

Cycle Date: September-2010
 Run Date: 01/19/2011
 Interval: Annual

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

Count of CU : 7402
 Asset Range : N/A
 Peer Group Number : N/A
 Count of CU in Peer Group : N/A

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

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

Summary Financial Information									
Return to cover									
01/19/2011			For Charter :	N/A					
CU Name:	N/A		Count of CU :	7402					
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	Sep-2010	% Chg
ASSETS:	Amount	Amount		Amount		Amount		Amount	
Cash & Equivalents	51,758,620,331	52,483,255,785	1.4	48,513,322,804	-7.6	67,570,327,755	39.3	77,220,626,660	14.3
TOTAL INVESTMENTS	134,500,949,302	142,449,082,034	5.9	165,635,600,650	16.3	210,750,131,918	27.2	226,238,532,667	7.3
Loans Held for Sale	969,433,842	944,994,691	-2.5	1,057,557,989	11.9	2,264,461,472	114.1	2,977,891,206	31.5
Real Estate Loans	245,380,114,451	272,924,762,113	11.2	304,510,859,092	11.6	309,572,761,250	1.7	310,242,824,074	0.2
Unsecured Loans	49,188,929,871	54,604,763,594	11.0	58,064,125,062	6.3	60,409,896,075	4.0	60,275,995,832	-0.2
Other Loans	200,982,947,410	201,025,907,471	0.0	203,420,176,052	1.2	202,530,635,602	-0.4	196,563,496,504	-2.9
TOTAL LOANS	495,551,991,732	528,555,433,178	6.7	565,995,160,206	7.1	572,513,292,927	1.2	567,082,316,410	-0.9
(Allowance for Loan & Lease Losses)	(3,329,166,070)	(3,878,600,806)	16.5	(6,242,947,041)	61.0	(8,853,743,826)	41.8	(9,295,808,127)	5.0
Land And Building	12,291,266,123	13,616,180,990	10.8	15,138,025,298	11.2	16,150,511,517	6.7	16,609,895,079	2.8
Other Fixed Assets	3,353,648,634	3,675,276,713	9.6	3,811,710,583	3.7	3,549,723,732	-6.9	3,360,105,027	-5.3
NCUSIF Deposit	5,297,101,751	5,582,841,874	5.4	4,485,463,446	-19.7	7,036,195,738	56.9	7,260,111,157	3.2
All Other Assets	10,756,267,121	11,561,545,535	7.5	12,674,444,723	9.6	13,624,267,706	7.5	16,402,442,440	20.4
TOTAL ASSETS	711,150,112,766	754,990,009,994	6.2	811,068,338,658	7.4	884,605,168,939	9.1	907,856,112,519	2.6
LIABILITIES & CAPITAL:									
Dividends Payable	722,848,595	806,079,362	11.5	670,996,055	-16.8	495,862,272	-26.1	357,836,861	-27.8
Notes & Interest Payable	21,908,182,677	29,607,134,728	35.1	37,163,791,405	25.5	37,457,137,908	0.8	27,987,098,031	-25.3
Accounts Payable & Other Liabilities	6,057,783,461	6,449,078,206	6.5	7,406,365,903	14.8	7,262,415,379	-1.9	8,693,655,245	19.7
Uninsured Secondary Capital	27,770,028	31,281,151	12.6	32,412,191	3.6	79,042,300	143.9	157,105,128	98.8
TOTAL LIABILITIES	28,716,584,761	36,893,573,447	28.5	45,273,565,554	22.7	45,294,457,859	0.0	37,195,695,265	-17.9
Share Drafts	70,298,024,887	70,949,980,037	0.9	73,631,492,212	3.8	85,303,936,804	15.9	86,558,824,098	1.5
Regular shares	181,124,054,842	169,045,320,260	-6.7	178,707,141,134	5.7	199,905,978,219	11.9	216,860,248,018	8.5
All Other Shares & Deposits	349,767,699,032	392,395,941,082	12.2	428,788,605,017	9.3	467,456,729,016	9.0	476,489,837,522	1.9
TOTAL SHARES & DEPOSITS	601,189,778,761	632,391,241,379	5.2	681,127,238,363	7.7	752,666,644,039	10.5	779,908,909,638	3.6
Regular Reserve	17,963,422,891	18,216,144,300	1.4	18,764,742,638	3.0	18,894,649,526	0.7	19,074,878,060	1.0
Other Reserves	7,340,730,643	8,082,693,947	10.1	7,214,671,280	-10.7	8,213,562,946	13.8	10,116,969,171	23.2
Undivided Earnings	55,939,595,710	59,406,356,921	6.2	58,688,120,823	-1.2	59,535,854,569	1.4	61,559,660,385	3.4
TOTAL EQUITY	81,243,749,244	85,705,195,168	5.5	84,667,534,741	-1.2	86,644,067,041	2.3	90,751,507,616	4.7
TOTAL LIABILITIES, SHARES, & EQUITY	711,150,112,766	754,990,009,994	6.2	811,068,338,658	7.4	884,605,168,939	9.1	907,856,112,519	2.6
INCOME & EXPENSE									
Loan Income*	30,841,854,166	34,432,571,800	11.6	36,187,433,533	5.1	35,745,868,182	-1.2	26,001,334,168	-3.0
Investment Income*	7,384,863,064	8,771,928,278	18.8	7,754,079,202	-11.6	6,264,066,301	-19.2	4,315,639,756	-8.1
Other Income*	8,874,250,406	9,804,692,020	10.5	10,528,668,083	7.4	11,498,850,464	9.2	8,726,592,365	1.2
Salaries & Benefits*	11,549,783,238	12,444,350,415	7.7	13,282,569,331	6.7	13,685,432,154	3.0	10,390,957,032	1.2
Temporary Corporate CU Stabilization Expense & NCUSIF Premiums ²	N/A	N/A		N/A		3,078,433,861		1,093,929,633	-52.6
Total Other Operating Expenses*	11,531,118,608	12,357,869,478	7.2	14,879,556,395	20.4	10,239,668,972	-31.2	9,819,687,782	27.9
Non-operating Income & (Expense)*	147,422,220	100,944,467	-31.5	-566,473,387	-661.2	-992,970,286	-75.3	8,813,561	101.2
NCUSIF Stabilization Income*	N/A	N/A		N/A		3,406,614,328		2,612,803	-99.9
Provision for Loan/Lease Losses*	2,190,329,802	3,191,820,954	45.7	7,037,684,189	120.5	9,561,683,031	35.9	5,265,622,832	-26.6
Cost of Funds*	16,305,164,714	20,466,718,730	25.5	19,102,139,362	-6.7	14,790,568,004	-22.6	8,377,094,689	-24.5
NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE & NCUSIF PREMIUM¹	N/A	N/A		N/A		4,566,642,967		4,107,700,685	19.9
Net Income (Loss)*	5,671,993,494	4,649,376,988	-18.0	-398,241,846	-108.6	1,488,209,106	473.7	3,013,771,052	170.0
TOTAL CU's	8,362	8,101	-3.1	7,806	-3.6	7,554	-3.2	7,402	-2.0

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

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¹ Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabilization Expense.

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

Ratio Analysis									
Return to cover	For Charter : N/A								
01/19/2011	Count of CU : 7402								
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				Sep-2010				
	Dec-2006	Dec-2007	Dec-2008	Dec-2009	PEER Avg	Percentile**	Sep-2010	PEER Avg	Percentile**
CAPITAL ADEQUACY									
Net Worth/Total Assets	11.51	11.41	10.61	9.89	N/A	N/A	9.97	N/A	N/A
Net Worth/Total Assets--Including Optional Total Assets Election (if used)	11.55	11.43	10.64	9.92	N/A	N/A	10.00	N/A	N/A
Total Delinquent Loans / Net Worth	4.10	5.72	9.05	12.01	N/A	N/A	10.94	N/A	N/A
Solvency Evaluation (Estimated)	113.51	113.55	112.42	111.52	N/A	N/A	111.65	N/A	N/A
Classified Assets (Estimated) / Net Worth	4.13	4.59	7.34	10.14	N/A	N/A	10.30	N/A	N/A
ASSET QUALITY									
Delinquent Loans / Total Loans	0.68	0.93	1.38	1.84	N/A	N/A	1.75	N/A	N/A
* Net Charge-Offs / Average Loans	0.45	0.51	0.85	1.21	N/A	N/A	1.13	N/A	N/A
Fair (Market) HTM Invest Value/Book Value HTM Invest.	98.80	100.59	100.76	100.14	N/A	N/A	101.82	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	1.51	N/A	N/A
Delinquent Loans / Assets	0.47	0.65	0.96	1.19	N/A	N/A	1.09	N/A	N/A
EARNINGS									
* Return On Average Assets	0.82	0.63	-0.05	0.18	N/A	N/A	0.45	N/A	N/A
* Return On Average Assets Excluding Stabilization Income/Expense & NCUSIF Premium ²	N/A	N/A	N/A	0.14	N/A	N/A	0.61	N/A	N/A
* Gross Income/Average Assets	6.78	7.23	6.96	6.31	N/A	N/A	5.81	N/A	N/A
* Yield on Average Loans	6.47	6.72	6.61	6.28	N/A	N/A	6.08	N/A	N/A
* Yield on Average Investments	4.03	4.77	3.93	2.63	N/A	N/A	2.03	N/A	N/A
* Fee & Other Op.Income / Avg. Assets	1.28	1.34	1.34	1.36	N/A	N/A	1.30	N/A	N/A
* Cost of Funds / Avg. Assets	2.35	2.79	2.44	1.74	N/A	N/A	1.25	N/A	N/A
* Net Margin / Avg. Assets	4.43	4.44	4.52	4.57	N/A	N/A	4.56	N/A	N/A
* Operating Exp./ Avg. Assets	3.32	3.38	3.60	3.55	N/A	N/A	3.33	N/A	N/A
* Provision For Loan & Lease Losses / Average Assets	0.32	0.44	0.90	1.13	N/A	N/A	0.78	N/A	N/A
* Net Interest Margin/Avg. Assets	3.15	3.10	3.17	3.21	N/A	N/A	3.26	N/A	N/A
Operating Exp./Gross Income	49.00	46.79	51.70	56.22	N/A	N/A	57.37	N/A	N/A
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets ¹	2.26	2.37	2.65	2.57	N/A	N/A	2.58	N/A	N/A
* Net Operating Exp. /Avg. Assets	2.47	2.51	2.73	2.72	N/A	N/A	2.55	N/A	N/A
ASSET / LIABILITY MANAGEMENT									
Net Long-Term Assets / Total Assets	27.18	29.98	31.85	31.52	N/A	N/A	31.42	N/A	N/A
Reg. Shares / Total Shares & Borrowings	29.18	25.62	24.90	25.32	N/A	N/A	26.86	N/A	N/A
Total Loans / Total Shares	82.43	83.58	83.10	76.06	N/A	N/A	72.71	N/A	N/A
Total Loans / Total Assets	69.68	70.01	69.78	64.72	N/A	N/A	62.46	N/A	N/A
Cash + Short-Term Investments / Assets	15.83	15.71	14.67	16.81	N/A	N/A	16.65	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	36.12	N/A	N/A	37.57	N/A	N/A
Borrowings / Total Shares & Net Worth	2.87	3.82	4.78	4.40	N/A	N/A	3.17	N/A	N/A
PRODUCTIVITY									
Members / Potential Members	7.78	7.31	6.80	6.57	N/A	N/A	6.27	N/A	N/A
Borrowers / Members	50.35	50.78	50.81	50.99	N/A	N/A	49.72	N/A	N/A
Members / Full-Time Employees	382.36	374.23	372.76	382.75	N/A	N/A	388.23	N/A	N/A
Avg. Shares Per Member	\$7,011	\$7,284	\$7,689	\$8,371	N/A	N/A	\$8,592	N/A	N/A
Avg. Loan Balance	\$11,479	\$11,987	\$12,575	\$12,489	N/A	N/A	\$12,565	N/A	N/A
* Salary And Benefits / Full-Time Empl.	\$51,504	\$53,638	\$55,890	\$58,257	N/A	N/A	\$59,255	N/A	N/A
OTHER RATIOS									
* Net Worth Growth	7.35	5.19	-0.08	1.71	N/A	N/A	4.56	N/A	N/A
* Market (Share) Growth	4.08	5.19	7.71	10.50	N/A	N/A	4.83	N/A	N/A
* Loan Growth	8.07	6.66	7.08	1.15	N/A	N/A	-1.26	N/A	N/A
* Asset Growth	4.74	6.16	7.43	9.07	N/A	N/A	3.50	N/A	N/A
* Investment Growth	-4.32	4.86	10.81	31.26	N/A	N/A	12.25	N/A	N/A
* Membership Growth	1.47	1.26	2.03	1.50	N/A	N/A	1.27	N/A	N/A
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
**Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection is complete. Subsequent corrections to data after this date are not reflected in the Percentile Rank or the Peer Average Ratios until the next cycle.									
Percentile Rankings show where the credit union stands in relation to its peers in key areas of performance. To arrive at the percentile ranking, all data for all credit unions in a peer group are arranged in order from highest (100) to lowest (0) value. The percentile ranking assigned to the credit union is a measure of the relative standing of that ratio in the entire range of ratios. A high or low ranking does not imply good or bad performance. However, when reviewed in relation to other available data, users may draw conclusions as to the importance of the percentile rank to the credit union's financial performance.									
¹ For periods before 2004, the Fixed Assets & Foreclosed and Repossessed assets did not include repossessed vehicles.									
² Prior to September 2010, this ratio was named Return on Assets Prior to NCUSIF Stabilization Income/Expense. From December 2010 forward, NCUSIF Premium Expense is also excluded from ROA.									
									2. Ratios

	Supplemental Ratio Analysis				
Return to cover	For Charter : N/A				
01/19/2011	Count of CU : 7402				
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	Sep-2010
OTHER DELINQUENCY RATIOS					
Credit Cards DQ > 2 Mo / Total Credit Card Loans	1.04	1.33	1.88	2.06	1.64
All Other Loans Delinquent > 2 Mo / Total All Other Loans	1.01	1.20	1.55	1.60	1.33
Leases Receivable Delinquent > 2 Mo / Total Leases Receivable	1.08	0.92	0.84	0.86	0.46
Modified Consumer Lns Not Secured by RE > 2 Mo / Modified Consumer Lns Not Secured by RE	N/A	N/A	N/A	N/A	12.57
Indirect Loans Delinquent > 2 Mo / Total Indirect Loans	0.97	1.16	1.56	1.47	1.14
Participation Loans Delinquent > 2 Mo / Total Participation Loans	1.10	2.46	3.02	3.49	4.05
Business Loans Delinquent > 1 Mo / Total Business Loans Less Unfund Comm	1.15	2.71	3.55	5.33	6.06
Business Loans Delinquent > 2 Mo / Total Business Loans Less Unfund Comm	0.53	1.87	2.27	3.71	4.32
Modified Business Lns Not Secured by RE > 2 Mo / Modified Business Lns Not Secured by RE	N/A	N/A	N/A	N/A	18.54
REAL ESTATE LOAN DELINQUENCY					
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent > 2 Mo / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years	0.36	0.60	0.94	1.70	1.86
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	3.16
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo / Total Other RE Fixed/Hybrid/Balloon Loans	0.28	0.67	1.06	1.83	1.89
Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans	0.36	0.82	1.07	1.38	1.23
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	6.38	8.24
Total Modified 1st and Other RE > 2 Mo Del / Total Modified 1st and Other RE	N/A	N/A	21.79	21.89	19.60
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	27.92	24.27
Total Real Estate Loans DQ > 1 Mo / Total Real Estate Loans	0.98	1.46	2.26	3.32	3.24
Total Real Estate Loans DQ > 2 Mo / Total Real Estate Loans	0.34	0.67	1.20	1.99	2.06
MISCELLANEOUS LOAN LOSS RATIOS					
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	23.45	17.84	18.88	20.80	23.72
* Net Charge Offs - Credit Cards / Avg Credit Card Loans	1.56	1.70	2.83	4.30	4.30
* Net Charge Offs - All Other Loans / Avg All Other Loans	0.77	0.84	1.28	1.64	1.33
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.03	0.08	0.29	0.55	0.63
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.02	0.03	0.12	0.27	0.34
* Net Charge Offs - Other RE Loans/ Avg Other RE Loans	0.06	0.20	0.64	1.19	1.31
* 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	1.30
* Net Charge Offs - Leases Receivable / Avg Leases Receivable	1.15	1.60	2.07	2.39	1.61
* Net Charge Offs - Indirect Loans / Avg Indirect Loans	0.90	0.95	1.40	1.72	1.22
* Net Charge Offs - Participation Loans / Avg Participation Loans	0.41	0.64	0.83	1.08	1.01
* Net Charge Offs - Member Business Loans / Avg Member Business Loans	0.11	0.15	0.46	0.65	0.71
SPECIALIZED LENDING RATIOS					
Indirect Loans Outstanding / Total Loans	14.03	13.29	13.14	13.26	12.82
Participation Loans Outstanding / Total Loans	1.70	1.84	1.96	2.17	2.21
Participation Loans Purchased YTD / Total Loans Granted YTD	1.17	1.28	1.27	0.95	1.00
* Participation Loans Sold YTD / Total Assets	0.24	0.22	0.25	0.24	0.18
Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets	2.93	3.25	3.72	3.78	3.88
Loans Purchased From Other Financial Institutions YTD / Loans Granted YTD	0.11	0.12	0.13	0.28	0.73
REAL ESTATE LENDING RATIOS					
Total Fixed Rate Real Estate / Total Assets	21.14	22.99	23.93	22.26	21.54
Total Fixed Rate Real Estate / Total Loans	30.34	32.84	34.29	34.39	34.48
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	24.25	25.68	26.72	33.79	28.60
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	29.17	26.35	27.62	54.09	49.55
Interest Only & Payment Option First Mortgages / Total Assets	N/A	0.85	0.93	0.80	0.67
Interest Only & Payment Option First Mortgages / Net Worth	N/A	7.43	8.74	8.04	6.74
MISCELLANEOUS RATIOS					
Mortgage Servicing Rights / Net Worth	0.56	0.53	0.51	0.79	0.77
Unused Commitments / Cash & ST Investments	115.87	115.56	119.90	94.38	93.33
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)					
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
# Means the number is too large to display in the cell					
					3. SuppRatios

		Assets							
Return to cover		For Charter : N/A							
01/19/2011		Count of CU : 7402							
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	Sep-2010	% Chg
ASSETS									
CASH:									
Cash On Hand	6,746,092,681	6,973,451,531	3.4	7,779,396,325	11.6	7,556,972,158	-2.9	7,895,352,175	4.5
Cash On Deposit	36,504,442,287	35,281,546,558	-3.3	34,062,640,160	-3.5	53,280,190,627	56.4	62,992,008,287	18.2
Cash Equivalents	8,508,085,363	10,228,257,696	20.2	6,671,286,319	-34.8	6,733,164,970	0.9	6,333,266,198	-5.9
TOTAL CASH & EQUIVALENTS	51,758,620,331	52,483,255,785	1.4	48,513,322,804	-7.6	67,570,327,755	39.3	77,220,626,660	14.3
INVESTMENTS:									
Trading Securities	260,708,004	519,106,061	99.1	374,436,481	-27.9	956,703,729	155.5	886,607,437	-7.3
Available for Sale Securities	52,665,650,785	58,130,442,106	10.4	74,581,173,603	28.3	97,206,054,895	30.3	115,919,810,769	19.3
Held-to-Maturity Securities	28,477,622,800	23,912,017,932	-16.0	25,590,384,010	7.0	34,825,720,798	36.1	38,771,490,359	11.3
Deposits in Commercial Banks, S&Ls, Savings Banks	15,833,697,951	16,480,887,280	4.1	27,636,592,412	67.7	36,962,870,662	33.7	42,075,886,130	13.8
Loans to, Deposits in, and Investments in Natural Person Credit Unions ²	1,379,128,923	1,906,926,835	38.3	1,880,839,578	-1.4	1,957,715,622	4.1	1,988,003,564	1.5
Total MCSD and PIC in Corporate CUs	3,302,417,955	3,517,686,102	6.5	2,896,983,281	-17.6	1,365,818,330	-52.9	1,055,460,558	-22.7
All Other Investments in Corporate Cus	30,105,680,970	34,922,505,828	16.0	28,733,363,102	-17.7	32,180,780,329	12.0	21,081,256,492	-34.5
All Other Investments ²	2,476,041,914	3,059,509,890	23.6	3,941,828,183	28.8	5,294,467,553	34.3	4,460,017,358	-15.8
TOTAL INVESTMENTS	134,500,949,302	142,449,082,034	5.9	165,635,600,650	16.3	210,750,131,918	27.2	226,238,532,667	7.3
LOANS HELD FOR SALE	969,433,842	944,994,691	-2.5	1,057,557,989	11.9	2,264,461,472	114.1	2,977,891,206	31.5
LOANS AND LEASES:									
Unsecured Credit Card Loans	26,566,166,755	30,120,152,977	13.4	32,716,340,222	8.6	34,869,174,227	6.6	34,873,791,180	0.0
All Other Unsecured Loans/Lines of Credit	22,622,763,116	24,484,610,617	8.2	25,347,784,840	3.5	25,540,721,848	0.8	25,402,204,652	-0.5
Short-Term, Small Amount Loans (STS) (FCUs only)	N/A	N/A		N/A		N/A		N/A	
New Vehicle Loans	88,533,418,641	86,894,705,214	-1.9	81,525,938,454	-6.2	75,247,235,013	-7.7	65,583,955,111	-12.8
Used Vehicle Loans	87,575,230,284	89,106,079,713	1.7	94,279,699,948	5.8	98,151,172,423	4.1	101,332,447,982	3.2
1st Mortgage Real Estate Loans/Lines of Credit	161,022,119,715	181,622,360,448	12.8	207,961,741,462	14.5	217,195,284,559	4.4	221,505,334,017	2.0
Other Real Estate Loans/Lines of Credit	84,357,994,736	91,302,401,665	8.2	96,549,117,630	5.7	92,377,476,691	-4.3	88,737,490,057	-3.9
Leases Receivable	1,158,635,435	878,079,058	-24.2	743,449,842	-15.3	600,813,819	-19.2	478,097,480	-20.4
Total All Other Loans/Lines of Credit	23,715,663,050	24,147,043,486	1.8	26,871,087,808	11.3	28,531,414,347	6.2	29,168,995,931	2.2
TOTAL LOANS	495,551,991,732	528,555,433,178	6.7	565,995,160,206	7.1	572,513,292,927	1.2	567,082,316,410	-0.9
(ALLOWANCE FOR LOAN & LEASE LOSSES)	(3,329,166,070)	(3,878,600,806)	16.5	(6,242,947,041)	61.0	(8,853,743,826)	41.8	(9,295,808,127)	5.0
Foreclosed Real Estate	164,121,956	333,332,604	103.1	684,472,382	105.3	1,163,172,572	69.9	1,525,925,441	31.2
Repossessed Autos	220,670,084	244,796,790	10.9	310,991,223	27.0	301,302,098	-3.1	223,062,776	-26.0
Foreclosed and Repossessed Other Assets	9,938,440	12,511,226	25.9	20,152,106	61.1	38,499,115	91.0	35,253,824	-8.4
TOTAL FORECLOSED and REPOSSESSED ASSETS¹	394,730,480	590,640,620	49.6	1,015,615,711	72.0	1,502,973,785	48.0	1,784,242,041	18.7
Land and Building	12,291,266,123	13,616,180,990	10.8	15,138,025,298	11.2	16,150,511,517	6.7	16,609,895,079	2.8
Other Fixed Assets	3,353,648,634	3,675,276,713	9.6	3,811,710,583	3.7	3,549,723,732	-6.9	3,360,105,027	-5.3
NCUA Share Insurance Capitalization Deposit	5,297,101,751	5,582,841,874	5.4	4,485,463,446	-19.7	7,036,195,738	56.9	7,260,111,157	3.2
Identifiable Intangible Assets	N/A	N/A		N/A		122,198,954		178,475,363	46.1
Goodwill	N/A	N/A		N/A		273,014,346		381,686,634	39.8
TOTAL INTANGIBLE ASSETS	N/A	N/A		N/A		395,213,300		560,161,997	41.7
Accrued Interest on Loans	1,910,719,816	2,100,596,062	9.9	2,181,173,001	3.8	2,109,110,749	-3.3	2,061,971,001	-2.2
Accrued Interest on Investments	1,095,640,693	1,214,165,132	10.8	1,046,126,131	-13.8	974,075,775	-6.9	903,455,581	-7.2
All Other Assets	7,355,176,132	7,656,143,721	4.1	8,431,529,880	10.1	8,642,894,097	2.5	11,092,611,820	28.3
TOTAL OTHER ASSETS	10,361,536,641	10,970,904,915	5.9	11,658,829,012	6.3	11,726,080,621	0.6	14,058,038,402	19.9
TOTAL ASSETS	711,150,112,766	754,990,009,994	6.2	811,068,338,658	7.4	884,605,168,939	9.1	907,856,112,519	2.6
TOTAL CU's	8,362	8,101	-3.1	7,806	-3.6	7,554	-3.2	7,402	-2.0
¹ OTHER RE OWNED PRIOR TO 2004									
² LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON CUs INCLUDED IN ALL OTHER INVESTMENTS PRIOR TO JUNE 2006 FOR SHORT FORM FILERS									
4. Assets									

	Liabilities, Shares & Equity									
Return to cover										
01/19/2011	For Charter : N/A									
CU Name: N/A	Count of CU : 7402									
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	Sep-2010	% Chg	
LIABILITIES, SHARES AND EQUITY										
LIABILITIES:										
Uninsured Secondary Capital	27,770,028	31,281,151	12.6	32,412,191	3.6	79,042,300	143.9	157,105,128	98.8	
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	36,409,425,684	32.8	36,557,914,968	0.4	27,401,361,103	-25.0	
Borrowing Repurchase Transactions	3,131,485,759	2,187,672,288	-30.1	750,748,749	-65.7	896,209,030	19.4	582,439,518	-35.0	
Subordinated Debt	3,724,802	4,650,873	24.9	3,616,972	-22.2	3,013,910	-16.7	3,297,410	9.4	
Accrued Dividends and Interest Payable	722,848,595	806,079,362	11.5	670,996,055	-16.8	495,862,272	-26.1	357,836,861	-27.8	
Accounts Payable & Other Liabilities	6,057,783,461	6,449,078,206	6.5	7,406,365,903	14.8	7,262,415,379	-1.9	8,693,655,245	19.7	
TOTAL LIABILITIES	28,716,584,761	36,893,573,447	28.5	45,273,565,554	22.7	45,294,457,859	0.0	37,195,695,265	-17.9	
SHARES AND DEPOSITS										
Share Drafts	70,298,024,887	70,949,980,037	0.9	73,631,492,212	3.8	85,303,936,804	15.9	86,558,824,098	1.5	
Regular Shares	181,124,054,842	169,045,320,260	-6.7	178,707,141,134	5.7	199,905,978,219	11.9	216,860,248,018	8.5	
Money Market Shares	100,458,882,436	111,158,760,877	10.7	128,498,041,323	15.6	158,317,056,794	23.2	172,954,300,058	9.2	
Share Certificates	188,891,333,089	216,114,088,870	14.4	226,229,177,340	4.7	225,556,650,555	-0.3	216,177,216,004	-4.2	
IRA/KEOGH Accounts	52,036,960,684	56,912,630,725	9.4	64,683,022,867	13.7	73,389,675,898	13.5	76,348,478,916	4.0	
All Other Shares ¹	5,543,682,626	5,715,555,401	3.1	6,766,263,646	18.4	7,707,721,655	13.9	8,528,931,845	10.7	
Non-Member Deposits	2,836,840,197	2,494,905,209	-12.1	2,612,099,841	4.7	2,485,624,114	-4.8	2,480,910,699	-0.2	
TOTAL SHARES AND DEPOSITS	601,189,778,761	632,391,241,379	5.2	681,127,238,363	7.7	752,666,644,039	10.5	779,908,909,638	3.6	
EQUITY:										
Undivided Earnings	55,939,595,710	59,406,356,921	6.2	58,688,120,823	-1.2	59,535,854,569	1.4	60,958,457,990	2.4	
Regular Reserves	17,963,422,891	18,216,144,300	1.4	18,764,742,638	3.0	18,894,649,526	0.7	19,074,878,060	1.0	
Appropriation For Non-Conforming Investments (SCU Only)	51,294,199	75,927,460	48.0	77,797,973	2.5	25,282,948	-67.5	30,326,451	19.9	
Other Reserves	7,915,953,541	8,415,370,974	6.3	8,515,536,746	1.2	8,834,449,303	3.7	9,373,970,459	6.1	
Equity Acquired in Merger	N/A	N/A		N/A		166,104,417		328,948,209	98.0	
Miscellaneous Equity	23,276,115	12,778,646	-45.1	11,435,154	-10.5	14,610,882	27.8	33,358,164	128.3	
Accumulated Unrealized G/L on AFS Securities	-608,114,067	105,934,871	117.4	-4,043,380	-103.8	542,177,016	#####	1,727,625,881	218.6	
Accumulated Unrealized Losses for OTTI (due to other factors) on HTM Debt Securities	N/A	N/A		N/A		-43,025,372		-30,080,136	30.1	
Accumulated Unrealized G/L on Cash Flow Hedges	6,916,034	-5,103,699	-173.8	-26,899,921	-427.1	-25,814,657	4.0	-52,577,942	-103.7	
Other Comprehensive Income	-48,595,179	-522,214,305	-974.6	-1,359,155,292	-160.3	-1,300,221,591	4.3	-1,294,601,915	0.4	
Net Income	0	0	N/A	0	N/A	0	N/A	601,202,395	N/A	
EQUITY TOTAL	81,243,749,244	85,705,195,168	5.5	84,667,534,741	-1.2	86,644,067,041	2.3	90,751,507,616	4.7	
TOTAL SHARES & EQUITY	682,433,528,005	718,096,436,547	5.2	765,794,773,104	6.6	839,310,711,080	9.6	870,660,417,254	3.7	
TOTAL LIABILITIES, SHARES, & EQUITY	711,150,112,766	754,990,009,994	6.2	811,068,338,658	7.4	884,605,168,939	9.1	907,856,112,519	2.6	
NCUA INSURED SAVINGS²										
Uninsured Shares	64,746,136,315	69,727,942,602	7.7	70,636,517,177	1.3	27,193,167,649	-61.5	29,416,124,618	8.2	
Uninsured Non-Member Deposits	1,310,963,835	1,075,857,109	-17.9	1,056,840,870	-1.8	524,422,383	-50.4	586,387,322	11.8	
Total Uninsured Shares & Deposits	66,057,100,150	70,803,799,711	7.2	71,693,358,047	1.3	27,717,590,032	-61.3	30,002,511,940	8.2	
Insured Shares & Deposits	535,132,678,611	561,587,441,668	4.9	609,433,880,316	8.5	724,949,054,007	19.0	749,906,397,698	3.4	
TOTAL NET WORTH	81,898,036,369	86,145,080,806	5.2	86,078,610,371	-0.1	87,554,261,704	1.7	90,545,949,502	3.4	
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¹ PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KEOGHS, AND NONMEMBER SHARES FOR SHORT FORM FILERS										
² PRIOR TO 10/03/08 SHARES INSURED UP TO \$100,000; 10/03/08 TO 05/20/09 SHARES INSURED UP TO \$100,000 and \$250,000 FOR IRAS; 5/20/09 AND FORWARD SHARES INSURED UP TO \$250,000										

Income Statement									
Return to cover									
01/19/2011									
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	Sep-2010	% Chg
* INCOME AND EXPENSE									
INTEREST INCOME:									
Interest on Loans	30,896,098,445	34,494,103,023	11.6	36,237,154,568	5.1	35,788,520,178	-1.2	26,008,917,683	-3.1
Less Interest Refund	(54,244,279)	(61,531,223)	13.4	(49,721,035)	-19.2	(42,651,996)	-14.2	(7,583,515)	-76.3
Income from Investments	7,382,741,914	8,761,070,569	18.7	7,770,947,801	-11.3	6,250,208,897	-19.6	4,309,591,563	-8.1
Income from Trading	2,121,150	10,857,709	411.9	-16,868,599	-255.4	13,857,404	182.1	6,048,193	-41.8
TOTAL INTEREST INCOME	38,226,717,230	43,204,500,078	13.0	43,941,512,735	1.7	42,009,934,483	-4.4	30,316,973,924	-3.8
INTEREST EXPENSE:									
Dividends	13,471,068,950	16,867,181,150	25.2	15,378,788,188	-8.8	11,725,031,739	-23.8	6,626,601,407	-24.6
Interest on Deposits	1,831,236,928	2,439,772,453	33.2	2,344,337,604	-3.9	1,790,387,409	-23.6	964,776,729	-28.2
Interest on Borrowed Money	1,002,858,836	1,159,765,127	15.6	1,379,013,570	18.9	1,275,148,856	-7.5	785,716,553	-17.8
TOTAL INTEREST EXPENSE	16,305,164,714	20,466,718,730	25.5	19,102,139,362	-6.7	14,790,568,004	-22.6	8,377,094,689	-24.5
PROVISION FOR LOAN & LEASE LOSSES	2,190,329,802	3,191,820,954	45.7	7,037,684,189	120.5	9,561,683,031	35.9	5,265,622,832	-26.6
NET INTEREST INCOME AFTER PLL	19,731,222,714	19,545,960,394	-0.9	17,801,689,184	-8.9	17,657,683,448	-0.8	16,674,256,403	25.9
NON-INTEREST INCOME:									
Fee Income	5,903,236,967	6,379,183,763	8.1	6,809,641,841	6.7	7,028,181,685	3.2	5,236,243,643	-0.7
Other Operating Income	2,971,013,439	3,425,508,257	15.3	3,719,026,242	8.6	4,470,668,779	20.2	3,490,348,722	4.1
Gain (Loss) on Investments	-18,515,202	-49,564,005	-167.7	-455,970,282	-820.0	-1,085,546,747	-138.1	26,272,495	103.2
Gain (Loss) on Disposition of Assets	55,838,441	56,937,369	2.0	-17,155,112	-130.1	-63,594,303	-270.7	-51,096,598	-7.1
Gain from Bargain Purchase (Merger)	N/A	N/A		N/A		21,429,267		15,630,423	-2.7
Other Non-Oper Income/(Expense)	110,098,981	93,571,103	-15.0	-93,347,993	-199.8	134,741,497	244.3	18,007,241	-82.2
NCUSIF Stabilization Income	N/A	N/A		N/A		3,406,614,328		2,612,803	-99.9
TOTAL NON-INTEREST INCOME	9,021,672,626	9,905,636,487	9.8	9,962,194,696	0.6	13,912,494,506	39.7	8,738,018,729	-16.3
NON-INTEREST EXPENSE									
Total Employee Compensation & Benefits	11,549,783,238	12,444,350,415	7.7	13,282,569,331	6.7	13,685,432,154	3.0	10,390,957,032	1.2
Travel, Conference Expense	311,560,582	328,812,073	5.5	329,428,955	0.2	244,280,147	-25.8	187,624,047	2.4
Office Occupancy	1,629,216,736	1,794,047,764	10.1	1,981,900,219	10.5	2,077,703,848	4.8	1,599,127,167	2.6
Office Operation Expense	4,702,103,770	4,988,552,890	6.1	5,215,435,062	4.5	5,298,517,319	1.6	3,976,167,488	0.1
Educational and Promotion	906,936,607	993,384,747	9.5	1,043,449,866	5.0	911,811,703	-12.6	696,784,902	1.9
Loan Servicing Expense	1,369,767,671	1,461,796,445	6.7	1,577,467,949	7.9	1,733,089,788	9.9	1,347,833,273	3.7
Professional, Outside Service	1,731,079,844	1,858,441,615	7.4	1,992,535,489	7.2	2,060,121,676	3.4	1,578,147,862	2.1
Member Insurance	111,709,589	102,157,633	-8.6	1,495,386,951	1,363.8	85,336,567	-94.3	863,510,968	1,249.2
Member Insurance - NCUSIF Premium	N/A	N/A		N/A		N/A		N/A	
Member Insurance - Temporary Corporate CU Stabilization Fund ¹	N/A	N/A		N/A		3,078,433,861		1,093,929,633	-52.6
Member Insurance - Other	N/A	N/A		N/A		N/A		N/A	
Operating Fees	112,334,649	112,392,611	0.1	184,438,646	64.1	153,104,889	-17.0	112,236,354	-2.3
Misc Operating Expense	656,409,160	718,283,700	9.4	1,059,513,258	47.5	754,136,896	-28.8	552,185,354	-2.4
TOTAL NON-INTEREST EXPENSE	23,080,901,846	24,802,219,893	7.5	28,162,125,726	13.5	27,003,534,987	-4.1	21,304,574,447	5.2
NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE AND NCUSIF PREMIUMS ^{1/2}	N/A	N/A		N/A		4,566,642,967		4,107,700,685	19.9
NET INCOME (LOSS)	5,671,993,494	4,649,376,988	-18.0	-398,241,846	-108.6	1,488,209,106	473.7	3,013,771,052	170.0
RESERVE TRANSFERS:									
Transfer to Regular Reserve	579,956,008	488,831,561	-15.7	575,347,233	17.7	411,214,871	-28.5	254,355,522	-17.5
* All Income/Expense amounts are year-to-date while the related % change ratios are annualized.									
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¹ Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabilization Expense.									
² Prior to September 2010, this account was named Net Income Prior to NCUSIF Stabilization Expense. For December 2010 forward, this account is net of Temporary Corporate CU Stabilization Expense and NCUSIF Premiums.									

		Delinquent Loan Information								
Return to cover		For Charter : N/A								
01/19/2011		Count of CU : 7402								
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	Sep-2010	% Chg
DELINQUENCY SUMMARY - ALL LOAN TYPES										
1 to < 2 Months Delinquent		5,676,241,957	6,496,464,384	14.5	8,210,239,166	26.4	9,259,203,766	12.8	7,734,660,840	-16.5
2 to < 6 Months Delinquent		2,504,050,914	3,641,232,341	45.4	5,779,291,522	58.7	7,028,661,713	21.6	6,232,307,004	-11.3
6 to 12 Months Delinquent		620,962,919	997,593,867	60.7	1,499,712,891	50.3	2,446,485,576	63.1	2,298,710,454	-6.0
12 Months & Over Delinquent		234,069,148	286,717,329	22.5	514,646,557	79.5	1,039,059,052	101.9	1,372,290,951	32.1
Total Del Loans - All Types (2 or more Mo)		3,359,082,981	4,925,543,537	46.6	7,793,650,970	58.2	10,514,206,341	34.9	9,903,308,409	-5.8
LOAN DELINQUENCY - BY LOAN TYPE										
Unsecured Credit Card Loans										
1 to < 2 Months Delinquent		579,998,835	424,699,142	-26.8	549,238,167	29.3	589,399,235	7.3	495,080,085	-16.0
2 to < 6 Months Delinquent		227,298,071	335,980,841	47.8	625,341,257	56.4	603,199,726	14.8	481,201,794	-20.2
6 to 12 Months Delinquent		42,717,735	59,720,896	39.8	82,289,995	37.8	102,855,051	25.0	78,425,848	-23.8
12 Months & Over Delinquent		6,398,564	6,354,103	-0.7	8,195,033	29.0	11,137,949	35.9	11,631,548	4.4
Total Del Credit Card Lns (2 or more Mo)		276,414,370	402,055,840	45.5	615,826,285	53.2	717,192,726	16.5	571,259,190	-20.3
Credit Cards DQ > 2 Mo / Total Credit Card Loans		1.04	1.33	28.3	1.88	41.0	2.06	9.3	1.64	-20.4
1st Mortgage Fixed Rate and Hybrid/Balloon > 5 years										
1 to < 2 Months Delinquent		714,720,114	949,351,535	32.8	1,384,089,012	45.8	1,874,374,385	35.4	1,635,857,902	-12.7
2 to < 6 Months Delinquent		264,062,931	474,268,218	79.6	892,779,645	88.2	1,492,100,314	67.1	1,548,958,258	3.8
6 to 12 Months Delinquent		75,843,085	178,883,139	135.9	290,836,555	62.6	734,492,718	152.5	799,821,478	8.9
12 Months & Over Delinquent		35,392,140	71,131,032	101.0	140,453,187	97.5	328,753,266	134.1	483,088,991	46.9
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5 yrs (2 or more Mo)		375,298,156	724,282,389	93.0	1,324,069,387	82.8	2,555,346,298	93.0	2,831,868,727	10.8
%1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs) Delinquent > 2 Mo / Total 1st Mtg Fixed and Hybrid/Balloons > 5 yrs		0.36	0.60	67.7	0.94	57.3	1.70	81.0	1.86	8.9
1st Mortgage Adjustable Rate Loans and Hybrid/Balloons < 5 Years										
1 to < 2 Months Delinquent		387,391,524	542,465,470	40.0	999,019,671	84.2	1,230,633,682	23.2	1,159,870,412	-5.8
2 to < 6 Months Delinquent		142,886,869	309,885,618	116.9	824,792,833	166.2	1,146,413,993	39.0	1,163,106,734	1.5
6 to 12 Months Delinquent		29,165,086	84,347,173	189.2	322,191,396	282.0	614,989,607	90.9	542,764,798	-11.7
12 Months & Over Delinquent		12,219,433	29,772,537	143.6	146,572,302	392.3	361,059,036	146.3	475,053,868	31.6
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	2,122,462,636	64.1	2,180,925,400	2.8
%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	174.6	3.15	64.3	3.16	0.3
Other Real Estate Fixed Rate/Hybrid/Balloon										
1 to < 2 Months Delinquent		231,391,252	335,882,459	45.2	490,770,060	46.1	574,262,978	17.0	497,161,730	-13.4
2 to < 6 Months Delinquent		84,240,157	189,673,783	125.2	415,310,085	119.0	572,629,040	37.9	521,286,215	-9.0
6 to 12 Months Delinquent		28,303,163	133,754,942	372.6	115,248,182	-13.8	207,167,908	79.8	184,134,666	-11.1
12 Months & Over Delinquent		13,268,744	25,316,661	90.8	36,752,142	45.2	79,432,448	116.1	106,027,885	33.5
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	859,229,396	51.5	811,448,766	-5.6
%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	1.83	72.4	1.89	3.4
Other Real Estate Adjustable Rate										
1 to < 2 Months Delinquent		251,928,203	333,958,064	32.6	372,091,282	11.4	424,774,100	14.2	373,138,176	-12.2
2 to < 6 Months Delinquent		105,716,871	240,948,574	127.9	324,556,943	34.7	389,757,320	20.1	337,552,491	-13.4
6 to 12 Months Delinquent		28,492,909	65,365,896	129.4	100,626,762	53.9	150,799,613	49.9	134,421,624	-10.9
12 Months & Over Delinquent		10,520,517	16,886,324	60.5	36,719,949	117.5	84,622,060	130.5	90,341,556	6.8
Total Del Other RE Adj Rate Lns (2 or more Mo)		144,730,297	323,200,794	123.3	461,903,654	42.9	625,178,993	35.3	562,315,671	-10.1
%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	1.38	28.4	1.23	-10.9
Leases Receivable										
1 to < 2 Months Delinquent		19,826,954	14,146,002	-28.7	17,547,875	24.0	9,926,711	-43.4	6,028,989	-39.3
2 to < 6 Months Delinquent		11,156,606	7,300,147	-34.6	6,035,090	-17.3	4,939,653	-18.2	1,826,270	-63.0
6 to 12 Months Delinquent		1,237,216	744,373	-39.8	220,303	-70.4	253,166	14.9	311,664	23.1
12 Months & Over Delinquent		132,487	13,982	-89.4	26,003	86.0	135	-99.5	61,840	#####
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	2,199,774	-57.6
%Leases Receivable Delinquent > 2 Mo / Total Leases Receivable		1.08	0.92	-15.1	0.84	-7.9	0.86	2.3	0.46	-46.8
All Other Loans										
1 to < 2 Months Delinquent		3,490,985,075	3,895,961,712	11.6	4,397,483,099	12.9	4,555,846,195	3.6	3,567,523,546	-21.7
2 to < 6 Months Delinquent		1,668,689,409	2,083,175,160	24.8	2,790,475,669	34.0	2,819,637,058	1.0	2,178,375,242	-22.7
6 to 12 Months Delinquent		415,203,725	474,777,448	14.3	588,299,698	23.9	635,929,504	8.1	558,830,376	-12.1
12 Months & Over Delinquent		156,137,263	137,242,690	-12.1	145,927,941	6.3	174,054,158	19.3	206,085,263	18.4
Total Del All Other Lns (2 or more Mo)		2,240,030,397	2,695,195,298	20.3	3,524,703,308	30.8	3,629,603,338	3.0	2,943,290,881	-18.9
%All Other Loans Delinquent > 2 Mo / Total All Other Loans		1.01	1.20	19.1	1.55	28.8	1.60	3.2	1.33	-16.7
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	Loan Losses & Bankruptcy Information, and Loan Modifications									
Return to cover										
01/19/2011										
CU Name: N/A										
Peer Group: N/A										
	For Charter : N/A									
	Count of CU : 7402									
	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	Sep-2010	% Chg	
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)										
* Total Loans Charged Off	2,685,659,340	3,133,890,729	16.7	5,228,694,393	66.8	7,624,952,400	45.8	5,455,006,404	-4.6	
* Total Loans Recovered	515,545,044	545,886,164	5.9	591,295,956	8.3	722,705,803	22.2	622,739,997	14.9	
* NET CHARGE OFFS (\$\$)	2,170,114,296	2,588,004,565	19.3	4,637,398,437	79.2	6,902,246,597	48.8	4,832,266,407	-6.7	
**%Net Charge-Offs / Average Loans	0.45	0.51	11.1	0.85	67.7	1.21	43.1	1.13	-6.7	
Total Del Loans & *Net Charge-Offs	5,529,197,277	7,513,548,102	35.9	12,431,049,407	65.4	17,416,452,938	40.1	14,735,574,816	-15.4	
Combined Delinquency and Net Charge Off Ratio	1.13	1.44	26.9	2.22	54.8	3.05	37.1	2.88	-5.6	
LOAN LOSS SUMMARY BY LOAN TYPE										
* Unsecured Credit Card Lns Charged Off	466,382,176	554,588,788	18.9	964,717,683	74.0	1,528,269,964	58.4	1,196,750,228	4.4	
* Unsecured Credit Card Lns Recovered	72,372,835	72,950,575	0.8	75,926,068	4.1	76,611,672	0.9	71,829,017	25.0	
* NET UNSECURED CREDIT CARD C/Os	394,009,341	481,638,213	22.2	888,791,615	84.5	1,451,658,292	63.3	1,124,921,211	3.3	
**Net Charge Offs - Credit Cards / Avg Credit Card Loans	1.56	1.70	8.8	2.83	66.5	4.30	51.9	4.30	0.1	
* All Other Loans Charged Off	2,113,705,773	2,329,887,911	10.2	3,386,618,511	45.4	4,335,377,555	28.0	2,738,794,103	-15.8	
* All Other Loans Recovered	428,850,110	456,056,709	6.3	490,261,407	7.5	594,929,695	21.3	493,277,340	10.6	
* NET ALL OTHER LOAN C/Os	1,684,855,663	1,873,831,202	11.2	2,896,357,104	54.6	3,740,447,860	29.1	2,245,516,763	-20.0	
** Net Charge Offs - All Other Loans / Avg All Other Loans	0.77	0.84	8.7	1.28	52.7	1.64	28.3	1.33	-18.8	
* Total 1st Mortgage RE Loan/LOCs Charged Off	31,670,784	51,342,655	62.1	243,825,045	374.9	587,901,728	141.1	593,577,419	34.6	
* Total 1st Mortgage RE Loans/LOCs Recovered	4,031,704	6,365,610	57.9	8,669,986	36.2	21,178,447	144.3	26,296,067	65.6	
* NET 1st MORTGAGE RE LOANS/LOCs C/Os	27,639,080	44,977,045	62.7	235,155,059	422.8	566,723,281	141.0	567,281,352	33.5	
** 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	120.8	0.34	29.3	
* Total Other RE Loans/LOCs Charged Off	55,348,363	179,044,740	223.5	614,725,967	243.3	1,154,747,053	87.8	918,154,420	6.0	
* Total Other RE Loans/LOCs Recovered	6,650,551	7,739,454	16.4	14,440,039	86.6	27,367,505	89.5	30,106,876	46.7	
* NET OTHER RE LOANS/LOCs C/Os	48,697,812	171,305,286	251.8	600,285,928	250.4	1,127,379,548	87.8	888,047,544	5.0	
**Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs	0.06	0.20	215.9	0.64	227.7	1.19	86.7	1.31	9.6	
* Total Real Estate Loans Charged Off	87,019,147	230,387,395	164.8	858,551,012	272.7	1,742,648,781	103.0	1,511,731,839	15.7	
* Total Real Estate Lns Recovered	10,682,255	14,105,064	32.0	23,110,025	63.8	48,545,952	110.1	56,402,943	54.9	
* NET Total Real Estate Loan C/Os	76,336,892	216,282,331	183.3	835,440,987	286.3	1,694,102,829	102.8	1,455,328,896	14.5	
** Net Charge Offs - Total RE Loans / Avg Total RE Loans	0.03	0.08	153.8	0.29	246.7	0.55	90.7	0.63	13.5	
*Total Modified 1st & Other Real Estate Lns Charged Off	N/A	N/A		9,729,751		102,986,328	958.5	167,359,666	116.7	
*Total Modified 1st and Other Real Estate Lns Recovered	N/A	N/A		12,396		2,012,544	#####	2,776,286	83.9	
**NET Modified Real Estate C/Os	N/A	N/A		9,717,355		100,973,784	939.1	164,583,380	117.3	
** Net Charge Offs - Total Modified RE Loans / Avg Total Modified RE Loans	N/A	N/A		N/A		2.67		3.02	13.1	
* Total Leases Receivable Charged Off	18,552,244	19,026,635	2.6	18,807,187	-1.2	18,656,100	-0.8	7,730,234	-44.8	
* Total Leases Receivable Recovered	3,639,844	2,773,816	-23.8	1,998,456	-28.0	2,618,484	31.0	1,230,697	-37.3	
* NET LEASES RECEIVABLE C/Os	14,912,400	16,252,819	9.0	16,808,731	3.4	16,037,616	-4.6	6,499,537	-46.0	
**Net Charge Offs - Leases Receivable / Avg Leases Receivable	1.15	1.60	38.9	2.07	29.9	2.39	15.1	1.61	-32.7	
BANKRUPTCY SUMMARY										
Number of Members Who Filed Chapter 7 YTD	73,820	98,649	33.6	155,150	57.3	230,272	48.4	188,582	-18.1	
Number of Members Who Filed Chapter 13 YTD	43,010	56,820	32.1	72,074	26.8	92,482	28.3	77,848	-15.8	
Number of Members Who Filed Chapter 11 YTD	340	2,645	677.9	628	-76.3	983	56.5	1,704	73.3	
Total Number of Members Bankrupt	117,170	158,114	34.9	227,852	44.1	323,737	42.1	268,134	-17.2	
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	4,627,545,481	62.4	4,034,739,887	-12.8	
* All Loans Charged Off due to Bankruptcy YTD	629,789,847	559,053,617	-11.2	987,109,382	76.6	1,585,830,244	60.7	1,293,925,658	8.8	
%Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	23.45	17.84	-23.9	18.88	5.8	20.80	10.2	23.72	14.0	
LOAN MODIFICATIONS OUTSTANDING										
Modified First Mortgage RE Loans	N/A	N/A		1,167,417,180		5,177,211,842	343.5	7,333,208,402	41.6	
Modified Other RE Loans	N/A	N/A		319,492,222		888,150,604	178.0	1,113,831,763	25.4	
Total Modified First and Other RE Loans	N/A	N/A		1,486,909,402		6,065,362,446	307.9	8,447,040,165	39.3	
Modified RE Loans Also Reported as Business Loans	N/A	N/A		262,606,567		1,210,738,947	361.0	1,772,112,924	46.4	
Modified Consumer Loans (Not Secured by RE)	N/A	N/A		N/A		N/A		2,738,574,506		
Modified Business Loans (Not Secured by RE)	N/A	N/A		N/A		N/A		87,520,387		
TOTAL Modified First RE, Other RE, Consumer, and Business Loans	N/A	N/A		N/A		N/A		11,273,135,058		
Total Modified Loans to Total Loans	N/A	N/A		0.26		1.06	303.3	1.99	87.6	
Total Modified Loans to Net Worth	N/A	N/A		1.73		6.93	301.0	12.45	79.7	
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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										
01/19/2011	For Charter : N/A									
CU Name: N/A	Count of CU : 7402									
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	Sep-2010	% Chg	
INDIRECT LOANS OUTSTANDING										
Indirect Loans - Point of Sale Arrangement	44,634,499,142	45,043,414,711	0.9	48,324,594,459	7.3	52,190,727,742	8.0	51,274,499,195	-1.8	
Indirect Loans - Outsourced Lending Relationship	24,911,018,444	25,180,771,648	1.1	26,072,673,323	3.5	23,696,905,600	-9.1	21,424,239,790	-9.6	
Total Outstanding Indirect Loans	69,545,517,586	70,224,186,359	1.0	74,397,267,782	5.9	75,887,633,342	2.0	72,698,738,985	-4.2	
%Indirect Loans Outstanding / Total Loans	14.03	13.29	-5.3	13.14	-1.1	13.26	0.8	12.82	-3.3	
DELINQUENCY - INDIRECT LENDING										
1 to < 2 Months Delinquent	1,188,060,741	1,406,140,716	18.4	1,688,587,923	20.1	1,672,421,049	-1.0	1,265,308,322	-24.3	
2 to < 6 Months Delinquent	522,346,439	670,410,665	28.3	969,772,105	44.7	903,818,531	-6.8	649,571,752	-28.1	
6 to 12 Months Delinquent	112,297,951	117,116,131	4.3	165,473,094	41.3	181,773,026	9.9	136,928,497	-24.7	
12 Months & Over Delinquent	37,884,073	25,600,511	-32.4	23,670,180	-7.5	29,783,263	25.8	41,141,644	38.1	
Total Del Indirect Lns (2 or more Mo)	672,528,463	813,127,307	20.9	1,158,915,379	42.5	1,115,374,820	-3.8	827,641,893	-25.8	
%Indirect Loans Delinquent > 2 Mo / Total Indirect Loans	0.97	1.16	19.7	1.56	34.5	1.47	-5.6	1.14	-22.5	
LOAN LOSSES - INDIRECT LENDING										
* Indirect Loans Charged Off	708,242,160	789,447,476	11.5	1,139,699,672	44.4	1,490,709,866	30.8	847,052,740	-24.2	
* Indirect Loans Recovered	101,571,641	122,792,628	20.9	128,259,175	4.5	197,395,079	53.9	165,438,275	-11.7	
* NET INDIRECT LOAN C/Os	606,670,519	666,654,848	9.9	1,011,440,497	51.7	1,293,314,787	27.9	681,614,465	-29.7	
**Net Charge Offs - Indirect Loans / Avg Indirect Loans	0.90	0.95	5.6	1.40	46.6	1.72	23.0	1.22	-28.9	
PARTICIPATION LOANS OUTSTANDING (Bal of Purchased + CU Portion of Part. Lns Interests Retained):										
Consumer	N/A	N/A		N/A		1,200,592,835		1,181,029,433	-1.6	
Real Estate	N/A	N/A		N/A		2,935,016,391		2,981,404,117	1.6	
Member Business Loans (excluding C&D)	N/A	N/A		N/A		3,270,513,992		3,170,880,084	-3.0	
Non-Member Business Loans (excluding C&D)	N/A	N/A		N/A		3,780,217,852		4,045,215,258	7.0	
Commercial Construction & Development	N/A	N/A		N/A		496,650,416		412,214,837	-17.0	
Loan Pools	N/A	N/A		N/A		734,424,174		763,632,489	4.0	
TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)	8,415,805,799	9,709,401,506	15.4	11,069,737,648	14.0	12,417,415,660	12.2	12,554,376,218	1.1	
%Participation Loans Outstanding / Total Loans	1.70	1.84	8.2	1.96	6.5	2.17	10.9	2.21	2.1	
* Participation Loans Purchased YTD	2,874,601,704	3,217,320,253	11.9	3,172,384,083	-1.4	2,532,345,390	-20.2	1,792,257,360	-5.6	
%Participation Loans Purchased YTD / Total Loans Granted YTD	1.17	1.28	9.9	1.27	-1.4	0.95	-25.0	1.00	5.0	
PARTICIPATION LOANS SOLD:										
Participation Loan Interests Sold AND/OR Serviced (Participants' Balance Outstanding)	N/A	N/A		N/A		6,950,036,690		7,238,702,731	4.2	
Participation Loan Interests - Amount Retained (Outstanding)	N/A	N/A		N/A		2,406,228,768		2,373,019,390	-1.4	
* Participation Loans Sold YTD	1,688,984,505	1,633,139,638	-3.3	2,004,385,762	22.7	2,101,559,258	4.8	1,207,952,742	-23.4	
** %Participation Loans Sold YTD / Total Assets	0.24	0.22	-8.9	0.25	14.2	0.24	-3.9	0.18	-25.3	
WHOLE LOANS PURCHASED AND SOLD:										
*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	1,303,613,605	136.1	
%Loans Purchased From Other Financial Institutions YTD / Loans Granted YTD	0.11	0.12	6.1	0.13	8.6	0.28	117.7	0.73	162.8	
*Loans, Excluding RE, Sold in Full YTD	N/A	350,595,185		235,202,758	-32.9	506,349,281	115.3	400,340,378	5.4	
DELINQUENCY - PARTICIPATION LENDING										
1 to < 2 Months Delinquent	57,988,030	71,801,955	23.8	146,486,203	104.0	219,128,897	49.6	266,696,371	21.7	
2 to < 6 Months Delinquent	49,707,998	124,302,606	150.1	213,631,691	71.9	168,790,359	-21.0	214,741,411	27.2	
6 to 12 Months Delinquent	25,776,131	83,811,488	225.2	55,398,485	-33.9	120,018,154	116.6	151,424,682	26.2	
12 Months & Over Delinquent	16,811,034	30,933,837	84.0	65,515,838	111.8	145,126,061	121.5	142,202,897	-2.0	
Total Del Participation Lns (2 or more Mo)	92,295,163	239,047,931	159.0	334,546,014	39.9	433,934,574	29.7	508,368,990	17.2	
%Participation Loans Delinquent > 2 Mo / Total Participation Loans	1.10	2.46	124.5	3.02	22.8	3.49	15.6	4.05	15.9	
LOAN LOSSES - PARTICIPATION LENDING										
* Participation Loans Charged Off	34,735,912	62,670,121	80.4	94,681,856	51.1	136,202,676	43.9	101,788,672	-0.4	
* Participation Loans Recovered	2,304,414	4,477,198	94.3	8,065,569	80.1	9,422,562	16.8	7,396,819	4.7	
* NET PARTICIPATION LOAN C/Os	32,431,498	58,192,923	79.4	86,616,287	48.8	126,780,114	46.4	94,391,853	-0.7	
**Net Charge Offs - Participation Loans / Avg Participation Loans	0.41	0.64	57.5	0.83	29.8	1.08	29.5	1.01	-6.6	
*Amounts are year-to-date while the related %change ratios are annualized.										
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)										
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										9. IndirectAndParticipationLns

Real Estate Loan Information 1									
Return to cover									
01/19/2011									
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	Sep-2010	% Chg
REAL ESTATE LOANS OUTSTANDING:									
First Mortgages									
Fixed Rate > 15 years	49,067,510,968	63,158,672,908	28.7	76,602,344,410	21.3	81,537,237,659	6.4	81,943,382,505	0.5
Fixed Rate 15 years or less	41,612,527,322	41,286,125,666	-0.8	44,619,294,353	8.1	48,390,337,790	8.5	50,397,261,546	4.1
Other Fixed Rate	1,321,654,601	1,435,016,791	8.6	1,469,372,955	2.4	1,478,907,022	0.6	1,438,863,303	-2.7
Total Fixed Rate First Mortgages	92,001,692,891	105,879,815,365	15.1	122,691,011,718	15.9	131,406,482,471	7.1	133,779,507,354	1.8
Balloon/Hybrid > 5 years	13,112,436,611	15,066,796,285	14.9	17,872,315,403	18.6	18,482,230,114	3.4	18,795,082,337	1.7
Balloon/Hybrid 5 years or less	28,242,018,355	31,818,221,178	12.7	36,304,952,970	14.1	35,106,696,197	-3.3	34,509,002,642	-1.7
Total Balloon/Hybrid First Mortgages	41,354,454,966	46,885,017,463	13.4	54,177,268,373	15.6	53,588,926,311	-1.1	53,304,084,979	-0.5
Adjustable Rate First Mtgs 1 year or less	6,616,612,264	6,538,551,251	-1.2	6,700,754,723	2.5	6,908,535,201	3.1	7,219,652,623	4.5
Adjustable Rate First Mtgs >1 year	21,049,359,594	22,318,976,369	6.0	24,392,706,648	9.3	25,291,340,576	3.7	27,202,089,061	7.6
Total Adjustable First Mortgages	27,665,971,858	28,857,527,620	4.3	31,093,461,371	7.7	32,199,875,777	3.6	34,421,741,684	6.9
TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING	161,022,119,715	181,622,360,448	12.8	207,961,741,462	14.5	217,195,284,559	4.4	221,505,334,017	2.0
Other Real Estate Loans									
Closed End Fixed Rate	42,886,393,761	50,036,930,211	16.7	51,602,447,929	3.1	45,111,598,663	-12.6	41,163,492,707	-8.8
Closed End Adjustable Rate	1,925,419,212	1,987,419,726	3.2	2,160,206,402	8.7	2,397,577,455	11.0	2,278,356,811	-5.0
Open End Adjustable Rate (HELOC)	37,200,404,772	36,704,235,817	-1.3	40,866,145,394	11.3	42,952,972,609	5.1	43,496,836,000	1.3
Open End Fixed Rate	2,345,776,991	2,573,815,911	9.7	1,920,317,905	-25.4	1,915,327,964	-0.3	1,798,804,539	-6.1
TOTAL OTHER REAL ESTATE OUTSTANDING	84,357,994,736	91,302,401,665	8.2	96,549,117,630	5.7	92,377,476,691	-4.3	88,737,490,057	-3.9
TOTAL RE (FIRST AND OTHER) OUTSTANDING	245,380,114,451	272,924,762,113	11.2	304,510,859,092	11.6	309,572,761,250	1.7	310,242,824,074	0.2
RE LOAN SUMMARY (FIX, ADJ):									
First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs)	105,114,129,502	120,946,611,650	15.1	140,563,327,121	16.2	149,888,712,585	6.6	152,574,589,691	1.8
Other RE Fixed Rate	45,232,170,752	52,610,746,122	16.3	53,522,765,834	1.7	47,026,926,627	-12.1	42,962,297,246	-8.6
Total Fixed Rate RE Outstanding	150,346,300,254	173,557,357,772	15.4	194,086,092,955	11.8	196,915,639,212	1.5	195,536,886,937	-0.7
%(Total Fixed Rate RE/Total Assets)	21.14	22.99	8.7	23.93	4.1	22.26	-7.0	21.54	-3.2
%(Total Fixed Rate RE/Total Loans)	30.34	32.84	8.2	34.29	4.4	34.39	0.3	34.48	0.3
First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)	55,907,990,213	60,675,748,798	8.5	67,398,414,341	11.1	67,306,571,974	-0.1	68,930,744,326	2.4
Other RE Adj Rate	39,125,823,984	38,691,655,543	-1.1	43,026,351,796	11.2	45,350,550,064	5.4	45,775,192,811	0.9
Total Adj Rate RE Outstanding	95,033,814,197	99,367,404,341	4.6	110,424,766,137	11.1	112,657,122,038	2.0	114,705,937,137	1.8
MISCELLANEOUS RE INFORMATION:									
Outstanding Interest Only & Payment Option First Mtg Loans	N/A	6,399,170,686		7,527,425,050	17.6	7,042,170,080	-6.4	6,100,437,483	-13.4
%(Interest Only & Payment Option First Mtg / Total Assets)	N/A	0.85		0.93	9.5	0.80	-14.2	0.67	-15.6
%(Interest Only & Payment Option First Mtg / Net Worth)	N/A	7.43		8.74	17.7	8.04	-8.0	6.74	-16.2
Outstanding Interest Only & Payment Option Other RE / LOCs Loans	N/A	N/A		N/A		13,436,080,498		14,067,606,421	4.7
Outstanding Residential Construction (Excluding Business Purpose Loans)	N/A	1,599,027,780		1,237,196,666	-22.6	845,688,065	-31.6	759,524,676	-10.2
Allowance for Loan Losses on all RE Loans	337,854,365	543,955,297	61.0	1,261,382,677	131.9	2,615,064,880	107.3	3,145,539,770	20.3
* REAL ESTATE LOANS - AMOUNT GRANTED:									
* First Mortgages									
* Fixed Rate > 15 years	24,310,979,375	30,233,366,206	24.4	33,406,892,765	10.5	52,600,011,957	57.5	27,824,644,666	-29.5
* Fixed Rate 15 years or less	7,525,922,560	8,054,223,973	7.0	13,064,563,848	62.2	23,549,450,188	80.3	14,760,659,932	-16.4
* Other Fixed Rate	766,950,767	693,610,897	-9.6	634,225,394	-8.6	590,453,043	-6.9	488,207,033	10.2
* Total Fixed Rate First Mortgages	32,603,852,702	38,981,201,076	19.6	47,105,682,007	20.8	76,739,915,188	62.9	43,073,511,631	-25.2
* Balloon/Hybrid > 5 years	3,861,053,122	4,151,831,677	7.5	4,599,355,748	10.8	3,841,145,867	-16.5	2,591,640,273	-10.0
* Balloon/Hybrid 5 years or less	8,789,674,354	8,731,333,769	-0.7	9,576,366,957	9.7	5,968,535,668	-37.7	4,478,674,221	0.1
* Total Balloon/Hybrid First Mortgages	12,650,727,476	12,883,165,446	1.8	14,175,722,705	10.0	9,809,681,535	-30.8	7,070,314,494	-3.9
* Adjustable Rate First Mtgs 1 year or less	2,501,293,954	2,097,428,457	-16.1	1,786,239,538	-14.8	1,597,939,816	-10.5	908,209,925	-24.2
* Adjustable Rate First Mtgs >1 year	5,558,195,935	5,166,225,161	-7.1	6,805,715,972	31.7	6,082,683,503	-10.6	4,573,906,150	0.3
* Total Adjustable First Mortgages	8,059,489,889	7,263,653,618	-9.9	8,591,955,510	18.3	7,680,623,319	-10.6	5,482,116,075	-4.8
* TOTAL FIRST MORTGAGE RE LOANS GRANTED	53,314,070,067	59,128,020,140	10.9	69,873,360,222	18.2	94,230,220,042	34.9	55,625,942,200	-21.3
* Amounts are year-to-date while the related %change ratios are annualized.									
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Real Estate Loan Information 2									
Return to cover									
01/19/2011	For Charter : N/A								
CU Name: N/A	Count of CU : 7402								
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	Sep-2010	% Chg
* OTHER REAL ESTATE (Granted)									
* Closed End Fixed Rate	21,922,858,397	19,940,792,814	-9.0	14,451,245,367	-27.5	8,894,422,313	-38.5	5,339,237,644	-20.0
* Closed End Adjustable Rate	742,270,828	670,339,896	-9.7	728,433,324	8.7	583,975,554	-19.8	303,559,937	-30.7
* Open End Adjustable Rate (HELOC)	16,592,589,905	14,869,539,051	-10.4	14,609,270,529	-1.8	12,387,118,893	-15.2	8,625,383,711	-7.2
* Open End Fixed Rate and Other	1,243,877,015	1,251,799,064	0.6	790,197,773	-36.9	657,890,562	-16.7	409,380,088	-17.0
* TOTAL OTHER REAL ESTATE GRANTED	40,501,596,145	36,732,470,825	-9.3	30,579,146,993	-16.8	22,523,407,322	-26.3	14,677,561,380	-13.1
* TOTAL RE (FIRST AND OTHER) GRANTED	93,815,666,212	95,860,490,965	2.2	100,452,507,215	4.8	116,753,627,364	16.2	70,303,503,580	-19.7
%(Total Fixed Rate RE Granted YTD/Total Loans Granted YTD)	24.25	25.68	5.9	26.72	4.0	33.79	26.5	28.60	-15.3
RE LOANS SOLD/SERVICED									
* First Mortgage R.E. Loans Sold	15,552,436,599	15,582,214,281	0.2	19,296,348,807	23.8	50,964,673,425	164.1	27,561,281,753	-27.9
%(First Mtg RE Loans Sold/ First Mtg RE Loans Granted)	29.17	26.35	-9.7	27.62	4.8	54.09	95.8	49.55	-8.4
AMT of Mortgage Servicing Rights	458,166,619	460,009,408	0.4	442,513,281	-3.8	688,590,502	55.6	698,817,550	1.5
Outstanding RE Loans Sold But Serviced	55,883,911,594	60,172,742,448	7.7	67,476,210,285	12.1	92,205,119,193	36.6	102,771,245,117	11.5
% (Mortgage Servicing Rights / Net Worth)	0.56	0.53	-4.5	0.51	-3.7	0.79	53.0	0.77	-1.9
MISC. RE LOAN INFORMATION									
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	113,766,636,083	0.7	114,063,306,744	0.3
R.E. Lns also Mem. Bus. Lns	16,396,302,680	19,675,581,163	20.0	24,491,083,843	24.5	27,681,850,395	13.0	29,192,227,191	5.5
REVERSE MORTGAGES									
Federally Insured Home Equity Conversion Mortgage (HECM)	N/A	N/A		N/A		7,647,999		9,757,399	27.6
Proprietary Reverse Mortgage Products	N/A	N/A		N/A		23,359,198		26,681,197	14.2
Total Reverse Mortgages	N/A	N/A		N/A		31,007,197		36,438,596	17.5
RE LOAN MODIFICATIONS OUTSTANDING									
Modified First Mortgage RE Loans	N/A	N/A		1,167,417,180		5,177,211,842	343.5	7,333,208,402	41.6
Modified Other RE Loans	N/A	N/A		319,492,222		888,150,604	178.0	1,113,831,763	25.4
Total Modified First and Other RE Loans	N/A	N/A		1,486,909,402		6,065,362,446	307.9	8,447,040,165	39.3
Modified RE Loans Also Reported as Business Loans	N/A	N/A		262,606,567		1,210,738,947	361.0	1,772,112,924	46.4
DELINQUENT R.E. LOANS > 2 MOS									
First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs)	375,298,156	724,282,389	93.0	1,324,069,387	82.8	2,555,346,298	93.0	2,831,868,727	10.8
First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)	184,271,388	424,005,328	130.1	1,293,556,531	205.1	2,122,462,636	64.1	2,180,925,400	2.8
Other R.E. Fixed Rate	125,812,064	348,745,386	177.2	567,310,409	62.7	859,229,396	51.5	811,448,766	-5.6
Other R.E. Adj. Rate	144,730,297	323,200,794	123.3	461,903,654	42.9	625,178,993	35.3	562,315,671	-10.1
TOTAL DEL R.E. > 2 MOS	830,111,905	1,820,233,897	119.3	3,646,839,981	100.4	6,162,217,323	69.0	6,386,558,564	3.6
DELINQUENT 1 TO < 2 MOS									
First Mortgage	1,102,111,638	1,491,817,005	35.4	2,383,108,683	59.7	3,105,008,067	30.3	2,795,728,314	-10.0
Other	483,319,455	669,840,523	38.6	862,861,342	28.8	999,037,078	15.8	870,299,906	-12.9
Total Del R.E. 1 to < 2 Mos	1,585,431,093	2,161,657,528	36.3	3,245,970,025	50.2	4,104,045,145	26.4	3,666,028,220	-10.7
Total Del R.E. Loans > 1 Mos	2,415,542,998	3,981,891,425	64.8	6,892,810,006	73.1	10,266,262,468	48.9	10,052,586,784	-2.1
RE LOAN DELINQUENCY RATIOS									
% R.E. Loans dq > 1 Mos	0.98	1.46	48.2	2.26	55.1	3.32	46.5	3.24	-2.3
% R.E. Loans dq > 2 Mos	0.34	0.67	97.1	1.20	79.6	1.99	66.2	2.06	3.4
REAL ESTATE LOAN MODIFICATIONS DELINQUENT > 2 MOS									
Modified First Mortgage RE Loans > 2 Mo Del	N/A	N/A		275,114,187		1,100,690,405	300.1	1,435,117,729	30.4
Modified Other RE Loans > 2 Mo Del	N/A	N/A		48,883,793		226,771,227	363.9	220,695,864	-2.7
Total Modified First and Other RE Loans > 2 Mo Del	N/A	N/A		323,997,980		1,327,461,632	309.7	1,655,813,593	24.7
% Total Modified 1st and Other RE > 2 Mo Del									
/ Total Modified 1st and Other RE	N/A	N/A		21.79		21.89	0.4	19.60	-10.4
Modified RE Loans Also Reported as Business Loans > 2 Mo Del	N/A	N/A		53,062,954		338,071,592	537.1	430,160,347	27.2
% 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		27.92	38.2	24.27	-13.1
REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:									
* Total 1st Mortgage Lns Charged Off	31,670,784	51,342,655	62.1	243,825,045	374.9	587,901,728	141.1	593,577,419	34.6
* Total 1st Mortgage Lns Recovered	4,031,704	6,365,610	57.9	8,669,986	36.2	21,178,447	144.3	26,296,067	65.6
* NET 1st MORTGAGE LN C/Os	27,639,080	44,977,045	62.7	235,155,059	422.8	566,723,281	141.0	567,281,352	33.5
** Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.02	0.03	45.5	0.12	359.8	0.27	120.8	0.34	29.3
* Total Other RE Lns Charged Off	55,348,363	179,044,740	223.5	614,725,967	243.3	1,154,747,053	87.8	918,154,420	6.0
* Total Other RE Lns Recovered	6,650,551	7,739,454	16.4	14,440,039	86.6	27,367,505	89.5	30,106,876	46.7
* NET OTHER RE LN C/Os	48,697,812	171,305,286	251.8	600,285,928	250.4	1,127,379,548	87.8	888,047,544	5.0
**Net Charge Offs Other RE Loans / Avg Other RE Loans	0.06	0.20	215.9	0.64	227.7	1.19	86.7	1.31	9.6
* 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										
Return to cover	For Charter : N/A									
01/19/2011	Count of CU : 7402									
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	Sep-2010	% Chg	
BUSINESS LOANS										
Member Business Loans (NMBLB) ¹	18,891,446,077	21,459,363,443	13.6	25,550,308,991	19.1	28,280,388,285	10.7	29,996,067,946	6.1	
Purchased Business Loans or Participations to Nonmembers (NMBLB) ¹	3,915,871,018	4,929,242,985	25.9	6,360,143,424	29.0	6,789,563,211	6.8	6,742,287,051	-0.7	
Total Business Loans (NMBLB) ¹	22,807,317,095	26,388,606,428	15.7	31,910,452,415	20.9	35,069,951,496	9.9	36,738,354,997	4.8	
Unfunded Commitments ¹	1,938,867,620	1,852,703,145	-4.4	1,702,237,211	-8.1	1,611,675,704	-5.3	1,550,342,848	-3.8	
TOTAL BUSINESS LOANS (NMBLB) LESS UNFUNDED COMMITMENTS ¹	20,868,449,475	24,535,903,283	17.6	30,208,215,204	23.1	33,458,275,792	10.8	35,188,012,149	5.2	
%(Total Business Loans (NMBLB) Less Unfunded Commitments/ Total Assets) ¹	2.93	3.25	10.7	3.72	14.6	3.78	1.6	3.88	2.5	
NUMBER OF BUSINESS LOANS OUTSTANDING:										
Number of Outstanding of Business Loans	111,073	120,592	8.6	131,335	8.9	142,065	8.2	147,290	3.7	
Number of Outstanding Purchased Business Loans or Participation Interests to Nonmembers	13,752	16,404	19.3	16,199	-1.2	15,595	-3.7	16,939	8.6	
MISCELLANEOUS BUSINESS LOAN INFORMATION										
Construction and Development (NMBLB) ¹	1,747,043,337	2,022,439,025	15.8	1,966,820,914	-2.8	1,565,913,378	-20.4	1,396,331,729	-10.8	
Number of Outstanding Construction and Development Loans	3,033	2,431	-19.8	2,136	-12.1	1,663	-22.1	1,681	1.1	
Unsecured Business Loans ¹	71,539,036	110,876,638	55.0	133,685,286	20.6	166,265,339	24.4	152,439,685	-8.3	
Number of Outstanding Unsecured Business Loans	3,231	4,505	39.4	4,707	4.5	5,894	25.2	6,480	9.9	
Purchased or Participation Interest to Members (NMBLB) ¹	577,086,796	729,030,663	26.3	625,085,297	-14.3	786,958,435	25.9	801,800,394	1.9	
Number of Outstanding Purchased Business Loans or Participation Interests to Members	757	779	2.9	853	9.5	1,075	26.0	1,181	9.9	
Agricultural Related (NMBLB) ¹	868,711,321	984,271,889	13.3	1,108,170,527	12.6	1,197,917,677	8.1	1,272,801,194	6.3	
Number of Outstanding Agricultural Related Loans	14,868	15,297	2.9	15,396	0.6	15,716	2.1	15,704	-0.1	
AMOUNT OF BUSINESS LOANS GRANTED OR PURCHASED:										
* MBL (NMBLB) Granted YTD ¹	9,018,211,643	9,529,473,553	5.7	11,509,259,213	20.8	9,436,665,523	-18.0	7,291,815,545	3.0	
* Purchased or Participation Interests to Nonmembers (NMBLB) ¹	1,871,601,366	2,003,640,073	7.1	1,971,566,733	-1.6	1,332,425,610	-32.4	878,009,490	-12.1	
DELINQUENCY - MEMBER BUSINESS LOANS										
1 to < 2 Months Delinquent	129,438,460	207,709,817	60.5	387,226,608	86.4	540,347,500	39.5	615,028,063	13.8	
2 to < 6 Months Delinquent	71,522,982	229,183,178	220.4	409,178,047	78.5	590,030,542	44.2	672,148,926	13.9	
6 to 12 Months Delinquent	25,771,636	179,446,067	596.3	149,168,321	-16.9	362,542,219	143.0	432,697,467	19.4	
12 Months & Over Delinquent	12,602,739	49,100,897	289.6	125,981,018	156.6	288,802,289	129.2	414,061,024	43.4	
Total Del Loans - All Types (2 or more Mo)	109,897,357	457,730,142	316.5	684,327,386	49.5	1,241,375,050	81.4	1,518,907,417	22.4	
MBL DELINQUENCY RATIOS										
% MBL > 1 Month Delinquent (All delinquency > 30 days)	1.15	2.71	136.5	3.55	30.8	5.33	50.1	6.06	13.9	
% MBL > 2 Months Delinquent (Reportable delinquency)	0.53	1.87	254.3	2.27	21.4	3.71	63.8	4.32	16.3	
MBL CHARGE-OFFS AND RECOVERIES:										
*Total MBL Charge Offs	25,269,178	37,922,077	50.1	131,876,705	247.8	215,002,358	63.0	186,618,616	15.7	
*Total MBL Recoveries	4,709,215	3,482,536	-26.0	7,065,554	102.9	6,545,273	-7.4	4,739,564	-3.5	
MISCELLANEOUS MBL INFORMATION:										
Real Estate Loans also Reported as Business Loans	16,396,302,680	19,675,581,163	20.0	24,491,083,843	24.5	27,681,850,395	13.0	29,192,227,191	5.5	
* Business Loans and Participations Sold	1,479,234,494	1,573,622,653	6.4	2,049,517,820	30.2	1,293,267,411	-36.9	821,150,073	-15.3	
SBA Loans Outstanding	482,936,466	426,969,199	-11.6	519,635,376	21.7	601,334,113	15.7	671,469,052	11.7	
Number of SBA Loans Outstanding	3,563	5,152	44.6	7,100	37.8	7,391	4.1	8,323	12.6	
RISK BASED NET WORTH (RBNW):										
Loans and Participation Interests Qualifying for RBNW (CUS >\$10m)	21,762,256,163	25,334,388,906	16.4	31,418,512,160	24.0	34,421,508,119	9.6	36,291,980,801	5.4	
Unfunded Commitments for Loans and Participation Interests Qualifying for RBNW (CUS >\$10m)	2,166,168,827	2,051,801,122	-5.3	1,902,470,385	-7.3	1,838,962,371	-3.3	1,796,324,155	-2.3	
RE Loans also Reported as Qualifying MBLs for RBNW	14,649,466,512	17,553,384,785	19.8	22,037,403,067	25.5	25,481,732,033	15.6	27,142,171,211	6.5	
¹ PART 723 REDEFINED MEMBER BUSINESS LOANS IN OCTOBER 2003;										
* Amounts are year-to-date and the related % change ratios are annualized.										

Investments, Cash, & Cash Equivalents									
Return to cover			For Charter :	N/A					
01/19/2011			Count of CU :	7402					
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	Sep-2010	% Chg
INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS									
SFAS 115 CLASS OF INVESTMENTS									
Held to Maturity < 1 yr	11,340,649,561	8,934,529,782	-21.2	8,296,752,504	-7.1	9,816,437,574	18.3	8,492,699,138	-13.5
Held to Maturity 1-3 yrs	11,968,349,261	8,778,864,079	-26.6	9,241,173,421	5.3	13,990,291,580	51.4	17,165,531,124	22.7
Held to Maturity 3-5 yrs	3,282,398,895	3,926,364,977	19.6	5,430,972,214	38.3	7,564,189,856	39.3	8,746,112,942	15.6
Held to Maturity 5-10 yrs	1,322,064,539	1,608,187,483	21.6	1,836,081,394	14.2	2,189,392,678	19.2	3,016,775,609	37.8
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	1,265,409,110	61.1	1,350,371,546	6.7
TOTAL HELD TO MATURITY	28,477,622,800	23,912,017,932	-16.0	25,590,384,010	7.0	34,825,720,798	36.1	38,771,490,359	11.3
Available for Sale < 1 yr	18,813,052,185	21,566,861,720	14.6	24,682,764,866	14.4	23,233,870,072	-5.9	26,471,793,358	13.9
Available for Sale 1-3 yrs	20,866,429,955	18,402,898,872	-11.8	25,467,637,360	38.4	38,273,284,258	50.3	50,728,058,828	32.5
Available for Sale 3-5 yrs	8,120,790,213	10,867,931,710	33.8	15,072,580,496	38.7	22,308,551,691	48.0	25,307,581,759	13.4
Available for Sale 5-10 yrs	3,551,539,320	5,452,319,163	53.5	7,038,117,714	29.1	10,516,791,875	49.4	10,932,885,802	4.0
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	2,873,556,999	23.9	2,479,491,022	-13.7
TOTAL AVAILABLE FOR SALE	52,665,650,785	58,130,442,106	10.4	74,581,173,603	28.3	97,206,054,895	30.3	115,919,810,769	19.3
Trading < 1 year	155,100,700	190,663,894	22.9	156,115,742	-18.1	534,778,688	242.6	355,605,138	-33.5
Trading 1-3 years	65,763,625	82,410,444	25.3	125,946,098	52.8	271,591,634	115.6	351,878,394	29.6
Trading 3-5 years	17,841,766	54,066,821	203.0	48,260,944	-10.7	77,687,493	61.0	112,343,101	44.6
Trading 5-10 years	4,710,198	140,750,771	2,888.2	33,823,074	-76.0	63,650,491	88.2	61,188,348	-3.9
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	5,592,456	-37.8
TOTAL TRADING	260,708,004	519,106,061	99.1	374,436,481	-27.9	956,703,729	155.5	886,607,437	-7.3
Other Investments < 1 yr	75,527,088,831	80,928,501,471	7.2	78,048,659,708	-3.6	107,523,305,628	37.8	107,979,469,181	0.4
Other Investments 1-3 yrs	19,047,567,947	19,699,373,838	3.4	22,678,592,655	15.1	26,577,181,241	17.2	28,137,384,441	5.9
Other Investments 3-5 yrs	3,031,144,135	4,209,793,081	38.9	4,561,143,259	8.3	3,184,422,683	-30.2	3,231,459,834	1.5
Other Investments 5-10 yrs	295,859,182	369,363,583	24.8	332,989,260	-9.8	279,010,945	-16.2	391,309,202	40.2
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	246,275,929	16.7
TOTAL Other Investments	98,109,495,363	105,397,320,189	7.4	105,823,533,035	0.4	137,775,008,093	30.2	139,985,898,587	1.6
MATURITIES :									
Total Investments < 1 yr	105,835,891,277	111,620,556,867	5.5	111,184,292,820	-0.4	141,108,391,962	26.9	143,299,566,815	1.6
Total Investments 1-3 yrs	51,948,110,788	46,963,547,233	-9.6	57,513,349,534	22.5	79,112,348,713	37.6	96,382,852,787	21.8
Total Investments 3-5 yrs	14,452,175,009	19,058,156,589	31.9	25,112,956,913	31.8	33,134,851,723	31.9	37,397,497,636	12.9
Total Investments 5-10 yrs	5,174,173,239	7,570,621,000	46.3	9,241,011,442	22.1	13,048,845,989	41.2	14,402,158,961	10.4
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	4,359,049,128	31.4	4,081,730,953	-6.4
Total	179,513,476,952	187,958,886,288	4.7	206,369,527,129	9.8	270,763,487,515	31.2	295,563,807,152	9.2
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	Other Investment Information											
Return to cover												
01/19/2011												
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	Sep-2010	% Chg			
INVESTMENT SUMMARY:												
U.S. GOVERNMENT OBLIGATIONS	2,021,682,881	4,694,140,430	132.2	4,062,383,155	-13.5	7,034,416,487	73.2	3,316,656,462	-52.9			
NCUA Guaranteed Notes (included in US Gov't Obligations)	N/A	N/A		N/A		N/A		N/A				
Agency/GSE Debt Instruments (not backed by mortgages)	N/A	N/A		36,521,876,477		52,529,475,787	43.8	69,482,660,934	32.3			
Agency/GSE Mortgage-Backed Securities	N/A	N/A		43,644,165,250		55,107,775,292	26.3	64,199,427,965	16.5			
TOTAL FEDERAL AGENCY SECURITIES	67,941,877,316	64,366,081,639	-5.3	80,166,041,727	24.5	107,637,251,079	34.3	133,682,088,899	24.2			
Privately Issued Mortgage-Related Securities	N/A	N/A		3,008,998,604		3,315,890,804	10.2	2,060,704,345	-37.9			
Privately Issued Securities (FCUs only)	N/A	N/A		N/A		N/A		751,876,165				
Privately Issued Mortgage-Backed Securities (FISCUs Only)	N/A	N/A		233,203,927		297,824,547	27.7	402,635,320	35.2			
TOTAL OTHER MORTGAGE-BACKED SECURITIES	N/A	N/A		3,242,202,531		3,613,715,351	11.5	3,218,878,643	-10.9			
Mutual Funds	N/A	N/A		N/A		1,327,770,413		1,550,631,140	16.8			
Common Trusts	N/A	N/A		N/A		662,335,311		287,373,027	-56.6			
TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS	1,664,780,044	1,872,212,830	12.5	2,027,944,803	8.3	1,990,105,724	-1.9	1,838,004,167	-7.6			
MORTGAGE RELATED SECURITIES:												
Collateralized Mortgage Obligations	10,188,076,864	14,583,192,150	43.1	23,756,002,469	62.9	29,091,578,130	22.5	35,284,088,279	21.3			
Commercial Mortgage Backed Securities	365,408,676	494,898,770	35.4	767,093,279	55.0	1,262,754,639	64.6	1,496,910,302	18.5			
OTHER INVESTMENT INFORMATION:												
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	17,489,788,745	56.4	22,319,975,674	27.6			
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	3,390,135,970	22.5	5,489,600,034	61.9			
Securities per 703.12(b)	28,922,065,248	31,703,740,212	9.6	42,643,289,876	34.5	54,872,727,125	28.7	67,246,581,050	22.6			
Deposits/Shares per 703.10(a)	3,787,753,187	3,674,287,413	-3.0	3,850,316,319	4.8	3,069,751,709	-20.3	2,796,674,268	-8.9			
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	203,281,623	-25.2			
Fair Value of Total Investments	179,172,147,692	188,099,774,842	5.0	206,564,866,895	9.8	270,813,310,605	31.1	296,270,559,813	9.4			
Investment Repurchase Agreements	1,000,848,320	1,145,678,730	14.5	388,492,401	-66.1	43,605,476	-88.8	133,417,464	206.0			
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	542,793,612	-4.3			
Cash on Deposit in Corporate Credit Unions	29,341,169,558	28,534,273,378	-2.8	25,311,240,842	-11.3	40,752,580,539	61.0	39,970,808,610	-1.9			
Cash on Deposit in Other Financial Institutions	7,163,272,729	6,747,273,180	-5.8	8,751,399,318	29.7	12,527,610,088	43.1	23,021,199,677	83.8			
CUSO INFORMATION												
Value of Investments in CUSO	940,074,709	1,063,046,500	13.1	1,115,739,511	5.0	1,139,266,796	2.1	1,268,003,703	11.3			
CUSO loans	489,144,455	583,608,471	19.3	592,260,882	1.5	746,169,306	26.0	776,596,189	4.1			
Aggregate cash outlays in CUSO	522,832,574	635,708,056	21.6	668,043,220	5.1	917,483,324	37.3	971,473,640	5.9			
WHOLLY OWNED CUSO INFORMATION												
Total Assets of Wholly Owned CUSOs	N/A	N/A		N/A		2,729,090,353		2,594,532,461	-4.9			
Total Capital of Wholly Owned CUSOs	N/A	N/A		N/A		1,261,802,147		1,244,174,633	-1.4			
Net Income/Loss of Wholly Owned CUSOs	N/A	N/A		N/A		249,580,895		330,973,561	32.6			
Total Delinquency of Wholly Owned CUSOs	N/A	N/A		N/A		50,978,255		32,908,798	-35.4			
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	1,702,930,853	-13.0	1,836,392,320	7.8			
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	15,753,072,437	28.9	16,484,104,627	4.6			
CREDIT UNION INVESTMENT PROGRAMS												
Mortgage Processing	1,476	1,572	6.5	1,733	10.2	1,613	-6.9	1,647	2.1			
Approved Mortgage Seller	594	672	13.1	809	20.4	850	5.1	870	2.4			
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	324	-3.9			
Investment Pilot Program	17	19	11.8	19	0.0	17	-10.5	14	-17.6			
Investments Not Authorized by FCU Act (SCU only)	103	132	28.2	134	1.5	124	-7.5	123	-0.8			
Deposits and Shares Meeting 703.10(a)	425	1,025	141.2	1,101	7.4	913	-17.1	952	4.3			
Brokered Certificates of Deposit (investments)	735	1,593	116.7	2,194	37.7	1,858	-15.3	1,876	1.0			
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Supplemental Share Information, Off Balance Sheet, & Borrowings									
Return to cover	For Charter : N/A								
01/19/2011	Count of CU : 7402								
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	Sep-2010	% Chg
SUPPLEMENTAL SHARES/DEPOSITS									
(included in total Shares):									
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	1,248,548,118	17.6
Accounts Held by Nonmember Government Depositors	785,911,168	760,073,043	-3.3	761,744,033	0.2	474,173,138	-37.8	524,133,342	10.5
Employee Benefit Member Shares	190,881,499	213,968,310	12.1	261,306,270	22.1	297,052,280	13.7	254,277,901	-14.4
Employee Benefit Nonmember Shares	1,402,125	1,935,950	38.1	2,567,555	32.6	2,244,442	-12.6	2,294,750	2.2
529 Plan Member Deposits	8,502,512	7,007,256	-17.6	1,873,239	-73.3	968,639	-48.3	979,629	1.1
Non-dollar Denominated Deposits	60,081	123,031	104.8	850,852	591.6	111,125	-86.9	151,313	36.2
Health Savings Accounts	16,728,992	120,270,423	618.9	137,213,017	14.1	260,373,633	89.8	355,255,632	36.4
Dollar Amount of Share Certificates >= \$100,000	49,279,247,768	61,960,129,949	25.7	66,437,185,385	7.2	70,096,700,930	5.5	70,823,874,819	1.0
Dollar Amount of IRA/Keogh >= \$100,000	9,044,331,399	12,278,753,973	35.8	15,511,527,912	26.3	19,471,447,832	25.5	20,855,378,487	7.1
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	14,597,354,871	19.3	16,995,905,620	16.4
Dollar Amount of Noninterest Bearing Transactional Accounts with balances > \$250,000	N/A	N/A		N/A		N/A		1,502,050,879	
SAVING MATURITIES									
< 1 year	531,696,589,877	561,847,050,117	5.7	600,828,908,016	6.9	667,336,680,275	11.1	682,622,716,360	2.3
1 to 3 years	50,762,143,906	52,432,960,597	3.3	60,202,095,144	14.8	62,365,813,276	3.6	68,897,390,914	10.5
> 3 years	18,731,044,978	18,111,230,665	-3.3	20,096,235,203	11.0	22,964,150,488	14.3	28,388,802,364	23.6
Total Shares & Deposits	601,189,778,761	632,391,241,379	5.2	681,127,238,363	7.7	752,666,644,039	10.5	779,908,909,638	3.6
INSURANCE COVERAGE IN ADDITION TO NCUSIF									
Share/Deposit Insurance in Addition to NCUSIF	458	460	0.4	464	0.9	439	-5.4	381	-13.2
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	2,335,762,387	-5.7
OFF-BALANCE SHEET UNUSED COMMITMENTS:									
Commercial Real Estate /1	1,019,190,208	976,489,827	-4.2	843,521,592	-13.6	347,123,983	-58.8	357,891,820	3.1
Construction & Land Development (MBL)	N/A	N/A		N/A		372,983,893		315,329,534	-15.5
Other Unfunded MBL Commitments	919,677,412	876,213,318	-4.7	858,715,619	-2.0	891,567,828	3.8	877,121,494	-1.6
Revolving O/E Lines 1-4 Family	38,285,156,412	39,343,443,882	2.8	39,335,782,812	0.0	37,558,489,166	-4.5	37,138,384,595	-1.1
Credit Card Line	63,823,753,068	68,336,899,358	7.1	71,125,212,003	4.1	71,824,577,901	1.0	71,931,822,560	0.1
Outstanding Letters of Credit	156,371,378	152,035,937	-2.8	127,481,134	-16.2	151,736,491	19.0	182,704,512	20.4
Unsecured Share Draft Lines of Credit	10,598,051,409	10,893,403,864	2.8	11,906,620,371	9.3	10,359,024,449	-13.0	10,219,074,578	-1.4
Overdraft Protection Programs	8,638,355,943	9,600,184,444	11.1	11,096,310,303	15.6	11,730,707,978	5.7	12,004,239,214	2.3
Residential Construction Loans-Excluding Business Purpose	N/A	N/A		N/A		454,859,819		442,852,483	-2.6
Federally Insured Home Equity Conversion Mortgages (HECM)	N/A	N/A		N/A		32,440,664		10,071,504	-69.0
Proprietary Reverse Mortgage Products	N/A	N/A		N/A		17,683,946		19,443,380	9.9
Other Unused Commitments	7,009,636,406	6,871,858,928	-2.0	7,346,737,720	6.9	6,571,691,748	-10.5	7,606,965,349	15.8
Total Unused Commitments	130,450,192,236	137,050,529,558	5.1	142,640,381,554	4.1	140,312,887,866	-1.6	141,105,901,023	0.6
%(Unused Commitments / Cash & ST Investments)	115.87	115.56	-0.3	119.90	3.8	94.38	-21.3	93.33	-1.1
Loans Transferred with Recourse ¹	2,328,873,536	2,193,058,822	-5.8	3,865,672,224	76.3	3,468,943,457	-10.3	3,220,315,475	-7.2
Pending Bond Claims	43,375,688	44,454,615	2.5	29,248,310	-34.2	30,473,713	4.2	41,266,483	35.4
Other Contingent Liabilities	80,522,969	50,193,823	-37.7	85,169,376	69.7	88,049,245	3.4	97,016,615	10.2
CREDIT AND BORROWING ARRANGEMENTS:									
Num FHLB Members	925	929	0.4	943	1.5	1,010	7.1	1,013	0.3
LINES OF CREDIT (Borrowing)									
Total Credit Lines	85,500,156,614	101,684,090,298	18.9	126,202,051,074	24.1	127,091,246,243	0.7	129,052,040,538	1.5
Total Committed Credit Lines	2,365,727,446	2,952,627,943	24.8	2,562,780,672	-13.2	2,543,111,838	-0.8	2,717,216,929	6.8
Total Credit Lines at Corporate Credit Unions	N/A	N/A		N/A		45,537,436,142		44,758,485,393	-1.7
Draws Against Lines of Credit	6,770,409,753	13,166,164,125	94.5	19,201,476,041	45.8	15,484,253,168	-19.4	14,979,725,725	-3.3
BORROWINGS OUTSTANDING FROM CORPORATE CREDIT UNIONS									
Line of Credit Outstanding from Corporate Cus	N/A	N/A		N/A		612,619,691		391,453,330	-36.1
Term Borrowings Outstanding from Corporate Cus	N/A	N/A		N/A		5,173,753,620		1,718,989,634	-66.8
MISCELLANEOUS BORROWING INFORMATION:									
Assets Pledged to Secure Borrowings	N/A	N/A		N/A		108,898,092,702		117,175,721,031	7.6
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	2,981,960,122	-9.5
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¹ Included MBL construction and land development prior to 03/31/09.									

Miscellaneous Information, Programs, Services										
Return to cover	For Charter :		N/A							
01/19/2011	Count of CU :		7402							
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	Sep-2010	% Chg	
MEMBERSHIP:										
Num Current Members	85,744,954	86,824,354	1.3	88,587,933	2.0	89,913,744	1.5	90,773,419	1.0	
Num Potential Members	1,102,043,530	1,187,416,097	7.7	1,302,321,549	9.7	1,368,599,260	5.1	1,448,657,477	5.8	
% Current Members to Potential Members	7.78	7.31	-6.0	6.80	-7.0	6.57	-3.4	6.27	-4.6	
* % Membership Growth	1.47	1.26	-14.3	2.03	61.4	1.50	-26.3	1.27	-14.8	
Total Num Savings Accts	155,303,228	157,863,842	1.6	162,813,689	3.1	166,306,805	2.1	168,194,909	1.1	
EMPLOYEES:										
Num Full-Time Employees	207,588	215,114	3.6	220,949	2.7	219,307	-0.7	218,443	-0.4	
Num Part-Time Employees	33,325	33,788	1.4	33,411	-1.1	31,216	-6.6	30,738	-1.5	
BRANCHES:										
Num of CU Branches	19,859	20,407	2.8	21,005	2.9	20,979	-0.1	21,078	0.5	
Num of CUs Reporting Shared Branches	1,339	1,476	10.2	1,537	4.1	1,169	-23.9	1,166	-0.3	
Plan to add new branches or expand existing facilities	N/A	N/A		854		91	-89.3	83	-8.8	
MISCELLANEOUS LOAN INFORMATION:										
**Total Amount of Loans Granted YTD	245,870,593,740	250,480,386,962	1.9	250,574,393,140	0.0	266,770,026,014	6.5	179,738,160,812	-10.2	
MEMBER SERVICE AND PRODUCT OFFERINGS										
(Credit Programs):										
Business Loans	1,516	1,871	23.4	1,954	4.4	1,722	-11.9	1,758	2.1	
Credit Builder	N/A	N/A		N/A		987		1,028	4.2	
Debt Cancellation/Suspension	169	220	30.2	309	40.5	367	18.8	392	6.8	
Direct Financing Leases	64	102	59.4	85	-16.7	54	-36.5	52	-3.7	
Indirect Business Loans	N/A	N/A		N/A		162		167	3.1	
Indirect Consumer Loans	1,582	1,728	9.2	1,742	0.8	1,618	-7.1	1,662	2.7	
Indirect Mortgage Loans	N/A	N/A		N/A		259		265	2.3	
Interest Only or Payment Option 1st Mortgage Loans	381	498	30.7	580	16.5	477	-17.8	498	4.4	
Micro Business Loans	N/A	N/A		N/A		670		693	3.4	
Micro Consumer Loans	N/A	N/A		N/A		954		991	3.9	
Overdraft Lines of Credit	2,966	3,197	7.8	3,352	4.8	3,159	-5.8	3,204	1.4	
Overdraft Protection	3,228	3,598	11.5	2,800	-22.2	2,867	2.4	2,932	2.3	
Participation Loans	1,070	1,305	22.0	1,405	7.7	1,296	-7.8	1,346	3.9	
Pay Day Loans	N/A	N/A		N/A		498		517	3.8	
Real Estate Loans	4,429	5,502	24.2	5,410	-1.7	4,544	-16.0	4,684	3.1	
Refund Anticipation Loans	N/A	N/A		N/A		119		129	8.4	
Risk Based Loans	3,535	3,917	10.8	4,041	3.2	4,032	-0.2	4,163	3.2	
Share Secured Credit Cards	N/A	N/A		N/A		2,004		2,061	2.8	
Short-Term, Small Amount Loans (STS)	N/A	N/A		N/A		N/A		N/A		
MEMBER SERVICE AND PRODUCT OFFERINGS										
(Other Programs):										
ATM/Debit Card Program	4,838	5,286	9.3	5,324	0.7	5,112	-4.0	5,191	1.5	
Business Share Accounts	N/A	N/A		N/A		2,407		2,483	3.2	
Check Cashing	N/A	N/A		N/A		3,644		3,724	2.2	
First Time Homebuyer Program	N/A	N/A		N/A		638		668	4.7	
Health Savings Accounts	N/A	N/A		N/A		693		710	2.5	
Individual Development Accounts	N/A	N/A		N/A		159		161	1.3	
In-School Branches	N/A	N/A		N/A		324		348	7.4	
Insurance/Investment Sales	705	794	12.6	1,135	42.9	1,782	57.0	1,804	1.2	
International Remittances	N/A	N/A		N/A		640		674	5.3	
Low Cost Wire Transfers	N/A	N/A		N/A		3,582		3,697	3.2	
MERGERS/ACQUISITIONS:										
Completed Merger/Acquisition Qualifying for Business Combo Acctng (FAS 141R)	N/A	N/A		N/A		132		180	36.4	
Adjusted Retained Earnings Obtained through Business Combinations	N/A	N/A		N/A		184,983,058		350,009,019	89.2	
Fixed Assets - Capital & Operating Leases										
Aggregate of Future Capital and Operating Lease Pmts on Fixed Assets (not discounted to PV)	N/A	N/A		1,557,982,176		1,563,728,680	0.4	1,640,152,724	4.9	
* 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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16.MiscInfoAndServices										

Information Systems & Technology									
Return to cover									
01/19/2011	For Charter : N/A								
CU Name: N/A	Count of CU : 7402								
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	Sep-2010	% Chg
System Used to Maintain Share/Loan Records									
Manual System (No Automation)	133	129	-3.0	100	-22.5	70	-30.0	78	11.4
Vendor Supplied In-House System	5,915	5,678	-4.0	5,400	-4.9	4,938	-8.6	4,886	-1.1
Vendor On-Line Service Bureau	2,166	2,165	0.0	2,188	1.1	2,205	0.8	2,208	0.1
CU Developed In-House System	67	53	-20.9	47	-11.3	67	42.6	64	-4.5
Other	81	76	-6.2	71	-6.6	106	49.3	100	-5.7
Electronic Financial Services									
Home Banking Via Internet Website	4,753	4,899	3.1	5,000	2.1	4,908	-1.8	4,896	-0.2
Audio Response/Phone Based	4,485	4,393	-2.1	4,309	-1.9	4,243	-1.5	4,180	-1.5
Automatic Teller Machine (ATM)	4,861	4,786	-1.5	4,817	0.6	4,697	-2.5	4,639	-1.2
Kiosk	312	332	6.4	336	1.2	348	3.6	340	-2.3
Mobile Banking	N/A	N/A		N/A		431		644	49.4
Other	196	176	-10.2	199	13.1	311	56.3	324	4.2
Services Offered Electronically									
Member Application	2,034	1,996	-1.9	1,999	0.2	1,905	-4.7	1,917	0.6
New Loan	3,153	3,186	1.0	3,181	-0.2	2,919	-8.2	2,906	-0.4
Account Balance Inquiry	5,248	5,281	0.6	5,265	-0.3	5,178	-1.7	5,141	-0.7
Share Draft Orders	4,322	4,344	0.5	4,304	-0.9	4,021	-6.6	3,994	-0.7
New Share Account	1,101	1,143	3.8	1,172	2.5	1,182	0.9	1,198	1.4
Loan Payments	4,578	4,626	1.0	4,649	0.5	4,532	-2.5	4,504	-0.6
Account Aggregation	343	328	-4.4	425	29.6	474	11.5	476	0.4
Internet Access Services	742	674	-9.2	791	17.4	820	3.7	830	1.2
e-Statements	N/A	N/A		3,211		3,480	8.4	3,563	2.4
External Account Transfers	N/A	N/A		N/A		633		673	6.3
View Account History	4,807	4,950	3.0	5,038	1.8	4,989	-1.0	4,970	-0.4
Merchandise Purchase	471	430	-8.7	421	-2.1	374	-11.2	369	-1.3
Merchant Processing Services	N/A	N/A		N/A		213		222	4.2
Remote Deposit Capture	N/A	N/A		N/A		233		276	18.5
Share Account Transfers	5,120	5,140	0.4	5,088	-1.0	4,907	-3.6	4,875	-0.7
Bill Payment	3,142	3,418	8.8	3,658	7.0	3,744	2.4	3,780	1.0
Download Account History	4,014	4,147	3.3	4,184	0.9	4,248	1.5	4,237	-0.3
Electronic Cash	304	282	-7.2	220	-22.0	221	0.5	216	-2.3
Electronic Signature Authentication/Certification	96	133	38.5	161	21.1	180	11.8	187	3.9
Type of World Wide Website Address									
Informational	798	746	-6.5	661	-11.4	604	-8.6	598	-1.0
Interactive	286	281	-1.7	254	-9.6	473	86.2	478	1.1
Transactional	4,439	4,594	3.5	4,709	2.5	4,493	-4.6	4,476	-0.4
Number of Members That Use Transactional Website	23,252,404	25,354,081	9.0	28,062,345	10.7	30,247,099	7.8	32,210,232	6.5
No Website, But Planning to Add in the Future	591	467	-21.0	383	-18.0	34	-91.1	29	-14.7
Type of Website Planned for Future									
Informational	440	362	-17.7	299	-17.4	30	-90.0	26	-13.3
Interactive	61	36	-41.0	23	-36.1	1	-95.7	0	-100.0
Transactional	90	69	-23.3	61	-11.6	3	-95.1	3	0.0
Miscellaneous									
Internet Access	7,398	7,252	-2.0	7,076	-2.4	7,081	0.1	7,035	-0.6

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01/19/2011

CU Name: N/A

Peer Group: N/A

Graphs 1

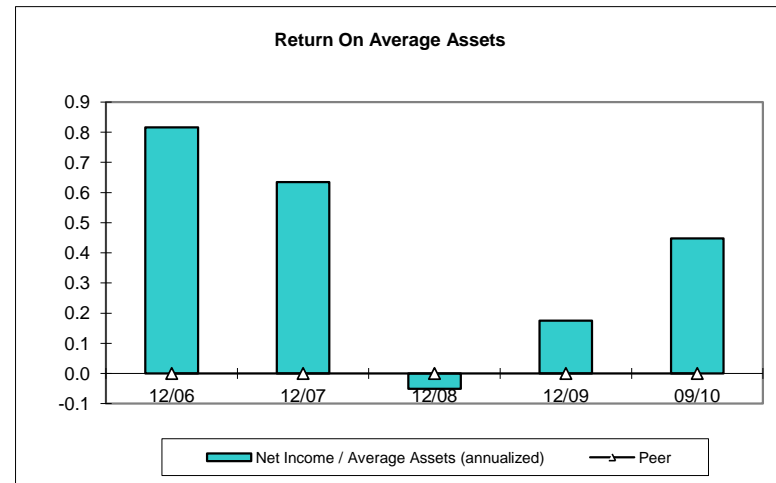
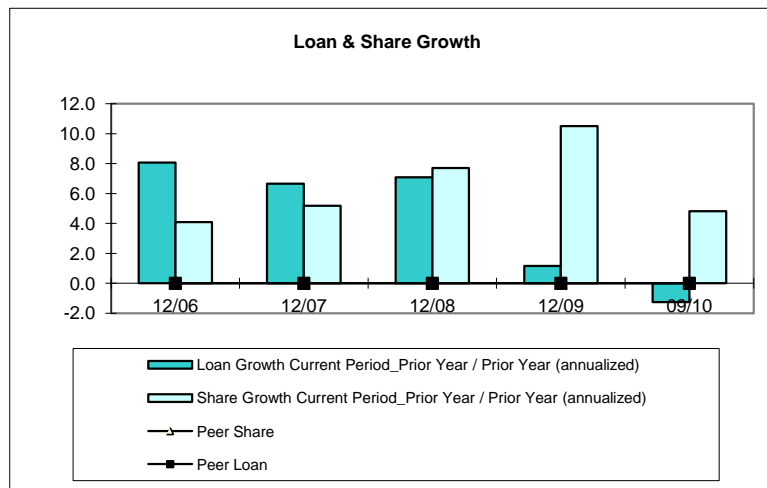
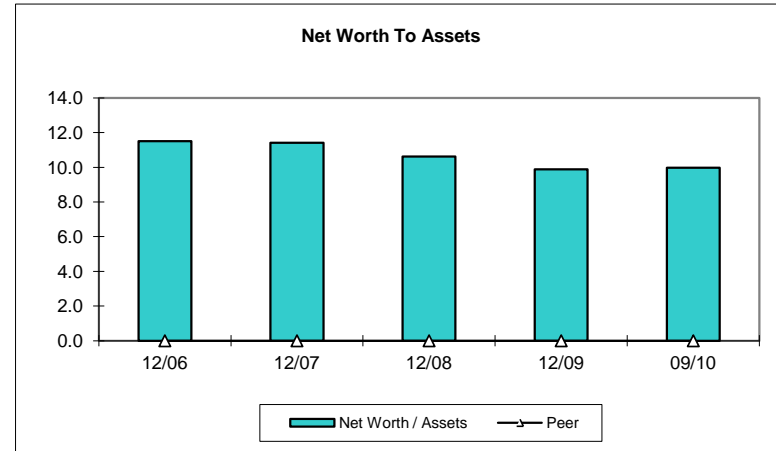
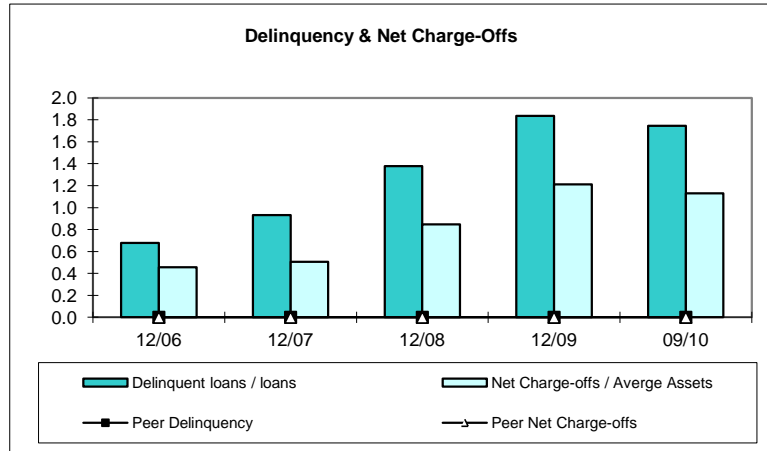
For Charter : N/A

Count of CU : 7402

Asset Range : N/A

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

Count of CU in Peer Group : N/A



[Return to cover](#)

01/19/2011

CU Name: N/A

Peer Group: N/A

Graphs 2

For Charter : N/A

Count of CU : 7402

Asset Range : N/A

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

Count of CU in Peer Group : N/A

