Cycle Date: June-2014
Run Date: 09/08/2014
Interval: Annual

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

 Count of CU :
 6429

 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

Parameters:

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

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

		Summary Financial In	formation						
Return to cover		For Charter :							
09/08/2014		Count of CU :	6429						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: N	lation * Peer Group:	All * Type	s Included: All Fede	rally Insur	ed Credit Unions (FI	CUs) *
	Count	of CU in Peer Group :	N/A						
	Dec-2010		% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Jun-2014	% Chg
ASSETS:	Amount	Amount		Amount		Amount		Amount	
Cash & Equivalents	74,427,864,756	95,188,110,936		100,926,065,216	6.0	87,433,394,703		91,006,390,714	4.1
TOTAL INVESTMENTS	238,918,891,470	256,887,585,549		280,422,089,322		285,735,174,091	1.9	291,057,607,860	1.9
Loans Held for Sale	3,212,162,789	3,304,422,035	2.9	5,185,425,494	56.9	2,001,836,731	-61.4	2,362,603,446	18.0
Real Estate Loans	309,644,164,401	313,044,279,755	1.1	320,164,362,151	2.3	338,794,001,916	5.8	349,767,797,483	3.2
Unsecured Loans	61,428,278,514	64,442,938,970		68,395,072,005	6.1	74,503,351,789	8.9	75,721,392,550	1.6
Other Loans	193,635,184,820	194,007,266,592		208,938,404,234	7.7	231,845,924,666		248,401,683,202	7.1
TOTAL LOANS	564,707,627,735	571,494,485,317		597,497,838,390	4.6	645,143,278,371	8.0	673,890,873,235	4.5
(Allowance for Loan & Lease Losses)	(9,424,085,292)	(8,856,266,336)	-6.0	(8,101,637,953)	-8.5	(7,280,785,635)	-10.1	(7,030,980,666)	-3.4
Land And Building	16,778,850,022			17,660,938,400		18,249,008,547	3.3	18,572,428,350	1.8
Other Fixed Assets	3,354,194,527	3,366,254,688		3,461,241,266	2.8	3,593,643,565		3,720,405,716	
NCUSIF Deposit	7,469,341,520	7,784,933,906		8,295,733,076		8,646,513,620		8,653,958,402	0.1
All Other Assets	14,895,810,130	15,327,823,864		16,442,389,620	7.3	18,442,383,838		21,077,943,860	14.3
TOTAL ASSETS	914,340,657,657	961,708,640,648		1,021,790,082,831	6.2	1,061,964,447,831	3.9	1,103,311,230,917	3.9
LIABILITIES & CAPITAL:									
Dividends Payable	372,974,645	318,763,345	-14.5	267,488,110	-16.1	248,690,497	-7.0	191,789,111	-22.9
Notes & Interest Payable	28,640,440,070	26,261,683,940		26,730,516,302	1.8	30,348,632,812	13.5	34,566,651,059	
Accounts Payable & Other Liabilities	7,702,020,052	9,510,930,125	23.5	10,211,146,029	7.4	9,868,563,998	-3.4	10,653,605,944	8.0
Uninsured Secondary Capital and									
Subordinated Debt Included in Net Worth ³	156,160,823	247,667,157	58.6	244,805,956	-1.2	229,506,907	-6.2	225,797,295	-1.6
TOTAL LIABILITIES	36,871,595,590	36,339,044,567	-1.4	37,453,956,397	3.1	40,695,394,214	8.7	45,637,843,409	12.1
Share Drafts	89,875,101,057	100,639,232,062	12.0	111,419,299,483	10.7	118,789,655,654	6.6	126,528,705,598	6.5
Regular shares	220,522,134,839	244,975,520,086	11.1	275,122,185,447	12.3	297,817,450,236	8.2	317,546,577,438	6.6
All Other Shares & Deposits	476,006,515,383	481,794,936,713	1.2	491,362,546,286	2.0	493,486,455,297	0.4	496,288,199,766	
TOTAL SHARES & DEPOSITS	786,403,751,279	827,409,688,861	5.2	877,904,031,216	6.1	910,093,561,187	3.7	940,363,482,802	3.3
Regular Reserve	19,114,271,597	19,152,119,212	0.2	19,266,152,807	0.6	19,512,010,198	1.3	19,573,168,130	0.3
Other Reserves	9,230,605,752	, , ,		13,028,785,536	14.2	11,227,191,654		13,680,310,833	
Undivided Earnings	62,720,433,439		+	74,137,156,875	10.0	80,436,290,578		84,012,876,159	
TOTAL EQUITY	91,065,310,788	97,959,907,220		106,432,095,218	8.6	111,175,492,430	4.5	117,266,355,122	
TOTAL LIABILITIES, SHARES, & EQUITY	914,340,657,657	961,708,640,648	5.2	1,021,790,082,831	6.2	1,061,964,447,831	3.9	1,103,311,230,917	3.9
INCOME & EXPENSE									ļ
Loan Income*	34,463,412,787	32,710,332,096		31,667,442,423	-3.2	31,133,722,946	-1.7	15,878,695,550	2.0
Investment Income*	5,626,492,254	5,226,696,291		4,545,237,652	-13.0	4,184,769,753	-7.9	2,254,914,438	7.8
Other Income*	11,966,024,565	12,157,638,590		14,205,926,443		14,357,897,812		6,840,940,726	
Total Employee Compensation & Benefits* Temporary Corporate CU Stabilization	13,993,195,406	14,485,201,834	3.5	15,507,379,120	7.1	16,294,732,547	5.1	8,358,665,403	2.6
	4 074 504 000	4 000 000 040		770 707 700	50.0	070 000 004	440	00.400.044	00.4
Expense & NCUSIF Premiums* ^{/2}	1,974,534,096	1,893,698,316		779,767,793	-58.8	670,986,664	-14.0	23,160,211	-93.1
Total Other Operating Expenses* Non-operating Income & (Expense)*	13,624,920,137	14,202,879,749		15,285,481,141 427,713,267	7.6	15,954,742,194	4.4	8,218,343,834	3.0 69.3
	-2,813,529	124,817,099 0			242.7 N/A	300,790,464	-29.7 N/A	254,658,448 0	
NCUSIF Stabilization Income*	1,011,452	4,675,765,142		2 576 544 620					,
Provision for Loan/Lease Losses* Cost of Funds*	7,038,623,190			3,576,544,629 7,235,756,573		2,746,069,695		1,359,441,711 2,870,560,817	-1.0
NET INCOME (LOSS) EXCLUDING STABILIZATION	10,886,013,648	8,687,455,958	-20.2	1,230,100,013	-16.7	6,184,093,372	-14.5	2,010,000,811	-7.2
EXPENSE & NCUSIF PREMIUM */1	6,510,363,696	8,168,181,393	25.5	9,241,158,322	13.1	8,797,543,167	-4.8	4,422,197,397	0.5
Net Income (Loss)*	4,536,841,052		+	8,461,390,529		8,126,556,503		4,399,037,186	
TOTAL CU's	7,339		+	6,819		6,554		6,429	
* Income/Expense items are year-to-date while the related %change		7,004	0.0	5,515	0.0	0,004	0.0	J, 120	
# Means the number is too large to display in the cell	So and anniquinzou.								
Prior to September 2010, this account was named Net Income (Los	s) Before NCUSIF Stabiliza	tion Expense. From Dece	ember 2010 f	orward, NCUSIF Stabiliz	ation Incor	ne, if any, is excluded	-		-
² Prior to September 2010, this account was named NCUSIF Stabiliz									
and NCUSIF Premiums.	·					•			
³ December 2011 and forward includes "Subordinated Debt Included	I in Net Worth."							1. Summary	Financial

			Analysis						
Return to cover		For Charter :							
09/08/2014 CU Name: N/A		Count of CU : Asset Range :							
Peer Group: N/A		Criteria :		n * Peer Grou	p: All * Types	Included: All	Federally Insu	red Credit Un	ions (FICUs)
·	Count of CU in				Dec-2013			Jun-2014	(,
	Count of Co ii	reel Gloup.	IVA		Dec-2013			<u>Juli-2014</u>	
	Dec-2010	Dec-2011	Dec-2012	Dec-2013	DEED Ava	Percentile**	Jun-2014	PEER Avg	Percentile**
CAPITAL ADEQUACY	Dec-2010	Dec-2011	Dec-2012	Dec-2013	I LLIX AV9	i ercentile	3un-2014	I LLIN AVG	1 er centile
Net Worth/Total Assets	10.06	10.21	10.43	10.77	N/A	N/A	10.77	N/A	N/A
Net Worth/Total AssetsIncluding Optional									
Total Assets Election (if used)	10.08	10.24	10.46	10.79	N/A	N/A	10.80	N/A	N/A
Total Delinquent Loans / Net Worth ³ Solvency Evaluation (Estimated)	10.80 111.60	9.30 111.87	6.49 112.15	5.69 112.24	N/A N/A	N/A N/A	4.84 112.49	N/A N/A	N/A N/A
Classified Assets (Estimated) / Net Worth	10.28	9.04		6.39	N/A	N/A	5.95	N/A	N/A
ASSET QUALITY	10.20	3.04	7.02	0.00	14//	14//	0.50	14//	1471
Delinquent Loans / Total Loans ³	1.76	1.60	1.16	1.01	N/A	N/A	0.85	N/A	N/A
* Net Charge-Offs / Average Loans	1.13	0.91	0.73	0.57	N/A	N/A	0.49	N/A	N/A
Fair (Market) HTM Invest Value/Book Value HTM Invest.	100.81	101.33		98.87	N/A	N/A	100.50	N/A	N/A
Accum Unreal G/L On AFS/Cost Of AFS	0.48			-1.00	N/A	N/A	0.03	N/A	N/A
Delinquent Loans / Assets 3	1.09	0.95	0.68	0.61	N/A	N/A	0.52	N/A	N/A
EARNINGS * Return On Average Assets	0.50	0.67	0.85	0.78	N/A	N/A	0.81	N/A	N/A
* Return On Average Assets * Return On Average Assets Excluding Stabilization	0.50	0.67	0.85	0.78	N/A	N/A	0.81	N/A	N/A
Income/Expense & NCUSIF Premium ²	0.72	0.87	0.93	0.84	N/A	N/A	0.82	N/A	N/A
* Gross Income/Average Assets	5.79			4.77	N/A	N/A	4.61	N/A	N/A
* Yield on Average Loans	6.06	5.76	5.42	5.01	N/A	N/A	4.82	N/A	N/A
* Yield on Average Investments	1.95			1.14	N/A	N/A	1.22	N/A	N/A
* Fee & Other Op.Income / Avg. Assets	1.33	1.30		1.38	N/A	N/A	1.26	N/A	N/A
* Cost of Funds / Avg. Assets	1.21	0.93		0.59	N/A	N/A	0.53	N/A	N/A
* Net Margin / Avg. Assets * Operating Exp./ Avg. Assets	4.58 3.29	4.41		4.17 3.16	N/A N/A	N/A N/A	4.08 3.07	N/A N/A	N/A N/A
* Provision For Loan & Lease Losses / Average Assets	0.78			0.26	N/A	N/A	0.25	N/A	N/A
* Net Interest Margin/Avg. Assets	3.25	3.12		2.80	N/A	N/A	2.82	N/A	N/A
Operating Exp./Gross Income	56.85	61.05		66.27	N/A	N/A	66.47	N/A	N/A
Fixed Assets & Foreclosed & Repossessed Assets									
/ Total Assets ¹	2.59		2.38	2.33	N/A	N/A	2.28	N/A	N/A
* Net Operating Exp. /Avg. Assets	2.51	2.52	2.44	2.45	N/A	N/A	2.42	N/A	N/A
ASSET / LIABILITY MANAGEMENT	00.00	00.44	20.00	25.00	.	.	05.04		
Net Long-Term Assets / Total Assets	32.98 27.07	32.41 28.71	32.92 30.42	35.90	N/A N/A	N/A N/A	35.34	N/A N/A	N/A N/A
Reg. Shares / Total Shares & Borrowings Total Loans / Total Shares	71.81	69.07	68.06	31.68 70.89	N/A N/A	N/A N/A	32.58 71.66	N/A N/A	N/A N/A
Total Loans / Total Assets	61.76	59.42	58.48	60.75	N/A	N/A	61.08	N/A	N/A
Cash + Short-Term Investments / Assets	16.10			14.87	N/A	N/A	14.49	N/A	N/A
Total Shares, Dep. & Borrs / Earning Assets	93.66			93.20	N/A	N/A	93.07	N/A	N/A
Reg Shares + Share Drafts / Total Shares & Borrs	38.10		42.74	44.31	N/A	N/A	45.56	N/A	N/A
Borrowings / Total Shares & Net Worth	3.22	2.81	2.70	2.93	N/A	N/A	3.24	N/A	N/A
Supervisory Interest Rate Risk Threshold / Net Worth	270.30	263.09	260.12	275.33	N/A	N/A	271.25	N/A	N/A
PRODUCTIVITY Members / Potential Members	6.14	5.97	5.77	5.49	N/A	N/A	5.50	N/A	N/A
Borrowers / Members	50.07	49.86		52.38	N/A	N/A	52.72	N/A	N/A N/A
Members / Full-Time Employees	384.53	388.63		384.33	N/A	N/A	386.18	N/A	N/A
Avg. Shares Per Member	\$8,691	\$9,011		\$9,453	N/A	N/A	\$9,595	N/A	N/A
Avg. Loan Balance	\$12,463	\$12,483		\$12,793	N/A	N/A	\$13,042	N/A	N/A
* Salary And Benefits / Full-Time Empl.	\$59,467	\$61,305		\$65,050	N/A	N/A	\$65,874	N/A	N/A
OTHER RATIOS	1								
* Net Worth Growth	5.08		8.52	7.36	N/A	N/A	7.62	N/A	N/A
* Market (Share) Growth * Loan Growth	4.48	5.21 1.20	6.10 4.55	3.67 7.97	N/A N/A	N/A N/A	6.65 8.91	N/A N/A	N/A N/A
* Asset Growth	3.36			3.93	N/A N/A	N/A N/A	7.79	N/A N/A	N/A N/A
* Investment Growth	12.95			-2.44	N/A	N/A		N/A	N/A
* Membership Growth	0.68			2.56		N/A		N/A	N/A
* Annualization factor: March = 4; June = 2; September =4/3; Decen								***	
**Percentile Rankings and Peer Average Ratios are produced once a quarter	after the data co	llection is comple							
Subsequent corrections to data after this date are not reflected in the Percei									
Percentile Rankings show where the credit union stands in relation to its peer									
peer group are arranged in order from highest (100) to lowest (0) value. The the entire range of ratios. A high or low ranking does not imply good or bad p									
conclusions as to the importance of the percentile rank to the credit union's fi				outer available	uuiu, uucia iiidy	G. G. W			
¹ For periods before 2004, the Fixed Assets & Foreclosed and Repossessed			d vehicles.						
² Prior to September 2010, this ratio was named Return on Assets Prior to NO From December 2010 forward, NCUSIF Premium Expense is also excluded	CUSIF Stabilization of the community of	n Income/Expen	se.						
³ The NCUA Board approved a regulatory/policy change in May 2012 revising		reporting require	ments for trouble	d debt restructur	red (TDR) loans.				
This policy change may result in a decline in delinquent loans reported as of	r June 2012.								2. Ratios

		Sunnlamantal	Ratio Analysis	•	
Return to cover		For Charter :		5	
09/08/2014		Count of CU:			
CU Name: N/A		Asset Range :	N/A		
Peer Group: N/A			Region: Natio	n * Peer Grou	p: All *
	Count of CU in	Peer Group :	N/A		
	Dec-2010	Dec-2011	Dec-2012	Dec-2013	Jun-2014
OTHER DELINQUENCY RATIOS 1					
Credit Cards DQ >= 60 Days / Total Credit Card Loans STS Loans DQ >= 60 Days / Total STS Loans	1.54 5.23	1.15 1.97	0.97 2.21	0.93 3.18	0.82 2.82
Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally	3.23 N/A	1.29	1.36	1.46	1.30
Guaranteed Student Loans		1.29	1.30	1.40	1.30
New Vehicle Loans >= 60 Days/ Total New Vehicle Loans	N/A	N/A	N/A	0.45	0.35
Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans	N/A	N/A	N/A	0.82	0.68
Total Vehicle Loans >= 60 Days/ Total Vehicle Loans Leases Receivable Delinquent >= 60 Days / Total Leases Receivable	N/A 0.33	N/A 0.36	N/A 0.12	0.68 0.13	0.56 0.11
All Other Loans >= 60 Days / Total All Other Loans	0.33 N/A	0.36 N/A	0.12 N/A	1.31	1.12
TDR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not Secured by RE	N/A	N/A	7.59	8.36	8.02
Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	1.17	0.97	0.77	0.78	0.61
Participation Loans Delinquent >= 60 Days / Total Participation Loans	3.96	4.15	1.76	1.75	1.53
Business Loans Delinquent >= 30 Days / Total Business Loans Less Unfund Comm	5.73	5.08	3.17	2.57	1.78
Business Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm TDR Business Lns Not Secured by RE Delinquent >= 60 Days / TDR Business Lns Not	4.06	3.81	2.17	1.54	1.32
Secured by RE	N/A	N/A	17.03	11.05	8.40
Loans Held For Sale Delinquent >= 60 Days / Loans Held for Sale	N/A	N/A	N/A	0.15	0.20
Allowance for Loan & Lease Losses to Delinquent Loans	94.89	96.90	117.10	111.82	122.17
REAL ESTATE LOAN DELINQUENCY 1					
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg	1.89	1.76	1.21	1.00	0.86
Fixed and Hybrid/Balloon > 5 years 1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total	1.09	1.70	1.21	1.00	0.00
1st Mtg Adiustable Rate and Hybrid/Balloon < 5 years	3.29	3.21	2.01	1.66	1.40
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE	4.00	4.70	4.57	4.04	4.47
Fixed/Hvbrid/Balloon Loans Other Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable	1.86 1.26	1.79 1.15	1.57 0.91	1.34 0.80	1.17 0.69
Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Int	1.20	1.15	0.91	0.60	0.09
Only and Pmt Opt First & Other RE Loans	3.06	2.53	1.64	1.29	0.93
Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other Loans	N/A	N/A	11.45	11.38	10.29
TDR RE Lns also Reported as Business Loans Delinquent >= 60 Days / Total TDR RE Lns	N/A	N/A	14.91	14.00	12.23
also Reported as Business Loans Total Real Estate Loans DQ>= 30 Days / Total Real Estate Loans	3.40	3.15	2.42	2.36	1.55
Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	2.10	2.00	1.38	1.15	0.99
MISCELLANEOUS LOAN LOSS RATIOS					
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	23.71	23.85	21.49	20.45	19.45
* Net Charge Offs - Credit Cards / Avg Credit Card Loans	4.16	3.02	2.26	1.94	1.93
* Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed * Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans	N/A	N/A N/A	1.18 N/A	0.71 0.46	0.30 0.49
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.64	0.62	0.52	0.29	0.16
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.36	0.40	0.37	0.22	0.12
* Net Charge Offs - Other RE Loans/ Avg Other RE Loans	1.33	1.21	0.98	0.55	0.31
* Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest	4.45	4.40	4.00	0.47	0.00
Only and Payment Option First & Other RE Loans * Net Charge Offs - Leases Receivable / Avg Leases Receivable	1.45 2.04	1.43 0.59	1.23 0.05	0.47 0.20	0.23 0.19
* Net Charge Offs - Leases Receivable / Avg Leases Receivable * Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.19	0.89	0.03	0.20	0.19
* Net Charge Offs - Participation Loans / Avg Participation Loans	1.18		1.11	0.46	0.28
* Net Charge Offs - Member Business Loans / Avg Member Business Loans	0.81	0.98	0.83	0.43	0.21
SPECIALIZED LENDING RATIOS					
Indirect Loans Outstanding / Total Loans	12.66	12.37	13.10	14.39	15.19
Participation Loans Outstanding / Total Loans	2.20 0.95	2.29 1.29	2.31 1.37	2.43 1.56	2.60 1.89
Participation Loans Purchased YTD / Total Loans Granted YTD * Participation Loans Sold YTD / Total Assets	0.95	0.31	0.33	0.38	0.41
Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets	3.89	3.88	3.88	4.09	4.17
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted	0.74	0.71	0.88	1.15	1.81
Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed					
Student Loans	N/A	N/A	N/A	32.15	34.63
REAL ESTATE LENDING RATIOS Total Fixed Rate Real Estate / Total Assets	21.38	20.67	20.16	20.79	20.45
Total Fixed Rate Real Estate / Total Assets Total Fixed Rate Real Estate / Total Loans	34.62	34.78	34.47	34.23	33.48
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	31.48	28.38	34.88	30.84	19.44
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	51.87	46.59	53.61	45.86	32.23
Interest Only & Payment Option First & Other RE / Total Assets	2.22		1.88	1.74	1.75
Interest Only & Payment Option First & Other RE / Net Worth	22.09	20.30	18.03	16.14	16.25
MISCELLANEOUS RATIOS Mortgage Servicing Pights / Net Worth	0.88	0.63	0.86	1 05	1.04
Mortgage Servicing Rights / Net Worth Unused Commitments / Cash & ST Investments	94.71		85.38	1.05 103.73	1.01 108.43
Complex Assets / Total Assets	22.29		23.27	23.39	23.47
Short Term Liabilities / Total Shares and Deposits plus Borrowings	47.26		43.17	42.13	41.10
* 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.					
		and delice			

		Asse	ets						
Return to cover		For Charter :							
09/08/2014		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group: A	All * Type:	s Included: All Feder	ally Insure	ed Credit Unions (FI	CUs) *
	Count	of CU in Peer Group :	N/A						
	Dec 2010	Dec 2011	0/ Cha	Dec-2012	0/ Cha	Dec 2012	0/ Cha	lum 2014	0/ Cha
ASSETS	Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Jun-2014	% Chg
CASH: Cash On Hand	7,666,052,780	7,930,565,820	3.5	8,269,613,210	4.3	8,997,062,182	8.8	8,174,424,034	-9.1
Cash On Deposit	60,647,434,793	81,789,455,575	34.9	86,835,926,774 5,820,525,232	6.2 6.4	73,972,892,619	-14.8 -23.3	76,587,301,553 6,244,665,127	
Cash Equivalents	6,114,377,183	5,468,089,541	-10.6 27.9		6.0	4,463,439,902 87,433,394,703	-23.3	91,006,390,714	
TOTAL CASH & EQUIVALENTS	74,427,864,756	95,188,110,936	27.9	100,926,065,216	6.0	67,433,394,703	-13.4	91,006,390,714	4.1
INVESTMENTS:									
	052 524 444	1 104 177 010	25.2	4 220 200 007	2.0	000 700 047	27.4	000 500 450	0.0
Trading Securities	953,534,441	1,194,477,918		1,239,399,097	3.8	899,769,947	-27.4	822,528,456	
Available for Sale Securities	129,768,351,486	149,170,042,953	15.0	165,768,749,703	11.1	169,842,581,662	2.5	174,860,693,817	
Held-to-Maturity Securities	42,547,641,062	49,341,772,947	16.0	54,272,339,949	10.0	57,386,632,163	5.7	57,187,770,037	
Deposits in Commercial Banks, S&Ls, Savings Banks Loans to, Deposits in, and Investments in Natural	42,084,766,068	43,705,530,839	3.9	47,027,974,628	7.6	44,934,890,539	-4.5	44,870,047,043	-0.1
Person Credit Unions ²	2,127,836,210	2,309,385,511	8.5	2,444,834,469	5.9	2,854,968,450	16.8	3,380,736,748	18.4
Total MCSD/Nonperpetual Contributed Capital and	2,121,000,210	2,308,303,311	0.0	2,444,004,409	5.8	۷,004,900,450	10.0	3,300,730,748	10.4
PIC/Perpetual Contributed Capital	1,058,410,752	1,477,642,445	39.6	1,567,025,593	6.0	1,507,544,913	-3.8	1,482,259,671	-1.7
All Other Investments in Corporate Cus	15,999,111,491	4,643,064,769		2,321,112,240	-50.0	2,071,327,455	-10.8	1,883,599,330	
All Other Investments ²	4,379,239,960	5,045,668,167	15.2	5,780,653,643	14.6	6,237,458,962	7.9	6,569,972,758	
TOTAL INVESTMENTS	238,918,891,470	256,887,585,549		280,422,089,322	9.2	285,735,174,091	1.9	291,057,607,860	
TOTAL INVESTIGATION	230,310,031,470	250,007,505,545	7.5	200,422,003,322	3.2	203,733,774,037	1.5	231,037,007,000	1.5
LOANS HELD FOR SALE	3,212,162,789	3,304,422,035	2.9	5,185,425,494	56.9	2,001,836,731	-61.4	2,362,603,446	18.0
EGANG NEED I ON GALL	0,212,102,700	0,004,422,000	2.0	0,100,420,404	00.0	2,001,000,701	011	2,002,000,110	10.0
LOANS AND LEASES:									
Unsecured Credit Card Loans	35,945,043,232	37,382,404,294	4.0	39,519,263,998	5.7	42,592,725,675	7.8	42,917,554,241	0.8
All Other Unsecured Loans/Lines of Credit	25,469,948,754	25,556,877,061	0.3	26,834,844,869	5.0	29,265,218,226	9.1	29,903,045,509	
Short-Term, Small Amount Loans (STS) (FCUs only)	13,286,528	18,480,889		21,266,442	15.1	27,015,021	27.0	29,761,129	
Non-Federally Guaranteed Student Loans	N/A	1,485,176,726		2,019,696,696	36.0	2,618,392,867	29.6	2,871,031,671	
New Vehicle Loans	62,871,781,096	58,267,876,944		63,285,097,474	8.6	71,372,344,958	12.8	77,686,545,273	
Used Vehicle Loans	101,541,602,921	106,800,995,224	5.2	115,198,137,836	7.9	127,342,965,218	10.5	135,315,194,106	
1st Mortgage Real Estate Loans/Lines of Credit	223,281,945,774	233,179,627,280		246,206,910,690	5.6	268,449,066,590	9.0	279,182,170,836	
Other Real Estate Loans/Lines of Credit	86,362,218,627	79,864,652,475		73,957,451,461	-7.4	70,344,935,326	-4.9	70,585,626,647	_
Leases Receivable	452,135,399	435,038,770	-3.8	543,126,597	24.8	774,557,982	42.6	885,040,676	_
Total All Other Loans/Lines of Credit	28,769,665,404	28,503,355,654	-0.9	29,912,042,327	4.9	32,356,056,508	8.2	34,514,903,147	
TOTAL LOANS	564,707,627,735	571,494,485,317	1.2	597,497,838,390	4.6	645,143,278,371	8.0	673,890,873,235	
(ALLOWANCE FOR LOAN & LEASE LOSSES)	(9,424,085,292)	(8,856,266,336)	-6.0	(8,101,637,953)	-8.5	(7,280,785,635)	-10.1	(7,030,980,666)	
Foreclosed Real Estate	1,612,654,896	1,586,973,571	-1.6	1,330,626,547	-16.2	1,024,473,968	-23.0	948,949,776	_
Repossesed Autos	208,997,324	176,404,701	-15.6	161,640,452	-8.4	182,944,629	13.2	167,811,760	_
Foreclosed and Repossessed Other Assets	33,496,857	33,020,844	-1.4	21,602,526	-34.6	23,613,200	9.3	24,449,647	
TOTAL FORECLOSED and REPOSSESSED ASSETS 1	1,855,149,077	1,796,399,116		1,513,869,525	-15.7	1,231,031,797	-18.7	1,141,211,183	+
Land and Building	16,778,850,022	17,211,290,689		17,660,938,400	2.6	18,249,008,547	3.3	18,572,428,350	
Other Fixed Assets	3,354,194,527	3,366,254,688		3,461,241,266	2.8	3,593,643,565	3.8	3,720,405,716	_
NCUA Share Insurance Capitalization Deposit	7,469,341,520	7,784,933,906		8,295,733,076	6.6	8,646,513,620	4.2	8,653,958,402	
Identifiable Intangible Assets	211,040,636	200,679,424	-4.9	195,700,632	-2.5	182,212,203	-6.9	184,931,284	
Goodwill	510,645,524	643,361,861	26.0	690,563,124	7.3	705,948,103	2.2	709,012,651	
TOTAL INTANGIBLE ASSETS	721,686,160	844,041,285		886,263,756	5.0	888,160,306	0.2	893,943,935	
Accrued Interest on Loans	2,019,107,467	1,949,777,808		1,906,556,971	-2.2	1,935,574,043	1.5	1,942,163,272	
Accrued Interest on Investments	893,863,162	887,702,234		854,973,697	-3.7	804,761,151	-5.9	794,722,480	
Non-Trading Derivative Assets, net	N/A	N/A		N/A	0.7	N/A	0.0	55,025,135	
All Other Assets	9,406,004,264	9,849,903,421	4.7	11,280,725,671	14.5	13,582,856,541	20.4	16,250,877,855	
TOTAL OTHER ASSETS	12,318,974,893	12,687,383,463		14,042,256,339	10.7	16,323,191,735	16.2	19,042,788,742	
	12,010,017,090	12,001,000,400	5.0	1-1,0-12,200,009	10.7	10,020,101,700	10.2	10,0-12,100,142	10.7
TOTAL ASSETS	914,340,657,657	961,708,640,648	5.2	1,021,790,082,831	6.2	1,061,964,447,831	3.9	1,103,311,230,917	3.9
TOTAL CU's	7,339	7,094		6,819	-3.9	6,554	-3.9	6,429	
# Means the number is too large to display in the cell	1,555	7,004	0.0	5,515	0.0	0,004	0.0	5,425	1.5
¹ OTHER RE OWNED PRIOR TO 2004									
				2006 FOR SHORT FOR					4. Assets

		Liabilities, Shares	& Fauity						
Return to cover		For Charter :							
09/08/2014		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * Typ	es Included: All Fede	rally Insu	red Credit Unions (F	FICUs) *
	Count	of CU in Peer Group :	N/A						
	Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Jun-2014	% Chg
LIABILITIES, SHARES AND EQUITY									
LIABILITIES:									
Other Borrowings	N/A	N/A		N/A		N/A		N/A	
Other Notes, Promissory Notes, Interest Payable, & Draws Against Lines of Credit	28,108,400,103	25 726 525 000	0.5	26 224 064 954	1.0	20 204 272 265	7.0	24 424 220 506	10.0
Borrowing Repurchase Transactions				26,224,064,854	1.9	28,294,273,265	7.9	31,121,238,596 3.432,717.839	10.0 68.1
0 1	528,389,543			496,537,300	-5.6	2,042,543,914	311.4	-, - , ,	
Subordinated Debt Uninsured Secondary Capital and	3,650,424	9,297,602	154.7	9,914,148	6.6	11,815,633	19.2	12,694,624	7.4
Subordinated Debt Included in Net Worth ³	156,160,823	247,667,157	58.6	244,805,956	-1.2	229,506,907	-6.2	225,797,295	-1.6
Non-Trading Derivative Liabilities, net	N/A			244,803,930 N/A	-1.2	229,500,907 N/A	-0.2	43,549,584	-1.0
	372,974,645			267,488,110	16.1	248,690,497	7.0		-22.9
Accrued Dividends and Interest Payable Accounts Payable & Other Liabilities	7,702,020,052				-16.1 7.4	9,868,563,998	-7.0 -3.4	191,789,111 10,653,605,944	-22.9 8.0
TOTAL LIABILITIES	36,871,595,590		-1.4	10,211,146,029 37,453,956,397	3.1	40,695,394,214	8.7	45,681,392,993	12.3
TOTAL LIABILITIES	30,071,393,590	30,339,044,567	-1.4	31,433,930,397	3.1	40,090,394,214	0.1	40,001,392,993	12.3
SHARES AND DEPOSITS									
Share Drafts	89.875.101.057	100.639.232.062	12.0	111,419,299,483	10.7	118,789,655,654	6.6	126,528,705,598	6.5
Regular Shares	220,522,134,839	,, - ,		275,122,185,447	12.3	297,817,450,236	8.2	317,546,577,438	6.6
	175,767,250,880								2.5
Money Market Shares Share Certificates					7.6 -3.0	212,325,997,986 191,529,120,336	4.4 -3.2	217,545,279,451	-1.4
IRA/KEOGH Accounts	213,414,622,699 76,408,551,733		-4.4 1.6	197,877,110,569 79,070,008,792	-3.0 1.8	78,433,153,588	-0.8	188,791,742,141 77,760,956,265	-0.9
All Other Shares ¹									
	7,992,534,439			, , ,	0.1	8,214,813,502	-5.8	8,345,045,651	1.6
Non-Member Deposits	2,423,555,632			2,275,114,756	2.8	2,983,369,885	31.1	3,845,176,258	28.9
TOTAL SHARES AND DEPOSITS	786,403,751,279	827,409,688,861	5.2	877,904,031,216	6.1	910,093,561,187	3.7	940,363,482,802	3.3
EQUITY:									
Undivided Earnings	62,720,433,439	67,394,999,036	7.5	74,137,156,875	10.0	80,436,290,578	8.5	82,764,397,991	2.9
Regular Reserves	19,114,271,597		-	19,266,152,807	0.6	19,512,010,198	1.3	19,573,168,130	0.3
Appropriation For Non-Conforming Investments	19,114,271,397	19,132,119,212	0.2	19,200,132,607	0.0	19,512,010,190	1.3	19,573,100,130	0.3
(SCU Only)	29,880,479	26,096,996	-12.7	25,889,449	-0.8	32,260,689	24.6	41,347,054	28.2
Other Reserves	9,537,428,069		10.4	11,826,736,106	12.3	12,848,717,735	8.6	13,412,912,161	4.4
Equity Acquired in Merger	380,573,965			1,077,264,994	24.3	1,352,437,803	25.5	1,501,330,165	11.0
Miscellaneous Equity	18,277,115			17,648,493	-12.9	20,245,103	14.7	9,479,631	-53.2
Accumulated Unrealized G/L on AFS Securities	623,965,597			2,316,602,306	25.7	-1,710,354,146	-173.8	43,933,794	102.6
Accumulated Unrealized Losses for OTTI	023,903,397	1,042,327,304	195.5	2,310,002,300	25.1	-1,710,354,140	-173.0	43,933,794	102.0
(due to other factors) on HTM Debt Securities	-27,310,316	-24,504,065	10.3	-30,666,651	-25.1	-25,318,533	17.4	-21,384,484	15.5
Accumulated Unrealized G/L on Cash Flow Hedges	-28,486,471			-50,239,838	-9.4	-209,600	99.6	-40,908,618	
Other Comprehensive Income	-1,303,722,686			-2,154,449,323	-19.4	-1,290,587,397	40.1	-1,266,398,870	1.9
Net Income	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			0		0	N/A	1,248,478,168	N/A
EQUITY TOTAL	91,065,310,788	97,959,907,220			8.6	111,175,492,430	4.5	117,266,355,122	5.5
	, , ,					, , ,		, , ,	
TOTAL SHARES & EQUITY	877,469,062,067	925,369,596,081	5.5	984,336,126,434	6.4	1,021,269,053,617	3.8	1,057,629,837,924	3.6
	, ,							, , , ,	
TOTAL LIABILITIES, SHARES, & EQUITY	914,340,657,657	961,708,640,648	5.2	1,021,790,082,831	6.2	1,061,964,447,831	3.9	1,103,311,230,917	3.9
	, , , , , , , , , , , , , , , , , , , ,	, , , , ,		, , , , , , , , , , , , , , , , , , , ,		, , , ,		,,- ,,-	
NCUA INSURED SAVINGS ²									
Uninsured Shares	30,000,851,588	33,497,130,120	11.7	39,446,082,204	17.8	44,280,959,643	12.3	45,405,955,030	2.5
Uninsured Non-Member Deposits	450,515,220					640,904,743	200.1	662,534,637	3.4
Total Uninsured Shares & Deposits	30,451,366,808				17.5	44,921,864,386	13.3	46,068,489,667	2.6
Insured Shares & Deposits	755,952,384,471					865,171,696,801	3.2	894,294,993,135	3.4
TOTAL NET WORTH	91,986,134,184				8.5	114,469,830,117	7.4	118,830,939,697	3.8
# Means the number is too large to display in the cell	21,222,101,10	11,2 11,130,010	3.0		2.0	, , ,		,,,	
PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA	/KEOGHs, AND NONMEMBE	R SHARES FOR SHORT	FORM FIL	LERS					
² PRIOR TO 10/03/08 SHARES INSURED UP TO \$100,000; 10/03/08 to 1					WARD SH	HARES INSURED UP TO	\$250.000		
³ December 2011 and forward includes "Subordinated Debt Included in Ne		Σ Ο φ. ο ο, ο ο ο από φ2ο	2,000101				-200,000	5 liah	ShEquity
20002017 and forward moldades. Outpordinated Debt included in No.		1	I	I .				J. LIAD	onEquity

		Income Statem	ent						
Return to cover		For Charter :							i
09/08/2014		Count of CU:	6429						
CU Name: N/A		Asset Range :							
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * Typ	es Included: All Fede	rally Insu	red Credit Unions (F	ICUs) *
	Count of	CU in Peer Group :	N/A						
	Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Jun-2014	% Chg
* INCOME AND EXPENSE									<u> </u>
INTEREST INCOME:	04 500 547 044	00 75 4 000 000		04 740 044 700	0.0	04 400 554 007	4 7	45.005.044.050	4.0
Interest on Loans	34,503,547,044	32,754,669,622	-5.1	31,712,611,766	-3.2		-1.7	15,885,241,653	1.9
Less Interest Refund	(40,134,257)	(44,337,526)	10.5	(45,169,343)	1.9	\ ' ' '	8.1	(6,546,103)	
Income from Investments	5,621,192,897	5,215,914,862	-7.2	4,533,922,615		4,198,757,832	-7.4	2,244,443,735	
Income from Trading	5,299,357	10,781,429		11,315,037	4.9		-223.6	10,470,703	
TOTAL INTEREST INCOME	40,089,905,041	37,937,028,387	-5.4	36,212,680,075	-4.5	35,318,492,699	-2.5	18,133,609,988	2.7
INTEREST EXPENSE:									ļ
Dividends	8,612,298,086	6,837,700,300	-20.6	5,647,463,942	-17.4	4,824,723,243	-14.6	2,222,832,904	-7.9
Interest on Deposits	1,241,602,286	939,006,194		758,275,186	-19.2	630,763,523	-16.8	282,208,168	-10.5
Interest on Borrowed Money	1,032,113,276	910,749,464	-11.8	830,017,445	-8.9	728,606,606	-12.2	365,519,745	0.3
TOTAL INTEREST EXPENSE	10,886,013,648	8,687,455,958	-20.2	7,235,756,573	-16.7	6,184,093,372	-14.5	2,870,560,817	-7.2
PROVISION FOR LOAN & LEASE LOSSES	7,038,623,190	4,675,765,142	-33.6	3,576,544,629	-23.5	2,746,069,695	-23.2	1,359,441,711	-1.0
NET INTEREST INCOME AFTER PLL	22,165,268,203	24,573,807,287	10.9	25,400,378,873	3.4	26,388,329,632	3.9	13,903,607,460	5.4
NON-INTEREST INCOME:									
Fee Income	7,023,586,029	6,944,381,529	-1.1	7,372,468,611	6.2	7,390,565,297	0.2	3,519,233,095	-4.8
Other Operating Income	4,942,438,536	5,213,257,061	5.5	6,833,457,832	31.1	6,967,332,515	2.0	3,321,707,631	-4.6
Gain (Loss) on Investments	-8,981,163	226,258,235		267,220,421	18.1	120,343,990	-55.0	114,974,658	
Gain (Loss) on Non-Trading Derivatives	0,001,100	0	N/A	0		120,010,000	N/A	12,834,586	
Gain (Loss) on Disposition of Assets	-98,210,006	-177,527,319		-60,170,196	66.1	-24,772,105	58.8	7,993,381	164.5
Gain from Bargain Purchase (Merger)	35.037.673	34,577,955		57,785,846	67.1	32,327,527	-44.1	28,882,712	78.7
Other Non-Oper Income/(Expense)	69,339,967	41,508,228		162,877,196	292.4	172,891,052	6.1	89,973,111	4.1
		41,506,226	-100.0	102,077,190		172,091,032	N/A	09,973,111	
NCUSIF Stabilization Income	1,011,452	•				44.050.000.070			
TOTAL NON-INTEREST INCOME	11,964,222,488	12,282,455,689	2.7	14,633,639,710	19.1	14,658,688,276	0.2	7,095,599,174	-3.2
NON-INTEREST EXPENSE	40,000,405,400	44 405 004 004	0.5	45 507 070 400	7.4	10 00 1 700 5 17		0.050.005.400	
Total Employee Compensation & Benefits	13,993,195,406	14,485,201,834	3.5	15,507,379,120	7.1	16,294,732,547	5.1	8,358,665,403	
Travel, Conference Expense	252,137,715	272,473,248		296,714,343	8.9		7.3	163,719,169	
Office Occupancy	2,132,895,367	2,187,705,412		2,223,959,615	1.7	2,292,000,910	3.1	1,192,014,109	
Office Operation Expense	5,320,270,225	5,422,341,738		5,771,631,347	6.4		4.1	3,130,561,944	4.2
Educational and Promotion	953,108,824	1,024,673,963		1,141,245,224	11.4	1,210,466,144	6.1	596,767,895	-1.4
Loan Servicing Expense	1,816,122,131	1,984,647,027	9.3	2,207,596,601	11.2	2,373,426,812	7.5	1,195,130,195	
Professional, Outside Service	2,147,537,034	2,284,916,882	6.4	2,420,673,632	5.9	2,540,323,190	4.9	1,295,315,785	2.0
Member Insurance ¹	N/A	N/A		N/A		N/A		N/A	
Member Insurance - NCUSIF Premium ²	972,103,470	183,065,600	-81.2	87,067,977	-52.4	66,788,065	-23.3	11,320,712	-66.1
Member Insurance - Temporary Corporate									
CU Stabilization Fund ³	1,002,430,626	1,710,632,716	70.6	692,699,816	-59.5	604,198,599	-12.8	11,839,499	-96.1
Member Insurance - Other	102,059,828	70,019,281	-31.4	64,028,469	-8.6	61,604,188	-3.8	24,231,047	-21.3
Operating Fees	145,624,824	145,885,457	0.2	148,270,113	1.6	154,428,298	4.2	71,350,908	-7.6
Misc Operating Expense	755,164,189	810,216,741	7.3	1,011,361,797	24.8		-1.8	549,252,782	10.6
TOTAL NON-INTEREST EXPENSE	29,592,649,639	30,581,779,899		31,572,628,054	3.2		4.3	16,600,169,448	
NET INCOME (LOSS) EXCLUDING STABILIZATION	1,11,11	, , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , ,		- ,- ,,		- ,, ,		-,,,	
EXPENSE AND NCUSIF PREMIUMS */4	6,510,363,696	8,168,181,393	25.5	9,241,158,322	13.1	8,797,543,167	-4.8	4,422,197,397	0.5
NET INCOME (LOSS)	4,536,841,052	6,274,483,077	38.3	8,461,390,529	34.9	8,126,556,503	-4.0	4,399,037,186	
RESERVE TRANSFERS:	,===,===,===	-, -,,***		-,,,	2	-,,,500		, , , , , , , , , , , , , , , , , , , ,	
Transfer to Regular Reserve	378,096,916	374,906,375	-0.8	332,240,073	-11.4	380,403,209	14.5	160,810,914	-15.5
* All Income/Expense amounts are year-to-date while the related % change		5. 1,000,010	0.0	332,210,010	11.4	550, 100,200	. 1.5	. 50,010,014	10.0
# Means the number is too large to display in the cell	go ratio are arrivalized.		 						
	E Promium Evnosos		1		1				
¹ From September 2009 to December 2010, this account includes NCUSII									
² For December 2010 forward, this account includes only NCUSIF Premiu		NOUGED : =							<u> </u>
³ From March 2009 to June 2009, this account was named NCUSIF Stabilization		NCUSIF Premium Expe	ense. For S	september 2009 and forw	ard,				
this account only includes only the Temporary Corporate CU Stabilization	, , ,	· · · ·	101	NOUGE OF THE STATE OF					<u> </u>
⁴ Prior to September 2010, this account was named Net Income (Loss) Be	erore NCUSIF Stabilization Exper	ise. From December 20	10 forward	, INCUSIF Stabilization Inc	ome, it an	y, is excluded.			6. IncExp

	П	elinquent Loan Infe	ormation	1	I		I		
Return to cover		For Charter :							
09/08/2014		Count of CU:							
CU Name: N/A		Asset Range :		Netien t Been Con-		Samuel Incolorate de All	F111		
Peer Group: N/A	Count of (CU in Peer Group :		Nation * Peer Grou	p: All " I	ypes included: All	rederally	/ insured Credit Un	ions
	- Count of	oo iii i cer Group .	IVA						
	Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Jun-2014	% Cho
DELINQUENCY SUMMARY - ALL LOAN TYPES 1									
30 to 59 Days Delinquent	8,255,410,972	7,371,713,521	-10.7	7,054,860,821	-4.3			5,321,250,725	-34.4
60 to 179 Days Delinquent	6,146,326,152	5,365,621,532		4,212,976,231	-21.5			3,657,505,277	
180 to 359 Days Delinquent	2,360,962,905	2,085,760,427	-11.7		-31.7			1,079,639,440	
> = 360 Days Delinquent	1,424,517,401	1,688,004,024						1,017,888,380	
Total Del Loans - All Types (> = 60 Days) % Delinquent Loans / Total Loans	9,931,806,458	9,139,385,983						5,755,033,097	
% Delinquent Loans / Total Loans DELINQUENT LOANS BY CATEGORY:	1.76	1.60	-9.1	1.16	-27.6	1.01	-12.8	0.85	-15.4
Unsecured Credit Card Loans									
30 to 59 Days Delinquent	484.698.310	429,585,470	-11.4	402,498,375	-6.3	425,750,607	5.8	381,657,491	-10.4
60 to 179 Days Delinquent	470,848,304	373,026,743			-9.1			311,928,596	
180 to 359 Days Delinquent	72,516,725	49,195,169		37,961,650	-22.8			35,290,629	
> = 360 Days Delinquent	10,072,351	6,908,256	-31.4	5,103,067	-26.1	4,635,636	-9.2	4,731,984	2.1
Total Del Credit Card Lns (> = 60 Days)	553,437,380	429,130,168	-22.5	382,146,968	-10.9	397,789,180	4.1	351,951,209	-11.5
%Credit Cards DQ >= 60 Days / Total Credit Card Loans	1.54	1.15	-25.4	0.97	-15.8	0.93	-3.4	0.82	-12.2
Short-Term, Small Amount Loans (STS) FCU Only									
30 to 59 Days Delinquent	179,174	241,405	34.7	345,032	42.9			456,012	
60 to 179 Days Delinquent	211,179	299,355	41.8	424,755	41.9		70.3	712,152	
180 to 359 Days Delinquent > = 360 Days Delinquent	161,045	53,639	-66.7 -96.8	40,232	-25.0 -54.2		216.2 57.0	115,226	
> = 360 Days Delinquent Total Del STS Lns (> = 60 Days)	322,855 695,079	10,294 363,288	-96.8 -47.7	4,712 469,699	-54.2 29.3		82.6	11,670 839,048	
%STS Loans DQ >= 60 Days / Total STS Loans	5.23	1.97	-62.4	2.21	12.4			2.82	
Non-Federally Guaranteed Student Loans	5.23	1.97	-02.4	2.21	12.4	3.10	43.0	2.02	-11.2
30 to 59 Days Delinquent	N/A	12,688,414		21,944,911	73.0	28.740.806	31.0	26.385.601	-8.2
60 to 179 Days Delinquent	N/A	16,679,133		24,002,076	43.9	-, -,		32,373,980	
180 to 359 Days Delinquent	N/A	1,579,468		2,353,395	49.0			3,329,663	
> = 360 Days Delinquent	N/A	828,663		1,183,412	42.8	1,537,326	29.9	1,752,210	14.0
Total Del Non-Federally Guaranteed Student Loans (> = 60 Days)	N/A	19,087,264		27,538,883	44.3	38,218,537	38.8	37,455,853	-2.0
%Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total		4.00		4.00		4.40		4.00	40.0
Non-Federally Guaranteed Student Loans New Vehicle Loans	N/A	1.29		1.36	6.1	1.46	7.0	1.30	-10.6
30 to 59 Days Delinquent	N/A	N/A		N/A		711,936,808		596,703,740	-16.2
60 to 179 Days Delinquent	N/A	N/A		N/A		264,673,653		222,918,907	
180 to 359 Days Delinquent	N/A	N/A		N/A		39,467,434		39,455,867	0.0
> = 360 Days Delinquent	N/A	N/A		N/A		15,438,395		12,706,523	
Total Del New Vehicle Lns (> = 60 Days)	N/A	N/A		N/A		319,579,482		275,081,297	
%New Vehicle Loans >= 60 Days/ Total New Vehicle Loans	N/A	N/A		N/A		0.45		0.35	-20.9
Used Vehicle Loans									
30 to 59 Days Delinquent	N/A	N/A		N/A		1,989,895,878		1,690,252,500	
60 to 179 Days Delinquent	N/A	N/A		N/A		873,367,980	_	745,094,353	
180 to 359 Days Delinquent	N/A	N/A		N/A		132,041,364		135,261,412	
> = 360 Days Delinquent	N/A	N/A		N/A		35,762,720		33,824,747	
Total Del Used Vehicle Lns (> = 60 Days)	N/A	N/A		N/A		1,041,172,064		914,180,512	
%Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans	N/A	N/A		N/A		0.82		0.68	-17.4
% Total New & Used Vehicle Loans > = 60 Days/ Total New & Used									
Vehicle Loans	N/A	N/A		N/A		0.68		0.56	-18.5
Leases Receivable									
30 to 59 Days Delinquent	5,708,939	3,365,334	-41.1	3,612,268	7.3	4,508,924	24.8	3,935,463	-12.7
60 to 179 Days Delinquent	1,351,755	1,463,898	8.3	580,698	-60.3			961,145	
180 to 359 Days Delinquent	134,924	97,379					-70.0	16,259	
> = 360 Days Delinquent	7,484	15,907	112.5	12,592	-20.8	41,810	232.0	0	-100.0
Total Del Leases Receivable (> = 60 Days)	1,494,163	1,577,184						977,404	
%Leases Receivable Delinquent >= 60 Days / Total Leases Receivable	0.33	0.36	9.7	0.12	-65.9	0.13	4.6	0.11	-14.7
All Other Loans ²							1		
30 to 59 Days Delinquent	N/A	N/A		N/A		858,404,119		661,869,132	
60 to 179 Days Delinquent	N/A	N/A		N/A		611,415,629		535,590,309	
180 to 359 Days Delinquent	N/A	N/A		N/A		141,112,383	+	134,318,399	
> = 360 Days Delinquent Total Del All Other Loans (> = 60 Days)	N/A N/A	N/A N/A		N/A N/A		54,957,366 807,485,378		52,314,355 722,223,063	
%All Other Loans >= 60 Days / Total All Other Loans	N/A N/A	N/A N/A		N/A N/A		1.31		1.12	
# Means the number is too large to display in the cell	IV/A	IN/A		IN/A		1.31	-	1.12	-14.
The NCUA Board approved a regulatory/policy change in May 2012 revising the delinque.	ency reporting requirem	ents for troubled debt n	estructured	I (TDR) loans. This police	v change	may result in a decline	1		
in delinquent loans reported as of June 2012.					, onange	,			
² As of June 2013, added delinquency for New & Used Vehicle Loans in June 2013. Delin	nquent New/Used Auto I	Loans are no longer inc	luded in "A	All Other Loans" delinque	ency.		7.	Delinquent Loan Info	rmation

		elinquent Loan Info	ormation	2					
Return to cover		For Charter :	N/A						
09/08/2014		Count of CU:							
CU Name: N/A		Asset Range :		Nation * Peer Grou	All + 7	Samuel In alcoholo de All	Fadaaalli		
Peer Group: N/A	Count of	Criteria : CU in Peer Group :		Nation * Peer Grou	p: All * I	ypes Included: All	Federall	/ Insured Credit Un	ions
	Count of	CO in Peer Group :	N/A						
	Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Jun-2014	% Chg
DELINQUENT LOANS BY CATEGORY 1									
ALL REAL ESTATE LOANS									
30 to 59 Days Delinquent	4,019,121,078	3,605,344,754	-10.3	3,315,568,205	-8.0	4,086,699,788	23.3	1,959,990,786	-52.0
60 to 179 Days Delinquent	3,532,358,322	3,133,738,961	-11.3	2,223,161,685	-29.1	2,077,382,507	-6.6	1,807,925,835	-13.0
180 to 359 Days Delinquent	1,767,869,706	1,632,534,216		1,054,930,598	-35.4	859,211,636	-18.6	731,851,985	-14.8
> = 360 Days Delinquent	1,210,342,771	1,495,646,631	23.6	1,148,837,325	-23.2	968,217,065	-15.7	912,546,891	-5.7
Total Del Real Estate Loans (> = 60 Days)	6,510,570,799	6,261,919,808		4,426,929,608	-29.3	3,904,811,208	-11.8	3,452,324,711	-11.6
% Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans	3.40	3.15		2.42	-23.3	2.36	-2.5	1.55	-34.4
% Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	2.10	2.00	-4.9	1.38	-30.9	1.15	-16.6	0.99	-14.4
1st Mortgage Fixed Rate and Hybrid/Balloon > 5 years									
30 to 59 Days Delinquent	1,887,523,156	1,715,864,440		1,563,834,796	-8.9	2,035,408,557	30.2	867,529,705	-57.4
60 to 179 Days Delinquent	1,601,123,808	1,476,158,170		1,031,496,953	-30.1	1,008,090,798	-2.3	878,881,263	-12.8
180 to 359 Days Delinquent	780,223,601	754,178,364		514,425,661	-31.8	452,392,846		370,343,540	
> = 360 Days Delinquent	536,991,367	635,240,760	18.3	560,257,497	-11.8	460,241,664	-17.9	446,182,567	-3.1
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs (> = 60 Days)									
0/4st Mostocoo Fixed and Hubrid/Dellary (5) Dellary (20 5 - 1	2,918,338,776	2,865,577,294	-1.8	2,106,180,111	-26.5	1,920,725,308	-8.8	1,695,407,370	-11.7
%1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloons > 5 yrs	1.89	1.76	-7.0	1.21	-31.3	1.00	-17.2	0.86	-14.3
1st Mortgage Adjustable Rate Loans and Hybrid/Balloons < 5 years	1.09	1.76	-7.0	1.21	-31.3	1.00	-17.2	0.00	-14.3
30 to 59 Days Delinquent	1,245,261,956	1,044,566,059	-16.1	988,796,241	-5.3	1,320,872,489	33.6	590,977,774	-55.3
60 to 179 Days Delinquent	1,115,207,860	976,505,826		696,955,578	-28.6	658,600,106	-5.5	596,559,488	-9.4
180 to 359 Days Delinquent	672,045,807	612,743,634		342,967,482	-44.0		-20.7	233,232,350	-14.3
> = 360 Days Delinquent	470,816,718	661,456,207		399,407,592	-39.6	334,980,597	-16.1	309,470,050	-7.6
Total Del 1st Mtg Adj Rate Lns (> = 60 Days)	2,258,070,385	2,250,705,667		1,439,330,652	-36.0	1,265,722,432	-10.1	1,139,261,888	-10.0
%1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years)	2,200,010,300	2,200,700,007	-0.3	1,703,000,002	-30.0	1,200,122,432	-12.1	1,103,201,000	-10.0
Delinquent >= 60 Days / Total 1st Mortgage Adjustable Rate Loans and									
Hybrids/Balloons < 5 yrs	3.29	3.21	-2.2	2.01	-37.4	1.66	-17.4	1.40	-15.6
Other Real Estate Fixed Rate/Hybrid/Balloon									
30 to 59 Days Delinguent	498,456,110	454,828,037	-8.8	399,569,958	-12.1	386,848,272	-3.2	242,158,783	-37.4
60 to 179 Days Delinquent	479,056,502	378,349,338	-21.0	279,462,278	-26.1	213,606,615	-23.6	169,482,582	-20.7
180 to 359 Days Delinquent	176,426,308	152,231,387		108,947,441	-28.4	73,565,077	-32.5	69,265,612	-5.8
> = 360 Days Delinquent	106,863,709	105,220,652		104,644,315	-0.5	95,236,375	-9.0	84,730,148	-11.0
Total Del Other RE Fixed/Hybrid/Balloon Lns (> = 60 Days)	762,346,519	635,801,377	-16.6	493,054,034	-22.5	382,408,067	-22.4	323,478,342	-15.4
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days /									
Total Other RE Fixed/Hybrid/Balloon Loans	1.86	1.79	-4.1	1.57	-11.8	1.34	-14.8	1.17	-12.8
Other Real Estate Adjustable Rate									
30 to 59 Days Delinquent	387,879,856	390,086,218		363,367,210	-6.8	343,570,470	-5.4	259,324,524	-24.5
60 to 179 Days Delinquent	336,970,152	302,725,627	-10.2	215,246,876	-28.9	197,084,988	-8.4	163,002,502	-17.3
180 to 359 Days Delinquent	139,173,990	113,380,831	-18.5	88,590,014	-21.9	61,111,984	-31.0	59,010,483	-3.4
> = 360 Days Delinquent	95,670,977	93,729,012		84,527,921	-9.8	77,758,429	-8.0	72,164,126	-7.2
Total Del Other RE Adj Rate Lns (> = 60 Days)	571,815,119	509,835,470	-10.8	388,364,811	-23.8	335,955,401	-13.5	294,177,111	-12.4
%Other Real Estate Adjustable Rate Loans Delinquent > = 60 Days / Total Other RE Adjustable Rate Loans	1.26	1.15	-8.5	0.91	-20.9	0.80	-11.9	0.69	-14.7
BUSINESS LOAN DELINQUENCY - RE & NON-RE SECURED	1.20	1.10	-0.5	0.51	-20.3	0.00	-11.3	0.03	-14.7
Member Business Loans Secured By RE									
30 to 59 Days Delinquent	N/A	N/A		N/A		327,213,864		171,401,862	-47.6
60 to 179 Days Delinquent	N/A	N/A		N/A		145,012,763		162,147,326	
180 to 359 Days Delinquent	N/A	N/A		N/A		133,892,144		66,177,815	
> = 360 Days Delinquent	N/A	N/A	1	N/A		193,260,906		187,140,864	-3.2
Total Del Member Business Loans Secured by RE (> = 60 Days)	N/A	N/A		N/A		472,165,813		415,466,005	-12.0
%Member Business Loans Secured by RE Delinquent >= 60 Days / Total				.07		2,100,010		5, 100,000	
Member Business Loans Secured by RE	N/A	N/A	<u></u>	N/A		1.48		1.22	-17.3
Member Business Loans NOT Secured By RE									
30 to 59 Days Delinquent	N/A	N/A		N/A		45,360,261		38,173,318	-15.8
60 to 179 Days Delinquent	N/A	N/A		N/A		30,687,944		23,734,704	-22.7
180 to 359 Days Delinquent	N/A	N/A		N/A		10,381,779		12,345,606	18.9
> = 360 Days Delinquent	N/A	N/A		N/A		13,637,022		11,610,302	-14.9
Total Del Member Business Loans NOT Secured By RE(> = 60 Days)	N/A	N/A		N/A		54,706,745		47,690,612	-12.8
%Member Business Loans NOT Secured By RE Delinquent >= 60 Days /									
Total Member Business Loans NOT Secured By RE	N/A	N/A		N/A		1.00		0.82	-18.1
NonMember Business Loans Secured By RE									
30 to 59 Days Delinquent	N/A	N/A	1	N/A		76,649,339		5,339,847	-93.0
60 to 179 Days Delinquent	N/A	N/A		N/A		48,261,042		40,647,972	-15.8
180 to 359 Days Delinquent	N/A	N/A		N/A		46,395,226		50,619,297	9.1
> = 360 Days Delinquent	N/A	N/A		N/A		46,311,689		50,164,691	8.3
Total Del Other RE Fixed/Hybrid/Balloon Lns (> = 60 Days)	N/A	N/A		N/A		140,967,957		141,431,960	0.3
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days /									
Total Other RE Fixed/Hybrid/Balloon Loans	N/A	N/A		N/A		2.85		2.82	-1.2
		h		B174		4 000 000		_	100.0
NonMember Business Loans NOT Secured By RE		N/A		N/A		1,893,333		0	
30 to 59 Days Delinquent	N/A						ı	204,828	
30 to 59 Days Delinquent 60 to 179 Days Delinquent	N/A	N/A		N/A		77,014			
30 to 59 Days Delinquent 60 to 179 Days Delinquent 180 to 359 Days Delinquent	N/A N/A	N/A N/A		N/A		0		140,000	N/A
30 to 59 Days Delinquent 60 to 179 Days Delinquent 180 to 359 Days Delinquent > = 360 Days Delinquent	N/A N/A N/A	N/A N/A N/A		N/A N/A		0 205,492		140,000 301,084	46.5
30 to 59 Days Delinquent 60 to 179 Days Delinquent 180 to 359 Days Delinquent > = 360 Days Delinquent Total Del Other RE Fixed/Hybrid/Balloon Lns (> = 60 Days)	N/A N/A	N/A N/A		N/A		0		140,000	
30 to 59 Days Delinquent 60 to 179 Days Delinquent 180 to 359 Days Delinquent >= 360 Days Delinquent Total Del Other RE Fixed/Hybrid/Balloon Lns (>= 60 Days) Wother Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days /	N/A N/A N/A N/A	N/A N/A N/A N/A		N/A N/A N/A		0 205,492 282,506		140,000 301,084 645,912	46.5 128.6
30 to 59 Days Delinquent 60 to 179 Days Delinquent 180 to 359 Days Delinquent > = 360 Days Delinquent Total Del Other RE Fixed/Hybrid/Balloon Lns (> = 60 Days)	N/A N/A N/A	N/A N/A N/A		N/A N/A		0 205,492		140,000 301,084	46.5 128.6

	For Charter : Count of CU :							
		6429						
+	Asset Range :		Nation * Peer Group	. All * Tv	noc Included: All Fo	dorally In	cured Credit Unions	(FICUS)
Count o			Nation Feet Group	- All Ty	pes ilicidaed. All Te	deraily iii	sured Credit Officials	(11003)
Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Jun-2014	% Chg
+		 						
7,237,996,193	6,007,692,677	-17.0	5,125,380,336	-14.7	4,409,822,587	-14.0	2,065,387,041	-6.3
825,192,057	827,223,703	0.2					457,940,192	
1 1 1								
2.89	2.51	-13.0	1.89	-24.8	1.58	-16.5	1.34	-14.8
1.569.407.574	1.224.905.606	-22.0	1.006.436.225	-17.8	951.472.734	-5.5	493.613.595	3.8
1,472,896,519		-24.9					412,311,265	
4.16		-27.5	2.26	-25.2	1.94	-13.9	1.93	+
N/A	16,510,729		21,536,381	30.4	18,432,587	-14.4	5,018,910	-45.5
N/A	608,186		776,951	27.7	1,886,718	142.8	968,747	2.7
N/A	15,902,543		20,759,430	30.5	16,545,869	-20.3	4,050,163	-51.0
	,	l T						
								+
								-39.3
								+
784,995,711	917,087,574	16.8	893,633,770	-2.6	557,384,166	-37.6	165,673,043	-40.6
0.36	0.40	12.8	0.37	-7.2	0.22	-41.9	0.12	-44.1
1,188,402,300	1,004,611,440	-15.5	757,548,645	-24.6			109,160,969	-45.1
1.33		-9.1	0.98				0.31	
2,053,481,357	2,017,825,604	-1.7	1,786,107,238	-11.5	1,111,302,452	-37.8	338,769,360	-39.0
80,083,346	96,126,590	20.0	134,924,823	40.4	156,562,006	16.0	63,935,348	
	1,921,699,014	-2.6		-14.1				
		-3.2		-15.5				+
		<u> </u>						
		<u> </u>						
		60.2		62.0				
2.04	0.00		0.00	01.2	0.20	200.0	0.10	2.7
236.813	191,600	-19.1	153.343	-20.0	124.228	-19.0	66,973	-46.1
1,743		-57.7	584				259	
334,186	274,454	-17.9	222,682	-18.9	183,026	-17.8	98,615	-46.1
4,986,869,848	3,919,636,352	-21.4		-18.3	2,584,128,050	-19.3	1,385,418,193	-46.4
1,715,957,746		-16.5		-23.1			401,793,843	
23.71	23.85	0.6	21.49	-9.9	20.45	-4.8	19.45	-4.9
		ļ						<u> </u>
N/A	11,529	<u> </u>	10,147	-12.0	8,518	-16.1	3,604	-57.7
								<u> </u>
								
147.			, ,2,,300		,,,		, , , , ,	
-1-								
nualizing)					1			†
nualizing)								
	Pec-2010 7,237,996,193 825,192,057 6,412,804,136 1.13 16,344,610,594 2.89 1,569,407,574 96,511,055 1,472,896,519 4.16 N/A N/A 822,433,248 37,437,537 784,995,711 32,1048,109 42,645,809 1,188,402,300 1,188,402,300 1,188,402,300 1,188,402,300 1,1743,398,011 0,064 N/A N/A N/A 12,407,487 1,656,661 10,750,826 2.04 236,813 95,630 1,743 334,186 4,986,869,848 1,715,957,746 23,71 N/A	Dec-2010 Dec-2011	7,237,996,193 6,007,692,677 -17.0 825,192,057 827,223,703 0.2 6,412,804,136 5,180,468,974 -19.2 1.13 0.91 -19.1 16,344,610,594 14,319,854,957 -12.4 2.89 2.51 -13.0 1,569,407,574 1,224,905,606 -22.0 96,511,055 118,472,049 22.8 1,472,896,519 1,106,433,557 -24.9 N/A 16,510,729 N/A 608,186 N/A 15,902,543	Dec-2010 Dec-2011 % Chg Dec-2012	Dec-2010 Dec-2011 % Chg	Dec-2010 Dec-2011 % Chg	Dec-2010 Dec-2011 % Chg	Dec-2010 Dec-2011 % Chg

Peter Design Peter		In	direct and Participation	on Lendii	na					
Column MA	Return to cover									
Court of Circle Region Nation Peer Group M - Types included: All Federinary Incured Credit Unions (FICUL Court of Circle Nation Peer Group M - Types included: All Federinary Incured Credit Unions (FICUL Court of Circle Nation Peer Group M - Types Nation Nation Peer Group M - Types Nation Nati	09/08/2014									
Dec. 2010 Dec. 2011 No. The Dec. 2012 No. The Dec. 2012 No. The Dec. 2013 No. The Dec. 2015										
Dec-2011 No. Post-2012 No. Post-2012 No. Post-2012 No. Post-2013 No. Post-2013 No. Post-2014 No. Post-2013 N	Peer Group: N/A	0			Nation * Peer Group:	All * Typ	es Included: All Fede	rally Insur	ed Credit Unions (F	ICUs) *
MORRECT LOANS OUTSTANDING		Count	of CU in Peer Group :	N/A						
MORRECT LOANS OUTSTANDING		Dec-2010	Dec-2011	% Cha	Dec-2012	% Cha	Dec-2013	% Cha	.lun-2014	% Cha
Informat Larran - Florine of State Annagement	INDIRECT LOANS OUTSTANDING	DC0 2010	DC0 2011	70 Ong	500 2012	70 Ong	200 2010	70 Ong	0dii 2014	70 Ong
Interest Content Content of Period Lords and Project Content		50.608.417.030	51.322.767.055	1.4	57.516.261.892	12.1	66.837.358.085	16.2	74.303.662.608	11.2
Treat Outstanding Indirect Leans	ŭ	, , ,								
DELINDURCY - INDRECT LENDING* 1.353829,542 1.210.814.248 1.06 1.289.911.178 6.5 1.534.187.255 1.59 1.915.257.689 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.										
30.0 56 Days Delinquent				-2.3	13.10	5.9	14.39	9.9		
60 to 17 Days Delincyment	DELINQUENCY - INDIRECT LENDING 1									
1801 to 390 Dispo Deleriquent	30 to 59 Days Delinquent	1,353,829,542	1,210,814,248	-10.6	1,289,911,173	6.5	1,534,187,235	18.9	1,315,624,576	-14.2
2 - 380 Days Delinquent 44.898,769 44.888,769 -0.1 27.94,590 -1.15 77.97,737 79.0 52.15,768,768 -0.5 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738 19.216,738	60 to 179 Days Delinquent	647,224,052	527,869,903	-18.4	501,910,771	-4.9	611,913,797	21.9	520,253,480	-15.0
Mode Description Mode					80,851,135				84,683,834	-2.8
Studented Loans Delinquent = 50 Divor Total Indirect Loans 1.17				-						
COAN LOSSES - NOTIFIECT LENDING	` , ,									
Indirect Loans Resovered	, ,	1.17	0.97	-17.4	0.77	-20.0	0.78	0.3	0.61	-21.4
Indirect Loans Recovered			= 10 000 000		201000 505					
**NET TIMORECT LOAN COS	ŭ									14.1
***SNAC Charge Offs - Indirect Loanse / Avg Indirect Loanse 1.19										5.7 16.7
PARTICIPATION LOANS OUTSTANDING Glad of Purchased + CLI Portion of Part. Ins Interests Retaineds: - Cinguinner - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,508 - 1,149,185,					, -,					
COMPATION C PART. LIST Interests Retained:	Ü	1.19	0.82	-31.3	0.63	-23.5	0.59	-5.∠	0.61	2.3
Consumer	,									
Real Estate		1,149,185,508	1,474,199,488	28.3	1,884,996,995	27.9	2,157,695,688	14.5	2,516,619,090	16.6
Member Business Loans (excluding C&D) 3.198,188,548 2.888,337,088 -1.03 2.685,728,294 -6.4 2.882,296,841 7.3 3.097,643,239 Non-Member Business Loans (excluding C&D) 4.379,675,984 4.798,759,767 9.5 Commercial Construction & Development 363,979,798 395,985,337 8.8 407,841,115 3.0 224,557,884 2.78 2.77,702,429 Loan Pools 633,813,466 642,807,534 1.8 407,841,115 3.0 244,557,845 1.7 1.7516,867,372 TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING) 12.44,958,729 13,074,087,329 5.1 13,818,002,78 5.7 15,705,754,495 13,7 17,516,867,372 Participation Loans Outstanding / Total Loans Coutstanding	Non-Federally Guaranteed Student Loans		212,887,886		331,122,583	55.5	483,557,892		574,468,318	18.8
Non-Member Business Lanes (excluding CAD)	Real Estate	2,720,115,567	2,684,110,829	-1.3	2,826,083,708	5.3	3,232,429,243	14.4	3,407,853,933	5.4
Commercial Construction & Development 383,979,788 395,985,337 8.8 407,849,115 3.0 294,537,884 277,802,429 Loan Pools 333,314,66 642,907,534 1.4 582,822,868 33.5 1,515,539,497 76.6 2,146,528,309 TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING) 12,449,585,729 13,074,087,929 5.1 13,818,800,278 5.7 15,705,74,495 13,7 17,518,667,372 The Participation Leans Purchased YTD 2,363,927,176 3,353,744,033 41.9 4,477,177,321 33.5 5,401,513,257 20.6 3,202,939,204 The Participation Leans Purchased YTD 0,95 129 36.0 1,37 6.2 1.56 13.9 1.89 The Participation Leans Purchased YTD 0,95 129 36.0 1,37 6.2 1.56 13.9 1.89 The Participation Leans Purchased YTD 0,95 1,29 36.0 1,37 6.2 1.56 13.9 1.89 The Participation Leans Purchased YTD 0,95 1,29 36.0 1,37 6.2 1.56 13.9 1.89 The Participation Leans Purchased YTD 0,95 1,29 36.0 1,37 6.2 1.56 13.9 1.89 The Participation Leans Purchased YTD 0,95 1,29 36.0 1,37 6.2 1.56 13.9 1.89 The Participation Leans Purchased YTD 0,95 1,29 36.0 1,37 6.2 1.56 13.9 1.89 The Participation Leans Purchased YTD 0,95 1,29 36.0 1,37 6.2 1.56 13.9 1.89 The Participation Leans Report Management of Participation Leans Report Management Participation Leans Report Management Participation Leans Sold YTD 1,311,878,80 2,333,585,814 13.3 3,235,565,819 13.3 4.44 3,332,565,819 13.3 4.59,878,733 22.2 2,285,241,832 4.59 4.59,878,733 2.2 2,285,241,832 4.59 4.59,878,733 2.2 2,285,241,832 4.59 4.59,878,733 2.2 2,285,241,832 4.59 4.59,878,733 4.59,878,733 4.59,878,733 4.59,878,733 4.59,878,733 4.59,878,733 4.59,878,733 4.59,878,733 4.59,878,733 4.59,878,733 4.59,878,733 4.59,878,733 4.59,878,733 4.59,878,733 4.59,878,733 4.59,878,733 4.59,878,733 4.59,878,733 4.59,878,733 4.59,878,733 4.59,878,733 4.59,878,733 4.59,878,733	Member Business Loans (excluding C&D)		2,868,337,088	-10.3	2,685,728,294	-6.4	2,882,966,481	7.3	3,097,643,239	7.4
Control Cont	Non-Member Business Loans (excluding C&D)	4,379,675,842	4,795,759,767	9.5	4,824,536,895	0.6	5,138,973,810	6.5	5,496,052,054	6.9
TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING) 12,444,98,729 13,074,087,929 5.1 13,818,600,278 5.7 15,705,754,495 13,7 17,518,86,302 26,9 32,9 38 2.31 1.1 2.43 5.3 26,0 7,941,094,000 2.363,827,176 3.353,744,033 41,9 4.477,177,321 3.35 5.401,513,257 20,6 3.202,939,204 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,000 4.994,0	Commercial Construction & Development	363,979,798	395,985,337	8.8	407,849,115	3.0	294,537,884	-27.8	277,702,429	-5.7
### Participation Loans Purchased YTD		633,813,466		1.4	858,282,688	33.5	1,515,593,497	76.6	2,146,528,309	41.6
**Participation Loans Purchased YTD		12,444,958,729	13,074,087,929				15,705,754,495		17,516,867,372	11.5
Separticipation Loans Purchased YTD	, ,									6.8
Artical Loans Granted YTD	'	2,363,927,176	3,353,744,033	41.9	4,477,177,321	33.5	5,401,513,257	20.6	3,202,939,204	18.6
PARTICIPATION LOANS SOLD: Participation Loan Interests Sold AND/OR Serviced (Participation Loan Sold YTD Total Assets (O.21		0.05	1 20	26.0	1 27	6.0	1 56	12.0	1.00	21.3
Participation Loan Interests Sold AND/OR Serviced 7,359,464,082 7,913,106,479 7,5 7,712,673,029 -2,5 8,763,606,487 13,6 9,952,363,376 Participation Loan Interests - Amount Retained (Outstanding) 2,566,997,066 2,719,525,673 5,9 2,612,074,459 -4.0 2,900,409,909 11.0 3,191,898,795 7,776,601 13,319,789,797 22,2 2,285,241,832 1,931,877,800 2,933,563,814 51,9 3,323,565,619 13,3 4,059,978,737 22,2 2,285,241,832 1,931,877,800 2,933,563,814 51,9 3,323,565,619 13,3 4,059,978,737 22,2 2,285,241,832 1,932,141,932 1,932,141,932 1,932,141,932 1,932,141,932 1,932,141,932 1,932,141,932 1,932,141,932 1,932,141,932 1,932,141,932 1,932,141,932 1,932,141,932 1,932,141,932 1,932,141,932 1,932,141,932 1,932,141,932 1,932,141,932 1,932,141,932 1,932,141,932 1,932,141,932 1,932,141,932 1,932,141,932 1,932,141,932 1,932,141,932 1,932,141,932 1,932,141,932 1,932,141,932 1,932,141,932 1,932,141,932 1,932,141,932 1,932,141,932 1,932,141,932 1,932,141,932 1,932,141,932 1,932,141,932 1,932,141,932 1,932,141,932 1,932,141,932 1,932,141,932 1,932,141,932 1,932,141,932 1,932,141,932 1,932,141,932 1,932,141,932 1,932,141,932 1,932,141,932 1,932,141,932 1,932,141,932 1,932,141,932 1,932,141,932 1,932,141,932 1,932,141,932 1,932,141,932 1,932,141,932 1,932,141,932 1,932,141,932 1,932,141,932 1,932,141,932 1,932,141,932 1,932,141,932 1,932,141,932 1,932,141,932 1,932,141,932 1,932,141,932 1,932,141,932 1,932,141,932 1,932,141,932 1,932,141,932 1,932,141,932 1,932,141,932 1,932,141,932 1,932,141,932 1,932,141,932 1,932,141,932 1,932,141,932 1,932,141,932 1,932,141,932 1,932,141,932 1,932,141,932 1,932,141,932 1,932,141,932 1,932,141,932 1,932,141,932 1,932,141,932 1,932,141,932 1,932,141,932 1,932,141,932 1,932,141,932 1,932,141,932 1,932,141,932 1,932,141,932 1,932,141,932 1,932,141,932 1,9		0.95	1.29	30.0	1.37	0.2	1.30	13.9	1.09	21.3
Participants: Balance Qustanding 7.589,464.082 7.913,106,479 7.5 7.712,673,029 2.5 8.763,606,487 13.6 9.952,363,376 7.780 7.859,464.082 7.913,106,479 7.5 7.712,673,029 2.5 8.763,606,487 13.6 9.952,363,376 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.780 7.7										
Participation Loans Sold YTD		7,359,464,082	7,913,106,479	7.5	7,712,673,029	-2.5	8,763,606,487	13.6	9,952,363,376	13.6
MParticipation Loans Sold YTD / Total Assets 0.21 0.31 44.4 0.33 6.6 0.38 17.5 0.41 ***WHOLE LOANS PURCHASED AND SOLD: ***Loans Purchased in Full from Other Financial Institutions YTD 1.840,275,636 1.614,273,755 -12.3 1.550,074,633 -4.0 2.090,598,380 34.9 1.874,108,560 1.60	Participation Loan Interests - Amount Retained (Outstanding)	2,566,997,066	2,719,525,673	5.9	2,612,074,459	-4.0	2,900,409,909	11.0	3,191,898,795	10.0
## Note Loans Purchased in Full from Other Financial Institutions YTD 1,840,275,636 1,614,273,755 -1.23 1,550,074,633 -4.0 2,090,598,380 34.9 1,874,108,569 1,840,275,636 1,614,273,755 -1.23 1,550,074,633 -4.0 2,090,598,380 34.9 1,874,108,569 1,848,140,75 42.4 1,184,813,269 1,848,140,75 42.4 1,184,813,269 1,848,140,75 42.4 1,184,813,269 1,848,140,75 42.4 1,184,813,269 1,848,140,75 42.4 1,184,813,269 1,848,140,75 42.4 1,184,813,269 1,848,140,75 42.4 1,184,813,269 1,848,140,75 42.4 1,184,813,269 1,848,140,75 42.4 1,184,813,269 1,848,140,75 42.4 1,184,813,269 1,848,140,75 42.4 1,184,813,269 1,848,140,75 42.4 1,184,813,269 1,848,140,75 42.4 1,184,813,269 1,848,140,75 42.4 1,184,813,269 1,848,140,75 42.4 1,184,813,269 1,848,140,75 42.4 1,184,813,269 1,848,140,75 42.4 1,184,813,269 1,848,140,75 42.4 1,184,813,269 1,848,140,75 42.4 1,184,813,269 1,848,140,75 42.4 1,184,813,269 1,848,140,75 42.4 1,184,813,269 1,848,140,75 42.4 1,184,813,269 1,848,140,75 42.4 1,184,813,269 1,848,140,75 42.4 1,184,813,269 1,848,140,75 42.4 1,184,813,269 1,848,140,75 42.4 1,184,813,269 1,848,140,75 42.4 1,184,813,269 1,848,140,75 42.4 1,184,813,269 1,848,140,75 42.4 1,184,813,269 1,848,140,75 42.4 1,184,813,269 1,848,140,75 42.4 1,184,813,269 1,848,140,75 42.4 4.184,813,269 1,848,140,75 42.4 4.184,813,269 1,848,140,75 42.4 4.184,813,269 1,848,140,75 42.4 4.184,813,269 1,848,140,75 42.4 4.184,813,269 1,848,140,15 4.8 4.8 4.184,813,269 1,848,140,15 4.8 4.184,813,269 1,848,140,15 4.8 4.8 4.184,813,269 1,848,140,15 4.8 4.184,813,269 1,848,140,15 4.8 4.8 4.184,813,269 1,848,140,15 4.8 4.8 4.184,813,269 1,848,140,15 4.8 4.8 4.184,813,269 1,848,140,140,140,140,	* Participation Loans Sold YTD	1,931,877,800	2,933,563,814	51.9	3,323,565,619	13.3	4,059,878,737	22.2	2,285,241,832	12.6
**Loans Purchased in Full from Other Financial Institutions YTD	'	0.21	0.31	44.4	0.33	6.6	0.38	17.5	0.41	8.4
*Loans Purchased in Full from Other Sources YTD										
%Loans Purchased From Financial Institutions & Other Sources YTD / Loans Granted YTD 0.74 0.71 -4.1 0.88 24.6 1.15 30.6 1.81 -1.5 30.6 1.81 -1.5 30.6 1.81 -1.5 -1.5 30.6 1.81 -1.5 -1.5 -1.5 -1.5 -1.5 -1.5 -1.5 -1.5 -1.5 -1.5 -1.5 -1.5 -1.5 -1.5 -1.5 -1.5 -1.5 -1.5 -1.5 -1.5 -1.5 -1.5 -1.5 -1.5 -1.5 -1.5 -1.5 -1.5 -1.5 -1.5 -1.5 -1.5 -1.5 -1.5 -1.5 -1.5 -1.5 -1.5 -1.5 -1.5 -1.5 -1.5 -1.5 -1.5 -1.5 -1.5 -1.5 -1.5 -1.5 -1.5 -1.5 -1.5 -1.5 -1.5 -1.5 -1.5 -1.5 -1.5 -1.5 -1.5 -1.5 -1.5 -1.5 -1.5 -1.5 -1.5 -1.5 -1.5 -1.5 -1.5 -1.5 -1.5 -1.5 -1.5 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7 -1.7				-12.3						79.3
Sources YTD / Loans Granted YTD		N/A	226,485,244		1,332,664,181	488.4	1,898,164,075	42.4	1,184,813,269	24.8
*** Participation Loans Pelinquent = 60 Days / Total Participation Loans Delinquent = 60 Days / Total Participation Loans Charged Off = 156,494,864 177,448,110 13.4 160,316,053 -9.7 79,244,239 -50.6 29,190,728 -74.7 29,400,10 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715 17,80,715		0.74	0.71	4.1	0.00	246	1 15	20.6	1 01	56.9
DELINQUENCY - PARTICIPATION LENDING										207.3
30 to 59 Days Delinquent 221,245,307 155,941,775 -29.5 93,342,123 -40.1 177,580,215 90.2 54,621,697 -40.0 179 Days Delinquent 241,064,448 270,983,662 12.4 110,559,976 -59.2 102,937,449 -6.9 117,378,214 180 to 359 Days Delinquent 121,640,423 148,624,667 22.2 38,148,553 -74.3 104,772,274 174.6 70,680,792 -5 360 Days Delinquent 130,582,522 122,687,712 -6.0 93,893,379 -23.5 66,991,992 28.7 79,800,807 170 Delinquent 121,640,423 493,287,393 542,295,941 9.9 242,601,908 -55.3 274,611,675 13.2 267,859,813 18,220 Delinquent 121,640,423 493,287,393 542,295,941 9.9 242,601,908 -55.3 274,611,675 13.2 267,859,813 18,20 Delinquent 121,640,423 4.6 1.76 -57.7 1.75 -0.4 1.53 -1,240 Delinquent 121,640,423 493,287,393 542,295,941 9.9 242,601,908 -55.3 274,611,675 13.2 267,859,813 18,20 Delinquent 121,640,423 493,287,393 542,295,941 9.9 242,601,908 -55.3 274,611,675 13.2 267,859,813 18,20 Delinquent 121,640,423 493,287,393 542,295,941 9.9 242,601,908 -55.3 274,611,675 13.2 267,859,813 18,20 Delinquent 121,640,423 493,287,393 542,295,941 9.9 242,601,908 -55.3 274,611,675 13.2 267,859,813 18,20 Delinquent 121,640,423 493,287,393 542,295,941 9.9 242,601,908 -55.3 274,611,675 13.2 267,859,813 18,20 Delinquent 121,640,423 49,640 4,15 4,6 1.76 4,6 1.76 4,77 4,17 5,17 5,17 5,17 5,17 5,17 5,17 5,17 5		713,201,300	12,102,410	-04.0	02,730,000	-13.7	130,314,133	121.3	213,0 4 3,001	201.3
60 to 179 Days Delinquent 241,064,448 270,983,662 12.4 110,559,976 -59.2 102,937,449 -6.9 117,378,214 180 to 359 Days Delinquent 121,640,423 148,624,567 22.2 38,148,553 .74.3 104,772,274 174.6 70,680,792 -> 360 Days Delinquent 130,582,522 122,687,712 -6.0 93,893,379 -23.5 66,901,952 -28.7 79,800,807 -7 70 10 10 10 10 10 10 10 10 10 10 10 10 10		221 245 307	155 941 775	-29 5	93 342 123	-40 1	177 580 215	90.2	54 621 697	-69.2
180 to 359 Days Delinquent 121,640,423 148,624,567 22.2 38,148,553 -74.3 104,772,274 174.6 70,680,792 -> 360 Days Delinquent 130,582,522 122,687,712 -6.0 93,893,379 -23.5 66,901,952 -28.7 79,800,807 -		, -,								14.0
> = 360 Days Delinquent										
Total Del Participation Lns (>= 60 Days)										19.3
%Participation Loans Delinquent >= 60 Days / Total Participation	, ,								-,,	-2.5
Loans 3.96 4.15 4.6 1.76 5.77 1.75 -0.4 1.53 -1 LOAN LOSSES - PARTICIPATION LENDING * Participation Loans Charged Off 156,494,864 177,448,110 13.4 160,316,053 -9.7 79,244,239 5.06 29,190,728 5.5 * Participation Loans Recovered 10,255,542 9,050,266 -11.8 11,358,776 25.5 11,780,979 3.7 5,697,840 5.5 * NET PARTICIPATION LOAN C/Os 146,239,322 168,397,844 15.2 148,957,277 -11.5 67,463,260 5.47 23,492,888 5.5 ***Whet Charge Offs - Participation Loans / Avg Participation Loans 1.18 1.32 12.1 1.11 -16.1 0.46 5.5.7 0.28 5.5 *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 # Means the number is too large to display in the cell # Means the number is too large to display in the cell # Means the number is too large to display in the cell # Means the number is too large to display in the cell # Means the number is too large to display in the cell # Means the number is too large to display in the cell # Means the number is too large to display in the cell # Means the number is too large to display in the cell # Means the number is too large to display in the cell # Means the number is too large to display in the cell # Means the number is too large to display in the cell # Means the number is too large to display in the cell # Means the number is too large to display in the cell # Means the number is too large to display in the cell # Means the number is too large to display in the cell # Means the number is too large to display in the cell # Means the number is too large to display in the cell # Means the number is too large to display in the cell # Means the number is too large to display in the cell # Means the number is too large to display in the cell # Means the number is too large to display in the cell # Means the number is too large to display in the cell # Means the number is too large t										
* Participation Loans Charged Off 156,494,864 177,448,110 13.4 160,316,053 -9.7 79,244,239 -50.6 29,190,728 -7 8 Participation Loans Recovered 10,255,542 9,050,266 -11.8 11,358,776 25.5 11,780,979 3.7 5,697,840 10,255,542 148,957,277 -11.5 67,463,260 -54.7 23,492,888 -7 8 NET PARTICIPATION LOAN C/Os 146,239,322 168,397,844 15.2 148,957,277 -11.5 67,463,260 -54.7 23,492,888 -7 8 Net Charge Offs - Participation Loans 1.18 1.32 12.1 1.11 -16.1 0.46 -58.7 0.28 -7 8 Net Charge Offs - Participation Loans 1.18 1.32 12.1 1.11 -16.1 0.46 -58.7 0.28 -7 8 Net Charge Offs - Participation Loans 1.18 1.32 12.1 1.11 -16.1 0.46 -58.7 0.28 -7 8 Net Charge Offs - Participation Loans 1.18 1.32 12.1 1.11 -16.1 0.46 -58.7 0.28 -7 8 Net Charge Offs - Participation Loans 1.18 1.32 12.1 1.11 -16.1 0.46 -58.7 0.28 -7 8 Net Charge Offs - Participation Loans 1.18 1.32 12.1 1.11 -16.1 0.46 -58.7 0.28 -7 8 Net Charge Offs - Participation Loans 1.18 1.32 12.1 1.11 -16.1 0.46 -58.7 0.28 -7 8 Net Charge Offs - Participation Loans 1.18 1.32 12.1 1.11 -16.1 0.46 -58.7 0.28 -7 8 Net Charge Offs - Participation Loans 1.18 1.32 12.1 1.11 -16.1 0.46 -58.7 0.28 -7 8 Net Charge Offs - Participation Loans 1.18 1.32 12.1 1.11 -16.1 0.46 -58.7 0.28 -7 8 Net Charge Offs - Participation Loans 1.18 1.32 12.1 1.11 -16.1 0.46 -58.7 0.28 -7 8 Net Charge Offs - Participation Loans 1.18 1.32 12.1 1.11 -16.1 0.46 -58.7 0.28 -7 8 Net Charge Offs - Participation Loans 1.18 1.32 12.1 1.11 -16.1 0.46 -58.7 0.28 -7 8 Net Charge Offs - Participation Loans 1.18 1.32 12.1 1.11 -16.1 0.46 -58.7 0.28 -7 8 Net Charge Offs - Participation Loans 1.18 1.32 12.1 1.11 -16.1 0.46 -58.7 0.28 -7 8 Net Charge Offs - Participation Loans 1.18 1.32 12.1 1.11 -16.1 0.46 -58.7 0.28 -7 8 Net Charge Offs - Participation Loans 1.18 12.1 1.11 -16.1 0.46 -58.7 0.28 -7 8 Net Charge Offs - Participation Loans 1.18 12.1 1.11 -16.1 0.46 -7 8 Net Charge Offs - Participation Loans 1.18 12.1 1.11 -16.1 0.46 -7 8 Net Charge Offs - Participation Loans 1.18 12.1 1.11 -16.1 0.46 -7 8 Net Charge Offs -	Loans	3.96	4.15	4.6	1.76	-57.7	1.75	-0.4	1.53	-12.5
* Participation Loans Recovered 10,255,542 9,050,266 -11.8 11,358,776 25.5 11,780,979 3.7 5,697,840 * NET PARTICIPATION LOAN C/Os 146,239,322 168,397,844 15.2 148,957,277 -11.5 67,463,260 -54.7 23,492,888 -: ***Whet Charge Offs - Participation Loans / Avq Participation Loans / Avq Participation Loans / Avq Participation Loans / The Nounts 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 * University of the cell * University of the cell * University of the delinquency reporting requirements for troubled debt restructured (TDR) loans.		450 1015	/== · · · · · ·		400 010 5		20.011	F0.0	60 100 ===	
MET PARTICIPATION LOAN C/Os 146,239,322 168,397,844 15.2 148,957,277 -11.5 67,463,260 -54.7 23,492,888 *Whet Charge Offs - Participation Loans / Avg Participation Loans / Avg Participation Loans **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 The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.										
***Net Charge Offs - Participation Loans / Avg Participation Loans *Amounts are year-to-date while the related %change ratios are annualized. *Amounts are year-to-date while the related %change ratios are annualized. *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 The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.										
/ Avg Participation Loans 1.18 1.32 1.1 1.11 -16.1 0.46 -58.7 0.28 -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 The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.		146,239,322	168,397,844	15.2	148,957,277	-11.5	67,463,260	-54./	23,492,888	-30.4
*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 1 The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.		1.18	1.32	12.1	1.11	-16.1	0.46	-58.7	0.28	-38.1
** Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing) # Means the number is too large to display in the cell 1 The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.							5.10	7.4.1	3.20	
# Means the number is too large to display in the cell The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.	-	or no annualizing)								
¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.	·	<u>.,</u>								İ
This policy change may result in a decline in delinquent loans reported as of June 2012.			requirements for troubled	d debt rest	ructured (TDR) loans.					•
	This policy change may result in a decline in delinquent loans reported as of	June 2012.						10.	IndirectAndParticipa	ationLns

		Real Estate Loan Info	rmation 1	1					
Return to cover		For Charter :							+
09/08/2014		Count of CU :							
CU Name: N/A		Asset Range :							+
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * Typ	es Included: All Fede	erally Ins	ured Credit Unions (FICUs) *
	Count o	f CU in Peer Group :	N/A						
	Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Jun-2014	% Chg
REAL ESTATE LOANS OUTSTANDING:									
First Mortgages									
Fixed Rate > 15 years	81,634,504,088	81,635,917,756		, , ,	0.6		6.9		
Fixed Rate 15 years or less	52,540,006,036	58,417,186,056			16.7	76,641,836,103	12.4		
Other Fixed Rate	1,462,987,020	1,493,455,087	2.1	1,698,695,864	13.7	1,511,403,515			
Total Fixed Rate First Mortgages	135,637,497,144	141,546,558,899	4.4		7.4	165,917,789,007	9.1	169,364,382,280	
Balloon/Hybrid > 5 years	18,915,679,838	21,598,680,356			4.7	26,386,179,465	16.6		
Balloon/Hybrid 5 years or less	34,488,576,165	35,829,989,988	3.9	, , ,	-0.8	36,564,434,168	2.9		
Total Balloon/Hybrid First Mortgages	53,404,256,003	57,428,670,344					8.2		
Adjustable Rate First Mtgs 1 year or less	6,822,886,073	7,087,414,440		, , ,	4.6		3.7		
Adjustable Rate First Mtgs >1 year	27,417,306,554	27,116,983,597	-1.1			31,896,365,226	11.5		
Total Adjustable First Mortgages	34,240,192,627	34,204,398,037	-0.1	36,022,956,544	5.3		9.9		
TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING	223,281,945,774	233,179,627,280	4.4	246,206,910,690	5.6	268,449,066,590	9.0	279,182,170,836	4.0
Other Real Estate Loans									
Closed End Fixed Rate	39,221,604,356	34,064,459,594	-13.1	30,041,181,811	-11.8		-9.5		
Closed End Adjustable Rate	2,200,105,702	2,125,322,898	-3.4	, , ,	-1.0	, , ,	4.0		
Open End Adjustable Rate (HELOC)	43,225,188,920	42,126,485,605	-2.5			39,648,913,989	-2.2		
Open End Fixed Rate	1,715,319,649	1,548,384,378		1,285,560,790			3.6		
TOTAL OTHER REAL ESTATE OUTSTANDING	86,362,218,627	79,864,652,475	-7.5		-7.4	70,344,935,326	-4.9		
TOTAL RE (FIRST AND OTHER) OUTSTANDING	309,644,164,401	313,044,279,755	1.1	320,164,362,151	2.3	338,794,001,916	5.8	349,767,797,483	3.2
RE LOAN SUMMARY (FIX, ADJ):									
First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs)	154,553,176,982	163,145,239,255	5.6	174,648,992,642	7.1	192,303,968,472	10.1	197,974,671,902	
Other RE Fixed Rate	40,936,924,005	35,612,843,972	-13.0		-12.0	28,508,351,519	-9.0		
Total Fixed Rate RE Outstanding	195,490,100,987	198,758,083,227	1.7		3.6	220,812,319,991	7.2	225,626,047,153	
%(Total Fixed Rate RE/Total Assets)	21.38	20.67	-3.3	20.16	-2.5	20.79	3.1	20.45	
%(Total Fixed Rate RE/Total Loans)	34.62	34.78	0.5	34.47	-0.9	34.23	-0.7	33.48	-2.2
First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)	68,728,768,792	70,034,388,025							
Other RE Adj Rate	45,425,294,622	44,251,808,503	-2.6	, , ,	-3.7		-1.9	, , . ,	
Total Adj Rate RE Outstanding	114,154,063,414	114,286,196,528	0.1	114,188,626,908	-0.1	117,981,681,925	3.3	124,141,750,330	5.2
MISCELLANEOUS RE INFORMATION:									
Outstanding Interest Only & Payment Option First Mtg Loans	5,992,458,952	4,958,734,167	-17.3	4,408,662,589	-11.1	3,993,988,827	-9.4	4,162,683,420	4.2
Outstanding Interest Only & Payment Option Other RE	44 000 550 540	44 004 700 040	4.0	44.040.050.000		44 400 407 070	0.0	45 454 000 000	
/ LOCs Loans	14,323,553,519	14,984,720,343	4.6	14,818,858,263	-1.1	14,482,187,873	-2.3	15,151,360,602	4.6
TOTAL Outstanding Interest Only & Payment Option First &	20,316,012,471	19,943,454,510	-1.8	19,227,520,852	-3.6	18,476,176,700	-3.9	19,314,044,022	4.5
Other RE Loans %(Interest Only & Payment Option First & Other RE Loans / Total	20,310,012,471	19,943,434,510	-1.0	19,221,320,032	-3.0	10,470,170,700	-3.9	19,314,044,022	4.5
Assets)	2.22	2.07	-6.7	1.88	-9.3	1.74	-7.5	1.75	0.6
%(Interest Only & Payment Option First & Other RE Loans / Net									
Worth)	22.09	20.30	-8.1	18.03	-11.2	16.14	-10.5	16.25	0.7
Outstanding Residential Construction (Excluding Business	700 000 000	0.40.070.040	40.4	704 000 740	400	000 000 517	40.0	204 207 200	
Purpose Loans) Allowance for Loan Losses on all RE Loans	730,328,638	642,076,048 3.744.508.376	-12.1	724,606,743	12.9	868,288,517	19.8	891,367,306	
* REAL ESTATE LOANS - AMOUNT GRANTED:	3,315,836,416	3,744,508,376	12.9	3,564,076,530	-4.8	2,886,846,873	-19.0	2,633,702,916	-8.8
									-
* First Mortgages	40.040.500.400	05 000 004 005	45.0	00.070.070.777	74.0	50 707 700 740	0.0	40,400,070,040	44.0
* Fixed Rate > 15 years	42,348,503,123	35,623,964,235			74.2	56,707,766,716			
* Fixed Rate 15 years or less	24,122,008,897	26,371,753,001		, , , ,		, , ,		, , ,	
* Other Fixed Rate	650,781,053	657,603,981							
* Total Fixed Rate First Mortgages	67,121,293,073	62,653,321,217		101,751,529,090	62.4	91,203,879,153			
* Balloon/Hybrid > 5 years	3,680,871,799	4,792,664,820		5,469,294,081	14.1	8,206,109,294	50.0		+
* Balloon/Hybrid 5 years or less	6,541,372,790	7,298,606,204	1		7.7	8,956,552,572	14.0		
* Total Balloon/Hybrid First Mortgages	10,222,244,589	12,091,271,024		, , ,	10.2	17,162,661,866	28.8		
* Adjustable Rate First Mtgs 1 year or less	1,203,989,140	1,301,500,573		1,653,944,736		1,964,571,456	18.8		
* Adjustable Rate First Mtgs >1 year	5,927,942,048	6,050,276,108		6,496,742,051	7.4			5,422,691,124	
* Total Adjustable First Mortgages	7,131,931,188	7,351,776,681	1	8,150,686,787	10.9	11,199,163,684	37.4		
* TOTAL FIRST MORTGAGE RE LOANS GRANTED	84,475,468,850	82,096,368,922	-2.8	123,231,258,397	50.1	119,565,704,703	-3.0	40,822,642,685	-31.7
* Amounts are year-to-date while the related %change ratios are annualized.			1						1
# Means the number is too large to display in the cell								11. R	RELoans 1

		Real Estate Loan Info	rmation 2	2					
Return to cover		For Charter :							
09/08/2014		Count of CU:							
CU Name: N/A Peer Group: N/A		Asset Range :		Nation * Peer Group:	All * Tyn	es Included: All Feder	rally Incu	red Credit Unions (FI	Cile) *
r eer Group. N/A	Count	of CU in Peer Group :		Mation Teer Group.	ли тур	es included. All Tede	ally ilisui	ed Credit Officials (1)	003)
	- Count	C. CC III CO. C.Cup .							
	Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Jun-2014	% Chg
* OTHER REAL ESTATE (Granted)									
* Closed End Fixed Rate	6,933,153,813	5,819,807,977	-16.1	6,215,267,323	6.8	6,798,152,629	9.4	3,001,004,369	-11.7
* Closed End Adjustable Rate	403,484,605		-3.5	391,064,462	0.4	361,547,698	-7.5	191,322,231	5.8
* Open End Adjustable Rate (HELOC)	11,498,629,172			10,588,536,467	4.0	12,518,373,913	18.2	7,017,879,178	
* Open End Fixed Rate and Other	565,944,473			389,620,302	-1.4	415,764,350	6.7	209,400,596	
* TOTAL OTHER REAL ESTATE GRANTED	19,401,212,063			17,584,488,554	4.7	20,093,838,590	14.3	10,419,606,374	3.7
* TOTAL RE (FIRST AND OTHER) GRANTED	103,876,680,913	, , ,		140,815,746,951	42.4	139,659,543,293	-0.8	51,242,249,059	
%(Total Fixed Rate RE Granted YTD/Total Loans Granted YTD) RE LOANS SOLD/SERVICED	31.48	28.38	-9.8	34.88	22.9	30.84	-11.6	19.44	-37.0
* First Mortgage R.E. Loans Sold	43,814,415,573	38,248,437,844	-12.7	66,067,294,517	72.7	54,829,771,504	-17.0	13,156,311,800	-52.0
%(First Mtg RE Loans Sold/ First Mtg RE Loans Granted)	51.87	46.59		53.61	15.1	45.86	-17.0	32.23	-29.7
AMT of Mortgage Servicing Rights	810,325,020	810,674,962	0.0	915,864,654	13.0	1,202,259,076	31.3	1,196,595,316	
Outstanding RE Loans Sold But Serviced	108,303,645,625			138,799,444,506	16.7	154,317,064,326	11.2	157,505,030,107	2.1
% (Mortgage Servicing Rights / Net Worth)	0.88		-6.3	0.86	4.1	1.05	22.3	1.01	-4.1
MISC. RE LOAN INFORMATION	3.00	0.00	0.0	0.00	7.1	1.00		1.01	7.1
S-Term (<5 Yrs) R.E. Loan (Exc. MBL)	113,789,348,224	114,661,547,874	0.8	115,216,832,308	0.5	120,750,279,610	4.8	126,861,203,225	5.1
R.E. Lns also Mem. Bus. Lns	29,580,584,621	32,083,118,176		33,382,925,781	4.1	36,786,640,565	10.2	38,831,062,576	5.6
REVERSE MORTGAGES	.,,,021	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	2.0	, , ,		22, 22,2:2,300		,.,.,,	
Federally Insured Home Equity Conversion Mortgage (HECM)	10,574,428	14,889,702	40.8	13,122,757	-11.9	12,915,309	-1.6	12,851,542	-0.5
Proprietary Reverse Mortgage Products	28,750,845		9.6	33,596,682	6.6		7.5	37,610,741	4.1
Total Reverse Mortgages	39,325,273		18.0	46,719,439	0.7	49,038,081	5.0	50,462,283	2.9
RE LOAN TDRS OUTSTANDING									
TDR First Mortgage RE Loans	N/A	N/A		7,612,647,410		7,386,254,449	-3.0	7,279,572,929	-1.4
TDR Other RE Loans	N/A	N/A		1,006,897,521		985,777,625	-2.1	911,387,159	-7.5
Total TDR First and Other RE Loans	N/A	N/A		8,619,544,931		8,372,032,074	-2.9	8,190,960,088	-2.2
TDR RE Loans Also Reported as Business Loans	N/A	N/A		1,728,236,418		1,612,327,630	-6.7	1,586,610,475	-1.6
REAL ESTATE LOAN DELINQUENCY									
R.E. LOANS DELINQUENT > =60 Days 1									
First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs)	2,918,338,776		-1.8	2,106,180,111	-26.5	1,920,725,308	-8.8	1,695,407,370	-11.7
First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)	2,258,070,385		-0.3	1,439,330,652	-36.0		-12.1	1,139,261,888	
Other R.E. Fixed Rate	762,346,519		-16.6	493,054,034	-22.5	382,408,067	-22.4	323,478,342	-15.4
Other R.E. Adj. Rate	571,815,119			388,364,811	-23.8		-13.5	294,177,111	-12.4
TOTAL DEL R.E. DELINQUENT >= 60 Days	6,510,570,799	6,261,919,808	-3.8	4,426,929,608	-29.3	3,904,811,208	-11.8	3,452,324,711	-11.6
DELINQUENT 30 to 59 Days									
First Mortgage	3,132,785,112			2,552,631,037	-7.5	3,356,281,046	31.5	1,458,507,479	
Other TOTAL DEL RE 30 to 59 Days	886,335,966			762,937,168	-9.7	730,418,742	-4.3	501,483,307	-31.3
TOTAL DEL R.E. LOANS >= 30 Days	4,019,121,078	3,605,344,754		3,315,568,205	-8.0	4,086,699,788	23.3	1,959,990,786	
RE LOAN DELINQUENCY RATIOS	10,529,691,877	9,867,264,562	-6.3	7,742,497,813	-21.5	7,991,510,996	3.2	5,412,315,497	-32.3
% R.E. LOANS DQ >= 30 Days	3.40	3.15	-7.3	2.42	-23.3	2.36	-2.5	1.55	-34.4
% R.E. LOANS DQ >= 60 Days	2.10			1.38	-23.3		-16.6	0.99	
TDR REAL ESTATE LOANS DELINQUENT >= 60 Days	2.10	2.00	-4.3	1.30	-30.3	1.10	-10.0	0.33	-14.4
TDR First Mortgage RE Loans Delinquent >= 60 Days	N/A	N/A		900,029,158		868,981,517	-3.4	772,842,640	-11.1
TDR Other RE Loans Delinquent >= 60 Days	N/A	N/A		86,815,114		83,717,503	-3.6	70,305,242	-16.0
Total TDR First and Other RE Loans Delinquent >= 60 Days	N/A	N/A		986.844.272		952,699,020	-3.5	843.147.882	-11.5
% Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR				,					
1st and Other RE	N/A	N/A		11.45		11.38	-0.6	10.29	-9.5
TDR RE Loans Also Reported as Business Loans Delinquent >= 60 Days	N/A	N/A		257,609,505		225,741,362	-12.4	194,089,301	-14.0
% TDR RE Lns also Reported as Business Loans Delinguent >= 60	IN/A	N/A		201,009,000		220,141,302	-12.4	134,003,301	- 14.0
Days / Total TDR RE Lns also Reported as Business Loans	N/A	N/A		14.91		14.00	-6.1	12.23	-12.6
REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:									
* Total 1st Mortgage Lns Charged Off	822,433,248	962,726,971	17.1	958,448,369	-0.4	624,800,619	-34.8	189,559,771	-39.3
* Total 1st Mortgage Lns Recovered	37,437,537	45,639,397		64,814,599	42.0		4.0	23,886,728	
* NET 1st MORTGAGE LN C/Os	784,995,711	917,087,574	16.8	893,633,770	-2.6	557,384,166	-37.6	165,673,043	-40.6
** Net Charge Offs - 1st Mortgage Loans			40 -						
/ Avg 1st Mortgage Loans	0.36			0.37	-7.2	0.22	-41.9	0.12	
* Total Other RE Lns Charged Off	1,231,048,109			827,658,869	-21.6	486,501,833	-41.2	149,209,589	
* Total Other RE Lns Recovered	42,645,809			70,110,224	38.9		27.2	40,048,620	
* NET OTHER RE LN C/Os ** 9/ Not Charge Offe Other RE Leans / Avg Other RE Leans	1,188,402,300			757,548,645	-24.6		-47.5	109,160,969	
** %Net Charge Offs Other RE Loans / Avg Other RE Loans	1.33	1.21	-9.1	0.98	-18.5	0.55	-44.1	0.31	-43.7
* Amounts are year-to-date and the related % change ratios are annualized.	no oppublizina)								
** Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or # Means the number is too large to display in the cell	no annualizing)								-
The NCUA Board approved a regulatory/policy change in May 2012 revising the	delinguency reporting re	L quirements for troubled deb	nt restructu	red (TDR) loans	l	<u> </u>	1		1
This policy change may result in a decline in delinquent loans reported as of June	2012.	damonious tot floring der	. rostructu	ios (IDIN) Iodilo.				12 R	ELoans 2

	Mem	nber Business Loa	ın Informa	ation					$\overline{}$
Return to cover		For Charter :	N/A						
09/08/2014		Count of CU:							
CU Name: N/A Peer Group: N/A		Asset Range : Criteria :	N/A Bogioni	Nation * Peer Gro	All * 7	unaa Inaliidadi Al	L Fodoro	by Incurred Credit I	Iniono
reer Group. 1974	Count of C	U in Peer Group :		Nation Feel Glo	up. Ali i	ypes ilicidaed. Ai	reuera	III III III III III III III III III II	Jilons
	Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Jun-2014	% Chg
BUSINESS LOANS									
Member Business Loans (NMBLB) 1	30,400,595,878	32,593,141,877	7.2	35,527,661,263	9.0	39,819,587,656	12.1	42,418,696,868	6.5
Purchased Business Loans or Participations to	6,780,677,729	6,584,778,076	-2.9	6,202,256,055	-5.8	6,205,222,974	0.0	6,361,198,074	2.5
Nonmembers (NMBLB) 1 Total Business Loans (NMBLB) 1	37,181,273,607	39,177,919,953	5.4	41,729,917,318	6.5	46,024,810,630	10.3	48,779,894,942	6.0
Unfunded Commitments ¹	1,594,778,301	1,858,932,051	16.6	2,099,156,782	12.9	2,543,173,954	21.2	2,774,886,291	9.1
TOTAL BUSINESS LOANS (NMBLB) LESS	1,00 1,1 1 0,00 1	.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		_,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		_,0.0,1.0,00		_,,,	
UNFUNDED COMMITMENTS 1	35,586,495,306	37,318,987,902	4.9	39,630,760,536	6.2	43,481,636,676	9.7	46,005,008,651	5.8
%(Total Business Loans (NMBLB) Less Unfunded	0.00	0.00		0.00		4.00			
Commitments/ Total Assets) 1 NUMBER OF BUSINESS LOANS OUTSTANDING:	3.89	3.88	-0.3	3.88	0.0	4.09	5.6	4.17	1.8
Number of Outstanding Business Loans to Members	149,032	161,149	8.1	175,584	9.0	193,618	10.3	197,830	2.2
Number of Outstanding Purchased Business Loans or	143,002	101,143	0.1	170,004	3.0	130,010	10.0	137,000	2.2
Participation Interests to Nonmembers	16,576	14,021	-15.4	14,845	5.9	14,352	-3.3	14,836	
Total Number of Business Loans Outstanding	165,608	175,170	5.8	190,429	8.7	207,970	9.2	212,666	2.3
REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS)	N1/A	4 500 004 004		4 500 640 705	0.0	4 400 504 000	5.0	4 000 000 007	44.0
Construction and Development Farmland	N/A N/A	1,539,221,631 741,665,400	 	1,539,648,725 814,259,619	0.0 9.8	1,462,584,992 898,542,992	-5.0 10.4	1,626,032,267 953,650,636	11.2
Non-Farm Residential Property	N/A N/A	8,122,278,336	 	9,379,218,806	15.5	11,055,823,640	17.9	11,658,815,637	5.5
Owner Occupied, Non-Farm, Non-Residential Property	N/A	10,150,430,424		10,452,276,165	3.0	11,401,287,410	9.1	11,717,459,885	
Non-Owner Occupied, Non-Farm, Non-Residential Property	N/A	12,291,981,612		12,353,379,626	0.5	13,408,926,344		14,611,052,330	
Total Real Estate Secured Business Loans	N/A	32,845,577,403		34,538,782,941	5.2	38,227,165,378		40,567,010,755	
NON-REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-									
MEMBERS)	11/4	740,000,040		054 707 000	45.0	075 054 000	0.0	044 500 000	7.0
Loans to finance agricultural production and other loans to farmers Commercial and Industrial Loans	N/A N/A	740,903,019 5,224,527,985		851,727,886 5,918,044,353	15.0 13.3	875,351,093 6,476,201,441	2.8 9.4	944,599,636 6,792,982,589	
Unsecured Business Loans	N/A N/A	94,245,055		90,680,687	-3.8	103,041,467	13.6	115,801,683	
Unsecured Revolving Lines of Credit (Business Purpose)	N/A	272,666,491		330,681,451	21.3	343,051,251	3.7	359,500,279	
Total Non-Real Estate Secured Business Loans	N/A	6,332,342,550		7,191,134,377	13.6	7,797,645,252	8.4	8,212,884,187	
NUMBER OF BUSINESS LOANS OUTSTANDING BY TYPE		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		, , , , , , , , , , , , , , , , , , , ,		, , , , , , , , , , , , , , , , , , , ,		, , , , , ,	
Number - Construction and Development	N/A	2,137		2,172	1.6	2,149	-1.1	2,264	5.4
Number - Farmland	N/A	4,893		5,025	2.7	5,170		5,245	
Number - Non-Farm Residential Property	N/A	51,618		59,167	14.6	66,841	13.0	69,296	
Number - Owner Occupied, Non-Farm, Non-Residential Property	N/A	24,405		26,543	8.8	27,977	5.4	28,606	
Number - Non-Owner Occupied, Non-Farm, Non-Residential Property	N/A N/A	26,697		26,901	0.8	28,352	5.4	30,080	
Total Number of Real Estate Secured Business Loans Number - Loans to finance agricultural production and other loans to farmers	N/A N/A	109,750 11,045		119,808 11,466	9.2	130,489 11,208	8.9 -2.3	135,491 11,296	3.8
Number - Commercial and Industrial Loans	N/A	37,447		38,214	2.0	43,711	14.4	42,884	
Number - Unsecured Business Loans	N/A	2,545		2,823	10.9	2,822	0.0	3,158	
Number - Unsecured Revolving Lines of				,					
Credit (Business Purpose)	N/A	14,383		18,118	26.0	19,740	9.0	19,837	0.5
Total Number of Non-Real Estate Secured Business Loans AMOUNT OF BUSINESS LOANS GRANTED OR PURCHASED:	N/A	65,420		70,621	8.0	77,481	9.7	77,175	-0.4
* MBL (NMBLB) Granted YTD 1	10,731,909,508	11,785,943,031	9.8	14,167,545,854	20.2	16,464,196,112	16.2	7,891,023,085	-4.1
* Purchased or Participation Interests to Nonmembers (NMBLB) 1	1,331,551,475	1,432,066,784	7.5	1,702,016,167	18.9	2,102,979,305	23.6	835,053,356	
DELINQUENCY - MEMBER BUSINESS LOANS 2	1,001,001,110	1,102,000,101	7.0	1,102,010,101	10.0	2,102,010,000	20.0	000,000,000	20.0
30 to 59 Days Delinquent	595,481,513	470,560,221	-21.0	397,867,174	-15.4	451,116,797	13.4	214,915,027	-52.4
60 to 179 Days Delinquent	617,908,743	628,628,654	1.7	351,333,008	-44.1	224,038,763	-36.2	226,734,830	
180 to 359 Days Delinquent	390,488,783	349,549,760	-10.5	205,632,432	-41.2	190,669,149	-7.3	129,282,718	-32.2
> = 360 Days Delinquent	436,037,173	445,419,296	2.2	301,684,446	-32.3	253,415,109		249,216,941	
Total Del Loans - All Types (>= 60 Days)	1,444,434,699	1,423,597,710	-1.4	858,649,886	-39.7	668,123,021	-22.2	605,234,489	-9.4
MBL DELINQUENCY RATIOS % MBL >= 30 Days Delinquent	5.73	5.08	-11.5	3.17	-37.5	2.57	-18.8	1.78	-30.7
% MBL >= 50 Days Delinquent (Reportable delinquency)	4.06	3.81	-6.0	2.17	-37.5	1.54		1.78	
MBL CHARGE-OFFS AND RECOVERIES:	4.06	3.81	0.0-	2.17	-43.2	1.54	-29.1	1.32	-14.4
*Total MBL Charge Offs	292,131,922	373,556,080	27.9	334,889,075	-10.4	204,937,600	-38.8	57,304,450	-44.1
*Total MBL Recoveries	12,571,965	15,090,687	20.0	15,514,820	2.8	24,562,805	58.3	10,400,786	
AGRICULTURAL RELATED MBL DELINQUENCY (reported in MBL above)									
% MBLs Agricultural Related > = 60 Days Delinquent (Reportable delinquency)	N/A	N/A		N/A		1		1	-2.4
MISCELLANEOUS MBL INFORMATION:									
Real Estate Loans also Reported as Business Loans	29,580,584,621	32,083,118,176		33,382,925,781	4.1	36,786,640,565	10.2	38,831,062,576	
Construction & Development Loans Meeting 723.3(a)	1,476,996,692	1,384,936,088	-6.2	1364470938	-1.5	1,261,055,574	-7.6	1,501,808,924	
Number of Construction & Development Loans - 723(a) Unsecured Business Loans Meeting 723.7(c)-(d)	1,672 148,557,889	1793 163,669,232		1,808 185,294,199	0.8 13.2	1,868 195,218,492	3.3 5.4	2,012 208,281,079	
Number of Unsecured Business Loans - 723.7(c)-(d)	6,701	6,969	4.0	7,051	13.2	195,218,492 8,615	22.2	8,736	
Agricultural Related (NMBLB) 1	1,292,611,256	1,482,568,419	14.7	1,665,987,505	12.4	1,773,894,085	6.5	1,898,250,272	
Number of Outstanding Agricultural Related Loans	15,153	15,938		16,491	3.5	16,378		16,541	
* Business Loans and Participations Sold	1,507,019,500	1,673,214,211		2,054,734,639	22.8	2,089,958,695	1.7	905,526,483	
SBA Loans Outstanding	697,374,881	811,186,908		936,267,470	15.4	1,102,028,857	17.7	1,175,643,279	
Number of SBA Loans Outstanding	8,532	8,064	-5.5	8,143	1.0	7,968	-2.1	8,003	0.4
PART 723 REDEFINED MEMBER BUSINESS LOANS IN OCTOBER 2003; * Amounts are year					<u> </u>				
The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reportance. This policy change may result in a decline in delinquent loans reported as of June 2012.	rting requirements for	troubled debt restruc	tured (TDR	l) loans.					12 MDI
this policy shange may result in a decime in delinquent loans reported as of June 2012.								l	13. MBLs

	Inves	stments, Cash, & Cas	h Fauiva	lents					
Return to cover		For Charter :							
09/08/2014		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Type	es Included: All Fede	rally Insur	ed Credit Unions (F	ICUs) *
·	Count o	of CU in Peer Group :	N/A					,	
	Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Jun-2014	% Chg
INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS									
ACS 320 CLASS OF INVESTMENTS									
Held to Maturity < 1 yr	8,851,892,334	10,735,186,499	21.3	12,984,710,946	21.0	11,314,145,085	-12.9	10,358,475,104	-8.4
Held to Maturity 1-3 yrs	18,591,201,653	21,250,543,582	14.3	19,854,906,740	-6.6	18,018,735,531	-9.2	19,067,293,770	5.8
Held to Maturity 3-5 yrs	9,547,102,023	11,275,711,387	18.1	14,732,579,738	30.7	18,506,295,584	25.6	19,047,939,543	2.9
Held to Maturity 5-10 yrs	3,764,189,730	3,794,226,168	0.8	4,499,267,762	18.6	7,107,009,012	58.0	6,476,591,059	-8.9
Held to Maturity 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Held to Maturity > 10 yrs	1,793,255,322	2,286,105,311	27.5		-3.7	2,440,446,951	10.9	2,237,470,561	-8.3
TOTAL HELD TO MATURITY	42,547,641,062	49,341,772,947			10.0	57,386,632,163	5.7	57,187,770,037	-0.3
Available for Sale < 1 yr	27,801,042,111	32,671,679,354	17.5	38,152,922,637	16.8	35,086,924,017	-8.0	34,760,078,290	-0.9
Available for Sale 1-3 yrs	49,078,038,744	60,082,669,339			2.4	46,583,303,322	-24.3	48,686,166,568	4.5
Available for Sale 3-5 yrs	33,889,073,940	38,407,343,317			13.3	53,382,988,299	22.7	59,191,705,196	10.9
Available for Sale 5-10 yrs	15,905,030,459	14,836,295,323			28.6	30,990,662,727	62.4	28,431,342,328	-8.3
Available for Sale 3-10 yrs	N/A	N/A	0.7	N/A	20.0	N/A	02.4	N/A	0.0
Available for Sale > 10 yrs	3,095,166,232	3,172,055,620	2.5		10.5	3,798,703,297	8.3	3,791,401,435	-0.2
TOTAL AVAILABLE FOR SALE	129,768,351,486	149,170,042,953		, , ,	11.1	169,842,581,662	2.5	174,860,693,817	3.0
TOTAL AVAILABLE FOR SALE	129,700,331,400	149,170,042,933	13.0	103,700,749,703	11.1	109,042,301,002	2.5	174,800,093,817	3.0
Trading < 1 year	434,436,921	574,880,588	32.3	413,084,208	-28.1	326,752,402	-20.9	348,241,761	6.6
Trading 1-3 years	339,680,862	462,978,762	36.3	538,881,968	16.4	364,264,916	-32.4	324,266,358	-11.0
Trading 3-5 years	112,199,600	88,525,142	-21.1	115,824,469	30.8	62,330,637	-46.2	47,826,561	-23.3
Trading 5-10 years	61,830,682	66,487,177	7.5	170,050,716	155.8	135,677,247	-20.2	99,014,064	-27.0
Trading 3-10 years	N/A	N/A		N/A		N/A		N/A	
Trading > 10 years	5,386,376	1,606,249	-70.2	1,557,736	-3.0	10,744,745	589.8	3,179,712	-70.4
TOTAL TRADING	953,534,441	1,194,477,918			3.8	899,769,947	-27.4	822,528,456	-8.6
Other Investments < 1 yr	102,434,579,037	114,428,615,307	11.7	118,895,295,458	3.9	102,184,318,049	-14.1	106,236,270,130	4.0
Other Investments 1-3 yrs	26,032,375,414	24,184,870,089		24,980,721,466	3.3	24,229,715,614	-3.0	25,276,087,259	4.3
Other Investments 1-5 yrs Other Investments 3-5 yrs	3,210,717,162	4,675,987,125		, , ,	33.6	7,390,855,980	18.3	7,404,338,380	0.2
Other Investments 5-10 yrs	439,481,273	653,659,377			45.2	1,323,579,396	39.5	1,293,457,502	-2.3
Other Investments 3-10 yrs Other Investments 3-10 yrs	439,461,273 N/A	N/A		946,932,113 N/A	45.2	1,323,379,390 N/A	39.3	1,293,457,502 N/A	-2.3
Other Investments 3-10 yrs Other Investments > 10 yrs	294,023,571	495,704,949			46.5	914,053,801	25.9	808,428,959	-11.6
TOTAL Other Investments	132,411,176,457	144,438,836,847		151,798,052,579		136,042,522,840	-10.4	141,018,582,230	3.7
MATURITIES:	100 = 5 :				_				
Total Investments < 1 yr	139,521,950,403	158,410,361,748			7.6	148,912,139,553	-12.6	151,703,065,285	
Total Investments 1-3 yrs	94,041,296,673	105,981,061,772			0.9	89,196,019,383	-16.6	93,353,813,955	4.7
Total Investments 3-5 yrs	46,759,092,725	54,447,566,971	1		18.6	79,342,470,500	22.8	85,691,809,680	8.0
Total Investments 5-10 yrs	20,170,532,144	19,350,668,045	-4.1	24,697,934,800	27.6	39,556,928,382	60.2	36,300,404,953	-8.2
Total Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Total Investments > 10 yrs	5,187,831,501	5,955,472,129			8.1	7,163,948,794	11.3	6,840,480,667	-4.5
Total	305,680,703,446	344,145,130,665	12.6	373,078,541,328	8.4	364,171,506,612	-2.4	373,889,574,540	2.7
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Return to cover		Other Investment In For Charter :		1					
09/08/2014		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A	Count o	Criteria : f CU in Peer Group :		Nation * Peer Group	: All * Ty	pes Included: All Fe	derally li	nsured Credit Unions	5
		·							
INVESTMENT SUMMARY:	Dec-2010	Dec-2011	% Chg	Dec-2012	% Cng	Dec-2013	% Cng	Jun-2014	% Cho
NCUA Guaranteed Notes (included in US Gov't Obligations)	1,461,281,880	3,470,764,559	137.5	3,456,592,407	-0.4	2,964,760,446	-14.2	2,711,633,097	-8.5
Total FDIC-Issued Guaranteed Notes	N/A			143,813,239	18.1	54,014,094		72,283,564	33.8
All Other US Government Obligations	N/A	4,483,585,177		6,066,812,689	35.3	6,211,086,628	2.4	8,156,729,320	31.3
TOTAL U.S. GOVERNMENT OBLIGATIONS	10,880,915,927	8,076,118,511	-25.8	9,667,218,335	19.7	9,229,861,168	-4.5	10,940,645,981	18.5
Agency/GSE Debt Instruments (not backed by mortgages)	75,831,865,119	88,755,754,521	17.0	90,368,164,504	1.8	91.589.189.724	1.4	90,837,993,761	-0.8
Agency/GSE Mortgage-Backed Securities	67,810,370,027			98,681,890,820	16.2	101,667,819,462	3.0	103,871,231,715	2.2
TOTAL FEDERAL AGENCY SECURITIES	143,642,235,146			189,050,055,324	8.8	193,257,009,186	2.2	194,709,225,476	3.0
Securities Issued by States and Political Subdivision in the U.S.	N/A			4,197,746,593	29.8	4,554,895,823		4,921,980,788	8.1
Privately Issued Mortgage-Related Securities Privately Issued Securities (FCUs only)	1,867,209,320		-37.2	1,010,177,473	-13.9	1,084,263,721	7.3	1,117,945,349	3.1
Privately Issued Securities (PCOs only) Privately Issued Mortgage-Backed Securities (FISCUs Only)	720,295,925 362,020,725			870,267,677 356,316,217	22.8	1,022,040,975 218,955,329		1,027,982,435 199,639,414	0.6 8.8-
TOTAL OTHER MORTGAGE-BACKED SECURITIES	2,949,525,970			2,236,761,367	2.7	2,325,260,025		2,345,567,198	0.9
	2,040,020,010	2,170,000,004	20.1	2,200,701,007	2.7	2,020,200,020	4.0	2,010,001,100	0.0
Mutual Funds	1,524,816,723	1,786,295,964		2,153,859,213	20.6	2,132,694,983	-1.0	2,120,297,861	-0.6
Common Trusts	220,181,442			124,432,997	-9.3	50,012,194		39,008,027	-22.0
TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS	1,744,998,165			2,278,292,210	18.4	2,182,707,177	-4.2	2,159,305,888	-1.1
Bank Issued FDIC-Guaranteed Bonds	N/A	812,210,966		211,257,427	-74.0	177,304,826	-16.1	119,861,807	-32.4
MORTGAGE RELATED SECURITIES: Collateralized Mortgage Obligations	36,643,085,468	44,782,618,833	22.2	46,971,444,996	4.9	43,876,180,222	-6.6	44,480,440,375	1.4
Commercial Mortgage Backed Securities	1,800,748,943			3,627,073,294	90.3	5,953,888,737		6,507,045,498	9.3
OTHER INVESTMENT INFORMATION:	1,000,140,040	1,000,477,000	0.0	0,027,070,204	50.0	0,500,000,707	04.2	0,007,040,400	0.0
Non-Mortgage Related Securities With Embedded Options									
or Complex Coupon Formulas Non-Mortgage Related Securities With Maturities > 3 Yrs	23,804,268,528	24,115,394,121	1.3	22,853,208,052	-5.2	25,371,074,718	11.0	24,064,993,069	-5.1
Without Embedded Options or Complex Coupon Formulas	6,953,559,573	10,540,952,722	51.6	14,121,578,636	34.0	14,766,537,121	4.6	16,429,737,107	11.3
Securities per 703.12(b)	71,568,576,891	84,849,788,508		93,557,686,284	10.3	97,718,516,115		99,957,716,901	2.3
Deposits/Shares per 703.10(a)	2,697,543,512	4,801,047,341	78.0	6,166,417,789	28.4	6,983,301,594	13.2	7,001,935,026	0.3
Market Value of Investments Purchased Under Investment Pilot Program (703.19)	000 000 000	000 000 455	40.0	407 440 500	40.5	450,050,400	40.0	440.040.700	00.
Fair Value of Total Investments	230,600,226 306,025,598,340			107,416,592 373,523,620,623	-46.5 8.3	153,650,128 363,520,416,388		119,216,736 374,173,581,313	-22.4 2.9
Investment Repurchase Agreements	153,011,805			182,186,546	-12.7	587,512,484		503,265,424	-14.3
Borrowing Repurchase Agreements Placed in Investments	100,011,000	200,001,000	00.1	102,100,010	12.7	001,012,101	LLL:0	000,200,121	
for Positive Arbitrage	506,822,034			383,537,300	-25.5	553,281,082		527,151,799	-4.7
Cash on Deposit in Corporate Credit Unions	40,754,085,810			25,189,572,626	-18.8			19,392,371,613	3.7
Cash on Deposit in Other Financial Institutions CUSO INFORMATION	19,893,348,983	50,772,324,276	155.2	61,646,354,148	21.4	55,271,081,774	-10.3	57,194,929,940	3.5
Value of Investments in CUSO	1,319,073,255	1,384,671,567	5.0	1,615,993,752	16.7	1,819,560,005	12.6	1,853,632,436	1.9
CUSO loans	792,616,970		_	759,173,259	6.5			640,579,607	1.8
Aggregate cash outlays in CUSO	1,016,659,222			1,107,704,359	8.1	1,188,187,045		1,223,957,045	3.0
WHOLLY OWNED CUSO INFORMATION									
Total Assets of Wholly Owned CUSOs	2,262,270,482			1,719,307,573	12.7	1,784,920,716		1,999,855,437	12.0
Total Capital of Wholly Owned CUSOs	1,009,785,009			948,563,745	23.7	1,142,918,107	20.5	1,160,733,571	1.6
Net Income/Loss of Wholly Owned CUSOs Total Loans of Wholly Owned CUSOs	297,245,354 N/A			123,559,473 520,822,983	733.9 16.4	108,644,578 462,324,866		41,401,719 536,703,054	-61.9 16.1
Total Delinquency of Wholly Owned CUSOs	33,207,526			5,060,592	-88.9	3,598,534		3,604,184	0.2
10.000	30,20.,020	10,002,011	50	5,555,552	55.5	5,555,554		5,55 1,104	0.2
Inv Not Authorized by The FCU Act or NCUA R&R (SCU ONLY) ¹	2,056,311,768	2,279,755,946	10.9	2,587,372,482	13.5	2,483,505,687	-4.0	2,352,912,833	-5.3
Outstanding Balance of Brokered CDs and Share Certificates Purchased	16,519,972,027	17,677,078,341	7.0	21,648,352,089	22.5	21,860,552,832	1.0	22,282,653,686	1.9
CREDIT UNION INVESTMENT PROGRAMS		,5,66,641	1.0					,,_,,	
Mortgage Processing	1,646	1,670	1.5	1,507	-9.8	1,485	-1.5	1,480	-0.3
Approved Mortgage Seller	873			1,073	20.4	1,125		1,144	1.7
Borrowing Repurchase Agreements	42			30		31		30	
Brokered Deposits (all deposits acquired through 3rd party)	315			315				358	2.3
Investment Pilot Program Investments Not Authorized by FCU Act (SCU only)	13 122			10 130	-23.1 7.4	9	-10.0 0.8	9	0.0
Deposits and Shares Meeting 703.10(a)	951			1,730	81.0	1,920		1,947	1.4
Brokered Certificates of Deposit (investments)	1,866			2,453	34.3		4.8	2,642	2.8
Charitable Donation Accounts	N/A			N/A	20	N/A		30,248,764	
RECORDED VALUE OF ASSETS USED TO FUND EMPLOYEE									
BENEFIT PLANS OR DEFERRED COMPENSATION PLANS Securities	N/A	N/A		N/A		N/A		1 475 204 040	
Other Investments	N/A N/A			N/A N/A		N/A N/A		1,475,281,849 1,490,102,260	
Other Assets	N/A			N/A		N/A		4,387,682,225	
Total Assets Used to Fund Employee Benefit Plans or Deferred									
Compensation Agreements	N/A	N/A		N/A		N/A		7,353,066,334	
1/ Prior to March 31, 2014, this item included investments purchased for employ	ee benefit/deferred.com	pensation plans	1						
		pidilo.							
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	Commission and all Char	e Information, Off B	alamaa C	haat 8 Damaniana					
Return to cover	Supplemental Shar	For Charter :		neet, & Borrowings					
09/08/2014		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group	: All * Ty	pes Included: All Fo	ederally I	nsured Credit Unions	5
	Count of	CU in Peer Group :	N/A						
	Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Jun-2014	% Chg
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):									
Accounts Held by Member Government Depositors	1,280,664,976	1,177,726,339	-8.0		2.4	1,557,468,456	29.2	1,532,275,883	-1.6
Accounts Held by Nonmember Government Depositors	407,594,772	188,420,293	-53.8		6.7	577,479,929	187.2	610,156,839	5.7
Employee Benefit Member Shares	251,002,810	275,751,662	9.9		7.0	297,954,855	1.0	296,534,964	-0.5
Employee Benefit Nonmember Shares	3,228,859	3,241,721	0.4		20.1	3,754,220	-3.6	3,854,489	2.7
529 Plan Member Deposits	1,090,923	1,275,136	16.9		-4.9	1,384,116		1,391,896	0.6
Non-dollar Denominated Deposits Health Savings Accounts	88,098 383,185,347	82,306 504,466,071	-6.6 31.7		12.1 29.9	66,874 801,955,451	-27.5 22.4	449,527 934,871,642	572.2 16.6
Dollar Amount of Share Certificates >= \$100,000	70,573,212,085	71,388,693,510	1.2		29.9	74,527,603,939	2.3	75,559,756,689	1.4
Dollar Amount of IRA/Keogh >= \$100,000	20,911,430,205	22,140,859,053	5.9		3.5	23,301,193,037	1.7	23,133,620,265	-0.7
Dollar Amount of Share Drafts Swept to Regular Shares or	20,011,100,200	22,110,000,000	0.0	22,000,700,000	0.0	20,001,100,001		20,100,020,200	
Money Market Accounts	17,483,128,334	20,366,214,101	16.5	23,710,854,003	16.4	27,056,584,040	14.1	28,427,970,870	5.1
Business Share Accounts	N/A	N/A		N/A		16,225,101,339		18,259,544,756	12.5
Negative Shares as Included in All Other Unsecured Loans/Lines of Credit SAVING MATURITIES	N/A	N/A		N/A		342,018,741		342,928,841	0.3
< 1 year	686,859,622,796	723,113,710,471	5.3		6.4	801,914,599,093	4.3	831,205,378,439	3.7
1 to 3 years	70,200,876,400	70,366,668,597	0.2		5.3	75,576,316,436	1.9		0.1
> 3 years	29,343,252,083	33,929,309,793	15.6		2.2	32,602,645,658	-6.0	33,511,272,402	2.8
Total Shares & Deposits	786,403,751,279	827,409,688,861	5.2	877,904,031,216	6.1	910,093,561,187	3.7	940,363,482,802	3.3
INSURANCE COVERAGE IN ADDITION TO NCUSIF Share/Deposit Insurance in Addition to NCUSIF	075	0.47	7.5	000	5.0	0.15	4.0	040	4.0
Dollar Amount of Shares/Deposits Covered by Additional Insurance	375 2,406,174,746	347 2,451,959,184	-7.5 1.9		-5.2 -0.2	315 2,605,087,956	-4.3 6.4	310 2,490,854,695	-1.6 -4.4
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR BUSINESS	2,400,174,740	2,431,333,104	1.3	2,447,030,370	-0.2	2,003,007,330	0.4	2,490,034,093	-4.4
LOANS									
Member Business Loans Secured by Real Estate	N/A	N/A		N/A		1,272,894,124		1,452,672,033	14.1
Member Business Loans NOT Secured by Real Estate	N/A	N/A		N/A		1,151,208,797		1,172,972,472	1.9
Nonmember Business Loans Secured by Real Estate	N/A	N/A		N/A		83,593,765		122,913,140	47.0
Nonmember Business Loans NOT Secured by Real Estate	N/A	N/A		N/A		35,477,268		26,328,646	-25.8
Total Unfunded Commitments for Business Loans	1,738,166,081	1,858,932,051	6.9	2,099,156,782	12.9	2,543,173,954	21.2	2,774,886,291	9.1
Miscellaneous Business Loan Unfunded Commitments (Included In									
Categories Above) Agricultural Related Business Loans	N/A	N/A		N/A		222,378,922		238,563,839	7.3
Construction & Land Development	264,408,234	279,309,749	5.6		18.0	438,357,092	33.0	503,111,350	14.8
Outstanding Letters of Credit	143,387,780	70,152,034	-51.1		-3.0	80,835,570		81,583,719	0.9
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL									
REMAINING LOANS (NON-BUSINESS)									
Revolving O/E Lines 1-4 Family	36,667,326,305	36,892,932,928	0.6		1.3	39,163,825,877	4.8	40,422,922,274	3.2
Credit Card Line Unsecured Share Draft Lines of Credit	71,313,792,943	73,416,445,530	2.9		6.8	85,677,498,673	9.3	90,102,032,067	5.2 3.0
Overdraft Protection Programs	10,072,491,067 12,083,869,119	10,268,490,295 13,181,318,700	9.1		3.1 8.5	10,687,317,141 15,748,086,604	10.1	11,011,161,541 18,317,950,881	16.3
Residential Construction Loans-Excluding Business Purpose	385,101,296	375,445,448	-2.5		22.4	678,688,975	47.6	766,642,886	13.0
Federally Insured Home Equity Conversion Mortgages (HECM)	11,516,606	8,888,851	-22.8		-62.0	3,808,398	12.9	3,402,979	-10.6
Proprietary Reverse Mortgage Products	19,066,329	19,182,015	0.6		-3.0	12,569,113	-32.4	12,554,335	-0.1
Other Unused Commitments	7,111,949,832	8,462,649,583	19.0	9,364,515,779	10.7	9,281,155,963	-0.9	9,947,933,981	7.2
Total Unfunded Commitments for Non-Business Loans	137,665,113,497	142,625,353,350	3.6	150,492,231,411	5.5	161,252,950,744	7.2	170,584,600,944	5.8
Total Unused Commitments	139,403,279,578	144,484,285,401	3.6	152,591,388,193	5.6	163,796,124,698	7.3	173,359,487,235	5.8
%(Unused Commitments / Cash & ST Investments)	94.71	86.86	-8.3		-1.7	103.73	21.5	108.43	4.5
Unfunded Commitments Committed by Credit Union	N/A	142,748,908,508		150,456,705,248	5.4	161,580,213,391	7.4	171,072,828,092	5.9
Unfunded Commitments Through Third Party	N/A	1,735,376,893	445	2,134,682,945	23.0	2,215,911,307	3.8	2,286,659,143	3.2
Loans Transferred with Recourse ¹ Pending Bond Claims	3,202,965,493	3,666,643,469 26,148,739	14.5 -71.8		-11.3 -20.1	4,744,120,546 12,567,302	45.9 -39.8	4,493,996,385 15,210,440	-5.3 21.0
Other Contingent Liabilities	92,815,382 50,726,203	132,243,964	160.7		-20.1	97,113,768	13.6	15,210,440 86,508,999	-10.9
CREDIT AND BORROWING ARRANGEMENTS:	30,720,203	132,243,904	100.7	00,479,797	-30.4	31,113,700	13.0	00,000,999	-10.9
Num FHLB Members	1,023	1,083	5.9	1,156	6.7	1,197	3.5	1,221	2.0
LINES OF CREDIT (Borrowing)	.,525	.,000	0.0	.,100	0.7	.,107	0.0	1,221	
Total Credit Lines	131,168,187,660	138,439,602,360	5.5	153,323,475,302	10.8	171,731,464,825	12.0	192,946,234,042	12.4
Total Committed Credit Lines	2,246,956,242	2,984,272,793	32.8		7.3	16,851,369,830			7.6
Total Credit Lines at Corporate Credit Unions	44,665,617,828	32,359,806,172		24,769,481,972	-23.5	26,473,268,336	6.9		28.8
Draws Against Lines of Credit	15,323,880,905	14,919,216,781	-2.6	16,022,692,390	7.4	16,162,191,742	0.9	17,345,553,399	7.3
BORROWINGS OUTSTANDING FROM CORPORATE			1				1		. 1
CREDIT UNIONS Line of Credit Outstanding from Corporate Cus	304,830,059	040 744 705	-19.1	116,008,784	-53.0	512,202,852	341.5	240 044 040	-33.4
Term Borrowings Outstanding from Corporate Cus	304,830,059 1,552,263,221	246,714,735 926,761,707	-19.1 -40.3		-53.0 -6.0	512,202,852 507,321,157	-41.8	340,944,016 375,140,997	-33.4 -26.1
MISCELLANEOUS BORROWING INFORMATION:	1,002,203,221	920,701,707	-40.3	071,004,432	0.0-	307,321,757	-41.8	3/5,140,99/	-∠0.1
	121,397,510,945	131,568,804,559	8.4	147,832,169,766	12.4	174,083,071,945	17.8	186,038,196,436	6.9
Assets Pledged to Secure Borrowings Amount of Borrowings Subject to Early Repayment at	.2.,007,010,040	.0.,000,004,009	5.4	,552, 165,760	12.4	,555,671,545	17.0	. 55,556, 156,466	0.5
Lenders Option	2,883,871,523	2,324,696,981	-19.4		-27.2	1,263,624,812	-25.4	1,200,500,473	-5.0
Uninsured Secondary Capital ²	156,160,823	167,439,157	7.2	164,805,956	-1.6	163,006,907	-1.1	160,619,795	-1.5
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1 Included MBL construction and land development prior to 03/31/09.			-				-	40.0	2005
² Balance included in "Subordinated Debt Included in Net Worth" from 12/31/2011 fo	rward		L	1			1	16.SuppShareO	85&Borr

For Desire For		Miscella	neous Information, Pr	ograms.	Services					
Common MA	Return to cover	moona			00.11000					
Count of Clark in Region Nation Feed Storage All Federal phenomenon FOUR										
Dec. 2010 Pace Groups NA Dec. 2011 Vic. Dec. 2012 Vic. Dec. 2013 Vic. Dec. 2013 Vic. Dec. 2014 Vic. Dec. 2015 Vic.	CU Name: N/A									
MIRADE RUSHP: Dec-2011 M. Chg	Peer Group: N/A				Nation * Peer Group:	All * Type	es Included: All Fede	rally Insu	red Credit Unions (F	ICUs) *
MEMBERSHP:		Count	of CU in Peer Group :	N/A						
MEMBERSHRP:										
Name Current Members		Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Jun-2014	% Chg
Num Proteins 1,73,469,176 1,537,032,001 4.4 1,878,797,277 5.9 1,733,89,869 77 7, 178,156,968 75 5.8 6.00 6.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00 75 5.00	MEMBERSHIP:									
S. Current Members to Potential Members 6.14 5.07 2.26 5.77 3.4 5.04 4.8 5.00	Num Current Members	90,483,958	91,826,311	1.5	93,864,597	2.2	96,271,918	2.6	98,003,103	1.8
"Monther ship Growth 0.68	Num Potential Members	1,473,469,174	1,537,932,901	4.4	1,627,970,287	5.9	1,753,890,860	7.7	1,781,558,965	1.6
Total Name Service 168.311.192 179.376.601 12 175.401.06 30 180.766.775 31 180.816.885	% Current Members to Potential Members	6.14	5.97	-2.8	5.77	-3.4	5.49	-4.8	5.50	0.2
Total Num Seuroge Aceds	* % Membership Growth	0.68	1.48	118.6	2.22	49.6	2.56	15.5	3.60	40.2
EMPLOYEES	Total Num Savings Accts	168.311.192	170.376.601	1.2	175.410.126				183.616.893	1.6
Num Full-Time Employees 21,996 221,114 0.5 28,639 3.4 225,091 2.8 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305 30,305		,-,-	-,,				,,			
Num Part Time Employees 30,831 30,335 -10 31,185 2.8 30,820 -11 30,307 SEAACHES Num of CU Branches 21,066 21,107 0.0 20,180 -42 20,224 0.2 20,212 Num of CU Branches 1,160 1,175 1,31 1,200 2,1 1,207 0.6 1,213 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,185 7,18	Num Full-Time Employees	219.996	221,114	0.5	228.639	3.4	235.081	2.8	238,599	1.5
BRANCHES Name of CUB interches 21,006 21,007 0.0 0.0 0.0 0.0 0.0 0.0 2.0 20 2	• •									-1.5
Num of UL Branches 21,066 21,077 0.0 20,180 4-2 20,224 0.2 20,212					0.,.00					
Name CUSA Reporting Sharest Branches		21.066	21 070	0.0	20 180	-42	20 224	0.2	20 212	-0.1
Pieto la old new branches or expand existing lacilities 85 679 688.8 617 9.1 668 12.8 718 MSCELLAMED LOAN INFORMATION: 248,726,011.999 298,548,461.00 4.4 326,342,602,451 25.7 345,728,829.410 5.9 189,021,424,904 Trivial Short-Term, Small Amount (STS) Loans Granted Year to Date (FCLM, Orb): 72,832,258 29.4 90,244,145 24.2 53,241,844 MRIGHER SERVICE AND PRODUCT OFFERNSS										0.5
MSCELLANEOUS LOAN INFORMATION 248,726,011,999 299,548,451,300 4.4 326,342,602,451 5.7 456,728,829,410 5.9 199,021,424,804 1704 Month of the Price of the										3.2
"Trotal Amount of Lams Granted YTD "Total Short-Tem, Small Amount (TSt) Lams Granted Year to Date 40,909,000 56,114,661 37.2 72,832,296 204 90,244,145 242 53,241,844 FCUAL DMM MEMBER SERVICE AND PRODUCT OFFERINGS LiCrell Programs): LiCrell Programs): LiCrell Programs (TST) Lams (T		65	0/9	030.0	017	-5.1	090	12.0	/10	3.2
**Trotal Short-Term. Small Amount (STS) Loans Granted Year to Date (#Q.90,066)		249 706 044 000	250 549 454 200	4.4	226 242 602 454	25.2	245 700 000 440	E 0	160 004 404 004	2.0
MEMBER SERVICE AND PRODUCT OFFERINGS		248,726,011,999	∠59,548,451,300	4.4	320,342,602,451	25.7	345,726,829,410	5.9	109,021,424,804	-2.2
MEMBER SERVICE AND PRODUCT OFFERINGS		40 909 069	56 114 661	37.2	72 632 296	29.4	90 244 145	24.2	53 241 844	18.0
Condit Programs		40,505,005	30,114,001	51.2	12,002,290	20.4	30,277,143	27.2	33,241,044	10.0
Business Loans										
Certific Huller		1.753	1.756	0.2	1.929	9.9	1.956	1.4	1.990	1.7
Debt Cancellation/Suspension 392					•					3.1
Direct Financing Leases 52 49 5.8 44 1.02 5.2 18.2 5.3					·					2.5
Indirect Dissiphers 163	· · · · · · · · · · · · · · · · · · ·									
Indirect Consumer Leans										-1.7
Indirect Mortgage Loans										0.5
Interest Only or Payment Option 1st Mortgage Leans										
Micro Business Loans	0 0									1.9
Micro Consumer Loans 991 994 -0.7 1,002 1.8 1,004 0.2 1,008	, , , ,									1.4
Overdraft Lines of Credit 3,191 3,154 -1.2 3,040 -3.6 2,959 -2.7 2,935										-0.3
Devertidart Protection 2,948 2,991 1.5 2,976 -0.5 2,976 0.0 2,986 Participation Loans 1,353 1,385 2.4 1,513 9.2 1,545 2.1 1,577 Pay Day Loans 510 520 2.0 561 7.9 573 2.1 569 Real Estate Loans 4,659 4,566 -1.6 4,761 3.8 4,620 -3.0 4,570 Real Estate Loans 126 128 1.6 124 -3.1 117 -5.6 114 Risk Based Loans 4,161 4,166 -0.1 4,249 2.2 4,259 0.2 4,254 Share Secured Credit Cards 2,061 2,080 0.9 2,183 5.0 2,231 2.2 2,246 Short-Term, Small Amount Loans (STS) 123 392 218.7 623 58.9 712 14.3 749 MEMBER SERVICE AND PRODUCT OFFERINGS					· · · · · · · · · · · · · · · · · · ·					0.4
Participation Loans		•								-0.8
Pay Day Loans		•			•					0.3
Real Estate Loans	•	1,353	1,385				1,545		1,577	2.1
Refund Anticipation Loans 126										-0.7
Risk Based Loans	Real Estate Loans	4,659	4,586	-1.6	4,761	3.8	4,620	-3.0	4,570	-1.1
Share Secured Credit Cards	Refund Anticipation Loans	126	128	1.6	124	-3.1	117	-5.6	114	-2.6
Short-Term, Small Amount Loans (STS) 123 392 218.7 623 58.9 712 14.3 749	Risk Based Loans	4,161	4,156	-0.1	4,249	2.2	4,259	0.2	4,254	-0.1
MEMBER SERVICE AND PRODUCT OFFERINGS (Other Programs): ATM/Debit Card Program	Share Secured Credit Cards	2,061	2,080	0.9	2,183	5.0	2,231	2.2	2,246	0.7
Company Comp	Short-Term, Small Amount Loans (STS)	123	392	218.7	623	58.9	712	14.3	749	5.2
ATMDebit Card Program	MEMBER SERVICE AND PRODUCT OFFERINGS									
Business Share Accounts	(Other Programs):									
Check Cashing 3,716 3,683 -0.9 3,679 -0.1 3,604 -2.0 3,568	ATM/Debit Card Program	5,172	5,108	-1.2	5,038	-1.4	4,896	-2.8	4,835	-1.2
Check Cashing Check Cashin	Business Share Accounts	2,481	2,482	0.0	2,556	3.0	2,591	1.4	2,610	0.7
First Time Homebuyer Program 669 673 0.6 703 4.5 728 3.6 734 Health Savings Accounts 715 741 3.6 773 4.3 784 1.4 793 Individual Development Accounts 161 165 2.5 179 8.5 183 2.2 186 In-School Branches 351 355 1.1 372 -0.3 366 Insurance/Investment Sales 1.804 1.804 1.808 0.2 1.830 1.2 1.833 0.2 1.844 International Remittances 674 684 1.5 740 8.2 1.021 38.0 1.413 3.6 Low Cost Wire Transfers 3.689 3.667 -0.6 4.471 21.9 4.348 -2.8 4.305 **Number of International Remittances Originated YTD N/A N/A N/A N/A 670,747 293,984 -4 **MERGERS/ACQUISITIONS: **Completed Merger/Acquisition Qualifying for Business Combo Accting (FAS 141R) 221 317 43.4 437 37.9 554 26.8 598 **Adjusted Retained Earnings Obtained through Business Combinations 427,959,777 895,515,002 109.3 1,120,067,796 25.1 1,411,044,010 26.0 1,564,838,898 **Fixed Assets - Capital & Operating Lease Pmts on Fixed Assets for this counted to PV) 1,686,357,989 1,733,823,176 2.8 1,678,607,661 -3.2 1,702,593,692 1.4 1,756,181,974 **Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)	Check Cashing	3,716	3,683	-0.9		-0.1		-2.0	3,568	-1.0
Health Savings Accounts										0.8
Individual Development Accounts 161 165 2.5 179 8.5 183 2.2 186 In-School Branches 351 355 1.1 373 5.1 372 -0.3 366 Insurance/Investment Sales 1.804 1.804 1.808 0.2 1.830 1.2 1.833 0.2 1.844 International Remittances 674 684 1.5 740 8.2 1.021 38.0 1.413 3.0 1.2 1.021 38.0 1.413 3.0 1.0 1.00 1.00 1.00 1.00 1.00 1.00										1.1
In-School Branches 351 355 1.1 373 5.1 372 -0.3 366 Insurance/Investment Sales 1,804 1,804 1,808 0.2 1,830 1.2 1,833 0.2 1,844 International Remittances 674 684 1.5 740 8.2 1,021 38.0 1,413 5.2 1,021 38.0 1,413 5.2 1,021 38.0 1,413 5.2 1,021 38.0 1,413 5.2 1,021 38.0 1,413 5.2 1,021 38.0 1,413 5.2 1,021 38.0 1,413 5.2 1,021 38.0 1,413 5.2 1,021 38.0 1,413 5.2 1,021 38.0 1,413 5.2 1,021 38.0 1,413 5.2 1,021 38.0 1,413 5.2 1,021 38.0 1,413 5.2 1,021 38.0 1,413 5.2 1,021 38.0 1,413 5.2 1,021 38.0 1,413 5.2 1,021 38.0 1,413 5.2 1,021 38.0 1,413 5.2 1,021 38.0 1,413 5.2 1,021 38.0 1,413 5.2 1,021 38.0 1,413 5.2 1,021 38.0 1,413 5.2 1,021 38.0 1,413 5.2 1,021 38.0 1,413 5.2 1,021 38.0 1,413 5.2 1,021 38.0 1,413 5.2 1,021 38.0 1,413 5.2 1,021 38.0 1,413 5.2 1,021 38.0 1,413 5.2 1,021 38.0 1,413 5.2 1,021 38.0 1,413 5.2 1,021 38.0 1,413 5.2 1,021 38.0 1,413 5.2 1,021 38.0 1,413 5.2 1,021 38.0 1,413 5.2 1,021 38.0 1,413 5.2 1,021 38.0 1,413 5.2 1,021 38.0 1,413 5.2 1,021 38.0 1,413 5.2 1,021 38.0 1,413 5.2 1,021 38.0 1,413 5.2 1,021 38.0 1,413 5.2 1,021 38.0 1,413 5.2 1,021 38.0 1,413 5.2 1,021 38.0 1,413 5.2 1,021 38.0 1,413 5.2 1,021 38.0 1,413 5.2 1,021 38.0 1,413 5.2 1,021 38.0 1,413 5.2 1,021 38.0 1,413 5.2 1,021 38.0 1,413 5.2 1,021 38.0 1,413 5.2 1,021 38.0 1,413 5.2 1,021 38.0 1,413 5.2 1,021 38.0 1,413 5.2 1,413 5.2 1,413 5.2 1,413 5.2 1,413 5.2 1,413 5.2 1,413 5.2 1,413 5.2 1,413 5.2 1,413 5.2 1,413 5.2 1,413 5.2 1,413 5.2 1,413 5.2 1,413 5.2 1,413 5.2 1,413 5.2 1,413 5.2 1,413 5.2 1,413 5.2 1,413 5.2 1,413 5.2 1,413 5.2 1,413 5.2 1,413 5.2 1,413 5.2 1,413 5.2 1,413 5.2 1,413 5.2 1,413 5.2 1,413 5.2 1,413 5.2 1,413 5.2 1,413 5.2 1,413 5.2 1,413 5.2 1,413 5.2 1,413 5.2 1,413 5.2 1,413 5.2 1,413 5.2 1,413 5.2 1,413 5.2 1,413 5.2 1,413 5.2 1,413 5.2 1,413 5.2 1,413 5.2 1,413 5.2 1,413 5.2 1,413 5.2 1,413 5.2 1,413 5.2 1,413 5.2 1,413 5.2 1,413 5.2 1,413 5.2 1,413 5.2 1,413 5.2 1,413 5.2 1,413 5.2 1,413 5.2 1,413 5.2 1,413 5.2 1,413 5.2 1,413 5.2 1,413 5.2 1,413 5.2 1,413 5.2 1,413 5.2 1,413 5.2 1,413 5.2 1,413 5.	-									1.6
Insurance/Investment Sales 1,804 1,808 0.2 1,830 1.2 1,833 0.2 1,844 International Remittances 674 684 1.5 740 8.2 1,021 38.0 1,413 3										-1.6
International Remittances 674 684 1.5 740 8.2 1,021 38.0 1,413 1,000 Cost Wire Transfers 3,689 3,667 -0.6 4,471 21.9 4,348 -2.8 4,305 1,413 3,689 3,667 -0.6 4,471 21.9 4,348 -2.8 4,305 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1,414 3,005 1										0.6
Low Cost Wire Transfers 3,689 3,667 -0.6 4,471 21.9 4,348 -2.8 4,305 **Number of International Remittances Originated YTD N/A										38.4
**Number of International Remittances Originated YTD N/A N/A N/A N/A N/A N/A N/A 670,747 293,984 - **MERGERS/ACQUISITIONS: Completed Merger/Acquisition Qualifying for Business Combo Acctno (FAS 141R) 221 317 43.4 437 37.9 554 26.8 598 Adjusted Retained Earnings Obtained through Business Combinations 427,959,777 895,515,002 109.3 1,120,067,796 25.1 1,411,044,010 26.0 1,564,838,898 Fixed Assets - Capital & Operating Leases Aggregate of Future Capital and Operating Lease Pmts on Fixed Assets (not discounted to PV) 1,686,357,989 1,733,823,176 2.8 1,678,607,661 -3.2 1,702,593,692 1.4 1,756,181,974 *Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)										
MERGERS/ACQUISITIONS:		•		-0.0	•	21.3				-12.3
Completed Merger/Acquisition Qualifying for Business Combo Accting (FAS 141R) Adjusted Retained Earnings Obtained through Business Combinations 427,959,777 895,515,002 109.3 1,120,067,796 25.1 1,411,044,010 26.0 1,564,838,898 Fixed Assets - Capital & Operating Lease S Aggregate of Future Capital and Operating Lease Pmts on Fixed Assets (not discounted to PV) 1,686,357,989 1,733,823,176 2.8 1,678,607,661 -3.2 1,702,593,692 1.4 1,756,181,974 *Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)		N/A	N/A		N/A		070,747		293,984	-12.3
Business Combo Acting (FAS 141R) 221 317 43.4 437 37.9 554 26.8 598										
Adjusted Retained Earnings Obtained through Business Combinations 427,959,777 895,515,002 109.3 1,120,067,796 25.1 1,411,044,010 26.0 1,564,838,898 Fixed Assets - Capital & Operating Leases Aggregate of Future Capital and Operating Lease Pmts on Fixed Assets (not discounted to PV) 1,686,357,989 1,733,823,176 2.8 1,678,607,661 -3.2 1,702,593,692 1.4 1,756,181,974 *Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)		221	217	43 /	/127	37 0	554	26.8	508	7.9
Business Combinations 427,959,777 895,515,002 109.3 1,120,067,796 25.1 1,411,044,010 26.0 1,564,838,898 Fixed Assets - Capital & Operating Leases Aggregate of Future Capital and Operating Lease Pmts on Fixed Assets (not discounted to PV) 1,686,357,989 1,733,823,176 2.8 1,678,607,661 -3.2 1,702,593,692 1.4 1,756,181,974 * Annualization factor: March = 4; June = 2; September = 4/3; December = 4/3; December = 1 (or no annualizing) -3.2 1,702,593,692 1.4 1,756,181,974		221	317	70.4	437	51.5	334	20.0	390	1.5
Fixed Assets - Capital & Operating Leases 4 4 4 5 4 4 5 4 1 7 5 6 1 1 7 7 1 7 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 2 2 1		427.959.777	895.515.002	109.3	1,120,067,796	25.1	1,411.044.010	26.0	1,564,838,898	10.9
Aggregate of Future Capital and Operating Lease Pmts on Fixed Assets (not discounted to PV) 1,686,357,989 1,733,823,176 2.8 1,678,607,661 -3.2 1,702,593,692 1.4 1,756,181,974 *Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)		,,/ , ,		22.0	,,,		,,,		,, ,	
on Fixed Assets (not discounted to PV) 1,686,357,989 1,733,823,176 2.8 1,678,607,661 -3.2 1,702,593,692 1.4 1,756,181,974 *Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)										
* Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)		1,686,357,989	1,733,823,176	2.8	1,678,607,661	-3.2	1,702,593,692	1.4	1,756,181,974	3.1
emotion is veget-in-crate and the religion 1% change ratio is application	** Amount is year-to-date and the related % change ratio is annualized.									
# Means the number is too large to display in the cell 17.MiscInfoAndServ	_								47 84:1-6- 4	dConder-

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Deturn to cover	Inform	ation System		nology					
Return to cover 09/08/2014		For Charter : Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A	- '			Nation * Peer	Group: 4	MI * Types Inc	Inded: Al	I Federally In	surad
reci croup.	Count of CU in			Ivation reci	Group. 7	an Types inc	luucu. A	i rederany in	Suicu
	Journ of Go III	r cer creup .	147						
	Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Cha	Jun-2014	% Chg
	500 2010	200 2011	70 Ong	200 2012	70 Ong	200 2010	70 O.I.g	0411 <u>2</u> 014	70 O.I.g
System Used to Maintain Share/Loan Records									
Manual System (No Automation)	74	66	-10.8	55	-16.7	47	-14.5	45	-4.3
Vendor Supplied In-House System	4.852	4,627			-4.8	4,150	-5.8	4.035	-2.8
Vendor On-Line Service Bureau	2,201	2,225		2,231	0.3	2,235	0.2	2,233	-0.1
CU Developed In-House System	59	54			-51.9	26	0.0	24	-7.7
Other	98	94			8.5	96		92	
		0.		.02	0.0		0.0		
Electronic Financial Services									
Home Banking Via Internet Website	4,887	4,846	-0.8	4,841	-0.1	4,757	-1.7	4,723	-0.7
Audio Response/Phone Based	4,149	4,062		3,938	-3.1	3,812	-3.2	3,756	
Automatic Teller Machine (ATM)	4.614	4,517		4,792	6.1	4,687	-2.2	4.638	-1.0
Kiosk	342	344		, , , , , , , , , , , , , , , , , , , ,	6.4	370	1.1	372	0.5
Mobile Banking	721	1,126		1,865	65.6	2,403	28.8	2,593	7.9
Other	323	343		283	-17.5	283	0.0	281	-0.7
Services Offered Electronically	020	0.0	0.2	200		200	0.0		0.7
Member Application	1,916	1,936	1.0	2,019	4.3	2,050	1.5	2,066	0.8
New Loan	2,889	2,876		2,894	0.6	2,901	0.2	2,910	
Account Balance Inquiry	5,119	5,057	-1.2	5,036	-0.4	4,916	-2.4	4,876	-0.8
Share Draft Orders	3,982	3,941	-1.0	,	-0.7	3,841	-1.8	3,816	
New Share Account	1,202	1,228		1,291	5.1	1,358	5.2	1,391	2.4
Loan Payments	4,494	4.456			-0.3	4,392	-1.1	4.370	
Account Aggregation	486	506		595	17.6	671	12.8	698	4.0
Internet Access Services	831	856			10.6	975	3.0	990	1.5
e-Statements	3,571	3,700			7.1	4,072	2.8	4,092	0.5
External Account Transfers	685	758	4	920	21.4	1,070	16.3	1,132	5.8
View Account History	4,959	4,912			-0.6	4,797	-1.8	4,765	-0.7
Merchandise Purchase	367	366	4	365	-0.3	368	0.8	358	-2.7
Merchant Processing Services	224	232			17.2	295	8.5	299	1.4
Remote Deposit Capture	283	353		509	44.2	786	54.4	980	24.7
Share Account Transfers	4,859	4,817			-0.2	4,731	-1.6	4,693	-0.8
Bill Payment	3.782	3,792		3,857	1.7	3,853	-0.1	3.828	-0.6
Download Account History	4,229	4,215		4,214	0.0	4,166	-1.1	4,145	-0.5
Electronic Cash	214	209		243	16.3	248	2.1	245	-1.2
Electronic Signature Authentication/Certification	193	232		357	53.9	560	56.9	666	18.9
Mobile Payments	N/A	N/A		N/A		374		575	
Type of World Wide Website Address	-								
Informational	593	567	-4.4	545	-3.9	490	-10.1	465	-5.1
Interactive	478	472	-		-41.5	224	-18.8	226	
Transactional	4,465	4.424			3.0	4,517	-0.9	4.481	-0.8
Number of Members That Use Transactional Website	33,071,055	35,727,978		,	8.9	42,330,510	8.8	43,953,949	3.8
No Website, But Planning to Add in the Future	28	28			-21.4	16	-27.3	17	6.3
Type of Website Planned for Future			3.0						5.0
Informational	25	26	4.0	19	-26.9	12	-36.8	13	8.3
Interactive	0			1	N/A	1		2	
Transactional	3	2		2		3		2	
Miscellaneous		_	23.0	_	5.0		22.0		22.0
Internet Access	6,989	6,829	-2.3	6,615	-3.1	6,386	-3.5	6,277	-1.7
	2,000	2,020		2,310		2,300	2.0	-,	
									18.IS&T
		1							

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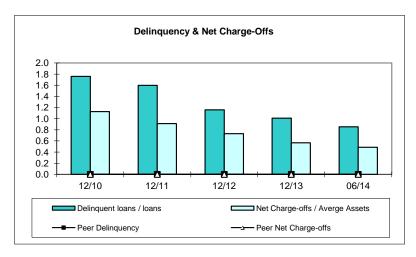
09/08/2014

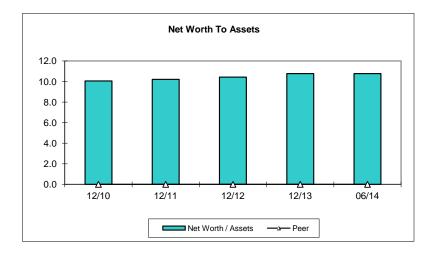
CU Name: N/A
Peer Group: N/A

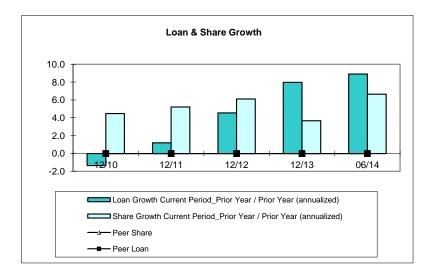
Graphs 1 For Charter: N/A Count of CU: 6429 Asset Range: N/A

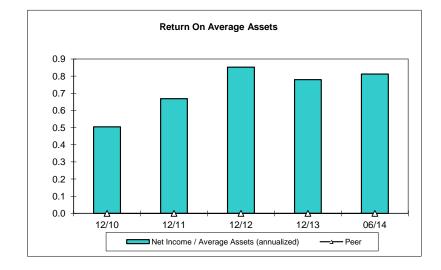
Criteria : Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit

Count of CU in Peer Group: N/A









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

Return to cover 09/08/2014 CU Name: N/A Peer Group: N/A Graphs 2 For Charter: N/A Count of CU: 6429 Asset Range: N/A

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

Count of CU in Peer Group : N/A

