56.2	50,487,193	18.4	70,110,224	38.9	89,126,905	27.1
* NET OTHER RE LOANS/LOCs C/Os	1,127,953,932	1,188,402,300	5.4	1,004,611,440	-15.5	757,548,645	-24.6	397,602,065	-47.5
** Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs	1.19	1.33	11.4	1.21	-9.1	0.98	-18.5	0.55	-44.3
* Total Real Estate Loans Charged Off	1,742,642,304	2,053,481,357	17.8	2,017,825,604	-1.7	1,786,063,723	-11.5	1,111,918,792	-37.7
* Total Real Estate Lns Recovered	48,379,906	80,083,346	65.5	96,126,590	20.0	134,924,823	40.4	157,145,831	16.5
* NET Total Real Estate Loan C/Os	1,694,262,398	1,973,398,011	16.5	1,921,699,014	-2.6	1,651,138,900	-14.1	954,772,961	-42.2
** Net Charge Offs - Total RE Loans / Avg Total RE Loans	0.55	0.64	15.5	0.62	-3.2	0.52	-15.5	0.29	-44.4
* Total TDR 1st & Other Real Estate Lns Charged Off	N/A	N/A		N/A		306,683,310		201,164,844	-34.4
* Total TDR 1st & Other Real Estate Lns Recovered	N/A	N/A		N/A		11,551,955		15,829,529	37.0
* NET TDR Real Estate C/Os	N/A	N/A		N/A		295,131,355		185,335,315	-37.2
** Net Charge Offs - Total TDR RE Loans / Avg Total TDR RE Loans	N/A	N/A		N/A		N/A		2.18	
* Total Leases Receivable Charged Off	18,656,100	12,407,487	-33.5	3,825,454	-69.2	1,418,675	-62.9	2,000,659	41.0
* Total Leases Receivable Recovered	2,618,484	1,656,661	-36.7	1,214,324	-26.7	1,165,671	-4.0	692,392	-40.6
* NET LEASES RECEIVABLE C/Os	16,037,616	10,750,826	-33.0	2,611,130	-75.7	253,004	-90.3	1,308,267	417.1
** Net Charge Offs - Leases Receivable / Avg Leases Receivable	2.39	2.04	-14.4	0.59	-71.2	0.05	-91.2	0.20	283.8
<b>BANKRUPTCY SUMMARY</b>									
Number of Members Who Filed Chapter 7 YTD	230,271	236,813	2.8	191,600	-19.1	153,343	-20.0	124,641	-18.7
Number of Members Who Filed Chapter 13 YTD	92,483	95,630	3.4	82,117	-14.1	68,755	-16.3	58,049	-15.6
Number of Members Who Filed Chapter 11 or Chapter 12 YTD	981	1,743	77.7	737	-57.7	584	-20.8	442	-24.3
Total Number of Members Who Filed Bankruptcy YTD	323,735	334,186	3.2	274,454	-17.9	222,682	-18.9	183,132	-17.8
Total Loans Outstanding Subject to Bankruptcy (Ch 7,13,11, 12)	4,627,544,002	4,986,869,848	7.8	3,919,636,352	-21.4	3,203,749,284	-18.3	2,579,921,773	-19.5
* All Loans Charged Off due to Bankruptcy YTD	1,585,832,489	1,715,957,746	8.2	1,433,097,310	-16.5	1,101,551,296	-23.1	902,678,115	-18.1
%Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	20.78	23.71	14.1	23.85	0.6	21.49	-9.9	20.48	-4.7
<b>REAL ESTATE FORECLOSURE SUMMARY</b>									
Real Estate Loans Foreclosed YTD	N/A	N/A		2,080,894,078		1,662,502,008	-20.1	1,230,351,585	-26.0
Number of Real Estate Loans Foreclosed YTD	N/A	N/A		11,529		10,147	-12.0	8,513	-16.1
<b>TROUBLED DEBT RESTRUCTURED (TDR) LOANS OUTSTANDING</b>									
TDR First Mortgage RE Loans	N/A	N/A		N/A		7,605,536,634		7,379,440,245	-3.0
TDR Other RE Loans	N/A	N/A		N/A		1,006,650,041		984,922,037	-2.2
Total TDR First and Other RE Loans	N/A	N/A		N/A		8,612,186,675		8,364,362,282	-2.9
TDR RE Loans Also Reported as Business Loans	N/A	N/A		N/A		1,727,581,384		1,604,150,941	-7.1
TDR Consumer Loans (Not Secured by RE)	N/A	N/A		N/A		1,647,468,276		2,148,647,501	30.4
TDR Business Loans (Not Secured by RE)	N/A	N/A		N/A		72,322,100		73,711,571	1.9
Total TDR First RE, Other RE, Consumer, and Business Loans	N/A	N/A		N/A		10,331,977,051		10,586,721,354	2.5
Total TDR Loans to Total Loans	N/A	N/A		N/A		1.73		1.64	-5.1
Total TDR Loans to Net Worth	N/A	N/A		N/A		9.69		9.25	-4.6
TDR portion of Allowance for Loan and Lease Losses	N/A	N/A		N/A		1,193,111,030		1,161,974,661	-2.6
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*Amounts are year-to-date while the related %change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
<sup>1</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.									

	Indirect and Participation Lending									
<a href="#">Return to cover</a>	For Charter : N/A									
03/04/2014	Count of CU : 6554									
CU Name: N/A	Asset Range : N/A									
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs) *									
	Count of CU in Peer Group : N/A									
	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	
<b>INDIRECT LOANS OUTSTANDING</b>										
Indirect Loans - Point of Sale Arrangement	52,189,571,433	50,608,417,030	-3.0	51,322,767,055	1.4	57,516,261,892	12.1	66,873,452,523	16.3	
Indirect Loans - Outsourced Lending Relationship	23,743,822,857	20,906,189,973	-12.0	19,356,817,165	-7.4	20,729,128,349	7.1	26,058,363,379	25.7	
<b>Total Outstanding Indirect Loans</b>	<b>75,933,394,290</b>	<b>71,514,607,003</b>	<b>-5.8</b>	<b>70,679,584,220</b>	<b>-1.2</b>	<b>78,245,390,241</b>	<b>10.7</b>	<b>92,931,815,902</b>	<b>18.8</b>	
%Indirect Loans Outstanding / Total Loans	13.26	12.66	-4.5	12.37	-2.3	13.09	5.9	14.40	10.0	
<b>DELINQUENCY - INDIRECT LENDING <sup>1</sup></b>										
30 to 59 Days Delinquent	1,673,599,561	1,353,829,542	-19.1	1,210,814,248	-10.6	1,289,911,173	6.5	1,530,803,472	18.7	
60 to 179 Days Delinquent	905,207,661	647,224,052	-28.5	527,869,903	-18.4	501,910,771	-4.9	610,827,462	21.7	
180 to 359 Days Delinquent	181,809,826	144,568,431	-20.5	110,401,102	-23.6	80,851,135	-26.8	86,868,871	7.4	
> = 360 Days Delinquent	29,783,263	44,921,939	50.8	44,858,706	-0.1	21,964,593	-51.0	21,460,520	-2.3	
Total Del Indirect Lns (>= 60 Days)	1,116,800,750	836,714,422	-25.1	683,129,711	-18.4	604,726,499	-11.5	719,156,853	18.9	
%Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	1.47	1.17	-20.5	0.97	-17.4	0.77	-20.0	0.77	0.1	
<b>LOAN LOSSES - INDIRECT LENDING</b>										
* Indirect Loans Charged Off	1,492,621,554	1,088,869,874	-27.0	749,320,668	-31.2	624,184,743	-16.7	669,533,694	7.3	
* Indirect Loans Recovered	197,389,353	209,690,870	6.2	167,057,336	-20.3	157,481,587	-5.7	158,746,208	0.8	
* NET INDIRECT LOAN C/Os	1,295,232,201	879,179,004	-32.1	582,263,332	-33.8	466,703,156	-19.8	510,787,486	9.4	
**%Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.72	1.19	-30.8	0.82	-31.3	0.63	-23.5	0.60	-4.8	
<b>PARTICIPATION LOANS OUTSTANDING (Bal of Purchased + CU Portion of Part. Lns Interests Retained):</b>										
Consumer	1,200,599,702	1,149,185,508	-4.3	1,474,199,488	28.3	1,884,980,838	27.9	2,169,117,697	15.1	
Non-Federally Guaranteed Student Loans	N/A	N/A		212,887,886		331,122,583	55.5	481,608,221	45.4	
Real Estate	2,940,992,693	2,720,115,567	-7.5	2,661,620,599	-2.2	2,807,171,180	5.5	3,229,613,576	15.0	
Member Business Loans (excluding C&D)	3,261,589,494	3,199,663,947	-1.9	2,869,790,196	-10.3	2,687,652,757	-6.3	2,875,678,472	7.0	
Non-Member Business Loans (excluding C&D)	3,760,623,102	4,378,200,443	16.4	4,794,306,659	9.5	4,822,612,432	0.6	5,123,989,899	6.2	
Commercial Construction & Development	496,650,416	363,979,798	-26.7	418,475,567	15.0	426,761,643	2.0	317,071,999	-25.7	
Loan Pools	734,424,174	633,813,466	-13.7	642,807,534	1.4	858,282,688	33.5	1,522,373,479	77.4	
<b>TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)</b>	<b>12,394,879,581</b>	<b>12,444,958,729</b>	<b>0.4</b>	<b>13,074,087,929</b>	<b>5.1</b>	<b>13,818,584,121</b>	<b>5.7</b>	<b>15,719,453,343</b>	<b>13.8</b>	
%Participation Loans Outstanding / Total Loans	2.17	2.20	1.8	2.29	3.8	2.31	1.1	2.44	5.3	
* Participation Loans Purchased YTD	2,527,883,089	2,363,927,176	-6.5	3,353,744,033	41.9	4,477,177,321	33.5	5,409,401,821	20.8	
%Participation Loans Purchased YTD / Total Loans Granted YTD	0.95	0.95	0.4	1.29	36.0	1.37	6.2	1.56	14.0	
<b>PARTICIPATION LOANS SOLD:</b>										
Participation Loan Interests Sold AND/OR Serviced (Participants' Balance Outstanding)	7,016,938,310	7,359,464,082	4.9	7,913,106,479	7.5	7,709,040,159	-2.6	8,716,828,647	13.1	
Participation Loan Interests - Amount Retained (Outstanding)	2,382,636,139	2,566,997,066	7.7	2,719,525,673	5.9	2,612,058,302	-4.0	2,890,385,737	10.7	
* Participation Loans Sold YTD	2,101,559,258	1,931,877,800	-8.1	2,933,563,814	51.9	3,326,968,105	13.4	4,082,305,400	22.7	
** %Participation Loans Sold YTD / Total Assets	0.24	0.21	-11.1	0.31	44.4	0.33	6.7	0.38	18.1	
<b>WHOLE LOANS PURCHASED AND SOLD:</b>										
*Loans Purchased in Full from Other Financial Institutions YTD	736,316,645	1,840,275,636	149.9	1,614,273,755	-12.3	1,550,074,633	-4.0	2,073,516,453	33.8	
*Loans Purchased in Full from Other Sources YTD	N/A	N/A		226,485,244		1,332,664,181	488.4	1,898,164,075	42.4	
%Loans Purchased From Financial Institutions & Other Sources YTD / Loans Granted YTD	0.28	0.74	168.4	0.71	-4.1	0.88	24.6	1.15	30.0	
*Loans, Excluding RE, Sold in Full YTD	506,349,281	473,267,956	-6.5	72,782,410	-84.6	62,790,665	-13.7	137,266,584	118.6	
<b>DELINQUENCY - PARTICIPATION LENDING <sup>1</sup></b>										
30 to 59 Days Delinquent	217,814,861	221,245,307	1.6	157,496,410	-28.8	94,873,742	-39.8	177,646,254	87.2	
60 to 179 Days Delinquent	168,074,685	241,064,448	43.4	270,983,662	12.4	110,559,976	-59.2	95,596,474	-13.5	
180 to 359 Days Delinquent	117,444,446	121,640,423	3.6	148,624,567	22.2	38,148,553	-74.3	107,615,338	182.1	
> = 360 Days Delinquent	145,126,061	130,582,522	-10.0	122,687,712	-6.0	93,893,379	-23.5	63,853,706	-32.0	
Total Del Participation Lns (>= 60 Days)	430,645,192	493,287,393	14.5	542,295,941	9.9	242,601,908	-55.3	267,065,518	10.1	
%Participation Loans Delinquent >= 60 Days / Total Participation Loans	3.47	3.96	14.1	4.15	4.6	1.76	-57.7	1.70	-3.2	
<b>LOAN LOSSES - PARTICIPATION LENDING</b>										
* Participation Loans Charged Off	135,240,149	156,494,864	15.7	177,448,110	13.4	160,316,053	-9.7	79,315,649	-50.5	
* Participation Loans Recovered	9,422,562	10,255,542	8.8	9,050,266	-11.8	11,358,776	25.5	11,780,979	3.7	
* NET PARTICIPATION LOAN C/Os	125,817,587	146,239,322	16.2	168,397,844	15.2	148,957,277	-11.5	67,534,670	-54.7	
**%Net Charge Offs - Participation Loans / Avg Participation Loans	1.07	1.18	9.8	1.32	12.1	1.11	-16.1	0.46	-58.7	
*Amounts are year-to-date while the related %change ratios are annualized.										
** Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)										
# Means the number is too large to display in the cell										
<sup>1</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.										



Real Estate Loan Information 2									
Return to cover									
03/04/2014									
CU Name: N/A									
Peer Group: N/A									
	Criteria : Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs) *								
	Count of CU in Peer Group : N/A								
	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg
<b>* OTHER REAL ESTATE (Granted)</b>									
* Closed End Fixed Rate	8,892,781,275	6,933,153,813	-22.0	5,819,807,977	-16.1	6,215,267,323	6.8	6,978,480,695	12.3
* Closed End Adjustable Rate	581,797,230	404,664,645	-30.4	391,505,396	-3.3	392,097,086	0.2	364,753,338	-7.0
* Open End Adjustable Rate (HELOC)	12,397,261,869	11,498,629,172	-7.2	10,183,992,415	-11.4	10,588,536,467	4.0	12,537,480,092	18.4
* Open End Fixed Rate and Other	645,505,200	565,944,473	-12.3	395,253,865	-30.2	389,620,302	-1.4	415,764,350	6.7
<b>* TOTAL OTHER REAL ESTATE GRANTED</b>	<b>22,517,345,574</b>	<b>19,402,392,103</b>	<b>-13.8</b>	<b>16,790,559,653</b>	<b>-13.5</b>	<b>17,585,521,178</b>	<b>4.7</b>	<b>20,296,478,475</b>	<b>15.4</b>
<b>* TOTAL RE (FIRST AND OTHER) GRANTED</b>	<b>116,765,174,686</b>	<b>103,877,860,953</b>	<b>-11.0</b>	<b>98,884,978,575</b>	<b>-4.8</b>	<b>140,825,359,220</b>	<b>42.4</b>	<b>139,671,079,470</b>	<b>-0.8</b>
%(Total Fixed Rate RE Granted YTD/Total Loans Granted YTD)	33.75	31.48	-6.7	28.38	-9.8	34.88	22.9	30.84	-11.6
<b>RE LOANS SOLD/SERVICED</b>									
* First Mortgage R.E. Loans Sold	50,964,673,425	43,814,415,573	-14.0	38,248,437,844	-12.7	66,067,294,517	72.7	54,897,870,645	-16.9
%(First Mtg RE Loans Sold/ First Mtg RE Loans Granted)	54.08	51.87	-4.1	46.59	-10.2	53.61	15.1	45.99	-14.2
AMT of Mortgage Servicing Rights	688,648,703	810,325,020	17.7	810,674,962	0.0	912,274,318	12.5	1,196,918,798	31.1
Outstanding RE Loans Sold But Serviced	92,205,119,193	108,303,645,625	17.5	118,978,926,622	9.9	138,799,444,506	16.7	154,335,235,215	11.2
%(Mortgage Servicing Rights / Net Worth)	0.79	0.88	12.0	0.83	-6.3	0.86	3.7	1.05	22.2
<b>MISC. RE LOAN INFORMATION</b>									
S-Term (<5 Yrs) R.E. Loan (Exc. MBL)	114,090,960,989	113,789,348,224	-0.3	114,661,547,874	0.8	115,215,957,535	0.5	120,228,910,657	4.4
R.E. Lns also Mem. Bus. Lns	27,689,863,302	29,580,584,621	6.8	32,051,102,938	8.4	33,355,385,331	4.1	36,837,237,695	10.4
<b>REVERSE MORTGAGES</b>									
Federally Insured Home Equity Conversion Mortgage (HECM)	7,647,999	10,574,428	38.3	14,889,702	40.8	13,122,757	-11.9	12,915,309	-1.6
Proprietary Reverse Mortgage Products	23,359,198	28,750,845	23.1	31,507,679	9.6	33,596,682	6.6	36,122,772	7.5
<b>Total Reverse Mortgages</b>	<b>31,007,197</b>	<b>39,325,273</b>	<b>26.8</b>	<b>46,397,381</b>	<b>18.0</b>	<b>46,719,439</b>	<b>0.7</b>	<b>49,038,081</b>	<b>5.0</b>
<b>RE LOAN TDRS OUTSTANDING</b>									
TDR First Mortgage RE Loans	N/A	N/A		N/A		7,605,536,634		7,379,440,245	-3.0
TDR Other RE Loans	N/A	N/A		N/A		1,006,650,041		984,922,037	-2.2
<b>Total TDR First and Other RE Loans</b>	<b>N/A</b>	<b>N/A</b>		<b>N/A</b>		<b>8,612,186,675</b>		<b>8,364,362,282</b>	<b>-2.9</b>
<b>TDR RE Loans Also Reported as Business Loans</b>	<b>N/A</b>	<b>N/A</b>		<b>N/A</b>		<b>1,727,581,384</b>		<b>1,604,150,941</b>	<b>-7.1</b>
<b>REAL ESTATE LOAN DELINQUENCY</b>									
<b>R.E. LOANS DELINQUENT &gt; =60 Days <sup>1</sup></b>									
First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs)	2,566,342,481	2,918,338,776	13.7	2,865,577,294	-1.8	2,107,058,982	-26.5	1,913,613,260	-9.2
First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)	2,127,426,594	2,258,070,385	6.1	2,250,705,667	-0.3	1,439,330,652	-36.0	1,258,378,494	-12.6
Other R.E. Fixed Rate	859,700,136	762,346,519	-11.3	635,801,377	-16.6	493,008,107	-22.5	381,851,014	-22.5
Other R.E. Adj. Rate	629,871,548	571,815,119	-9.2	509,835,470	-10.8	388,364,811	-23.8	335,494,510	-13.6
<b>TOTAL DEL R.E. DELINQUENT &gt;= 60 Days</b>	<b>6,183,340,759</b>	<b>6,510,570,799</b>	<b>5.3</b>	<b>6,261,919,808</b>	<b>-3.8</b>	<b>4,427,762,552</b>	<b>-29.3</b>	<b>3,889,337,278</b>	<b>-12.2</b>
<b>DELINQUENT 30 to 59 Days</b>									
First Mortgage	3,106,922,967	3,132,785,112	0.8	2,760,430,499	-11.9	2,554,123,036	-7.5	3,344,433,146	30.9
Other	994,922,936	886,335,966	-10.9	844,914,255	-4.7	762,937,168	-9.7	723,236,149	-5.2
<b>TOTAL DEL RE 30 to 59 Days</b>	<b>4,101,845,903</b>	<b>4,019,121,078</b>	<b>-2.0</b>	<b>3,605,344,754</b>	<b>-10.3</b>	<b>3,317,060,204</b>	<b>-8.0</b>	<b>4,067,669,295</b>	<b>22.6</b>
<b>TOTAL DEL R.E. LOANS &gt;= 30 Days</b>	<b>10,285,186,662</b>	<b>10,529,691,877</b>	<b>2.4</b>	<b>9,867,264,562</b>	<b>-6.3</b>	<b>7,744,822,756</b>	<b>-21.5</b>	<b>7,957,006,573</b>	<b>2.7</b>
<b>RE LOAN DELINQUENCY RATIOS</b>									
% R.E. LOANS DQ >= 30 Days	3.32	3.40	2.4	3.15	-7.3	2.42	-23.3	2.35	-2.9
% R.E. LOANS DQ >= 60 Days	2.00	2.10	5.3	2.00	-4.9	1.38	-30.9	1.15	-17.0
<b>TDR REAL ESTATE LOANS DELINQUENT &gt;= 60 Days</b>									
TDR First Mortgage RE Loans Delinquent >= 60 Days	N/A	N/A		N/A		900,029,158		867,811,269	-3.6
TDR Other RE Loans Delinquent >= 60 Days	N/A	N/A		N/A		86,815,114		83,602,525	-3.7
<b>Total TDR First and Other RE Loans Delinquent &gt;= 60 Days</b>	<b>N/A</b>	<b>N/A</b>		<b>N/A</b>		<b>986,844,272</b>		<b>951,413,794</b>	<b>-3.6</b>
% Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other RE	N/A	N/A		N/A		11.46		11.37	-0.7
<b>TDR RE Loans Also Reported as Business Loans Delinquent &gt;= 60 Days</b>	<b>N/A</b>	<b>N/A</b>		<b>N/A</b>		<b>257,609,505</b>		<b>225,844,411</b>	<b>-12.3</b>
% TDR RE Lns also Reported as Business Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Business Loans	N/A	N/A		N/A		14.91		14.08	-5.6
<b>REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:</b>									
* Total 1st Mortgage Lns Charged Off	587,380,350	822,433,248	40.0	962,726,971	17.1	958,404,854	-0.4	625,189,822	-34.8
* Total 1st Mortgage Lns Recovered	21,071,884	37,437,537	77.7	45,639,397	21.9	64,814,599	42.0	68,018,926	4.9
<b>* NET 1st MORTGAGE LN C/Os</b>	<b>566,308,466</b>	<b>784,995,711</b>	<b>38.6</b>	<b>917,087,574</b>	<b>16.8</b>	<b>893,590,255</b>	<b>-2.6</b>	<b>557,170,896</b>	<b>-37.6</b>
<b>** Net Charge Offs - 1st Mortgage Loans</b>									
/ Avg 1st Mortgage Loans	0.27	0.36	33.8	0.40	12.8	0.37	-7.2	0.22	-41.9
* Total Other RE Lns Charged Off	1,155,261,954	1,231,048,109	6.6	1,055,098,633	-14.3	827,658,869	-21.6	486,728,970	-41.2
* Total Other RE Lns Recovered	27,308,022	42,645,809	56.2	50,487,193	18.4	70,110,224	38.9	89,126,905	27.1
<b>* NET OTHER RE LN C/Os</b>	<b>1,127,953,932</b>	<b>1,188,402,300</b>	<b>5.4</b>	<b>1,004,611,440</b>	<b>-15.5</b>	<b>757,548,645</b>	<b>-24.6</b>	<b>397,602,065</b>	<b>-47.5</b>
<b>** %Net Charge Offs Other RE Loans / Avg Other RE Loans</b>	<b>1.19</b>	<b>1.33</b>	<b>11.4</b>	<b>1.21</b>	<b>-9.1</b>	<b>0.98</b>	<b>-18.5</b>	<b>0.55</b>	<b>-44.3</b>
* Amounts are year-to-date and the related % change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
# Means the number is too large to display in the cell									
<sup>1</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.									

Member Business Loan Information									
Return to cover									
03/04/2014									
CU Name: N/A									
Peer Group: N/A									
	Criteria : Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions								
	Count of CU in Peer Group : N/A								
	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg
<b>BUSINESS LOANS</b>									
Member Business Loans (NMBLB) <sup>1</sup>	28,279,990,864	30,400,595,878	7.5	32,592,497,945	7.2	35,525,823,321	9.0	39,711,927,946	11.8
Purchased Business Loans or Participations to Nonmembers (NMBLB) <sup>1</sup>	6,795,484,821	6,780,677,729	-0.2	6,564,859,055	-3.2	6,184,270,449	-5.8	6,220,659,376	0.6
Total Business Loans (NMBLB) <sup>1</sup>	35,075,475,685	37,181,273,607	6.0	39,157,357,000	5.3	41,710,093,770	6.5	45,932,587,322	10.1
Unfunded Commitments <sup>1</sup>	1,613,346,737	1,594,778,301	-1.2	1,858,932,051	16.6	2,099,156,782	12.9	2,513,121,845	19.7
TOTAL BUSINESS LOANS (NMBLB) LESS UNFUNDED COMMITMENTS <sup>2</sup>	33,462,128,948	35,586,495,306	6.3	37,298,424,949	4.8	39,610,936,988	6.2	43,419,465,477	9.6
% (Total Business Loans (NMBLB) Less Unfunded Commitments/ Total Assets) <sup>1</sup>	3.78	3.89	2.9	3.88	-0.4	3.88	0.0	4.09	5.5
<b>NUMBER OF BUSINESS LOANS OUTSTANDING:</b>									
Number of Outstanding Business Loans to Members	142,084	149,032	4.9	161,142	8.1	175,572	9.0	190,336	8.4
Number of Outstanding Purchased Business Loans or Participation Interests to Nonmembers	15,604	16,576	6.2	13,974	-15.7	14,804	5.9	14,365	-3.0
Total Number of Business Loans Outstanding	157,688	165,608	5.0	175,116	5.7	190,376	8.7	204,701	7.5
<b>REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS &amp; NON-MEMBERS)</b>									
Construction and Development	N/A	N/A		1,539,221,631		1,539,655,249	0.0	1,462,704,794	-5.0
Farmland	N/A	N/A		741,665,400		814,259,619	9.8	897,899,598	10.3
Non-Farm Residential Property	N/A	N/A		8,121,634,404		9,376,744,283	15.5	11,023,979,500	17.6
Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		10,119,059,118		10,426,463,799	3.0	11,296,524,368	8.3
Non-Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		12,291,981,612		12,354,119,541	0.5	13,524,000,073	9.5
Total Real Estate Secured Business Loans	N/A	N/A		32,813,562,165		34,511,242,491	5.2	38,205,108,333	10.7
<b>NON-REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS &amp; NON-MEMBERS)</b>									
Loans to finance agricultural production and other loans to farmers	N/A	N/A		740,903,019		851,727,886	15.0	871,066,469	2.3
Commercial and Industrial Loans	N/A	N/A		5,235,980,270		5,925,761,255	13.2	6,417,048,630	8.3
Unsecured Business Loans	N/A	N/A		94,245,055		90,680,687	-3.8	98,325,300	8.4
Unsecured Revolving Lines of Credit (Business Purpose)	N/A	N/A		272,666,491		330,681,451	21.3	341,038,590	3.1
Total Non-Real Estate Secured Business Loans	N/A	N/A		6,343,794,835		7,198,851,279	13.5	7,727,478,989	7.3
<b>NUMBER OF BUSINESS LOANS OUTSTANDING BY TYPE</b>									
Number - Construction and Development	N/A	N/A		2,137		2,172	1.6	2,141	-1.4
Number - Farmland	N/A	N/A		4,893		5,025	2.7	5,166	2.8
Number - Non-Farm Residential Property	N/A	N/A		51,611		59,153	14.6	66,549	12.5
Number - Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		24,393		26,533	8.8	27,828	4.9
Number - Non-Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		26,697		26,906	0.8	28,555	6.1
Total Number of Real Estate Secured Business Loans	N/A	N/A		109,731		119,789	9.2	130,239	8.7
Number - Loans to finance agricultural production and other loans to farmers	N/A	N/A		11,045		11,466	3.8	11,204	-2.3
Number - Commercial and Industrial Loans	N/A	N/A		37,412		38,180	2.1	40,794	6.8
Number - Unsecured Business Loans	N/A	N/A		2,545		2,823	10.9	2,804	-0.7
Number - Unsecured Revolving Lines of Credit (Business Purpose)	N/A	N/A		14,383		18,118	26.0	19,660	8.5
Total Number of Non-Real Estate Secured Business Loans	N/A	N/A		65,385		70,587	8.0	74,462	5.5
<b>AMOUNT OF BUSINESS LOANS GRANTED OR PURCHASED:</b>									
* MBL (NMBLB) Granted YTD <sup>1</sup>	9,439,573,406	10,731,909,508	13.7	11,785,943,031	9.8	14,167,509,854	20.2	16,431,291,311	16.0
* Purchased or Participation Interests to Nonmembers (NMBLB) <sup>1</sup>	1,332,004,695	1,331,551,475	0.0	1,408,032,039	5.7	1,689,203,435	20.0	2,086,610,588	23.5
<b>DELINQUENCY - MEMBER BUSINESS LOANS <sup>2</sup></b>									
30 to 59 Days Delinquent	548,463,746	595,481,513	8.6	470,560,221	-21.0	397,867,174	-15.4	452,200,248	13.7
60 to 179 Days Delinquent	602,664,514	617,908,743	2.5	628,628,654	1.7	351,333,008	-44.1	216,843,041	-38.3
180 to 359 Days Delinquent	360,745,164	390,488,783	8.2	349,549,760	-10.5	205,632,432	-41.2	193,453,163	-5.9
> = 360 Days Delinquent	292,638,030	436,037,173	49.0	444,990,364	2.1	301,684,446	-32.2	257,800,657	-14.5
Total Del Loans - All Types (>= 60 Days)	1,256,047,708	1,444,434,699	15.0	1,423,168,778	-1.5	858,649,886	-39.7	668,096,861	-22.2
<b>MBL DELINQUENCY RATIOS</b>									
% MBL > = 30 Days Delinquent	5.39	5.73	6.3	5.08	-11.4	3.17	-37.5	2.58	-18.7
% MBL > = 60 Days Delinquent (Reportable delinquency)	3.75	4.06	8.1	3.82	-6.0	2.17	-43.2	1.54	-29.0
<b>MBL CHARGE-OFFS AND RECOVERIES:</b>									
* Total MBL Charge Offs	224,029,781	292,131,922	30.4	373,556,080	27.9	334,889,075	-10.4	205,115,331	-38.8
* Total MBL Recoveries	6,548,919	12,571,965	92.0	15,090,687	20.0	15,514,820	2.8	24,562,805	58.3
<b>AGRICULTURAL RELATED MBL DELINQUENCY (reported in MBL above)</b>									
% MBLs Agricultural Related > = 60 Days Delinquent (Reportable delinquency)	N/A	N/A		N/A		N/A		1	
<b>MISCELLANEOUS MBL INFORMATION:</b>									
Real Estate Loans also Reported as Business Loans	27,689,863,302	29,580,584,621	6.8	32,051,102,938	8.4	33,355,385,331	4.1	36,837,237,695	10.4
Construction & Development Loans Meeting 723.3(a)	1,693,971,431	1,476,996,692	-12.8	1,384,936,088	-6.2	1,364,477,462	-1.5	1,260,429,697	-7.6
Number of Construction & Development Loans - 723(a)	1,670	1,672	0.1	1,793	7.2	1,808	0.8	1,863	3.0
Unsecured Business Loans Meeting 723.7(c)-(d)	170,691,125	148,557,889	-13.0	163,669,232	10.2	185,294,199	13.2	184,893,941	-0.2
Number of Unsecured Business Loans - 723.7(c)-(d)	6,058	6,701	10.6	6,969	4.0	7,051	1.2	8,426	19.5
Agricultural Related (NMBLB) <sup>1</sup>	1,197,917,677	1,292,611,256	7.9	1,482,568,419	14.7	1,665,987,505	12.4	1,768,966,067	6.2
Number of Outstanding Agricultural Related Loans	15,716	15,153	-3.6	15,938	5.2	16,491	3.5	16,370	-0.7
* Business Loans and Participations Sold	1,293,972,211	1,507,019,500	16.5	1,673,214,211	11.0	2,054,734,639	22.8	2,009,978,524	-2.2
SBA Loans Outstanding	601,430,787	697,374,881	16.0	811,186,908	16.3	936,267,470	15.4	1,217,512,732	30.0
Number of SBA Loans Outstanding	7,394	8,532	15.4	8,064	-5.5	8,143	1.0	7,984	-2.0

<sup>1</sup> PART 723 REDEFINED MEMBER BUSINESS LOANS IN OCTOBER 2003: \* Amounts are year-to-date and the related % change ratios are annualized.

<sup>2</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.

This policy change may result in a decline in delinquent loans reported as of June 2012.



Investments, Cash, & Cash Equivalents									
<a href="#">Return to cover</a>	For Charter :		N/A						
03/04/2014	Count of CU :		6554						
CU Name: N/A	Asset Range :		N/A						
Peer Group: N/A	Criteria :		Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs) *						
	Count of CU in Peer Group :		N/A						
	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg
<b>INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS</b>									
<b>ACS 320 CLASS OF INVESTMENTS</b>									
Held to Maturity < 1 yr	9,800,213,389	8,851,892,334	-9.7	10,735,186,499	21.3	12,955,524,946	20.7	11,785,484,429	-9.0
Held to Maturity 1-3 yrs	13,972,730,398	18,591,201,653	33.1	21,250,543,582	14.3	19,810,968,740	-6.8	18,072,274,231	-8.8
Held to Maturity 3-5 yrs	7,600,822,620	9,547,102,023	25.6	11,275,711,387	18.1	14,707,759,639	30.4	18,090,499,511	23.0
Held to Maturity 5-10 yrs	2,175,248,115	3,764,189,730	73.0	3,794,226,168	0.8	4,498,769,762	18.6	6,848,519,873	52.2
Held to Maturity 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Held to Maturity > 10 yrs	1,259,912,019	1,793,255,322	42.3	2,286,105,311	27.5	2,200,874,763	-3.7	2,414,983,077	9.7
<b>TOTAL HELD TO MATURITY</b>	<b>34,808,926,541</b>	<b>42,547,641,062</b>	<b>22.2</b>	<b>49,341,772,947</b>	<b>16.0</b>	<b>54,173,897,850</b>	<b>9.8</b>	<b>57,211,761,121</b>	<b>5.6</b>
Available for Sale < 1 yr	23,236,117,389	27,801,042,111	19.6	32,671,679,354	17.5	38,152,922,637	16.8	34,657,376,490	-9.2
Available for Sale 1-3 yrs	38,277,711,603	49,078,038,744	28.2	60,082,669,339	22.4	61,532,626,547	2.4	46,636,977,260	-24.2
Available for Sale 3-5 yrs	22,318,860,687	33,889,073,940	51.8	38,407,343,317	13.3	43,497,223,780	13.3	53,639,681,627	23.3
Available for Sale 5-10 yrs	10,524,321,825	15,905,030,459	51.1	14,836,295,323	-6.7	19,079,684,207	28.6	30,973,785,034	62.3
Available for Sale 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Available for Sale > 10 yrs	2,874,380,999	3,095,166,232	7.7	3,172,055,620	2.5	3,506,292,532	10.5	3,899,092,812	11.2
<b>TOTAL AVAILABLE FOR SALE</b>	<b>97,231,392,503</b>	<b>129,768,351,486</b>	<b>33.5</b>	<b>149,170,042,953</b>	<b>15.0</b>	<b>165,768,749,703</b>	<b>11.1</b>	<b>169,806,913,223</b>	<b>2.4</b>
Trading < 1 year	534,778,688	434,436,921	-18.8	574,880,588	32.3	413,084,208	-28.1	327,117,485	-20.8
Trading 1-3 years	271,591,634	339,680,862	25.1	462,978,762	36.3	538,881,968	16.4	364,264,916	-32.4
Trading 3-5 years	77,687,493	112,199,600	44.4	88,525,142	-21.1	115,824,469	30.8	62,330,637	-46.2
Trading 5-10 years	63,650,491	61,830,682	-2.9	66,487,177	7.5	170,050,716	155.8	135,677,247	-20.2
Trading 3-10 years	N/A	N/A		N/A		N/A		N/A	
Trading > 10 years	8,995,423	5,386,376	-40.1	1,606,249	-70.2	1,557,736	-3.0	10,744,745	589.8
<b>TOTAL TRADING</b>	<b>956,703,729</b>	<b>953,534,441</b>	<b>-0.3</b>	<b>1,194,477,918</b>	<b>25.3</b>	<b>1,239,399,097</b>	<b>3.8</b>	<b>900,135,030</b>	<b>-27.4</b>
Other Investments < 1 yr	107,520,121,137	102,434,586,302	-4.7	114,428,617,286	11.7	118,924,584,237	3.9	102,310,187,050	-14.0
Other Investments 1-3 yrs	26,571,151,139	26,032,375,414	-2.0	24,184,850,089	-7.1	25,030,924,685	3.5	24,341,978,294	-2.8
Other Investments 3-5 yrs	3,183,484,683	3,210,717,162	0.9	4,675,987,125	45.6	6,270,678,249	34.1	7,375,877,833	17.6
Other Investments 5-10 yrs	278,910,945	439,481,273	57.6	653,659,377	48.7	949,430,115	45.2	1,314,123,781	38.4
Other Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Other Investments > 10 yrs	210,961,047	294,023,571	39.4	495,704,949	68.6	726,061,390	46.5	906,617,511	24.9
<b>TOTAL Other Investments</b>	<b>137,764,628,951</b>	<b>132,411,183,722</b>	<b>-3.9</b>	<b>144,438,818,826</b>	<b>9.1</b>	<b>151,901,678,676</b>	<b>5.2</b>	<b>136,248,784,469</b>	<b>-10.3</b>
<b>MATURITIES :</b>									
Total Investments < 1 yr	141,091,230,603	139,521,957,668	-1.1	158,410,363,727	13.5	170,446,116,028	7.6	149,080,165,454	-12.5
Total Investments 1-3 yrs	79,093,184,774	94,041,296,673	18.9	105,981,041,772	12.7	106,913,401,940	0.9	89,415,494,701	-16.4
Total Investments 3-5 yrs	33,180,855,483	46,759,092,725	40.9	54,447,566,971	16.4	64,591,486,137	18.6	79,168,389,608	22.6
Total Investments 5-10 yrs	13,042,131,376	20,170,532,144	54.7	19,350,668,045	-4.1	24,697,934,800	27.6	39,272,105,935	59.0
Total Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Total Investments > 10 yrs	4,354,249,488	5,187,831,501	19.1	5,955,472,129	14.8	6,434,786,421	8.0	7,231,438,145	12.4
<b>Total</b>	<b>270,761,651,724</b>	<b>305,680,710,711</b>	<b>12.9</b>	<b>344,145,112,644</b>	<b>12.6</b>	<b>373,083,725,326</b>	<b>8.4</b>	<b>364,167,593,843</b>	<b>-2.4</b>
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	Other Investment Information								
<a href="#">Return to cover</a>									
03/04/2014									
CU Name: N/A									
Peer Group: N/A									
	Criteria: Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions								
	Count of CU in Peer Group: N/A								
	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg
<b>INVESTMENT SUMMARY:</b>									
NCUA Guaranteed Notes (included in US Gov't Obligations)	N/A	1,461,281,880		3,470,764,559	137.5	3,456,592,407	-0.4	2,962,198,917	-14.3
Total FDIC-Issued Guaranteed Notes	N/A	N/A		121,768,775		143,813,239	18.1	138,987,136	-3.4
All Other US Government Obligations	N/A	N/A		4,483,585,177		6,066,812,689	35.3	6,201,905,026	2.2
TOTAL U.S. GOVERNMENT OBLIGATIONS	7,034,416,256	10,880,915,927	54.7	8,076,118,511	-25.8	9,667,218,335	19.7	9,303,091,079	-3.8
Agency/GSE Debt Instruments (not backed by mortgages)	52,534,952,087	75,831,865,119	44.3	88,751,504,521	17.0	90,360,346,322	1.8	91,461,514,903	1.2
Agency/GSE Mortgage-Backed Securities	55,158,644,521	67,810,370,027	22.9	84,959,434,157	25.3	98,689,709,002	16.2	101,517,247,688	2.9
<b>TOTAL FEDERAL AGENCY SECURITIES</b>	107,693,596,608	143,642,235,146	33.4	173,710,938,678	20.9	189,050,055,324	8.8	192,978,762,591	2.1
<b>Securities Issued by States and Political Subdivision in the U.S.</b>	N/A	N/A		3,232,994,329		4,197,746,593	29.8	4,536,111,522	8.1
Privately Issued Mortgage-Related Securities	3,262,857,863	1,867,209,320	-42.8	1,173,539,891	-37.2	1,010,177,473	-13.9	1,103,238,644	9.2
Privately Issued Securities (FCUs only)	N/A	720,295,925		708,522,393	-1.6	870,267,677	22.8	1,034,727,643	18.9
Privately Issued Mortgage-Backed Securities (FISCUs Only)	297,824,547	362,020,725	21.6	296,518,020	-18.1	356,316,217	20.2	219,638,576	-38.4
<b>TOTAL OTHER MORTGAGE-BACKED SECURITIES</b>	3,560,682,410	2,949,525,970	-17.2	2,178,580,304	-26.1	2,236,761,367	2.7	2,357,604,863	5.4
Mutual Funds	1,327,770,413	1,524,816,723	14.8	1,786,295,964	17.1	2,153,859,213	20.6	2,130,754,673	-1.1
Common Trusts	662,335,311	220,181,442	-66.8	137,172,368	-37.7	124,432,997	-9.3	50,012,194	-59.8
<b>TOTAL MUTUAL FUNDS &amp; COMMON TRUST INVESTMENTS</b>	1,990,105,724	1,744,998,165	-12.3	1,923,468,332	10.2	2,278,292,210	18.4	2,180,766,867	-4.3
Bank Issued FDIC-Guaranteed Bonds	N/A	N/A		812,210,966		211,257,427	-74.0	177,304,826	-16.1
<b>MORTGAGE RELATED SECURITIES:</b>									
Collateralized Mortgage Obligations	29,150,343,589	36,643,085,468	25.7	44,782,618,833	22.2	46,971,444,996	4.9	43,870,272,101	-6.6
Commercial Mortgage Backed Securities	1,381,390,433	1,800,748,943	30.4	1,905,477,806	5.8	3,627,073,294	90.3	6,052,375,724	66.9
<b>OTHER INVESTMENT INFORMATION:</b>									
Non-Mortgage Related Securities With Embedded Options or Complex Coupon Formulas	17,553,397,709	23,804,268,528	35.6	24,115,394,121	1.3	22,853,208,052	-5.2	25,319,515,054	10.8
Non-Mortgage Related Securities With Maturities > 3 Yrs Without Embedded Options or Complex Coupon Formulas	3,389,841,970	6,953,559,573	105.1	10,540,952,722	51.6	14,120,090,636	34.0	14,717,671,307	4.2
Securities per 703.12(b)	54,933,842,046	71,568,576,891	30.3	84,849,788,508	18.6	93,556,198,284	10.3	97,648,014,973	4.4
Deposits/Shares per 703.10(a)	3,070,045,709	2,697,543,512	-12.1	4,801,047,341	78.0	6,167,905,789	28.5	7,012,676,639	13.7
Market Value of Investments Purchased Under Investment Pilot Program (703.19)	216,518,378	230,600,226	6.5	200,868,455	-12.9	107,416,592	-46.5	153,650,128	43.0
Fair Value of Total Investments	270,835,130,392	306,025,605,605	13.0	344,802,313,168	12.7	373,527,915,933	8.3	363,524,304,338	-2.7
Investment Repurchase Agreements	43,605,476	153,011,805	250.9	208,691,599	36.4	182,186,546	-12.7	562,512,484	208.8
Borrowing Repurchase Agreements Placed in Investments for Positive Arbitrage	567,013,301	506,822,034	-10.6	515,023,897	1.6	383,537,300	-25.5	553,281,082	44.3
Cash on Deposit in Corporate Credit Unions	40,753,390,278	40,754,097,643	0.0	31,016,874,360	-23.9	25,189,612,641	-18.8	18,703,495,222	-25.7
Cash on Deposit in Other Financial Institutions	12,523,862,767	19,893,348,983	58.8	50,772,601,215	155.2	61,646,318,110	21.4	55,241,722,851	-10.4
<b>CUSO INFORMATION</b>									
Value of Investments in CUSO	1,145,854,134	1,319,073,255	15.1	1,384,651,567	5.0	1,615,973,752	16.7	1,822,123,098	12.8
CUSO loans	746,169,306	792,616,970	6.2	712,890,875	-10.1	759,173,259	6.5	628,779,630	-17.2
Aggregate cash outlays in CUSO	924,396,446	1,016,659,222	10.0	1,024,310,507	0.8	1,107,684,359	8.1	1,194,117,959	7.8
<b>WHOLLY OWNED CUSO INFORMATION</b>									
Total Assets of Wholly Owned CUSOs	2,559,751,514	2,262,270,482	-11.6	1,525,021,793	-32.6	1,719,308,806	12.7	1,784,984,440	3.8
Total Capital of Wholly Owned CUSOs	1,131,724,117	1,009,785,009	-10.8	766,824,053	-24.1	948,563,745	23.7	1,142,963,245	20.5
Net Income/Loss of Wholly Owned CUSOs	241,379,054	297,245,354	23.1	-19,492,684	-106.6	123,563,455	733.9	108,684,360	-12.0
Total Loans of Wholly Owned CUSOs	N/A	N/A		447,274,780		520,822,983	16.4	462,243,616	-11.2
Total Delinquency of Wholly Owned CUSOs	50,978,255	33,207,526	-34.9	45,662,677	37.5	5,060,592	-88.9	3,598,534	-28.9
Inv not Authorized by the FCU Act or NCUA R&R (SCU only)	1,702,930,853	2,056,311,768	20.8	2,279,755,946	10.9	2,587,372,482	13.5	2,411,602,328	-6.8
Outstanding Balance of Brokered CDs and Share Certificates Purchased	15,733,856,951	16,519,972,027	5.0	17,673,202,341	7.0	21,645,595,319	22.5	21,679,943,923	0.2
<b>CREDIT UNION INVESTMENT PROGRAMS</b>									
Mortgage Processing	1,613	1,646	2.0	1,670	1.5	1,507	-9.8	1,485	-1.5
Approved Mortgage Seller	850	873	2.7	891	2.1	1,073	20.4	1,124	4.8
Borrowing Repurchase Agreements	41	42	2.4	43	2.4	30	-30.2	31	3.3
Brokered Deposits (all deposits acquired through 3rd party)	337	315	-6.5	310	-1.6	315	1.6	350	11.1
Investment Pilot Program	17	13	-23.5	13	0.0	10	-23.1	9	-10.0
Investments Not Authorized by FCU Act (SCU only)	124	122	-1.6	121	-0.8	130	7.4	131	0.8
Deposits and Shares Meeting 703.10(a)	913	951	4.2	956	0.5	1,730	81.0	1,917	10.8
Brokered Certificates of Deposit (investments)	1,858	1,866	0.4	1,826	-2.1	2,453	34.3	2,566	4.6
Investments Used to Fund Employee Benefit Plans (Book Value)	N/A	N/A		N/A		N/A		5,026,508,481	
Investments Used to Fund Employee Benefit Plans (Market Value)	N/A	N/A		N/A		N/A		5,178,682,378	
% Fair (Market) Value to Book Value of Investments Used to Fund Employee Benefit Plans	N/A	N/A		N/A		N/A		103.03	
Investments Impermissible under NCUA R&R Part 703 Allowed Under Section 701.19(c) if directly related to an Employee Benefit Plan Obligation - Book Value (FCUs only)	N/A	N/A		N/A		N/A		1,964,214,695	
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Supplemental Share Information, Off Balance Sheet, & Borrowings									
<a href="#">Return to cover</a>									
03/04/2014	For Charter : N/A								
CU Name: N/A	Count of CU : 6554								
Peer Group: N/A	Asset Range : N/A								
	Criteria : Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions								
	Count of CU in Peer Group : N/A								
	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg
<b>SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):</b>									
Accounts Held by Member Government Depositors	1,061,473,277	1,280,664,976	20.6	1,177,726,339	-8.0	1,205,478,090	2.4	1,557,218,491	29.2
Accounts Held by Nonmember Government Depositors	474,173,138	407,594,772	-14.0	188,420,293	-53.8	201,107,051	6.7	577,479,929	187.2
Employee Benefit Member Shares	297,052,280	251,002,810	-15.5	275,751,662	9.9	294,957,380	7.0	297,954,855	1.0
Employee Benefit Nonmember Shares	2,244,442	3,228,859	43.9	3,241,721	0.4	3,893,419	20.1	3,754,220	-3.6
529 Plan Member Deposits	968,639	1,090,923	12.6	1,275,136	16.9	1,212,270	-4.9	1,384,116	14.2
Non-dollar Denominated Deposits	111,125	88,098	-20.7	82,306	-6.6	92,300	12.1	66,874	-27.5
Health Savings Accounts	260,373,633	383,185,347	47.2	504,466,071	31.7	655,247,794	29.9	834,362,197	27.3
Dollar Amount of Share Certificates >= \$100,000	70,108,875,537	70,573,212,085	0.7	71,388,693,510	1.2	72,816,820,214	2.0	74,485,806,254	2.3
Dollar Amount of IRA/Keogh >= \$100,000	19,464,201,113	20,911,430,205	7.4	22,140,859,053	5.9	22,908,795,336	3.5	23,278,774,245	1.6
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts	14,596,798,870	17,483,128,334	19.8	20,366,214,101	16.5	23,710,854,003	16.4	27,057,236,776	14.1
Business Share Accounts	N/A	N/A		N/A		N/A		16,309,084,190	
Negative Shares as Included in All Other Unsecured Loans/Lines of Credit	N/A	N/A		N/A		N/A		336,824,210	
<b>SAVING MATURITIES</b>									
< 1 year	667,344,442,085	686,859,621,529	2.9	723,113,710,471	5.3	769,103,449,087	6.4	801,852,550,279	4.3
1 to 3 years	62,365,340,432	70,200,876,400	12.6	70,366,668,597	0.2	74,131,028,369	5.3	75,623,175,844	2.0
> 3 years	22,961,526,660	29,343,252,083	27.8	33,929,309,793	15.6	34,669,553,734	2.2	32,611,810,391	-5.9
<b>Total Shares &amp; Deposits</b>	<b>752,671,309,177</b>	<b>786,403,750,012</b>	<b>4.5</b>	<b>827,409,688,861</b>	<b>5.2</b>	<b>877,904,031,190</b>	<b>6.1</b>	<b>910,087,536,514</b>	<b>3.7</b>
<b>INSURANCE COVERAGE IN ADDITION TO NCUSIF</b>									
Share/Deposit Insurance in Addition to NCUSIF	439	375	-14.6	347	-7.5	329	-5.2	315	-4.3
Dollar Amount of Shares/Deposits Covered by Additional Insurance	2,477,984,747	2,406,174,746	-2.9	2,451,959,184	1.9	2,447,858,570	-0.2	2,610,599,784	6.6
<b>OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR BUSINESS LOANS</b>									
Member Business Loans Secured by Real Estate	N/A	N/A		N/A		N/A		1,261,578,691	
Member Business Loans NOT Secured by Real Estate	N/A	N/A		N/A		N/A		1,141,495,344	
Nonmember Business Loans Secured by Real Estate	N/A	N/A		N/A		N/A		83,260,329	
Nonmember Business Loans NOT Secured by Real Estate	N/A	N/A		N/A		N/A		26,787,481	
<b>Total Unfunded Commitments for Business Loans</b>	<b>1,764,483,228</b>	<b>1,738,166,081</b>	<b>-1.5</b>	<b>1,858,932,051</b>	<b>6.9</b>	<b>2,099,156,782</b>	<b>12.9</b>	<b>2,513,121,845</b>	<b>19.7</b>
<b>Miscellaneous Business Loan Unfunded Commitments (Included in Categories Above)</b>									
Agricultural Related Business Loans	N/A	N/A		N/A		N/A		222,378,922	
Construction & Land Development	374,843,617	264,408,234	-29.5	279,309,749	5.6	329,584,724	18.0	438,678,815	33.1
Outstanding Letters of Credit	151,136,491	143,387,780	-5.1	70,152,034	-51.1	68,014,127	-3.0	80,835,570	18.9
<b>OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-BUSINESS)</b>									
Revolving O/E Lines 1-4 Family	37,546,941,071	36,667,326,305	-2.3	36,892,932,928	0.6	37,375,198,496	1.3	39,319,787,078	5.2
Credit Card Line	71,824,309,621	71,313,792,943	-0.7	73,416,445,530	2.9	78,380,959,045	6.8	85,771,659,450	9.4
Unsecured Share Draft Lines of Credit	10,358,242,850	10,072,491,067	-2.8	10,268,490,295	1.9	10,590,798,407	3.1	10,691,151,868	0.9
Overdraft Protection Programs	11,728,341,901	12,083,869,119	3.0	13,181,318,700	9.1	14,299,077,789	8.5	15,765,072,962	10.3
Residential Construction Loans-Excluding Business Purpose	454,859,819	385,101,296	-15.3	375,445,448	-2.5	459,704,738	22.4	679,359,071	47.8
Federally Insured Home Equity Conversion Mortgages (HECM)	32,440,664	11,516,606	-64.5	8,888,851	-22.8	3,374,224	-62.0	3,808,398	12.9
Proprietary Reverse Mortgage Products	17,683,946	19,066,329	7.8	19,182,015	0.6	18,602,933	-3.0	12,569,113	-32.4
Other Unused Commitments	6,587,299,022	7,111,949,832	8.0	8,462,549,583	19.0	9,364,515,779	10.7	9,277,307,974	-0.9
<b>Total Unfunded Commitments for Non-Business Loans</b>	<b>138,550,118,894</b>	<b>137,665,113,497</b>	<b>-0.6</b>	<b>142,625,253,350</b>	<b>3.6</b>	<b>150,492,231,411</b>	<b>5.5</b>	<b>161,520,715,914</b>	<b>7.3</b>
<b>Total Unused Commitments</b>	<b>140,314,602,122</b>	<b>139,403,279,578</b>	<b>-0.6</b>	<b>144,484,185,401</b>	<b>3.6</b>	<b>152,591,388,193</b>	<b>5.6</b>	<b>164,033,837,759</b>	<b>7.5</b>
%(Unused Commitments / Cash & ST Investments)	94.39	94.71	0.3	86.86	-8.3	85.38	-1.7	103.78	21.5
Unfunded Commitments Committed by Credit Union	N/A	N/A		142,748,808,508		150,456,705,248	5.4	161,817,903,792	7.6
Unfunded Commitments Through Third Party	N/A	N/A		1,735,376,893		2,134,682,945	23.0	2,215,933,967	3.8
Loans Transferred with Recourse <sup>1</sup>	3,468,943,457	3,202,965,493	-7.7	3,666,643,469	14.5	3,251,721,496	-11.3	4,744,120,546	45.9
Pending Bond Claims	30,473,713	92,815,382	204.6	26,148,739	-71.8	20,884,854	-20.1	12,567,302	-39.8
Other Contingent Liabilities	88,049,245	50,726,203	-42.4	132,243,964	160.7	85,479,797	-35.4	97,048,768	13.5
<b>CREDIT AND BORROWING ARRANGEMENTS:</b>									
Num FHLB Members	1,010	1,023	1.3	1,083	5.9	1,156	6.7	1,195	3.4
<b>INES OF CREDIT (Borrowing)</b>									
Total Credit Lines	126,975,567,052	131,168,187,860	3.3	138,439,602,360	5.5	153,323,225,302	10.8	170,867,082,149	11.4
Total Committed Credit Lines	2,468,497,534	2,246,956,242	-9.0	2,984,272,793	32.8	3,201,001,090	7.3	17,118,600,542	434.8
Total Credit Lines at Corporate Credit Unions	45,431,376,142	44,665,617,828	-1.7	32,359,806,172	-27.6	24,768,431,972	-23.5	26,348,812,123	6.4
Draws Against Lines of Credit	15,484,253,168	15,323,880,905	-1.0	14,919,216,781	-2.6	16,022,692,390	7.4	16,108,549,625	0.5
<b>BORROWINGS OUTSTANDING FROM CORPORATE CREDIT UNIONS</b>									
Line of Credit Outstanding from Corporate Cus	612,619,691	304,830,059	-50.2	246,714,735	-19.1	116,008,784	-53.0	511,657,507	341.1
Term Borrowings Outstanding from Corporate Cus	5,173,753,620	1,552,263,221	-70.0	926,761,707	-40.3	871,054,432	-6.0	507,321,157	-41.8
<b>MISCELLANEOUS BORROWING INFORMATION:</b>									
<b>Assets Pledged to Secure Borrowings</b>	<b>108,960,356,054</b>	<b>121,397,510,945</b>	<b>11.4</b>	<b>131,568,804,559</b>	<b>8.4</b>	<b>147,832,169,766</b>	<b>12.4</b>	<b>171,403,491,981</b>	<b>15.9</b>
Amount of Borrowings Subject to Early Repayment at Lenders Option	3,294,932,508	2,883,871,523	-12.5	2,324,696,981	-19.4	1,693,179,928	-27.2	1,270,464,812	-25.0
Uninsured Secondary Capital <sup>2</sup>	79,042,300	156,160,823	97.6	167,439,157	7.2	164,805,956	-1.6	163,252,707	-0.9
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<sup>1</sup> Included MBL construction and land development prior to 03/31/09.									
<sup>2</sup> Balance included in "Subordinated Debt Included in Net Worth" from 12/31/2011 forward									
								<b>16.SuppShareOBS&amp;Borr</b>	

Miscellaneous Information, Programs, Services									
Return to cover									
03/04/2014									
CU Name: N/A									
Peer Group: N/A									
	Criteria : Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs) *								
	Count of CU in Peer Group : N/A								
	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg
<b>MEMBERSHIP:</b>									
Num Current Members	89,873,931	90,483,958	0.7	91,826,311	1.5	93,816,392	2.2	96,241,706	2.6
Num Potential Members	1,368,599,260	1,473,469,174	7.7	1,537,932,901	4.4	1,627,970,287	5.9	1,750,398,293	7.5
% Current Members to Potential Members	6.57	6.14	-6.5	5.97	-2.8	5.76	-3.5	5.50	-4.6
* % Membership Growth	1.46	0.68	-53.6	1.48	118.6	2.17	46.1	2.59	19.3
Total Num Savings Accts	166,305,140	168,311,192	1.2	170,376,601	1.2	175,410,554	3.0	180,649,228	3.0
<b>EMPLOYEES:</b>									
Num Full-Time Employees	219,307	219,996	0.3	221,114	0.5	228,639	3.4	235,066	2.8
Num Part-Time Employees	31,216	30,631	-1.9	30,335	-1.0	31,185	2.8	30,847	-1.1
<b>BRANCHES:</b>									
Num of CU Branches	20,979	21,066	0.4	21,070	0.0	20,180	-4.2	20,215	0.2
Num of CUs Reporting Shared Branches	1,169	1,160	-0.8	1,175	1.3	1,200	2.1	1,205	0.4
Plan to add new branches or expand existing facilities	91	85	-6.6	679	698.8	617	-9.1	696	12.8
<b>MISCELLANEOUS LOAN INFORMATION:</b>									
**Total Amount of Loans Granted YTD	267,064,394,376	248,726,011,999	-6.9	259,547,365,804	4.4	326,346,567,916	25.7	345,897,456,531	6.0
**Total Short-Term, Small Amount (STS) Loans Granted Year to Date (FCUs Only)	N/A	40,909,069		56,114,661	37.2	72,632,296	29.4	89,827,445	23.7
<b>MEMBER SERVICE AND PRODUCT OFFERINGS</b>									
<b>(Credit Programs):</b>									
Business Loans	1,722	1,753	1.8	1,756	0.2	1,929	9.9	1,956	1.4
Credit Builder	987	1,027	4.1	1,073	4.5	1,197	11.6	1,276	6.6
Debt Cancellation/Suspension	367	392	6.8	411	4.8	438	6.6	441	0.7
Direct Financing Leases	54	52	-3.7	49	-5.8	44	-10.2	52	18.2
Indirect Business Loans	162	163	0.6	167	2.5	161	-3.6	172	6.8
Indirect Consumer Loans	1,618	1,665	2.9	1,678	0.8	1,802	7.4	1,833	1.7
Indirect Mortgage Loans	259	263	1.5	268	1.9	215	-19.8	209	-2.8
Interest Only or Payment Option 1st Mortgage Loans	477	495	3.8	482	-2.6	564	17.0	591	4.8
Micro Business Loans	670	691	3.1	678	-1.9	681	0.4	694	1.9
Micro Consumer Loans	954	991	3.9	984	-0.7	1,002	1.8	1,002	0.0
Overdraft Lines of Credit	3,159	3,191	1.0	3,154	-1.2	3,040	-3.6	2,958	-2.7
Overdraft Protection	2,867	2,948	2.8	2,991	1.5	2,976	-0.5	2,971	-0.2
Participation Loans	1,296	1,353	4.4	1,385	2.4	1,513	9.2	1,545	2.1
Pay Day Loans	498	510	2.4	520	2.0	561	7.9	571	1.8
Real Estate Loans	4,544	4,659	2.5	4,586	-1.6	4,761	3.8	4,623	-2.9
Refund Anticipation Loans	119	126	5.9	128	1.6	124	-3.1	117	-5.6
Risk Based Loans	4,032	4,161	3.2	4,156	-0.1	4,249	2.2	4,259	0.2
Share Secured Credit Cards	2,004	2,061	2.8	2,080	0.9	2,183	5.0	2,229	2.1
Short-Term, Small Amount Loans (STS)	N/A	123		392	218.7	623	58.9	709	13.8
<b>MEMBER SERVICE AND PRODUCT OFFERINGS</b>									
<b>(Other Programs):</b>									
ATM/Debit Card Program	5,112	5,172	1.2	5,108	-1.2	5,038	-1.4	4,895	-2.8
Business Share Accounts	2,407	2,481	3.1	2,482	0.0	2,556	3.0	2,591	1.4
Check Cashing	3,644	3,716	2.0	3,683	-0.9	3,679	-0.1	3,603	-2.1
First Time Homebuyer Program	638	669	4.9	673	0.6	703	4.5	728	3.6
Health Savings Accounts	693	715	3.2	741	3.6	773	4.3	784	1.4
Individual Development Accounts	159	161	1.3	165	2.5	179	8.5	183	2.2
In-School Branches	324	351	8.3	355	1.1	373	5.1	372	-0.3
Insurance/Investment Sales	1,782	1,804	1.2	1,808	0.2	1,830	1.2	1,833	0.2
International Remittances	640	674	5.3	684	1.5	740	8.2	1,019	37.7
Low Cost Wire Transfers	3,582	3,689	3.0	3,667	-0.6	4,471	21.9	4,346	-2.8
**Number of International Remittances Originated YTD	N/A	N/A		N/A		N/A		738,390	
<b>MERGERS/ACQUISITIONS:</b>									
Completed Merger/Acquisition Qualifying for Business Combo Acctng (FAS 141R)	132	221	67.4	317	43.4	437	37.9	549	25.6
<b>Adjusted Retained Earnings Obtained through Business Combinations</b>	185,424,895	427,959,777	130.8	895,515,002	109.3	1,119,061,066	25.0	1,410,224,865	26.0
<b>Fixed Assets - Capital &amp; Operating Leases</b>									
Aggregate of Future Capital and Operating Lease Pmts on Fixed Assets (not discounted to PV)	1,563,728,680	1,686,357,989	7.8	1,733,823,176	2.8	1,678,607,661	-3.2	1,706,218,079	1.6
* 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.									
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[Return to cover](#)

03/04/2014

CU Name: N/A

Peer Group: N/A

**Graphs 1**

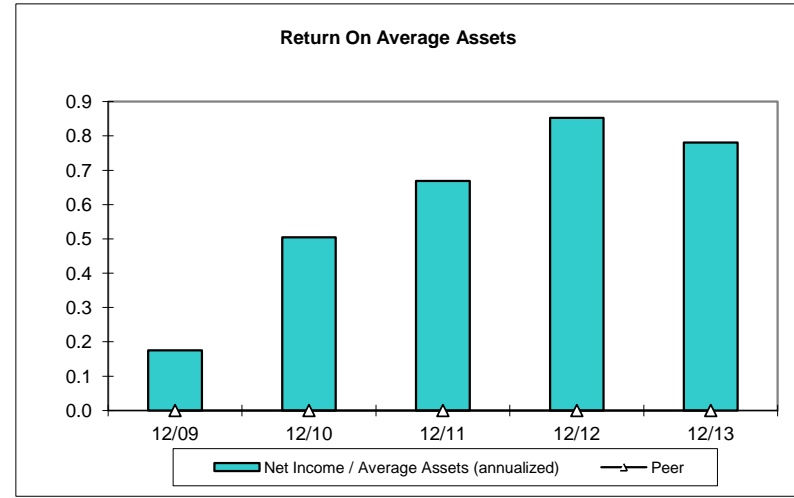
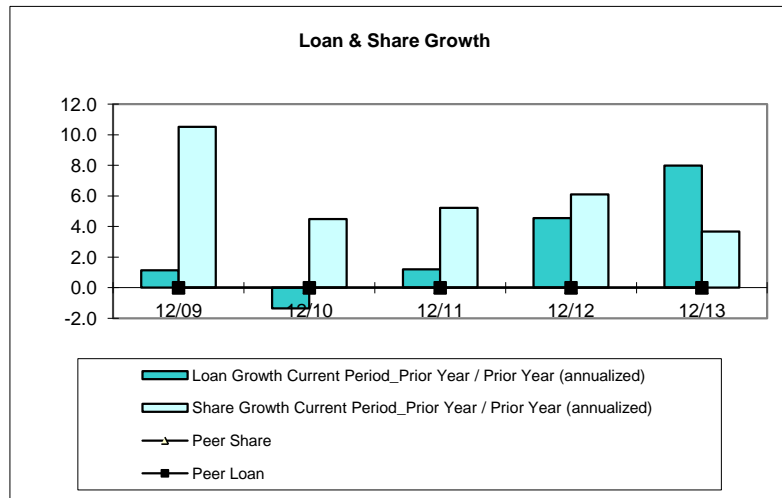
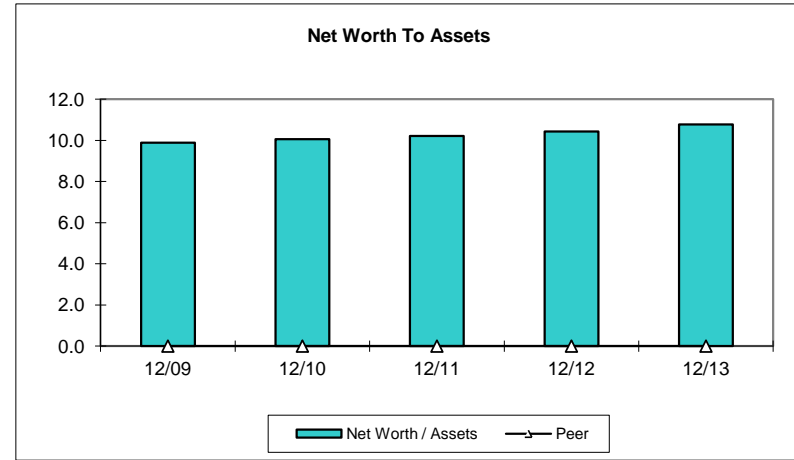
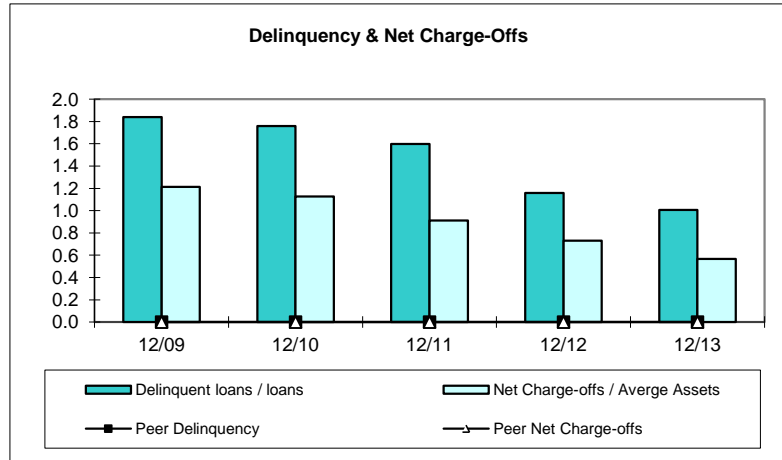
For Charter : N/A

Count of CU : 6554

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](#)

03/04/2014

CU Name: N/A

Peer Group: N/A

### Graphs 2

For Charter : N/A

Count of CU : 6554

Asset Range : N/A

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

Count of CU in Peer Group : N/A

