

Cycle Date: March-2010  
 Run Date: 06/03/2010  
 Interval: Annual

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

Count of CU : 7498  
 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									
<a href="#">Return to cover</a>	For Charter : N/A								
06/03/2010	Count of CU : 7498								
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-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Mar-2010	% Chg
<b>ASSETS:</b>	<b>Amount</b>	<b>Amount</b>		<b>Amount</b>		<b>Amount</b>		<b>Amount</b>	
Cash & Equivalents	51,758,620,331	52,483,406,625	1.4	48,513,885,983	-7.6	67,599,075,961	39.3	78,883,571,936	16.7
<b>TOTAL INVESTMENTS</b>	134,500,949,302	142,448,925,856	5.9	165,645,700,658	16.3	210,737,702,676	27.2	218,788,991,540	3.8
Loans Held for Sale	969,433,842	944,994,691	-2.5	1,057,557,989	11.9	2,264,461,472	114.1	1,244,764,771	-45.0
Real Estate Loans	245,380,114,451	272,924,762,113	11.2	304,510,723,856	11.6	309,602,150,409	1.7	308,782,928,523	-0.3
Unsecured Loans	49,188,929,871	54,604,522,536	11.0	58,064,225,626	6.3	60,409,484,173	4.0	58,719,264,353	-2.8
Other Loans	200,982,947,410	201,025,907,471	0.0	203,420,083,317	1.2	202,495,512,678	-0.5	198,194,125,335	-2.1
<b>TOTAL LOANS</b>	495,551,991,732	528,555,192,120	6.7	565,995,032,799	7.1	572,507,147,260	1.2	565,696,318,211	-1.2
(Allowance for Loan & Lease Losses)	(3,329,166,070)	(3,878,600,806)	16.5	(6,235,993,776)	60.8	(8,809,113,178)	41.3	(8,987,769,829)	2.0
Land And Building	12,291,266,123	13,616,180,990	10.8	15,134,968,955	11.2	16,147,657,905	6.7	16,245,845,939	0.6
Other Fixed Assets	3,353,648,634	3,675,276,713	9.6	3,811,984,128	3.7	3,554,983,946	-6.7	3,515,817,653	-1.1
NCUSIF Deposit	5,297,101,751	5,582,841,874	5.4	4,486,693,279	-19.6	7,036,361,787	56.8	7,046,914,486	0.1
All Other Assets	10,756,273,912	11,561,548,817	7.5	12,676,012,768	9.6	13,614,105,131	7.4	15,187,993,363	11.6
<b>TOTAL ASSETS</b>	711,150,119,557	754,989,766,880	6.2	811,085,842,783	7.4	884,652,382,960	9.1	897,622,448,070	1.5
<b>LIABILITIES &amp; CAPITAL:</b>									
Dividends Payable	722,848,595	806,079,362	11.5	670,996,055	-16.8	495,944,914	-26.1	398,546,034	-19.6
Notes & Interest Payable	21,908,182,677	29,607,134,728	35.1	37,163,658,998	25.5	37,453,999,286	0.8	28,339,675,548	-24.3
Accounts Payable & Other Liabilities	6,057,783,461	6,449,079,803	6.5	7,405,752,402	14.8	7,271,551,166	-1.8	7,575,128,499	4.2
Uninsured Secondary Capital	27,770,028	31,281,151	12.6	32,432,191	3.7	79,082,300	143.8	88,246,159	11.6
<b>TOTAL LIABILITIES</b>	28,716,584,761	36,893,575,044	28.5	45,272,839,646	22.7	45,300,577,666	0.1	36,401,596,240	-19.6
Share Drafts	70,298,024,887	70,949,738,979	0.9	73,631,477,893	3.8	85,227,528,237	15.7	86,333,494,423	1.3
Regular shares	181,124,054,842	169,045,320,260	-6.7	178,706,889,051	5.7	199,786,195,809	11.8	213,143,817,511	6.7
All Other Shares & Deposits	349,767,699,032	392,395,941,082	12.2	428,788,956,224	9.3	467,651,999,416	9.1	473,770,643,136	1.3
<b>TOTAL SHARES &amp; DEPOSITS</b>	601,189,778,761	632,391,000,321	5.2	681,127,323,168	7.7	752,665,723,462	10.5	773,247,955,070	2.7
Regular Reserve	17,963,422,891	18,216,973,512	1.4	18,764,745,638	3.0	18,908,592,606	0.8	18,993,991,188	0.5
Other Reserves	7,340,730,643	8,082,717,958	10.1	7,214,049,055	-10.7	8,196,931,727	13.6	8,637,700,776	5.4
Undivided Earnings	55,939,602,501	59,405,500,045	6.2	58,706,885,276	-1.2	59,580,557,499	1.5	60,341,204,796	1.3
<b>TOTAL EQUITY</b>	81,243,756,035	85,705,191,515	5.5	84,685,679,969	-1.2	86,686,081,832	2.4	87,972,896,760	1.5
<b>TOTAL LIABILITIES, SHARES, &amp; EQUITY</b>	711,150,119,557	754,989,766,880	6.2	811,085,842,783	7.4	884,652,382,960	9.1	897,622,448,070	1.5
<b>INCOME &amp; EXPENSE</b>									
Loan Income*	30,841,860,957	34,432,548,654	11.6	36,187,247,864	5.1	35,747,368,395	-1.2	8,719,561,114	-2.4
Investment Income*	7,384,863,064	8,771,922,122	18.8	7,754,815,782	-11.6	6,265,214,243	-19.2	1,457,284,757	-7.0
Other Income*	8,874,250,406	9,804,985,042	10.5	10,529,129,815	7.4	11,494,441,829	9.2	2,707,399,571	-5.8
Salaries & Benefits*	11,549,783,238	12,444,337,011	7.7	13,282,416,783	6.7	13,675,512,787	3.0	3,454,823,476	1.1
Total Other Operating Expenses*	11,531,118,608	12,358,168,558	7.2	14,877,774,901	20.4	13,324,451,123	-10.4	3,462,055,602	3.9
Non-operating Income & (Expense)*	147,422,220	100,937,640	-31.5	-559,125,315	-653.9	-974,976,117	-74.4	-33,608,054	86.2
NCUSIF Stabilization Income*	N/A	N/A		N/A		3,378,264,385		80,530	-100.0
Provision for Loan/Lease Losses*	2,190,344,652	3,191,819,885	45.7	7,030,636,054	120.3	9,508,354,938	35.2	1,850,058,952	-22.2
Cost of Funds*	16,305,164,714	20,466,718,730	25.5	19,102,314,057	-6.7	14,789,431,458	-22.6	2,968,225,067	-19.7
<b>NET INCOME (LOSS) BEFORE NCUSIF STABILIZATION EXPENSE*</b>						4,612,562,429		1,115,554,821	-3.3
<b>NCUSIF Stabilization Expense*</b>						3,058,226,011		54,938,528	-92.8
<b>Net Income (Loss)*</b>	5,671,985,435	4,649,349,274	-18.0	-381,073,649	-108.2	1,554,336,418	507.9	1,060,616,293	172.9
<b>TOTAL CU's</b>	8,362	8,101	-3.1	7,806	-3.6	7,554	-3.2	7,498	-0.7
* Income/Expense items are year-to-date while the related %change ratios are annualized.									
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Ratio Analysis									
<a href="#">Return to cover</a>	For Charter : N/A								
06/03/2010	Count of CU : 7498								
CU Name: N/A	Asset Range : N/A								
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs) *								
	Count of CU in Peer Group : N/A				Dec-2009		Mar-2010		
	Dec-2006	Dec-2007	Dec-2008	Dec-2009	PEER Avg	Percentile**	Mar-2010	PEER Avg	Percentile**
<b>CAPITAL ADEQUACY</b>									
Net Worth/Total Assets	11.51	11.41	10.61	9.90	N/A	N/A	9.87	N/A	N/A
Net Worth/Total Assets--Including Optional Total Assets Election (if used)	11.55	11.43	10.64	9.93	N/A	N/A	9.91	N/A	N/A
Total Delinquent Loans / Net Worth	4.10	5.72	9.05	11.98	N/A	N/A	11.22	N/A	N/A
Solvency Evaluation (Estimated)	113.51	113.55	112.43	111.52	N/A	N/A	111.39	N/A	N/A
Classified Assets (Estimated) / Net Worth	4.13	4.59	7.33	10.08	N/A	N/A	10.16	N/A	N/A
<b>ASSET QUALITY</b>									
Delinquent Loans / Total Loans	0.68	0.93	1.38	1.83	N/A	N/A	1.76	N/A	N/A
* Net Charge-Offs / Average Loans	0.45	0.51	0.85	1.21	N/A	N/A	1.19	N/A	N/A
Fair (Market) HTM Invest Value/Book Value HTM Invest.	98.80	100.59	100.76	100.17	N/A	N/A	100.90	N/A	N/A
Accum Unreal G/L On AFS/Cost Of AFS	-1.14	0.18	-0.01	0.56	N/A	N/A	0.70	N/A	N/A
Delinquent Loans / Assets	0.47	0.65	0.96	1.19	N/A	N/A	1.11	N/A	N/A
<b>EARNINGS</b>									
* Return On Average Assets	0.82	0.63	-0.05	0.18	N/A	N/A	0.48	N/A	N/A
*Return On Average Assets Before NCUSIF Stabilization Income/Expense	N/A	N/A	N/A	0.15	N/A	N/A	0.50	N/A	N/A
* Gross Income/Average Assets	6.78	7.23	6.96	6.31	N/A	N/A	5.78	N/A	N/A
* Yield on Average Loans	6.47	6.72	6.61	6.28	N/A	N/A	6.13	N/A	N/A
* Yield on Average Investments	4.03	4.77	3.93	2.63	N/A	N/A	2.08	N/A	N/A
* Fee & Other Op.Income / Avg. Assets	1.28	1.34	1.34	1.36	N/A	N/A	1.22	N/A	N/A
* Cost of Funds / Avg. Assets	2.35	2.79	2.44	1.74	N/A	N/A	1.33	N/A	N/A
* Net Margin / Avg. Assets	4.43	4.44	4.52	4.57	N/A	N/A	4.45	N/A	N/A
* Operating Exp./ Avg. Assets	3.32	3.38	3.60	3.55	N/A	N/A	3.13	N/A	N/A
* Provision For Loan & Lease Losses / Average Assets	0.32	0.44	0.90	1.12	N/A	N/A	0.83	N/A	N/A
* Net Interest Margin/Avg. Assets	3.15	3.10	3.17	3.21	N/A	N/A	3.24	N/A	N/A
Operating Exp./Gross Income	49.00	46.79	51.70	56.18	N/A	N/A	54.11	N/A	N/A
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets <sup>1</sup>	2.26	2.37	2.65	2.57	N/A	N/A	2.56	N/A	N/A
* Net Operating Exp. /Avg. Assets	2.47	2.51	2.73	2.71	N/A	N/A	2.39	N/A	N/A
<b>ASSET / LIABILITY MANAGEMENT</b>									
Net Long-Term Assets / Total Assets	27.18	29.98	31.85	31.52	N/A	N/A	31.84	N/A	N/A
Reg. Shares / Total Shares & Borrowings	29.18	25.62	24.90	25.30	N/A	N/A	26.61	N/A	N/A
Total Loans / Total Shares	82.43	83.58	83.10	76.06	N/A	N/A	73.16	N/A	N/A
Total Loans / Total Assets	69.68	70.01	69.78	64.72	N/A	N/A	63.02	N/A	N/A
Cash + Short-Term Investments / Assets	15.83	15.71	14.67	16.80	N/A	N/A	16.91	N/A	N/A
Total Shares, Dep. & Borrs / Earning Assets	92.28	92.37	93.00	93.70	N/A	N/A	93.67	N/A	N/A
Reg Shares + Share Drafts / Total Shares & Borrs	40.50	36.37	35.15	36.09	N/A	N/A	37.38	N/A	N/A
Borrowings / Total Shares & Net Worth	2.87	3.82	4.78	4.40	N/A	N/A	3.23	N/A	N/A
<b>PRODUCTIVITY</b>									
Members / Potential Members	7.78	7.31	6.80	6.57	N/A	N/A	6.43	N/A	N/A
Borrowers / Members	50.35	50.78	50.81	50.97	N/A	N/A	50.08	N/A	N/A
Members / Full-Time Employees	382.36	374.23	372.74	382.83	N/A	N/A	384.13	N/A	N/A
Avg. Shares Per Member	\$7,011	\$7,284	\$7,689	\$8,369	N/A	N/A	\$8,569	N/A	N/A
Avg. Loan Balance	\$11,479	\$11,988	\$12,575	\$12,489	N/A	N/A	\$12,518	N/A	N/A
* Salary And Benefits / Full-Time Empl.	\$51,504	\$53,638	\$55,887	\$58,215	N/A	N/A	\$58,825	N/A	N/A
<b>OTHER RATIOS</b>									
* Net Worth Growth	7.35	5.19	-0.06	1.77	N/A	N/A	4.65	N/A	N/A
* Market (Share) Growth	4.08	5.19	7.71	10.50	N/A	N/A	10.94	N/A	N/A
* Loan Growth	8.07	6.66	7.08	1.15	N/A	N/A	-4.76	N/A	N/A
* Asset Growth	4.74	6.16	7.43	9.07	N/A	N/A	5.86	N/A	N/A
* Investment Growth	-4.32	4.86	10.81	31.26	N/A	N/A	28.61	N/A	N/A
* Membership Growth	1.47	1.26	2.03	1.52	N/A	N/A	1.38	N/A	N/A
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
**Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection is complete. Subsequent corrections to data after this date are not reflected in the Percentile Rank or the Peer Average Ratios until the next cycle.									
Percentile Rankings show where the credit union stands in relation to its peers in key areas of performance. To arrive at the percentile ranking, all data for all credit unions in a peer group are arranged in order from highest (100) to lowest (0) value. The percentile ranking assigned to the credit union is a measure of the relative standing of that ratio in the entire range of ratios. A high or low ranking does not imply good or bad performance. However, when reviewed in relation to other available data, users may draw conclusions as to the importance of the percentile rank to the credit union's financial performance.									
<sup>1</sup> For periods before 2004, the Fixed Assets & Foreclosed and Repossessed assets did not include repossessed vehicles.									

	Supplemental Ratio Analysis				
<a href="#">Return to cover</a>	For Charter : N/A				
06/03/2010	Count of CU : 7498				
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-2006	Dec-2007	Dec-2008	Dec-2009	Mar-2010
<b>OTHER DELINQUENCY RATIOS</b>					
Credit Cards DQ > 2 Mo / Total Credit Card Loans	1.04	1.33	1.88	2.06	1.90
All Other Loans Delinquent > 2 Mo / Total All Other Loans	1.01	1.20	1.55	1.59	1.38
Leases Receivable Delinquent > 2 Mo / Total Leases Receivable	1.08	0.92	0.84	0.86	0.67
Modified Consumer Lns Not Secured by RE > 2 Mo / Modified Consumer Lns Not Secured by RE	N/A	N/A	N/A	N/A	16.40
Indirect Loans Delinquent > 2 Mo / Total Indirect Loans	0.97	1.16	1.56	1.47	1.17
Participation Loans Delinquent > 2 Mo / Total Participation Loans	1.10	2.46	3.02	3.51	4.42
Business Loans Delinquent > 1 Mo / Total Business Loans Less Unfund Comm	1.15	2.71	3.55	5.34	5.91
Business Loans Delinquent > 2 Mo / Total Business Loans Less Unfund Comm	0.53	1.87	2.27	3.69	4.06
Modified Business Lns Not Secured by RE > 2 Mo / Modified Business Lns Not Secured by RE	N/A	N/A	N/A	N/A	19.57
<b>REAL ESTATE LOAN DELINQUENCY</b>					
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent > 2 Mo / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years	0.28	0.47	0.75	1.37	1.43
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent > 2 Mo / Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years	0.33	0.70	1.92	3.15	3.21
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo / Total Other RE Fixed/Hybrid/Balloon Loans	0.28	0.67	1.06	1.84	1.80
Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans	0.36	0.82	1.07	1.37	1.33
Interest Only and Payment Option First Mortgage Loans Delinquent > 2 Mo / Total Int Only and Pmt Opt First Mtg Loans	N/A	1.63	3.71	6.45	7.91
Total Modified 1st and Other RE > 2 Mo Del / Total Modified 1st and Other RE	N/A	N/A	21.79	22.30	22.33
Modified RE Lns also Reported as Business Loans > 2 Mo Del / Total Modified RE Lns also Reported as Business Loans	N/A	N/A	20.21	28.24	29.51
Total Real Estate Loans DQ > 1 Mo / Total Real Estate Loans	0.98	1.46	2.26	3.31	3.31
Total Real Estate Loans DQ > 2 Mo / Total Real Estate Loans	0.34	0.67	1.20	1.99	2.02
<b>MISCELLANEOUS LOAN LOSS RATIOS</b>					
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	23.45	17.84	18.89	20.78	21.47
* Net Charge Offs - Credit Cards / Avg Credit Card Loans	1.56	1.70	2.83	4.30	4.55
* Net Charge Offs - All Other Loans / Avg All Other Loans	0.77	0.84	1.28	1.64	1.46
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.03	0.08	0.29	0.55	0.61
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.02	0.03	0.12	0.27	0.33
* Net Charge Offs - Other RE Loans/ Avg Other RE Loans	0.06	0.20	0.64	1.19	1.29
* Net Charge Offs - Interest Only and Payment Option First Mortgage Loans / Avg Interest Only and Payment Option First Mortgage Loans	N/A	N/A	0.34	0.86	1.19
* Net Charge Offs - Leases Receivable / Avg Leases Receivable	1.15	1.60	2.07	2.38	2.43
* Net Charge Offs - Indirect Loans / Avg Indirect Loans	0.90	0.95	1.40	1.72	1.43
* Net Charge Offs - Participation Loans / Avg Participation Loans	0.41	0.64	0.83	1.08	0.99
* Net Charge Offs - Member Business Loans / Avg Member Business Loans	0.11	0.15	0.46	0.65	0.85
<b>SPECIALIZED LENDING RATIOS</b>					
Indirect Loans Outstanding / Total Loans	14.03	13.29	13.14	13.24	13.05
Participation Loans Outstanding / Total Loans	1.70	1.84	1.96	2.17	2.20
Participation Loans Purchased YTD / Total Loans Granted YTD	1.17	1.28	1.27	0.96	1.01
* Participation Loans Sold YTD / Total Assets	0.24	0.22	0.25	0.24	0.17
Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets	2.93	3.25	3.72	3.78	3.79
Loans Purchased From Other Financial Institutions YTD / Loans Granted YTD	0.11	0.12	0.13	0.28	0.48
<b>REAL ESTATE LENDING RATIOS</b>					
Total Fixed Rate Real Estate / Total Assets	21.14	22.99	23.93	22.28	21.83
Total Fixed Rate Real Estate / Total Loans	30.34	32.84	34.29	34.42	34.64
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	24.25	25.68	26.71	33.81	25.73
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	29.17	26.35	27.62	54.00	55.15
Interest Only & Payment Option First Mortgages / Total Assets	N/A	0.85	0.93	0.79	0.75
Interest Only & Payment Option First Mortgages / Net Worth	N/A	7.43	8.74	7.99	7.59
<b>MISCELLANEOUS RATIOS</b>					
Mortgage Servicing Rights / Net Worth	0.56	0.53	0.51	0.78	0.80
Unused Commitments / Cash & ST Investments	115.87	115.56	119.91	94.40	93.42
* 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								
<a href="#">Return to cover</a>		For Charter : N/A								
06/03/2010		Count of CU : 7498								
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-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Mar-2010	% Chg
<b>ASSETS</b>										
<b>CASH:</b>										
Cash On Hand		6,746,092,681	6,973,451,099	3.4	7,779,463,147	11.6	7,558,580,251	-2.8	7,538,735,518	-0.3
Cash On Deposit		36,504,442,287	35,281,697,830	-3.3	34,063,136,517	-3.5	53,285,892,843	56.4	63,313,773,001	18.8
Cash Equivalents		8,508,085,363	10,228,257,696	20.2	6,671,286,319	-34.8	6,754,602,867	1.2	8,031,063,417	18.9
<b>TOTAL CASH &amp; EQUIVALENTS</b>		<b>51,758,620,331</b>	<b>52,483,406,625</b>	<b>1.4</b>	<b>48,513,885,983</b>	<b>-7.6</b>	<b>67,599,075,961</b>	<b>39.3</b>	<b>78,883,571,936</b>	<b>16.7</b>
<b>INVESTMENTS:</b>										
Trading Securities		260,708,004	519,106,061	99.1	374,436,481	-27.9	956,703,729	155.5	1,043,367,533	9.1
Available for Sale Securities		52,665,650,785	58,130,442,106	10.4	74,569,139,614	28.3	97,225,298,788	30.4	108,115,788,777	11.2
Held-to-Maturity Securities		28,477,622,800	23,911,861,754	-16.0	25,590,384,010	7.0	34,831,764,380	36.1	37,432,564,249	7.5
Deposits in Commercial Banks, S&Ls, Savings Banks		15,833,697,951	16,480,887,280	4.1	27,648,280,999	67.8	36,940,815,620	33.6	39,872,893,045	7.9
Loans to, Deposits in, and Investments in Natural Person Credit Unions <sup>2</sup>		1,379,128,923	1,906,926,835	38.3	1,880,839,578	-1.4	1,953,603,507	3.9	1,895,128,143	-3.0
Total MCSD and PIC in Corporate CUs		3,302,417,955	3,517,686,102	6.5	2,907,428,691	-17.3	1,371,618,921	-52.8	1,220,437,321	-11.0
All Other Investments in Corporate Cus		30,105,680,970	34,922,505,828	16.0	28,733,363,102	-17.7	32,146,766,076	11.9	24,807,506,283	-22.8
All Other Investments <sup>2</sup>		2,476,041,914	3,059,509,890	23.6	3,941,828,183	28.8	5,311,131,655	34.7	4,401,306,189	-17.1
<b>TOTAL INVESTMENTS</b>		<b>134,500,949,302</b>	<b>142,448,925,856</b>	<b>5.9</b>	<b>165,645,700,658</b>	<b>16.3</b>	<b>210,737,702,676</b>	<b>27.2</b>	<b>218,788,991,540</b>	<b>3.8</b>
<b>LOANS HELD FOR SALE</b>		<b>969,433,842</b>	<b>944,994,691</b>	<b>-2.5</b>	<b>1,057,557,989</b>	<b>11.9</b>	<b>2,264,461,472</b>	<b>114.1</b>	<b>1,244,764,771</b>	<b>-45.0</b>
<b>LOANS AND LEASES:</b>										
Unsecured Credit Card Loans		26,566,166,755	30,120,152,977	13.4	32,716,338,337	8.6	34,864,780,618	6.6	33,870,626,188	-2.9
All Other Unsecured Loans/Lines of Credit		22,622,763,116	24,484,369,559	8.2	25,347,887,289	3.5	25,544,703,555	0.8	24,848,638,165	-2.7
New Vehicle Loans		88,533,418,641	86,894,705,214	-1.9	81,526,347,499	-6.2	75,256,517,687	-7.7	70,987,652,138	-5.7
Used Vehicle Loans		87,575,230,284	89,106,079,713	1.7	94,279,703,592	5.8	98,137,622,290	4.1	97,836,314,737	-0.3
1st Mortgage Real Estate Loans/Lines of Credit		161,022,119,715	181,622,360,448	12.8	207,961,594,622	14.5	217,185,968,390	4.4	217,986,899,118	0.4
Other Real Estate Loans/Lines of Credit		84,357,994,736	91,302,401,665	8.2	96,549,129,234	5.7	92,416,182,019	-4.3	90,796,029,405	-1.8
Leases Receivable		1,158,635,435	878,079,058	-24.2	743,449,842	-15.3	601,958,538	-19.0	569,636,825	-5.4
Total All Other Loans/Lines of Credit		23,715,663,050	24,147,043,486	1.8	26,870,582,384	11.3	28,499,414,163	6.1	28,800,521,635	1.1
<b>TOTAL LOANS</b>		<b>495,551,991,732</b>	<b>528,555,192,120</b>	<b>6.7</b>	<b>565,995,032,799</b>	<b>7.1</b>	<b>572,507,147,260</b>	<b>1.2</b>	<b>565,696,318,211</b>	<b>-1.2</b>
<b>(ALLOWANCE FOR LOAN &amp; LEASE LOSSES)</b>		<b>(3,329,166,070)</b>	<b>(3,878,600,806)</b>	<b>16.5</b>	<b>(6,235,993,776)</b>	<b>60.8</b>	<b>(8,809,113,178)</b>	<b>41.3</b>	<b>(8,987,769,829)</b>	<b>2.0</b>
Foreclosed Real Estate		164,121,956	333,332,604	103.1	684,472,382	105.3	1,165,040,813	70.2	1,300,636,180	11.6
Repossessed Autos		220,670,084	244,796,790	10.9	311,006,681	27.0	299,857,291	-3.6	261,868,851	-12.7
Foreclosed and Repossessed Other Assets		9,938,440	12,511,226	25.9	20,152,106	61.1	38,499,115	91.0	38,717,626	0.6
<b>TOTAL FORECLOSED and REPOSSESSED ASSETS<sup>1</sup></b>		<b>394,730,480</b>	<b>590,640,620</b>	<b>49.6</b>	<b>1,015,631,169</b>	<b>72.0</b>	<b>1,503,397,219</b>	<b>48.0</b>	<b>1,601,222,657</b>	<b>6.5</b>
Land and Building		12,291,266,123	13,616,180,990	10.8	15,134,968,955	11.2	16,147,657,905	6.7	16,245,845,939	0.6
Other Fixed Assets		3,353,648,634	3,675,276,713	9.6	3,811,984,128	3.7	3,554,983,946	-6.7	3,515,817,653	-1.1
NCUA Share Insurance Capitalization Deposit		5,297,101,751	5,582,841,874	5.4	4,486,693,279	-19.6	7,036,361,787	56.8	7,046,914,486	0.1
Identifiable Intangible Assets		N/A	N/A		N/A		121,976,494		127,368,986	4.4
Goodwill		N/A	N/A		N/A		274,917,278		325,032,718	18.2
<b>TOTAL INTANGIBLE ASSETS</b>		<b>N/A</b>	<b>N/A</b>		<b>N/A</b>		<b>396,893,772</b>		<b>452,401,704</b>	<b>14.0</b>
Accrued Interest on Loans		1,910,726,607	2,100,596,062	9.9	2,181,259,287	3.8	2,109,510,827	-3.3	2,070,172,300	-1.9
Accrued Interest on Investments		1,095,640,693	1,214,165,132	10.8	1,047,647,700	-13.7	974,927,731	-6.9	961,621,647	-1.4
All Other Assets		7,355,176,132	7,656,147,003	4.1	8,431,474,612	10.1	8,629,375,582	2.3	10,102,575,055	17.1
<b>TOTAL OTHER ASSETS</b>		<b>10,361,543,432</b>	<b>10,970,908,197</b>	<b>5.9</b>	<b>11,660,381,599</b>	<b>6.3</b>	<b>11,713,814,140</b>	<b>0.5</b>	<b>13,134,369,002</b>	<b>12.1</b>
<b>TOTAL ASSETS</b>		<b>711,150,119,557</b>	<b>754,989,766,880</b>	<b>6.2</b>	<b>811,085,842,783</b>	<b>7.4</b>	<b>884,652,382,960</b>	<b>9.1</b>	<b>897,622,448,070</b>	<b>1.5</b>
<b>TOTAL CU's</b>		<b>8,362</b>	<b>8,101</b>	<b>-3.1</b>	<b>7,806</b>	<b>-3.6</b>	<b>7,554</b>	<b>-3.2</b>	<b>7,498</b>	<b>-0.7</b>
<sup>1</sup> OTHER RE OWNED PRIOR TO 2004										
<sup>2</sup> LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON CUs INCLUDED IN ALL OTHER INVESTMENTS PRIOR TO JUNE 2006 FOR SHORT FORM FILERS										



	Liabilities, Shares & Equity								
<a href="#">Return to cover</a>									
06/03/2010									
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-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Mar-2010	% Chg
<b>LIABILITIES, SHARES AND EQUITY</b>									
<b>LIABILITIES:</b>									
Uninsured Secondary Capital	27,770,028	31,281,151	12.6	32,432,191	3.7	79,082,300	143.8	88,246,159	11.6
Other Borrowings	N/A	N/A		N/A		N/A		N/A	
Other Notes, Promissory Notes, Interest Payable, & Draws Against Lines of Credit	18,772,972,116	27,414,811,567	46.0	36,409,313,277	32.8	36,554,826,846	0.4	27,385,303,392	-25.1
Borrowing Repurchase Transactions	3,131,485,759	2,187,672,288	-30.1	750,748,749	-65.7	896,209,030	19.4	951,141,711	6.1
Subordinated Debt	3,724,802	4,650,873	24.9	3,596,972	-22.7	2,963,410	-17.6	3,230,445	9.0
Accrued Dividends and Interest Payable	722,848,595	806,079,362	11.5	670,996,055	-16.8	495,944,914	-26.1	398,546,034	-19.6
Accounts Payable & Other Liabilities	6,057,783,461	6,449,079,803	6.5	7,405,752,402	14.8	7,271,551,166	-1.8	7,575,128,499	4.2
<b>TOTAL LIABILITIES</b>	<b>28,716,584,761</b>	<b>36,893,575,044</b>	<b>28.5</b>	<b>45,272,839,646</b>	<b>22.7</b>	<b>45,300,577,666</b>	<b>0.1</b>	<b>36,401,596,240</b>	<b>-19.6</b>
<b>SHARES AND DEPOSITS</b>									
Share Drafts	70,298,024,887	70,949,738,979	0.9	73,631,477,893	3.8	85,227,528,237	15.7	86,333,494,423	1.3
Regular Shares	181,124,054,842	169,045,320,260	-6.7	178,706,889,051	5.7	199,786,195,809	11.8	213,143,817,511	6.7
Money Market Shares	100,458,882,436	111,158,760,877	10.7	128,498,041,323	15.6	158,509,177,355	23.4	167,471,829,216	5.7
Share Certificates	188,891,333,089	216,114,088,870	14.4	226,229,177,340	4.7	225,771,829,224	-0.2	221,309,356,159	-2.0
IRA/KEOGH Accounts	52,036,960,684	56,912,630,725	9.4	64,683,022,867	13.7	73,388,461,547	13.5	74,496,560,074	1.5
All Other Shares <sup>1</sup>	5,543,682,626	5,715,555,401	3.1	6,766,614,851	18.4	7,711,611,809	14.0	8,370,853,959	8.5
Non-Member Deposits	2,836,840,197	2,494,905,209	-12.1	2,612,099,843	4.7	2,270,919,481	-13.1	2,122,043,728	-6.6
<b>TOTAL SHARES AND DEPOSITS</b>	<b>601,189,778,761</b>	<b>632,391,000,321</b>	<b>5.2</b>	<b>681,127,323,168</b>	<b>7.7</b>	<b>752,665,723,462</b>	<b>10.5</b>	<b>773,247,955,070</b>	<b>2.7</b>
<b>EQUITY:</b>									
Undivided Earnings	55,939,602,501	59,405,500,045	6.2	58,706,885,276	-1.2	59,580,557,499	1.5	60,111,320,902	0.9
Regular Reserves	17,963,422,891	18,216,973,512	1.4	18,764,745,638	3.0	18,908,592,606	0.8	18,993,991,188	0.5
Appropriation For Non-Conforming Investments (SCU Only)	51,294,199	75,951,471	48.1	77,797,973	2.4	25,282,948	-67.5	22,219,887	-12.1
Other Reserves	7,915,953,541	8,415,370,974	6.3	8,515,598,052	1.2	8,849,308,353	3.9	8,986,351,792	1.5
Equity Acquired in Merger	N/A	N/A		N/A		155,904,362		177,964,815	14.1
Miscellaneous Equity	23,276,115	12,778,646	-45.1	11,435,154	-10.5	15,020,565	31.4	16,354,149	8.9
Accumulated Unrealized G/L on AFS Securities	-608,114,067	105,934,871	117.4	-4,771,598	-104.5	538,253,941	#####	747,065,826	38.8
Accumulated Unrealized Losses for OTTI (due to other factors) on HTM Debt Securities	N/A	N/A		N/A		-43,025,372		-37,622,466	12.6
Accumulated Unrealized G/L on Cash Flow Hedges	6,916,034	-5,103,699	-173.8	-26,899,921	-427.1	-26,012,024	3.3	-25,396,090	2.4
Other Comprehensive Income	-48,595,179	-522,214,305	-974.6	-1,359,110,605	-160.3	-1,317,801,046	3.0	-1,249,237,137	5.2
Net Income	0	0	N/A	0	N/A	0	N/A	229,883,894	N/A
<b>EQUITY TOTAL</b>	<b>81,243,756,035</b>	<b>85,705,191,515</b>	<b>5.5</b>	<b>84,685,679,969</b>	<b>-1.2</b>	<b>86,686,081,832</b>	<b>2.4</b>	<b>87,972,896,760</b>	<b>1.5</b>
<b>TOTAL SHARES &amp; EQUITY</b>	<b>682,433,534,796</b>	<b>718,096,191,836</b>	<b>5.2</b>	<b>765,813,003,137</b>	<b>6.6</b>	<b>839,351,805,294</b>	<b>9.6</b>	<b>861,220,851,830</b>	<b>2.6</b>
<b>TOTAL LIABILITIES, SHARES, &amp; EQUITY</b>	<b>711,150,119,557</b>	<b>754,989,766,880</b>	<b>6.2</b>	<b>811,085,842,783</b>	<b>7.4</b>	<b>884,652,382,960</b>	<b>9.1</b>	<b>897,622,448,070</b>	<b>1.5</b>
<b>NCUA INSURED SAVINGS<sup>2</sup></b>									
Uninsured Shares	64,746,136,315	69,727,942,602	7.7	70,636,517,177	1.3	27,213,360,016	-61.5	28,142,246,485	3.4
Uninsured Non-Member Deposits	1,310,963,835	1,075,857,109	-17.9	1,056,840,870	-1.8	527,672,383	-50.1	516,021,278	-2.2
Total Uninsured Shares & Deposits	66,057,100,150	70,803,799,711	7.2	71,693,358,047	1.3	27,741,032,399	-61.3	28,658,267,763	3.3
Insured Shares & Deposits	535,132,678,611	561,587,200,610	4.9	609,433,965,121	8.5	724,924,691,063	19.0	744,589,687,307	2.7
<b>TOTAL NET WORTH</b>	<b>81,898,043,160</b>	<b>86,145,077,153</b>	<b>5.2</b>	<b>86,097,459,130</b>	<b>-0.1</b>	<b>87,621,513,492</b>	<b>1.8</b>	<b>88,641,050,873</b>	<b>1.2</b>
# Means the number is too large to display in the cell									
<sup>1</sup> PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KEOGHS, AND NONMEMBER SHARES FOR SHORT FORM FILERS									
<sup>2</sup> PRIOR TO 10/03/08 SHARES INSURED UP TO \$100,000; 10/03/08 to 05/20/09 SHARES INSURED UP TO \$100,000 and \$250,000 FOR IRAS; 5/20/09 AND FORWARD SHARES INSURED UP TO \$250,000									

	Income Statement								
<a href="#">Return to cover</a>	For Charter : N/A								
06/03/2010	Count of CU : 7498								
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-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Mar-2010	% Chg
<b>* INCOME AND EXPENSE</b>									
<b>INTEREST INCOME:</b>									
Interest on Loans	30,896,105,236	34,494,079,877	11.6	36,236,968,899	5.1	35,790,020,391	-1.2	8,722,102,802	-2.5
Less Interest Refund	(54,244,279)	(61,531,223)	13.4	(49,721,035)	-19.2	(42,651,996)	-14.2	(2,541,688)	-76.2
Income from Investments	7,382,741,914	8,761,064,413	18.7	7,771,684,381	-11.3	6,251,356,839	-19.6	1,454,231,381	-6.9
Income from Trading	2,121,150	10,857,709	411.9	-16,868,599	-255.4	13,857,404	182.1	3,053,376	-11.9
TOTAL INTEREST INCOME	38,226,724,021	43,204,470,776	13.0	43,942,063,646	1.7	42,012,582,638	-4.4	10,176,845,871	-3.1
<b>INTEREST EXPENSE:</b>									
Dividends	13,471,068,950	16,867,181,150	25.2	15,378,962,999	-8.8	11,723,425,250	-23.8	2,353,394,128	-19.7
Interest on Deposits	1,831,236,928	2,439,772,453	33.2	2,344,337,604	-3.9	1,790,889,437	-23.6	345,911,267	-22.7
Interest on Borrowed Money	1,002,858,836	1,159,765,127	15.6	1,379,013,454	18.9	1,275,116,771	-7.5	268,919,672	-15.6
TOTAL INTEREST EXPENSE	16,305,164,714	20,466,718,730	25.5	19,102,314,057	-6.7	14,789,431,458	-22.6	2,968,225,067	-19.7
PROVISION FOR LOAN & LEASE LOSSES	2,190,344,652	3,191,819,885	45.7	7,030,636,054	120.3	9,508,354,938	35.2	1,850,058,952	-22.2
NET INTEREST INCOME AFTER PLL	19,731,214,655	19,545,932,161	-0.9	17,809,113,535	-8.9	17,714,796,242	-0.5	5,358,561,852	21.0
<b>NON-INTEREST INCOME:</b>									
Fee Income	5,903,236,967	6,379,183,763	8.1	6,809,625,191	6.7	7,038,714,602	3.4	1,647,617,444	-6.4
Other Operating Income	2,971,013,439	3,425,801,279	15.3	3,719,504,624	8.6	4,455,727,227	19.8	1,059,782,127	-4.9
Gain (Loss) on Investments	-18,515,202	-49,564,005	-167.7	-446,750,053	-801.4	-1,062,504,571	-137.8	-36,549,115	86.2
Gain (Loss) on Disposition of Assets	55,838,441	56,937,369	2.0	-18,957,152	-133.3	-63,282,707	-233.8	-2,379,202	85.0
Gain from Bargain Purchase (Merger)	N/A	N/A		N/A		20,551,095		12,981,192	152.7
Other Non-Oper Income/(Expense)	110,098,981	93,564,276	-15.0	-93,418,110	-199.8	130,260,066	239.4	-7,660,929	-123.5
NCUSIF Stabilization Income	N/A	N/A		N/A		3,378,264,385		80,530	-100.0
TOTAL NON-INTEREST INCOME	9,021,672,626	9,905,922,682	9.8	9,970,004,500	0.6	13,897,730,097	39.4	2,673,872,047	-23.0
<b>NON-INTEREST EXPENSE</b>									
Total Employee Compensation & Benefits	11,549,783,238	12,444,337,011	7.7	13,282,416,783	6.7	13,675,512,787	3.0	3,454,823,476	1.1
Travel, Conference Expense	311,560,582	328,812,073	5.5	329,427,087	0.2	244,048,537	-25.9	57,693,523	-5.4
Office Occupancy	1,629,216,736	1,794,339,351	10.1	1,982,200,809	10.5	2,076,844,943	4.8	536,177,790	3.3
Office Operation Expense	4,702,108,670	4,988,542,205	6.1	5,216,004,329	4.6	5,297,126,133	1.6	1,322,622,965	-0.1
Educational and Promotion	906,936,607	993,384,747	9.5	1,043,482,644	5.0	910,447,734	-12.7	212,967,136	-6.4
Loan Servicing Expense	1,369,767,671	1,461,797,513	6.7	1,577,472,632	7.9	1,734,669,346	10.0	425,886,332	-1.8
Professional, Outside Service	1,730,840,057	1,858,463,462	7.4	1,992,508,670	7.2	2,059,509,614	3.4	508,499,102	-1.2
Member Insurance	111,944,476	102,163,326	-8.7	1,492,833,545	1,361.2	93,312,040	-93.7	144,929,497	521.3
Operating Fees	112,334,649	112,391,361	0.1	184,434,258	64.1	155,066,356	-15.9	45,644,084	17.7
Misc Operating Expense	656,409,160	718,274,520	9.4	1,059,410,927	47.5	753,426,420	-28.9	207,635,173	10.2
TOTAL NON-INTEREST EXPENSE	23,080,901,846	24,802,505,569	7.5	28,160,191,684	13.5	26,999,963,910	-4.1	6,916,879,078	2.5
NET INCOME (LOSS) BEFORE NCUSIF STABILIZATION EXPENSE	N/A	N/A		N/A		4,612,562,429		1,115,554,821	-3.3
NCUSIF Stabilization Expense	N/A	N/A		N/A		3,058,226,011		54,938,528	-92.8
NET INCOME (Loss)	5,671,985,435	4,649,349,274	-18.0	-381,073,649	-108.2	1,554,336,418	507.9	1,060,616,293	172.9
<b>RESERVE TRANSFERS:</b>									
Transfer to Regular Reserve	579,956,008	489,026,190	-15.7	579,315,843	18.5	425,646,083	-26.5	104,050,611	-2.2
<b>* All Income/Expense amounts are year-to-date while the related % change ratios are annualized.</b>									
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		Delinquent Loan Information								
<a href="#">Return to cover</a>		For Charter : N/A								
06/03/2010		Count of CU : 7498								
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-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Mar-2010	% Chg
<b>DELINQUENCY SUMMARY - ALL LOAN TYPES</b>										
1 to < 2 Months Delinquent		5,676,241,957	6,496,464,384	14.5	8,215,695,634	26.5	9,275,004,581	12.9	8,197,252,896	-11.6
2 to < 6 Months Delinquent		2,504,050,914	3,641,232,341	45.4	5,779,263,571	58.7	7,014,201,322	21.4	6,146,041,383	-12.4
6 to 12 Months Delinquent		620,962,919	997,593,867	60.7	1,499,726,793	50.3	2,444,079,136	63.0	2,520,298,010	3.1
12 Months & Over Delinquent		234,069,148	286,717,329	22.5	514,646,557	79.5	1,036,708,554	101.4	1,276,096,172	23.1
Total Del Loans - All Types (2 or more Mo)		3,359,082,981	4,925,543,537	46.6	7,793,636,921	58.2	10,494,989,012	34.7	9,942,435,565	-5.3
<b>LOAN DELINQUENCY - BY LOAN TYPE</b>										
<b>Unsecured Credit Card Loans</b>										
1 to < 2 Months Delinquent		579,998,835	424,699,142	-26.8	549,238,167	29.3	590,023,800	7.4	480,857,270	-18.5
2 to < 6 Months Delinquent		227,298,071	335,980,841	47.8	525,341,257	56.4	603,266,104	14.8	527,372,686	-12.6
6 to 12 Months Delinquent		42,717,735	59,720,896	39.8	82,289,995	37.8	102,870,667	25.0	103,851,708	1.0
12 Months & Over Delinquent		6,398,564	6,354,103	-0.7	8,195,033	29.0	11,139,053	35.9	12,651,199	13.6
Total Del Credit Card Lns (2 or more Mo)		276,414,370	402,055,840	45.5	615,826,285	53.2	717,275,824	16.5	643,875,593	-10.2
Credit Cards DQ > 2 Mo / Total Credit Card Loans		1.04	1.33	28.3	1.88	41.0	2.06	9.3	1.90	-7.6
<b>1st Mortgage Fixed Rate and Hybrid/Balloon &gt; 5 years</b>										
1 to < 2 Months Delinquent		714,720,114	949,351,535	32.8	1,385,585,600	46.0	1,874,659,995	35.3	1,855,609,412	-1.0
2 to < 6 Months Delinquent		264,062,931	474,268,218	79.6	892,779,645	88.2	1,485,029,659	66.3	1,460,482,637	-1.7
6 to 12 Months Delinquent		75,843,085	178,883,139	135.9	290,836,555	62.6	729,656,735	150.9	754,148,704	3.4
12 Months & Over Delinquent		35,392,140	71,131,032	101.0	140,453,187	97.5	327,323,741	133.0	433,928,502	32.6
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs (2 or more Mo)		375,298,156	724,282,389	93.0	1,324,069,387	82.8	2,542,010,135	92.0	2,648,559,843	4.2
%1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs) Delinquent > 2 Mo / Total 1st Mtg Fixed and Hybrid/Balloons > 5 yrs		0.28	0.47	68.5	0.75	57.9	1.37	83.6	1.43	3.9
<b>1st Mortgage Adjustable Rate Loans and Hybrid/Balloons &lt; 5 Years</b>										
1 to < 2 Months Delinquent		387,391,524	542,465,470	40.0	999,019,671	84.2	1,235,914,675	23.7	1,217,729,134	-1.5
2 to < 6 Months Delinquent		142,886,869	309,885,618	116.9	824,792,833	166.2	1,143,741,904	38.7	1,100,304,973	-3.8
6 to 12 Months Delinquent		29,165,086	84,347,173	189.2	322,191,396	282.0	614,747,261	90.8	627,019,087	2.0
12 Months & Over Delinquent		12,219,433	29,772,537	143.6	146,572,302	392.3	360,358,700	145.9	438,542,922	21.7
Total Del 1st Mtg Adj Rate Lns (2 or more Mo)		184,271,388	424,005,328	130.1	1,293,556,531	205.1	2,118,847,865	63.8	2,165,866,982	2.2
%1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years) Delinquent > 2 Mo / Total 1st Mortgage Adjustable Rate Loans and Hybrids/Balloons < 5 yrs		0.33	0.70	112.0	1.92	174.7	3.15	64.3	3.21	1.8
<b>Other Real Estate Fixed Rate/Hybrid/Balloon</b>										
1 to < 2 Months Delinquent		231,391,252	335,882,459	45.2	490,770,060	46.1	575,290,245	17.2	527,629,366	-8.3
2 to < 6 Months Delinquent		84,240,157	189,673,783	125.2	415,310,085	119.0	574,835,135	38.4	487,911,205	-15.1
6 to 12 Months Delinquent		28,303,163	133,754,942	372.6	115,248,182	-13.8	210,959,667	83.0	225,706,130	7.0
12 Months & Over Delinquent		13,268,744	25,316,661	90.8	36,752,142	45.2	80,198,860	118.2	103,261,941	28.8
Total Del Other RE Fixed/Hybrid/Balloon Lns (2 or more Mo)		125,812,064	348,745,386	177.2	567,310,409	62.7	865,993,662	52.6	816,879,276	-5.7
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo / Total Other RE Fixed/Hybrid/Balloon Loans		0.28	0.67	137.3	1.06	57.2	1.84	73.6	1.80	-2.3
<b>Other Real Estate Adjustable Rate</b>										
1 to < 2 Months Delinquent		251,928,203	333,958,064	32.6	372,091,282	11.4	423,990,903	13.9	384,011,492	-9.4
2 to < 6 Months Delinquent		105,716,871	240,948,574	127.9	324,556,943	34.7	388,768,691	19.8	359,345,607	-7.6
6 to 12 Months Delinquent		28,492,909	65,365,896	129.4	100,626,762	53.9	149,842,193	48.9	146,872,709	-2.0
12 Months & Over Delinquent		10,520,517	16,886,324	60.5	36,719,949	117.5	83,755,350	128.1	94,738,257	13.1
Total Del Other RE Adj Rate Lns		144,730,297	323,200,794	123.3	461,903,654	42.9	622,366,234	34.7	600,956,573	-3.4
%Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans		0.36	0.82	126.1	1.07	31.5	1.37	27.9	1.33	-3.5
<b>Leases Receivable</b>										
1 to < 2 Months Delinquent		19,826,954	14,146,002	-28.7	17,547,875	24.0	9,926,711	-43.4	8,125,020	-18.1
2 to < 6 Months Delinquent		11,156,606	7,300,147	-34.6	6,035,090	-17.3	4,939,653	-18.2	3,168,732	-35.9
6 to 12 Months Delinquent		1,237,216	744,373	-39.8	220,303	-70.4	253,166	14.9	618,578	144.3
12 Months & Over Delinquent		132,487	13,982	-89.4	26,003	86.0	135	-99.5	1,893	1,302.2
Total Del Leases Receivable (2 or more Mo)		12,526,309	8,058,502	-35.7	6,281,396	-22.1	5,192,954	-17.3	3,789,203	-27.0
%Leases Receivable Delinquent > 2 Mo / Total Leases Receivable		1.08	0.92	-15.1	0.84	-7.9	0.86	2.1	0.67	-22.9
<b>All Other Loans</b>										
1 to < 2 Months Delinquent		3,490,985,075	3,895,961,712	11.6	4,401,442,979	13.0	4,565,211,772	3.7	3,723,291,202	-18.4
2 to < 6 Months Delinquent		1,668,689,409	2,083,175,160	24.8	2,790,447,718	34.0	2,813,635,567	0.8	2,207,455,543	-21.5
6 to 12 Months Delinquent		415,203,725	474,777,448	14.3	588,313,600	23.9	635,751,438	8.1	662,081,094	4.1
12 Months & Over Delinquent		156,137,263	137,242,690	-12.1	145,927,941	6.3	173,932,715	19.2	192,971,458	10.9
Total Del All Other Lns (2 or more Mo)		2,240,030,397	2,695,195,298	20.3	3,524,689,259	30.8	3,623,302,338	2.8	3,062,508,095	-15.5
%All Other Loans Delinquent > 2 Mo / Total All Other Loans		1.01	1.20	19.1	1.55	28.8	1.59	3.1	1.38	-13.6
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Loan Losses & Bankruptcy Information, and Loan Modifications										
<a href="#">Return to cover</a>										
06/03/2010										
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-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Mar-2010	% Chg	
<b>LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)</b>										
* Total Loans Charged Off	2,685,641,883	3,133,445,942	16.7	5,225,181,864	66.8	7,622,305,110	45.9	1,903,924,676	-0.1	
* Total Loans Recovered	515,542,785	545,719,520	5.9	590,961,316	8.3	722,830,442	22.3	215,389,806	19.2	
* NET CHARGE OFFS (\$\$)	2,170,099,098	2,587,726,422	19.2	4,634,220,548	79.1	6,899,474,668	48.9	1,688,534,870	-2.1	
**Net Charge-Offs / Average Loans	0.45	0.51	11.1	0.85	67.6	1.21	43.1	1.19	-2.1	
Total Del Loans & *Net Charge-Offs	5,529,182,079	7,513,269,959	35.9	12,427,857,469	65.4	17,394,463,680	40.0	11,630,970,435	-33.1	
Combined Delinquency and Net Charge Off Ratio	1.13	1.44	26.9	2.22	54.7	3.05	36.9	2.94	-3.3	
<b>LOAN LOSS SUMMARY BY LOAN TYPE</b>										
* Unsecured Credit Card Lns Charged Off	466,382,176	554,589,802	18.9	964,714,467	74.0	1,528,135,214	58.4	413,757,908	8.3	
* Unsecured Credit Card Lns Recovered	72,372,835	72,942,204	0.8	75,916,619	4.1	76,597,040	0.9	22,975,280	20.0	
* NET UNSECURED CREDIT CARD C/Os	394,009,341	481,647,598	22.2	888,797,848	84.5	1,451,538,174	63.3	390,782,628	7.7	
**Net Charge Offs - Credit Cards / Avg Credit Card Loans	1.56	1.70	8.8	2.83	66.5	4.30	51.8	4.55	5.9	
* All Other Loans Charged Off	2,113,688,316	2,329,442,110	10.2	3,383,037,153	45.2	4,332,498,061	28.1	998,718,222	-7.8	
* All Other Loans Recovered	428,847,851	455,898,436	6.3	489,925,127	7.5	595,187,811	21.5	176,366,921	18.5	
* NET ALL OTHER LOAN C/Os	1,684,840,465	1,873,543,674	11.2	2,893,112,026	54.4	3,737,310,250	29.2	822,351,301	-12.0	
** Net Charge Offs - All Other Loans / Avg All Other Loans	0.77	0.84	8.7	1.28	52.5	1.64	28.4	1.46	-10.9	
* Total 1st Mortgage RE Loan/LOCs Charged Off	31,670,784	51,342,655	62.1	243,804,405	374.9	586,878,865	140.7	184,294,298	25.6	
* Total 1st Mortgage RE Loans/LOCs Recovered	4,031,704	6,365,610	57.9	8,669,986	36.2	21,052,747	142.8	6,897,673	31.1	
* NET 1st MORTGAGE RE LOANS/LOCs C/Os	27,639,080	44,977,045	62.7	235,134,419	422.8	565,826,118	140.6	177,396,625	25.4	
** Net Charge Offs - 1st Mortgage RE Loans/LOCs / Avg 1st Mortgage RE Loans/LOCs	0.02	0.03	45.5	0.12	359.8	0.27	120.5	0.33	22.5	
* Total Other RE Loans/LOCs Charged Off	55,348,363	179,044,740	223.5	614,818,652	243.4	1,156,136,870	88.0	303,178,174	4.9	
* Total Other RE Loans/LOCs Recovered	6,650,551	7,739,454	16.4	14,451,128	86.7	27,374,360	89.4	8,738,956	27.7	
* NET OTHER RE LOANS/LOCs C/Os	48,697,812	171,305,286	251.8	600,367,524	250.5	1,128,762,510	88.0	294,439,218	4.3	
**Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs	0.06	0.20	215.9	0.64	227.7	1.19	86.9	1.29	7.6	
* Total Real Estate Loans Charged Off	87,019,147	230,387,395	164.8	858,623,057	272.7	1,743,015,735	103.0	487,472,472	11.9	
* Total Real Estate Lns Recovered	10,682,255	14,105,064	32.0	23,121,114	63.9	48,427,107	109.4	15,636,629	29.2	
* NET Total Real Estate Loan C/Os	76,336,892	216,282,331	183.3	835,501,943	286.3	1,694,588,628	102.8	471,835,843	11.4	
** Net Charge Offs - Total RE Loans / Avg Total RE Loans	0.03	0.08	153.8	0.29	246.7	0.55	90.7	0.61	10.6	
*Total Modified 1st & Other Real Estate Lns Charged Off	N/A	N/A		9,729,751		102,868,458	957.3	45,385,198	76.5	
*Total Modified 1st and Other Real Estate Lns Recovered	N/A	N/A		12,396		2,012,544	#####	535,396	6.4	
*NET Modified Real Estate C/Os	N/A	N/A		9,717,355		100,855,914	937.9	44,849,802	77.9	
** Net Charge Offs - Total Modified RE Loans / Avg Total Modified RE Loans	N/A	N/A		N/A		2.67		2.79	4.6	
* Total Leases Receivable Charged Off	18,552,244	19,026,635	2.6	18,807,187	-1.2	18,656,100	-0.8	3,976,074	-14.8	
* Total Leases Receivable Recovered	3,639,844	2,773,816	-23.8	1,998,456	-28.0	2,618,484	31.0	410,976	-37.2	
* NET LEASES RECEIVABLE C/Os	14,912,400	16,252,819	9.0	16,808,731	3.4	16,037,616	-4.6	3,565,098	-11.1	
**Net Charge Offs - Leases Receivable / Avg Leases Receivable	1.15	1.60	38.9	2.07	29.9	2.38	15.0	2.43	2.1	
<b>BANKRUPTCY SUMMARY</b>										
Number of Members Who Filed Chapter 7 YTD	73,820	98,649	33.6	155,150	57.3	230,261	48.4	68,305	-70.3	
Number of Members Who Filed Chapter 13 YTD	43,010	56,820	32.1	72,074	26.8	92,481	28.3	31,506	-65.9	
Number of Members Who Filed Chapter 11 YTD	340	2,645	677.9	628	-76.3	981	56.2	386	-60.7	
Total Number of Members Bankrupt	117,170	158,114	34.9	227,852	44.1	323,723	42.1	100,197	-69.0	
Total Loans Outstanding Subject to Bankruptcy (Ch 7,13,11)	1,018,698,863	1,700,233,918	66.9	2,848,970,522	67.6	4,620,126,581	62.2	1,612,824,617	-65.1	
* All Loans Charged Off due to Bankruptcy YTD	629,789,847	559,053,617	-11.2	987,109,382	76.6	1,583,746,403	60.4	408,818,577	3.3	
%Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	23.45	17.84	-23.9	18.89	5.9	20.78	10.0	21.47	3.3	
<b>LOAN MODIFICATIONS OUTSTANDING</b>										
Modified First Mortgage RE Loans	N/A	N/A		1,167,417,180		5,186,802,714	344.3	5,827,423,307	12.4	
Modified Other RE Loans	N/A	N/A		319,492,222		883,823,165	176.6	953,000,163	7.8	
<b>Total Modified First and Other RE Loans</b>	N/A	N/A		1,486,909,402		6,070,625,879	308.3	6,780,423,470	11.7	
<b>Modified RE Loans Also Reported as Business Loans</b>	N/A	N/A		262,606,567		1,195,463,254	355.2	1,284,104,502	7.4	
Modified Consumer Loans (Not Secured by RE)	N/A	N/A		N/A		N/A		1,646,950,607		
Modified Business Loans (Not Secured by RE)	N/A	N/A		N/A		N/A		43,232,714		
<b>TOTAL Modified First RE, Other RE, Consumer, and Business Loans</b>	N/A	N/A		N/A		N/A		8,470,606,791		
<b>Total Modified Loans to Total Loans</b>	N/A	N/A		N/A		N/A		1.50		
<b>Total Modified Loans to Net Worth</b>	N/A	N/A		N/A		N/A		9.56		
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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)										

	Indirect and Participation Lending													
Return to cover			For Charter :	N/A										
06/03/2010			Count of CU :	7498										
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-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Mar-2010	% Chg					
<b>INDIRECT LOANS OUTSTANDING</b>														
Indirect Loans - Point of Sale Arrangement	44,634,499,142	45,043,414,711	0.9	48,323,716,070	7.3	52,192,875,974	8.0	51,058,143,500	-2.2					
Indirect Loans - Outsourced Lending Relationship	24,911,018,444	25,180,771,648	1.1	26,072,673,323	3.5	23,621,588,661	-9.4	22,775,786,576	-3.6					
<b>Total Outstanding Indirect Loans</b>	<b>69,545,517,586</b>	<b>70,224,186,359</b>	<b>1.0</b>	<b>74,396,389,393</b>	<b>5.9</b>	<b>75,814,464,635</b>	<b>1.9</b>	<b>73,833,930,076</b>	<b>-2.6</b>					
%Indirect Loans Outstanding / Total Loans	14.03	13.29	-5.3	13.14	-1.1	13.24	0.7	13.05	-1.4					
<b>DELINQUENCY - INDIRECT LENDING</b>														
1 to < 2 Months Delinquent	1,188,060,741	1,406,140,716	18.4	1,688,587,923	20.1	1,671,410,796	-1.0	1,237,827,794	-25.9					
2 to < 6 Months Delinquent	522,346,439	670,410,665	28.3	969,772,105	44.7	905,437,332	-6.6	643,064,410	-29.0					
6 to 12 Months Delinquent	112,297,951	117,116,131	4.3	165,473,094	41.3	181,360,533	9.6	180,168,552	-0.7					
12 Months & Over Delinquent	37,884,073	25,600,511	-32.4	23,670,180	-7.5	29,806,433	25.9	37,373,297	25.4					
Total Del Indirect Lns (2 or more Mo)	672,528,463	813,127,307	20.9	1,158,915,379	42.5	1,116,604,298	-3.7	860,606,259	-22.9					
%Indirect Loans Delinquent > 2 Mo / Total Indirect Loans	0.97	1.16	19.7	1.56	34.5	1.47	-5.5	1.17	-20.9					
<b>LOAN LOSSES - INDIRECT LENDING</b>														
* Indirect Loans Charged Off	708,242,160	789,447,476	11.5	1,139,703,051	44.4	1,489,137,638	30.7	329,239,142	-11.6					
* Indirect Loans Recovered	101,571,641	122,792,628	20.9	128,312,972	4.5	197,397,549	53.8	61,644,198	24.9					
* NET INDIRECT LOAN C/Os	606,670,519	666,654,848	9.9	1,011,390,079	51.7	1,291,740,089	27.7	267,594,944	-17.1					
**%Net Charge Offs - Indirect Loans / Avg Indirect Loans	0.90	0.95	5.6	1.40	46.6	1.72	23.0	1.43	-16.8					
<b>PARTICIPATION LOANS OUTSTANDING (Bal of Purchased + CU Portion of Part. Lns Interests Retained):</b>														
Consumer	N/A	N/A		N/A		1,172,916,334		1,136,697,536	-3.1					
Real Estate	N/A	N/A		N/A		3,031,934,847		3,012,568,184	-0.6					
Member Business Loans (excluding C&D)	N/A	N/A		N/A		3,141,106,296		3,129,118,783	-0.4					
Non-Member Business Loans (excluding C&D)	N/A	N/A		N/A		3,801,679,092		3,949,661,753	3.9					
Commercial Construction & Development	N/A	N/A		N/A		495,834,634		473,054,754	-4.6					
Loan Pools	N/A	N/A		N/A		754,709,453		719,576,178	-4.7					
<b>TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)</b>	<b>8,415,805,799</b>	<b>9,709,401,506</b>	<b>15.4</b>	<b>11,069,737,648</b>	<b>14.0</b>	<b>12,398,180,656</b>	<b>12.0</b>	<b>12,420,677,188</b>	<b>0.2</b>					
%Participation Loans Outstanding / Total Loans	1.70	1.84	8.2	1.96	6.5	2.17	10.7	2.20	1.4					
* Participation Loans Purchased YTD	2,874,601,704	3,217,320,253	11.9	3,172,384,083	-1.4	2,560,580,026	-19.3	518,675,895	-19.0					
%Participation Loans Purchased YTD / Total Loans Granted YTD	1.17	1.28	9.9	1.27	-1.4	0.96	-24.2	1.01	5.4					
<b>PARTICIPATION LOANS SOLD:</b>														
Participation Loan Interests Sold AND/OR Serviced (Participants' Balance Outstanding )	N/A	N/A		N/A		6,949,596,065		7,115,768,565	2.4					
Participation Loan Interests - Amount Retained (Outstanding)	N/A	N/A		N/A		2,405,788,143		2,418,044,887	0.5					
* Participation Loans Sold YTD	1,688,984,505	1,633,139,638	-3.3	2,004,385,762	22.7	2,101,118,633	4.8	386,697,446	-26.4					
** %Participation Loans Sold YTD / Total Assets	0.24	0.22	-8.9	0.25	14.2	0.24	-3.9	0.17	-27.4					
<b>WHOLE LOANS PURCHASED AND SOLD:</b>														
*Loans Purchased in Full from Other Financial Institutions YTD	270,730,299	292,522,707	8.0	317,752,884	8.6	736,316,645	131.7	246,019,056	33.6					
%Loans Purchased From Other Financial Institutions YTD / Loans Granted YTD	0.11	0.12	6.1	0.13	8.6	0.28	117.7	0.48	73.9					
*Loans, Excluding RE, Sold in Full YTD	N/A	350,595,185		235,202,758	-32.9	506,349,281	115.3	165,698,340	30.9					
<b>DELINQUENCY - PARTICIPATION LENDING</b>														
1 to < 2 Months Delinquent	57,988,030	71,801,955	23.8	146,486,203	104.0	232,547,740	58.8	255,520,304	9.9					
2 to < 6 Months Delinquent	49,707,998	124,302,606	150.1	213,631,691	71.9	170,197,241	-20.3	284,527,513	67.2					
6 to 12 Months Delinquent	25,776,131	83,811,488	225.2	55,398,485	-33.9	120,327,282	117.2	92,462,049	-23.2					
12 Months & Over Delinquent	16,811,034	30,933,837	84.0	65,515,838	111.8	144,788,557	121.0	171,974,782	18.8					
Total Del Participation Lns (2 or more Mo)	92,295,163	239,047,931	159.0	334,546,014	39.9	435,313,080	30.1	548,964,344	26.1					
%Participation Loans Delinquent > 2 Mo / Total Participation Loans	1.10	2.46	124.5	3.02	22.8	3.51	16.2	4.42	25.9					
<b>LOAN LOSSES - PARTICIPATION LENDING</b>														
* Participation Loans Charged Off	34,735,912	62,670,121	80.4	94,681,856	51.1	136,503,678	44.2	33,065,228	-3.1					
* Participation Loans Recovered	2,304,414	4,477,198	94.3	8,065,569	80.1	9,420,819	16.8	2,224,417	-5.6					
* NET PARTICIPATION LOAN C/Os	32,431,498	58,192,923	79.4	86,616,287	48.8	127,082,859	46.7	30,840,811	-2.9					
**%Net Charge Offs - Participation Loans / Avg Participation Loans	0.41	0.64	57.5	0.83	29.8	1.08	29.9	0.99	-8.2					
<b>*Amounts are year-to-date while the related %change ratios are annualized.</b>														
<b>** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)</b>														
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Real Estate Loan Information 1									
<a href="#">Return to cover</a>	For Charter : N/A								
06/03/2010	Count of CU : 7498								
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-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Mar-2010	% Chg
<b>REAL ESTATE LOANS OUTSTANDING:</b>									
<b>First Mortgages</b>									
Fixed Rate > 15 years	49,067,510,968	63,158,672,908	28.7	76,602,197,570	21.3	81,555,925,860	6.5	81,877,792,090	0.4
Fixed Rate 15 years or less	41,612,527,322	41,297,450,096	-0.8	44,619,294,353	8.0	48,529,943,471	8.8	48,787,245,428	0.5
Other Fixed Rate	1,321,654,601	1,435,016,791	8.6	1,469,372,955	2.4	1,472,598,683	0.2	1,508,848,891	2.5
<b>Total Fixed Rate First Mortgages</b>	<b>92,001,692,891</b>	<b>105,891,139,795</b>	<b>15.1</b>	<b>122,690,864,878</b>	<b>15.9</b>	<b>131,558,468,014</b>	<b>7.2</b>	<b>132,173,886,409</b>	<b>0.5</b>
Balloon/Hybrid > 5 years	13,112,436,611	15,059,999,460	14.9	17,880,941,717	18.7	18,442,342,029	3.1	18,364,201,322	-0.4
Balloon/Hybrid 5 years or less	28,242,018,355	31,813,693,573	12.6	36,306,762,275	14.1	34,991,717,607	-3.6	34,992,919,068	0.0
<b>Total Balloon/Hybrid First Mortgages</b>	<b>41,354,454,966</b>	<b>46,873,693,033</b>	<b>13.3</b>	<b>54,187,703,992</b>	<b>15.6</b>	<b>53,434,059,636</b>	<b>-1.4</b>	<b>53,357,120,390</b>	<b>-0.1</b>
Adjustable Rate First Mtgs 1 year or less	6,616,612,264	6,538,551,251	-1.2	6,700,754,723	2.5	6,916,415,537	3.2	6,734,346,859	-2.6
Adjustable Rate First Mtgs >1 year	21,049,359,594	22,318,976,369	6.0	24,382,271,029	9.2	25,277,025,203	3.7	25,721,545,460	1.8
<b>Total Adjustable First Mortgages</b>	<b>27,665,971,858</b>	<b>28,857,527,620</b>	<b>4.3</b>	<b>31,083,025,752</b>	<b>7.7</b>	<b>32,193,440,740</b>	<b>3.6</b>	<b>32,455,892,319</b>	<b>0.8</b>
<b>TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING</b>	<b>161,022,119,715</b>	<b>181,622,360,448</b>	<b>12.8</b>	<b>207,961,594,622</b>	<b>14.5</b>	<b>217,185,968,390</b>	<b>4.4</b>	<b>217,986,899,118</b>	<b>0.4</b>
<b>Other Real Estate Loans</b>									
Closed End Fixed Rate	42,886,393,761	50,036,930,211	16.7	51,581,651,807	3.1	45,129,430,339	-12.5	43,531,365,338	-3.5
Closed End Adjustable Rate	1,925,419,212	1,987,419,726	3.2	2,181,002,524	9.7	2,424,632,106	11.2	2,481,175,083	2.3
Open End Adjustable Rate (HELOC)	37,200,404,772	36,704,235,817	-1.3	40,849,578,929	11.3	42,922,687,469	5.1	42,872,739,684	-0.1
Open End Fixed Rate	2,345,776,991	2,573,815,911	9.7	1,936,895,974	-24.7	1,939,432,105	0.1	1,910,749,300	-1.5
<b>TOTAL OTHER REAL ESTATE OUTSTANDING</b>	<b>84,357,994,736</b>	<b>91,302,401,665</b>	<b>8.2</b>	<b>96,549,129,234</b>	<b>5.7</b>	<b>92,416,182,019</b>	<b>-4.3</b>	<b>90,796,029,405</b>	<b>-1.8</b>
<b>TOTAL RE (FIRST AND OTHER) OUTSTANDING</b>	<b>245,380,114,451</b>	<b>272,924,762,113</b>	<b>11.2</b>	<b>304,510,723,856</b>	<b>11.6</b>	<b>309,602,150,409</b>	<b>1.7</b>	<b>308,782,928,523</b>	<b>-0.3</b>
<b>RE LOAN SUMMARY (FIX, ADJ):</b>									
First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs)	105,114,129,502	120,951,139,255	15.1	140,571,806,595	16.2	150,000,810,043	6.7	150,538,087,731	0.4
Other RE Fixed Rate	45,232,170,752	52,610,746,122	16.3	53,518,547,781	1.7	47,068,862,444	-12.1	45,442,114,638	-3.5
<b>Total Fixed Rate RE Outstanding</b>	<b>150,346,300,254</b>	<b>173,561,885,377</b>	<b>15.4</b>	<b>194,090,354,376</b>	<b>11.8</b>	<b>197,069,672,487</b>	<b>1.5</b>	<b>195,980,202,369</b>	<b>-0.6</b>
%(Total Fixed Rate RE/Total Assets)	21.14	22.99	8.7	23.93	4.1	22.28	-6.9	21.83	-2.0
%(Total Fixed Rate RE/Total Loans)	30.34	32.84	8.2	34.29	4.4	34.42	0.4	34.64	0.6
First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)	55,907,990,213	60,671,221,193	8.5	67,389,788,027	11.1	67,185,158,347	-0.3	67,448,811,387	0.4
Other RE Adj Rate	39,125,823,984	38,691,655,543	-1.1	43,030,581,453	11.2	45,347,319,575	5.4	45,353,914,767	0.0
<b>Total Adj Rate RE Outstanding</b>	<b>95,033,814,197</b>	<b>99,362,876,736</b>	<b>4.6</b>	<b>110,420,369,480</b>	<b>11.1</b>	<b>112,532,477,922</b>	<b>1.9</b>	<b>112,802,726,154</b>	<b>0.2</b>
<b>MISCELLANEOUS RE INFORMATION:</b>									
Outstanding Interest Only & Payment Option First Mtg Loans	N/A	6,399,170,686		7,527,425,050	17.6	7,002,779,962	-7.0	6,727,111,144	-3.9
%(Interest Only & Payment Option First Mtg / Total Assets)	N/A	0.85		0.93	9.5	0.79	-14.7	0.75	-5.3
%(Interest Only & Payment Option First Mtg / Net Worth)	N/A	7.43		8.74	17.7	7.99	-8.6	7.59	-5.0
Outstanding Interest Only & Payment Option Other RE / LOCs Loans	N/A	N/A		N/A		12,895,580,499		12,886,217,960	-0.1
Outstanding Residential Construction (Excluding Business Purpose Loans)	N/A	1,599,027,780		1,237,196,666	-22.6	845,688,065	-31.6	764,075,400	-9.7
Allowance for Loan Losses on all RE Loans	337,854,365	543,955,297	61.0	1,261,382,677	131.9	2,597,993,918	106.0	2,783,703,612	7.1
<b>* REAL ESTATE LOANS - AMOUNT GRANTED:</b>									
<b>* First Mortgages</b>									
* Fixed Rate > 15 years	24,310,979,375	30,233,366,206	24.4	33,406,892,765	10.5	52,590,115,447	57.4	6,858,493,069	-47.8
* Fixed Rate 15 years or less	7,525,922,560	8,054,223,973	7.0	13,064,563,848	62.2	23,671,595,772	81.2	3,884,044,043	-34.4
* Other Fixed Rate	766,950,767	693,610,897	-9.6	634,225,394	-8.6	589,864,643	-7.0	94,404,610	-36.0
<b>* Total Fixed Rate First Mortgages</b>	<b>32,603,852,702</b>	<b>38,981,201,076</b>	<b>19.6</b>	<b>47,105,682,007</b>	<b>20.8</b>	<b>76,851,575,862</b>	<b>63.1</b>	<b>10,836,941,722</b>	<b>-43.6</b>
* Balloon/Hybrid > 5 years	3,861,053,122	4,151,831,677	7.5	4,600,831,748	10.8	3,805,779,665	-17.3	661,782,338	-30.4
* Balloon/Hybrid 5 years or less	8,789,674,354	8,731,333,769	-0.7	9,580,668,073	9.7	5,887,529,342	-38.5	1,251,636,322	-15.0
<b>* Total Balloon/Hybrid First Mortgages</b>	<b>12,650,727,476</b>	<b>12,883,165,446</b>	<b>1.8</b>	<b>14,181,499,821</b>	<b>10.1</b>	<b>9,693,309,007</b>	<b>-31.6</b>	<b>1,913,418,660</b>	<b>-21.0</b>
* Adjustable Rate First Mtgs 1 year or less	2,501,293,954	2,097,428,457	-16.1	1,786,239,538	-14.8	1,601,716,405	-10.3	244,769,906	-38.9
* Adjustable Rate First Mtgs >1 year	5,558,195,935	5,166,225,161	-7.1	6,799,938,856	31.6	6,077,972,264	-10.6	1,224,645,721	-19.4
<b>* Total Adjustable First Mortgages</b>	<b>8,059,489,889</b>	<b>7,263,653,618</b>	<b>-9.9</b>	<b>8,586,178,394</b>	<b>18.2</b>	<b>7,679,688,669</b>	<b>-10.6</b>	<b>1,469,415,627</b>	<b>-23.5</b>
<b>* TOTAL FIRST MORTGAGE RE LOANS GRANTED</b>	<b>53,314,070,067</b>	<b>59,128,020,140</b>	<b>10.9</b>	<b>69,873,360,222</b>	<b>18.2</b>	<b>94,224,573,538</b>	<b>34.9</b>	<b>14,219,776,009</b>	<b>-39.6</b>
<b>* Amounts are year-to-date while the related %change ratios are annualized.</b>									
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Real Estate Loan Information 2									
<a href="#">Return to cover</a>									
06/03/2010	For Charter : N/A								
CU Name: N/A	Count of CU : 7498								
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-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Mar-2010	% Chg
<b>* OTHER REAL ESTATE (Granted)</b>									
* Closed End Fixed Rate	21,922,858,397	19,940,792,814	-9.0	14,440,183,029	-27.6	8,870,483,701	-38.6	1,562,314,115	-29.5
* Closed End Adjustable Rate	742,270,828	670,339,896	-9.7	739,495,662	10.3	590,543,874	-20.1	106,837,746	-27.6
* Open End Adjustable Rate (HELOC)	16,592,589,905	14,869,539,051	-10.4	14,606,219,699	-1.8	12,405,002,521	-15.1	2,365,049,651	-23.7
* Open End Fixed Rate and Other	1,243,877,015	1,251,799,064	0.6	793,698,603	-36.6	666,901,182	-16.0	125,022,319	-25.0
<b>* TOTAL OTHER REAL ESTATE GRANTED</b>	<b>40,501,596,145</b>	<b>36,732,470,825</b>	<b>-9.3</b>	<b>30,579,596,993</b>	<b>-16.8</b>	<b>22,532,931,278</b>	<b>-26.3</b>	<b>4,159,223,831</b>	<b>-26.2</b>
<b>* TOTAL RE (FIRST AND OTHER) GRANTED</b>	<b>93,815,666,212</b>	<b>95,860,490,965</b>	<b>2.2</b>	<b>100,452,957,215</b>	<b>4.8</b>	<b>116,757,504,816</b>	<b>16.2</b>	<b>18,378,999,840</b>	<b>-37.0</b>
%(Total Fixed Rate RE Granted YTD/Total Loans Granted YTD)	24.25	25.68	5.9	26.71	4.0	33.81	26.6	25.73	-23.9
<b>RE LOANS SOLD/SERVICED</b>									
* First Mortgage R.E. Loans Sold	15,552,436,599	15,582,214,281	0.2	19,296,348,807	23.8	50,878,308,015	163.7	7,842,459,694	-38.3
%(First Mtg RE Loans Sold/ First Mtg RE Loans Granted)	29.17	26.35	-9.7	27.62	4.8	54.00	95.5	55.15	2.1
AMT of Mortgage Servicing Rights	458,166,619	460,009,408	0.4	442,513,281	-3.8	687,349,126	55.3	713,059,294	3.7
Outstanding RE Loans Sold But Serviced	55,883,911,594	60,172,742,448	7.7	67,476,210,285	12.1	92,072,563,150	36.5	95,776,670,142	4.0
%(Mortgage Servicing Rights / Net Worth)	0.56	0.53	-4.5	0.51	-3.8	0.78	52.6	0.80	2.5
<b>MISC. RE LOAN INFORMATION</b>									
S-Term (<5 Yrs) R.E. Loan (Exc. MBL)	99,223,610,345	103,672,572,928	4.5	112,992,213,487	9.0	113,763,858,011	0.7	113,375,263,488	-0.3
R.E. Lns also Mem. Bus. Lns	16,396,302,680	19,675,581,163	20.0	24,488,977,559	24.5	27,709,159,956	13.1	28,287,321,338	2.1
<b>REVERSE MORTGAGES</b>									
Federally Insured Home Equity Conversion Mortgage (HECM)	N/A	N/A		N/A		7,624,754		6,784,902	-11.0
Proprietary Reverse Mortgage Products	N/A	N/A		N/A		23,359,198		26,895,731	15.1
<b>Total Reverse Mortgages</b>	<b>N/A</b>	<b>N/A</b>		<b>N/A</b>		<b>30,983,952</b>		<b>33,680,633</b>	<b>8.7</b>
<b>RE LOAN MODIFICATIONS OUTSTANDING</b>									
Modified First Mortgage RE Loans	N/A	N/A		1,167,417,180		5,186,802,714	344.3	5,827,423,307	12.4
Modified Other RE Loans	N/A	N/A		319,492,222		883,823,165	176.6	953,000,163	7.8
<b>Total Modified First and Other RE Loans</b>	<b>N/A</b>	<b>N/A</b>		<b>1,486,909,402</b>		<b>6,070,625,879</b>	<b>308.3</b>	<b>6,780,423,470</b>	<b>11.7</b>
<b>Modified RE Loans Also Reported as Business Loans</b>	<b>N/A</b>	<b>N/A</b>		<b>262,606,567</b>		<b>1,195,463,254</b>	<b>355.2</b>	<b>1,284,104,502</b>	<b>7.4</b>
<b>DELINQUENT R.E. LOANS &gt; 2 MOS</b>									
First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs)	375,298,156	724,282,389	93.0	1,324,069,387	82.8	2,542,010,135	92.0	2,648,559,843	4.2
First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)	184,271,388	424,005,328	130.1	1,293,556,531	205.1	2,118,847,865	63.8	2,165,866,982	2.2
Other R.E. Fixed Rate	125,812,064	348,745,386	177.2	567,310,409	62.7	865,993,662	52.6	816,879,276	-5.7
Other R.E. Adj. Rate	144,730,297	323,200,794	123.3	461,903,654	42.9	622,366,234	34.7	600,956,573	-3.4
<b>TOTAL DEL R.E. &gt; 2 MOS</b>	<b>830,111,905</b>	<b>1,820,233,897</b>	<b>119.3</b>	<b>3,646,839,981</b>	<b>100.4</b>	<b>6,149,217,896</b>	<b>68.6</b>	<b>6,232,262,674</b>	<b>1.4</b>
<b>DELINQUENT 1 TO &lt; 2 MOS</b>									
First Mortgage	1,102,111,638	1,491,817,005	35.4	2,384,605,271	59.8	3,110,574,670	30.4	3,073,338,546	-1.2
Other	483,319,455	669,840,523	38.6	862,861,342	28.8	999,281,148	15.8	911,640,858	-8.8
<b>Total Del R.E. 1 to &lt; 2 Mos</b>	<b>1,585,431,093</b>	<b>2,161,657,528</b>	<b>36.3</b>	<b>3,247,466,613</b>	<b>50.2</b>	<b>4,109,855,818</b>	<b>26.6</b>	<b>3,984,979,404</b>	<b>-3.0</b>
<b>Total Del R.E. Loans &gt; 1 Mos</b>	<b>2,415,542,998</b>	<b>3,981,891,425</b>	<b>64.8</b>	<b>6,894,306,594</b>	<b>73.1</b>	<b>10,259,073,714</b>	<b>48.8</b>	<b>10,217,242,078</b>	<b>-0.4</b>
<b>RE LOAN DELINQUENCY RATIOS</b>									
% R.E. Loans dq > 1 Mos	0.98	1.46	48.2	2.26	55.2	3.31	46.4	3.31	-0.1
% R.E. Loans dq > 2 Mos	0.34	0.67	97.1	1.20	79.6	1.99	65.8	2.02	1.6
<b>REAL ESTATE LOAN MODIFICATIONS DELINQUENT &gt; 2 MOS</b>									
Modified First Mortgage RE Loans > 2 Mo Del	N/A	N/A		275,114,187		1,129,795,158	310.7	1,287,491,449	14.0
Modified Other RE Loans > 2 Mo Del	N/A	N/A		48,883,793		224,211,689	358.7	226,741,414	1.1
<b>Total Modified First and Other RE Loans &gt; 2 Mo Del</b>	<b>N/A</b>	<b>N/A</b>		<b>323,997,980</b>		<b>1,354,006,847</b>	<b>317.9</b>	<b>1,514,232,863</b>	<b>11.8</b>
% Total Modified 1st and Other RE > 2 Mo Del / Total Modified 1st and Other RE	N/A	N/A		21.79		22.30	2.4	22.33	0.1
<b>Modified RE Loans Also Reported as Business Loans &gt; 2 Mo Del</b>	<b>N/A</b>	<b>N/A</b>		<b>53,062,954</b>		<b>337,624,827</b>	<b>536.3</b>	<b>379,002,650</b>	<b>12.3</b>
% Modified RE Lns also Reported as Business Loans > 2 Mo Del / Total Modified RE Lns also Reported as Business Loans	N/A	N/A		20.21		28.24	39.8	29.51	4.5
<b>REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:</b>									
* Total 1st Mortgage Lns Charged Off	31,670,784	51,342,655	62.1	243,804,405	374.9	586,878,865	140.7	184,294,298	25.6
* Total 1st Mortgage Lns Recovered	4,031,704	6,365,610	57.9	8,669,986	36.2	21,052,747	142.8	6,897,673	31.1
* NET 1st MORTGAGE LN C/Os	27,639,080	44,977,045	62.7	235,134,419	422.8	565,826,118	140.6	177,396,625	25.4
<b>** Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans</b>	<b>0.02</b>	<b>0.03</b>	<b>45.5</b>	<b>0.12</b>	<b>359.8</b>	<b>0.27</b>	<b>120.5</b>	<b>0.33</b>	<b>22.5</b>
* Total Other RE Lns Charged Off	55,348,363	179,044,740	223.5	614,818,652	243.4	1,156,136,870	88.0	303,178,174	4.9
* Total Other RE Lns Recovered	6,650,551	7,739,454	16.4	14,451,128	86.7	27,374,360	89.4	8,738,956	27.7
* NET OTHER RE LN C/Os	48,697,812	171,305,286	251.8	600,367,524	250.5	1,128,762,510	88.0	294,439,218	4.3
<b>**Net Charge Offs Other RE Loans / Avg Other RE Loans</b>	<b>0.06</b>	<b>0.20</b>	<b>215.9</b>	<b>0.64</b>	<b>227.7</b>	<b>1.19</b>	<b>86.9</b>	<b>1.29</b>	<b>7.6</b>
* Amounts are year-to-date and the related % change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
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Member Business Loan Information									
<a href="#">Return to cover</a>									
<b>06/03/2010</b>	For Charter : N/A								
<b>CU Name: N/A</b>	Count of CU : 7498								
<b>Peer Group: N/A</b>	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-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Mar-2010	% Chg
<b>BUSINESS LOANS</b>									
Member Business Loans (NMBLB) <sup>1</sup>	18,891,446,077	21,459,363,443	13.6	25,548,225,776	19.1	28,209,191,754	10.4	28,768,839,183	2.0
Purchased Business Loans or Participations to Nonmembers	3,915,871,018	4,929,242,985	25.9	6,360,143,424	29.0	6,821,016,329	7.2	6,819,798,754	0.0
Total Business Loans (NMBLB) <sup>1</sup>	22,807,317,095	26,388,606,428	15.7	31,908,369,200	20.9	35,030,208,083	9.8	35,588,637,937	1.6
Unfunded Commitments <sup>1</sup>	1,938,867,620	1,852,703,145	-4.4	1,702,237,211	-8.1	1,580,238,189	-7.2	1,565,114,666	-1.0
TOTAL BUSINESS LOANS (NMBLB) LESS UNFUNDED COMMITMENTS <sup>1</sup>	20,868,449,475	24,535,903,283	17.6	30,206,131,989	23.1	33,449,969,894	10.7	34,023,523,271	1.7
%(Total Business Loans (NMBLB) Less Unfunded Commitments/ Total Assets) <sup>1</sup>	2.93	3.25	10.7	3.72	14.6	3.78	1.5	3.79	0.2
<b>NUMBER OF BUSINESS LOANS OUTSTANDING:</b>									
Number of Outstanding of Business Loans	111,073	120,592	8.6	131,315	8.9	141,924	8.1	142,545	0.4
Number of Outstanding Purchased Business Loans or Participation Interests to Nonmembers	13,752	16,404	19.3	16,199	-1.2	15,590	-3.8	15,379	-1.4
<b>MISCELLANEOUS BUSINESS LOAN INFORMATION</b>									
Construction and Development (NMBLB) <sup>1</sup>	1,747,043,337	2,022,439,025	15.8	1,966,820,914	-2.8	1,565,878,414	-20.4	1,498,587,992	-4.3
Number of Outstanding Construction and Development Loans	3,033	2,431	-19.8	2,136	-12.1	1,661	-22.2	1,658	-0.2
Unsecured Business Loans <sup>1</sup>	71,539,036	110,876,638	55.0	133,685,286	20.6	166,454,507	24.5	158,313,794	-4.9
Number of Outstanding Unsecured Business Loans	3,231	4,505	39.4	4,707	4.5	5,898	25.3	5,624	-4.6
Purchased or Participation Interest to Members (NMBLB) <sup>1</sup>	577,086,796	729,030,663	26.3	625,085,297	-14.3	786,958,435	25.9	828,588,138	5.3
Number of Outstanding Purchased Business Loans or Participation Interests to Members	757	779	2.9	853	9.5	1,075	26.0	1,107	3.0
Agricultural Related (NMBLB) <sup>1</sup>	868,711,321	984,271,889	13.3	1,108,170,527	12.6	1,197,917,677	8.1	1,209,585,845	1.0
Number of Outstanding Agricultural Related Loans	14,868	15,297	2.9	15,396	0.6	15,716	2.1	15,109	-3.9
<b>AMOUNT OF BUSINESS LOANS GRANTED OR PURCHASED:</b>									
* MBL (NMBLB) Granted YTD <sup>1</sup>	9,018,211,643	9,529,473,553	5.7	11,508,777,425	20.8	9,435,352,639	-18.0	2,238,619,919	-5.1
* Purchased or Participation Interests to Nonmembers (NMBLB) <sup>1</sup>	1,871,601,366	2,003,640,073	7.1	1,971,566,733	-1.6	1,359,316,132	-31.1	244,010,366	-28.2
<b>DELINQUENCY - MEMBER BUSINESS LOANS</b>									
1 to < 2 Months Delinquent	129,438,460	207,709,817	60.5	387,226,608	86.4	550,217,859	42.1	628,413,537	14.2
2 to < 6 Months Delinquent	71,522,982	229,183,178	220.4	409,178,047	78.5	587,624,230	43.6	634,069,643	7.9
6 to 12 Months Delinquent	25,771,636	179,446,067	596.3	149,168,321	-16.9	360,924,680	142.0	367,933,932	1.9
12 Months & Over Delinquent	12,602,739	49,100,897	289.6	125,914,524	156.4	286,162,423	127.3	378,897,156	32.4
Total Del Loans - All Types (2 or more Mo)	109,897,357	457,730,142	316.5	684,260,892	49.5	1,234,711,333	80.4	1,380,900,731	11.8
<b>MBL DELINQUENCY RATIOS</b>									
% MBL > 1 Month Delinquent (All delinquency > 30 days)	1.15	2.71	136.5	3.55	30.8	5.34	50.4	5.91	10.7
% MBL > 2 Months Delinquent (Reportable delinquency)	0.53	1.87	254.3	2.27	21.4	3.69	62.9	4.06	10.0
<b>MBL CHARGE-OFFS AND RECOVERIES:</b>									
*Total MBL Charge Offs	25,269,178	37,922,077	50.1	131,876,705	247.8	213,974,061	62.3	73,019,791	36.5
*Total MBL Recoveries	4,709,215	3,482,536	-26.0	7,065,554	102.9	6,541,624	-7.4	928,278	-43.2
<b>MISCELLANEOUS MBL INFORMATION:</b>									
Real Estate Loans also Reported as Business Loans	16,396,302,680	19,675,581,163	20.0	24,488,977,559	24.5	27,709,159,956	13.1	28,287,321,338	2.1
* Business Loans and Participations Sold	1,479,234,494	1,573,622,653	6.4	2,049,517,820	30.2	1,292,826,786	-36.9	300,354,518	-7.1
SBA Loans Outstanding	482,936,466	426,969,199	-11.6	519,635,376	21.7	601,282,726	15.7	647,167,808	7.6
Number of SBA Loans Outstanding	3,563	5,152	44.6	7,100	37.8	7,389	4.1	8,165	10.5
<b>RISK BASED NET WORTH (RBNW):</b>									
Loans and Participation Interests Qualifying for RBNW (CUS >\$10m)	21,762,256,163	25,334,388,906	16.4	31,416,498,014	24.0	34,416,161,228	9.5	35,107,233,710	2.0
Unfunded Commitments for Loans and Participation Interests Qualifying for RBNW (CUS >\$10m)	2,166,168,827	2,051,801,122	-5.3	1,902,401,316	-7.3	1,810,390,237	-4.8	1,810,631,964	0.0
RE Loans also Reported as Qualifying MBLs for RBNW	14,649,466,512	17,553,384,785	19.8	22,034,671,011	25.5	25,483,185,341	15.7	26,164,271,090	2.7
<sup>1</sup> 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										
<a href="#">Return to cover</a>	For Charter :		N/A							
06/03/2010	Count of CU :		7498							
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-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Mar-2010	% Chg	
<b>INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS</b>										
<b>SFAS 115 CLASS OF INVESTMENTS</b>										
Held to Maturity < 1 yr	11,340,649,561	8,934,373,604	-21.2	8,296,752,504	-7.1	9,841,806,006	18.6	8,670,972,359	-11.9	
Held to Maturity 1-3 yrs	11,968,349,261	8,778,864,079	-26.6	9,240,197,871	5.3	13,994,253,633	51.4	15,382,326,961	9.9	
Held to Maturity 3-5 yrs	3,282,398,895	3,926,364,977	19.6	5,431,947,764	38.3	7,550,902,953	39.0	8,981,075,084	18.9	
Held to Maturity 5-10 yrs	1,322,064,539	1,608,187,483	21.6	1,836,081,394	14.2	2,180,541,010	18.8	2,899,076,964	33.0	
Held to Maturity 3-10 yrs	N/A	N/A		N/A		N/A		N/A		
Held to Maturity > 10 yrs	564,160,544	664,071,611	17.7	785,404,477	18.3	1,264,260,778	61.0	1,499,112,881	18.6	
<b>TOTAL HELD TO MATURITY</b>	<b>28,477,622,800</b>	<b>23,911,861,754</b>	<b>-16.0</b>	<b>25,590,384,010</b>	<b>7.0</b>	<b>34,831,764,380</b>	<b>36.1</b>	<b>37,432,564,249</b>	<b>7.5</b>	
Available for Sale < 1 yr	18,813,052,185	21,566,861,720	14.6	24,681,307,209	14.4	23,229,103,890	-5.9	24,612,036,706	6.0	
Available for Sale 1-3 yrs	20,866,429,955	18,402,898,872	-11.8	25,462,817,191	38.4	38,261,333,742	50.3	43,085,626,029	12.6	
Available for Sale 3-5 yrs	8,120,790,213	10,867,931,710	33.8	15,066,918,512	38.6	22,329,044,333	48.2	25,569,986,538	14.5	
Available for Sale 5-10 yrs	3,551,539,320	5,452,319,163	53.5	7,038,023,535	29.1	10,525,229,869	49.5	11,824,329,971	12.3	
Available for Sale 3-10 yrs	N/A	N/A		N/A		N/A		N/A		
Available for Sale > 10 yrs	1,313,839,112	1,840,430,641	40.1	2,320,073,167	26.1	2,880,586,954	24.2	3,023,809,533	5.0	
<b>TOTAL AVAILABLE FOR SALE</b>	<b>52,665,650,785</b>	<b>58,130,442,106</b>	<b>10.4</b>	<b>74,569,139,614</b>	<b>28.3</b>	<b>97,225,298,788</b>	<b>30.4</b>	<b>108,115,788,777</b>	<b>11.2</b>	
Trading < 1 year	155,100,700	190,663,894	22.9	156,115,742	-18.1	534,778,688	242.6	587,073,175	9.8	
Trading 1-3 years	65,763,625	82,410,444	25.3	125,946,098	52.8	271,591,634	115.6	302,218,615	11.3	
Trading 3-5 years	17,841,766	54,066,821	203.0	48,260,944	-10.7	77,687,493	61.0	97,163,314	25.1	
Trading 5-10 years	4,710,198	140,750,771	2,888.2	33,823,074	-76.0	63,650,491	88.2	51,630,528	-18.9	
Trading 3-10 years	N/A	N/A		N/A		N/A		N/A		
Trading > 10 years	17,291,715	51,214,131	196.2	10,290,623	-79.9	8,995,423	-12.6	5,281,901	-41.3	
<b>TOTAL TRADING</b>	<b>260,708,004</b>	<b>519,106,061</b>	<b>99.1</b>	<b>374,436,481</b>	<b>-27.9</b>	<b>956,703,729</b>	<b>155.5</b>	<b>1,043,367,533</b>	<b>9.1</b>	
Other Investments < 1 yr	75,527,088,831	80,928,652,743	7.2	78,050,268,320	-3.6	107,457,657,469	37.7	110,378,934,434	2.7	
Other Investments 1-3 yrs	19,047,567,947	19,699,373,838	3.4	22,693,858,234	15.2	26,631,004,892	17.3	29,249,172,500	9.8	
Other Investments 3-5 yrs	3,031,144,135	4,209,793,081	38.9	4,566,805,243	8.5	3,185,670,587	-30.2	3,356,278,594	5.4	
Other Investments 5-10 yrs	295,859,182	369,363,583	24.8	333,083,439	-9.8	279,010,945	-16.2	355,088,747	27.3	
Other Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A		
Other Investments > 10 yrs	207,835,268	190,288,216	-8.4	202,148,153	6.2	211,087,596	4.4	202,633,124	-4.0	
<b>TOTAL Other Investments</b>	<b>98,109,495,363</b>	<b>105,397,471,461</b>	<b>7.4</b>	<b>105,846,163,389</b>	<b>0.4</b>	<b>137,764,431,489</b>	<b>30.2</b>	<b>143,542,107,399</b>	<b>4.2</b>	
<b>MATURITIES :</b>										
Total Investments < 1 yr	105,835,891,277	111,620,551,961	5.5	111,184,443,775	-0.4	141,063,346,053	26.9	144,249,016,674	2.3	
Total Investments 1-3 yrs	51,948,110,788	46,963,547,233	-9.6	57,522,819,394	22.5	79,158,183,901	37.6	88,019,344,105	11.2	
Total Investments 3-5 yrs	14,452,175,009	19,058,156,589	31.9	25,113,932,463	31.8	33,143,305,366	32.0	38,004,503,530	14.7	
Total Investments 5-10 yrs	5,174,173,239	7,570,621,000	46.3	9,241,011,442	22.1	13,048,432,315	41.2	15,130,126,210	16.0	
Total Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A		
Total Investments > 10 yrs	2,103,126,639	2,746,004,599	30.6	3,317,916,420	20.8	4,364,930,751	31.6	4,730,837,439	8.4	
<b>Total</b>	<b>179,513,476,952</b>	<b>187,958,881,382</b>	<b>4.7</b>	<b>206,380,123,494</b>	<b>9.8</b>	<b>270,778,198,386</b>	<b>31.2</b>	<b>290,133,827,958</b>	<b>7.1</b>	
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	Other Investment Information								
<a href="#">Return to cover</a>									
<b>06/03/2010</b>	<b>For Charter : N/A</b>								
<b>CU Name: N/A</b>	<b>Count of CU : 7498</b>								
<b>Peer Group: N/A</b>	<b>Asset Range : N/A</b>								
	<b>Criteria : Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs) *</b>								
	<b>Count of CU in Peer Group : N/A</b>								
	<b>Dec-2006</b>	<b>Dec-2007</b>	<b>% Chg</b>	<b>Dec-2008</b>	<b>% Chg</b>	<b>Dec-2009</b>	<b>% Chg</b>	<b>Mar-2010</b>	<b>% Chg</b>
<b>INVESTMENT SUMMARY:</b>									
<b>U.S. GOVERNMENT OBLIGATIONS</b>	2,021,682,881	4,694,140,430	132.2	4,062,383,155	-13.5	7,038,538,368	73.3	8,603,658,981	22.2
Agency/GSE Debt Instruments (not backed by mortgages)	N/A	N/A		36,525,696,477		52,525,006,680	43.8	61,916,811,661	17.9
Agency/GSE Mortgage-Backed Securities	N/A	N/A		43,644,165,250		55,104,681,652	26.3	58,468,355,355	6.1
<b>TOTAL FEDERAL AGENCY SECURITIES</b>	67,941,877,316	64,367,181,639	-5.3	80,169,861,727	24.6	107,629,688,332	34.3	120,385,167,016	11.9
Privately Issued Mortgage-Related Securities	N/A	N/A		3,008,998,604		3,315,240,669	10.2	2,513,334,018	-24.2
Privately Issued Securities (FCUs only)	N/A	N/A		N/A		N/A		748,366,516	
Privately Issued Mortgage-Backed Securities (FISCUs Only)	N/A	N/A		233,203,927		303,814,961	30.3	329,006,370	8.3
<b>TOTAL OTHER MORTGAGE-BACKED SECURITIES</b>	N/A	N/A		3,242,202,531		3,619,055,630	11.6	3,590,706,904	-0.8
Mutual Funds	N/A	N/A		N/A		1,327,770,413		1,549,450,158	16.7
Common Trusts	N/A	N/A		N/A		662,335,311		424,526,901	-35.9
<b>TOTAL MUTUAL FUNDS &amp; COMMON TRUST INVESTMENTS</b>	1,664,780,044	1,872,212,830	12.5	2,027,944,803	8.3	1,990,105,724	-1.9	1,973,977,059	-0.8
<b>MORTGAGE RELATED SECURITIES:</b>									
Collateralized Mortgage Obligations	10,188,076,864	14,583,192,150	43.1	23,756,002,469	62.9	29,103,701,046	22.5	31,197,782,529	7.2
Commercial Mortgage Backed Securities	365,408,676	494,898,770	35.4	767,093,279	55.0	1,282,497,150	67.2	1,378,115,336	7.5
<b>OTHER INVESTMENT INFORMATION:</b>									
Non-Mortgage Related Securities With Embedded Options or Complex Coupon Formulas	13,497,910,572	12,518,584,736	-7.3	11,184,677,579	-10.7	17,488,649,513	56.4	20,896,251,850	19.5
Non-Mortgage Related Securities With Maturities > 3 Yrs Without Embedded Options or Complex Coupon Formulas	1,319,620,802	1,455,325,505	10.3	2,766,358,476	90.1	3,390,817,562	22.6	3,636,624,385	7.2
Securities per 703.12(b)	28,922,065,248	31,703,740,212	9.6	42,643,289,876	34.5	54,861,868,456	28.7	60,861,521,905	10.9
Deposits/Shares per 703.10(a)	3,787,753,187	3,674,287,413	-3.0	3,850,316,319	4.8	3,068,003,297	-20.3	2,790,731,137	-9.0
Market Value of Investments Purchased Under Investment Pilot Program (703.19)	138,330,828	236,541,361	71.0	181,886,076	-23.1	271,690,859	49.4	257,116,670	-5.4
Fair Value of Total Investments	179,172,147,692	188,099,926,114	5.0	206,575,463,260	9.8	270,836,926,066	31.1	290,469,848,675	7.2
Investment Repurchase Agreements	1,000,848,320	1,145,678,730	14.5	388,492,401	-66.1	43,605,476	-88.8	78,945,034	81.0
Borrowing Repurchase Agreements Placed in Investments for Positive Arbitrage	2,346,872,433	2,189,755,188	-6.7	522,790,398	-76.1	567,013,301	8.5	596,607,026	5.2
Cash on Deposit in Corporate Credit Unions	29,341,169,558	28,534,273,378	-2.8	25,311,462,953	-11.3	40,758,386,697	61.0	47,753,499,441	17.2
Cash on Deposit in Other Financial Institutions	7,163,272,729	6,747,424,452	-5.8	8,751,673,564	29.7	12,527,506,146	43.1	15,560,273,560	24.2
<b>CUSO INFORMATION</b>									
Value of Investments in CUSO	940,074,709	1,063,046,497	13.1	1,115,739,511	5.0	1,138,177,316	2.0	1,151,919,497	1.2
CUSO loans	489,144,455	583,608,471	19.3	592,260,885	1.5	746,169,306	26.0	740,937,257	-0.7
Aggregate cash outlays in CUSO	522,832,574	635,708,053	21.6	668,043,223	5.1	910,367,817	36.3	940,888,101	3.4
<b>WHOLLY OWNED CUSO INFORMATION</b>									
Total Assets of Wholly Owned CUSOs	N/A	N/A		N/A		2,729,030,052		2,371,992,579	-13.1
Total Capital of Wholly Owned CUSOs	N/A	N/A		N/A		1,262,338,767		1,200,647,363	-4.9
Net Income/Loss of Wholly Owned CUSOs	N/A	N/A		N/A		250,097,515		319,001,990	27.6
Total Delinquency of Wholly Owned CUSOs	N/A	N/A		N/A		50,978,255		52,382,876	2.8
Inv not Authorized by the FCU Act or NCUA R&R (SCU only)	1,219,076,563	1,434,316,206	17.7	1,956,342,699	36.4	1,707,071,606	-12.7	1,629,440,415	-4.5
Outstanding Balance of Brokered CDs and Share Certificates Purchased	5,611,420,490	6,638,168,412	18.3	12,216,887,578	84.0	15,723,548,461	28.7	15,969,540,202	1.6
<b>CREDIT UNION INVESTMENT PROGRAMS</b>									
Mortgage Processing	1,476	1,572	6.5	1,733	10.2	1,613	-6.9	1,619	0.4
Approved Mortgage Seller	594	672	13.1	809	20.4	850	5.1	860	1.2
Borrowing Repurchase Agreements	42	30	-28.6	26	-13.3	41	57.7	41	0.0
Brokered Deposits (all deposits acquired through 3rd party)	262	255	-2.7	251	-1.6	337	34.3	334	-0.9
Investment Pilot Program	17	19	11.8	19	0.0	17	-10.5	15	-11.8
Investments Not Authorized by FCU Act (SCU only)	103	132	28.2	134	1.5	124	-7.5	127	2.4
Deposits and Shares Meeting 703.10(a)	425	1,025	141.2	1,101	7.4	913	-17.1	921	0.9
Brokered Certificates of Deposit (investments)	735	1,593	116.7	2,194	37.7	1,858	-15.3	1,868	0.5
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	Supplemental Share Information, Off Balance Sheet, & Borrowings								
<a href="#">Return to cover</a>									
06/03/2010									
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-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Mar-2010	% Chg
<b>SUPPLEMENTAL SHARES/DEPOSITS</b>									
<b>(included in total Shares):</b>									
Accounts Held by Member Government Depositors	681,669,687	888,578,048	30.4	945,467,234	6.4	1,061,473,587	12.3	1,203,592,789	13.4
Accounts Held by Nonmember Government Depositors	785,911,168	760,073,043	-3.3	761,744,034	0.2	474,173,138	-37.8	425,221,827	-10.3
Employee Benefit Member Shares	190,881,499	213,968,310	12.1	261,306,270	22.1	297,052,280	13.7	281,087,616	-5.4
Employee Benefit Nonmember Shares	1,402,125	1,935,950	38.1	2,567,556	32.6	2,244,442	-12.6	2,323,027	3.5
529 Plan Member Deposits	8,502,512	7,007,256	-17.6	1,873,239	-73.3	968,639	-48.3	1,007,760	4.0
Non-dollar Denominated Deposits	60,081	123,031	104.8	850,852	591.6	111,125	-86.9	103,470	-6.9
Health Savings Accounts	16,728,992	120,270,423	618.9	137,213,017	14.1	260,373,633	89.8	326,023,459	25.2
Dollar Amount of Share Certificates >= \$100,000	49,279,247,768	61,960,129,949	25.7	66,436,338,816	7.2	70,257,424,076	5.8	70,082,645,956	-0.2
Dollar Amount of IRA/Keogh >= \$100,000	9,044,331,399	12,278,753,973	35.8	15,512,374,481	26.3	19,490,388,943	25.6	19,881,634,428	2.0
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts	10,762,262,941	10,669,626,677	-0.9	12,233,659,653	14.7	14,407,969,419	17.8	16,054,070,234	11.4
<b>SAVING MATURITIES</b>									
< 1 year	531,696,589,877	561,846,809,059	5.7	600,828,751,678	6.9	667,323,124,480	11.1	683,659,914,095	2.4
1 to 3 years	50,762,143,906	52,432,960,597	3.3	60,202,336,287	14.8	62,367,979,921	3.6	65,507,649,883	5.0
> 3 years	18,731,044,978	18,111,230,665	-3.3	20,096,235,203	11.0	22,974,619,061	14.3	24,080,391,092	4.8
<b>Total Shares &amp; Deposits</b>	<b>601,189,778,761</b>	<b>632,391,000,321</b>	<b>5.2</b>	<b>681,127,323,168</b>	<b>7.7</b>	<b>752,665,723,462</b>	<b>10.5</b>	<b>773,247,955,070</b>	<b>2.7</b>
<b>INSURANCE COVERAGE IN ADDITION TO NCUSIF</b>									
Share/Deposit Insurance in Addition to NCUSIF	458	460	0.4	464	0.9	439	-5.4	422	-3.9
Dollar Amount of Shares/Deposits Covered by Additional Insurance	6,345,810,855	7,072,626,884	11.5	2,581,100,380	-63.5	2,477,984,747	-4.0	2,344,113,356	-5.4
<b>OFF-BALANCE SHEET UNUSED COMMITMENTS:</b>									
Commercial Real Estate /1	1,019,190,208	976,489,827	-4.2	843,521,592	-13.6	345,692,047	-59.0	368,840,267	6.7
Construction & Land Development (MBL)	N/A	N/A		N/A		372,494,636		308,170,640	-17.3
Other Unfunded MBL Commitments	919,677,412	876,213,318	-4.7	858,715,619	-2.0	862,051,506	0.4	888,103,759	3.0
Revolving O/E Lines 1-4 Family	38,285,156,412	39,343,443,882	2.8	39,335,782,812	0.0	37,564,840,039	-4.5	37,311,656,087	-0.7
Credit Card Line	63,823,753,068	68,336,899,358	7.1	71,132,036,823	4.1	71,832,416,910	1.0	73,710,068,053	2.6
Outstanding LOC	156,371,378	152,035,937	-2.8	127,481,134	-16.2	151,736,491	19.0	148,807,185	-1.9
Unsecured Share Draft LOC	10,598,051,409	10,893,403,864	2.8	11,906,620,371	9.3	10,359,024,449	-13.0	10,411,823,996	0.5
Overdraft Protection Programs	8,638,355,943	9,600,184,444	11.1	11,096,310,303	15.6	11,736,674,264	5.8	11,763,905,155	0.2
Residential Construction Loans-Excluding Business Purpose	N/A	N/A		N/A		454,884,819		413,308,869	-9.1
Federally Insured Home Equity Conversion Mortgages (HECM)	N/A	N/A		N/A		32,463,135		29,869,442	-8.0
Proprietary Reverse Mortgage Products	N/A	N/A		N/A		17,683,946		19,390,223	9.6
Other Unused Commitments	7,009,636,406	6,871,858,928	-2.0	7,346,737,720	6.9	6,571,576,002	-10.6	6,421,528,873	-2.3
<b>Total Unused Commitments</b>	<b>130,450,192,236</b>	<b>137,050,529,558</b>	<b>5.1</b>	<b>142,647,206,374</b>	<b>4.1</b>	<b>140,301,538,244</b>	<b>-1.6</b>	<b>141,795,472,549</b>	<b>1.1</b>
%(Unused Commitments / Cash & ST Investments)	115.87	115.56	-0.3	119.91	3.8	94.40	-21.3	93.42	-1.0
Loans Transferred with Recourse <sup>1</sup>	2,328,873,536	2,193,058,822	-5.8	3,865,672,224	76.3	3,468,943,457	-10.3	3,431,609,412	-1.1
Pending Bond Claims	43,375,688	44,454,615	2.5	29,248,310	-34.2	30,073,713	2.8	114,385,922	280.4
Other Contingent Liabilities	80,522,969	50,193,823	-37.7	85,169,376	69.7	88,395,119	3.8	61,939,749	-29.9
<b>CREDIT AND BORROWING ARRANGEMENTS:</b>									
Num FHLB Members	925	929	0.4	943	1.5	1,010	7.1	1,012	0.2
Num FRB Borr. Apps.	378	379	0.3	387	2.1	287	-25.8	286	-0.3
Num FRB Pre-Pledged	144	144	0.0	146	1.4	199	36.3	196	-1.5
<b>LINES OF CREDIT (Borrowing)</b>									
Total Credit Lines	85,500,156,614	101,659,090,299	18.9	126,198,651,074	24.1	127,041,724,969	0.7	127,310,970,293	0.2
Total Committed Credit Lines	2,365,727,446	2,952,627,943	24.8	2,562,380,672	-13.2	2,551,938,047	-0.4	2,432,517,556	-4.7
Total Credit Lines at Corporate Credit Unions	N/A	N/A		N/A		45,377,311,143		45,568,598,466	0.4
Draws Against Lines of Credit	6,770,409,753	13,166,164,125	94.5	19,201,476,041	45.8	15,534,215,727	-19.1	14,384,596,114	-7.4
<b>BORROWINGS OUTSTANDING FROM CORPORATE CREDIT UNIONS</b>									
Line of Credit Outstanding from Corporate Cus	N/A	N/A		N/A		612,619,691		389,215,221	-36.5
Term Borrowings Outstanding from Corporate Cus	N/A	N/A		N/A		5,254,753,620		1,831,009,186	-65.2
<b>MISCELLANEOUS BORROWING INFORMATION:</b>									
<b>Assets Pledged to Secure Borrowings</b>	N/A	N/A		N/A		108,798,898,068		108,900,517,372	0.1
Amount of Borrowings Subject to Early Repayment at Lenders Option	1,720,941,154	2,760,478,266	60.4	3,317,283,880	20.2	3,294,932,508	-0.7	3,118,893,747	-5.3
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<sup>1</sup> Included MBL construction and land development prior to 03/31/09.									



Miscellaneous Information, Programs, Services									
<a href="#">Return to cover</a>	For Charter : N/A								
06/03/2010	Count of CU : 7498								
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-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Mar-2010	% Chg
<b>MEMBERSHIP:</b>									
Num Current Members	85,744,954	86,824,354	1.3	88,587,591	2.0	89,931,769	1.5	90,240,990	0.3
Num Potential Members	1,102,043,530	1,187,313,207	7.7	1,302,218,659	9.7	1,368,478,889	5.1	1,403,946,941	2.6
% Current Members to Potential Members	7.78	7.31	-6.0	6.80	-7.0	6.57	-3.4	6.43	-2.2
* % Membership Growth	1.47	1.26	-14.3	2.03	61.3	1.52	-25.3	1.38	-9.4
Total Num Savings Accts	155,303,228	157,862,897	1.6	162,813,851	3.1	166,305,599	2.1	166,776,807	0.3
<b>EMPLOYEES:</b>									
Num Full-Time Employees	207,588	215,114	3.6	220,949	2.7	219,307	-0.7	219,510	0.1
Num Part-Time Employees	33,325	33,788	1.4	33,430	-1.1	31,216	-6.6	30,828	-1.2
<b>BRANCHES:</b>									
Num of CU Branches	19,859	20,407	2.8	21,005	2.9	20,979	-0.1	20,997	0.1
Num of CUs Reporting Shared Branches	1,339	1,476	10.2	1,537	4.1	1,169	-23.9	1,163	-0.5
Plan to add new branches or expand existing facilities	N/A	N/A		854		91	-89.3	87	-4.4
<b>MISCELLANEOUS LOAN INFORMATION:</b>									
**Total Amount of Loans Granted YTD	245,870,593,740	250,480,386,962	1.9	250,574,393,140	0.0	266,760,413,765	6.5	51,247,618,452	-23.2
<b>MEMBER SERVICE AND PRODUCT OFFERINGS (Credit Programs):</b>									
Business Loans	1,516	1,871	23.4	1,954	4.4	1,722	-11.9	1,740	1.0
Credit Builder	N/A	N/A		N/A		987		993	0.6
Debt Cancellation/Suspension	169	220	30.2	309	40.5	367	18.8	375	2.2
Direct Financing Leases	64	102	59.4	85	-16.7	54	-36.5	55	1.9
Indirect Business Loans	N/A	N/A		N/A		162		163	0.6
Indirect Consumer Loans	1,582	1,728	9.2	1,742	0.8	1,618	-7.1	1,632	0.9
Indirect Mortgage Loans	N/A	N/A		N/A		259		259	0.0
Interest Only or Payment Option 1st Mortgage Loans	381	498	30.7	580	16.5	477	-17.8	483	1.3
Micro Business Loans	N/A	N/A		N/A		670		678	1.2
Micro Consumer Loans	N/A	N/A		N/A		954		965	1.2
Overdraft Lines of Credit	2,966	3,197	7.8	3,352	4.8	3,159	-5.8	3,177	0.6
Overdraft Protection	3,228	3,598	11.5	2,800	-22.2	2,867	2.4	2,884	0.6
Participation Loans	1,070	1,305	22.0	1,405	7.7	1,296	-7.8	1,318	1.7
Pay Day Loans	N/A	N/A		N/A		498		503	1.0
Real Estate Loans	4,429	5,502	24.2	5,410	-1.7	4,544	-16.0	4,575	0.7
Refund Anticipation Loans	N/A	N/A		N/A		119		121	1.7
Risk Based Loans	3,535	3,917	10.8	4,041	3.2	4,032	-0.2	4,071	1.0
Share Secured Credit Cards	N/A	N/A		N/A		2,004		2,023	0.9
<b>MEMBER SERVICE AND PRODUCT OFFERINGS (Other Programs):</b>									
ATM/Debit Card Program	4,838	5,286	9.3	5,324	0.7	5,112	-4.0	5,143	0.6
Business Share Accounts	N/A	N/A		N/A		2,407		2,436	1.2
Check Cashing	N/A	N/A		N/A		3,644		3,674	0.8
First Time Homebuyer Program	N/A	N/A		N/A		638		648	1.6
Health Savings Accounts	N/A	N/A		N/A		693		701	1.2
Individual Development Accounts	N/A	N/A		N/A		159		161	1.3
In-School Branches	N/A	N/A		N/A		324		331	2.2
Insurance/Investment Sales	705	794	12.6	1,135	42.9	1,782	57.0	1,790	0.4
International Remittances	N/A	N/A		N/A		640		649	1.4
Low Cost Wire Transfers	N/A	N/A		N/A		3,582		3,615	0.9
<b>MERGERS/ACQUISITIONS:</b>									
Completed Merger/Acquisition Qualifying for Business Combo Acctng (FAS 141R)	N/A	N/A		N/A		131		140	6.9
Adjusted Retained Earnings Obtained through Business Combinations	N/A	N/A		N/A		178,689,786		209,037,051	17.0
<b>Fixed Assets - Capital &amp; Operating Leases</b>									
Aggregate of Future Capital and Operating Lease Pmts on Fixed Assets (not discounted to PV)	N/A	N/A		1,557,982,176		1,561,074,455	0.2	1,592,716,697	2.0
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
** Amount is year-to-date and the related % change ratio is annualized.									
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	Information Systems & Technology								
<a href="#">Return to cover</a>									
<b>06/03/2010</b>									
<b>CU Name: N/A</b>									
<b>Peer Group: N/A</b>									
	<b>Criteria : Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs) *</b>								
	<b>Count of CU in Peer Group : N/A</b>								
	<b>Dec-2006</b>	<b>Dec-2007</b>	<b>% Chg</b>	<b>Dec-2008</b>	<b>% Chg</b>	<b>Dec-2009</b>	<b>% Chg</b>	<b>Mar-2010</b>	<b>% Chg</b>
<b>System Used to Maintain Share/Loan Records</b>									
Manual System (No Automation)	133	129	-3.0	100	-22.5	70	-30.0	65	-7.1
Vendor Supplied In-House System	5,915	5,678	-4.0	5,400	-4.9	4,938	-8.6	4,912	-0.5
Vendor On-Line Service Bureau	2,166	2,165	0.0	2,188	1.1	2,205	0.8	2,202	-0.1
CU Developed In-House System	67	53	-20.9	47	-11.3	67	42.6	68	1.5
Other	81	76	-6.2	71	-6.6	106	49.3	101	-4.7
<b>Electronic Financial Services</b>									
Home Banking Via Internet Website	4,753	4,899	3.1	5,000	2.1	4,908	-1.8	4,907	0.0
Audio Response/Phone Based	4,485	4,393	-2.1	4,309	-1.9	4,243	-1.5	4,226	-0.4
Automatic Teller Machine (ATM)	4,861	4,786	-1.5	4,817	0.6	4,697	-2.5	4,675	-0.5
Kiosk	312	332	6.4	336	1.2	348	3.6	344	-1.1
Mobile Banking	N/A	N/A		N/A		431		484	12.3
Other	196	176	-10.2	199	13.1	311	56.3	314	1.0
<b>Services Offered Electronically</b>									
Member Application	2,034	1,996	-1.9	1,999	0.2	1,905	-4.7	1,911	0.3
New Loan	3,153	3,186	1.0	3,181	-0.2	2,919	-8.2	2,919	0.0
Account Balance Inquiry	5,248	5,281	0.6	5,265	-0.3	5,178	-1.7	5,172	-0.1
Share Draft Orders	4,322	4,344	0.5	4,304	-0.9	4,021	-6.6	4,018	-0.1
New Share Account	1,101	1,143	3.8	1,172	2.5	1,182	0.9	1,184	0.2
Loan Payments	4,578	4,626	1.0	4,649	0.5	4,532	-2.5	4,525	-0.2
Account Aggregation	343	328	-4.4	425	29.6	474	11.5	472	-0.4
Internet Access Services	742	674	-9.2	791	17.4	820	3.7	822	0.2
e-Statements	N/A	N/A		3,211		3,480	8.4	3,509	0.8
External Account Transfers	N/A	N/A		N/A		633		647	2.2
View Account History	4,807	4,950	3.0	5,038	1.8	4,989	-1.0	4,987	0.0
Merchandise Purchase	471	430	-8.7	421	-2.1	374	-11.2	374	0.0
Merchant Processing Services	N/A	N/A		N/A		213		219	2.8
Remote Deposit Capture	N/A	N/A		N/A		233		248	6.4
Share Account Transfers	5,120	5,140	0.4	5,088	-1.0	4,907	-3.6	4,898	-0.2
Bill Payment	3,142	3,418	8.8	3,658	7.0	3,744	2.4	3,761	0.5
Download Account History	4,014	4,147	3.3	4,184	0.9	4,248	1.5	4,249	0.0
Electronic Cash	304	282	-7.2	220	-22.0	221	0.5	218	-1.4
Electronic Signature Authentication/Certification	96	133	38.5	161	21.1	180	11.8	181	0.6
<b>Type of World Wide Website Address</b>									
Informational	798	746	-6.5	661	-11.4	604	-8.6	597	-1.2
Interactive	286	281	-1.7	254	-9.6	473	86.2	476	0.6
Transactional	4,439	4,594	3.5	4,709	2.5	4,493	-4.6	4,490	-0.1
Number of Members That Use Transactional Website	23,252,404	25,354,081	9.0	28,062,345	10.7	30,245,564	7.8	31,235,514	3.3
No Website, But Planning to Add in the Future	591	467	-21.0	383	-18.0	0	-100.0	0	N/A
<b>Type of World Wide Website Address Planned for Future</b>									
Informational	440	362	-17.7	299	-17.4	30	-90.0	31	3.3
Interactive	61	36	-41.0	23	-36.1	1	-95.7	1	0.0
Transactional	90	69	-23.3	61	-11.6	3	-95.1	3	0.0
<b>Miscellaneous</b>									
Internet Access	7,398	7,252	-2.0	7,076	-2.4	7,081	0.1	7,059	-0.3

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06/03/2010

CU Name: N/A

Peer Group: N/A

**Graphs 1**

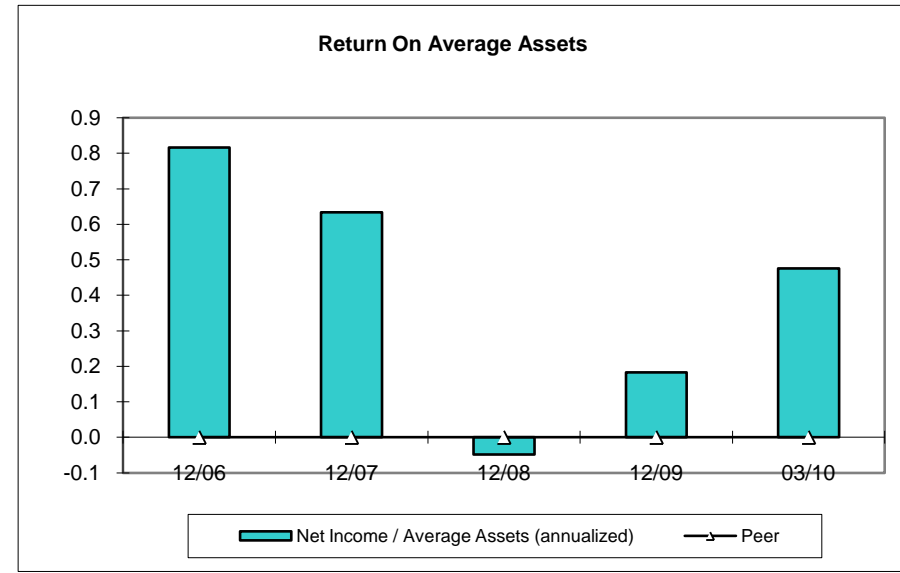
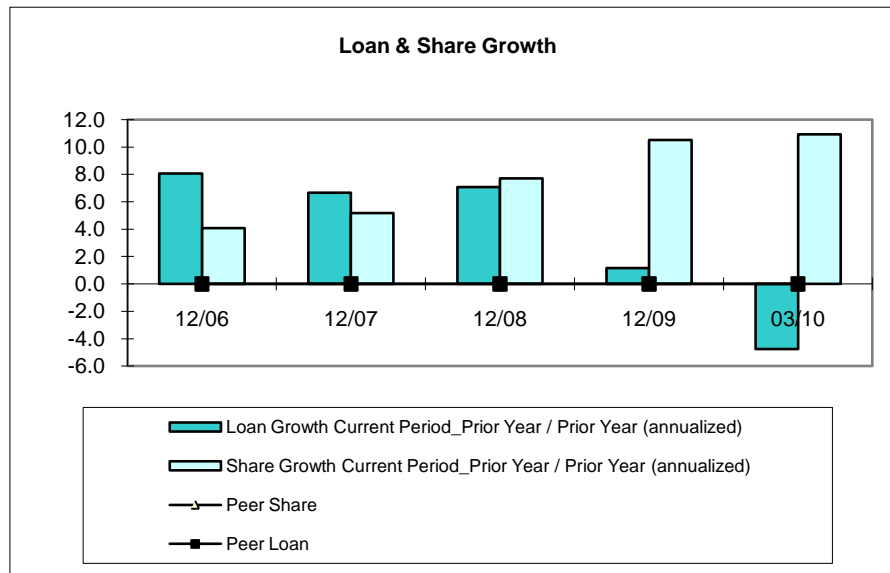
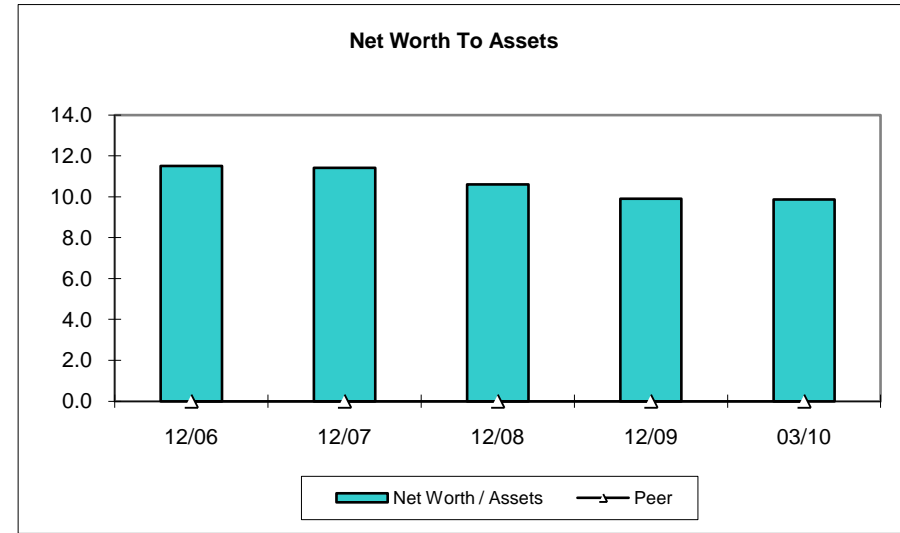
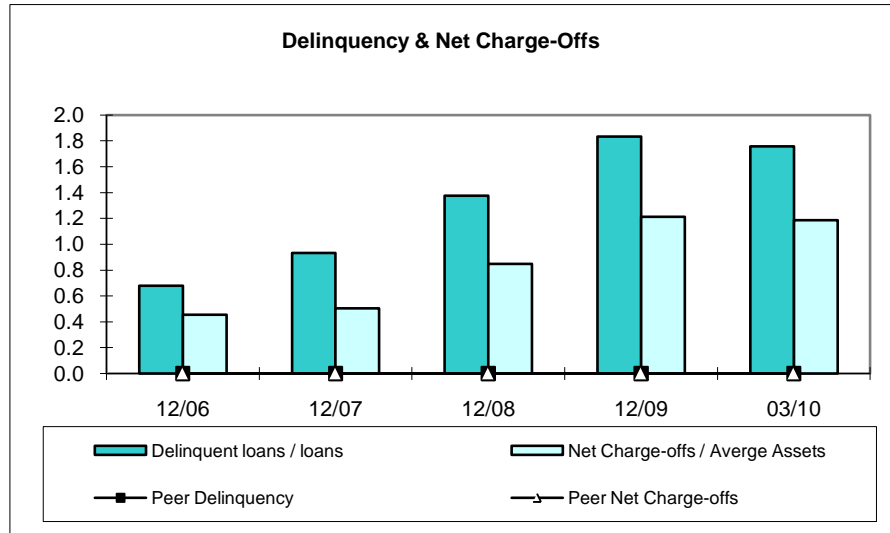
For Charter : N/A

Count of CU : 7498

Asset Range : N/A

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

Count of CU in Peer Group : N/A



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06/03/2010

CU Name: N/A

Peer Group: N/A

### Graphs 2

For Charter : N/A

Count of CU : 7498

Asset Range : N/A

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

Count of CU in Peer Group : N/A

