

Cycle Date: September-2014  
 Run Date: 12/12/2014  
 Interval: Annual

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

Count of CU : 6350  
 Asset Range : N/A  
 Peer Group Number : N/A  
 Count of CU in Peer Group : N/A

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

\*Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range. Peer average ratios are not available for aggregate reports.  
 The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.



		Ratio Analysis								
<a href="#">Return to cover</a>		For Charter : N/A								
12/12/2014		Count of CU : 6350								
CU Name: N/A		Asset Range : N/A								
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs)								
		Count of CU in Peer Group : N/A			Dec-2013		Sep-2014			
		Dec-2010	Dec-2011	Dec-2012	Dec-2013	PEER Avg	Percentile**	Sep-2014	PEER Avg	Percentile**
<b>CAPITAL ADEQUACY</b>										
Net Worth/Total Assets		10.06	10.21	10.43	10.77	N/A	N/A	10.93	N/A	N/A
Net Worth/Total Assets--Including Optional Total Assets Election (if used)		10.08	10.24	10.46	10.79	N/A	N/A	10.96	N/A	N/A
Total Delinquent Loans / Net Worth <sup>3</sup>		10.80	9.30	6.49	5.69	N/A	N/A	4.89	N/A	N/A
Solvency Evaluation (Estimated)		111.60	111.87	112.15	112.24	N/A	N/A	112.71	N/A	N/A
Classified Assets (Estimated) / Net Worth		10.28	9.04	7.62	6.39	N/A	N/A	5.79	N/A	N/A
<b>ASSET QUALITY</b>										
Delinquent Loans / Total Loans <sup>3</sup>		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	0.48	N/A	N/A
Fair (Market) HTM Invest Value/Book Value HTM Invest.		100.81	101.33	100.82	98.86	N/A	N/A	99.90	N/A	N/A
Accum Unreal G/L On AFS/Cost Of AFS		0.48	1.25	1.42	-1.00	N/A	N/A	-0.23	N/A	N/A
Delinquent Loans / Assets <sup>3</sup>		1.09	0.95	0.68	0.61	N/A	N/A	0.53	N/A	N/A
<b>EARNINGS</b>										
* Return On Average Assets		0.50	0.67	0.85	0.78	N/A	N/A	0.83	N/A	N/A
* Return On Average Assets Excluding Stabilization Income/Expense & NCUSIF Premium <sup>2</sup>		0.72	0.87	0.93	0.84	N/A	N/A	0.83	N/A	N/A
* Gross Income/Average Assets		5.79	5.34	5.08	4.77	N/A	N/A	4.67	N/A	N/A
* Yield on Average Loans		6.06	5.76	5.42	5.01	N/A	N/A	4.80	N/A	N/A
* Yield on Average Investments		1.95	1.61	1.27	1.14	N/A	N/A	1.24	N/A	N/A
* Fee & Other Op.Income / Avg. Assets		1.33	1.30	1.43	1.38	N/A	N/A	1.29	N/A	N/A
* Cost of Funds / Avg. Assets		1.21	0.93	0.73	0.59	N/A	N/A	0.53	N/A	N/A
* Net Margin / Avg. Assets		4.58	4.41	4.35	4.17	N/A	N/A	4.14	N/A	N/A
* Operating Exp./ Avg. Assets		3.29	3.26	3.18	3.16	N/A	N/A	3.09	N/A	N/A
* Provision For Loan & Lease Losses / Average Assets		0.78	0.50	0.36	0.26	N/A	N/A	0.26	N/A	N/A
* Net Interest Margin/Avg. Assets		3.25	3.12	2.92	2.80	N/A	N/A	2.84	N/A	N/A
Operating Exp./Gross Income		56.85	61.05	62.62	66.27	N/A	N/A	66.08	N/A	N/A
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets <sup>1</sup>		2.59	2.51	2.38	2.33	N/A	N/A	2.29	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
<b>ASSET / LIABILITY MANAGEMENT</b>										
Net Long-Term Assets / Total Assets		32.98	32.41	32.92	35.91	N/A	N/A	35.03	N/A	N/A
Reg. Shares / Total Shares & Borrowings		27.07	28.71	30.42	31.68	N/A	N/A	32.43	N/A	N/A
Total Loans / Total Shares		71.81	69.07	68.06	70.89	N/A	N/A	74.04	N/A	N/A
Total Loans / Total Assets		61.76	59.42	58.48	60.75	N/A	N/A	62.77	N/A	N/A
Cash + Short-Term Investments / Assets		16.10	17.30	17.49	14.87	N/A	N/A	13.07	N/A	N/A
Total Shares, Dep. & Borr. / Earning Assets		93.66	93.26	93.23	93.20	N/A	N/A	93.04	N/A	N/A
Reg Shares + Share Drafts / Total Shares & Borr		38.10	40.50	42.74	44.31	N/A	N/A	45.28	N/A	N/A
Borrowings / Total Shares & Net Worth		3.22	2.81	2.70	2.93	N/A	N/A	3.57	N/A	N/A
Supervisory Interest Rate Risk Threshold / Net Worth		270.30	263.09	260.12	275.35	N/A	N/A	267.12	N/A	N/A
<b>PRODUCTIVITY</b>										
Members / Potential Members		6.14	5.97	5.77	5.49	N/A	N/A	5.46	N/A	N/A
Borrowers / Members		50.07	49.86	50.66	52.38	N/A	N/A	53.61	N/A	N/A
Members / Full-Time Employees		384.53	388.63	384.33	384.22	N/A	N/A	386.89	N/A	N/A
Avg. Shares Per Member		\$8,691	\$9,011	\$9,353	\$9,453	N/A	N/A	\$9,511	N/A	N/A
Avg. Loan Balance		\$12,463	\$12,483	\$12,565	\$12,793	N/A	N/A	\$13,136	N/A	N/A
* Salary And Benefits / Full-Time Empl.		\$59,467	\$61,305	\$63,495	\$65,038	N/A	N/A	\$65,865	N/A	N/A
<b>OTHER RATIOS</b>										
* Net Worth Growth		5.08	6.81	8.52	7.36	N/A	N/A	7.78	N/A	N/A
* Market (Share) Growth		4.48	5.21	6.10	3.67	N/A	N/A	4.25	N/A	N/A
* Loan Growth		-1.35	1.20	4.55	7.97	N/A	N/A	10.37	N/A	N/A
* Asset Growth		3.36	5.18	6.25	3.93	N/A	N/A	5.76	N/A	N/A
* Investment Growth		12.95	12.60	8.46	-2.44	N/A	N/A	-3.24	N/A	N/A
* Membership Growth		0.68	1.48	2.22	2.56	N/A	N/A	3.42	N/A	N/A
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)										
**Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection is complete. Subsequent corrections to data after this date are not reflected in the Percentile Rank or the Peer Average Ratios until the next cycle.										
Percentile Rankings show where the credit union stands in relation to its peers in key areas of performance. To arrive at the percentile ranking, all data for all credit unions in a peer group are arranged in order from highest (100) to lowest (0) value. The percentile ranking assigned to the credit union is a measure of the relative standing of that ratio in the entire range of ratios. A high or low ranking does not imply good or bad performance. However, when reviewed in relation to other available data, users may draw conclusions as to the importance of the percentile rank to the credit union's financial performance.										
<sup>1</sup> For periods before 2004, the Fixed Assets & Foreclosed and Repossessed assets did not include repossessed vehicles.										
<sup>2</sup> Prior to September 2010, this ratio was named Return on Assets Prior to NCUSIF Stabilization Income/Expense. From December 2010 forward, NCUSIF Premium Expense is also excluded from ROA.										
<sup>3</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.										

Supplemental Ratio Analysis					
<a href="#">Return to cover</a>	For Charter : N/A				
12/12/2014	Count of CU : 6350				
CU Name: N/A	Asset Range : N/A				
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All *				
	Count of CU in Peer Group : N/A				
	Dec-2010	Dec-2011	Dec-2012	Dec-2013	Sep-2014
<b>OTHER DELINQUENCY RATIOS <sup>1</sup></b>					
Credit Cards DQ >= 60 Days / Total Credit Card Loans	1.54	1.15	0.97	0.93	0.89
STS Loans DQ >= 60 Days / Total STS Loans	5.23	1.97	2.21	3.18	2.99
Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans	N/A	1.29	1.36	1.46	1.42
New Vehicle Loans >= 60 Days / Total New Vehicle Loans	N/A	N/A	N/A	0.45	0.37
Used Vehicle Loans >= 60 Days / Total Used Vehicle Loans	N/A	N/A	N/A	0.82	0.74
Total Vehicle Loans >= 60 Days / Total Vehicle Loans	N/A	N/A	N/A	0.69	0.60
Leases Receivable Delinquent >= 60 Days / Total Leases Receivable	0.33	0.36	0.12	0.13	0.11
All Other Loans >= 60 Days / Total All Other Loans	N/A	N/A	N/A	1.31	1.17
TDR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not Secured by RE	N/A	N/A	7.60	8.37	8.10
Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	1.17	0.97	0.77	0.78	0.66
Participation Loans Delinquent >= 60 Days / Total Participation Loans	3.96	4.15	1.76	1.75	1.09
Business Loans Delinquent >= 30 Days / Total Business Loans Less Unfund Comm	5.73	5.08	3.17	2.57	1.57
Business Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm	4.06	3.81	2.17	1.54	1.13
TDR Business Lns Not Secured by RE Delinquent >= 60 Days / TDR Business Lns Not Secured by RE	N/A	N/A	17.03	11.05	8.75
Loans Held For Sale Delinquent >= 60 Days / Loans Held for Sale	N/A	N/A	N/A	0.15	0.34
Allowance for Loan & Lease Losses to Delinquent Loans	94.89	96.90	117.10	111.78	117.86
<b>REAL ESTATE LOAN DELINQUENCY <sup>1</sup></b>					
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years	1.89	1.76	1.21	1.00	0.81
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years	3.29	3.21	2.01	1.66	1.31
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans	1.86	1.79	1.57	1.34	1.15
Other Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable	1.26	1.15	0.91	0.80	0.68
Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Int Only and Pmt Opt First & Other RE Loans	3.06	2.53	1.64	1.29	0.69
Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other Loans	N/A	N/A	11.46	11.46	9.93
TDR RE Lns also Reported as Business Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Business Loans	N/A	N/A	14.91	14.00	8.81
Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans	3.40	3.15	2.42	2.36	1.48
Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	2.10	2.00	1.38	1.15	0.94
<b>MISCELLANEOUS LOAN LOSS RATIOS</b>					
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	23.71	23.85	21.49	20.45	19.72
* Net Charge Offs - Credit Cards / Avg Credit Card Loans	4.16	3.02	2.26	1.95	1.88
* Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed	N/A	N/A	1.18	0.71	0.23
* Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans	N/A	N/A	N/A	0.46	0.49
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.64	0.62	0.52	0.29	0.15
* 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	0.29
* Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest Only and Payment Option First & Other RE Loans	1.45	1.43	1.23	0.47	0.28
* Net Charge Offs - Leases Receivable / Avg Leases Receivable	2.04	0.59	0.05	0.20	0.20
* Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.19	0.82	0.63	0.59	0.61
* Net Charge Offs - Participation Loans / Avg Participation Loans	1.18	1.32	1.11	0.46	0.29
* Net Charge Offs - Member Business Loans / Avg Member Business Loans	0.81	0.98	0.83	0.43	0.24
<b>SPECIALIZED LENDING RATIOS</b>					
Indirect Loans Outstanding / Total Loans	12.66	12.37	13.10	14.37	15.59
Participation Loans Outstanding / Total Loans	2.20	2.29	2.31	2.43	2.71
Participation Loans Purchased YTD / Total Loans Granted YTD	0.95	1.29	1.37	1.56	2.04
* Participation Loans Sold YTD / Total Assets	0.21	0.31	0.33	0.38	0.48
Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets	3.89	3.88	3.88	4.09	4.28
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted	0.74	0.71	0.88	1.18	1.72
Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed Student Loans	N/A	N/A	N/A	32.15	37.65
<b>REAL ESTATE LENDING RATIOS</b>					
Total Fixed Rate Real Estate / Total Assets	21.38	20.67	20.16	20.79	20.69
Total Fixed Rate Real Estate / Total Loans	34.62	34.78	34.47	34.23	32.97
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	31.48	28.38	34.88	30.84	20.80
First Mtg RE Loans Sold YTD / First Mtg RE Loans Granted YTD	51.87	46.59	53.61	45.86	32.79
Interest Only & Payment Option First & Other RE / Total Assets	2.22	2.07	1.88	1.74	1.78
Interest Only & Payment Option First & Other RE / Net Worth	22.09	20.30	18.03	16.15	16.32
<b>MISCELLANEOUS RATIOS</b>					
Mortgage Servicing Rights / Net Worth	0.88	0.83	0.86	1.05	1.01
Unused Commitments / Cash & ST Investments	94.71	86.86	85.38	103.73	119.94
Complex Assets / Total Assets	22.29	23.19	23.27	23.39	23.57
Short Term Liabilities / Total Shares and Deposits plus Borrowings	47.26	44.99	43.17	42.13	41.43
* Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)					
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
# Means the number is too large to display in the cell					
<sup>1</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.					

		Assets								
<a href="#">Return to cover</a>		For Charter :		N/A						
12/12/2014		Count of CU :		6350						
CU Name: N/A		Asset Range :		N/A						
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs) *								
		Count of CU in Peer Group :		N/A						
		Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Sep-2014	% Chg
<b>ASSETS</b>										
<b>CASH:</b>										
Cash On Hand		7,666,052,780	7,930,565,820	3.5	8,269,613,210	4.3	8,996,349,254	8.8	8,702,999,007	-3.3
Cash On Deposit		60,647,434,793	81,789,455,575	34.9	86,835,926,774	6.2	73,972,122,180	-14.8	62,223,127,142	-15.9
Cash Equivalents		6,114,377,183	5,468,089,541	-10.6	5,820,525,232	6.4	4,463,078,445	-23.3	4,845,375,122	8.6
<b>TOTAL CASH &amp; EQUIVALENTS</b>		<b>74,427,864,756</b>	<b>95,188,110,936</b>	<b>27.9</b>	<b>100,926,065,216</b>	<b>6.0</b>	<b>87,431,549,879</b>	<b>-13.4</b>	<b>75,771,501,271</b>	<b>-13.3</b>
<b>INVESTMENTS:</b>										
Trading Securities		953,534,441	1,194,477,918	25.3	1,239,399,097	3.8	899,769,947	-27.4	761,378,742	-15.4
Available for Sale Securities		129,768,351,486	149,170,042,953	15.0	165,768,749,703	11.1	169,841,534,662	2.5	175,369,332,661	3.3
Held-to-Maturity Securities		42,547,641,062	49,334,969,947	16.0	54,266,011,949	10.0	57,382,775,734	5.7	54,751,313,640	-4.6
Deposits in Commercial Banks, S&Ls, Savings Banks		42,084,766,068	43,712,333,839	3.9	47,034,302,628	7.6	44,940,909,099	-4.5	43,434,382,871	-3.4
Loans to, Deposits in, and Investments in Natural Person Credit Unions <sup>2</sup>		2,127,836,210	2,309,385,511	8.5	2,444,834,469	5.9	2,855,655,450	16.8	3,797,679,776	33.0
Total MCSD/Nonperpetual Contributed Capital and 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	1,441,159,987	-4.4
All Other Investments in Corporate Cus		15,999,111,491	4,643,064,769	-71.0	2,321,112,240	-50.0	2,070,327,455	-10.8	1,887,660,830	-8.8
All Other Investments <sup>2</sup>		4,379,239,960	5,045,668,167	15.2	5,780,653,643	14.6	6,238,437,402	7.9	6,946,394,875	11.3
<b>TOTAL INVESTMENTS</b>		<b>238,918,891,470</b>	<b>256,887,585,549</b>	<b>7.5</b>	<b>280,422,089,322</b>	<b>9.2</b>	<b>285,736,954,662</b>	<b>1.9</b>	<b>288,389,303,382</b>	<b>0.9</b>
<b>LOANS HELD FOR SALE</b>		<b>3,212,162,789</b>	<b>3,304,422,035</b>	<b>2.9</b>	<b>5,185,425,494</b>	<b>56.9</b>	<b>2,001,836,731</b>	<b>-61.4</b>	<b>2,649,329,570</b>	<b>32.3</b>
<b>LOANS AND LEASES:</b>										
Unsecured Credit Card Loans		35,945,043,232	37,382,404,294	4.0	39,519,263,998	5.7	42,592,661,262	7.8	44,088,871,458	3.5
All Other Unsecured Loans/Lines of Credit		25,469,948,754	25,556,877,061	0.3	26,834,838,847	5.0	29,265,213,960	9.1	31,099,541,090	6.3
Short-Term, Small Amount Loans (STS) (FCUs only)		13,286,528	18,480,889	39.1	21,266,442	15.1	27,015,021	27.0	31,706,118	17.4
Non-Federally Guaranteed Student Loans		N/A	1,485,176,726	N/A	2,019,696,696	36.0	2,618,392,867	29.6	3,064,002,544	17.0
New Vehicle Loans		62,871,781,096	58,267,876,944	-7.3	63,285,097,474	8.6	71,372,715,192	12.8	82,397,844,651	15.4
Used Vehicle Loans		101,541,602,921	106,800,995,224	5.2	115,198,117,816	7.9	127,343,247,344	10.5	140,290,908,759	10.2
1st Mortgage Real Estate Loans/Lines of Credit		223,281,945,774	233,179,627,280	4.4	246,206,910,690	5.6	268,454,051,115	9.0	286,445,939,569	6.7
Other Real Estate Loans/Lines of Credit		86,362,218,627	79,864,652,475	-7.5	73,957,451,461	-7.4	70,343,085,846	-4.9	71,449,192,011	1.6
Leases Receivable		452,135,399	435,038,770	-3.8	543,126,597	24.8	774,557,982	42.6	936,435,565	20.9
Total All Other Loans/Lines of Credit		28,769,665,404	28,503,355,654	-0.9	29,912,040,101	4.9	32,354,262,459	8.2	35,517,571,059	9.8
<b>TOTAL LOANS</b>		<b>564,707,627,735</b>	<b>571,494,485,317</b>	<b>1.2</b>	<b>597,497,810,122</b>	<b>4.6</b>	<b>645,145,203,048</b>	<b>8.0</b>	<b>695,322,012,824</b>	<b>7.8</b>
<b>(ALLOWANCE FOR LOAN &amp; LEASE LOSSES)</b>		<b>(9,424,085,609)</b>	<b>(8,856,266,336)</b>	<b>-6.0</b>	<b>(8,101,611,911)</b>	<b>-8.5</b>	<b>(7,280,151,791)</b>	<b>-10.1</b>	<b>(6,981,839,544)</b>	<b>-4.1</b>
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	925,010,512	-9.7
Reposessed Autos		208,997,324	176,404,701	-15.6	161,640,452	-8.4	183,175,724	13.3	194,575,110	6.2
Foreclosed and Repossessed Other Assets		33,496,857	33,020,844	-1.4	21,602,526	-34.6	23,238,200	7.6	23,387,050	0.6
<b>TOTAL FORECLOSED and REPOSSESSED ASSETS <sup>1</sup></b>		<b>1,855,149,077</b>	<b>1,796,399,116</b>	<b>-3.2</b>	<b>1,513,869,525</b>	<b>-15.7</b>	<b>1,230,887,892</b>	<b>-18.7</b>	<b>1,142,972,672</b>	<b>-7.1</b>
Land and Building		16,778,850,022	17,211,290,689	2.6	17,660,938,400	2.6	18,249,383,547	3.3	18,743,847,394	2.7
Other Fixed Assets		3,354,194,527	3,366,254,688	0.4	3,461,241,266	2.8	3,593,625,055	3.8	3,766,704,534	4.8
NCUA Share Insurance Capitalization Deposit		7,469,341,274	7,784,933,906	4.2	8,295,733,076	6.6	8,646,544,626	4.2	8,688,783,382	0.5
Identifiable Intangible Assets		211,040,636	200,679,424	-4.9	195,700,632	-2.5	182,212,203	-6.9	192,197,466	5.5
Goodwill		510,645,524	643,361,861	26.0	690,563,124	7.3	705,201,659	2.1	726,564,131	3.0
<b>TOTAL INTANGIBLE ASSETS</b>		<b>721,686,160</b>	<b>844,041,285</b>	<b>17.0</b>	<b>886,263,756</b>	<b>5.0</b>	<b>887,413,862</b>	<b>0.1</b>	<b>918,761,597</b>	<b>3.5</b>
Accrued Interest on Loans		2,019,107,467	1,949,777,808	-3.4	1,906,556,971	-2.2	1,935,567,124	1.5	2,008,617,517	3.8
Accrued Interest on Investments		893,863,162	887,720,860	-0.7	855,015,592	-3.7	804,825,035	-5.9	795,551,142	-1.2
Non-Trading Derivative Assets, net		N/A	N/A	N/A	N/A	N/A	N/A	N/A	60,486,652	
All Other Assets		9,406,002,385	9,849,903,421	4.7	11,280,725,671	14.5	13,578,160,011	20.4	16,530,265,564	21.7
<b>TOTAL OTHER ASSETS</b>		<b>12,318,973,014</b>	<b>12,687,402,089</b>	<b>3.0</b>	<b>14,042,298,234</b>	<b>10.7</b>	<b>16,318,552,170</b>	<b>16.2</b>	<b>19,394,920,875</b>	<b>18.9</b>
<b>TOTAL ASSETS</b>		<b>914,340,655,215</b>	<b>961,708,659,274</b>	<b>5.2</b>	<b>1,021,790,122,500</b>	<b>6.2</b>	<b>1,061,961,799,681</b>	<b>3.9</b>	<b>1,107,806,297,957</b>	<b>4.3</b>
<b>TOTAL CU's</b>		<b>7,339</b>	<b>7,094</b>	<b>-3.3</b>	<b>6,819</b>	<b>-3.9</b>	<b>6,554</b>	<b>-3.9</b>	<b>6,350</b>	<b>-3.1</b>

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

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



		Income Statement								
<a href="#">Return to cover</a>		For Charter : N/A								
12/12/2014		Count of CU : 6350								
CU Name: N/A		Asset Range : N/A								
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs) *								
		Count of CU in Peer Group : N/A								
		Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Sep-2014	% Chg
<b>* INCOME AND EXPENSE</b>										
<b>INTEREST INCOME:</b>										
Interest on Loans		34,503,547,044	32,754,669,622	-5.1	31,712,768,868	-3.2	31,182,612,067	-1.7	24,129,097,622	3.2
Less Interest Refund		(40,134,257)	(44,337,526)	10.5	(45,169,343)	1.9	(48,831,721)	8.1	(9,766,916)	-73.3
Income from Investments		5,621,193,479	5,215,933,488	-7.2	4,533,964,510	-13.1	4,198,833,467	-7.4	3,333,805,200	5.9
Income from Trading		5,299,357	10,781,429	103.4	11,315,037	4.9	-13,988,079	-223.6	5,942,057	156.6
TOTAL INTEREST INCOME		40,089,905,623	37,937,047,013	-5.4	36,212,879,072	-4.5	35,318,625,734	-2.5	27,459,077,963	3.7
<b>INTEREST EXPENSE:</b>										
Dividends		8,612,298,086	6,837,700,300	-20.6	5,647,465,176	-17.4	4,824,756,478	-14.6	3,338,503,609	-7.7
Interest on Deposits		1,241,602,286	939,006,194	-24.4	758,275,186	-19.2	630,763,523	-16.8	418,692,136	-11.5
Interest on Borrowed Money		1,032,113,276	910,749,464	-11.8	830,017,448	-8.9	728,606,648	-12.2	557,964,011	2.1
TOTAL INTEREST EXPENSE		10,886,013,648	8,687,455,958	-20.2	7,235,757,810	-16.7	6,184,126,649	-14.5	4,315,159,756	-7.0
PROVISION FOR LOAN & LEASE LOSSES		7,038,623,190	4,675,765,044	-33.6	3,576,544,898	-23.5	2,745,988,689	-23.2	2,143,634,446	4.1
NET INTEREST INCOME AFTER PLL		22,165,268,785	24,573,826,011	10.9	25,400,576,364	3.4	26,388,510,396	3.9	21,000,283,761	6.1
<b>NON-INTEREST INCOME:</b>										
Fee Income		7,023,585,651	6,944,381,529	-1.1	7,372,309,283	6.2	7,384,937,027	0.2	5,438,889,943	-1.8
Other Operating Income		4,942,438,536	5,213,256,963	5.5	6,833,457,241	31.1	6,973,140,685	2.0	5,090,194,744	-2.7
Gain (Loss) on Investments		-8,981,163	226,265,384	2,619.3	267,220,421	18.1	120,334,572	-55.0	155,710,928	72.5
Gain (Loss) on Non-Trading Derivatives		0	0	N/A	0	N/A	0	N/A	8,339,709	N/A
Gain (Loss) on Disposition of Assets		-98,210,006	-177,534,468	-80.8	-60,170,196	66.1	-25,080,731	58.3	7,287,712	138.7
Gain from Bargain Purchase (Merger)		35,037,673	34,577,955	-1.3	57,785,846	67.1	32,327,527	-44.1	46,874,642	93.3
Other Non-Oper Income/(Expense)		69,339,967	41,508,228	-40.1	162,877,196	292.4	172,891,238	6.1	112,865,362	-13.0
NCUSIF Stabilization Income		1,011,452	0	-100.0	0	N/A	0	N/A	0	N/A
TOTAL NON-INTEREST INCOME		11,964,222,110	12,282,455,591	2.7	14,633,479,791	19.1	14,658,550,318	0.2	10,860,163,040	-1.2
<b>NON-INTEREST EXPENSE</b>										
Total Employee Compensation & Benefits		13,993,194,812	14,485,159,820	3.5	15,507,369,316	7.1	16,296,520,207	5.1	12,607,151,780	3.1
Travel, Conference Expense		252,137,715	272,455,555	8.1	296,714,343	8.9	318,146,014	7.2	249,698,917	4.6
Office Occupancy		2,132,897,001	2,187,705,412	2.6	2,223,959,615	1.7	2,291,831,717	3.1	1,792,689,578	4.3
Office Operation Expense		5,320,268,118	5,422,275,775	1.9	5,771,613,766	6.4	6,011,143,383	4.2	4,742,886,041	5.2
Educational and Promotion		953,108,824	1,024,678,367	7.5	1,141,245,224	11.4	1,210,502,483	6.1	939,350,034	3.5
Loan Servicing Expense		1,816,122,131	1,984,652,622	9.3	2,207,616,565	11.2	2,373,489,465	7.5	1,826,942,845	2.6
Professional, Outside Service		2,147,540,584	2,284,970,583	6.4	2,420,707,571	5.9	2,540,340,315	4.9	1,968,999,228	3.3
Member Insurance <sup>1</sup>		N/A	N/A		N/A		N/A		N/A	
Member Insurance - NCUSIF Premium <sup>2</sup>		972,103,470	183,065,600	-81.2	87,067,977	-52.4	66,790,470	-23.3	10,117,644	-79.8
Member Insurance - Temporary Corporate CU Stabilization Fund <sup>3</sup>		1,002,430,961	1,710,632,716	70.6	692,699,816	-59.5	604,143,024	-12.8	9,606,617	-97.9
Member Insurance - Other		102,061,434	70,019,281	-31.4	64,028,469	-8.6	61,606,690	-3.8	31,082,468	-32.7
Operating Fees		145,624,824	145,885,457	0.2	148,270,113	1.6	154,431,989	4.2	107,216,778	-7.4
Misc Operating Expense		755,163,085	810,227,939	7.3	1,011,318,617	24.8	993,401,001	-1.8	817,407,506	9.7
TOTAL NON-INTEREST EXPENSE		29,592,652,959	30,581,729,127	3.3	31,572,611,392	3.2	32,922,346,758	4.3	25,103,149,436	1.7
NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE AND NCUSIF PREMIUMS <sup>4</sup>		6,510,360,915	8,168,250,791	25.5	9,241,212,556	13.1	8,795,647,450	-4.8	6,777,021,626	2.7
<b>NET INCOME (LOSS)</b>		<b>4,536,837,936</b>	<b>6,274,552,475</b>	<b>38.3</b>	<b>8,461,444,763</b>	<b>34.9</b>	<b>8,124,713,956</b>	<b>-4.0</b>	<b>6,757,297,365</b>	<b>10.9</b>
<b>RESERVE TRANSFERS:</b>										
Transfer to Regular Reserve		378,096,916	374,906,375	-0.8	332,240,073	-11.4	378,932,534	14.1	275,922,229	-2.9
* All Income/Expense amounts are year-to-date while the related % change ratios are annualized.										
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<sup>1</sup> From September 2009 to December 2010, this account includes NCUSIF Premium Expense.										
<sup>2</sup> For December 2010 forward, this account includes only NCUSIF Premium Expense.										
<sup>3</sup> From March 2009 to June 2009, this account was named NCUSIF Stabilization Expense and included the NCUSIF Premium Expense. For September 2009 and forward, this account only includes only the Temporary Corporate CU Stabilization Expense (see footnotes 1 & 2).										
<sup>4</sup> Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabilization Expense. From December 2010 forward, NCUSIF Stabilization Income, if any, is excluded.										





Delinquent Loan Information 2									
Return to cover	For Charter : N/A								
12/12/2014	Count of CU : 6350								
CU Name : N/A	Asset Range : N/A								
Peer Group : N/A	Criteria : Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions								
	Count of CU in Peer Group : N/A								
	Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Sep-2014	% Chg
<b>DELINQUENT LOANS BY CATEGORY <sup>1</sup></b>									
<b>ALL REAL ESTATE LOANS</b>									
30 to 59 Days Delinquent	4,019,121,078	3,605,344,754	-10.3	3,315,568,205	-8.0	4,087,153,869	23.3	1,937,286,079	-52.6
60 to 179 Days Delinquent	3,532,358,322	3,133,738,961	-11.3	2,223,161,685	-29.1	2,078,018,905	-6.5	1,863,155,595	-10.3
180 to 359 Days Delinquent	1,767,869,706	1,633,534,216	-7.7	1,054,930,598	-35.4	859,694,356	-18.5	660,316,472	-23.2
> = 360 Days Delinquent	1,210,342,771	1,495,646,631	23.6	1,148,837,325	-23.2	969,106,006	-15.6	841,166,365	-13.2
Total Del Real Estate Loans (> = 60 Days)	6,510,570,799	6,261,919,808	-3.8	4,426,929,608	-29.3	3,906,819,267	-11.7	3,364,638,432	-13.9
% Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans	3.40	3.15	-7.3	2.42	-23.3	2.36	-2.4	1.48	-37.2
% 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	0.94	-18.5
<b>1st Mortgage Fixed Rate and Hybrid/Balloon &gt; 5 years</b>									
30 to 59 Days Delinquent	1,887,523,156	1,715,864,440	-9.1	1,563,834,796	-8.9	2,035,813,749	30.2	849,686,964	-58.3
60 to 179 Days Delinquent	1,601,123,808	1,476,158,170	-7.8	1,031,496,953	-30.1	1,008,365,166	-2.2	896,835,704	-11.1
180 to 359 Days Delinquent	780,223,601	754,178,364	-3.3	514,425,661	-31.8	452,853,868	-12.0	330,648,425	-27.0
> = 360 Days Delinquent	536,991,367	635,240,760	18.3	560,257,497	-11.8	460,810,460	-17.8	412,201,175	-10.5
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs (> = 60 Days)	2,918,338,776	2,865,577,294	-1.8	2,106,180,111	-26.5	1,922,029,494	-8.7	1,639,685,304	-14.7
%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	-17.1	0.81	-18.7
<b>1st Mortgage Adjustable Rate Loans and Hybrid/Balloons &lt; 5 years</b>									
30 to 59 Days Delinquent	1,245,261,956	1,044,566,059	-16.1	988,796,241	-5.3	1,320,670,548	33.6	596,060,938	-54.9
60 to 179 Days Delinquent	1,115,207,860	976,505,826	-12.4	696,955,578	-28.6	658,786,150	-5.5	622,187,737	-5.6
180 to 359 Days Delinquent	672,045,807	612,743,634	-8.8	342,967,482	-44.0	272,141,729	-20.7	205,687,992	-24.4
> = 360 Days Delinquent	470,816,718	661,456,207	40.5	399,407,592	-39.6	334,980,597	-16.1	282,568,863	-15.6
Total Del 1st Mtg Adj Rate Lns (> = 60 Days)	2,258,070,385	2,250,705,667	-0.3	1,439,330,652	-36.0	1,265,908,476	-12.0	1,110,444,592	-12.3
%1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years) Delinquent >= 60 Days / Total 1st Mortgage Adjustable Rate Loans and Hybrids/Balloons < 5 yrs	3.29	3.21	-2.2	2.01	-37.4	1.66	-17.4	1.31	-21.2
<b>Other Real Estate Fixed Rate/Hybrid/Balloon</b>									
30 to 59 Days Delinquent	498,456,110	454,828,037	-8.8	399,569,958	-12.1	387,099,102	-3.1	231,173,720	-40.3
60 to 179 Days Delinquent	479,056,502	378,349,338	-21.0	279,462,278	-26.1	213,782,601	-23.5	174,363,934	-18.4
180 to 359 Days Delinquent	176,426,308	152,231,387	-13.7	108,947,441	-28.4	73,586,775	-32.5	65,209,942	-11.4
> = 360 Days Delinquent	106,863,709	105,220,652	-1.5	104,644,315	-0.5	95,399,316	-8.8	76,129,978	-20.2
Total Del Other RE Fixed/Hybrid/Balloon Lns (> = 60 Days)	762,346,519	635,801,377	-16.6	493,054,034	-22.5	382,768,692	-22.4	315,703,854	-17.5
%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	-14.7	1.15	-14.7
<b>Other Real Estate Adjustable Rate</b>									
30 to 59 Days Delinquent	387,879,856	390,086,218	0.6	363,367,210	-6.8	343,570,470	-5.4	260,364,457	-24.2
60 to 179 Days Delinquent	336,970,152	302,725,627	-10.2	215,246,876	-28.9	197,084,988	-8.4	169,768,220	-13.9
180 to 359 Days Delinquent	139,173,990	113,380,831	-18.5	88,590,014	-21.9	61,111,984	-31.0	58,770,113	-3.8
> = 360 Days Delinquent	95,670,977	93,729,012	-2.0	84,527,921	-9.8	77,915,633	-7.8	70,266,349	-9.8
Total Del Other RE Adj Rate Lns (> = 60 Days)	571,815,119	509,835,470	-10.8	388,364,811	-23.8	336,112,605	-13.5	298,804,682	-11.1
%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	-11.8	0.68	-15.3
<b>BUSINESS LOAN DELINQUENCY - RE &amp; NON-RE SECURED</b>									
<b>Member Business Loans Secured By RE</b>									
30 to 59 Days Delinquent	N/A	N/A		N/A		327,213,864		146,875,929	-55.1
60 to 179 Days Delinquent	N/A	N/A		N/A		145,012,763		173,142,669	19.4
180 to 359 Days Delinquent	N/A	N/A		N/A		133,892,144		60,162,729	-55.1
> = 360 Days Delinquent	N/A	N/A		N/A		193,344,816		148,850,871	-23.0
Total Del Member Business Loans Secured by RE (> = 60 Days)	N/A	N/A		N/A		472,249,723		382,156,269	-19.1
%Member Business Loans Secured by RE Delinquent >= 60 Days / Total Member Business Loans Secured by RE	N/A	N/A		N/A		1.48		1.08	-26.7
<b>Member Business Loans NOT Secured By RE</b>									
30 to 59 Days Delinquent	N/A	N/A		N/A		45,362,452		51,011,633	12.5
60 to 179 Days Delinquent	N/A	N/A		N/A		30,687,944		34,292,803	11.7
180 to 359 Days Delinquent	N/A	N/A		N/A		10,381,779		11,794,935	13.6
> = 360 Days Delinquent	N/A	N/A		N/A		13,637,022		10,468,954	-23.2
Total Del Member Business Loans NOT Secured By RE (> = 60 Days)	N/A	N/A		N/A		54,706,745		56,556,692	3.4
%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		0.94	-6.1
<b>NonMember Business Loans Secured By RE</b>									
30 to 59 Days Delinquent	N/A	N/A		N/A		76,649,339		9,551,236	-87.5
60 to 179 Days Delinquent	N/A	N/A		N/A		48,261,042		40,006,838	-17.1
180 to 359 Days Delinquent	N/A	N/A		N/A		46,395,226		10,960,906	-76.4
> = 360 Days Delinquent	N/A	N/A		N/A		46,311,689		41,769,742	-9.8
Total Del Other RE Fixed/Hybrid/Balloon Lns (> = 60 Days)	N/A	N/A		N/A		140,967,957		92,737,486	-34.2
%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		1.85	-35.2
<b>NonMember Business Loans NOT Secured By RE</b>									
30 to 59 Days Delinquent	N/A	N/A		N/A		1,893,333		2,930,730	54.8
60 to 179 Days Delinquent	N/A	N/A		N/A		77,014		2,216,956	2,778.6
180 to 359 Days Delinquent	N/A	N/A		N/A		0		111,135	N/A
> = 360 Days Delinquent	N/A	N/A		N/A		205,492		0	-100.0
Total Del Other RE Fixed/Hybrid/Balloon Lns (> = 60 Days)	N/A	N/A		N/A		282,506		2,328,091	724.1
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans	N/A	N/A		N/A		0.02		0.21	733.5
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<sup>1</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.



Indirect and Participation Lending									
<a href="#">Return to cover</a>									
12/12/2014	For Charter : N/A								
CU Name: N/A	Count of CU : 6350								
Peer Group: N/A	Asset Range : N/A								
Criteria : Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs) *									
Count of CU in Peer Group : N/A									
	Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Sep-2014	% Chg
<b>INDIRECT LOANS OUTSTANDING</b>									
Indirect Loans - Point of Sale Arrangement	50,608,417,030	51,322,767,055	1.4	57,516,261,892	12.1	66,695,747,637	16.0	78,282,068,326	17.4
Indirect Loans - Outsourced Lending Relationship	20,906,189,973	19,356,817,165	-7.4	20,729,128,349	7.1	26,004,381,715	25.4	30,150,062,242	15.9
<b>Total Outstanding Indirect Loans</b>	<b>71,514,607,003</b>	<b>70,679,584,220</b>	<b>-1.2</b>	<b>78,245,390,241</b>	<b>10.7</b>	<b>92,700,129,352</b>	<b>18.5</b>	<b>108,432,130,568</b>	<b>17.0</b>
%Indirect Loans Outstanding / Total Loans	12.66	12.37	-2.3	13.10	5.9	14.37	9.7	15.59	8.5
<b>DELINQUENCY - INDIRECT LENDING <sup>1</sup></b>									
30 to 59 Days Delinquent	1,353,829,542	1,210,814,248	-10.6	1,289,911,173	6.5	1,534,510,571	19.0	1,481,031,550	-3.5
60 to 179 Days Delinquent	647,224,052	527,869,903	-18.4	501,910,771	-4.9	611,935,180	21.9	619,088,711	1.2
180 to 359 Days Delinquent	144,568,431	110,401,102	-23.6	80,851,135	-26.8	87,086,931	7.7	80,293,016	-7.8
> = 360 Days Delinquent	44,921,939	44,858,706	-0.1	21,964,593	-51.0	20,706,619	-5.7	18,797,160	-9.2
Total Del Indirect Lns (>= 60 Days)	836,714,422	683,129,711	-18.4	604,726,499	-11.5	719,728,730	19.0	718,178,887	-0.2
%Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	1.17	0.97	-17.4	0.77	-20.0	0.78	0.5	0.66	-14.7
<b>LOAN LOSSES - INDIRECT LENDING</b>									
* Indirect Loans Charged Off	1,088,869,874	749,320,668	-31.2	624,211,178	-16.7	665,193,874	6.6	581,952,468	16.6
* Indirect Loans Recovered	209,690,870	167,057,336	-20.3	157,481,893	-5.7	158,884,781	0.9	125,453,646	5.3
* NET INDIRECT LOAN C/Os	879,179,004	582,263,332	-33.8	466,729,285	-19.8	506,309,093	8.5	456,498,822	20.2
**%Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.19	0.82	-31.3	0.63	-23.5	0.59	-5.5	0.61	2.2
<b>PARTICIPATION LOANS OUTSTANDING (Bal of Purchased + CU Portion of Part. Lns Interests Retained):</b>									
Consumer	1,149,185,508	1,474,199,488	28.3	1,884,996,995	27.9	2,157,695,688	14.5	3,351,262,358	55.3
Non-Federally Guaranteed Student Loans	N/A	212,887,886		331,122,583	55.5	483,557,892	46.0	604,498,326	25.0
Real Estate	2,720,115,567	2,684,110,829	-1.3	2,826,083,708	5.3	3,230,790,701	14.3	3,760,567,698	16.4
Member Business Loans (excluding C&D)	3,198,188,548	2,868,337,088	-10.3	2,685,728,294	-6.4	2,882,966,481	7.3	3,183,983,127	10.4
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	5,441,151,719	5.9
Commercial Construction & Development	363,979,798	395,985,337	8.8	407,849,115	3.0	294,537,884	-27.8	252,210,100	-14.4
Loan Pools	633,813,466	642,807,534	1.4	858,282,688	33.5	1,515,374,541	76.6	2,276,967,201	50.3
<b>TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)</b>	<b>12,444,958,729</b>	<b>13,074,087,929</b>	<b>5.1</b>	<b>13,818,600,278</b>	<b>5.7</b>	<b>15,703,896,997</b>	<b>13.6</b>	<b>18,870,640,529</b>	<b>20.2</b>
%Participation Loans Outstanding / Total Loans	2.20	2.29	3.8	2.31	1.1	2.43	5.3	2.71	11.5
* Participation Loans Purchased YTD	2,363,927,176	3,353,744,033	41.9	4,477,177,321	33.5	5,403,675,257	20.7	5,295,329,667	30.7
%Participation Loans Purchased YTD / Total Loans Granted YTD	0.95	1.29	36.0	1.37	6.2	1.56	13.9	2.04	30.2
<b>PARTICIPATION LOANS SOLD:</b>									
Participation Loan Interests Sold AND/OR Serviced (Participants' Balance Outstanding)	7,359,464,082	7,913,106,479	7.5	7,712,673,029	-2.5	8,763,606,487	13.6	10,955,560,441	25.0
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	3,603,912,524	24.3
* 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	3,964,062,529	30.2
** %Participation Loans Sold YTD / Total Assets	0.21	0.31	44.4	0.33	6.6	0.38	17.5	0.48	24.8
<b>WHOLE LOANS PURCHASED AND SOLD:</b>									
*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	2,688,209,154	71.4
*Loans Purchased in Full from Other Sources YTD	N/A	226,485,244		1,332,664,181	488.4	1,987,681,697	49.2	1,789,086,485	20.0
%Loans Purchased From Financial Institutions & Other Sources YTD / Loans Granted YTD	0.74	0.71	-4.1	0.88	24.6	1.18	33.5	1.72	45.9
*Loans, Excluding RE, Sold in Full YTD	473,267,956	72,782,410	-84.6	62,790,665	-13.7	138,974,733	121.3	250,198,847	140.0
<b>DELINQUENCY - PARTICIPATION LENDING <sup>1</sup></b>									
30 to 59 Days Delinquent	221,245,307	155,941,775	-29.5	93,342,123	-40.1	177,598,445	90.3	70,444,116	-60.3
60 to 179 Days Delinquent	241,064,448	270,983,662	12.4	110,559,976	-59.2	102,974,268	-6.9	118,191,083	14.8
180 to 359 Days Delinquent	121,640,423	148,624,567	22.2	38,148,553	-74.3	104,774,780	174.6	20,698,959	-80.2
> = 360 Days Delinquent	130,582,522	122,687,712	-6.0	93,893,379	-23.5	66,901,952	-28.7	66,395,876	-0.8
Total Del Participation Lns (>= 60 Days)	493,287,393	542,295,941	9.9	242,601,908	-55.3	274,651,000	13.2	205,285,918	-25.3
%Participation Loans Delinquent >= 60 Days / Total Participation Loans	3.96	4.15	4.6	1.76	-57.7	1.75	-0.4	1.09	-37.8
<b>LOAN LOSSES - PARTICIPATION LENDING</b>									
* Participation Loans Charged Off	156,494,864	177,448,110	13.4	160,316,053	-9.7	79,244,239	-50.6	45,096,207	-24.1
* Participation Loans Recovered	10,255,542	9,050,266	-11.8	11,358,776	25.5	11,780,979	3.7	8,027,578	-9.1
* NET PARTICIPATION LOAN C/Os	146,239,322	168,397,844	15.2	148,957,277	-11.5	67,463,260	-54.7	37,068,629	-26.7
**%Net Charge Offs - Participation Loans / Avg Participation Loans	1.18	1.32	12.1	1.11	-16.1	0.46	-58.7	0.29	-37.4
*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									
<sup>1</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.									







Investments, Cash, & Cash Equivalents									
<a href="#">Return to cover</a>	For Charter :		N/A						
12/12/2014	Count of CU :		6350						
CU Name: N/A	Asset Range :		N/A						
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs) *								
	Count of CU in Peer Group : N/A								
	Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Sep-2014	% Chg
<b>INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS</b>									
<b>ACS 320 CLASS OF INVESTMENTS</b>									
Held to Maturity < 1 yr	8,851,892,334	10,731,392,499	21.2	12,982,095,946	21.0	11,311,062,085	-12.9	10,063,154,247	-11.0
Held to Maturity 1-3 yrs	18,591,201,653	21,247,774,582	14.3	19,851,523,740	-6.6	18,010,805,763	-9.3	20,230,009,689	12.3
Held to Maturity 3-5 yrs	9,547,102,023	11,275,471,387	18.1	14,732,249,738	30.7	18,505,132,360	25.6	17,516,407,650	-5.3
Held to Maturity 5-10 yrs	3,764,189,730	3,794,226,168	0.8	4,499,267,762	18.6	7,115,030,162	58.1	5,327,429,378	-25.1
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	2,200,874,763	-3.7	2,440,745,364	10.9	1,614,312,676	-33.9
<b>TOTAL HELD TO MATURITY</b>	<b>42,547,641,062</b>	<b>49,334,969,947</b>	<b>16.0</b>	<b>54,266,011,949</b>	<b>10.0</b>	<b>57,382,775,734</b>	<b>5.7</b>	<b>54,751,313,640</b>	<b>-4.6</b>
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	35,430,476,918	1.0
Available for Sale 1-3 yrs	49,078,038,744	60,082,669,339	22.4	61,532,626,547	2.4	46,581,760,322	-24.3	50,763,344,544	9.0
Available for Sale 3-5 yrs	33,889,073,940	38,407,343,317	13.3	43,496,972,995	13.3	53,383,684,299	22.7	61,116,499,961	14.5
Available for Sale 5-10 yrs	15,905,030,459	14,836,295,323	-6.7	19,079,684,207	28.6	30,990,462,727	62.4	24,385,007,858	-21.3
Available for Sale 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Available for Sale > 10 yrs	3,095,166,232	3,172,055,620	2.5	3,506,543,317	10.5	3,798,703,297	8.3	3,674,003,380	-3.3
<b>TOTAL AVAILABLE FOR SALE</b>	<b>129,768,351,486</b>	<b>149,170,042,953</b>	<b>15.0</b>	<b>165,768,749,703</b>	<b>11.1</b>	<b>169,841,534,662</b>	<b>2.5</b>	<b>175,369,332,661</b>	<b>3.3</b>
Trading < 1 year	434,436,921	574,880,588	32.3	413,084,208	-28.1	326,752,402	-20.9	388,383,376	18.9
Trading 1-3 years	339,680,862	462,978,762	36.3	538,881,968	16.4	364,264,916	-32.4	222,550,666	-38.9
Trading 3-5 years	112,199,600	88,525,142	-21.1	115,824,469	30.8	62,330,637	-46.2	57,347,633	-8.0
Trading 5-10 years	61,830,682	66,487,177	7.5	170,050,716	155.8	135,677,247	-20.2	91,619,732	-32.5
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	1,477,335	-86.3
<b>TOTAL TRADING</b>	<b>953,534,441</b>	<b>1,194,477,918</b>	<b>25.3</b>	<b>1,239,399,097</b>	<b>3.8</b>	<b>899,769,947</b>	<b>-27.4</b>	<b>761,378,742</b>	<b>-15.4</b>
Other Investments < 1 yr	102,434,579,037	114,432,409,307	11.7	118,897,910,458	3.9	102,188,994,905	-14.1	90,217,973,898	-11.7
Other Investments 1-3 yrs	26,032,375,414	24,187,639,089	-7.1	24,984,104,466	3.3	24,224,793,265	-3.0	25,108,304,553	3.6
Other Investments 3-5 yrs	3,210,717,162	4,676,227,125	45.6	6,247,372,150	33.6	7,397,533,980	18.4	7,194,316,280	-2.7
Other Investments 5-10 yrs	439,481,273	653,659,377	48.7	948,932,115	45.2	1,322,738,175	39.4	1,289,018,880	-2.5
Other Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Other Investments > 10 yrs	294,023,571	495,704,949	68.6	726,061,390	46.5	914,014,619	25.9	766,166,992	-16.2
<b>TOTAL Other Investments</b>	<b>132,411,176,457</b>	<b>144,445,639,847</b>	<b>9.1</b>	<b>151,804,380,579</b>	<b>5.1</b>	<b>136,048,074,944</b>	<b>-10.4</b>	<b>124,575,780,603</b>	<b>-8.4</b>
<b>MATURITIES :</b>									
Total Investments < 1 yr	139,521,950,403	158,410,361,748	13.5	170,446,013,249	7.6	148,913,733,409	-12.6	136,099,988,439	-8.6
Total Investments 1-3 yrs	94,041,296,673	105,981,061,772	12.7	106,907,136,721	0.9	89,181,624,266	-16.6	96,324,209,452	8.0
Total Investments 3-5 yrs	46,759,092,725	54,447,566,971	16.4	64,592,419,352	18.6	79,348,681,276	22.8	85,884,571,524	8.2
Total Investments 5-10 yrs	20,170,532,144	19,350,668,045	-4.1	24,697,934,800	27.6	39,563,908,311	60.2	31,093,075,848	-21.4
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	14.8	6,435,037,206	8.1	7,164,208,025	11.3	6,055,960,383	-15.5
<b>Total</b>	<b>305,680,703,446</b>	<b>344,145,130,665</b>	<b>12.6</b>	<b>373,078,541,328</b>	<b>8.4</b>	<b>364,172,155,287</b>	<b>-2.4</b>	<b>355,457,805,646</b>	<b>-2.4</b>
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	Other Investment Information									
Return to cover										
12/12/2014										
CU Name: N/A										
Peer Group: N/A										
	Criteria: Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions									
	Count of CU in Peer Group: N/A									
	Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Sep-2014	% Chg	
<b>INVESTMENT SUMMARY:</b>										
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	2,568,671,556	-13.4	
Total FDIC-Issued Guaranteed Notes	N/A	121,768,775		143,813,239	18.1	54,014,094	-62.4	72,761,610	34.7	
All Other US Government Obligations	N/A	4,483,585,177		6,066,812,689	35.3	6,211,086,628	2.4	13,027,771,545	109.8	
<b>TOTAL U.S. GOVERNMENT OBLIGATIONS</b>	<b>10,880,915,927</b>	<b>8,076,118,511</b>	<b>-25.8</b>	<b>9,667,218,335</b>	<b>19.7</b>	<b>9,229,861,168</b>	<b>-4.5</b>	<b>15,669,204,711</b>	<b>69.8</b>	
Agency/GSE Debt Instruments (not backed by mortgages)	75,831,865,119	88,755,754,521	17.0	90,368,164,504	1.8	91,585,766,377	1.3	87,941,409,329	-4.0	
Agency/GSE Mortgage-Backed Securities	67,810,370,027	84,955,184,157	25.3	98,681,890,820	16.2	101,671,642,809	3.0	100,100,665,357	-1.5	
<b>TOTAL FEDERAL AGENCY SECURITIES</b>	<b>143,642,235,146</b>	<b>173,710,938,678</b>	<b>20.9</b>	<b>189,050,055,324</b>	<b>8.8</b>	<b>193,257,409,186</b>	<b>2.2</b>	<b>188,042,074,686</b>	<b>-2.7</b>	
<b>Securities Issued by States and Political Subdivision in the U.S.</b>										
Privately Issued Mortgage-Related Securities	1,867,209,320	1,173,539,891	-37.2	1,010,177,473	-13.9	1,084,263,721	7.3	1,217,519,499	12.3	
Privately Issued Securities (FCUs only)	720,295,925	708,522,393	-1.6	870,267,677	22.8	1,022,040,978	17.4	973,597,278	-4.7	
Privately Issued Mortgage-Backed Securities (FISCUs Only)	362,020,725	296,518,020	-18.1	356,316,217	20.2	218,955,329	-38.6	173,527,318	-20.7	
<b>TOTAL OTHER MORTGAGE-BACKED SECURITIES</b>	<b>2,949,525,970</b>	<b>2,178,580,304</b>	<b>-26.1</b>	<b>2,236,761,367</b>	<b>2.7</b>	<b>2,325,260,025</b>	<b>4.0</b>	<b>2,364,644,095</b>	<b>1.7</b>	
Mutual Funds	1,524,816,723	1,786,295,964	17.1	2,153,966,208	20.6	2,132,796,666	-1.0	2,053,779,877	-3.7	
Common Trusts	220,181,442	137,172,368	-37.7	124,432,997	-9.3	50,012,194	-59.8	39,017,907	-22.0	
<b>TOTAL MUTUAL FUNDS &amp; COMMON TRUST INVESTMENTS</b>	<b>1,744,998,165</b>	<b>1,923,468,332</b>	<b>10.2</b>	<b>2,278,399,205</b>	<b>18.5</b>	<b>2,182,808,860</b>	<b>-4.2</b>	<b>2,092,797,784</b>	<b>-4.1</b>	
<b>Bank Issued FDIC-Guaranteed Bonds</b>	<b>N/A</b>	<b>812,210,966</b>		<b>211,257,427</b>	<b>-74.0</b>	<b>177,304,826</b>	<b>-16.1</b>	<b>128,495,189</b>	<b>-27.5</b>	
<b>MORTGAGE RELATED SECURITIES:</b>										
Collateralized Mortgage Obligations	36,643,085,468	44,782,618,833	22.2	46,971,444,996	4.9	43,880,960,287	-6.6	42,925,300,368	-2.2	
Commercial Mortgage Backed Securities	1,800,748,943	1,905,477,806	5.8	3,627,073,294	90.3	5,965,271,816	64.5	6,275,451,188	5.2	
<b>OTHER INVESTMENT INFORMATION:</b>										
Non-Mortgage Related Securities With Embedded Options or Complex Coupon Formulas	23,804,268,528	24,115,394,121	1.3	22,853,208,052	-5.2	25,399,060,853	11.1	23,129,997,330	-8.9	
Non-Mortgage Related Securities With Maturities > 3 Yrs Without Embedded Options or Complex Coupon Formulas	6,953,559,573	10,540,952,722	51.6	14,121,578,636	34.0	14,767,131,342	4.6	16,382,477,269	10.9	
Securities per 703.12(b)	71,568,576,891	84,849,788,508	18.6	93,557,686,284	10.3	97,747,496,471	4.5	97,019,304,210	-0.7	
Deposits/Shares per 703.10(a)	2,697,543,512	4,801,047,341	78.0	6,166,417,789	28.4	6,983,049,009	13.2	6,753,815,721	-3.3	
Market Value of Investments Purchased Under Investment Pilot Program (703.19)	230,600,226	200,868,455	-12.9	107,416,592	-46.5	153,650,128	43.0	-188,249	-100.1	
Fair Value of Total Investments	306,025,598,340	344,801,680,169	12.7	373,523,620,623	8.3	363,519,934,297	-2.7	355,401,583,587	-2.2	
Investment Repurchase Agreements	153,011,805	208,691,599	36.4	182,186,546	-12.7	587,512,484	222.5	791,027,718	34.6	
Borrowing Repurchase Agreements Placed in Investments for Positive Arbitrage	506,822,034	515,023,897	1.6	383,537,300	-25.5	553,281,082	44.3	683,786,978	23.6	
Cash on Deposit in Corporate Credit Unions	40,754,085,810	31,017,131,299	-23.9	25,189,572,626	-18.8	18,697,796,589	-25.8	15,939,135,675	-14.8	
Cash on Deposit in Other Financial Institutions	19,893,348,983	50,772,324,276	155.2	61,646,354,148	21.4	55,274,325,591	-10.3	46,283,991,467	-16.3	
<b>CUSO INFORMATION</b>										
Value of Investments in CUSO	1,319,073,255	1,384,671,567	5.0	1,615,993,752	16.7	1,818,363,392	12.5	1,851,309,581	1.8	
CUSO loans	792,616,970	712,890,875	-10.1	759,173,259	6.5	629,262,287	-17.1	637,920,799	1.4	
Aggregate cash outlays in CUSO	1,016,659,222	1,024,330,507	0.8	1,107,704,359	8.1	1,187,287,045	7.2	1,198,417,132	0.9	
<b>WHOLLY OWNED CUSO INFORMATION</b>										
Total Assets of Wholly Owned CUSOs	2,262,270,482	1,525,080,235	-32.6	1,719,307,573	12.7	1,781,431,469	3.6	1,927,783,201	8.2	
Total Capital of Wholly Owned CUSOs	1,009,785,009	766,864,053	-24.1	948,563,745	23.7	1,141,721,494	20.4	1,132,427,452	-0.8	
Net Income/Loss of Wholly Owned CUSOs	297,245,354	-19,492,684	-106.6	123,559,473	733.9	108,644,578	-12.1	65,661,672	-39.6	
Total Loans of Wholly Owned CUSOs	N/A	447,274,780		520,822,983	16.4	462,324,866	-11.2	578,836,740	25.2	
Total Delinquency of Wholly Owned CUSOs	33,207,526	45,662,677	37.5	5,060,592	-88.9	3,598,534	-28.9	4,963,836	37.9	
Inv Not Authorized by The FCU Act or NCUA R&R (SCU ONLY) <sup>1</sup>	2,056,311,768	2,279,755,946	10.9	2,587,372,482	13.5	2,483,505,687	-4.0	2,193,911,853	-11.7	
Outstanding Balance of Brokered CDs and Share Certificates Purchased	16,519,972,027	17,677,078,341	7.0	21,651,537,089	22.5	21,843,895,772	0.9	22,145,444,325	1.4	
<b>CREDIT UNION INVESTMENT PROGRAMS</b>										
Mortgage Processing	1,646	1,670	1.5	1,507	-9.8	1,485	-1.5	1,474	-0.7	
Approved Mortgage Seller	873	891	2.1	1,073	20.4	1,125	4.8	1,152	2.4	
Borrowing Repurchase Agreements	42	43	2.4	30	-30.2	31	3.3	32	3.2	
Brokered Deposits (all deposits acquired through 3rd party)	315	310	-1.6	315	1.6	350	11.1	368	5.1	
Investment Pilot Program	13	13	0.0	10	-23.1	9	-10.0	7	-22.2	
Investments Not Authorized by FCU Act (SCU only)	122	121	-0.8	130	7.4	131	0.8	137	4.6	
Deposits and Shares Meeting 703.10(a)	951	956	0.5	1,730	81.0	1,920	11.0	1,947	1.4	
Brokered Certificates of Deposit (investments)	1,866	1,826	-2.1	2,453	34.3	2,571	4.8	2,645	2.9	
Charitable Donation Accounts	N/A	N/A		N/A		N/A		232,942,380		
<b>RECORDED VALUE OF ASSETS USED TO FUND EMPLOYEE BENEFIT PLANS OR DEFERRED COMPENSATION PLANS</b>										
Securities	N/A	N/A		N/A		N/A		1,615,746,126		
Other Investments	N/A	N/A		N/A		N/A		1,531,766,928		
Other Assets	N/A	N/A		N/A		N/A		4,464,618,367		
Total Assets Used to Fund Employee Benefit Plans or Deferred Compensation Agreements	N/A	N/A		N/A		N/A		7,612,131,421		
1/ Prior to March 31, 2014, this item included investments purchased for employee benefit/deferred compensation plans.										
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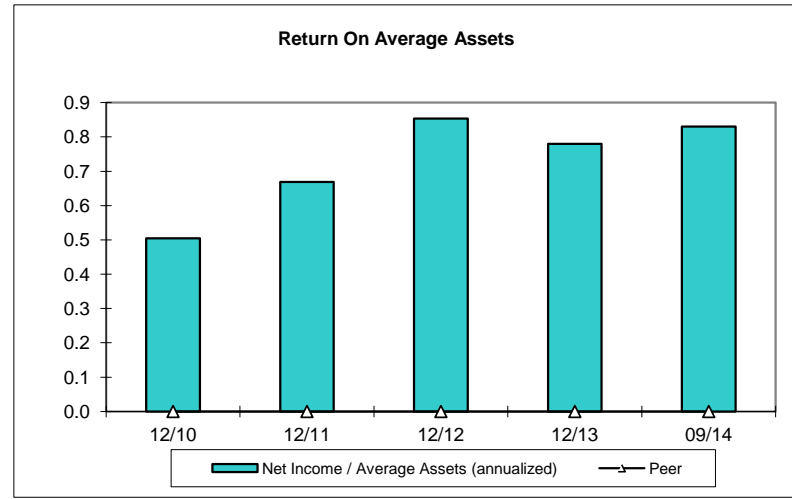
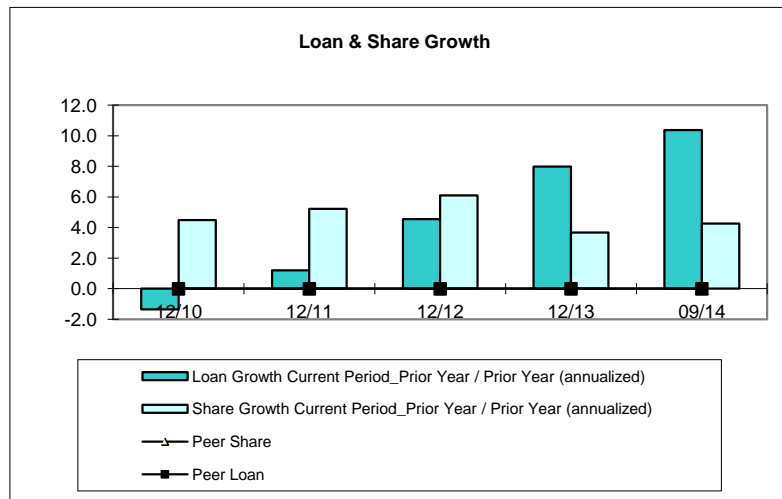
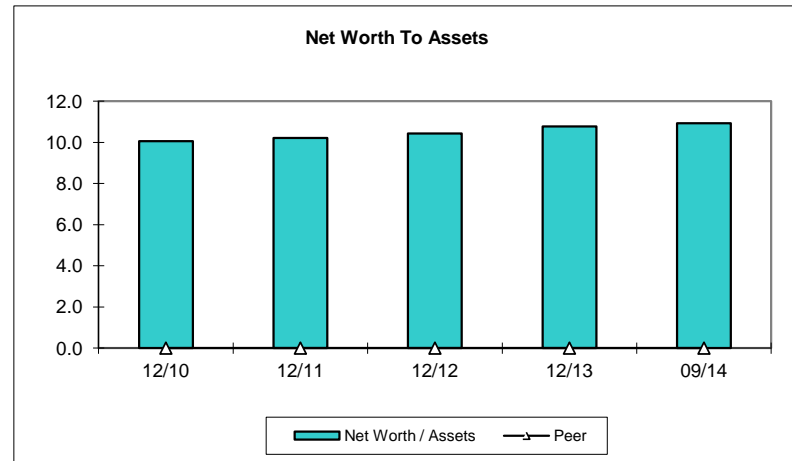
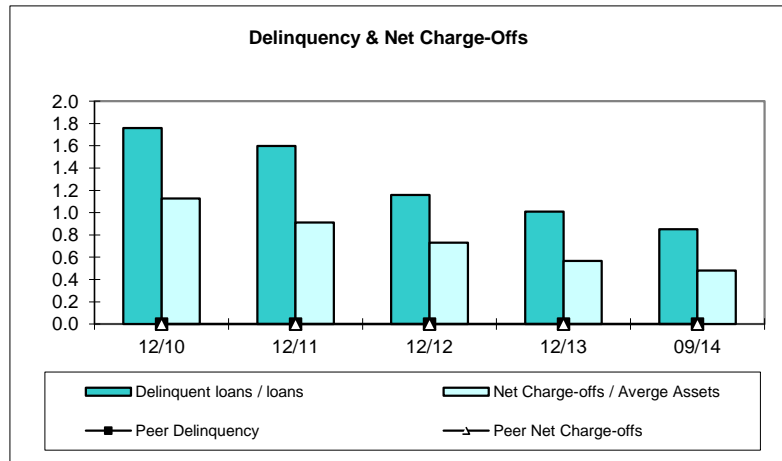
Supplemental Share Information, Off Balance Sheet, & Borrowings									
Return to cover									
12/12/2014									
CU Name: N/A									
Peer Group: N/A									
For Charter : N/A									
Count of CU : 6350									
Asset Range : N/A									
Criteria : Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions									
Count of CU in Peer Group : N/A									
	Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Sep-2014	% Chg
<b>SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):</b>									
Accounts Held by Member Government Depositors	1,280,664,976	1,177,726,339	-8.0	1,211,670,616	2.9	1,561,328,161	28.9	1,676,971,719	7.4
Accounts Held by Nonmember Government Depositors	407,594,772	188,420,293	-53.8	201,107,051	6.7	577,479,929	187.2	641,218,913	11.0
Employee Benefit Member Shares	251,002,810	275,751,662	9.9	294,957,380	7.0	297,954,855	1.0	295,258,507	-0.9
Employee Benefit Nonmember Shares	3,228,859	3,241,721	0.4	3,893,419	20.1	3,754,220	-3.6	4,111,458	9.5
529 Plan Member Deposits	1,090,923	1,275,136	16.9	1,212,270	-4.9	1,384,116	14.2	1,353,134	-2.2
Non-dollar Denominated Deposits	88,098	82,306	-6.6	92,300	12.1	66,874	-27.5	448,669	570.9
Health Savings Accounts	383,185,347	504,466,071	31.7	655,247,794	29.9	801,955,451	22.4	945,496,538	17.9
Dollar Amount of Share Certificates >= \$100,000	70,573,212,085	71,388,693,510	1.2	72,830,445,464	2.0	74,527,986,726	2.3	76,386,519,292	2.5
Dollar Amount of IRA/Keogh >= \$100,000	20,911,430,205	22,140,859,053	5.9	22,916,157,126	3.5	23,301,303,700	1.7	23,108,923,654	-0.8
Dollar Amount of Share Drafts Swept to Regular Shares or 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	29,821,046,184	10.2
Business Share Accounts	N/A	N/A		N/A		16,232,828,574		19,323,815,644	19.0
Negative Shares as Included in All Other Unsecured Loans/Lines of Credit	N/A	N/A		N/A		342,034,606		380,114,225	11.1
<b>SAVING MATURITIES</b>									
< 1 year	686,859,622,796	723,113,710,471	5.3	769,103,449,113	6.4	801,914,012,801	4.3	830,268,467,100	3.5
1 to 3 years	70,200,876,400	70,366,668,597	0.2	74,131,028,369	5.3	75,573,929,899	1.9	75,619,163,291	0.1
> 3 years	29,343,252,083	33,929,309,793	15.6	34,669,553,734	2.2	32,605,623,122	-6.0	33,236,261,709	1.9
<b>Total Shares &amp; Deposits</b>	<b>786,403,751,279</b>	<b>827,409,688,861</b>	<b>5.2</b>	<b>877,904,031,216</b>	<b>6.1</b>	<b>910,093,565,822</b>	<b>3.7</b>	<b>939,123,892,100</b>	<b>3.2</b>
<b>INSURANCE COVERAGE IN ADDITION TO NCUSIF</b>									
Share/Deposit Insurance in Addition to NCUSIF	375	347	-7.5	329	-5.2	315	-4.3	308	-2.2
Dollar Amount of Shares/Deposits Covered by Additional Insurance	2,406,174,746	2,451,959,184	1.9	2,447,858,570	-0.2	2,605,087,956	6.4	2,499,160,940	-4.1
<b>OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR BUSINESS LOANS</b>									
Member Business Loans Secured by Real Estate	N/A	N/A		N/A		1,269,532,798		1,545,901,584	21.8
Member Business Loans NOT Secured by Real Estate	N/A	N/A		N/A		1,151,023,818		1,216,494,604	5.7
Nonmember Business Loans Secured by Real Estate	N/A	N/A		N/A		83,593,765		111,956,729	33.9
Nonmember Business Loans NOT Secured by Real Estate	N/A	N/A		N/A		35,477,268		26,001,903	-26.7
<b>Total Unfunded Commitments for Business Loans</b>	<b>1,738,166,081</b>	<b>1,858,932,051</b>	<b>6.9</b>	<b>2,099,156,782</b>	<b>12.9</b>	<b>2,539,627,649</b>	<b>21.0</b>	<b>2,900,354,820</b>	<b>14.2</b>
<b>Miscellaneous Business Loan Unfunded Commitments (Included in Categories Above)</b>									
Agricultural Related Business Loans	N/A	N/A		N/A		222,378,922		198,312,015	-10.8
Construction & Land Development	264,408,234	279,309,749	5.6	329,584,724	18.0	438,357,092	33.0	593,316,332	35.4
Outstanding Letters of Credit	143,387,780	70,152,034	-51.1	68,014,127	-3.0	80,835,570	18.9	86,027,838	6.4
<b>OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-BUSINESS)</b>									
Revolving O/E Lines 1-4 Family	36,667,326,305	36,892,932,928	0.6	37,374,993,248	1.3	39,167,236,302	4.8	41,211,829,428	5.2
Credit Card Line	71,313,792,943	73,416,445,530	2.9	78,380,959,045	6.8	85,677,498,673	9.3	91,340,409,651	6.6
Unsecured Share Draft Lines of Credit	10,072,491,067	10,268,490,295	1.9	10,590,798,407	3.1	10,687,317,147	0.9	10,960,129,056	2.6
Overdraft Protection Programs	12,083,869,119	13,181,318,700	9.1	14,299,077,789	8.5	15,748,342,589	10.1	16,474,655,085	4.6
Residential Construction Loans-Excluding Business Purpose	385,101,296	375,445,448	-2.5	459,909,986	22.5	678,688,975	47.6	921,732,503	35.8
Federally Insured Home Equity Conversion Mortgages (HECM)	11,516,606	8,888,851	-22.8	3,374,224	-62.0	3,808,398	12.9	3,412,322	-10.4
Proprietary Reverse Mortgage Products	19,066,329	19,182,015	0.6	18,602,933	-3.0	12,569,113	-32.4	13,429,557	6.8
Other Unused Commitments	7,111,949,832	8,462,649,583	19.0	9,364,515,779	10.7	9,281,354,465	-0.9	9,843,658,688	6.1
<b>Total Unfunded Commitments for Non-Business Loans</b>	<b>137,665,113,497</b>	<b>142,625,353,350</b>	<b>3.6</b>	<b>150,492,231,411</b>	<b>5.5</b>	<b>161,256,815,662</b>	<b>7.2</b>	<b>170,769,256,290</b>	<b>5.9</b>
<b>Total Unused Commitments</b>	<b>139,403,279,578</b>	<b>144,484,285,401</b>	<b>3.6</b>	<b>152,591,388,193</b>	<b>5.6</b>	<b>163,796,443,311</b>	<b>7.3</b>	<b>173,669,611,110</b>	<b>6.0</b>
%(Unused Commitments / Cash & ST Investments)	94.71	86.86	-8.3	85.38	-1.7	103.73	21.5	119.94	15.6
Unfunded Commitments Committed by Credit Union	N/A	142,748,908,508		150,456,705,248	5.4	161,580,532,004	7.4	171,251,241,695	6.0
Unfunded Commitments Through Third Party	N/A	1,735,376,893		2,134,682,945	23.0	2,215,911,307	3.8	2,418,369,415	9.1
Loans Transferred with Recourse <sup>1</sup>	3,202,965,493	3,666,643,469	14.5	3,251,721,496	-11.3	4,744,120,546	45.9	4,264,014,819	-10.1
Pending Bond Claims	92,815,382	26,148,739	-71.8	20,884,854	-20.1	12,567,302	-39.8	16,983,014	35.1
Other Contingent Liabilities	50,726,203	132,243,964	160.7	85,479,797	-35.4	97,113,768	13.6	77,232,556	-20.5
<b>CREDIT AND BORROWING ARRANGEMENTS:</b>									
Num FHLB Members	1,023	1,083	5.9	1,156	6.7	1,197	3.5	1,226	2.4
<b>LINE OF CREDIT (Borrowing)</b>									
Total Credit Lines	131,168,187,660	138,439,602,360	5.5	153,323,475,302	10.8	171,816,851,078	12.1	191,392,420,063	11.4
Total Committed Credit Lines	2,246,956,242	2,984,272,793	32.8	3,201,251,090	7.3	16,090,399,632	402.6	18,150,953,483	12.8
Total Credit Lines at Corporate Credit Unions	44,665,617,828	32,359,806,172	-27.6	24,769,481,972	-23.5	26,473,338,336	6.9	27,983,426,650	5.7
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	19,353,210,537	19.7
<b>BORROWINGS OUTSTANDING FROM CORPORATE CREDIT UNIONS</b>									
Line of Credit Outstanding from Corporate Cus	304,830,059	246,714,735	-19.1	116,008,784	-53.0	512,202,852	341.5	471,796,284	-7.9
Term Borrowings Outstanding from Corporate Cus	1,552,263,221	926,761,707	-40.3	871,054,432	-6.0	515,821,157	-40.8	518,145,363	0.5
<b>MISCELLANEOUS BORROWING INFORMATION:</b>									
<b>Assets Pledged to Secure Borrowings</b>	<b>121,397,510,945</b>	<b>131,568,804,559</b>	<b>8.4</b>	<b>147,832,169,766</b>	<b>12.4</b>	<b>172,538,872,502</b>	<b>16.7</b>	<b>193,961,680,501</b>	<b>12.4</b>
Amount of Borrowings Subject to Early Repayment at Lenders Option	2,883,871,523	2,324,696,981	-19.4	1,693,179,928	-27.2	1,263,624,812	-25.4	1,166,324,020	-7.7
Uninsured Secondary Capital <sup>2</sup>	156,160,823	167,439,157	7.2	164,805,956	-1.6	163,006,907	-1.1	157,390,096	-3.4
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<sup>1</sup> Included MBL construction and land development prior to 03/31/09.									
<sup>2</sup> Balance included in "Subordinated Debt Included in Net Worth" from 12/31/2011 forward									
									16.SuppShareOBS&Borr

Miscellaneous Information, Programs, Services									
Return to cover									
12/12/2014	For Charter : N/A								
CU Name: N/A	Count of CU : 6350								
Peer Group: N/A	Asset Range : N/A								
Criteria : Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs) *									
Count of CU in Peer Group : N/A									
	Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Sep-2014	% Chg
<b>MEMBERSHIP:</b>									
Num Current Members	90,483,958	91,826,311	1.5	93,864,597	2.2	96,271,995	2.6	98,739,328	2.6
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	1,809,487,180	3.2
% Current Members to Potential Members	6.14	5.97	-2.8	5.77	-3.4	5.49	-4.8	5.46	-0.6
* % Membership Growth	0.68	1.48	118.6	2.22	49.6	2.56	15.5	3.42	33.2
Total Num Savings Accts	168,311,193	170,376,601	1.2	175,410,126	3.0	180,767,277	3.1	185,243,839	2.5
<b>EMPLOYEES:</b>									
Num Full-Time Employees	219,996	221,114	0.5	228,639	3.4	235,153	2.8	240,419	2.2
Num Part-Time Employees	30,631	30,335	-1.0	31,185	2.8	30,829	-1.1	29,588	-4.0
<b>BRANCHES:</b>									
Num of CU Branches	21,066	21,070	0.0	20,180	-4.2	20,224	0.2	20,204	-0.1
Num of CUs Reporting Shared Branches	1,160	1,175	1.3	1,200	2.1	1,207	0.6	1,217	0.8
Plan to add new branches or expand existing facilities	85	679	698.8	617	-9.1	696	12.8	728	4.6
<b>MISCELLANEOUS LOAN INFORMATION:</b>									
**Total Amount of Loans Granted YTD	248,726,011,999	259,548,451,300	4.4	326,342,602,451	25.7	345,735,718,358	5.9	260,153,291,406	0.3
**Total Short-Term, Small Amount (STS) Loans Granted Year to Date (FCUs Only)	40,909,069	56,114,661	37.2	72,632,296	29.4	90,244,145	24.2	83,342,809	23.1
<b>MEMBER SERVICE AND PRODUCT OFFERINGS</b>									
<b>(Credit Programs):</b>									
Business Loans	1,753	1,756	0.2	1,929	9.9	1,956	1.4	1,997	2.1
Credit Builder	1,027	1,073	4.5	1,197	11.6	1,278	6.8	1,336	4.5
Debt Cancellation/Suspension	392	411	4.8	438	6.6	442	0.9	454	2.7
Direct Financing Leases	52	49	-5.8	44	-10.2	52	18.2	55	5.8
Indirect Business Loans	163	167	2.5	161	-3.6	172	6.8	171	-0.6
Indirect Consumer Loans	1,665	1,678	0.8	1,802	7.4	1,833	1.7	1,848	0.8
Indirect Mortgage Loans	263	268	1.9	215	-19.8	208	-3.3	212	1.9
Interest Only or Payment Option 1st Mortgage Loans	495	482	-2.6	564	17.0	592	5.0	608	2.7
Micro Business Loans	691	678	-1.9	681	0.4	695	2.1	689	-0.9
Micro Consumer Loans	991	984	-0.7	1,002	1.8	1,004	0.2	1,000	-0.4
Overdraft Lines of Credit	3,191	3,154	-1.2	3,040	-3.6	2,959	-2.7	2,908	-1.7
Overdraft Protection	2,948	2,991	1.5	2,976	-0.5	2,976	0.0	2,983	0.2
Participation Loans	1,353	1,385	2.4	1,513	9.2	1,545	2.1	1,588	2.8
Pay Day Loans	510	520	2.0	561	7.9	573	2.1	573	0.0
Real Estate Loans	4,659	4,586	-1.6	4,761	3.8	4,620	-3.0	4,526	-2.0
Refund Anticipation Loans	126	128	1.6	124	-3.1	117	-5.6	114	-2.6
Risk Based Loans	4,161	4,156	-0.1	4,249	2.2	4,259	0.2	4,243	-0.4
Share Secured Credit Cards	2,061	2,080	0.9	2,183	5.0	2,231	2.2	2,240	0.4
Short-Term, Small Amount Loans (STS)	123	392	218.7	623	58.9	712	14.3	755	6.0
<b>MEMBER SERVICE AND PRODUCT OFFERINGS</b>									
<b>(Other Programs):</b>									
ATM/Debit Card Program	5,172	5,108	-1.2	5,038	-1.4	4,896	-2.8	4,793	-2.1
Business Share Accounts	2,481	2,482	0.0	2,556	3.0	2,591	1.4	2,609	0.7
Check Cashing	3,716	3,683	-0.9	3,679	-0.1	3,604	-2.0	3,545	-1.6
First Time Homebuyer Program	669	673	0.6	703	4.5	728	3.6	748	2.7
Health Savings Accounts	715	741	3.6	773	4.3	784	1.4	793	1.1
Individual Development Accounts	161	165	2.5	179	8.5	183	2.2	186	1.6
In-School Branches	351	355	1.1	373	5.1	372	-0.3	366	-1.6
Insurance/Investment Sales	1,804	1,808	0.2	1,830	1.2	1,833	0.2	1,841	0.4
International Remittances	674	684	1.5	740	8.2	1,021	38.0	1,436	40.6
Low Cost Wire Transfers	3,689	3,667	-0.6	4,471	21.9	4,348	-2.8	4,275	-1.7
**Number of International Remittances Originated YTD	N/A	N/A		N/A		670,794		498,553	-0.9
<b>MERGERS/ACQUISITIONS:</b>									
Completed Merger/Acquisition Qualifying for Business Combo Acctng (FAS 141R)	221	317	43.4	437	37.9	555	27.0	628	13.2
Adjusted Retained Earnings Obtained through Business Combinations	427,959,777	895,515,002	109.3	1,120,275,777	25.1	1,411,839,740	26.0	1,749,240,859	23.9
<b>Fixed Assets - Capital &amp; Operating Leases</b>									
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	1,678,849,984	-3.2	1,703,200,379	1.5	1,754,433,583	3.0
* Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)									
** Amount is year-to-date and the related % change ratio is annualized.									
# Means the number is too large to display in the cell									



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 12/12/2014  
 CU Name: N/A  
 Peer Group: N/A

**Graphs 1**  
 For Charter : N/A  
 Count of CU : 6350  
 Asset Range : N/A  
 Criteria : Region : Nation \* Peer Group: All \* Types Included: All Federally Insured Credit  
 Count of CU in Peer Group : N/A



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

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12/12/2014

CU Name: N/A

Peer Group: N/A

**Graphs 2**

For Charter : N/A

Count of CU : 6350

Asset Range : N/A

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

Count of CU in Peer Group : N/A

