

Cycle Date: December-2011
 Run Date: 03/08/2012
 Interval: Annual

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

Count of CU : 7094
 Asset Range : N/A
 Peer Group Number : N/A
 Count of CU in Peer Group : N/A

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

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

Summary Financial Information									
Return to cover		For Charter :	N/A						
03/08/2012		Count of CU :	7094						
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-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg
ASSETS:	Amount	Amount		Amount		Amount		Amount	
Cash & Equivalents	52,483,255,785	48,513,239,882	-7.6	67,566,395,723	39.3	74,428,599,577	10.2	95,066,964,766	27.7
TOTAL INVESTMENTS	142,449,082,034	165,634,069,850	16.3	210,751,628,497	27.2	238,919,318,823	13.4	257,004,856,887	7.6
Loans Held for Sale	944,994,691	1,057,557,989	11.9	2,264,461,472	114.1	3,212,162,789	41.9	3,302,412,285	2.8
Real Estate Loans	272,924,762,113	304,539,689,008	11.6	309,548,972,345	1.6	309,643,958,969	0.0	312,931,394,788	1.1
Unsecured Loans	54,604,763,594	58,064,066,550	6.3	60,407,147,886	4.0	61,427,223,232	1.7	64,440,521,211	4.9
Other Loans	201,025,907,471	203,391,404,648	1.2	202,489,052,245	-0.4	193,637,243,757	-4.4	194,111,680,281	0.2
TOTAL LOANS	528,555,433,178	565,995,160,206	7.1	572,445,172,476	1.1	564,708,425,958	-1.4	571,483,596,280	1.2
(Allowance for Loan & Lease Losses)	(3,878,601,021)	(6,243,240,072)	61.0	(8,847,960,252)	41.7	(9,425,653,770)	6.5	(8,808,362,722)	-6.5
Land And Building	13,616,180,990	15,138,025,298	11.2	16,146,829,848	6.7	16,779,031,976	3.9	17,209,453,932	2.6
Other Fixed Assets	3,675,276,713	3,811,710,583	3.7	3,549,370,569	-6.9	3,353,623,854	-5.5	3,368,850,520	0.5
NCUSIF Deposit	5,582,841,874	4,485,506,891	-19.7	7,035,682,508	56.9	7,469,347,446	6.2	7,785,186,928	4.2
All Other Assets	11,561,545,535	12,674,510,490	9.6	13,703,113,177	8.1	14,899,078,536	8.7	15,334,977,944	2.9
TOTAL ASSETS	754,990,009,779	811,066,541,117	7.4	884,614,694,018	9.1	914,343,935,189	3.4	961,747,936,820	5.2
LIABILITIES & CAPITAL:									
Dividends Payable	806,079,362	670,996,055	-16.8	495,869,040	-26.1	372,954,907	-24.8	319,986,148	-14.2
Notes & Interest Payable	29,607,134,728	37,163,791,405	25.5	37,458,132,908	0.8	28,640,651,086	-23.5	26,261,191,502	-8.3
Accounts Payable & Other Liabilities	6,449,077,991	7,406,736,804	14.8	7,261,116,455	-2.0	7,684,665,577	5.8	9,437,129,417	22.8
Uninsured Secondary Capital and Subordinated Debt Included in Net Worth ³	31,281,151	32,412,191	3.6	79,042,300	143.9	155,865,823	97.2	247,352,157	58.7
TOTAL LIABILITIES	36,893,573,232	45,273,936,455	22.7	45,294,160,703	0.0	36,854,137,393	-18.6	36,265,659,224	-1.6
Share Drafts	70,949,980,037	73,631,492,212	3.8	85,302,112,139	15.9	89,874,932,120	5.4	100,836,598,166	12.2
Regular shares	169,045,320,260	178,707,228,999	5.7	199,908,910,681	11.9	220,521,912,272	10.3	244,678,729,274	11.0
All Other Shares & Deposits	392,395,941,082	428,788,520,201	9.3	467,460,233,142	9.0	476,006,713,668	1.8	481,893,523,216	1.2
TOTAL SHARES & DEPOSITS	632,391,241,379	681,127,241,412	7.7	752,671,255,962	10.5	786,403,558,060	4.5	827,408,850,656	5.2
Regular Reserve	18,216,144,300	18,764,784,347	3.0	18,894,195,035	0.7	19,121,646,507	1.2	19,192,832,293	0.4
Other Reserves	8,082,693,947	7,214,526,118	-10.7	8,213,128,099	13.8	9,227,089,570	12.3	11,456,136,650	24.2
Undivided Earnings	59,406,356,921	58,686,052,785	-1.2	59,541,954,219	1.5	62,737,503,659	5.4	67,424,457,997	7.5
TOTAL EQUITY	85,705,195,168	84,665,363,250	-1.2	86,649,277,353	2.3	91,086,239,736	5.1	98,073,426,940	7.7
TOTAL LIABILITIES, SHARES, & EQUITY	754,990,009,779	811,066,541,117	7.4	884,614,694,018	9.1	914,343,935,189	3.4	961,747,936,820	5.2
INCOME & EXPENSE									
Loan Income*	34,432,571,805	36,187,434,375	5.1	35,741,559,016	-1.2	34,464,031,717	-3.6	32,715,926,549	-5.1
Investment Income*	8,771,870,499	7,754,065,854	-11.6	6,263,692,819	-19.2	5,626,485,200	-10.2	5,226,968,492	-7.1
Other Income*	9,804,692,020	10,528,768,083	7.4	11,499,583,889	9.2	11,965,399,739	4.1	12,159,623,670	1.6
Total Employee Compensation & Benefits* Temporary Corporate CU Stabilization Expense & NCUSIF Premiums ^{1/2}	12,444,350,415	13,282,634,061	6.7	13,686,367,954	3.0	13,992,238,753	2.2	14,479,426,611	3.5
Total Other Operating Expenses*	12,357,864,096	14,879,509,781	20.4	13,312,656,086	-10.5	13,624,155,518	2.3	14,218,629,899	4.4
Non-operating Income & (Expense)*	100,997,983	-569,287,847	-663.7	-996,470,626	-75.0	-3,226,368	99.7	129,792,447	4,122.9
NCUSIF Stabilization Income*	N/A	N/A		3,404,549,813		1,011,452	-100.0	0	-100.0
Provision for Loan/Lease Losses*	3,191,825,260	7,037,818,633	120.5	9,556,085,891	35.8	7,037,654,094	-26.4	4,623,172,057	-34.3
Cost of Funds*	20,466,720,730	19,102,137,378	-6.7	14,790,406,304	-22.6	10,886,294,617	-26.4	8,688,467,877	-20.2
NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE & NCUSIF PREMIUM^{1/1}	N/A	N/A		4,567,398,676		6,512,347,306	42.6	8,222,614,714	26.3
Net Income (Loss)*	4,649,371,806	-401,119,388	-108.6	1,488,361,622	471.1	4,538,033,418	204.9	6,330,689,273	39.5
TOTAL CU's	8,101	7,806	-3.6	7,554	-3.2	7,339	-2.8	7,094	-3.3
* Income/Expense items are year-to-date while the related %change ratios are annualized.									
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¹ 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.									
² Prior to September 2010, this account was named NCUSIF Stabilization Expense. For December 2010 and forward, this account includes Temporary Corporate CU Stabilization Expense and NCUSIF Premiums.									

Ratio Analysis									
Return to cover	For Charter : N/A								
03/08/2012	Count of CU : 7094								
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		
	Dec-2007	Dec-2008	Dec-2009	Dec-2010	PEER Avg	Percentile**	Dec-2011	PEER Avg	Percentile**
CAPITAL ADEQUACY									
Net Worth/Total Assets	11.41	10.61	9.89	10.06	N/A	N/A	10.22	N/A	N/A
Net Worth/Total Assets--Including Optional Total Assets Election (if used)	11.43	10.64	9.93	10.08	N/A	N/A	10.25	N/A	N/A
Total Delinquent Loans / Net Worth	5.72	9.05	12.03	10.80	N/A	N/A	9.30	N/A	N/A
Solvency Evaluation (Estimated)	113.55	112.42	111.52	111.60	N/A	N/A	111.88	N/A	N/A
Classified Assets (Estimated) / Net Worth	4.59	7.34	10.13	10.28	N/A	N/A	8.99	N/A	N/A
ASSET QUALITY									
Delinquent Loans / Total Loans	0.93	1.38	1.84	1.76	N/A	N/A	1.60	N/A	N/A
* Net Charge-Offs / Average Loans	0.51	0.85	1.21	1.13	N/A	N/A	0.91	N/A	N/A
Fair (Market) HTM Invest Value/Book Value HTM Invest.	100.59	100.76	100.15	100.81	N/A	N/A	101.34	N/A	N/A
Accum Unreal G/L On AFS/Cost Of AFS	0.18	-0.01	0.56	0.48	N/A	N/A	1.25	N/A	N/A
Delinquent Loans / Assets	0.65	0.96	1.19	1.09	N/A	N/A	0.95	N/A	N/A
EARNINGS									
* Return On Average Assets	0.63	-0.05	0.18	0.50	N/A	N/A	0.67	N/A	N/A
* Return On Average Assets Excluding Stabilization Income/Expense & NCUSIF Premium ²	N/A	N/A	0.14	0.72	N/A	N/A	0.88	N/A	N/A
* Gross Income/Average Assets	7.23	6.96	6.31	5.79	N/A	N/A	5.34	N/A	N/A
* Yield on Average Loans	6.72	6.61	6.28	6.06	N/A	N/A	5.76	N/A	N/A
* Yield on Average Investments	4.77	3.93	2.63	1.95	N/A	N/A	1.61	N/A	N/A
* Fee & Other Op.Income / Avg. Assets	1.34	1.34	1.36	1.33	N/A	N/A	1.30	N/A	N/A
* Cost of Funds / Avg. Assets	2.79	2.44	1.74	1.21	N/A	N/A	0.93	N/A	N/A
* Net Margin / Avg. Assets	4.44	4.52	4.57	4.58	N/A	N/A	4.41	N/A	N/A
* Operating Exp./ Avg. Assets	3.38	3.60	3.55	3.29	N/A	N/A	3.26	N/A	N/A
* Provision For Loan & Lease Losses / Average Assets	0.44	0.90	1.13	0.78	N/A	N/A	0.49	N/A	N/A
* Net Interest Margin/Avg. Assets	3.10	3.17	3.21	3.25	N/A	N/A	3.12	N/A	N/A
Operating Exp./Gross Income	46.79	51.70	56.22	56.85	N/A	N/A	61.05	N/A	N/A
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets ¹	2.37	2.65	2.57	2.59	N/A	N/A	2.51	N/A	N/A
* Net Operating Exp. /Avg. Assets	2.51	2.73	2.72	2.51	N/A	N/A	2.52	N/A	N/A
ASSET / LIABILITY MANAGEMENT									
Net Long-Term Assets / Total Assets	29.98	31.82	31.49	32.99	N/A	N/A	32.41	N/A	N/A
Reg. Shares / Total Shares & Borrowings	25.62	24.90	25.32	27.07	N/A	N/A	28.67	N/A	N/A
Total Loans / Total Shares	83.58	83.10	76.06	71.81	N/A	N/A	69.07	N/A	N/A
Total Loans / Total Assets	70.01	69.78	64.71	61.76	N/A	N/A	59.42	N/A	N/A
Cash + Short-Term Investments / Assets	15.71	14.67	16.81	16.10	N/A	N/A	17.31	N/A	N/A
Total Shares, Dep. & Borrs / Earning Assets	92.37	93.00	93.71	93.66	N/A	N/A	93.26	N/A	N/A
Reg Shares + Share Drafts / Total Shares & Borrs	36.37	35.15	36.12	38.10	N/A	N/A	40.49	N/A	N/A
Borrowings / Total Shares & Net Worth	3.82	4.78	4.40	3.22	N/A	N/A	2.81	N/A	N/A
PRODUCTIVITY									
Members / Potential Members	7.31	6.80	6.57	6.14	N/A	N/A	6.00	N/A	N/A
Borrowers / Members	50.78	50.81	51.00	50.07	N/A	N/A	49.83	N/A	N/A
Members / Full-Time Employees	374.23	372.74	382.60	384.56	N/A	N/A	388.85	N/A	N/A
Avg. Shares Per Member	\$7,284	\$7,689	\$8,374	\$8,690	N/A	N/A	\$9,010	N/A	N/A
Avg. Loan Balance	\$11,987	\$12,575	\$12,487	\$12,464	N/A	N/A	\$12,487	N/A	N/A
* Salary And Benefits / Full-Time Empl.	\$53,638	\$55,891	\$58,261	\$59,463	N/A	N/A	\$61,309	N/A	N/A
OTHER RATIOS									
* Net Worth Growth	5.19	-0.08	1.72	5.08	N/A	N/A	6.86	N/A	N/A
* Market (Share) Growth	5.19	7.71	10.50	4.48	N/A	N/A	5.21	N/A	N/A
* Loan Growth	6.66	7.08	1.14	-1.35	N/A	N/A	1.20	N/A	N/A
* Asset Growth	6.16	7.43	9.07	3.36	N/A	N/A	5.18	N/A	N/A
* Investment Growth	4.86	10.81	31.26	12.95	N/A	N/A	12.60	N/A	N/A
* Membership Growth	1.26	2.03	1.46	0.68	N/A	N/A	1.49	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.									
¹ For periods before 2004, the Fixed Assets & Foreclosed and Repossessed assets did not include repossessed vehicles.									
² 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.									
									2. Ratios

	Supplemental Ratio Analysis				
Return to cover	For Charter : N/A				
03/08/2012	Count of CU : 7094				
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-2007	Dec-2008	Dec-2009	Dec-2010	Dec-2011
OTHER DELINQUENCY RATIOS					
Credit Cards DQ > 2 Mo / Total Credit Card Loans	1.33	1.88	2.06	1.54	1.15
All Other Loans Delinquent > 2 Mo / Total All Other Loans	1.20	1.55	1.59	1.31	1.11
Leases Receivable Delinquent > 2 Mo / Total Leases Receivable	0.92	0.84	0.86	0.33	0.36
Modified Consumer Lns Not Secured by RE > 2 Mo / Modified Consumer Lns Not Secured by RE	N/A	N/A	N/A	11.87	10.84
Indirect Loans Delinquent > 2 Mo / Total Indirect Loans	1.16	1.56	1.47	1.17	1.00
Participation Loans Delinquent > 2 Mo / Total Participation Loans	2.46	3.02	3.47	3.96	4.16
Business Loans Delinquent > 1 Mo / Total Business Loans Less Unfund Comm	2.71	3.55	5.39	5.74	5.05
Business Loans Delinquent > 2 Mo / Total Business Loans Less Unfund Comm	1.87	2.27	3.75	4.06	3.76
Modified Business Lns Not Secured by RE > 2 Mo / Modified Business Lns Not Secured by RE	N/A	N/A	N/A	12.65	26.59
Allowance for Loan & Lease Losses to Delinquent Loans	78.74	80.11	84.01	94.89	96.35
REAL ESTATE LOAN DELINQUENCY					
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent > 2 Mo / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years	0.60	0.94	1.71	1.89	1.75
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent > 2 Mo / Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years	0.70	1.91	3.16	3.29	3.23
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo / Total Other RE Fixed/Hybrid/Balloon Loans	0.67	1.06	1.83	1.86	1.76
Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans	0.82	1.07	1.39	1.26	1.15
Interest Only and Payment Option First Mortgage Loans Delinquent > 2 Mo / Total Int Only and Pmt Opt First Mtg Loans	1.63	3.71	6.32	7.53	7.01
Total Modified 1st and Other RE > 2 Mo Del / Total Modified 1st and Other RE	N/A	21.78	22.34	20.58	17.68
Modified RE Lns also Reported as Business Loans > 2 Mo Del / Total Modified RE Lns also Reported as Business Loans	N/A	20.21	29.50	24.74	20.21
Total Real Estate Loans DQ > 1 Mo / Total Real Estate Loans	1.46	2.26	3.32	3.40	3.15
Total Real Estate Loans DQ > 2 Mo / Total Real Estate Loans	0.67	1.20	2.00	2.10	2.00
MISCELLANEOUS LOAN LOSS RATIOS					
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	17.84	18.88	20.78	23.71	23.82
* Net Charge Offs - Credit Cards / Avg Credit Card Loans	1.70	2.83	4.30	4.16	3.02
* Net Charge Offs - All Other Loans / Avg All Other Loans	0.84	1.28	1.65	1.33	0.98
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.08	0.29	0.55	0.64	0.62
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.03	0.12	0.27	0.36	0.40
* Net Charge Offs - Other RE Loans/ Avg Other RE Loans	0.19	0.64	1.19	1.33	1.21
* Net Charge Offs - Interest Only and Payment Option First Mortgage Loans / Avg Interest Only and Payment Option First Mortgage Loans	N/A	0.34	0.86	1.50	1.88
* Net Charge Offs - Leases Receivable / Avg Leases Receivable	1.60	2.07	2.39	2.04	0.60
* Net Charge Offs - Indirect Loans / Avg Indirect Loans	0.95	1.40	1.72	1.19	0.82
* Net Charge Offs - Participation Loans / Avg Participation Loans	0.64	0.83	1.07	1.18	1.31
* Net Charge Offs - Member Business Loans / Avg Member Business Loans	0.15	0.46	0.68	0.81	0.98
SPECIALIZED LENDING RATIOS					
Indirect Loans Outstanding / Total Loans	13.29	13.15	13.26	12.66	12.36
Participation Loans Outstanding / Total Loans	1.84	1.96	2.17	2.20	2.28
Participation Loans Purchased YTD / Total Loans Granted YTD	1.29	1.27	0.95	0.95	1.28
* Participation Loans Sold YTD / Total Assets	0.22	0.25	0.24	0.21	0.31
Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets	3.25	3.72	3.78	3.89	3.87
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.12	0.13	0.28	0.74	0.71
REAL ESTATE LENDING RATIOS					
Total Fixed Rate Real Estate / Total Assets	22.99	23.91	22.24	21.38	20.66
Total Fixed Rate Real Estate / Total Loans	32.84	34.26	34.37	34.62	34.78
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	25.78	26.70	33.75	31.48	28.32
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	26.35	27.61	54.08	51.90	46.51
Interest Only & Payment Option First Mortgages / Total Assets	0.85	0.93	0.80	0.65	0.52
Interest Only & Payment Option First Mortgages / Net Worth	7.43	8.75	8.04	6.50	5.05
MISCELLANEOUS RATIOS					
Mortgage Servicing Rights / Net Worth	0.53	0.51	0.79	0.87	0.81
Unused Commitments / Cash & ST Investments	115.56	119.90	94.39	94.69	86.74
* 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					
					3. SuppRatios

	Assets								
Return to cover									
03/08/2012									
CU Name: N/A									
Peer Group: N/A									
	Criteria : Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs) *								
	Count of CU in Peer Group : N/A								
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg
ASSETS									
CASH:									
Cash On Hand	6,973,451,531	7,779,451,967	11.6	7,556,842,953	-2.9	7,666,059,247	1.4	7,933,822,412	3.5
Cash On Deposit	35,281,546,558	34,062,501,596	-3.5	53,276,387,799	56.4	60,647,467,147	13.8	81,651,588,213	34.6
Cash Equivalents	10,228,257,696	6,671,286,319	-34.8	6,733,164,971	0.9	6,115,073,183	-9.2	5,481,554,141	-10.4
TOTAL CASH & EQUIVALENTS	52,483,255,785	48,513,239,882	-7.6	67,566,395,723	39.3	74,428,599,577	10.2	95,066,964,766	27.7
INVESTMENTS:									
Trading Securities	519,106,061	374,436,481	-27.9	956,703,729	155.5	953,534,441	-0.3	1,199,843,540	25.8
Available for Sale Securities	58,130,442,106	74,581,181,680	28.3	97,211,006,847	30.3	129,750,600,367	33.5	149,178,633,008	15.0
Held-to-Maturity Securities	23,912,017,932	25,595,520,315	7.0	34,822,139,727	36.0	42,538,718,538	22.2	49,238,152,405	15.7
Deposits in Commercial Banks, S&Ls, Savings Banks	16,480,887,280	27,631,456,107	67.7	36,969,834,960	33.8	42,106,781,065	13.9	43,839,182,497	4.1
Loans to, Deposits in, and Investments in Natural Person Credit Unions ²	1,906,926,835	1,880,839,578	-1.4	1,961,610,072	4.3	2,126,045,209	8.4	2,295,980,260	8.0
Total MCSD/Nonperpetual Contributed Capital and PIC/Perpetual Contributed Capital	3,517,686,102	2,895,519,963	-17.7	1,364,926,931	-52.9	1,058,410,752	-22.5	1,477,455,392	39.6
All Other Investments in Corporate Cus	34,922,505,828	28,733,363,102	-17.7	32,174,826,179	12.0	16,005,813,491	-50.3	4,706,544,853	-70.6
All Other Investments ²	3,059,509,890	3,941,752,624	28.8	5,290,580,052	34.2	4,379,414,960	-17.2	5,069,064,932	15.7
TOTAL INVESTMENTS	142,449,082,034	165,634,069,850	16.3	210,751,628,497	27.2	238,919,318,823	13.4	257,004,856,887	7.6
LOANS HELD FOR SALE	944,994,691	1,057,557,989	11.9	2,264,461,472	114.1	3,212,162,789	41.9	3,302,412,285	2.8
LOANS AND LEASES:									
Unsecured Credit Card Loans	30,120,152,977	32,716,340,222	8.6	34,865,727,265	6.6	35,945,062,481	3.1	37,382,846,372	4.0
All Other Unsecured Loans/Lines of Credit	24,484,610,617	25,347,726,328	3.5	25,541,420,621	0.8	25,468,729,574	-0.3	25,563,304,352	0.4
Short-Term, Small Amount Loans (STS) (FCUs only)	N/A	N/A		N/A		13,431,177		18,714,203	39.3
Non-Federally Guaranteed Student Loans	N/A	N/A		N/A		N/A		1,475,656,284	
New Vehicle Loans	86,894,705,214	81,525,938,454	-6.2	75,233,332,363	-7.7	62,871,718,688	-16.4	58,285,225,218	-7.3
Used Vehicle Loans	89,106,079,713	94,279,699,948	5.8	98,174,116,838	4.1	101,541,180,968	3.4	106,752,153,709	5.1
1st Mortgage Real Estate Loans/Lines of Credit	181,622,360,448	207,990,512,866	14.5	217,212,945,855	4.4	223,279,108,730	2.8	232,434,186,099	4.1
Other Real Estate Loans/Lines of Credit	91,302,401,665	96,549,176,142	5.7	92,336,026,490	-4.4	86,364,850,239	-6.5	80,497,208,689	-6.8
Leases Receivable	878,079,058	743,449,842	-15.3	600,743,902	-19.2	452,254,355	-24.7	438,938,474	-2.9
Total All Other Loans/Lines of Credit	24,147,043,486	26,842,316,404	11.2	28,480,859,142	6.1	28,772,089,746	1.0	28,635,362,880	-0.5
TOTAL LOANS	528,555,433,178	565,995,160,206	7.1	572,445,172,476	1.1	564,708,425,958	-1.4	571,483,596,280	1.2
(ALLOWANCE FOR LOAN & LEASE LOSSES)	(3,878,601,021)	(6,243,240,072)	61.0	(8,847,960,252)	41.7	(9,425,653,770)	6.5	(8,808,362,722)	-6.5
Foreclosed Real Estate	333,332,604	684,472,382	105.3	1,160,964,119	69.6	1,613,373,533	39.0	1,587,461,153	-1.6
Repossessed Autos	244,796,790	311,124,254	27.1	302,046,542	-2.9	209,481,685	-30.6	176,051,035	-16.0
Foreclosed and Repossessed Other Assets	12,511,226	20,128,237	60.9	38,499,115	91.3	33,496,857	-13.0	33,008,698	-1.5
TOTAL FORECLOSED and REPOSSESSED ASSETS¹	590,640,620	1,015,724,873	72.0	1,501,509,776	47.8	1,856,352,075	23.6	1,796,520,886	-3.2
Land and Building	13,616,180,990	15,138,025,298	11.2	16,146,829,848	6.7	16,779,031,976	3.9	17,209,453,932	2.6
Other Fixed Assets	3,675,276,713	3,811,710,583	3.7	3,549,370,569	-6.9	3,353,623,854	-5.5	3,368,850,520	0.5
NCUA Share Insurance Capitalization Deposit	5,582,841,874	4,485,506,891	-19.7	7,035,682,508	56.9	7,469,347,446	6.2	7,785,186,928	4.2
Identifiable Intangible Assets	N/A	N/A		137,848,144		207,349,143	50.4	200,154,252	-3.5
Goodwill	N/A	N/A		337,607,015		510,653,547	51.3	642,226,296	25.8
TOTAL INTANGIBLE ASSETS	N/A	N/A		475,455,159		718,002,690	51.0	842,380,548	17.3
Accrued Interest on Loans	2,100,596,062	2,181,173,001	3.8	2,109,066,504	-3.3	2,019,131,744	-4.3	1,952,566,501	-3.3
Accrued Interest on Investments	1,214,165,132	1,046,099,721	-13.8	974,108,582	-6.9	893,882,097	-8.2	888,893,224	-0.6
All Other Assets	7,656,143,721	8,431,512,895	10.1	8,642,973,156	2.5	9,411,709,930	8.9	9,854,616,785	4.7
TOTAL OTHER ASSETS	10,970,904,915	11,658,785,617	6.3	11,726,148,242	0.6	12,324,723,771	5.1	12,696,076,510	3.0
TOTAL ASSETS	754,990,009,779	811,066,541,117	7.4	884,614,694,018	9.1	914,343,935,189	3.4	961,747,936,820	5.2
TOTAL CU's	8,101	7,806	-3.6	7,554	-3.2	7,339	-2.8	7,094	-3.3
¹ OTHER RE OWNED PRIOR TO 2004									
² LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON CUs INCLUDED IN ALL OTHER INVESTMENTS PRIOR TO JUNE 2006 FOR SHORT FORM FILERS									

	Liabilities, Shares & Equity								
Return to cover									
03/08/2012									
CU Name: N/A									
Peer Group: N/A									
	Criteria : Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs) *								
	Count of CU in Peer Group : N/A								
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% 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	27,414,811,567	36,409,425,684	32.8	36,558,909,968	0.4	28,108,611,119	-23.1	25,726,022,650	-8.5
Borrowing Repurchase Transactions	2,187,672,288	750,748,749	-65.7	896,209,030	19.4	528,389,543	-41.0	525,851,250	-0.5
Subordinated Debt	4,650,873	3,616,972	-22.2	3,013,910	-16.7	3,650,424	21.1	9,317,602	155.2
Uninsured Secondary Capital and Subordinated Debt Included in Net Worth ³	31,281,151	32,412,191	3.6	79,042,300	143.9	155,865,823	97.2	247,352,157	58.7
Accrued Dividends and Interest Payable	806,079,362	670,996,055	-16.8	495,869,040	-26.1	372,954,907	-24.8	319,986,148	-14.2
Accounts Payable & Other Liabilities	6,449,077,991	7,406,736,804	14.8	7,261,116,455	-2.0	7,684,665,577	5.8	9,437,129,417	22.8
TOTAL LIABILITIES	36,893,573,232	45,273,936,455	22.7	45,294,160,703	0.0	36,854,137,393	-18.6	36,265,659,224	-1.6
SHARES AND DEPOSITS									
Share Drafts	70,949,980,037	73,631,492,212	3.8	85,302,112,139	15.9	89,874,932,120	5.4	100,836,598,166	12.2
Regular Shares	169,045,320,260	178,707,228,999	5.7	199,908,910,681	11.9	220,521,912,272	10.3	244,678,729,274	11.0
Money Market Shares	111,158,760,877	128,498,041,323	15.6	158,315,466,061	23.2	175,767,250,880	11.0	189,134,449,789	7.6
Share Certificates	216,114,088,870	226,229,177,340	4.7	225,558,764,759	-0.3	213,417,112,850	-5.4	204,097,469,896	-4.4
IRA/KEOGH Accounts	56,912,630,725	64,683,022,867	13.7	73,392,845,925	13.5	76,405,013,198	4.1	77,626,259,958	1.6
All Other Shares ¹	5,715,555,401	6,763,838,830	18.3	7,707,432,283	14.0	7,995,935,311	3.7	8,836,574,957	10.5
Non-Member Deposits	2,494,905,209	2,614,439,841	4.8	2,485,724,114	-4.9	2,421,401,429	-2.6	2,198,768,616	-9.2
TOTAL SHARES AND DEPOSITS	632,391,241,379	681,127,241,412	7.7	752,671,255,962	10.5	786,403,558,060	4.5	827,408,850,656	5.2
EQUITY:									
Undivided Earnings	59,406,356,921	58,686,052,785	-1.2	59,541,954,219	1.5	62,737,503,659	5.4	67,424,457,997	7.5
Regular Reserves	18,216,144,300	18,764,784,347	3.0	18,894,195,035	0.7	19,121,646,507	1.2	19,192,832,293	0.4
Appropriation For Non-Conforming Investments (SCU Only)	75,927,460	77,797,973	2.5	25,282,948	-67.5	29,880,479	18.2	26,135,848	-12.5
Other Reserves	8,415,370,974	8,515,536,746	1.2	8,834,560,109	3.7	9,537,688,085	8.0	10,539,292,386	10.5
Equity Acquired in Merger	N/A	N/A		167,192,788		372,128,576	122.6	857,308,206	130.4
Miscellaneous Equity	12,778,646	11,435,154	-10.5	11,678,682	2.1	18,272,740	56.5	20,432,943	11.8
Accumulated Unrealized G/L on AFS Securities	105,934,871	-4,045,303	-103.8	542,627,016	#####	623,965,597	15.0	1,836,132,221	194.3
Accumulated Unrealized Losses for OTTI (due to other factors) on HTM Debt Securities	N/A	N/A		-43,025,372		-27,310,316	36.5	-24,504,065	10.3
Accumulated Unrealized G/L on Cash Flow Hedges	-5,103,699	-26,899,921	-427.1	-25,814,657	4.0	-28,486,471	-10.3	-45,153,694	-58.5
Other Comprehensive Income	-522,214,305	-1,359,298,531	-160.3	-1,299,373,415	4.4	-1,299,049,120	0.0	-1,753,507,195	-35.0
Net Income	0	0	N/A	0	N/A	0	N/A	0	N/A
EQUITY TOTAL	85,705,195,168	84,665,363,250	-1.2	86,649,277,353	2.3	91,086,239,736	5.1	98,073,426,940	7.7
TOTAL SHARES & EQUITY	718,096,436,547	765,792,604,662	6.6	839,320,533,315	9.6	877,489,797,796	4.5	925,482,277,596	5.5
TOTAL LIABILITIES, SHARES, & EQUITY	754,990,009,779	811,066,541,117	7.4	884,614,694,018	9.1	914,343,935,189	3.4	961,747,936,820	5.2
NCUA INSURED SAVINGS²									
Uninsured Shares	69,727,942,602	70,636,517,177	1.3	27,117,017,015	-61.6	30,000,851,588	10.6	33,581,947,049	11.9
Uninsured Non-Member Deposits	1,075,857,109	1,056,840,870	-1.8	524,321,150	-50.4	450,515,220	-14.1	259,090,398	-42.5
Total Uninsured Shares & Deposits	70,803,799,711	71,693,358,047	1.3	27,641,338,165	-61.4	30,451,366,808	10.2	33,841,037,447	11.1
Insured Shares & Deposits	561,587,441,668	609,433,883,365	8.5	725,029,917,797	19.0	755,952,191,252	4.3	793,567,813,209	5.0
TOTAL NET WORTH	86,145,080,806	86,076,584,042	-0.1	87,560,273,271	1.7	92,003,981,995	5.1	98,312,922,737	6.9
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¹ PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KEOGHS, AND NONMEMBER SHARES FOR SHORT FORM FILERS									
² PRIOR TO 10/03/08 SHARES INSURED UP TO \$100,000; 10/03/08 to 05/20/09 SHARES INSURED UP TO \$100,000 and \$250,000 FOR IRAS; 5/20/09 AND FORWARD SHARES INSURED UP TO \$250,000									
³ December 2011 and forward includes "Subordinated Debt Included in Net Worth."									

	Income Statement									
Return to cover										
03/08/2012										
CU Name: N/A										
Peer Group: N/A										
	Criteria: Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs) *									
	Count of CU in Peer Group: N/A									
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	
* INCOME AND EXPENSE										
INTEREST INCOME:										
Interest on Loans	34,494,103,028	36,237,155,410	5.1	35,784,211,012	-1.2	34,503,931,731	-3.6	32,760,040,940	-5.1	
Less Interest Refund	(61,531,223)	(49,721,035)	-19.2	(42,651,996)	-14.2	(39,900,014)	-6.5	(44,114,391)	10.6	
Income from Investments	8,761,012,790	7,770,934,453	-11.3	6,249,840,029	-19.6	5,621,185,843	-10.1	5,215,901,307	-7.2	
Income from Trading	10,857,709	-16,868,599	-255.4	13,852,790	182.1	5,299,357	-61.7	11,067,185	108.8	
TOTAL INTEREST INCOME	43,204,442,304	43,941,500,229	1.7	42,005,251,835	-4.4	40,090,516,917	-4.6	37,942,895,041	-5.4	
INTEREST EXPENSE:										
Dividends	16,867,183,150	15,378,786,204	-8.8	11,724,845,138	-23.8	8,609,482,831	-26.6	6,836,145,107	-20.6	
Interest on Deposits	2,439,772,453	2,344,337,604	-3.9	1,787,777,742	-23.7	1,244,698,510	-30.4	941,836,036	-24.3	
Interest on Borrowed Money	1,159,765,127	1,379,013,570	18.9	1,277,783,424	-7.3	1,032,113,276	-19.2	910,486,734	-11.8	
TOTAL INTEREST EXPENSE	20,466,720,730	19,102,137,378	-6.7	14,790,406,304	-22.6	10,886,294,617	-26.4	8,688,467,877	-20.2	
PROVISION FOR LOAN & LEASE LOSSES	3,191,825,260	7,037,818,633	120.5	9,556,085,891	35.8	7,037,654,094	-26.4	4,623,172,057	-34.3	
NET INTEREST INCOME AFTER PLL	19,545,896,314	17,801,544,218	-8.9	17,658,759,640	-0.8	22,166,568,206	25.5	24,631,255,107	11.1	
NON-INTEREST INCOME:										
Fee Income	6,379,183,763	6,809,741,841	6.7	7,028,670,366	3.2	7,035,423,581	0.1	6,950,147,950	-1.2	
Other Operating Income	3,425,508,257	3,719,026,242	8.6	4,470,913,523	20.2	4,929,976,158	10.3	5,209,475,720	5.7	
Gain (Loss) on Investments	-49,564,005	-457,322,609	-822.7	-1,093,728,605	-139.2	-8,767,822	99.2	229,078,390	2,712.7	
Gain (Loss) on Disposition of Assets	56,937,369	-17,155,112	-130.1	-63,644,255	-271.0	-97,875,385	-53.8	-174,995,745	-78.8	
Gain from Bargain Purchase (Merger)	N/A	N/A		15,687,041		33,274,022	112.1	34,944,477	5.0	
Other Non-Oper Income/(Expense)	93,624,619	-94,810,126	-201.3	145,215,193	253.2	70,142,817	-51.7	40,765,325	-41.9	
NCUSIF Stabilization Income	N/A	N/A		3,404,549,813		1,011,452	-100.0	0	-100.0	
TOTAL NON-INTEREST INCOME	9,905,690,003	9,959,480,236	0.5	13,907,663,076	39.6	11,963,184,823	-14.0	12,289,416,117	2.7	
NON-INTEREST EXPENSE										
Total Employee Compensation & Benefits	12,444,350,415	13,282,634,061	6.7	13,686,367,954	3.0	13,992,238,753	2.2	14,479,426,611	3.5	
Travel, Conference Expense	328,812,073	329,428,955	0.2	244,278,404	-25.8	252,141,849	3.2	272,461,558	8.1	
Office Occupancy	1,794,047,764	1,981,902,858	10.5	2,077,725,339	4.8	2,132,940,632	2.7	2,188,985,742	2.6	
Office Operation Expense	4,988,552,890	5,215,436,828	4.5	5,298,446,195	1.6	5,319,620,132	0.4	5,419,747,734	1.9	
Educational and Promotion	993,384,747	1,043,449,866	5.0	911,837,074	-12.6	953,008,756	4.5	1,024,549,917	7.5	
Loan Servicing Expense	1,461,791,065	1,577,465,461	7.9	1,728,699,882	9.6	1,816,184,056	5.1	1,984,432,395	9.3	
Professional, Outside Service	1,858,441,615	1,992,612,308	7.2	2,060,048,035	3.4	2,147,583,756	4.2	2,286,185,177	6.5	
Member Insurance ¹	102,157,633	1,495,969,819	1,364.4	84,429,036	-94.4	N/A		N/A		
Member Insurance - NCUSIF Premium ²	N/A	N/A		N/A		972,429,174		195,797,671	-79.9	
Member Insurance - Temporary Corporate CU Stabilization Fund ³	N/A	N/A		3,079,037,054		1,002,896,166	-67.4	1,696,127,770	69.1	
Member Insurance - Other	N/A	N/A		N/A		102,043,041		70,161,227	-31.2	
Operating Fees	112,392,611	183,743,086	63.5	153,083,317	-16.7	145,706,378	-4.8	146,140,311	0.3	
Misc Operating Expense	718,283,698	1,059,500,600	47.5	754,108,804	-28.8	754,926,918	0.1	825,965,838	9.4	
TOTAL NON-INTEREST EXPENSE	24,802,214,511	28,162,143,842	13.5	30,078,061,094	6.8	29,591,719,611	-1.6	30,589,981,951	3.4	
NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE AND NCUSIF PREMIUMS ⁴	N/A	N/A		4,567,398,676		6,512,347,306	42.6	8,222,614,714	26.3	
NET INCOME (LOSS)	4,649,371,806	-401,119,388	-108.6	1,488,361,622	471.1	4,538,033,418	204.9	6,330,689,273	39.5	
RESERVE TRANSFERS:										
Transfer to Regular Reserve	488,757,377	575,768,344	17.8	409,823,409	-28.8	381,008,457	-7.0	391,545,027	2.8	
* All Income/Expense amounts are year-to-date while the related % change ratios are annualized.										
# Means the number is too large to display in the cell										
¹ From September 2009 to December 2010, this account includes NCUSIF Premium Expense.										
² For December 2010 forward, this account includes only NCUSIF Premium Expense.										

		Delinquent Loan Information								
Return to cover		For Charter : N/A								
03/08/2012		Count of CU : 7094								
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-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg
DELINQUENCY SUMMARY - ALL LOAN TYPES										
1 to < 2 Months Delinquent		6,496,464,384	8,210,239,166	26.4	9,222,711,334	12.3	8,255,158,436	-10.5	7,396,239,589	-10.4
2 to < 6 Months Delinquent		3,641,232,341	5,779,291,522	58.7	7,046,444,500	21.9	6,147,262,667	-12.8	5,366,070,383	-12.7
6 to 12 Months Delinquent		997,593,867	1,499,712,891	50.3	2,446,630,005	63.1	2,361,322,365	-3.5	2,088,882,903	-11.5
12 Months & Over Delinquent		286,717,329	514,646,557	79.5	1,038,571,020	101.8	1,424,556,425	37.2	1,687,440,556	18.5
Total Del Loans - All Types (2 or more Mo)		4,925,543,537	7,793,650,970	58.2	10,531,645,525	35.1	9,933,141,457	-5.7	9,142,393,842	-8.0
LOAN DELINQUENCY - BY LOAN TYPE										
Unsecured Credit Card Loans										
1 to < 2 Months Delinquent		424,699,142	549,238,167	29.3	589,203,656	7.3	484,698,310	-17.7	432,376,961	-10.8
2 to < 6 Months Delinquent		335,980,841	525,341,257	56.4	603,478,054	14.9	470,848,304	-22.0	372,722,862	-20.8
6 to 12 Months Delinquent		59,720,896	82,289,995	37.8	102,847,285	25.0	72,516,725	-29.5	49,499,638	-31.7
12 Months & Over Delinquent		6,354,103	8,195,033	29.0	11,134,302	35.9	10,072,351	-9.5	6,910,089	-31.4
Total Del Credit Card Lns (2 or more Mo)		402,055,840	615,826,285	53.2	717,459,641	16.5	553,437,380	-22.9	429,132,589	-22.5
Credit Cards DQ > 2 Mo / Total Credit Card Loans		1.33	1.88	41.0	2.06	9.3	1.54	-25.2	1.15	-25.4
1st Mortgage Fixed Rate and Hybrid/Balloon > 5 years										
1 to < 2 Months Delinquent		949,351,535	1,384,089,012	45.8	1,876,467,906	35.6	1,886,557,131	0.5	1,714,041,085	-9.1
2 to < 6 Months Delinquent		474,268,218	892,779,645	88.2	1,507,386,613	68.8	1,602,084,738	6.3	1,468,165,057	-8.4
6 to 12 Months Delinquent		178,883,139	290,836,555	62.6	731,924,698	151.7	780,741,616	6.7	749,500,295	-4.0
12 Months & Over Delinquent		71,131,032	140,453,187	97.5	327,031,170	132.8	536,261,767	64.0	633,207,012	18.1
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs (2 or more Mo)		724,282,389	1,324,069,387	82.8	2,566,342,481	93.8	2,919,088,121	13.7	2,850,872,364	-2.3
%1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs) Delinquent > 2 Mo / Total 1st Mortgage Fixed and Hybrid/Balloons > 5 yrs		0.60	0.94	57.5	1.71	81.7	1.89	10.2	1.75	-7.2
1st Mortgage Adjustable Rate Loans and Hybrid/Balloons < 5 Years										
1 to < 2 Months Delinquent		542,465,470	999,019,671	84.2	1,230,455,061	23.2	1,246,522,818	1.3	1,035,604,650	-16.9
2 to < 6 Months Delinquent		309,885,618	824,792,833	166.2	1,152,642,624	39.7	1,115,689,740	-3.2	978,358,742	-12.3
6 to 12 Months Delinquent		84,347,173	322,191,396	282.0	617,380,440	91.6	672,045,807	8.9	613,785,219	-8.7
12 Months & Over Delinquent		29,772,537	146,572,302	392.3	357,403,530	143.8	471,546,318	31.9	663,648,535	40.7
Total Del 1st Mtg Adj Rate Lns (2 or more Mo)		424,005,328	1,293,556,531	205.1	2,127,426,594	64.5	2,259,281,865	6.2	2,255,792,496	-0.2
%1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years) Delinquent > 2 Mo / Total 1st Mortgage Adjustable Rate Loans and Hybrids/Balloons < 5 yrs		0.70	1.91	173.9	3.16	64.8	3.29	4.2	3.23	-1.7
Other Real Estate Fixed Rate/Hybrid/Balloon										
1 to < 2 Months Delinquent		335,882,459	490,770,060	46.1	572,157,865	16.6	498,534,344	-12.9	453,007,717	-9.1
2 to < 6 Months Delinquent		189,673,783	415,310,085	119.0	573,221,192	38.0	479,056,502	-16.4	378,496,675	-21.0
6 to 12 Months Delinquent		133,754,942	115,248,182	-13.8	207,343,925	79.9	176,400,494	-14.9	152,563,949	-13.5
12 Months & Over Delinquent		25,316,661	36,752,142	45.2	79,135,019	115.3	106,863,709	35.0	105,951,914	-0.9
Total Del Other RE Fixed/Hybrid/Balloon Lns (2 or more Mo)		348,745,386	567,310,409	62.7	859,700,136	51.5	762,320,705	-11.3	637,012,538	-16.4
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo / Total Other RE Fixed/Hybrid/Balloon Loans		0.67	1.06	57.3	1.83	72.6	1.86	1.7	1.76	-5.3
Other Real Estate Adjustable Rate										
1 to < 2 Months Delinquent		333,958,064	372,091,282	11.4	422,765,071	13.6	387,879,856	-8.3	390,290,330	0.6
2 to < 6 Months Delinquent		240,948,574	324,556,943	34.7	390,447,895	20.3	336,970,152	-13.7	303,364,485	-10.0
6 to 12 Months Delinquent		65,365,896	100,626,762	53.9	151,085,522	50.1	139,173,990	-7.9	113,358,615	-18.5
12 Months & Over Delinquent		16,886,324	36,719,949	117.5	88,338,131	140.6	95,670,977	8.3	93,307,639	-2.5
Total Del Other RE Adj Rate Lns (2 or more Mo)		323,200,794	461,903,654	42.9	629,871,548	36.4	571,815,119	-9.2	510,030,739	-10.8
%Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans		0.82	1.07	31.4	1.39	29.4	1.26	-9.3	1.15	-8.7
Leases Receivable										
1 to < 2 Months Delinquent		14,146,002	17,547,875	24.0	9,926,711	-43.4	5,708,939	-42.5	3,365,334	-41.1
2 to < 6 Months Delinquent		7,300,147	6,035,090	-17.3	4,939,653	-18.2	1,351,755	-72.6	1,463,898	8.3
6 to 12 Months Delinquent		744,373	220,303	-70.4	253,166	14.9	134,924	-46.7	97,379	-27.8
12 Months & Over Delinquent		13,982	26,003	86.0	135	-99.5	7,484	5,443.7	15,907	112.5
Total Del Leases Receivable (2 or more Mo)		8,058,502	6,281,396	-22.1	5,192,954	-17.3	1,494,163	-71.2	1,577,184	5.6
%Leases Receivable Delinquent > 2 Mo / Total Leases Receivable		0.92	0.84	-7.9	0.86	2.3	0.33	-61.8	0.36	8.8
All Other Loans										
1 to < 2 Months Delinquent		3,895,961,712	4,397,483,099	12.9	4,521,748,584	2.8	3,745,257,038	-17.2	3,367,553,512	-10.1
2 to < 6 Months Delinquent		2,083,175,160	2,790,475,669	34.0	2,814,343,860	0.9	2,141,261,476	-23.9	1,863,498,664	-13.0
6 to 12 Months Delinquent		474,777,448	588,299,698	23.9	635,796,960	8.1	520,308,809	-18.2	410,077,808	-21.2
12 Months & Over Delinquent		137,242,690	145,927,941	6.3	175,528,733	20.3	204,133,819	16.3	184,399,460	-9.7
Total Del All Other Lns (2 or more Mo)		2,695,195,298	3,524,703,308	30.8	3,625,652,171	2.9	2,865,704,104	-21.0	2,457,975,932	-14.2
%All Other Loans Delinquent > 2 Mo / Total All Other Loans		1.20	1.55	28.8	1.59	3.1	1.31	-17.8	1.11	-15.0
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Loan Losses & Bankruptcy Information, and Loan Modifications										
Return to cover		For Charter :	N/A							
03/08/2012		Count of CU :	7094							
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-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)										
* Total Loans Charged Off		3,133,835,602	5,229,179,889	66.9	7,630,543,502	45.9	7,237,059,032	-5.2	5,999,262,477	-17.1
* Total Loans Recovered		545,918,477	591,307,792	8.3	722,882,047	22.3	824,163,680	14.0	826,673,964	0.3
* NET CHARGE OFFS (\$\$)		2,587,917,125	4,637,872,097	79.2	6,907,661,455	48.9	6,412,895,352	-7.2	5,172,588,513	-19.3
**Net Charge-Offs / Average Loans		0.51	0.85	67.7	1.21	43.2	1.13	-7.1	0.91	-19.3
Total Del Loans & *Net Charge-Offs		7,513,460,662	12,431,523,067	65.5	17,439,306,980	40.3	16,346,036,809	-6.3	14,314,982,355	-12.4
Combined Delinquency and Net Charge Off Ratio		1.44	2.22	54.8	3.05	37.3	2.89	-5.5	2.51	-13.0
LOAN LOSS SUMMARY BY LOAN TYPE										
* Unsecured Credit Card Lns Charged Off		554,588,788	964,714,167	74.0	1,528,311,259	58.4	1,569,376,384	2.7	1,225,037,790	-21.9
* Unsecured Credit Card Lns Recovered		72,957,171	75,919,687	4.1	76,622,714	0.9	96,517,817	26.0	118,445,404	22.7
* NET UNSECURED CREDIT CARD C/Os		481,631,617	888,794,480	84.5	1,451,688,545	63.3	1,472,858,567	1.5	1,106,592,386	-24.9
**Net Charge Offs - Credit Cards / Avg Credit Card Loans		1.70	2.83	66.5	4.30	51.9	4.16	-3.2	3.02	-27.4
* All Other Loans Charged Off		2,329,912,464	3,387,232,270	45.4	4,341,217,871	28.2	3,601,933,641	-17.0	2,753,054,460	-23.6
* All Other Loans Recovered		456,079,590	490,347,141	7.5	595,167,471	21.4	645,911,334	8.5	610,606,064	-5.5
* NET ALL OTHER LOAN C/Os		1,873,832,874	2,896,885,129	54.6	3,746,050,400	29.3	2,956,022,307	-21.1	2,142,448,396	-27.5
** Net Charge Offs - All Other Loans / Avg All Other Loans		0.84	1.28	52.7	1.65	28.5	1.33	-19.4	0.98	-26.4
* Total 1st Mortgage RE Loan/LOCs Charged Off		51,342,655	243,740,091	374.7	587,111,185	140.9	822,285,196	40.1	960,742,257	16.8
* Total 1st Mortgage RE Loans/LOCs Recovered		6,365,610	8,604,986	35.2	21,069,993	144.9	37,437,537	77.7	45,937,546	22.7
* NET 1st MORTGAGE RE LOANS/LOCs C/Os		44,977,045	235,135,105	422.8	566,041,192	140.7	784,847,659	38.7	914,804,711	16.6
** Net Charge Offs - 1st Mortgage RE Loans/LOCs / Avg 1st Mortgage RE Loans/LOCs		0.03	0.12	359.8	0.27	120.6	0.36	33.8	0.40	12.7
* Total Other RE Loans/LOCs Charged Off		178,965,060	614,686,174	243.5	1,155,247,087	87.9	1,231,068,687	6.6	1,056,527,168	-14.2
* Total Other RE Loans/LOCs Recovered		7,742,290	14,437,522	86.5	27,403,385	89.8	42,645,809	55.6	50,470,626	18.3
* NET OTHER RE LOANS/LOCs C/Os		171,222,770	600,248,652	250.6	1,127,843,702	87.9	1,188,422,878	5.4	1,006,056,542	-15.3
**Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs		0.19	0.64	227.8	1.19	86.9	1.33	11.4	1.21	-9.3
* Total Real Estate Loans Charged Off		230,307,715	858,426,265	272.7	1,742,358,272	103.0	2,053,353,883	17.8	2,017,269,425	-1.8
* Total Real Estate Lns Recovered		14,107,900	23,042,508	63.3	48,473,378	110.4	80,083,346	65.2	96,408,172	20.4
* NET Total Real Estate Loan C/Os		216,199,815	835,383,757	286.4	1,693,884,894	102.8	1,973,270,537	16.5	1,920,861,253	-2.7
** Net Charge Offs - Total RE Loans / Avg Total RE Loans		0.08	0.29	246.8	0.55	90.7	0.64	15.5	0.62	-3.2
* Total Modified 1st & Other Real Estate Lns Charged Off		N/A	9,729,751		103,522,081	964.0	256,242,291	147.5	352,420,077	37.5
* Total Modified 1st and Other Real Estate Lns Recovered		N/A	12,396		2,012,544	#####	3,623,626	80.1	6,791,242	87.4
* NET Modified Real Estate C/Os		N/A	9,717,355		101,509,537	944.6	252,618,665	148.9	345,628,835	36.8
** Net Charge Offs - Total Modified RE Loans / Avg Total Modified RE Loans		N/A	N/A		2.68		3.37	25.5	3.49	3.5
* Total Leases Receivable Charged Off		19,026,635	18,807,187	-1.2	18,656,100	-0.8	12,395,124	-33.6	3,900,802	-68.5
* Total Leases Receivable Recovered		2,773,816	1,998,456	-28.0	2,618,484	31.0	1,651,183	-36.9	1,214,324	-26.5
* NET LEASES RECEIVABLE C/Os		16,252,819	16,808,731	3.4	16,037,616	-4.6	10,743,941	-33.0	2,686,478	-75.0
**Net Charge Offs - Leases Receivable / Avg Leases Receivable		1.60	2.07	29.9	2.39	15.1	2.04	-14.5	0.60	-70.5
BANKRUPTCY SUMMARY										
Number of Members Who Filed Chapter 7 YTD		98,649	155,150	57.3	230,271	48.4	236,813	2.8	191,825	-19.0
Number of Members Who Filed Chapter 13 YTD		56,820	72,074	26.8	92,483	28.3	95,630	3.4	81,913	-14.3
Number of Members Who Filed Chapter 11 or Chapter 12 YTD		2,645	628	-76.3	981	56.2	1,743	77.7	1,022	-41.4
Total Number of Members Bankrupt		158,114	227,852	44.1	323,735	42.1	334,186	3.2	274,760	-17.8
Total Loans Outstanding Subject to Bankruptcy (Ch 7,13,11, 12)		1,700,233,918	2,848,970,522	67.6	4,627,544,002	62.4	4,986,869,848	7.8	3,907,394,873	-21.6
* All Loans Charged Off due to Bankruptcy YTD		559,053,617	987,109,382	76.6	1,585,832,489	60.7	1,715,912,285	8.2	1,429,094,904	-16.7
%Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)		17.84	18.88	5.8	20.78	10.1	23.71	14.1	23.82	0.5
REAL ESTATE FORECLOSURE SUMMARY										
Real Estate Loans Foreclosed YTD		N/A	N/A		N/A		N/A		2,080,265,407	
Number of Real Estate Loans Foreclosed YTD		N/A	N/A		N/A		N/A		11,557	
LOAN MODIFICATIONS OUTSTANDING										
Modified First Mortgage RE Loans		N/A	1,167,834,257		5,182,237,587	343.7	7,732,363,878	49.2	9,562,212,082	23.7
Modified Other RE Loans		N/A	319,492,222		893,629,213	179.7	1,190,114,239	33.2	1,332,576,910	12.0
Total Modified First and Other RE Loans		N/A	1,487,326,479		6,075,866,800	308.5	8,922,478,117	46.9	10,894,788,992	22.1
Modified RE Loans Also Reported as Business Loans		N/A	262,606,567		1,205,640,329	359.1	1,945,334,187	61.4	2,186,545,819	12.4
Modified Consumer Loans (Not Secured by RE)		N/A	N/A		N/A		2,842,415,412		2,927,638,349	3.0
Modified Business Loans (Not Secured by RE)		N/A	N/A		N/A		116,669,553		149,886,659	28.5
TOTAL Modified First RE, Other RE, Consumer, and Business Loans		N/A	N/A		N/A		11,881,563,082		13,972,314,000	17.6
Total Modified Loans to Total Loans		N/A	0.26		1.06	303.9	2.10	98.2	2.44	16.2
Total Modified Loans to Net Worth		N/A	1.73		6.94	301.6	12.91	86.1	14.21	10.1
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*Amounts are year-to-date while the related %change ratios are annualized.										
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)										

8. Loan Losses & Bankruptcy Information, and Loan Modifications

Indirect and Participation Lending									
Return to cover	For Charter :		N/A						
03/08/2012	Count of CU :		7094						
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-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg
INDIRECT LOANS OUTSTANDING									
Indirect Loans - Point of Sale Arrangement	45,043,414,711	48,339,197,382	7.3	52,232,742,909	8.1	50,657,367,456	-3.0	51,297,265,945	1.3
Indirect Loans - Outsourced Lending Relationship	25,180,771,648	26,072,673,323	3.5	23,700,651,381	-9.1	20,857,239,547	-12.0	19,317,109,405	-7.4
Total Outstanding Indirect Loans	70,224,186,359	74,411,870,705	6.0	75,933,394,290	2.0	71,514,607,003	-5.8	70,614,375,350	-1.3
%Indirect Loans Outstanding / Total Loans	13.29	13.15	-1.0	13.26	0.9	12.66	-4.5	12.36	-2.4
DELINQUENCY - INDIRECT LENDING									
1 to < 2 Months Delinquent	1,406,140,716	1,688,587,923	20.1	1,673,599,561	-0.9	1,353,829,542	-19.1	1,211,354,675	-10.5
2 to < 6 Months Delinquent	670,410,665	969,772,105	44.7	905,207,661	-6.7	647,151,837	-28.5	547,912,950	-15.3
6 to 12 Months Delinquent	117,116,131	165,473,094	41.3	181,809,826	9.9	144,568,431	-20.5	110,589,836	-23.5
12 Months & Over Delinquent	25,600,511	23,670,180	-7.5	29,783,263	25.8	44,921,939	50.8	44,854,227	-0.2
Total Del Indirect Lns (2 or more Mo)	813,127,307	1,158,915,379	42.5	1,116,800,750	-3.6	836,642,207	-25.1	703,357,013	-15.9
%Indirect Loans Delinquent > 2 Mo / Total Indirect Loans	1.16	1.56	34.5	1.47	-5.6	1.17	-20.5	1.00	-14.9
LOAN LOSSES - INDIRECT LENDING									
* Indirect Loans Charged Off	789,447,476	1,139,699,672	44.4	1,492,621,554	31.0	1,089,372,693	-27.0	749,297,692	-31.2
* Indirect Loans Recovered	122,792,628	128,259,175	4.5	197,389,555	53.9	209,691,023	6.2	167,135,145	-20.3
* NET INDIRECT LOAN C/Os	666,654,848	1,011,440,497	51.7	1,295,231,999	28.1	879,681,670	-32.1	582,162,547	-33.8
**Net Charge Offs - Indirect Loans / Avg Indirect Loans	0.95	1.40	46.6	1.72	23.2	1.19	-30.7	0.82	-31.3
PARTICIPATION LOANS OUTSTANDING (Bal of Purchased + CU Portion of Part. Lns Interests Retained):									
Consumer	N/A	N/A		1,200,599,702		1,149,199,908	-4.3	1,465,166,412	27.5
Non-Federally Guaranteed Student Loans	N/A	N/A		N/A		N/A		206,702,736	
Real Estate	N/A	N/A		2,940,992,693		2,720,115,567	-7.5	2,615,400,178	-3.8
Member Business Loans (excluding C&D)	N/A	N/A		3,323,634,604		3,257,809,701	-2.0	2,957,692,504	-9.2
Non-Member Business Loans (excluding C&D)	N/A	N/A		3,698,577,992		4,318,066,540	16.7	4,657,519,057	7.9
Commercial Construction & Development	N/A	N/A		496,650,416		365,967,947	-26.3	430,573,006	17.7
Loan Pools	N/A	N/A		734,424,174		633,799,066	-13.7	676,707,207	6.8
TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)	9,709,401,506	11,069,737,648	14.0	12,394,879,581	12.0	12,444,958,729	0.4	13,009,761,100	4.5
%Participation Loans Outstanding / Total Loans	1.84	1.96	6.5	2.17	10.7	2.20	1.8	2.28	3.3
* Participation Loans Purchased YTD	3,217,320,253	3,172,384,083	-1.4	2,527,883,089	-20.3	2,363,910,345	-6.5	3,311,911,843	40.1
%Participation Loans Purchased YTD / Total Loans Granted YTD	1.29	1.27	-1.8	0.95	-25.2	0.95	0.4	1.28	34.2
PARTICIPATION LOANS SOLD:									
Participation Loan Interests Sold AND/OR Serviced (Participants' Balance Outstanding)	N/A	N/A		7,016,938,310		7,359,464,082	4.9	7,910,383,429	7.5
Participation Loan Interests - Amount Retained (Outstanding)	N/A	N/A		2,382,636,139		2,566,997,066	7.7	2,697,643,330	5.1
* Participation Loans Sold YTD	1,633,139,638	2,004,385,762	22.7	2,101,559,258	4.8	1,931,877,800	-8.1	2,935,837,086	52.0
** %Participation Loans Sold YTD / Total Assets	0.22	0.25	14.2	0.24	-3.9	0.21	-11.1	0.31	44.5
WHOLE LOANS PURCHASED AND SOLD:									
*Loans Purchased in Full from Other Financial Institutions YTD	292,522,707	317,752,884	8.6	736,316,645	131.7	1,840,275,636	149.9	1,622,202,381	-11.9
*Loans Purchased in Full from Other Sources YTD	N/A	N/A		N/A		N/A		222,570,118	
%Loans Purchased From Financial Institutions & Other Sources YTD / Loans Granted YTD	0.12	0.13	8.2	0.28	117.4	0.74	168.4	0.71	-3.9
*Loans, Excluding RE, Sold in Full YTD	350,595,185	235,202,758	-32.9	506,349,281	115.3	473,267,956	-6.5	72,232,594	-84.7
DELINQUENCY - PARTICIPATION LENDING									
1 to < 2 Months Delinquent	71,801,955	146,486,203	104.0	217,814,861	48.7	221,245,307	1.6	157,944,434	-28.6
2 to < 6 Months Delinquent	124,302,606	213,631,691	71.9	168,074,685	-21.3	241,064,448	43.4	270,519,209	12.2
6 to 12 Months Delinquent	83,811,488	55,398,485	-33.9	117,444,446	112.0	121,640,423	3.6	148,382,761	22.0
12 Months & Over Delinquent	30,933,837	65,515,838	111.8	145,126,061	121.5	130,582,522	-10.0	122,496,042	-6.2
Total Del Participation Lns (2 or more Mo)	239,047,931	334,546,014	39.9	430,645,192	28.7	493,287,393	14.5	541,398,012	9.8
%Participation Loans Delinquent > 2 Mo / Total Participation Loans	2.46	3.02	22.8	3.47	15.0	3.96	14.1	4.16	5.0
LOAN LOSSES - PARTICIPATION LENDING									
* Participation Loans Charged Off	62,670,121	94,681,856	51.1	135,240,149	42.8	156,494,864	15.7	175,168,607	11.9
* Participation Loans Recovered	4,477,198	8,065,569	80.1	9,422,562	16.8	10,255,542	8.8	9,050,266	-11.8
* NET PARTICIPATION LOAN C/Os	58,192,923	86,616,287	48.8	125,817,587	45.3	146,239,322	16.2	166,118,341	13.6
**Net Charge Offs - Participation Loans / Avg Participation Loans	0.64	0.83	29.8	1.07	28.6	1.18	9.8	1.31	10.8
*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)									
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								9. IndirectAndParticipationLns	

Real Estate Loan Information 1									
Return to cover									
03/08/2012			For Charter : N/A						
CU Name: N/A			Count of CU : 7094						
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-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg
REAL ESTATE LOANS OUTSTANDING:									
First Mortgages									
Fixed Rate > 15 years	63,157,945,259	76,633,934,466	21.3	81,574,857,726	6.4	81,634,398,236	0.1	81,418,243,641	-0.3
Fixed Rate 15 years or less	41,286,853,315	44,612,256,304	8.1	48,372,210,141	8.4	52,540,252,594	8.6	58,612,969,369	11.6
Other Fixed Rate	1,435,016,791	1,473,592,352	2.7	1,484,538,276	0.7	1,474,800,944	-0.7	1,488,899,760	1.0
Total Fixed Rate First Mortgages	105,879,815,365	122,719,783,122	15.9	131,431,606,143	7.1	135,649,451,774	3.2	141,520,112,770	4.3
Balloon/Hybrid > 5 years	15,066,796,285	17,699,534,860	17.5	18,351,093,847	3.7	18,928,023,107	3.1	21,111,310,709	11.5
Balloon/Hybrid 5 years or less	31,818,221,178	36,477,733,513	14.6	35,199,880,704	-3.5	34,472,560,693	-2.1	35,957,143,312	4.3
Total Balloon/Hybrid First Mortgages	46,885,017,463	54,177,268,373	15.6	53,550,974,551	-1.2	53,400,583,800	-0.3	57,068,454,021	6.9
Adjustable Rate First Mtgs 1 year or less	6,538,551,251	6,700,754,723	2.5	6,908,639,529	3.1	6,794,162,893	-1.7	6,807,824,846	0.2
Adjustable Rate First Mtgs >1 year	22,318,976,369	24,392,706,648	9.3	25,321,725,632	3.8	27,434,910,263	8.3	27,037,794,462	-1.4
Total Adjustable First Mortgages	28,857,527,620	31,093,461,371	7.7	32,230,365,161	3.7	34,229,073,156	6.2	33,845,619,308	-1.1
TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING	181,622,360,448	207,990,512,866	14.5	217,212,945,855	4.4	223,279,108,730	2.8	232,434,186,099	4.1
Other Real Estate Loans									
Closed End Fixed Rate	50,036,930,211	51,617,556,714	3.2	45,102,167,738	-12.6	39,221,537,757	-13.0	34,563,650,360	-11.9
Closed End Adjustable Rate	1,987,419,726	2,155,956,569	8.5	2,392,526,057	11.0	2,202,664,342	-7.9	2,234,144,414	1.4
Open End Adjustable Rate (HELOC)	36,704,235,817	40,897,667,925	11.4	42,973,564,449	5.1	43,225,328,491	0.6	42,150,163,131	-2.5
Open End Fixed Rate	2,573,815,911	1,877,994,934	-27.0	1,867,768,246	-0.5	1,715,319,649	-8.2	1,549,250,784	-9.7
TOTAL OTHER REAL ESTATE OUTSTANDING	91,302,401,665	96,549,176,142	5.7	92,336,026,490	-4.4	86,364,850,239	-6.5	80,497,208,689	-6.8
TOTAL RE (FIRST AND OTHER) OUTSTANDING	272,924,762,113	304,539,689,008	11.6	309,548,972,345	1.6	309,643,958,969	0.0	312,931,394,788	1.1
RE LOAN SUMMARY (FIX, ADJ):									
First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs)	120,946,611,650	140,419,317,982	16.1	149,782,699,990	6.7	154,577,474,881	3.2	162,631,423,479	5.2
Other RE Fixed Rate	52,610,746,122	53,495,551,648	1.7	46,969,935,984	-12.2	40,936,857,406	-12.8	36,112,901,144	-11.8
Total Fixed Rate RE Outstanding	173,557,357,772	193,914,869,630	11.7	196,752,635,974	1.5	195,514,332,287	-0.6	198,744,324,623	1.7
%(Total Fixed Rate RE/Total Assets)	22.99	23.91	4.0	22.24	-7.0	21.38	-3.9	20.66	-3.4
%(Total Fixed Rate RE/Total Loans)	32.84	34.26	4.3	34.37	0.3	34.62	0.7	34.78	0.4
First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)	60,675,748,798	67,571,194,884	11.4	67,430,245,865	-0.2	68,701,633,849	1.9	69,802,762,620	1.6
Other RE Adj Rate	38,691,655,543	43,053,624,494	11.3	45,366,090,506	5.4	45,427,992,833	0.1	44,384,307,545	-2.3
Total Adj Rate RE Outstanding	99,367,404,341	110,624,819,378	11.3	112,796,336,371	2.0	114,129,626,682	1.2	114,187,070,165	0.1
MISCELLANEOUS RE INFORMATION:									
Outstanding Interest Only & Payment Option First Mtg Loans	6,399,170,686	7,527,425,050	17.6	7,042,170,080	-6.4	5,975,856,056	-15.1	4,967,616,131	-16.9
%(Interest Only & Payment Option First Mtg / Total Assets)	0.85	0.93	9.5	0.80	-14.2	0.65	-17.9	0.52	-21.0
%(Interest Only & Payment Option First Mtg / Net Worth)	7.43	8.75	17.7	8.04	-8.0	6.50	-19.2	5.05	-22.2
Outstanding Interest Only & Payment Option Other RE / LOCs Loans	N/A	N/A		13,444,613,701		14,323,208,726	6.5	14,917,960,879	4.2
Outstanding Residential Construction (Excluding Business Purpose Loans)	1,599,027,780	1,237,196,666	-22.6	845,688,065	-31.6	730,328,638	-13.6	641,768,691	-12.1
Allowance for Loan Losses on all RE Loans	543,955,297	1,261,382,677	131.9	2,616,036,874	107.4	3,315,836,416	26.8	3,686,280,330	11.2
* REAL ESTATE LOANS - AMOUNT GRANTED:									
* First Mortgages									
* Fixed Rate > 15 years	30,233,366,206	33,406,892,765	10.5	52,601,390,015	57.5	42,314,999,349	-19.6	35,504,591,578	-16.1
* Fixed Rate 15 years or less	8,054,223,973	13,064,563,848	62.2	23,552,068,950	80.3	24,108,614,654	2.4	26,393,405,506	9.5
* Other Fixed Rate	693,610,897	638,465,069	-8.0	595,827,424	-6.7	653,181,053	9.6	660,601,415	1.1
* Total Fixed Rate First Mortgages	38,981,201,076	47,109,921,682	20.9	76,749,286,389	62.9	67,076,795,056	-12.6	62,558,598,499	-6.7
* Balloon/Hybrid > 5 years	4,151,831,677	4,570,395,224	10.1	3,837,757,948	-16.0	3,693,053,021	-3.8	4,620,171,525	25.1
* Balloon/Hybrid 5 years or less	8,731,333,769	9,605,327,481	10.0	5,967,224,213	-37.9	6,535,802,181	9.5	7,293,761,674	11.6
* Total Balloon/Hybrid First Mortgages	12,883,165,446	14,175,722,705	10.0	9,804,982,161	-30.8	10,228,855,202	4.3	11,913,933,199	16.5
* Adjustable Rate First Mtgs 1 year or less	2,097,428,457	1,786,239,538	-14.8	1,598,235,816	-10.5	1,199,787,490	-24.9	1,247,732,741	4.0
* Adjustable Rate First Mtgs >1 year	5,166,225,161	6,805,715,972	31.7	6,089,613,411	-10.5	5,921,335,936	-2.8	6,054,716,644	2.3
* Total Adjustable First Mortgages	7,263,653,618	8,591,955,510	18.3	7,687,849,227	-10.5	7,121,123,426	-7.4	7,302,449,385	2.5
* TOTAL FIRST MORTGAGE RE LOANS GRANTED	59,128,020,140	69,877,599,897	18.2	94,242,117,777	34.9	84,426,773,684	-10.4	81,774,981,083	-3.1
* Amounts are year-to-date while the related %change ratios are annualized.									
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Real Estate Loan Information 2										
Return to cover	For Charter : N/A									
03/08/2012	Count of CU : 7094									
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-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	
* OTHER REAL ESTATE (Granted)										
* Closed End Fixed Rate	19,940,792,814	14,456,791,480	-27.5	8,892,781,275	-38.5	6,933,153,813	-22.0	5,926,589,186	-14.5	
* Closed End Adjustable Rate	670,339,896	726,110,321	8.3	581,797,230	-19.9	404,664,645	-30.4	421,581,619	4.2	
* Open End Adjustable Rate (HELOC)	14,869,539,051	14,620,751,497	-1.7	12,397,261,869	-15.2	11,498,629,172	-7.2	10,164,362,665	-11.6	
* Open End Fixed Rate and Other	1,251,799,064	775,493,695	-38.0	645,505,200	-16.8	565,944,473	-12.3	396,451,790	-29.9	
* TOTAL OTHER REAL ESTATE GRANTED	36,732,470,825	30,579,146,993	-16.8	22,517,345,574	-26.4	19,402,392,103	-13.8	16,908,985,260	-12.9	
* TOTAL RE (FIRST AND OTHER) GRANTED	95,860,490,965	100,456,746,890	4.8	116,759,463,351	16.2	103,829,165,787	-11.1	98,683,966,343	-5.0	
%(Total Fixed Rate RE Granted YTD/Total Loans Granted YTD)	25.78	26.70	3.6	33.75	26.4	31.48	-6.7	28.32	-10.0	
RE LOANS SOLD/SERVICED										
* First Mortgage R.E. Loans Sold	15,582,214,281	19,296,348,807	23.8	50,964,673,425	164.1	43,814,415,573	-14.0	38,031,359,319	-13.2	
%(First Mtg RE Loans Sold/ First Mtg RE Loans Granted)	26.35	27.61	4.8	54.08	95.8	51.90	-4.0	46.51	-10.4	
AMT of Mortgage Servicing Rights	460,009,408	442,513,281	-3.8	688,590,502	55.6	797,459,416	15.8	800,242,262	0.3	
Outstanding RE Loans Sold But Serviced	60,172,742,448	67,476,210,285	12.1	92,205,119,193	36.6	108,303,645,625	17.5	120,135,809,206	10.9	
%(Mortgage Servicing Rights / Net Worth)	0.53	0.51	-3.7	0.79	53.0	0.87	10.2	0.81	-6.1	
MISC. RE LOAN INFORMATION										
S-Term (<5 Yrs) R.E. Loan (Exc. MBL)	103,686,416,876	113,273,456,699	9.2	114,063,955,899	0.7	113,738,557,215	-0.3	114,776,291,677	0.9	
R.E. Lns also Mem. Bus. Lns	19,676,225,831	24,494,103,551	24.5	27,689,863,302	13.0	29,574,256,584	6.8	31,987,939,361	8.2	
REVERSE MORTGAGES										
Federally Insured Home Equity Conversion Mortgage (HECM)	N/A	N/A		7,647,999		10,574,428	38.3	14,889,702	40.8	
Proprietary Reverse Mortgage Products	N/A	N/A		23,359,198		28,750,845	23.1	31,507,679	9.6	
Total Reverse Mortgages	N/A	N/A		31,007,197		39,325,273	26.8	46,397,381	18.0	
RE LOAN MODIFICATIONS OUTSTANDING										
Modified First Mortgage RE Loans	N/A	1,167,834,257		5,182,237,587	343.7	7,732,363,878	49.2	9,562,212,082	23.7	
Modified Other RE Loans	N/A	319,492,222		893,629,213	179.7	1,190,114,239	33.2	1,332,576,910	12.0	
Total Modified First and Other RE Loans	N/A	1,487,326,479		6,075,866,800	308.5	8,922,478,117	46.9	10,894,788,992	22.1	
Modified RE Loans Also Reported as Business Loans	N/A	262,606,567		1,205,640,329	359.1	1,945,334,187	61.4	2,186,545,819	12.4	
DELINQUENT R.E. LOANS > 2 MOS										
First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs)	724,282,389	1,324,069,387	82.8	2,566,342,481	93.8	2,919,088,121	13.7	2,850,872,364	-2.3	
First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)	424,005,328	1,293,556,531	205.1	2,127,426,594	64.5	2,259,281,865	6.2	2,255,792,496	-0.2	
Other R.E. Fixed Rate	348,745,386	567,310,409	62.7	859,700,136	51.5	762,320,705	-11.3	637,012,538	-16.4	
Other R.E. Adj. Rate	323,200,794	461,903,654	42.9	629,871,548	36.4	571,815,119	-9.2	510,030,739	-10.8	
TOTAL DEL R.E. > 2 MOS	1,820,233,897	3,646,839,981	100.4	6,183,340,759	69.6	6,512,505,810	5.3	6,253,708,137	-4.0	
DELINQUENT 1 TO < 2 MOS										
First Mortgage	1,491,817,005	2,383,108,683	59.7	3,106,922,967	30.4	3,133,079,949	0.8	2,749,645,735	-12.2	
Other	669,840,523	862,861,342	28.8	994,922,936	15.3	886,414,200	-10.9	843,298,047	-4.9	
Total Del R.E. 1 to < 2 Mos	2,161,657,528	3,245,970,025	50.2	4,101,845,903	26.4	4,019,494,149	-2.0	3,592,943,782	-10.6	
Total Del R.E. Loans > 1 Mos	3,981,891,425	6,892,810,006	73.1	10,285,186,662	49.2	10,531,999,959	2.4	9,846,651,919	-6.5	
RE LOAN DELINQUENCY RATIOS										
% R.E. Loans dq > 1 Mos	1.46	2.26	55.1	3.32	46.8	3.40	2.4	3.15	-7.5	
% R.E. Loans dq > 2 Mos	0.67	1.20	79.6	2.00	66.8	2.10	5.3	2.00	-5.0	
REAL ESTATE LOAN MODIFICATIONS DELINQUENT > 2 MOS										
Modified First Mortgage RE Loans > 2 Mo Del	N/A	275,064,506		1,128,377,321	310.2	1,625,627,885	44.1	1,745,511,540	7.4	
Modified Other RE Loans > 2 Mo Del	N/A	48,883,793		228,692,096	367.8	210,605,019	-7.9	180,495,651	-14.3	
Total Modified First and Other RE Loans > 2 Mo Del	N/A	323,948,299		1,357,069,417	318.9	1,836,232,904	35.3	1,926,007,191	4.9	
% Total Modified 1st and Other RE > 2 Mo Del / Total Modified 1st and Other RE	N/A	21.78		22.34	2.5	20.58	-7.9	17.68	-14.1	
Modified RE Loans Also Reported as Business Loans > 2 Mo Del	N/A	53,062,954		355,707,590	570.4	481,220,822	35.3	441,877,116	-8.2	
% Modified RE Lns also Reported as Business Loans > 2 Mo Del / Total Modified RE Lns also Reported as Business Loans	N/A	20.21		29.50	46.0	24.74	-16.2	20.21	-18.3	
REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:										
* Total 1st Mortgage Lns Charged Off	51,342,655	243,740,091	374.7	587,111,185	140.9	822,285,196	40.1	960,742,257	16.8	
* Total 1st Mortgage Lns Recovered	6,365,610	8,604,986	35.2	21,069,993	144.9	37,437,537	77.7	45,937,546	22.7	
* NET 1st MORTGAGE LN C/Os	44,977,045	235,135,105	422.8	566,041,192	140.7	784,847,659	38.7	914,804,711	16.6	
** Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.03	0.12	359.8	0.27	120.6	0.36	33.8	0.40	12.7	
* Total Other RE Lns Charged Off	178,965,060	614,686,174	243.5	1,155,247,087	87.9	1,231,068,687	6.6	1,056,527,168	-14.2	
* Total Other RE Lns Recovered	7,742,290	14,437,522	86.5	27,403,385	89.8	42,645,809	55.6	50,470,626	18.3	
* NET OTHER RE LN C/Os	171,222,770	600,248,652	250.6	1,127,843,702	87.9	1,188,422,878	5.4	1,006,056,542	-15.3	
**Net Charge Offs Other RE Loans / Avg Other RE Loans	0.19	0.64	227.8	1.19	86.9	1.33	11.4	1.21	-9.3	
* Amounts are year-to-date and the related % change ratios are annualized.										
** Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)										
# Means the number is too large to display in the cell										

Member Business Loan Information										
Return to cover										
03/08/2012										
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-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	
BUSINESS LOANS										
Member Business Loans (NMBLB) ¹	21,460,008,111	25,532,802,208	19.0	28,341,979,544	11.0	30,471,272,774	7.5	32,654,211,564	7.2	
Purchased Business Loans or Participations to Nonmembers (NMBLB) ¹	4,929,242,985	6,360,143,424	29.0	6,728,836,779	5.8	6,712,190,482	-0.2	6,436,155,616	-4.1	
Total Business Loans (NMBLB) ¹	26,389,251,096	31,892,945,632	20.9	35,070,816,323	10.0	37,183,463,256	6.0	39,090,367,180	5.1	
Unfunded Commitments ¹	1,852,703,145	1,701,806,459	-8.1	1,613,346,737	-5.2	1,594,371,727	-1.2	1,852,553,676	16.2	
TOTAL BUSINESS LOANS (NMBLB) LESS UNFUNDED COMMITMENTS ¹	24,536,547,951	30,191,139,173	23.0	33,457,469,586	10.8	35,589,091,529	6.4	37,237,813,504	4.6	
%(Total Business Loans (NMBLB) Less Unfunded Commitments/ Total Assets) ¹	3.25	3.72	14.5	3.78	1.6	3.89	2.9	3.87	-0.5	
NUMBER OF BUSINESS LOANS OUTSTANDING:										
Number of Outstanding of Business Loans to Members	120,596	131,346	8.9	142,109	8.2	149,114	4.9	161,741	8.5	
Number of Outstanding Purchased Business Loans or Participation Interests to Nonmembers	16,404	16,199	-1.2	15,574	-3.9	16,528	6.1	13,767	-16.7	
Total Number of Business Loans Outstanding	137,000	147,545	7.7	157,683	6.9	165,642	5.0	175,508	6.0	
REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS)										
Construction and Development	N/A	N/A		N/A		N/A		1,537,902,932		
Farmland	N/A	N/A		N/A		N/A		736,706,037		
Non-Farm Residential Property	N/A	N/A		N/A		N/A		8,053,321,651		
Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		N/A		N/A		10,080,473,346		
Non-Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		N/A		N/A		12,342,242,513		
Total Real Estate Secured Business Loans	N/A	N/A		N/A		N/A		32,750,646,479		
NON-REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS)										
Loans to finance agricultural production and other loans to farmers	N/A	N/A		N/A		N/A		735,675,131		
Commercial and Industrial Loans	N/A	N/A		N/A		N/A		5,236,365,623		
Unsecured Business Loans	N/A	N/A		N/A		N/A		96,858,191		
Unsecured Revolving Lines of Credit (Business Purpose)	N/A	N/A		N/A		N/A		270,821,756		
Total Non-Real Estate Secured Business Loans	N/A	N/A		N/A		N/A		6,339,720,701		
NUMBER OF BUSINESS LOANS OUTSTANDING BY TYPE										
Number - Construction and Development	N/A	N/A		N/A		N/A		2,153		
Number - Farmland	N/A	N/A		N/A		N/A		4,886		
Number - Non-Farm Residential Property	N/A	N/A		N/A		N/A		51,089		
Number - Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		N/A		N/A		24,527		
Number - Non-Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		N/A		N/A		26,894		
Total Number of Real Estate Secured Business Loans	N/A	N/A		N/A		N/A		109,549		
Number - Loans to finance agricultural production and other loans to farmers	N/A	N/A		N/A		N/A		11,375		
Number - Commercial and Industrial Loans	N/A	N/A		N/A		N/A		37,879		
Number - Unsecured Business Loans	N/A	N/A		N/A		N/A		2,569		
Number - Unsecured Revolving Lines of Credit (Business Purpose)	N/A	N/A		N/A		N/A		14,136		
Total Number of Non-Real Estate Secured Business Loans	N/A	N/A		N/A		N/A		65,959		
AMOUNT OF BUSINESS LOANS GRANTED OR PURCHASED:										
* MBL (NMBLB) Granted YTD ¹	9,529,925,167	11,511,690,394	20.8	9,451,209,766	-17.9	10,738,505,582	13.6	11,825,408,344	10.1	
* Purchased or Participation Interests to Nonmembers (NMBLB) ¹	2,003,640,073	1,971,566,733	-1.6	1,317,746,948	-33.2	1,326,026,031	0.6	1,345,575,888	1.5	
DELINQUENCY - MEMBER BUSINESS LOANS										
1 to < 2 Months Delinquent	207,709,817	387,226,608	86.4	548,463,746	41.6	596,798,295	8.8	478,211,965	-19.9	
2 to < 6 Months Delinquent	229,183,178	409,178,047	78.5	602,664,514	47.3	618,125,787	2.6	617,080,523	-0.2	
6 to 12 Months Delinquent	179,446,067	149,168,321	-16.9	360,745,164	141.8	391,836,307	8.6	341,700,334	-12.8	
12 Months & Over Delinquent	49,100,897	125,981,018	156.6	292,638,030	132.3	436,565,295	49.2	441,961,872	1.2	
Total Del Loans - All Types (2 or more Mo)	457,730,142	684,327,386	49.5	1,256,047,708	83.5	1,446,527,389	15.2	1,400,742,729	-3.2	
MBL DELINQUENCY RATIOS										
% MBL > 1 Month Delinquent (All delinquency > 30 days)	2.71	3.55	30.9	5.39	52.0	5.74	6.5	5.05	-12.1	
% MBL > 2 Months Delinquent (Reportable delinquency)	1.87	2.27	21.5	3.75	65.6	4.06	8.3	3.76	-7.5	
MBL CHARGE-OFFS AND RECOVERIES:										
*Total MBL Charge Offs	37,922,077	131,876,705	247.8	223,995,934	69.9	291,875,185	30.3	372,910,840	27.8	
*Total MBL Recoveries	3,482,536	7,065,554	102.9	6,544,607	-7.4	12,570,758	92.1	15,149,036	20.5	
MISCELLANEOUS MBL INFORMATION:										
Real Estate Loans also Reported as Business Loans	19,676,225,831	24,494,103,551	24.5	27,689,863,302	13.0	29,574,256,584	6.8	31,987,939,361	8.2	
Construction & Development Loans Meeting 723.3(a)	2,022,439,025	2,088,824,879	3.3	1,693,971,431	-18.9	1,478,984,841	-12.7	1,386,911,248	-6.2	
Number of Construction & Development Loans - 723(a)	2,431	2,165	-10.9	1,670	-22.9	1,675	0.3	1,813	8.2	
Unsecured Business Loans Meeting 723.7(c)-(d)	110,876,638	133,685,286	20.6	170,691,125	27.7	148,785,568	-12.8	164,117,878	10.3	
Number of Unsecured Business Loans - 723.7(c)-(d)	4,505	4,707	4.5	6,058	28.7	6,725	11.0	6,987	3.9	
Agricultural Related (NMBLB) ¹	984,271,889	1,108,170,527	12.6	1,197,917,677	8.1	1,292,611,256	7.9	1,472,381,168	13.9	
Number of Outstanding Agricultural Related Loans	15,297	15,396	0.6	15,716	2.1	15,153	-3.6	16,261	7.3	
* Business Loans and Participations Sold	1,573,622,653	2,049,517,820	30.2	1,293,972,211	-36.9	1,507,019,500	16.5	1,659,937,443	10.1	
SBA Loans Outstanding	426,969,199	519,635,376	21.7	601,430,787	15.7	696,943,387	15.9	804,040,546	15.4	
Number of SBA Loans Outstanding	5,152	7,100	37.8	7,394	4.1	8,525	15.3	8,080	-5.2	
¹ PART 723 REDEFINED MEMBER BUSINESS LOANS IN OCTOBER 2003; * Amounts are year-to-date and the related % change ratios are annualized.										

	Investments, Cash, & Cash Equivalents								
Return to cover									
03/08/2012									
CU Name: N/A									
Peer Group: N/A									
	Criteria: Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs) *								
	Count of CU in Peer Group: N/A								
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg
INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS									
SFAS 115 CLASS OF INVESTMENTS									
Held to Maturity < 1 yr	8,934,529,782	8,297,752,179	-7.1	9,815,292,297	18.3	8,849,207,334	-9.8	10,744,736,751	21.4
Held to Maturity 1-3 yrs	8,778,864,079	9,243,491,659	5.3	13,987,722,035	51.3	18,584,927,653	32.9	21,104,878,871	13.6
Held to Maturity 3-5 yrs	3,926,364,977	5,432,790,606	38.4	7,564,323,607	39.2	9,546,210,023	26.2	11,266,814,867	18.0
Held to Maturity 5-10 yrs	1,608,187,483	1,836,081,394	14.2	2,189,392,678	19.2	3,765,118,206	72.0	3,807,452,683	1.1
Held to Maturity 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Held to Maturity > 10 yrs	664,071,611	785,404,477	18.3	1,265,409,110	61.1	1,793,255,322	41.7	2,314,269,233	29.1
TOTAL HELD TO MATURITY	23,912,017,932	25,595,520,315	7.0	34,822,139,727	36.0	42,538,718,538	22.2	49,238,152,405	15.7
Available for Sale < 1 yr	21,566,861,720	24,682,772,943	14.4	23,236,124,024	-5.9	27,825,028,292	19.7	32,751,146,480	17.7
Available for Sale 1-3 yrs	18,402,898,872	25,467,637,360	38.4	38,275,732,258	50.3	49,061,232,394	28.2	59,910,046,993	22.1
Available for Sale 3-5 yrs	10,867,931,710	15,072,580,496	38.7	22,308,801,691	48.0	33,864,140,130	51.8	38,142,285,716	12.6
Available for Sale 5-10 yrs	5,452,319,163	7,038,117,714	29.1	10,516,838,826	49.4	15,905,033,319	51.2	15,000,327,346	-5.7
Available for Sale 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Available for Sale > 10 yrs	1,840,430,641	2,320,073,167	26.1	2,873,510,048	23.9	3,095,166,232	7.7	3,374,826,473	9.0
TOTAL AVAILABLE FOR SALE	58,130,442,106	74,581,181,680	28.3	97,211,006,847	30.3	129,750,600,367	33.5	149,178,633,008	15.0
Trading < 1 year	190,663,894	156,115,742	-18.1	534,778,688	242.6	434,436,921	-18.8	578,985,764	33.3
Trading 1-3 years	82,410,444	125,946,098	52.8	271,591,634	115.6	339,680,862	25.1	462,978,762	36.3
Trading 3-5 years	54,066,821	48,260,944	-10.7	77,687,493	61.0	112,199,600	44.4	89,276,275	-20.4
Trading 5-10 years	140,750,771	33,823,074	-76.0	63,650,491	88.2	61,830,682	-2.9	66,996,490	8.4
Trading 3-10 years	N/A	N/A		N/A		N/A		N/A	
Trading > 10 years	51,214,131	10,290,623	-79.9	8,995,423	-12.6	5,386,376	-40.1	1,606,249	-70.2
TOTAL TRADING	519,106,061	374,436,481	-27.9	956,703,729	155.5	953,534,441	-0.3	1,199,843,540	25.8
Other Investments < 1 yr	80,928,501,471	78,047,521,469	-3.6	107,520,810,902	37.8	102,447,265,305	-4.7	114,458,296,238	11.7
Other Investments 1-3 yrs	19,699,373,838	22,674,811,099	15.1	26,576,319,387	17.2	26,046,574,496	-2.0	24,228,767,169	-7.0
Other Investments 3-5 yrs	4,209,793,081	4,559,324,867	8.3	3,184,228,683	-30.2	3,211,411,162	0.9	4,684,052,754	45.9
Other Investments 5-10 yrs	369,363,583	332,989,260	-9.8	279,010,945	-16.2	439,731,273	57.6	650,941,449	48.0
Other Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Other Investments > 10 yrs	190,288,216	202,072,594	6.2	210,961,047	4.4	294,023,571	39.4	499,312,678	69.8
TOTAL Other Investments	105,397,320,189	105,816,719,289	0.4	137,771,330,964	30.2	132,439,005,807	-3.9	144,521,370,288	9.1
MATURITIES :									
Total Investments < 1 yr	111,620,556,867	111,184,162,333	-0.4	141,107,005,911	26.9	139,555,937,852	-1.1	158,533,165,233	13.6
Total Investments 1-3 yrs	46,963,547,233	57,511,886,216	22.5	79,111,365,314	37.6	94,032,415,405	18.9	105,706,671,795	12.4
Total Investments 3-5 yrs	19,058,156,589	25,112,956,913	31.8	33,135,041,474	31.9	46,733,960,915	41.0	54,182,429,612	15.9
Total Investments 5-10 yrs	7,570,621,000	9,241,011,442	22.1	13,048,892,940	41.2	20,171,713,480	54.6	19,525,717,968	-3.2
Total Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Total Investments > 10 yrs	2,746,004,599	3,317,840,861	20.8	4,358,875,628	31.4	5,187,831,501	19.0	6,190,014,633	19.3
Total	187,958,886,288	206,367,857,765	9.8	270,761,181,267	31.2	305,681,859,153	12.9	344,137,999,241	12.6
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	Other Investment Information											
Return to cover												
03/08/2012												
CU Name: N/A												
Peer Group: N/A												
	Criteria : Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs)											
	Count of CU in Peer Group : N/A											
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg			
INVESTMENT SUMMARY:												
NCUA Guaranteed Notes (included in US Gov't Obligations)	N/A	N/A		N/A		1,461,281,880		3,490,862,604	138.9			
Total FDIC-Issued Guaranteed Notes	N/A	N/A		N/A		N/A		119,590,473				
All Other US Government Obligations	N/A	N/A		N/A		N/A		4,583,671,692				
TOTAL U.S. GOVERNMENT OBLIGATIONS	4,694,140,430	4,062,383,155	-13.5	7,034,416,256	73.2	10,891,933,189	54.8	8,194,124,769	-24.8			
Agency/GSE Debt Instruments (not backed by mortgages)	N/A	36,521,876,477		52,534,952,087	43.8	75,824,116,624	44.3	88,304,786,791	16.5			
Agency/GSE Mortgage-Backed Securities	N/A	43,683,222,744		55,158,644,521	26.3	67,806,595,251	22.9	85,149,401,702	25.6			
TOTAL FEDERAL AGENCY SECURITIES	64,366,081,639	80,205,099,221	24.6	107,693,596,608	34.3	143,630,711,875	33.4	173,454,188,493	20.8			
Securities Issued by States and Political Subdivision in the U.S.	N/A	N/A		N/A		N/A		3,212,727,370				
Privately Issued Mortgage-Related Securities	N/A	3,008,998,604		3,262,857,863	8.4	1,867,209,320	-42.8	1,177,388,176	-36.9			
Privately Issued Securities (FCUs only)	N/A	N/A		N/A		720,295,925		708,522,393	-1.6			
Privately Issued Mortgage-Backed Securities (FISCUs Only)	N/A	233,203,927		297,824,547	27.7	362,020,725	21.6	296,518,020	-18.1			
TOTAL OTHER MORTGAGE-BACKED SECURITIES	N/A	3,242,202,531		3,560,682,410	9.8	2,949,525,970	-17.2	2,182,428,589	-26.0			
Mutual Funds	N/A	N/A		1,327,770,413		1,524,816,723	14.8	1,788,597,873	17.3			
Common Trusts	N/A	N/A		662,335,311		220,181,442	-66.8	139,050,607	-36.8			
TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS	1,872,212,830	2,027,944,803	8.3	1,990,105,724	-1.9	1,744,998,165	-12.3	1,927,648,480	10.5			
Bank Issued FDIC-Guaranteed Bonds	N/A	N/A		N/A		N/A		796,671,203				
MORTGAGE RELATED SECURITIES:												
Collateralized Mortgage Obligations	14,583,192,150	23,756,002,469	62.9	29,150,133,038	22.7	36,643,334,468	25.7	44,789,816,512	22.2			
Commercial Mortgage Backed Securities	494,898,770	767,093,279	55.0	1,264,731,920	64.9	1,678,388,181	32.7	1,834,714,559	9.3			
OTHER INVESTMENT INFORMATION:												
Non-Mortgage Related Securities With Embedded Options or Complex Coupon Formulas	12,518,584,736	11,184,677,579	-10.7	17,553,397,709	56.9	23,796,520,033	35.6	24,014,148,770	0.9			
Non-Mortgage Related Securities With Maturities > 3 Yrs Without Embedded Options or Complex Coupon Formulas	1,455,325,505	2,765,964,476	90.1	3,389,841,970	22.6	6,953,559,573	105.1	10,555,145,575	51.8			
Securities per 703.12(b)	31,703,740,212	42,681,953,370	34.6	54,933,842,046	28.7	71,568,169,479	30.3	84,735,088,201	18.4			
Deposits/Shares per 703.10(a)	3,674,287,413	3,836,316,319	4.4	3,070,045,709	-20.0	2,697,543,512	-12.1	4,828,324,666	79.0			
Market Value of Investments Purchased Under Investment Pilot Program (703.19)	236,541,361	181,886,076	-23.1	216,518,378	19.0	230,600,226	6.5	195,753,388	-15.1			
Fair Value of Total Investments	188,099,774,842	206,563,197,531	9.8	270,814,715,703	31.1	306,025,657,118	13.0	344,798,239,381	12.7			
Investment Repurchase Agreements	1,145,678,730	388,492,401	-66.1	43,605,476	-88.8	153,011,805	250.9	224,193,599	46.5			
Borrowing Repurchase Agreements Placed in Investments for Positive Arbitrage	2,189,755,188	522,790,398	-76.1	567,013,301	8.5	506,822,034	-10.6	515,023,897	1.6			
Cash on Deposit in Corporate Credit Unions	28,534,273,378	25,310,858,059	-11.3	40,752,525,632	61.0	40,745,833,643	0.0	31,145,923,437	-23.6			
Cash on Deposit in Other Financial Institutions	6,747,273,180	8,751,643,537	29.7	12,523,862,167	43.1	19,901,633,504	58.9	50,505,664,776	153.8			
CUSO INFORMATION												
Value of Investments in CUSO	1,063,046,500	1,115,739,515	5.0	1,145,854,134	2.7	1,319,073,255	15.1	1,383,536,835	4.9			
CUSO loans	583,608,471	592,260,882	1.5	746,169,306	26.0	792,616,970	6.2	712,304,688	-10.1			
Aggregate cash outlays in CUSO	635,708,056	668,043,220	5.1	924,396,446	38.4	1,016,659,222	10.0	1,023,546,872	0.7			
WHOLLY OWNED CUSO INFORMATION												
Total Assets of Wholly Owned CUSOs	N/A	N/A		2,559,751,514		2,262,270,482	-11.6	1,503,889,211	-33.5			
Total Capital of Wholly Owned CUSOs	N/A	N/A		1,131,724,117		1,009,785,009	-10.8	766,826,575	-24.1			
Net Income/Loss of Wholly Owned CUSOs	N/A	N/A		241,379,054		297,245,354	23.1	-15,809,390	-105.3			
Total Loans of Wholly Owned CUSOs	N/A	N/A		N/A		N/A		443,663,641				
Total Delinquency of Wholly Owned CUSOs	N/A	N/A		50,978,255		33,207,526	-34.9	45,662,677	37.5			
Inv not Authorized by the FCU Act or NCUA R&R (SCU only)	1,434,316,206	1,956,342,699	36.4	1,702,930,853	-13.0	2,056,311,768	20.8	2,269,347,814	10.4			
Outstanding Balance of Brokered CDs and Share Certificates Purchased	6,631,236,743	12,204,366,793	84.0	15,733,856,951	28.9	16,481,184,616	4.7	17,306,473,832	5.0			
CREDIT UNION INVESTMENT PROGRAMS												
Mortgage Processing	1,572	1,733	10.2	1,613	-6.9	1,646	2.0	1,669	1.4			
Approved Mortgage Seller	672	809	20.4	850	5.1	873	2.7	891	2.1			
Borrowing Repurchase Agreements	30	26	-13.3	41	57.7	42	2.4	43	2.4			
Brokered Deposits (all deposits acquired through 3rd party)	255	251	-1.6	337	34.3	315	-6.5	310	-1.6			
Investment Pilot Program	19	19	0.0	17	-10.5	13	-23.5	13	0.0			
Investments Not Authorized by FCU Act (SCU only)	132	134	1.5	124	-7.5	122	-1.6	121	-0.8			
Deposits and Shares Meeting 703.10(a)	1,025	1,101	7.4	913	-17.1	951	4.2	954	0.3			
Brokered Certificates of Deposit (investments)	1,593	2,194	37.7	1,858	-15.3	1,866	0.4	1,824	-2.3			
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Supplemental Share Information, Off Balance Sheet, & Borrowings									
Return to cover									
03/08/2012			For Charter :	N/A					
CU Name:	N/A		Count of CU :	7094					
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					
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):									
Accounts Held by Member Government Depositors	888,578,048	945,467,234	6.4	1,061,473,277	12.3	1,280,664,976	20.6	1,176,973,300	-8.1
Accounts Held by Nonmember Government Depositors	760,073,043	761,744,033	0.2	474,173,138	-37.8	407,385,585	-14.1	188,420,293	-53.7
Employee Benefit Member Shares	213,968,310	261,306,270	22.1	297,052,280	13.7	251,002,810	-15.5	275,751,662	9.9
Employee Benefit Nonmember Shares	1,935,950	2,567,555	32.6	2,244,442	-12.6	3,228,859	43.9	3,241,721	0.4
529 Plan Member Deposits	7,007,256	1,873,239	-73.3	968,639	-48.3	1,090,923	12.6	1,275,136	16.9
Non-dollar Denominated Deposits	123,031	850,852	591.6	111,125	-86.9	88,098	-20.7	82,306	-6.6
Health Savings Accounts	120,270,423	137,213,017	14.1	260,373,633	89.8	383,185,347	47.2	504,466,071	31.7
Dollar Amount of Share Certificates >= \$100,000	61,960,129,949	66,437,185,385	7.2	70,108,875,537	5.5	70,573,112,085	0.7	71,319,336,082	1.1
Dollar Amount of IRA/Keogh >= \$100,000	12,278,753,973	15,511,527,912	26.3	19,464,201,113	25.5	20,911,430,205	7.4	22,124,744,739	5.8
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts	10,669,626,677	12,233,659,653	14.7	14,596,798,870	19.3	17,483,128,334	19.8	20,161,385,761	15.3
Dollar Amount of Noninterest Bearing Transactional Accounts with balances > \$250,000	N/A	N/A		N/A		1,475,179,637		2,289,654,409	55.2
SAVING MATURITIES									
< 1 year	561,847,050,117	600,828,911,065	6.9	667,344,388,870	11.1	686,856,945,484	2.9	723,001,745,924	5.3
1 to 3 years	52,432,960,597	60,202,095,144	14.8	62,365,340,432	3.6	70,203,795,444	12.6	70,475,669,866	0.4
> 3 years	18,111,230,665	20,096,235,203	11.0	22,961,526,660	14.3	29,342,817,132	27.8	33,931,434,866	15.6
Total Shares & Deposits	632,391,241,379	681,127,241,412	7.7	752,671,255,962	10.5	786,403,558,060	4.5	827,408,850,656	5.2
INSURANCE COVERAGE IN ADDITION TO NCUSIF									
Share/Deposit Insurance in Addition to NCUSIF	460	464	0.9	439	-5.4	375	-14.6	349	-6.9
Dollar Amount of Shares/Deposits Covered by Additional Insurance	7,072,626,884	2,581,100,380	-63.5	2,477,984,747	-4.0	2,406,174,746	-2.9	2,465,116,403	2.4
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR BUSINESS LOANS									
Commercial Real Estate /1	976,489,827	850,594,672	-12.9	345,595,798	-59.4	355,282,067	2.8	483,631,604	36.1
Construction & Land Development (MBL)	N/A	N/A		374,843,617		264,408,234	-29.5	279,075,514	5.5
Outstanding Letters of Credit	152,035,937	127,481,134	-16.2	151,136,491	18.6	144,164,122	-4.6	70,634,251	-51.0
Other Unfunded MBL Commitments	876,213,318	851,211,787	-2.9	892,907,322	4.9	974,681,426	9.2	1,019,212,307	4.6
Total Unfunded Commitments for Business Loans	2,004,739,082	1,829,287,593	-8.8	1,764,483,228	-3.5	1,738,535,849	-1.5	1,852,553,676	6.6
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-BUSINESS)									
Revolving O/E Lines 1-4 Family	39,343,443,882	39,335,782,812	0.0	37,546,941,071	-4.5	36,667,326,305	-2.3	36,909,715,858	0.7
Credit Card Line	68,336,899,358	71,125,212,003	4.1	71,824,309,621	1.0	71,313,792,943	-0.7	73,358,961,915	2.9
Unsecured Share Draft Lines of Credit	10,893,403,864	11,906,749,775	9.3	10,358,242,850	-13.0	10,071,714,725	-2.8	10,256,669,659	1.8
Overdraft Protection Programs	9,600,184,444	11,096,180,899	15.6	11,731,454,623	5.7	12,087,137,366	3.0	13,201,366,819	9.2
Residential Construction Loans-Excluding Business Purpose	N/A	N/A		454,859,819		385,101,296	-15.3	422,657,973	9.8
Federally Insured Home Equity Conversion Mortgages (HECM)	N/A	N/A		32,440,664		11,516,606	-64.5	8,888,851	-22.8
Proprietary Reverse Mortgage Products	N/A	N/A		17,683,946		19,066,329	7.8	19,182,015	0.6
Other Unused Commitments	6,871,858,928	7,346,737,720	6.9	6,587,299,022	-10.3	7,111,949,832	8.0	8,365,787,393	17.6
Total Unfunded Commitments for Non-Business Loans	135,045,790,476	140,810,663,209	4.3	138,553,231,616	-1.6	137,667,605,402	-0.6	142,543,230,483	3.5
Total Unused Commitments	137,050,529,558	142,639,950,802	4.1	140,317,714,844	-1.6	139,406,141,251	-0.6	144,395,784,159	3.6
%(Unused Commitments / Cash & ST Investments)	115.56	119.90	3.8	94.39	-21.3	94.69	0.3	86.74	-8.4
Unfunded Commitments Committed by Credit Union	N/A	N/A		N/A		N/A		142,771,615,288.00	
Unfunded Commitments Through Third Party	N/A	N/A		N/A		N/A		1,624,168,871	
Loans Transferred with Recourse ¹	2,193,058,822	3,865,672,224	76.3	3,468,943,457	-10.3	3,178,640,089	-8.4	3,602,914,366	13.3
Pending Bond Claims	44,454,615	29,248,310	-34.2	30,473,713	4.2	92,815,382	204.6	26,154,421	-71.8
Other Contingent Liabilities	50,193,823	85,169,376	69.7	88,049,245	3.4	50,726,203	-42.4	68,743,964	35.5
CREDIT AND BORROWING ARRANGEMENTS:									
Num FHLB Members	929	943	1.5	1,010	7.1	1,023	1.3	1,083	5.9
LINES OF CREDIT (Borrowing)									
Total Credit Lines	101,684,090,298	126,202,351,074	24.1	126,975,567,052	0.6	131,258,087,660	3.4	138,197,882,912	5.3
Total Committed Credit Lines	2,951,167,943	2,558,430,672	-13.3	2,468,497,534	-3.5	2,278,197,486	-7.7	2,989,965,545	31.2
Total Credit Lines at Corporate Credit Unions	N/A	N/A		45,431,376,142		44,665,517,828	-1.7	33,048,500,561	-26.0
Draws Against Lines of Credit	13,166,164,125	19,201,476,041	45.8	15,484,253,168	-19.4	15,323,796,921	-1.0	14,917,235,326	-2.7
BORROWINGS OUTSTANDING FROM CORPORATE CREDIT UNIONS									
Line of Credit Outstanding from Corporate Cus	N/A	N/A		612,619,691		304,830,059	-50.2	246,700,678	-19.1
Term Borrowings Outstanding from Corporate Cus	N/A	N/A		5,173,753,620		1,552,263,221	-70.0	926,761,707	-40.3
MISCELLANEOUS BORROWING INFORMATION:									
Assets Pledged to Secure Borrowings	N/A	N/A		108,960,356,054		121,397,510,945	11.4	130,783,951,421	7.7
Amount of Borrowings Subject to Early Repayment at Lenders Option	2,760,478,266	3,317,283,880	20.2	3,294,932,508	-0.7	2,883,871,523	-12.5	2,367,316,981	-17.9
Uninsured Secondary Capital ²	31,281,151	32,412,191	3.6	79,042,300	143.9	155,865,823	97.2	167,382,157	7.4
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¹ Included MBL construction and land development prior to 03/31/09.									
² Balance included in "Subordinated Debt Included in Net Worth" from 12/31/2011 forward									

Miscellaneous Information, Programs, Services									
Return to cover	For Charter : N/A								
03/08/2012	Count of CU : 7094								
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-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg
MEMBERSHIP:									
Num Current Members	86,824,354	88,582,779	2.0	89,878,927	1.5	90,490,714	0.7	91,835,260	1.5
Num Potential Members	1,187,416,097	1,302,321,549	9.7	1,368,599,260	5.1	1,473,469,174	7.7	1,530,404,754	3.9
% Current Members to Potential Members	7.31	6.80	-7.0	6.57	-3.5	6.14	-6.5	6.00	-2.3
* % Membership Growth	1.26	2.03	60.9	1.46	-27.8	0.68	-53.5	1.49	118.3
Total Num Savings Accts	157,863,842	162,812,053	3.1	166,305,140	2.1	168,310,891	1.2	170,352,575	1.2
EMPLOYEES:									
Num Full-Time Employees	215,114	220,949	2.7	219,307	-0.7	219,996	0.3	220,989	0.5
Num Part-Time Employees	33,788	33,411	-1.1	31,216	-6.6	30,631	-1.9	30,368	-0.9
BRANCHES:									
Num of CU Branches	20,407	21,005	2.9	20,979	-0.1	21,066	0.4	21,069	0.0
Num of CUs Reporting Shared Branches	1,476	1,537	4.1	1,169	-23.9	1,160	-0.8	1,175	1.3
Plan to add new branches or expand existing facilities	N/A	854		91	-89.3	87	-4.4	679	680.5
MISCELLANEOUS LOAN INFORMATION:									
**Total Amount of Loans Granted YTD	249,555,066,847	250,574,393,140	0.4	267,064,394,376	6.6	248,662,905,478	-6.9	259,506,327,229	4.4
MEMBER SERVICE AND PRODUCT OFFERINGS (Credit Programs):									
Business Loans	1,871	1,954	4.4	1,722	-11.9	1,753	1.8	1,757	0.2
Credit Builder	N/A	N/A		987		1,027	4.1	1,073	4.5
Debt Cancellation/Suspension	220	309	40.5	367	18.8	392	6.8	411	4.8
Direct Financing Leases	102	85	-16.7	54	-36.5	52	-3.7	49	-5.8
Indirect Business Loans	N/A	N/A		162		163	0.6	167	2.5
Indirect Consumer Loans	1,728	1,742	0.8	1,618	-7.1	1,665	2.9	1,678	0.8
Indirect Mortgage Loans	N/A	N/A		259		263	1.5	268	1.9
Interest Only or Payment Option 1st Mortgage Loans	498	580	16.5	477	-17.8	495	3.8	482	-2.6
Micro Business Loans	N/A	N/A		670		691	3.1	678	-1.9
Micro Consumer Loans	N/A	N/A		954		991	3.9	984	-0.7
Overdraft Lines of Credit	3,197	3,352	4.8	3,159	-5.8	3,191	1.0	3,154	-1.2
Overdraft Protection	3,598	2,800	-22.2	2,867	2.4	2,948	2.8	2,992	1.5
Participation Loans	1,305	1,405	7.7	1,296	-7.8	1,353	4.4	1,385	2.4
Pay Day Loans	N/A	N/A		498		510	2.4	520	2.0
Real Estate Loans	5,502	5,410	-1.7	4,544	-16.0	4,659	2.5	4,586	-1.6
Refund Anticipation Loans	N/A	N/A		119		126	5.9	128	1.6
Risk Based Loans	3,917	4,041	3.2	4,032	-0.2	4,161	3.2	4,155	-0.1
Share Secured Credit Cards	N/A	N/A		2,004		2,061	2.8	2,080	0.9
Short-Term, Small Amount Loans (STS)	N/A	N/A		N/A		123		394	220.3
MEMBER SERVICE AND PRODUCT OFFERINGS (Other Programs):									
ATM/Debit Card Program	5,286	5,324	0.7	5,112	-4.0	5,172	1.2	5,108	-1.2
Business Share Accounts	N/A	N/A		2,407		2,481	3.1	2,481	0.0
Check Cashing	N/A	N/A		3,644		3,716	2.0	3,683	-0.9
First Time Homebuyer Program	N/A	N/A		638		669	4.9	673	0.6
Health Savings Accounts	N/A	N/A		693		715	3.2	741	3.6
Individual Development Accounts	N/A	N/A		159		161	1.3	165	2.5
In-School Branches	N/A	N/A		324		351	8.3	355	1.1
Insurance/Investment Sales	794	1,135	42.9	1,782	57.0	1,804	1.2	1,808	0.2
International Remittances	N/A	N/A		640		674	5.3	684	1.5
Low Cost Wire Transfers	N/A	N/A		3,582		3,689	3.0	3,667	-0.6
MERGERS/ACQUISITIONS:									
Completed Merger/Acquisition Qualifying for Business Combo Acctng (FAS 141R)	N/A	N/A		131		219	67.2	311	42.0
Adjusted Retained Earnings Obtained through Business Combinations	N/A	N/A		185,238,660		421,397,442	127.5	882,852,056	109.5
Fixed Assets - Capital & Operating Leases									
Aggregate of Future Capital and Operating Lease Pmts on Fixed Assets (not discounted to PV)	N/A	1,557,982,176		1,563,728,680	0.4	1,681,533,756	7.5	1,723,351,073	2.5
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
** Amount is year-to-date and the related % change ratio is annualized.									
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Information Systems & Technology									
Return to cover	For Charter : N/A								
03/08/2012	Count of CU : 7094								
CU Name: N/A	Asset Range : N/A								
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * Types Included: All Federally Insured								
Count of CU in Peer Group : N/A									
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg
System Used to Maintain Share/Loan Records									
Manual System (No Automation)	129	100	-22.5	70	-30.0	74	5.7	67	-9.5
Vendor Supplied In-House System	5,678	5,400	-4.9	4,938	-8.6	4,852	-1.7	4,625	-4.7
Vendor On-Line Service Bureau	2,165	2,188	1.1	2,205	0.8	2,201	-0.2	2,225	1.1
CU Developed In-House System	53	47	-11.3	67	42.6	59	-11.9	54	-8.5
Other	76	71	-6.6	106	49.3	98	-7.5	94	-4.1
Electronic Financial Services									
Home Banking Via Internet Website	4,899	5,000	2.1	4,908	-1.8	4,887	-0.4	4,845	-0.9
Audio Response/Phone Based	4,393	4,309	-1.9	4,243	-1.5	4,149	-2.2	4,061	-2.1
Automatic Teller Machine (ATM)	4,786	4,817	0.6	4,697	-2.5	4,614	-1.8	4,516	-2.1
Kiosk	332	336	1.2	348	3.6	342	-1.7	344	0.6
Mobile Banking	N/A	N/A		431		721	67.3	1,125	56.0
Other	176	199	13.1	311	56.3	323	3.9	343	6.2
Services Offered Electronically									
Member Application	1,996	1,999	0.2	1,905	-4.7	1,916	0.6	1,936	1.0
New Loan	3,186	3,181	-0.2	2,919	-8.2	2,889	-1.0	2,875	-0.5
Account Balance Inquiry	5,281	5,265	-0.3	5,178	-1.7	5,119	-1.1	5,056	-1.2
Share Draft Orders	4,344	4,304	-0.9	4,021	-6.6	3,982	-1.0	3,940	-1.1
New Share Account	1,143	1,172	2.5	1,182	0.9	1,202	1.7	1,228	2.2
Loan Payments	4,626	4,649	0.5	4,532	-2.5	4,494	-0.8	4,455	-0.9
Account Aggregation	328	425	29.6	474	11.5	486	2.5	505	3.9
Internet Access Services	674	791	17.4	820	3.7	831	1.3	855	2.9
e-Statements	N/A	3,211		3,480	8.4	3,571	2.6	3,699	3.6
External Account Transfers	N/A	N/A		633		685	8.2	757	10.5
View Account History	4,950	5,038	1.8	4,989	-1.0	4,959	-0.6	4,911	-1.0
Merchandise Purchase	430	421	-2.1	374	-11.2	367	-1.9	366	-0.3
Merchant Processing Services	N/A	N/A		213		224	5.2	232	3.6
Remote Deposit Capture	N/A	N/A		233		283	21.5	353	24.7
Share Account Transfers	5,140	5,088	-1.0	4,907	-3.6	4,859	-1.0	4,816	-0.9
Bill Payment	3,418	3,658	7.0	3,744	2.4	3,782	1.0	3,792	0.3
Download Account History	4,147	4,184	0.9	4,248	1.5	4,229	-0.4	4,214	-0.4
Electronic Cash	282	220	-22.0	221	0.5	214	-3.2	209	-2.3
Electronic Signature Authentication/Certification	133	161	21.1	180	11.8	193	7.2	232	20.2
Type of World Wide Website Address									
Informational	746	661	-11.4	604	-8.6	593	-1.8	566	-4.6
Interactive	281	254	-9.6	473	86.2	478	1.1	472	-1.3
Transactional	4,594	4,709	2.5	4,493	-4.6	4,465	-0.6	4,423	-0.9
Number of Members That Use Transactional Website	25,354,081	28,062,345	10.7	30,247,099	7.8	33,071,055	9.3	35,703,714	8.0
No Website, But Planning to Add in the Future	467	383	-18.0	34	-91.1	28	-17.6	28	0.0
Type of Website Planned for Future									
Informational	362	299	-17.4	30	-90.0	25	-16.7	26	4.0
Interactive	36	23	-36.1	1	-95.7	0	-100.0	0	N/A
Transactional	69	61	-11.6	3	-95.1	3	0.0	2	-33.3
Miscellaneous									
Internet Access	7,252	7,076	-2.4	7,081	0.1	6,989	-1.3	6,828	-2.3
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03/08/2012

CU Name: N/A

Peer Group: N/A

Graphs 1

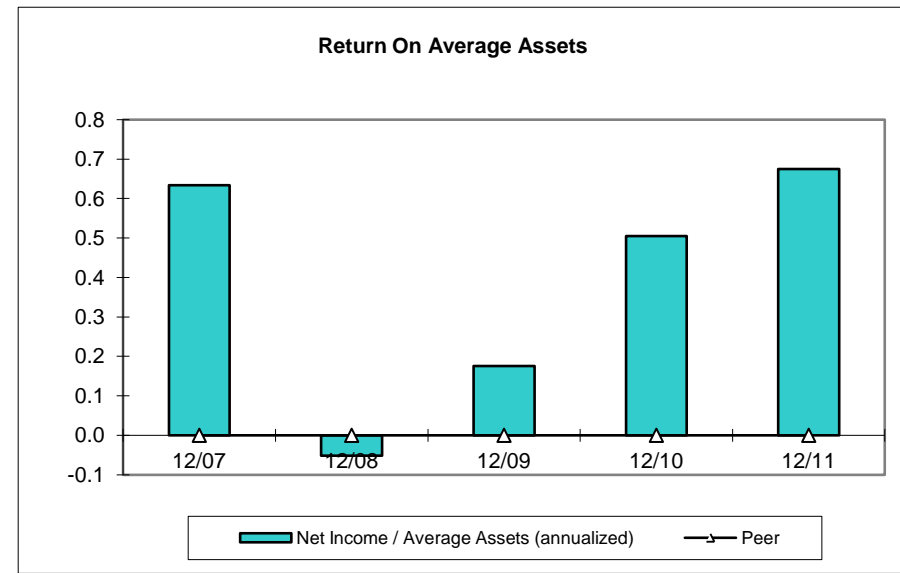
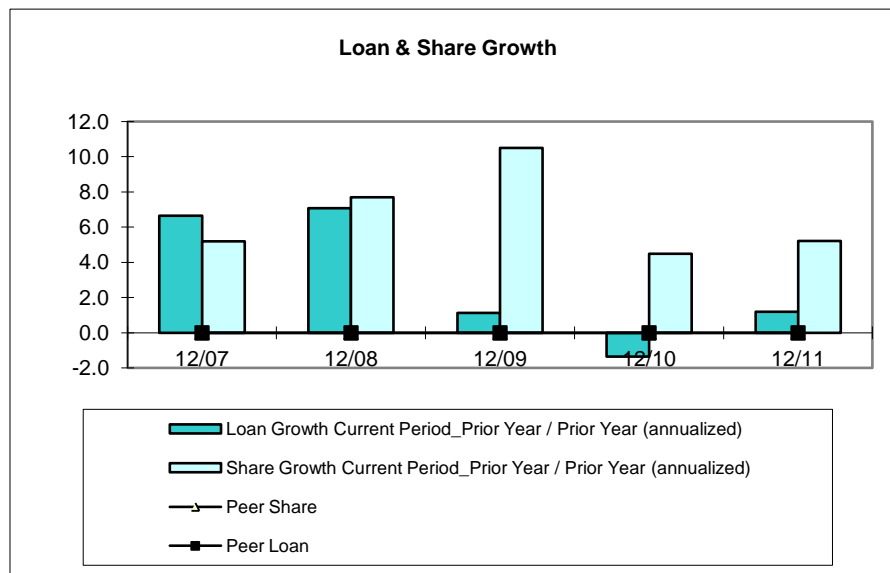
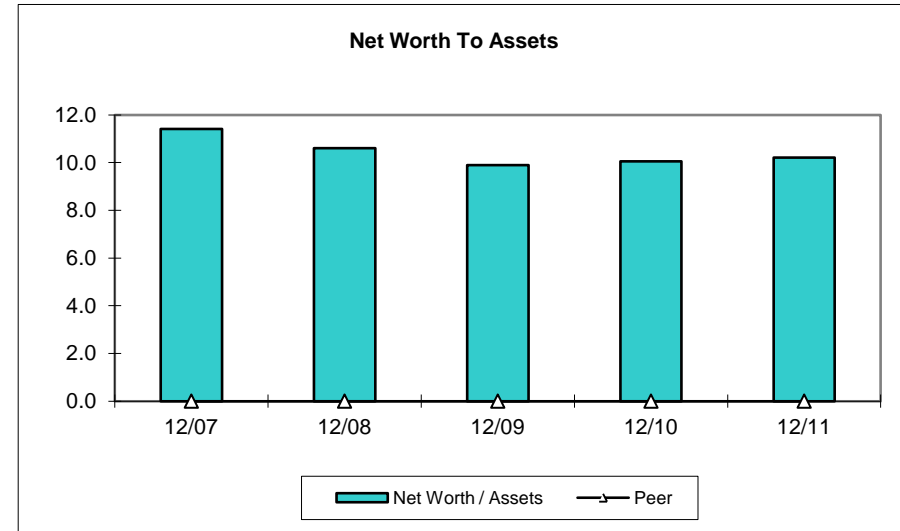
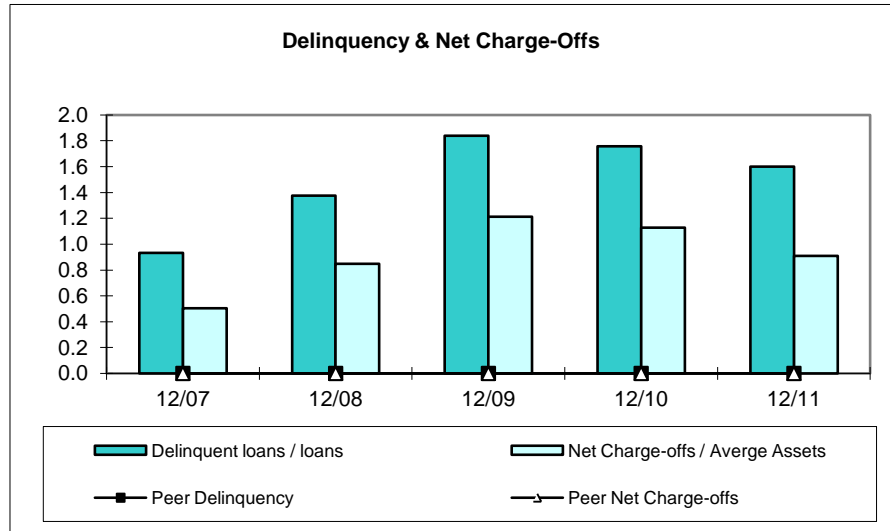
For Charter : N/A

Count of CU : 7094

Asset Range : N/A

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

Count of CU in Peer Group : N/A



[Return to cover](#)

03/08/2012

CU Name: N/A

Peer Group: N/A

Graphs 2

For Charter : N/A

Count of CU : 7094

Asset Range : N/A

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

Count of CU in Peer Group : N/A

