

Cycle Date: September-2011  
 Run Date: 12/02/2011  
 Interval: Annual

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

Count of CU : 7179  
 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							
12/02/2011	Count of CU :		7179							
CU Name: N/A	Asset Range :		N/A							
Peer Group: N/A	Criteria :		Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs) *							
	Count of CU in Peer Group :		N/A							
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Sep-2011	% Chg	
<b>ASSETS:</b>	<b>Amount</b>	<b>Amount</b>		<b>Amount</b>		<b>Amount</b>		<b>Amount</b>		
Cash & Equivalents	52,483,255,785	48,513,139,882	-7.6	67,566,421,957	39.3	74,427,994,726	10.2	91,490,883,086	22.9	
<a href="#">TOTAL INVESTMENTS</a>	142,449,082,034	165,634,069,850	16.3	210,751,663,533	27.2	238,923,582,274	13.4	255,711,505,813	7.0	
Loans Held for Sale	944,994,691	1,057,557,989	11.9	2,264,461,472	114.1	3,211,898,813	41.8	2,748,064,764	-14.4	
Real Estate Loans	272,924,762,113	304,510,917,604	11.6	309,505,029,384	1.6	309,594,322,209	0.0	311,295,977,598	0.5	
Unsecured Loans	54,604,763,594	58,064,066,550	6.3	60,407,147,886	4.0	61,427,216,202	1.7	62,258,334,551	1.4	
Other Loans	201,025,907,471	203,420,176,052	1.2	202,532,945,206	-0.4	193,686,411,020	-4.4	193,565,097,427	-0.1	
<a href="#">TOTAL LOANS</a>	528,555,433,178	565,995,160,206	7.1	572,445,122,476	1.1	564,707,949,431	-1.4	567,119,409,576	0.4	
(Allowance for Loan & Lease Losses)	(3,878,601,021)	(6,243,080,072)	61.0	(8,847,960,252)	41.7	(9,423,133,250)	6.5	(9,011,165,142)	-4.4	
Land And Building	13,616,180,990	15,138,025,298	11.2	16,146,829,848	6.7	16,779,031,976	3.9	17,070,962,893	1.7	
Other Fixed Assets	3,675,276,713	3,811,710,583	3.7	3,549,370,569	-6.9	3,353,607,314	-5.5	3,315,260,116	-1.1	
NCUSIF Deposit	5,582,841,874	4,485,506,891	-19.7	7,035,682,508	56.9	7,469,342,334	6.2	7,791,433,532	4.3	
All Other Assets	11,561,545,535	12,674,510,490	9.6	13,693,852,981	8.0	14,903,099,494	8.8	14,913,460,946	0.1	
<a href="#">TOTAL ASSETS</a>	754,990,009,779	811,066,601,117	7.4	884,605,445,092	9.1	914,353,373,112	3.4	951,149,815,584	4.0	
<b>LIABILITIES &amp; CAPITAL:</b>										
Dividends Payable	806,079,362	670,996,055	-16.8	495,862,274	-26.1	373,034,589	-24.8	274,965,891	-26.3	
Notes & Interest Payable	29,607,134,728	37,163,791,405	25.5	37,458,132,908	0.8	28,640,651,086	-23.5	25,491,025,500	-11.0	
Accounts Payable & Other Liabilities	6,449,077,991	7,406,736,804	14.8	7,261,104,468	-2.0	7,684,440,554	5.8	8,855,865,355	15.2	
Uninsured Secondary Capital	31,281,151	32,412,191	3.6	79,042,300	143.9	155,865,823	97.2	167,494,685	7.5	
<a href="#">TOTAL LIABILITIES</a>	36,893,573,232	45,273,936,455	22.7	45,294,141,950	0.0	36,853,992,052	-18.6	34,789,351,431	-5.6	
Share Drafts	70,949,980,037	73,631,492,212	3.8	85,302,062,139	15.8	89,882,945,964	5.4	99,470,164,015	10.7	
Regular shares	169,045,320,260	178,707,144,183	5.7	199,908,910,681	11.9	220,513,597,518	10.3	241,041,852,257	9.3	
All Other Shares & Deposits	392,395,941,082	428,788,605,017	9.3	467,460,233,142	9.0	476,006,931,253	1.8	478,685,528,728	0.6	
<a href="#">TOTAL SHARES &amp; DEPOSITS</a>	632,391,241,379	681,127,241,412	7.7	752,671,205,962	10.5	786,403,474,735	4.5	819,197,545,000	4.2	
Regular Reserve	18,216,144,300	18,764,784,347	3.0	18,894,195,035	0.7	19,124,697,944	1.2	19,102,917,651	-0.1	
Other Reserves	8,082,693,947	7,214,669,357	-10.7	8,213,627,664	13.8	9,225,254,899	12.3	11,884,298,849	28.8	
Undivided Earnings	59,406,356,921	58,685,969,546	-1.2	59,532,274,481	1.4	62,745,953,482	5.4	66,175,702,653	5.5	
TOTAL EQUITY	85,705,195,168	84,665,423,250	-1.2	86,640,097,180	2.3	91,095,906,325	5.1	97,162,919,153	6.7	
TOTAL LIABILITIES, SHARES, & EQUITY	754,990,009,779	811,066,601,117	7.4	884,605,445,092	9.1	914,353,373,112	3.4	951,149,815,584	4.0	
<a href="#">INCOME &amp; EXPENSE</a>										
Loan Income*	34,432,571,805	36,187,434,375	5.1	35,746,310,544	-1.2	34,469,613,725	-3.6	24,658,111,558	-4.6	
Investment Income*	8,771,870,499	7,754,065,854	-11.6	6,263,692,819	-19.2	5,626,488,224	-10.2	4,005,647,900	-5.1	
Other Income*	9,804,692,020	10,528,668,083	7.4	11,499,583,889	9.2	11,965,854,586	4.1	8,916,657,037	-6.6	
Total Employee Compensation & Benefits*	12,444,350,415	13,282,634,061	6.7	13,686,360,840	3.0	13,992,179,094	2.2	10,741,029,945	2.4	
Temporary Corporate CU Stabilization Expense & NCUSIF Premiums <sup>1/2</sup>	N/A	N/A		3,079,128,687		1,975,678,901	-35.8	1,847,373,817	24.7	
Total Other Operating Expenses*	12,357,864,096	14,879,509,781	20.4	13,316,966,089	-10.5	13,629,741,151	2.3	10,457,310,191	2.3	
Non-operating Income & (Expense)*	100,997,983	-567,935,520	-662.3	-1,000,020,706	-76.1	9,024,356	100.9	178,907,706	2,543.3	
NCUSIF Stabilization Income*	N/A	N/A		3,404,551,114		1,011,452	-100.0	0	-100.0	
Provision for Loan/Lease Losses*	3,191,825,260	7,037,658,633	120.5	9,556,083,966	35.8	7,034,779,464	-26.4	3,510,430,493	-33.5	
Cost of Funds*	20,466,720,730	19,102,137,378	-6.7	14,790,406,304	-22.6	10,886,325,584	-26.4	6,591,406,019	-19.3	
NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE & NCUSIF PREMIUM <sup>1/1</sup>	N/A	N/A		4,564,300,461		6,527,955,598	43.0	6,459,147,553	31.9	
<b>Net Income (Loss)*</b>	<b>4,649,371,806</b>	<b>-399,707,061</b>	<b>-108.6</b>	<b>1,485,171,774</b>	<b>471.6</b>	<b>4,553,288,149</b>	<b>206.6</b>	<b>4,611,773,736</b>	<b>35.0</b>	
<b>TOTAL CU's</b>	8,101	7,806	-3.6	7,554	-3.2	7,339	-2.8	7,179	-2.2	
* Income/Expense items are year-to-date while the related %change ratios are annualized.										
# Means the number is too large to display in the cell										
<sup>1</sup> Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabilization Expense. From December 2010 forward, NCUSIF Stabilization Income, if any, is excluded.										
<sup>2</sup> 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									
<a href="#">Return to cover</a>	For Charter : N/A								
12/02/2011	Count of CU : 7179								
CU Name: N/A	Asset Range : N/A								
Peer Group: N/A	Criteria: Region: Nation * Peer Group: All * Types included: All Federally Insured Credit Unions (FICUs)								
Count of CU in Peer Group : N/A					Dec-2010			Sep-2011	
	Dec-2007	Dec-2008	Dec-2009	Dec-2010	PEER Avg	Percentile**	Sep-2011	PEER Avg	Percentile**
<b>CAPITAL ADEQUACY</b>									
Net Worth/Total Assets	11.41	10.61	9.89	10.06	N/A	N/A	10.15	N/A	N/A
Net Worth/Total Assets--Including Optional Total Assets Election (if used)	11.43	10.64	9.92	10.08	N/A	N/A	10.18	N/A	N/A
Total Delinquent Loans / Net Worth	5.72	9.05	12.03	10.78	N/A	N/A	9.33	N/A	N/A
Solvency Evaluation (Estimated)	113.55	112.42	111.52	111.60	N/A	N/A	111.88	N/A	N/A
Classified Assets (Estimated) / Net Worth	4.59	7.34	10.13	10.27	N/A	N/A	9.36	N/A	N/A
<b>ASSET QUALITY</b>									
Delinquent Loans / Total Loans	0.93	1.38	1.84	1.76	N/A	N/A	1.59	N/A	N/A
* Net Charge-Offs / Average Loans	0.51	0.85	1.21	1.13	N/A	N/A	0.91	N/A	N/A
Fair (Market) HTM Invest Value/Book Value HTM Invest.	100.59	100.76	100.15	100.81	N/A	N/A	101.25	N/A	N/A
Accum Unreal G/L On AFS/Cost Of AFS	0.18	-0.01	0.56	0.48	N/A	N/A	1.44	N/A	N/A
Delinquent Loans / Assets	0.65	0.96	1.19	1.09	N/A	N/A	0.95	N/A	N/A
<b>EARNINGS</b>									
* Return On Average Assets	0.63	-0.05	0.18	0.51	N/A	N/A	0.66	N/A	N/A
* Return On Average Assets Excluding Stabilization Income/Expense & NCUSIF Premium <sup>2</sup>	N/A	N/A	0.14	0.73	N/A	N/A	0.92	N/A	N/A
* Gross Income/Average Assets	7.23	6.96	6.31	5.79	N/A	N/A	5.37	N/A	N/A
* Yield on Average Loans	6.72	6.61	6.28	6.06	N/A	N/A	5.81	N/A	N/A
* Yield on Average Investments	4.77	3.93	2.63	1.95	N/A	N/A	1.65	N/A	N/A
* Fee & Other Op.Income / Avg. Assets	1.34	1.34	1.36	1.33	N/A	N/A	1.27	N/A	N/A
* Cost of Funds / Avg. Assets	2.79	2.44	1.74	1.21	N/A	N/A	0.94	N/A	N/A
* Net Margin / Avg. Assets	4.44	4.52	4.57	4.58	N/A	N/A	4.43	N/A	N/A
* Operating Exp./ Avg. Assets	3.38	3.60	3.55	3.29	N/A	N/A	3.29	N/A	N/A
* Provision For Loan & Lease Losses / Average Assets	0.44	0.90	1.13	0.78	N/A	N/A	0.50	N/A	N/A
* Net Interest Margin/Avg. Assets	3.10	3.17	3.21	3.25	N/A	N/A	3.16	N/A	N/A
Operating Exp./Gross Income	46.79	51.70	56.22	56.85	N/A	N/A	61.32	N/A	N/A
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets <sup>1</sup>	2.37	2.65	2.57	2.59	N/A	N/A	2.51	N/A	N/A
* Net Operating Exp. /Avg. Assets	2.51	2.73	2.72	2.51	N/A	N/A	2.56	N/A	N/A
<b>ASSET / LIABILITY MANAGEMENT</b>									
Net Long-Term Assets / Total Assets	29.98	31.82	31.49	32.99	N/A	N/A	33.20	N/A	N/A
Reg. Shares / Total Shares & Borrowings	25.62	24.90	25.32	27.07	N/A	N/A	28.55	N/A	N/A
Total Loans / Total Shares	83.58	83.10	76.06	71.81	N/A	N/A	69.23	N/A	N/A
Total Loans / Total Assets	70.01	69.78	64.71	61.76	N/A	N/A	59.62	N/A	N/A
Cash + Short-Term Investments / Assets	15.71	14.67	16.81	16.10	N/A	N/A	17.10	N/A	N/A
Total Shares, Dep. & Borrs / Earning Assets	92.37	93.00	93.71	93.66	N/A	N/A	93.16	N/A	N/A
Reg Shares + Share Drafts / Total Shares & Borrs	36.37	35.15	36.12	38.10	N/A	N/A	40.33	N/A	N/A
Borrowings / Total Shares & Net Worth	3.82	4.78	4.40	3.22	N/A	N/A	2.75	N/A	N/A
<b>PRODUCTIVITY</b>									
Members / Potential Members	7.31	6.80	6.57	6.14	N/A	N/A	6.00	N/A	N/A
Borrowers / Members	50.78	50.81	51.00	50.07	N/A	N/A	49.48	N/A	N/A
Members / Full-Time Employees	374.23	372.76	382.61	384.55	N/A	N/A	389.06	N/A	N/A
Avg. Shares Per Member	\$7,284	\$7,689	\$8,374	\$8,691	N/A	N/A	\$8,959	N/A	N/A
Avg. Loan Balance	\$11,987	\$12,575	\$12,487	\$12,463	N/A	N/A	\$12,535	N/A	N/A
* Salary And Benefits / Full-Time Empl.	\$53,638	\$55,891	\$58,261	\$59,463	N/A	N/A	\$60,935	N/A	N/A
<b>OTHER RATIOS</b>									
* Net Worth Growth	5.19	-0.08	1.71	5.10	N/A	N/A	6.63	N/A	N/A
* Market (Share) Growth	5.19	7.71	10.50	4.48	N/A	N/A	5.56	N/A	N/A
* Loan Growth	6.66	7.08	1.14	-1.35	N/A	N/A	0.57	N/A	N/A
* Asset Growth	6.16	7.43	9.07	3.36	N/A	N/A	5.37	N/A	N/A
* Investment Growth	4.86	10.81	31.26	12.95	N/A	N/A	14.88	N/A	N/A
* Membership Growth	1.26	2.03	1.46	0.67	N/A	N/A	1.40	N/A	N/A
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
**Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection is complete. Subsequent corrections to data after this date are not reflected in the Percentile Rank or the Peer Average Ratios until the next cycle.									
Percentile Rankings show where the credit union stands in relation to its peers in key areas of performance. To arrive at the percentile ranking, all data for all credit unions in a peer group are arranged in order from highest (100) to lowest (0) value. The percentile ranking assigned to the credit union is a measure of the relative standing of that ratio in the entire range of ratios. A high or low ranking does not imply good or bad performance. However, when reviewed in relation to other available data, users may draw conclusions as to the importance of the percentile rank to the credit union's financial performance.									
<sup>1</sup> For periods before 2004, the Fixed Assets & Foreclosed and Repossessed assets did not include repossessed vehicles.									
<sup>2</sup> Prior to September 2010, this ratio was named Return on Assets Prior to NCUSIF Stabilization Income/Expense. From December 2010 forward, NCUSIF Premium Expense is also excluded from ROA.									

		Supplemental Ratio Analysis				
<a href="#">Return to cover</a>		For Charter :		N/A		
12/02/2011		Count of CU :		7179		
CU Name: N/A		Asset Range :		N/A		
Peer Group: N/A		Criteria :		Region: Nation * Peer Group: All *		
		Count of CU in Peer Group :		N/A		
		Dec-2007	Dec-2008	Dec-2009	Dec-2010	Sep-2011
<b>OTHER DELINQUENCY RATIOS</b>						
Credit Cards DQ > 2 Mo / Total Credit Card Loans		1.33	1.88	2.06	1.54	1.18
All Other Loans Delinquent > 2 Mo / Total All Other Loans		1.20	1.55	1.60	1.31	1.06
Leases Receivable Delinquent > 2 Mo / Total Leases Receivable		0.92	0.84	0.86	0.33	0.19
Modified Consumer Lns Not Secured by RE > 2 Mo / Modified Consumer Lns Not Secured by RE		N/A	N/A	N/A	11.86	10.69
Indirect Loans Delinquent > 2 Mo / Total Indirect Loans		1.16	1.56	1.47	1.17	0.92
Participation Loans Delinquent > 2 Mo / Total Participation Loans		2.46	3.02	3.47	3.93	4.01
Business Loans Delinquent > 1 Mo / Total Business Loans Less Unfund Comm		2.71	3.55	5.38	5.72	5.13
Business Loans Delinquent > 2 Mo / Total Business Loans Less Unfund Comm		1.87	2.27	3.75	4.04	3.84
Modified Business Lns Not Secured by RE > 2 Mo / Modified Business Lns Not Secured by RE		N/A	N/A	N/A	12.64	17.23
<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		0.60	0.94	1.71	1.88	1.76
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent > 2 Mo / Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years		0.70	1.91	3.16	3.29	3.27
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo / Total Other RE Fixed/Hybrid/Balloon Loans		0.67	1.06	1.83	1.86	1.71
Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans		0.82	1.07	1.39	1.26	1.14
Interest Only and Payment Option First Mortgage Loans Delinquent > 2 Mo / Total Int Only and Pmt Opt First Mtg Loans		1.63	3.71	6.32	7.52	7.01
Total Modified 1st and Other RE > 2 Mo Del / Total Modified 1st and Other RE		N/A	21.78	22.29	20.60	17.99
Modified RE Lns also Reported as Business Loans > 2 Mo Del / Total Modified RE Lns also Reported as Business Loans		N/A	20.21	29.34	24.76	23.36
Total Real Estate Loans DQ > 1 Mo / Total Real Estate Loans		1.46	2.26	3.32	3.40	3.02
Total Real Estate Loans DQ > 2 Mo / Total Real Estate Loans		0.67	1.20	2.00	2.10	2.01
<b>MISCELLANEOUS LOAN LOSS RATIOS</b>						
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)		17.84	18.88	20.78	23.71	23.96
* Net Charge Offs - Credit Cards / Avg Credit Card Loans		1.70	2.83	4.30	4.16	3.15
* Net Charge Offs - All Other Loans / Avg All Other Loans		0.84	1.28	1.64	1.33	0.98
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans		0.08	0.29	0.55	0.64	0.61
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans		0.03	0.12	0.27	0.36	0.39
* Net Charge Offs - Other RE Loans/ Avg Other RE Loans		0.19	0.64	1.19	1.33	1.20
* Net Charge Offs - Interest Only and Payment Option First Mortgage Loans / Avg Interest Only and Payment Option First Mortgage Loans		N/A	0.34	0.86	1.50	1.86
* Net Charge Offs - Leases Receivable / Avg Leases Receivable		1.60	2.07	2.39	2.04	0.63
* Net Charge Offs - Indirect Loans / Avg Indirect Loans		0.95	1.40	1.72	1.19	0.83
* Net Charge Offs - Participation Loans / Avg Participation Loans		0.64	0.83	1.07	1.18	1.32
* Net Charge Offs - Member Business Loans / Avg Member Business Loans		0.15	0.46	0.68	0.81	0.85
<b>SPECIALIZED LENDING RATIOS</b>						
Indirect Loans Outstanding / Total Loans		13.29	13.14	13.26	12.66	12.46
Participation Loans Outstanding / Total Loans		1.84	1.96	2.17	2.20	2.25
Participation Loans Purchased YTD / Total Loans Granted YTD		1.29	1.27	0.95	0.95	1.44
* Participation Loans Sold YTD / Total Assets		0.22	0.25	0.24	0.21	0.29
Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets		3.25	3.72	3.78	3.89	3.85
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD		0.12	0.13	0.28	0.74	0.71
<b>REAL ESTATE LENDING RATIOS</b>						
Total Fixed Rate Real Estate / Total Assets		22.99	23.91	22.24	21.38	20.66
Total Fixed Rate Real Estate / Total Loans		32.84	34.26	34.37	34.62	34.64
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD		25.78	26.71	33.75	31.46	25.37
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD		26.35	27.62	54.08	51.88	44.76
Interest Only & Payment Option First Mortgages / Total Assets		0.85	0.93	0.80	0.65	0.54
Interest Only & Payment Option First Mortgages / Net Worth		7.43	8.75	8.04	6.50	5.28
<b>MISCELLANEOUS RATIOS</b>						
Mortgage Servicing Rights / Net Worth		0.53	0.51	0.79	0.87	0.82
Unused Commitments / Cash & ST Investments		115.56	119.90	94.39	94.69	88.72
* 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						
12/02/2011		Count of CU :		7179						
CU Name: N/A		Asset Range :		N/A						
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs) *								
		Count of CU in Peer Group :		N/A						
		Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Sep-2011	% Chg
<b>ASSETS</b>										
<b>CASH:</b>										
Cash On Hand		6,973,451,531	7,779,451,967	11.6	7,556,869,187	-2.9	7,666,095,747	1.4	7,450,986,055	-2.8
Cash On Deposit		35,281,546,558	34,062,401,596	-3.5	53,276,387,799	56.4	60,646,607,399	13.8	77,485,321,607	27.8
Cash Equivalents		10,228,257,696	6,671,286,319	-34.8	6,733,164,971	0.9	6,115,291,580	-9.2	6,554,575,424	7.2
<b>TOTAL CASH &amp; EQUIVALENTS</b>		<b>52,483,255,785</b>	<b>48,513,139,882</b>	<b>-7.6</b>	<b>67,566,421,957</b>	<b>39.3</b>	<b>74,427,994,726</b>	<b>10.2</b>	<b>91,490,883,086</b>	<b>22.9</b>
<b>INVESTMENTS:</b>										
Trading Securities		519,106,061	374,436,481	-27.9	956,703,729	155.5	953,534,441	-0.3	1,152,225,632	20.8
Available for Sale Securities		58,130,442,106	74,581,181,680	28.3	97,206,822,847	30.3	129,756,139,168	33.5	147,397,546,351	13.6
Held-to-Maturity Securities		23,912,017,932	25,590,384,010	7.0	34,822,286,798	36.1	42,535,024,615	22.1	47,619,822,944	12.0
Deposits in Commercial Banks, S&Ls, Savings Banks		16,480,887,280	27,636,592,412	67.7	36,973,860,415	33.8	42,109,122,988	13.9	43,297,379,378	2.8
Loans to, Deposits in, and Investments in Natural Person Credit Unions <sup>2</sup>		1,906,926,835	1,880,839,578	-1.4	1,961,610,072	4.3	2,125,247,209	8.3	2,187,785,073	2.9
Total MCSD/Nonperpetual Contributed Capital and PIC/Perpetual Contributed Capital		3,517,686,102	2,895,519,963	-17.7	1,364,973,441	-52.9	1,058,410,647	-22.5	1,440,987,687	36.1
All Other Investments in Corporate Cus		34,922,505,828	28,733,363,102	-17.7	32,174,826,179	12.0	16,007,480,011	-50.2	7,621,007,970	-52.4
All Other Investments <sup>2</sup>		3,059,509,890	3,941,752,624	28.8	5,290,580,052	34.2	4,378,623,195	-17.2	4,994,750,778	14.1
<b>TOTAL INVESTMENTS</b>		<b>142,449,082,034</b>	<b>165,634,069,850</b>	<b>16.3</b>	<b>210,751,663,533</b>	<b>27.2</b>	<b>238,923,582,274</b>	<b>13.4</b>	<b>255,711,505,813</b>	<b>7.0</b>
<b>LOANS HELD FOR SALE</b>		<b>944,994,691</b>	<b>1,057,557,989</b>	<b>11.9</b>	<b>2,264,461,472</b>	<b>114.1</b>	<b>3,211,898,813</b>	<b>41.8</b>	<b>2,748,064,764</b>	<b>-14.4</b>
<b>LOANS AND LEASES:</b>										
Unsecured Credit Card Loans		30,120,152,977	32,716,340,222	8.6	34,865,727,265	6.6	35,944,876,308	3.1	35,840,255,535	-0.3
All Other Unsecured Loans/Lines of Credit		24,484,610,617	25,347,726,328	3.5	25,541,420,621	0.8	25,468,688,393	-0.3	25,067,748,307	-1.6
Short-Term, Small Amount Loans (STS) (FCUs only)		N/A	N/A		N/A		13,651,501		13,539,310	-0.8
Non-Federally Guaranteed Student Loans		N/A	N/A		N/A		N/A		1,336,791,399	
New Vehicle Loans		86,894,705,214	81,525,938,454	-6.2	75,236,855,531	-7.7	62,884,872,183	-16.4	58,536,138,283	-6.9
Used Vehicle Loans		89,106,079,713	94,279,699,948	5.8	98,177,217,946	4.1	101,535,277,058	3.4	105,676,272,904	4.1
1st Mortgage Real Estate Loans/Lines of Credit		181,622,360,448	207,961,741,462	14.5	217,169,109,707	4.4	223,229,511,690	2.8	229,128,675,927	2.6
Other Real Estate Loans/Lines of Credit		91,302,401,665	96,549,176,142	5.7	92,335,919,677	-4.4	86,364,810,519	-6.5	82,167,301,671	-4.9
Leases Receivable		878,079,058	743,449,842	-15.3	600,743,902	-19.2	452,254,355	-24.7	443,813,768	-1.9
Total All Other Loans/Lines of Credit		24,147,043,486	26,871,087,808	11.3	28,518,127,827	6.1	28,814,007,424	1.0	28,908,872,472	0.3
<b>TOTAL LOANS</b>		<b>528,555,433,178</b>	<b>565,995,160,206</b>	<b>7.1</b>	<b>572,445,122,476</b>	<b>1.1</b>	<b>564,707,949,431</b>	<b>-1.4</b>	<b>567,119,409,576</b>	<b>0.4</b>
<b>(ALLOWANCE FOR LOAN &amp; LEASE LOSSES)</b>		<b>(3,878,601,021)</b>	<b>(6,243,080,072)</b>	<b>61.0</b>	<b>(8,847,960,252)</b>	<b>41.7</b>	<b>(9,423,133,250)</b>	<b>6.5</b>	<b>(9,011,165,142)</b>	<b>-4.4</b>
Foreclosed Real Estate		333,332,604	684,472,382	105.3	1,160,964,119	69.6	1,613,373,533	39.0	1,642,285,980	1.8
Repossessed Autos		244,796,790	311,124,254	27.1	302,046,542	-2.9	209,481,685	-30.6	168,590,421	-19.5
Foreclosed and Repossessed Other Assets		12,511,226	20,128,237	60.9	38,499,115	91.3	33,496,857	-13.0	28,393,447	-15.2
<b>TOTAL FORECLOSED and REPOSSESSED ASSETS<sup>1</sup></b>		<b>590,640,620</b>	<b>1,015,724,873</b>	<b>72.0</b>	<b>1,501,509,776</b>	<b>47.8</b>	<b>1,856,352,075</b>	<b>23.6</b>	<b>1,839,269,848</b>	<b>-0.9</b>
Land and Building		13,616,180,990	15,138,025,298	11.2	16,146,829,848	6.7	16,779,031,976	3.9	17,070,962,893	1.7
Other Fixed Assets		3,675,276,713	3,811,710,583	3.7	3,549,370,569	-6.9	3,353,607,314	-5.5	3,315,260,116	-1.1
NCUA Share Insurance Capitalization Deposit		5,582,841,874	4,485,506,891	-19.7	7,035,682,508	56.9	7,469,342,334	6.2	7,791,433,532	4.3
Identifiable Intangible Assets		N/A	N/A		134,227,265		207,253,250	54.4	200,307,162	-3.4
Goodwill		N/A	N/A		337,607,015		510,653,547	51.3	642,744,866	25.9
<b>TOTAL INTANGIBLE ASSETS</b>		<b>N/A</b>	<b>N/A</b>		<b>471,834,280</b>		<b>717,906,797</b>	<b>52.2</b>	<b>843,052,028</b>	<b>17.4</b>
Accrued Interest on Loans		2,100,596,062	2,181,173,001	3.8	2,109,066,504	-3.3	2,019,325,772	-4.3	1,877,981,626	-7.0
Accrued Interest on Investments		1,214,165,132	1,046,099,721	-13.8	974,108,582	-6.9	893,842,560	-8.2	914,084,088	2.3
All Other Assets		7,656,143,721	8,431,512,895	10.1	8,637,333,839	2.4	9,415,672,290	9.0	9,439,073,356	0.2
<b>TOTAL OTHER ASSETS</b>		<b>10,970,904,915</b>	<b>11,658,785,617</b>	<b>6.3</b>	<b>11,720,508,925</b>	<b>0.5</b>	<b>12,328,840,622</b>	<b>5.2</b>	<b>12,231,139,070</b>	<b>-0.8</b>
<b>TOTAL ASSETS</b>		<b>754,990,009,779</b>	<b>811,066,601,117</b>	<b>7.4</b>	<b>884,605,445,092</b>	<b>9.1</b>	<b>914,353,373,112</b>	<b>3.4</b>	<b>951,149,815,584</b>	<b>4.0</b>
<b>TOTAL CU's</b>		<b>8,101</b>	<b>7,806</b>	<b>-3.6</b>	<b>7,554</b>	<b>-3.2</b>	<b>7,339</b>	<b>-2.8</b>	<b>7,179</b>	<b>-2.2</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>	For Charter : N/A								
12/02/2011	Count of CU : 7179								
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) <sup>1</sup>								
	Count of CU in Peer Group : N/A								
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Sep-2011	% Chg
<b>LIABILITIES, SHARES AND EQUITY</b>									
<b>LIABILITIES:</b>									
Uninsured Secondary Capital	31,281,151	32,412,191	3.6	79,042,300	143.9	155,865,823	97.2	167,494,685	7.5
Other Borrowings	N/A	N/A		N/A		N/A		N/A	
Other Notes, Promissory Notes, Interest Payable, & Draws Against Lines of Credit	27,414,811,567	36,409,425,684	32.8	36,558,909,968	0.4	28,108,611,119	-23.1	24,926,694,180	-11.3
Borrowing Repurchase Transactions	2,187,672,288	750,748,749	-65.7	896,209,030	19.4	528,389,543	-41.0	559,936,871	6.0
Subordinated Debt	4,650,873	3,616,972	-22.2	3,013,910	-16.7	3,650,424	21.1	4,394,449	20.4
Accrued Dividends and Interest Payable	806,079,362	670,996,055	-16.8	495,862,274	-26.1	373,034,589	-24.8	274,965,891	-26.3
Accounts Payable & Other Liabilities	6,449,077,991	7,406,736,804	14.8	7,261,104,468	-2.0	7,684,440,554	5.8	8,855,865,355	15.2
<b>TOTAL LIABILITIES</b>	<b>36,893,573,232</b>	<b>45,273,936,455</b>	<b>22.7</b>	<b>45,294,141,950</b>	<b>0.0</b>	<b>36,853,992,052</b>	<b>-18.6</b>	<b>34,789,351,431</b>	<b>-5.6</b>
<b>SHARES AND DEPOSITS</b>									
Share Drafts	70,949,980,037	73,631,492,212	3.8	85,302,062,139	15.8	89,882,945,964	5.4	99,470,164,015	10.7
Regular Shares	169,045,320,260	178,707,144,183	5.7	199,908,910,681	11.9	220,513,597,518	10.3	241,041,852,257	9.3
Money Market Shares	111,158,760,877	128,498,041,323	15.6	158,315,466,061	23.2	175,767,250,880	11.0	185,136,948,020	5.3
Share Certificates	216,114,088,870	226,229,177,340	4.7	225,558,764,759	-0.3	213,417,084,732	-5.4	204,704,810,500	-4.1
IRA/KEOGH Accounts	56,912,630,725	64,683,022,867	13.7	73,392,845,925	13.5	76,405,022,194	4.1	77,484,781,697	1.4
All Other Shares <sup>1</sup>	5,715,555,401	6,763,923,646	18.3	7,707,432,283	13.9	7,996,172,018	3.7	9,147,375,612	14.4
Non-Member Deposits	2,494,905,209	2,614,439,841	4.8	2,485,724,114	-4.9	2,421,401,429	-2.6	2,211,612,899	-8.7
<b>TOTAL SHARES AND DEPOSITS</b>	<b>632,391,241,379</b>	<b>681,127,241,412</b>	<b>7.7</b>	<b>752,671,205,962</b>	<b>10.5</b>	<b>786,403,474,735</b>	<b>4.5</b>	<b>819,197,545,000</b>	<b>4.2</b>
<b>EQUITY:</b>									
Undivided Earnings	59,406,356,921	58,685,969,546	-1.2	59,532,274,481	1.4	62,745,953,482	5.4	64,985,427,263	3.6
Regular Reserves	18,216,144,300	18,764,784,347	3.0	18,894,195,035	0.7	19,124,697,944	1.2	19,102,917,651	-0.1
Appropriation For Non-Conforming Investments (SCU Only)	75,927,460	77,797,973	2.5	25,282,948	-67.5	29,835,114	18.0	27,288,807	-8.5
Other Reserves	8,415,370,974	8,515,536,746	1.2	8,834,560,109	3.7	9,537,733,450	8.0	10,306,989,133	8.1
Equity Acquired in Merger	N/A	N/A		167,192,788		369,451,355	121.0	781,014,620	111.4
Miscellaneous Equity	12,778,646	11,435,154	-10.5	11,678,682	2.1	18,272,740	56.5	19,315,495	5.7
Accumulated Unrealized G/L on AFS Securities	105,934,871	-4,045,303	-103.8	542,627,016	#####	623,965,597	15.0	2,092,904,935	235.4
Accumulated Unrealized Losses for OTTI (due to other factors) on HTM Debt Securities	N/A	N/A		-43,025,372		-27,310,316	36.5	-25,542,579	6.5
Accumulated Unrealized G/L on Cash Flow Hedges	-5,103,699	-26,899,921	-427.1	-25,814,657	4.0	-28,486,471	-10.3	-46,672,479	-63.8
Other Comprehensive Income	-522,214,305	-1,359,155,292	-160.3	-1,298,873,850	4.4	-1,298,206,570	0.1	-1,270,999,083	2.1
Net Income	0	0	N/A	0	N/A	0	N/A	1,190,275,390	N/A
<b>EQUITY TOTAL</b>	<b>85,705,195,168</b>	<b>84,665,423,250</b>	<b>-1.2</b>	<b>86,640,097,180</b>	<b>2.3</b>	<b>91,095,906,325</b>	<b>5.1</b>	<b>97,162,919,153</b>	<b>6.7</b>
<b>TOTAL SHARES &amp; EQUITY</b>	<b>718,096,436,547</b>	<b>765,792,664,662</b>	<b>6.6</b>	<b>839,311,303,142</b>	<b>9.6</b>	<b>877,499,381,060</b>	<b>4.5</b>	<b>916,360,464,153</b>	<b>4.4</b>
<b>TOTAL LIABILITIES, SHARES, &amp; EQUITY</b>	<b>754,990,009,779</b>	<b>811,066,601,117</b>	<b>7.4</b>	<b>884,605,445,092</b>	<b>9.1</b>	<b>914,353,373,112</b>	<b>3.4</b>	<b>951,149,815,584</b>	<b>4.0</b>
<b>NCUA INSURED SAVINGS<sup>2</sup></b>									
Uninsured Shares	69,727,942,602	70,636,517,177	1.3	27,117,017,015	-61.6	30,000,782,828	10.6	32,444,750,434	8.1
Uninsured Non-Member Deposits	1,075,857,109	1,056,840,870	-1.8	524,321,150	-50.4	450,515,220	-14.1	261,925,985	-41.9
Total Uninsured Shares & Deposits	70,803,799,711	71,693,358,047	1.3	27,641,338,165	-61.4	30,451,298,048	10.2	32,706,676,419	7.4
Insured Shares & Deposits	561,587,441,668	609,433,883,365	8.5	725,029,867,797	19.0	755,952,176,687	4.3	786,490,868,581	4.0
<b>TOTAL NET WORTH</b>	<b>86,145,080,806</b>	<b>86,076,500,803</b>	<b>-0.1</b>	<b>87,550,593,533</b>	<b>1.7</b>	<b>92,014,704,033</b>	<b>5.1</b>	<b>96,590,588,549</b>	<b>5.0</b>

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<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>										
12/02/2011	For Charter :	N/A								
CU Name: N/A	Count of CU :	7179								
Peer Group: N/A	Asset Range :	N/A								
	Criteria :	Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs) *								
	Count of CU in Peer Group :	N/A								
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Sep-2011	% Chg	
<b>* INCOME AND EXPENSE</b>										
<b>INTEREST INCOME:</b>										
Interest on Loans	34,494,103,028	36,237,155,410	5.1	35,788,962,540	-1.2	34,509,513,739	-3.6	24,665,250,953	-4.7	
Less Interest Refund	(61,531,223)	(49,721,035)	-19.2	(42,651,996)	-14.2	(39,900,014)	-6.5	(7,139,395)	-76.1	
Income from Investments	8,761,012,790	7,770,934,453	-11.3	6,249,840,029	-19.6	5,621,188,867	-10.1	3,997,216,434	-5.2	
Income from Trading	10,857,709	-16,868,599	-255.4	13,852,790	182.1	5,299,357	-61.7	8,431,466	112.1	
TOTAL INTEREST INCOME	43,204,442,304	43,941,500,229	1.7	42,010,003,363	-4.4	40,096,101,949	-4.6	28,663,759,458	-4.7	
<b>INTEREST EXPENSE:</b>										
Dividends	16,867,183,150	15,378,786,204	-8.8	11,724,845,138	-23.8	8,609,513,798	-26.6	5,171,435,152	-19.9	
Interest on Deposits	2,439,772,453	2,344,337,604	-3.9	1,787,777,742	-23.7	1,244,698,510	-30.4	734,968,065	-21.3	
Interest on Borrowed Money	1,159,765,127	1,379,013,570	18.9	1,277,783,424	-7.3	1,032,113,276	-19.2	685,002,802	-11.5	
TOTAL INTEREST EXPENSE	20,466,720,730	19,102,137,378	-6.7	14,790,406,304	-22.6	10,886,325,584	-26.4	6,591,406,019	-19.3	
PROVISION FOR LOAN & LEASE LOSSES	3,191,825,260	7,037,658,633	120.5	9,556,083,966	35.8	7,034,779,464	-26.4	3,510,430,493	-33.5	
NET INTEREST INCOME AFTER PLL	19,545,896,314	17,801,704,218	-8.9	17,663,513,093	-0.8	22,174,996,901	25.5	18,561,922,946	11.6	
<b>NON-INTEREST INCOME:</b>										
Fee Income	6,379,183,763	6,809,641,841	6.7	7,028,670,366	3.2	7,035,762,463	0.1	5,138,744,025	-2.6	
Other Operating Income	3,425,508,257	3,719,026,242	8.6	4,470,913,523	20.2	4,930,092,123	10.3	3,777,913,012	2.2	
Gain (Loss) on Investments	-49,564,005	-455,970,282	-820.0	-1,093,728,605	-139.9	-2,765,380	99.7	190,127,635	9,267.0	
Gain (Loss) on Disposition of Assets	56,937,369	-17,155,112	-130.1	-63,646,180	-271.0	-97,835,385	-53.7	-77,699,711	-5.9	
Gain from Bargain Purchase (Merger)	N/A	N/A		12,066,162		39,512,769	227.5	23,496,841	-20.7	
Other Non-Oper Income/(Expense)	93,624,619	-94,810,126	-201.3	145,287,917	253.2	70,112,352	-51.7	42,982,941	-18.3	
NCUSIF Stabilization Income	N/A	N/A		3,404,551,114		1,011,452	-100.0	0	-100.0	
TOTAL NON-INTEREST INCOME	9,905,690,003	9,960,732,563	0.6	13,904,114,297	39.6	11,975,890,394	-13.9	9,095,564,743	1.3	
<b>NON-INTEREST EXPENSE</b>										
Total Employee Compensation & Benefits	12,444,350,415	13,282,634,061	6.7	13,686,360,840	3.0	13,992,179,094	2.2	10,741,029,945	2.4	
Travel, Conference Expense	328,812,073	329,428,955	0.2	244,278,404	-25.8	252,149,245	3.2	203,501,155	7.6	
Office Occupancy	1,794,047,764	1,981,902,858	10.5	2,077,725,339	4.8	2,132,963,849	2.7	1,645,995,205	2.9	
Office Operation Expense	4,988,552,890	5,215,436,828	4.5	5,298,338,728	1.6	5,319,569,794	0.4	4,043,167,007	1.3	
Educational and Promotion	993,384,747	1,043,449,866	5.0	911,833,050	-12.6	953,010,811	4.5	733,773,928	2.7	
Loan Servicing Expense	1,461,791,065	1,577,465,461	7.9	1,733,121,376	9.9	1,821,581,139	5.1	1,457,519,565	6.7	
Professional, Outside Service	1,858,441,615	1,992,612,308	7.2	2,060,048,035	3.4	2,147,576,524	4.2	1,679,749,931	4.3	
Member Insurance <sup>1</sup>	102,157,633	1,495,969,819	1,364.4	84,429,036	-94.4	N/A		N/A		
Member Insurance - NCUSIF Premium <sup>2</sup>	N/A	N/A		N/A		972,711,682		197,563,986	-72.9	
Member Insurance - Temporary Corporate CU Stabilization Fund <sup>3</sup>	N/A	N/A		3,079,128,687		1,002,967,219	-67.4	1,649,809,831	119.3	
Member Insurance - Other	N/A	N/A		N/A		102,133,394		54,108,985	-29.4	
Operating Fees	112,392,611	183,743,086	63.5	153,083,317	-16.7	145,705,026	-4.8	108,993,144	-0.3	
Misc Operating Expense	718,283,698	1,059,500,600	47.5	754,108,804	-28.8	755,051,369	0.1	530,501,271	-6.3	
TOTAL NON-INTEREST EXPENSE	24,802,214,511	28,162,143,842	13.5	30,082,455,616	6.8	29,597,599,146	-1.6	23,045,713,953	3.8	
NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE AND NCUSIF PREMIUMS <sup>4</sup>	N/A	N/A		4,564,300,461		6,527,955,598	43.0	6,459,147,553	31.9	
<b>NET INCOME (LOSS)</b>	<b>4,649,371,806</b>	<b>-399,707,061</b>	<b>-108.6</b>	<b>1,485,171,774</b>	<b>471.6</b>	<b>4,553,288,149</b>	<b>206.6</b>	<b>4,611,773,736</b>	<b>35.0</b>	
<b>RESERVE TRANSFERS:</b>										
Transfer to Regular Reserve	488,835,331	575,274,344	17.7	410,095,067	-28.7	381,690,469	-6.9	204,836,242	-28.4	
<b>* All Income/Expense amounts are year-to-date while the related % change ratios are annualized.</b>										
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<sup>1</sup> From September 2009 to December 2010, this account includes NCUSIF Premium Expense.										
<sup>2</sup> For December 2010 forward, this account includes only NCUSIF Premium Expense.										

		Delinquent Loan Information									
<a href="#">Return to cover</a>		For Charter : N/A									
12/02/2011		Count of CU : 7179									
CU Name : N/A		Asset Range : N/A									
Peer Group : N/A		Criteria : Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs) *									
		Count of CU in Peer Group : N/A									
		Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Sep-2011	% Chg	
<b>DELINQUENCY SUMMARY - ALL LOAN TYPES</b>											
1 to < 2 Months Delinquent	6,496,464,384	8,210,239,166	26.4	9,221,926,111	12.3	8,256,174,498	-10.5	6,623,180,174	-19.8		
2 to < 6 Months Delinquent	3,641,232,341	5,779,291,522	58.7	7,047,396,891	21.9	6,141,472,316	-12.9	5,193,044,329	-15.4		
6 to 12 Months Delinquent	997,593,867	1,499,712,891	50.3	2,444,691,904	63.0	2,358,628,924	-3.5	2,127,341,555	-9.8		
12 Months & Over Delinquent	286,717,329	514,646,557	79.5	1,038,571,020	101.8	1,422,273,274	36.9	1,693,827,028	19.1		
Total Del Loans - All Types (2 or more Mo)	4,925,543,537	7,793,650,970	58.2	10,530,659,815	35.1	9,922,374,514	-5.8	9,014,212,912	-9.2		
<b>LOAN DELINQUENCY - BY LOAN TYPE</b>											
<b>Unsecured Credit Card Loans</b>											
1 to < 2 Months Delinquent	424,699,142	549,238,167	29.3	589,203,656	7.3	484,739,325	-17.7	407,196,407	-16.0		
2 to < 6 Months Delinquent	335,980,841	525,341,257	56.4	603,478,054	14.9	470,834,516	-22.0	365,780,954	-22.3		
6 to 12 Months Delinquent	59,720,896	82,289,995	37.8	102,847,285	25.0	72,536,442	-29.5	51,331,695	-29.2		
12 Months & Over Delinquent	6,354,103	8,195,033	29.0	11,134,302	35.9	10,055,724	-9.7	7,517,115	-25.2		
Total Del Credit Card Lns (2 or more Mo)	402,055,480	615,826,285	53.2	717,459,641	16.5	553,426,682	-22.9	424,629,764	-23.3		
Credit Cards DQ > 2 Mo / Total Credit Card Loans	1.33	1.88	41.0	2.06	9.3	1.54	-25.2	1.18	-23.0		
<b>1st Mortgage Fixed Rate and Hybrid/Balloon &gt; 5 years</b>											
1 to < 2 Months Delinquent	949,351,535	1,384,089,012	45.8	1,872,925,117	35.3	1,883,500,797	0.6	1,416,310,026	-24.8		
2 to < 6 Months Delinquent	474,268,218	892,779,645	88.2	1,505,149,943	68.6	1,596,958,545	6.1	1,446,460,579	-9.4		
6 to 12 Months Delinquent	178,883,139	290,836,555	62.6	730,048,723	151.0	776,337,908	6.3	738,594,519	-4.9		
12 Months & Over Delinquent	71,131,032	140,453,187	97.5	327,031,170	132.8	534,197,783	63.3	617,736,767	15.6		
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs (2 or more Mo)	724,282,389	1,324,069,387	82.8	2,562,229,836	93.5	2,907,494,236	13.5	2,802,791,865	-3.6		
%1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs) Delinquent > 2 Mo / Total 1st Mtg Fixed and Hybrid/Balloons > 5 yrs	0.60	0.94	57.5	1.71	81.4	1.88	10.0	1.76	-6.3		
<b>1st Mortgage Adjustable Rate Loans and Hybrid/Balloons &lt; 5 Years</b>											
1 to < 2 Months Delinquent	542,465,470	999,019,671	84.2	1,230,455,061	23.2	1,246,597,475	1.3	955,245,307	-23.4		
2 to < 6 Months Delinquent	309,885,618	824,792,833	166.2	1,153,051,825	39.8	1,115,332,446	-3.3	959,368,459	-14.0		
6 to 12 Months Delinquent	84,347,173	322,191,396	282.0	617,380,440	91.6	671,358,016	8.7	668,764,333	-0.4		
12 Months & Over Delinquent	29,772,537	146,572,302	392.3	357,403,530	143.8	471,546,318	31.9	669,523,293	42.0		
Total Del 1st Mtg Adj Rate Lns (2 or more Mo)	424,005,328	1,293,556,531	205.1	2,127,835,795	64.5	2,258,236,780	6.1	2,297,656,085	1.7		
%1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years) Delinquent > 2 Mo / Total 1st Mortgage Adjustable Rate Loans and Hybrids/Balloons < 5 yrs	0.70	1.91	173.9	3.16	64.8	3.29	4.2	3.27	-0.4		
<b>Other Real Estate Fixed Rate/Hybrid/Balloon</b>											
1 to < 2 Months Delinquent	335,882,459	490,770,060	46.1	572,100,446	16.6	498,506,995	-12.9	440,877,461	-11.6		
2 to < 6 Months Delinquent	189,673,783	415,310,085	119.0	572,688,453	37.9	479,012,045	-16.4	391,074,843	-18.4		
6 to 12 Months Delinquent	133,754,942	115,248,182	-13.8	207,281,952	79.9	176,406,642	-14.9	142,772,993	-19.1		
12 Months & Over Delinquent	25,316,661	36,752,142	45.2	79,135,019	115.3	106,821,300	35.0	108,380,460	1.5		
Total Del Other RE Fixed/Hybrid/Balloon Lns (2 or more Mo)	348,745,386	567,310,409	62.7	859,105,424	51.4	762,239,987	-11.3	642,228,296	-15.7		
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo / Total Other RE Fixed/Hybrid/Balloon Loans	0.67	1.06	57.2	1.83	72.4	1.86	1.8	1.71	-8.0		
<b>Other Real Estate Adjustable Rate</b>											
1 to < 2 Months Delinquent	333,958,064	372,091,282	11.4	422,822,490	13.6	387,876,597	-8.3	342,312,354	-11.7		
2 to < 6 Months Delinquent	240,948,574	324,556,943	34.7	390,880,870	20.4	337,117,904	-13.8	305,943,547	-9.2		
6 to 12 Months Delinquent	65,365,896	100,626,762	53.9	151,085,522	50.1	139,167,842	-7.9	114,745,936	-17.5		
12 Months & Over Delinquent	16,886,324	36,719,949	117.5	88,338,131	140.6	95,670,977	8.3	90,238,069	-5.7		
Total Del Other RE Adj Rate Lns (2 or more Mo)	323,200,794	461,903,654	42.9	630,304,523	36.5	571,956,723	-9.3	510,927,552	-10.7		
%Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans	0.82	1.07	31.5	1.39	29.5	1.26	-9.4	1.14	-9.2		
<b>Leases Receivable</b>											
1 to < 2 Months Delinquent	14,146,002	17,547,875	24.0	9,926,711	-43.4	5,708,939	-42.5	4,112,569	-28.0		
2 to < 6 Months Delinquent	7,300,147	6,035,090	-17.3	4,939,653	-18.2	1,351,755	-72.6	699,898	-48.2		
6 to 12 Months Delinquent	744,373	220,303	-70.4	253,166	14.9	134,924	-46.7	148,305	9.9		
12 Months & Over Delinquent	13,982	26,003	86.0	135	-99.5	7,484	5,443.7	541	-92.8		
Total Del Leases Receivable (2 or more Mo)	8,058,502	6,281,396	-22.1	5,192,954	-17.3	1,494,163	-71.2	848,744	-43.2		
%Leases Receivable Delinquent > 2 Mo / Total Leases Receivable	0.92	0.84	-7.9	0.86	2.3	0.33	-61.8	0.19	-42.1		
<b>All Other Loans</b>											
1 to < 2 Months Delinquent	3,895,961,712	4,397,483,099	12.9	4,524,506,150	2.9	3,749,244,370	-17.1	3,057,126,050	-18.5		
2 to < 6 Months Delinquent	2,083,175,160	2,790,475,669	34.0	2,817,223,484	1.0	2,140,865,105	-24.0	1,723,716,049	-19.5		
6 to 12 Months Delinquent	474,777,448	588,299,698	23.9	635,796,807	8.1	522,687,150	-17.8	410,983,774	-21.4		
12 Months & Over Delinquent	137,242,690	145,927,941	6.3	175,528,733	20.3	203,973,688	16.2	200,430,783	-1.7		
Total Del All Other Lns (2 or more Mo)	2,695,195,298	3,524,703,308	30.8	3,628,531,642	2.9	2,867,525,943	-21.0	2,335,130,606	-18.6		
%All Other Loans Delinquent > 2 Mo / Total All Other Loans	1.20	1.55	28.8	1.60	3.2	1.31	-17.8	1.06	-18.9		
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	Indirect and Participation Lending									
Return to cover	For Charter : N/A									
12/02/2011	Count of CU : 7179									
CU Name: N/A	Asset Range : N/A									
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs) *									
	Count of CU in Peer Group : N/A									
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Sep-2011	% Chg	
<b>INDIRECT LOANS OUTSTANDING</b>										
Indirect Loans - Point of Sale Arrangement	45,043,414,711	48,324,594,459	7.3	52,200,801,420	8.0	50,639,978,729	-3.0	51,064,898,464	0.8	
Indirect Loans - Outsourced Lending Relationship	25,180,771,648	26,072,673,323	3.5	23,700,651,381	-9.1	20,857,071,071	-12.0	19,625,915,681	-5.9	
<b>Total Outstanding Indirect Loans</b>	<b>70,224,186,359</b>	<b>74,397,267,782</b>	<b>5.9</b>	<b>75,901,452,801</b>	<b>2.0</b>	<b>71,497,049,800</b>	<b>-5.8</b>	<b>70,690,814,145</b>	<b>-1.1</b>	
%Indirect Loans Outstanding / Total Loans	13.29	13.14	-1.1	13.26	0.9	12.66	-4.5	12.46	-1.5	
<b>DELINQUENCY - INDIRECT LENDING</b>										
1 to < 2 Months Delinquent	1,406,140,716	1,688,587,923	20.1	1,673,599,561	-0.9	1,353,829,542	-19.1	1,090,362,402	-19.5	
2 to < 6 Months Delinquent	670,410,665	969,772,105	44.7	905,207,661	-6.7	647,151,837	-28.5	495,369,174	-23.5	
6 to 12 Months Delinquent	117,116,131	165,473,094	41.3	181,809,826	9.9	144,568,431	-20.5	102,749,109	-28.9	
12 Months & Over Delinquent	25,600,511	23,670,180	-7.5	29,783,263	25.8	44,921,939	50.8	51,568,316	14.8	
Total Del Indirect Lns (2 or more Mo)	813,127,307	1,158,915,379	42.5	1,116,800,750	-3.6	836,642,207	-25.1	649,686,599	-22.3	
%Indirect Loans Delinquent > 2 Mo / Total Indirect Loans	1.16	1.56	34.5	1.47	-5.5	1.17	-20.5	0.92	-21.5	
<b>LOAN LOSSES - INDIRECT LENDING</b>										
* Indirect Loans Charged Off	789,447,476	1,139,699,672	44.4	1,490,754,356	30.8	1,089,372,693	-26.9	574,185,142	-29.7	
* Indirect Loans Recovered	122,792,628	128,259,175	4.5	197,389,555	53.9	209,691,023	6.2	129,907,279	-17.4	
* NET INDIRECT LOAN C/Os	666,654,848	1,011,440,497	51.7	1,293,364,801	27.9	879,681,670	-32.0	444,277,863	-32.7	
**%Net Charge Offs - Indirect Loans / Avg Indirect Loans	0.95	1.40	46.6	1.72	23.0	1.19	-30.6	0.83	-30.2	
<b>PARTICIPATION LOANS OUTSTANDING (Bal of Purchased + CU Portion of Part. Lns Interests Retained):</b>										
Consumer	N/A	N/A		1,200,599,702		1,150,899,853	-4.1	1,382,583,555	20.1	
Non-Federally Guaranteed Student Loans	N/A	N/A		N/A		N/A		172,834,171		
Real Estate	N/A	N/A		2,936,297,758		2,723,533,192	-7.2	2,653,119,656	-2.6	
Member Business Loans (excluding C&D)	N/A	N/A		3,261,589,494		3,193,163,066	-2.1	3,019,668,700	-5.4	
Non-Member Business Loans (excluding C&D)	N/A	N/A		3,764,761,798		4,376,714,744	16.3	4,513,364,213	3.1	
Commercial Construction & Development	N/A	N/A		496,650,416		365,967,947	-26.3	434,035,689	18.6	
Loan Pools	N/A	N/A		734,424,174		633,799,066	-13.7	587,917,877	-7.2	
<b>TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)</b>	<b>9,709,401,506</b>	<b>11,069,737,648</b>	<b>14.0</b>	<b>12,394,323,342</b>	<b>12.0</b>	<b>12,444,077,868</b>	<b>0.4</b>	<b>12,763,523,861</b>	<b>2.6</b>	
%Participation Loans Outstanding / Total Loans	1.84	1.96	6.5	2.17	10.7	2.20	1.8	2.25	2.1	
* Participation Loans Purchased YTD	3,217,320,253	3,172,384,083	-1.4	2,531,815,481	-20.2	2,370,916,319	-6.4	2,687,851,860	51.2	
%Participation Loans Purchased YTD / Total Loans Granted YTD	1.29	1.27	-1.8	0.95	-25.1	0.95	0.5	1.44	51.1	
<b>PARTICIPATION LOANS SOLD:</b>										
Participation Loan Interests Sold AND/OR Serviced (Participants' Balance Outstanding)	N/A	N/A		7,016,491,644		7,359,031,679	4.9	7,742,098,611	5.2	
Participation Loan Interests - Amount Retained (Outstanding)	N/A	N/A		2,382,586,509		2,566,949,021	7.7	2,585,663,278	0.7	
* Participation Loans Sold YTD	1,633,139,638	2,004,385,762	22.7	2,101,559,258	4.8	1,931,877,800	-8.1	2,068,054,514	42.7	
** %Participation Loans Sold YTD / Total Assets	0.22	0.25	14.2	0.24	-3.9	0.21	-11.1	0.29	37.2	
<b>WHOLE LOANS PURCHASED AND SOLD:</b>										
*Loans Purchased in Full from Other Financial Institutions YTD	292,522,707	317,752,884	8.6	736,316,645	131.7	1,839,795,145	149.9	1,169,641,582	-15.2	
*Loans Purchased in Full from Other Sources YTD	N/A	N/A		N/A		N/A		152,239,644		
%Loans Purchased From Financial Institutions & Other Sources YTD / Loans Granted YTD	0.12	0.13	8.2	0.28	117.4	0.74	168.2	0.71	-4.2	
*Loans, Excluding RE, Sold in Full YTD	350,595,185	235,202,758	-32.9	506,349,281	115.3	473,267,956	-6.5	16,880,649	-95.2	
<b>DELINQUENCY - PARTICIPATION LENDING</b>										
1 to < 2 Months Delinquent	71,801,955	146,486,203	104.0	217,814,861	48.7	221,258,447	1.6	156,643,834	-29.2	
2 to < 6 Months Delinquent	124,302,606	213,631,691	71.9	168,074,685	-21.3	236,289,799	40.6	249,550,864	5.6	
6 to 12 Months Delinquent	83,811,488	55,398,485	-33.9	117,444,446	112.0	121,640,423	3.6	154,419,490	26.9	
12 Months & Over Delinquent	30,933,837	65,515,838	111.8	145,126,061	121.5	130,582,522	-10.0	107,727,614	-17.5	
Total Del Participation Lns (2 or more Mo)	239,047,931	334,546,014	39.9	430,645,192	28.7	488,512,744	13.4	511,697,968	4.7	
%Participation Loans Delinquent > 2 Mo / Total Participation Loans	2.46	3.02	22.8	3.47	15.0	3.93	13.0	4.01	2.1	
<b>LOAN LOSSES - PARTICIPATION LENDING</b>										
* Participation Loans Charged Off	62,670,121	94,681,856	51.1	135,240,149	42.8	156,494,864	15.7	132,209,141	12.6	
* Participation Loans Recovered	4,477,198	8,065,569	80.1	9,422,562	16.8	10,255,542	8.8	7,187,010	-6.6	
* NET PARTICIPATION LOAN C/Os	58,192,923	86,616,287	48.8	125,817,587	45.3	146,239,322	16.2	125,022,131	14.0	
**%Net Charge Offs - Participation Loans / Avg Participation Loans	0.64	0.83	29.8	1.07	28.6	1.18	9.8	1.32	12.3	
*Amounts are year-to-date while the related %change ratios are annualized.										
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)										
# Means the number is too large to display in the cell										
<b>9. IndirectAndParticipationLns</b>										

Real Estate Loan Information 1									
<a href="#">Return to cover</a>									
12/02/2011	For Charter : N/A								
CU Name: N/A	Count of CU : 7179								
Peer Group: N/A	Asset Range : N/A								
	Criteria : Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs) *								
	Count of CU in Peer Group : N/A								
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Sep-2011	% Chg
<b>REAL ESTATE LOANS OUTSTANDING:</b>									
<b>First Mortgages</b>									
Fixed Rate > 15 years	63,157,945,259	76,609,382,459	21.3	81,544,449,130	6.4	81,609,344,579	0.1	81,810,873,076	0.2
Fixed Rate 15 years or less	41,286,853,315	44,612,256,304	8.1	48,367,827,103	8.4	52,530,510,304	8.6	55,658,143,200	6.0
Other Fixed Rate	1,435,016,791	1,469,372,955	2.4	1,475,415,500	0.4	1,460,947,400	-1.0	1,499,871,075	2.7
<b>Total Fixed Rate First Mortgages</b>	<b>105,879,815,365</b>	<b>122,691,011,718</b>	<b>15.9</b>	<b>131,387,691,733</b>	<b>7.1</b>	<b>135,600,802,283</b>	<b>3.2</b>	<b>138,968,887,351</b>	<b>2.5</b>
Balloon/Hybrid > 5 years	15,066,796,285	17,699,534,860	17.5	18,349,491,925	3.7	18,932,709,539	3.2	19,974,405,383	5.5
Balloon/Hybrid 5 years or less	31,818,221,178	36,477,733,513	14.6	35,194,574,818	-3.5	34,460,503,457	-2.1	34,472,986,030	0.0
<b>Total Balloon/Hybrid First Mortgages</b>	<b>46,885,017,463</b>	<b>54,177,268,373</b>	<b>15.6</b>	<b>53,544,066,743</b>	<b>-1.2</b>	<b>53,393,212,996</b>	<b>-0.3</b>	<b>54,447,391,413</b>	<b>2.0</b>
Adjustable Rate First Mtgs 1 year or less	6,538,551,251	6,700,754,723	2.5	6,908,639,529	3.1	6,794,162,893	-1.7	6,723,289,220	-1.0
Adjustable Rate First Mtgs >1 year	22,318,976,369	24,392,706,648	9.3	25,328,711,702	3.8	27,441,333,518	8.3	28,989,107,943	5.6
<b>Total Adjustable First Mortgages</b>	<b>28,857,527,620</b>	<b>31,093,461,371</b>	<b>7.7</b>	<b>32,237,351,231</b>	<b>3.7</b>	<b>34,235,496,411</b>	<b>6.2</b>	<b>35,712,397,163</b>	<b>4.3</b>
<b>TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING</b>	<b>181,622,360,448</b>	<b>207,961,741,462</b>	<b>14.5</b>	<b>217,169,109,707</b>	<b>4.4</b>	<b>223,229,511,690</b>	<b>2.8</b>	<b>229,128,675,927</b>	<b>2.6</b>
<b>Other Real Estate Loans</b>									
Closed End Fixed Rate	50,036,930,211	51,602,506,441	3.1	45,091,831,501	-12.6	39,214,126,671	-13.0	35,881,977,996	-8.5
Closed End Adjustable Rate	1,987,419,726	2,160,206,402	8.7	2,395,890,443	10.9	2,204,901,288	-8.0	2,282,948,284	3.5
Open End Adjustable Rate (HELOC)	36,704,235,817	40,866,145,394	11.3	42,932,895,921	5.1	43,175,465,940	0.6	42,356,302,521	-1.9
Open End Fixed Rate	2,573,815,911	1,920,317,905	-25.4	1,915,301,812	-0.3	1,770,316,620	-7.6	1,646,072,870	-7.0
<b>TOTAL OTHER REAL ESTATE OUTSTANDING</b>	<b>91,302,401,665</b>	<b>96,549,176,142</b>	<b>5.7</b>	<b>92,335,919,677</b>	<b>-4.4</b>	<b>86,364,810,519</b>	<b>-6.5</b>	<b>82,167,301,671</b>	<b>-4.9</b>
<b>TOTAL RE (FIRST AND OTHER) OUTSTANDING</b>	<b>272,924,762,113</b>	<b>304,510,917,604</b>	<b>11.6</b>	<b>309,505,029,384</b>	<b>1.6</b>	<b>309,594,322,209</b>	<b>0.0</b>	<b>311,295,977,598</b>	<b>0.5</b>
<b>RE LOAN SUMMARY (FIX, ADJ):</b>									
First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs)	120,946,611,650	140,390,546,578	16.1	149,737,183,658	6.7	154,533,511,822	3.2	158,943,292,734	2.9
Other RE Fixed Rate	52,610,746,122	53,522,824,346	1.7	47,007,133,313	-12.2	40,984,443,291	-12.8	37,528,050,866	-8.4
<b>Total Fixed Rate RE Outstanding</b>	<b>173,557,357,772</b>	<b>193,913,370,924</b>	<b>11.7</b>	<b>196,744,316,971</b>	<b>1.5</b>	<b>195,517,955,113</b>	<b>-0.6</b>	<b>196,471,343,600</b>	<b>0.5</b>
%(Total Fixed Rate RE/Total Assets)	22.99	23.91	4.0	22.24	-7.0	21.38	-3.9	20.66	-3.4
%(Total Fixed Rate RE/Total Loans)	32.84	34.26	4.3	34.37	0.3	34.62	0.7	34.64	0.1
First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)	60,675,748,798	67,571,194,884	11.4	67,431,926,049	-0.2	68,695,999,868	1.9	70,185,383,193	2.2
Other RE Adj Rate	38,691,655,543	43,026,351,796	11.2	45,328,786,364	5.4	45,380,367,228	0.1	44,639,250,805	-1.6
<b>Total Adj Rate RE Outstanding</b>	<b>99,367,404,341</b>	<b>110,597,546,680</b>	<b>11.3</b>	<b>112,760,712,413</b>	<b>2.0</b>	<b>114,076,367,096</b>	<b>1.2</b>	<b>114,824,633,998</b>	<b>0.7</b>
<b>MISCELLANEOUS RE INFORMATION:</b>									
Outstanding Interest Only & Payment Option First Mtg Loans	6,399,170,686	7,527,425,050	17.6	7,042,170,080	-6.4	5,982,715,921	-15.0	5,100,169,516	-14.8
%(Interest Only & Payment Option First Mtg / Total Assets)	0.85	0.93	9.5	0.80	-14.2	0.65	-17.8	0.54	-18.0
%(Interest Only & Payment Option First Mtg / Net Worth)	7.43	8.75	17.7	8.04	-8.0	6.50	-19.2	5.28	-18.8
Outstanding Interest Only & Payment Option Other RE / LOCs Loans	N/A	N/A		13,444,613,701		14,312,222,385	6.5	14,389,072,226	0.5
Outstanding Residential Construction (Excluding Business Purpose Loans)	1,599,027,780	1,237,196,666	-22.6	845,688,065	-31.6	730,328,638	-13.6	642,984,706	-12.0
Allowance for Loan Losses on all RE Loans	543,955,297	1,261,382,677	131.9	2,615,806,874	107.4	3,315,709,364	26.8	3,536,094,144	6.6
<b>* REAL ESTATE LOANS - AMOUNT GRANTED:</b>									
<b>* First Mortgages</b>									
* Fixed Rate > 15 years	30,233,366,206	33,406,892,765	10.5	52,601,390,015	57.5	42,316,248,312	-19.6	22,768,127,684	-28.3
* Fixed Rate 15 years or less	8,054,223,973	13,064,563,848	62.2	23,551,475,065	80.3	24,107,889,130	2.4	16,293,913,686	-9.9
* Other Fixed Rate	693,610,897	634,225,394	-8.6	590,453,043	-6.9	648,177,080	9.8	499,747,467	2.8
<b>* Total Fixed Rate First Mortgages</b>	<b>38,981,201,076</b>	<b>47,105,682,007</b>	<b>20.8</b>	<b>76,743,318,123</b>	<b>62.9</b>	<b>67,072,314,522</b>	<b>-12.6</b>	<b>39,561,788,837</b>	<b>-21.4</b>
* Balloon/Hybrid > 5 years	4,151,831,677	4,570,395,224	10.1	3,837,757,948	-16.0	3,694,626,721	-3.7	3,046,555,026	9.9
* Balloon/Hybrid 5 years or less	8,731,333,769	9,605,327,481	10.0	5,966,284,213	-37.9	6,533,488,273	9.5	5,119,001,907	4.5
<b>* Total Balloon/Hybrid First Mortgages</b>	<b>12,883,165,446</b>	<b>14,175,722,705</b>	<b>10.0</b>	<b>9,804,042,161</b>	<b>-30.8</b>	<b>10,228,114,994</b>	<b>4.3</b>	<b>8,165,556,933</b>	<b>6.4</b>
* Adjustable Rate First Mtgs 1 year or less	2,097,428,457	1,786,239,538	-14.8	1,598,235,816	-10.5	1,199,787,490	-24.9	884,036,945	-1.8
* Adjustable Rate First Mtgs >1 year	5,166,225,161	6,805,715,972	31.7	6,090,553,411	-10.5	5,921,335,936	-2.8	5,164,992,820	16.3
<b>* Total Adjustable First Mortgages</b>	<b>7,263,653,618</b>	<b>8,591,955,510</b>	<b>18.3</b>	<b>7,688,789,227</b>	<b>-10.5</b>	<b>7,121,123,426</b>	<b>-7.4</b>	<b>6,049,029,765</b>	<b>13.3</b>
<b>* TOTAL FIRST MORTGAGE RE LOANS GRANTED</b>	<b>59,128,020,140</b>	<b>69,873,360,222</b>	<b>18.2</b>	<b>94,236,149,511</b>	<b>34.9</b>	<b>84,421,552,942</b>	<b>-10.4</b>	<b>53,776,375,535</b>	<b>-15.1</b>
* Amounts are year-to-date while the related %change ratios are annualized.									
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Real Estate Loan Information 2									
Return to cover									
12/02/2011	For Charter : N/A								
CU Name: N/A	Count of CU : 7179								
Peer Group: N/A	Asset Range : N/A								
	Criteria : Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs) *								
	Count of CU in Peer Group : N/A								
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Sep-2011	% Chg
<b>* OTHER REAL ESTATE (Granted)</b>									
* Closed End Fixed Rate	19,940,792,814	14,451,245,367	-27.5	8,889,957,377	-38.5	6,931,425,771	-22.0	4,457,718,233	-14.3
* Closed End Adjustable Rate	670,339,896	728,433,324	8.7	583,531,766	-19.9	405,585,587	-30.5	335,464,904	10.3
* Open End Adjustable Rate (HELOC)	14,869,539,051	14,609,270,529	-1.8	12,385,805,205	-15.2	11,485,728,028	-7.3	7,584,722,566	-12.0
* Open End Fixed Rate and Other	1,251,799,064	790,197,773	-36.9	657,826,296	-16.8	580,071,892	-11.8	295,971,326	-32.0
<b>* TOTAL OTHER REAL ESTATE GRANTED</b>	<b>36,732,470,825</b>	<b>30,579,146,993</b>	<b>-16.8</b>	<b>22,517,120,644</b>	<b>-26.4</b>	<b>19,402,811,278</b>	<b>-13.8</b>	<b>12,673,877,029</b>	<b>-12.9</b>
<b>* TOTAL RE (FIRST AND OTHER) GRANTED</b>	<b>95,860,490,965</b>	<b>100,452,507,215</b>	<b>4.8</b>	<b>116,753,270,155</b>	<b>16.2</b>	<b>103,824,364,220</b>	<b>-11.1</b>	<b>66,450,252,564</b>	<b>-14.7</b>
%(Total Fixed Rate RE Granted YTD/Total Loans Granted YTD)	25.78	26.71	3.6	33.75	26.4	31.46	-6.8	25.37	-19.4
<b>RE LOANS SOLD/SERVICED</b>									
* First Mortgage R.E. Loans Sold	15,582,214,281	19,296,348,807	23.8	50,964,673,425	164.1	43,800,619,792	-14.1	24,072,620,781	-26.7
%(First Mtg RE Loans Sold/ First Mtg RE Loans Granted)	26.35	27.62	4.8	54.08	95.8	51.88	-4.1	44.76	-13.7
AMT of Mortgage Servicing Rights	460,009,408	442,513,281	-3.8	688,590,502	55.6	797,459,416	15.8	793,378,328	-0.5
Outstanding RE Loans Sold But Serviced	60,172,742,448	67,476,210,285	12.1	92,205,119,193	36.6	108,303,645,625	17.5	114,969,334,701	6.2
% (Mortgage Servicing Rights / Net Worth)	0.53	0.51	-3.7	0.79	53.0	0.87	10.2	0.82	-5.2
<b>MISC. RE LOAN INFORMATION</b>									
S-Term (<5 Yrs) R.E. Loan (Exc. MBL)	103,686,416,876	113,250,688,172	9.2	114,032,554,302	0.7	113,701,602,626	-0.3	114,659,753,062	0.8
R.E. Lns also Mem. Bus. Lns	19,676,225,831	24,494,103,551	24.5	27,684,248,381	13.0	29,568,052,817	6.8	30,674,668,897	3.7
<b>REVERSE MORTGAGES</b>									
Federally Insured Home Equity Conversion Mortgage (HECM)	N/A	N/A		7,647,999		10,574,428	38.3	34,168,394	223.1
Proprietary Reverse Mortgage Products	N/A	N/A		23,359,198		28,750,845	23.1	30,445,282	5.9
<b>Total Reverse Mortgages</b>	<b>N/A</b>	<b>N/A</b>		<b>31,007,197</b>		<b>39,325,273</b>	<b>26.8</b>	<b>64,613,676</b>	<b>64.3</b>
<b>RE LOAN MODIFICATIONS OUTSTANDING</b>									
Modified First Mortgage RE Loans	N/A	1,167,834,257		5,177,773,119	343.4	7,688,088,751	48.5	9,163,329,821	19.2
Modified Other RE Loans	N/A	319,492,222		892,747,397	179.4	1,181,051,144	32.3	1,299,506,587	10.0
<b>Total Modified First and Other RE Loans</b>	<b>N/A</b>	<b>1,487,326,479</b>		<b>6,070,520,516</b>	<b>308.1</b>	<b>8,869,139,895</b>	<b>46.1</b>	<b>10,462,836,408</b>	<b>18.0</b>
<b>Modified RE Loans Also Reported as Business Loans</b>	<b>N/A</b>	<b>262,606,567</b>		<b>1,202,488,423</b>	<b>357.9</b>	<b>1,924,360,559</b>	<b>60.0</b>	<b>2,074,196,566</b>	<b>7.8</b>
<b>DELINQUENT R.E. LOANS &gt; 2 MOS</b>									
First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs)	724,282,389	1,324,069,387	82.8	2,562,229,836	93.5	2,907,494,236	13.5	2,802,791,865	-3.6
First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)	424,005,328	1,293,556,531	205.1	2,127,835,795	64.5	2,258,236,780	6.1	2,297,656,085	1.7
Other R.E. Fixed Rate	348,745,386	567,310,409	62.7	859,105,424	51.4	762,239,987	-11.3	642,228,296	-15.7
Other R.E. Adj. Rate	323,200,794	461,903,654	42.9	630,304,523	36.5	571,956,723	-9.3	510,927,552	-10.7
<b>TOTAL DEL R.E. &gt; 2 MOS</b>	<b>1,820,233,897</b>	<b>3,646,839,981</b>	<b>100.4</b>	<b>6,179,475,578</b>	<b>69.4</b>	<b>6,499,927,726</b>	<b>5.2</b>	<b>6,253,603,798</b>	<b>-3.8</b>
<b>DELINQUENT 1 TO &lt; 2 MOS</b>									
First Mortgage	1,491,817,005	2,383,108,683	59.7	3,103,380,178	30.2	3,130,098,272	0.9	2,371,555,333	-24.2
Other	669,840,523	862,861,342	28.8	994,922,936	15.3	886,383,592	-10.9	783,189,815	-11.6
Total Del R.E. 1 to < 2 Mos	2,161,657,528	3,245,970,025	50.2	4,098,303,114	26.3	4,016,481,864	-2.0	3,154,745,148	-21.5
Total Del R.E. Loans > 1 Mos	3,981,891,425	6,892,810,006	73.1	10,277,778,692	49.1	10,516,409,590	2.3	9,408,348,946	-10.5
<b>RE LOAN DELINQUENCY RATIOS</b>									
% R.E. Loans dq > 1 Mos	1.46	2.26	55.1	3.32	46.7	3.40	2.3	3.02	-11.0
% R.E. Loans dq > 2 Mos	0.67	1.20	79.6	2.00	66.7	2.10	5.2	2.01	-4.3
<b>REAL ESTATE LOAN MODIFICATIONS DELINQUENT &gt; 2 MOS</b>									
Modified First Mortgage RE Loans > 2 Mo Del	N/A	275,064,506		1,124,673,879	308.9	1,616,909,054	43.8	1,698,510,838	5.0
Modified Other RE Loans > 2 Mo Del	N/A	48,883,793		228,486,664	367.4	210,490,030	-7.9	183,385,219	-12.9
<b>Total Modified First and Other RE Loans &gt; 2 Mo Del</b>	<b>N/A</b>	<b>323,948,299</b>		<b>1,353,160,543</b>	<b>317.7</b>	<b>1,827,399,084</b>	<b>35.0</b>	<b>1,881,896,057</b>	<b>3.0</b>
% Total Modified 1st and Other RE > 2 Mo Del / Total Modified 1st and Other RE	N/A	21.78		22.29	2.3	20.60	-7.6	17.99	-12.7
<b>Modified RE Loans Also Reported as Business Loans &gt; 2 Mo Del</b>									
% Modified RE Lns also Reported as Business Loans > 2 Mo Del / Total Modified RE Lns also Reported as Business Loans	N/A	53,062,954		352,777,547	564.8	476,446,173	35.1	484,519,384	1.7
<b>REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:</b>									
* Total 1st Mortgage Lns Charged Off	51,342,655	243,825,045	374.9	586,844,093	140.7	821,816,351	40.0	696,357,969	13.0
* Total 1st Mortgage Lns Recovered	6,365,610	8,669,986	36.2	21,069,611	143.0	37,437,537	77.7	35,223,940	25.4
<b>* NET 1st MORTGAGE LN C/Os</b>	<b>44,977,045</b>	<b>235,155,059</b>	<b>422.8</b>	<b>565,774,482</b>	<b>140.6</b>	<b>784,378,814</b>	<b>38.6</b>	<b>661,134,029</b>	<b>12.4</b>
<b>** Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans</b>	<b>0.03</b>	<b>0.12</b>	<b>359.8</b>	<b>0.27</b>	<b>120.5</b>	<b>0.36</b>	<b>33.8</b>	<b>0.39</b>	<b>9.4</b>
* Total Other RE Lns Charged Off	178,965,060	614,725,967	243.5	1,155,247,087	87.9	1,231,203,690	6.6	792,241,928	-14.2
* Total Other RE Lns Recovered	7,742,290	14,437,522	86.5	27,395,656	89.8	42,635,622	55.6	36,555,352	14.3
<b>* NET OTHER RE LN C/Os</b>	<b>171,222,770</b>	<b>600,288,445</b>	<b>250.6</b>	<b>1,127,851,431</b>	<b>87.9</b>	<b>1,188,568,068</b>	<b>5.4</b>	<b>755,686,576</b>	<b>-15.2</b>
<b>**Net Charge Offs Other RE Loans / Avg Other RE Loans</b>	<b>0.19</b>	<b>0.64</b>	<b>227.8</b>	<b>1.19</b>	<b>86.9</b>	<b>1.33</b>	<b>11.4</b>	<b>1.20</b>	<b>-10.1</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)									
# Means the number is too large to display in the cell									

Member Business Loan Information									
Return to cover									
12/02/2011									
CU Name: N/A									
Peer Group: N/A									
	For Charter :	N/A							
	Count of CU :	7179							
	Asset Range :	N/A							
	Criteria :	Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions							
	Count of CU in Peer Group :	N/A							
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Sep-2011	% Chg
<b>BUSINESS LOANS</b>									
Member Business Loans (NMBLB) <sup>1</sup>	21,460,008,111	25,532,802,208	19.0	28,282,018,048	10.8	30,419,043,244	7.6	31,810,324,211	4.6
Purchased Business Loans or Participations to Nonmembers (NMBLB) <sup>1</sup>	4,929,242,985	6,360,143,424	29.0	6,790,375,280	6.8	6,769,196,646	-0.3	6,619,304,256	-2.2
<b>Total Business Loans (NMBLB) <sup>1</sup></b>	<b>26,389,251,096</b>	<b>31,892,945,632</b>	<b>20.9</b>	<b>35,072,393,328</b>	<b>10.0</b>	<b>37,188,239,890</b>	<b>6.0</b>	<b>38,429,628,467</b>	<b>3.3</b>
Unfunded Commitments <sup>1</sup>	1,852,703,145	1,701,806,459	-8.1	1,613,196,037	-5.2	1,594,352,685	-1.2	1,786,934,253	12.1
<b>TOTAL BUSINESS LOANS (NMBLB) LESS UNFUNDED COMMITMENTS <sup>1</sup></b>	<b>24,536,547,951</b>	<b>30,191,139,173</b>	<b>23.0</b>	<b>33,459,197,291</b>	<b>10.8</b>	<b>35,593,887,205</b>	<b>6.4</b>	<b>36,642,694,214</b>	<b>2.9</b>
% (Total Business Loans (NMBLB) Less Unfunded Commitments/ Total Assets) <sup>1</sup>	3.25	3.72	14.5	3.78	1.6	3.89	2.9	3.85	-1.0
<b>NUMBER OF BUSINESS LOANS OUTSTANDING:</b>									
Number of Outstanding of Business Loans to Members	120,596	131,346	8.9	142,221	8.3	149,448	5.1	158,008	5.7
Number of Outstanding Purchased Business Loans or Participation Interests to Nonmembers	16,404	16,199	-1.2	15,598	-3.7	16,553	6.1	14,525	-12.3
<b>Total Number of Business Loans Outstanding</b>	<b>137,000</b>	<b>147,545</b>	<b>7.7</b>	<b>157,819</b>	<b>7.0</b>	<b>166,001</b>	<b>5.2</b>	<b>172,533</b>	<b>3.9</b>
<b>REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS &amp; NON-MEMBERS)</b>									
Construction and Development	N/A	N/A		N/A		N/A		1,572,423,526	
Farmland	N/A	N/A		N/A		N/A		736,728,104	
Non-Farm Residential Property	N/A	N/A		N/A		N/A		7,846,153,306	
Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		N/A		N/A		10,168,108,228	
Non-Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		N/A		N/A		11,844,822,106	
<b>Total Real Estate Secured Business Loans</b>	<b>N/A</b>	<b>N/A</b>		<b>N/A</b>		<b>N/A</b>		<b>32,168,235,270</b>	
<b>NON-REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS &amp; NON-MEMBERS)</b>									
Loans to finance agricultural production and other loans to farmers	N/A	N/A		N/A		N/A		768,206,253	
Commercial and Industrial Loans	N/A	N/A		N/A		N/A		5,133,458,400	
Unsecured Business Loans	N/A	N/A		N/A		N/A		100,929,056	
Unsecured Revolving Lines of Credit (Business Purpose)	N/A	N/A		N/A		N/A		258,799,488	
<b>Total Non-Real Estate Secured Business Loans</b>	<b>N/A</b>	<b>N/A</b>		<b>N/A</b>		<b>N/A</b>		<b>6,261,393,197</b>	
<b>NUMBER OF BUSINESS LOANS OUTSTANDING BY TYPE</b>									
Number - Construction and Development	N/A	N/A		N/A		N/A		2,261	
Number - Farmland	N/A	N/A		N/A		N/A		4,886	
Number - Non-Farm Residential Property	N/A	N/A		N/A		N/A		49,509	
Number - Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		N/A		N/A		24,542	
Number - Non-Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		N/A		N/A		25,673	
<b>Total Number of Real Estate Secured Business Loans</b>	<b>N/A</b>	<b>N/A</b>		<b>N/A</b>		<b>N/A</b>		<b>106,871</b>	
Number - Loans to finance agricultural production and other loans to farmers	N/A	N/A		N/A		N/A		11,685	
Number - Commercial and Industrial Loans	N/A	N/A		N/A		N/A		38,340	
Number - Unsecured Business Loans	N/A	N/A		N/A		N/A		2,488	
Number - Unsecured Revolving Lines of Credit (Business Purpose)	N/A	N/A		N/A		N/A		13,149	
<b>Total Number of Non-Real Estate Secured Business Loans</b>	<b>N/A</b>	<b>N/A</b>		<b>N/A</b>		<b>N/A</b>		<b>65,662</b>	
<b>AMOUNT OF BUSINESS LOANS GRANTED OR PURCHASED:</b>									
* MBL (NMBLB) Granted YTD <sup>1</sup>	9,529,925,167	11,511,690,394	20.8	9,437,592,414	-18.0	10,742,116,950	13.8	7,494,842,565	-7.0
* Purchased or Participation Interests to Nonmembers (NMBLB) <sup>1</sup>	2,003,640,073	1,971,566,733	-1.6	1,333,315,700	-32.4	1,332,996,826	0.0	1,028,018,755	2.8
<b>DELINQUENCY - MEMBER BUSINESS LOANS</b>									
1 to < 2 Months Delinquent	207,709,817	387,226,608	86.4	545,641,197	40.9	596,798,295	9.4	470,078,580	-21.2
2 to < 6 Months Delinquent	229,183,178	409,178,047	78.5	599,734,471	46.6	613,103,070	2.2	588,271,196	-4.1
6 to 12 Months Delinquent	179,446,067	149,168,321	-16.9	360,745,164	141.8	388,707,634	7.8	355,851,339	-8.5
12 Months & Over Delinquent	49,100,897	125,981,018	156.6	292,638,030	132.3	436,478,611	49.2	464,443,293	6.4
<b>Total Del Loans - All Types (2 or more Mo)</b>	<b>457,730,142</b>	<b>684,327,386</b>	<b>49.5</b>	<b>1,253,117,665</b>	<b>83.1</b>	<b>1,438,290,315</b>	<b>14.8</b>	<b>1,408,565,828</b>	<b>-2.1</b>
<b>MBL DELINQUENCY RATIOS</b>									
% MBL > 1 Month Delinquent (All delinquency > 30 days)	2.71	3.55	30.9	5.38	51.5	5.72	6.4	5.13	-10.3
% MBL > 2 Months Delinquent (Reportable delinquency)	1.87	2.27	21.5	3.75	65.2	4.04	7.9	3.84	-4.9
<b>MBL CHARGE-OFFS AND RECOVERIES:</b>									
* Total MBL Charge Offs	37,922,077	131,876,705	247.8	223,995,934	69.9	291,875,185	30.3	242,518,743	10.8
* Total MBL Recoveries	3,482,536	7,065,554	102.9	6,544,607	-7.4	12,570,758	92.1	12,445,715	32.0
<b>MISCELLANEOUS MBL INFORMATION:</b>									
Real Estate Loans also Reported as Business Loans	19,676,225,831	24,494,103,551	24.5	27,684,248,381	13.0	29,568,052,817	6.8	30,674,668,897	3.7
Construction & Development Loans Meeting 723.3(a)	2,022,439,025	2,088,824,879	3.3	1,693,971,431	-18.9	1,478,984,841	-12.7	1,417,649,734	-4.1
Number of Construction & Development Loans - 723(a)	2,431	2,165	-10.9	1,670	-22.9	1,675	0.3	1,971	17.7
Unsecured Business Loans Meeting 723.7(c)-(d)	110,876,638	133,685,286	20.6	170,691,125	27.7	148,785,568	-12.8	161,714,472	8.7
Number of Unsecured Business Loans - 723.7(c)-(d)	4,505	4,707	4.5	6,058	28.7	6,725	11.0	6,953	3.4
Agricultural Related (NMBLB) <sup>1</sup>	984,271,889	1,108,170,527	12.6	1,197,917,677	8.1	1,292,611,256	7.9	1,504,934,357	16.4
Number of Outstanding Agricultural Related Loans	15,297	15,396	0.6	15,716	2.1	15,153	-3.6	16,571	9.4
* Business Loans and Participations Sold	1,573,622,653	2,049,517,820	30.2	1,293,972,211	-36.9	1,506,933,113	16.5	931,299,231	-17.6
SBA Loans Outstanding	426,969,199	519,635,376	21.7	601,430,787	15.7	695,446,000	15.6	778,545,547	11.9
Number of SBA Loans Outstanding	5,152	7,100	37.8	7,394	4.1	8,508	15.1	7,915	-7.0
<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>										
12/02/2011										
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-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Sep-2011	% Chg	
<b>INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS</b>										
<b>SFAS 115 CLASS OF INVESTMENTS</b>										
Held to Maturity < 1 yr	8,934,529,782	8,296,752,504	-7.1	9,815,841,823	18.3	8,848,120,379	-9.9	9,943,434,350	12.4	
Held to Maturity 1-3 yrs	8,778,864,079	9,241,173,421	5.3	13,987,462,580	51.4	18,583,320,685	32.9	20,368,277,191	9.6	
Held to Maturity 3-5 yrs	3,926,364,977	5,430,972,214	38.3	7,564,180,607	39.3	9,545,212,462	26.2	11,250,863,730	17.9	
Held to Maturity 5-10 yrs	1,608,187,483	1,836,081,394	14.2	2,189,392,678	19.2	3,765,115,767	72.0	4,040,769,732	7.3	
Held to Maturity 3-10 yrs	N/A	N/A		N/A		N/A		N/A		
Held to Maturity > 10 yrs	664,071,611	785,404,477	18.3	1,265,409,110	61.1	1,793,255,322	41.7	2,016,477,941	12.4	
<b>TOTAL HELD TO MATURITY</b>	<b>23,912,017,932</b>	<b>25,590,384,010</b>	<b>7.0</b>	<b>34,822,286,798</b>	<b>36.1</b>	<b>42,535,024,615</b>	<b>22.1</b>	<b>47,619,822,944</b>	<b>12.0</b>	
Available for Sale < 1 yr	21,566,861,720	24,682,772,943	14.4	23,234,638,024	-5.9	27,830,567,093	19.8	30,747,288,743	10.5	
Available for Sale 1-3 yrs	18,402,898,872	25,467,637,360	38.4	38,273,284,258	50.3	49,061,232,394	28.2	54,636,854,190	11.4	
Available for Sale 3-5 yrs	10,867,931,710	15,072,580,496	38.7	22,308,551,691	48.0	33,864,140,130	51.8	42,516,731,172	25.6	
Available for Sale 5-10 yrs	5,452,319,163	7,038,117,714	29.1	10,516,838,826	49.4	15,905,033,319	51.2	16,191,280,571	1.8	
Available for Sale 3-10 yrs	N/A	N/A		N/A		N/A		N/A		
Available for Sale > 10 yrs	1,840,430,641	2,320,073,167	26.1	2,873,510,048	23.9	3,095,166,232	7.7	3,305,391,675	6.8	
<b>TOTAL AVAILABLE FOR SALE</b>	<b>58,130,442,106</b>	<b>74,581,181,680</b>	<b>28.3</b>	<b>97,206,822,847</b>	<b>30.3</b>	<b>129,756,139,168</b>	<b>33.5</b>	<b>147,397,546,351</b>	<b>13.6</b>	
Trading < 1 year	190,663,894	156,115,742	-18.1	534,778,688	242.6	434,436,921	-18.8	564,178,856	29.9	
Trading 1-3 years	82,410,444	125,946,098	52.8	271,591,634	115.6	339,680,862	25.1	436,928,470	28.6	
Trading 3-5 years	54,066,821	48,260,944	-10.7	77,687,493	61.0	112,199,600	44.4	78,385,505	-30.1	
Trading 5-10 years	140,750,771	33,823,074	-76.0	63,650,491	88.2	61,830,682	-2.9	66,027,003	6.8	
Trading 3-10 years	N/A	N/A		N/A		N/A		N/A		
Trading > 10 years	51,214,131	10,290,623	-79.9	8,995,423	-12.6	5,386,376	-40.1	6,705,798	24.5	
<b>TOTAL TRADING</b>	<b>519,106,061</b>	<b>374,436,481</b>	<b>-27.9</b>	<b>956,703,729</b>	<b>155.5</b>	<b>953,534,441</b>	<b>-0.3</b>	<b>1,152,225,632</b>	<b>20.8</b>	
Other Investments < 1 yr	80,928,501,471	78,048,421,144	-3.6	107,521,735,902	37.8	102,447,088,240	-4.7	113,970,306,943	11.2	
Other Investments 1-3 yrs	19,699,373,838	22,677,129,337	15.1	26,579,073,352	17.2	26,047,459,787	-2.0	24,053,132,056	-7.7	
Other Investments 3-5 yrs	4,209,793,081	4,561,143,259	8.3	3,184,621,683	-30.2	3,212,460,950	0.9	4,566,030,185	42.1	
Other Investments 5-10 yrs	369,363,583	332,989,260	-9.8	279,010,945	-16.2	439,750,481	57.6	607,685,496	38.2	
Other Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A		
Other Investments > 10 yrs	190,288,216	202,072,594	6.2	210,961,047	4.4	294,023,571	39.4	384,653,237	30.8	
<b>TOTAL Other Investments</b>	<b>105,397,320,189</b>	<b>105,821,755,594</b>	<b>0.4</b>	<b>137,775,402,929</b>	<b>30.2</b>	<b>132,440,783,029</b>	<b>-3.9</b>	<b>143,581,807,917</b>	<b>8.4</b>	
<b>MATURITIES :</b>										
Total Investments < 1 yr	111,620,556,867	111,184,062,333	-0.4	141,106,994,437	26.9	139,560,212,633	-1.1	155,225,208,892	11.2	
Total Investments 1-3 yrs	46,963,547,233	57,511,886,216	22.5	79,111,411,824	37.6	94,031,693,728	18.9	99,495,191,907	5.8	
Total Investments 3-5 yrs	19,058,156,589	25,112,956,913	31.8	33,135,041,474	31.9	46,734,013,142	41.0	58,412,010,592	25.0	
Total Investments 5-10 yrs	7,570,621,000	9,241,011,442	22.1	13,048,892,940	41.2	20,171,730,249	54.6	20,905,762,802	3.6	
Total Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A		
Total Investments > 10 yrs	2,746,004,599	3,317,840,861	20.8	4,358,875,628	31.4	5,187,831,501	19.0	5,713,228,651	10.1	
<b>Total</b>	<b>187,958,886,288</b>	<b>206,367,757,765</b>	<b>9.8</b>	<b>270,761,216,303</b>	<b>31.2</b>	<b>305,685,481,253</b>	<b>12.9</b>	<b>339,751,402,844</b>	<b>11.1</b>	
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	Other Investment Information									
<a href="#">Return to cover</a>										
12/02/2011										
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-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Sep-2011	% Chg	
<b>INVESTMENT SUMMARY:</b>										
NCUA Guaranteed Notes (included in US Gov't Obligations)	N/A	N/A		N/A		1,461,281,880		3,334,578,882	128.2	
Total FDIC-Issued Guaranteed Notes	N/A	N/A		N/A		N/A		104,754,557		
All Other US Government Obligations	N/A	N/A		N/A		N/A		9,664,323,790		
<b>TOTAL U.S. GOVERNMENT OBLIGATIONS</b>	4,694,140,430	4,062,383,155	-13.5	7,034,416,256	73.2	10,891,933,189	54.8	13,103,657,229	20.3	
Agency/GSE Debt Instruments (not backed by mortgages)	N/A	36,521,876,477		52,534,952,087	43.8	75,820,006,353	44.3	83,358,968,327	9.9	
Agency/GSE Mortgage-Backed Securities	N/A	43,683,222,744		55,158,631,390	26.3	67,810,705,522	22.9	81,510,014,327	20.2	
<b>TOTAL FEDERAL AGENCY SECURITIES</b>	64,366,081,639	80,205,099,221	24.6	107,693,583,477	34.3	143,630,711,875	33.4	164,868,982,654	14.8	
<b>Securities Issued by States and Political Subdivision in the U.S.</b>	N/A	N/A		N/A		N/A		4,313,213,239		
Privately Issued Mortgage-Related Securities	N/A	3,008,998,604		3,262,859,520	8.4	1,867,209,320	-42.8	1,305,282,618	-30.1	
Privately Issued Securities (FCUs only)	N/A	N/A		N/A		720,295,925		702,396,615	-2.5	
Privately Issued Mortgage-Backed Securities (FISCUs Only)	N/A	233,203,927		297,824,547	27.7	362,020,725	21.6	312,383,685	-13.7	
<b>TOTAL OTHER MORTGAGE-BACKED SECURITIES</b>	N/A	3,242,202,531		3,560,684,067	9.8	2,949,525,970	-17.2	2,320,062,918	-21.3	
Mutual Funds	N/A	N/A		1,327,770,413		1,524,841,659	14.8	1,751,752,516	14.9	
Common Trusts	N/A	N/A		662,335,311		220,181,442	-66.8	265,808,485	20.7	
<b>TOTAL MUTUAL FUNDS &amp; COMMON TRUST INVESTMENTS</b>	1,872,212,830	2,027,944,803	8.3	1,990,105,724	-1.9	1,745,023,101	-12.3	2,017,561,001	15.6	
<b>Bank Issued FDIC-Guaranteed Bonds</b>	N/A	N/A		N/A		N/A		918,160,579		
<b>MORTGAGE RELATED SECURITIES:</b>										
Collateralized Mortgage Obligations	14,583,192,150	23,756,002,469	62.9	29,150,133,038	22.7	36,643,334,468	25.7	43,171,615,524	17.8	
Commercial Mortgage Backed Securities	494,898,770	767,093,279	55.0	1,264,731,920	64.9	1,678,388,181	32.7	1,884,324,222	12.3	
<b>OTHER INVESTMENT INFORMATION:</b>										
Non-Mortgage Related Securities With Embedded Options or Complex Coupon Formulas	12,518,584,736	11,184,677,579	-10.7	17,553,397,709	56.9	23,777,614,731	35.5	22,265,372,811	-6.4	
Non-Mortgage Related Securities With Maturities > 3 Yrs Without Embedded Options or Complex Coupon Formulas	1,455,325,505	2,765,964,476	90.1	3,389,841,970	22.6	6,955,126,787	105.2	8,613,979,090	23.9	
Securities per 703.12(b)	31,703,740,212	42,681,953,370	34.6	54,933,842,046	28.7	71,554,941,662	30.3	79,024,632,097	10.4	
Deposits/Shares per 703.10(a)	3,674,287,413	3,836,316,319	4.4	3,070,045,709	-20.0	2,697,543,512	-12.1	3,240,505,262	20.1	
Market Value of Investments Purchased Under Investment Pilot Program (703.19)	236,541,361	181,886,076	-23.1	216,518,378	19.0	230,600,226	6.5	219,208,458	-4.9	
Fair Value of Total Investments	188,099,774,842	206,563,097,531	9.8	270,814,720,981	31.1	306,029,210,552	13.0	340,345,538,990	11.2	
Investment Repurchase Agreements	1,145,678,730	388,492,401	-66.1	43,605,476	-88.8	153,011,805	250.9	192,792,599	26.0	
Borrowing Repurchase Agreements Placed in Investments for Positive Arbitrage	2,189,755,188	522,790,398	-76.1	567,013,301	8.5	506,822,034	-10.6	510,102,132	0.6	
Cash on Deposit in Corporate Credit Unions	28,534,273,378	25,310,758,059	-11.3	40,752,525,632	61.0	40,745,217,228	0.0	36,181,021,402	-11.2	
Cash on Deposit in Other Financial Institutions	6,747,273,180	8,751,643,537	29.7	12,523,862,167	43.1	19,901,390,171	58.9	41,304,300,205	107.5	
<b>CUSO INFORMATION</b>										
Value of Investments in CUSO	1,063,046,500	1,115,739,512	5.0	1,145,854,134	2.7	1,319,073,255	15.1	1,378,258,667	4.5	
CUSO loans	583,608,471	592,260,882	1.5	746,169,306	26.0	792,616,970	6.2	718,879,099	-9.3	
Aggregate cash outlays in CUSO	635,708,056	668,043,220	5.1	924,396,446	38.4	1,016,658,722	10.0	1,033,342,691	1.6	
<b>WHOLLY OWNED CUSO INFORMATION</b>										
Total Assets of Wholly Owned CUSOs	N/A	N/A		2,559,751,514		2,262,270,482	-11.6	1,565,375,147	-30.8	
Total Capital of Wholly Owned CUSOs	N/A	N/A		1,131,724,117		1,009,785,009	-10.8	777,397,785	-23.0	
Net Income/Loss of Wholly Owned CUSOs	N/A	N/A		241,379,054		297,245,354	23.1	26,060,563	-91.2	
Total Loans of Wholly Owned CUSOs	N/A	N/A		N/A		N/A		452,297,962		
Total Delinquency of Wholly Owned CUSOs	N/A	N/A		50,978,255		33,207,526	-34.9	21,067,933	-36.6	
Inv not Authorized by the FCU Act or NCUA R&R (SCU only)	1,434,316,206	1,956,342,699	36.4	1,702,930,853	-13.0	2,056,266,403	20.7	2,241,772,814	9.0	
Outstanding Balance of Brokered CDs and Share Certificates Purchased	6,638,168,412	12,212,579,383	84.0	15,743,558,596	28.9	16,482,499,339	4.7	16,748,334,502	1.6	
<b>CREDIT UNION INVESTMENT PROGRAMS</b>										
Mortgage Processing	1,572	1,733	10.2	1,613	-6.9	1,646	2.0	1,663	1.0	
Approved Mortgage Seller	672	809	20.4	850	5.1	873	2.7	885	1.4	
Borrowing Repurchase Agreements	30	26	-13.3	41	57.7	42	2.4	43	2.4	
Brokered Deposits (all deposits acquired through 3rd party)	255	251	-1.6	337	34.3	315	-6.5	312	-1.0	
Investment Pilot Program	19	19	0.0	17	-10.5	13	-23.5	13	0.0	
Investments Not Authorized by FCU Act (SCU only)	132	134	1.5	124	-7.5	122	-1.6	120	-1.6	
Deposits and Shares Meeting 703.10(a)	1,025	1,101	7.4	913	-17.1	951	4.2	951	0.0	
Brokered Certificates of Deposit (investments)	1,593	2,194	37.7	1,858	-15.3	1,866	0.4	1,841	-1.3	
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Supplemental Share Information, Off Balance Sheet, & Borrowings									
Return to cover									
12/02/2011									
CU Name: N/A	For Charter : N/A								
Peer Group: N/A	Count of CU : 7179								
	Asset Range : N/A								
	Criteria : Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions								
	Count of CU in Peer Group : N/A								
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Sep-2011	% Chg
<b>SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):</b>									
Accounts Held by Member Government Depositors	888,578,048	945,467,234	6.4	1,061,473,277	12.3	1,280,664,976	20.6	1,228,415,933	-4.1
Accounts Held by Nonmember Government Depositors	760,073,043	761,744,033	0.2	474,173,138	-37.8	407,385,585	-14.1	183,896,647	-54.9
Employee Benefit Member Shares	213,968,310	261,306,270	22.1	297,052,280	13.7	251,002,810	-15.5	277,568,554	10.6
Employee Benefit Nonmember Shares	1,935,950	2,567,555	32.6	2,244,442	-12.6	3,228,859	43.9	3,094,657	-4.2
529 Plan Member Deposits	7,007,256	1,873,239	-73.3	968,639	-48.3	1,090,923	12.6	1,265,176	16.0
Non-dollar Denominated Deposits	123,031	850,852	591.6	111,125	-86.9	88,098	-20.7	87,962	-0.2
Health Savings Accounts	120,270,423	137,213,017	14.1	260,373,633	89.8	383,185,347	47.2	563,293,389	47.0
Dollar Amount of Share Certificates >= \$100,000	61,960,129,949	66,437,185,385	7.2	70,108,875,537	5.5	70,572,897,409	0.7	70,043,671,540	-0.7
Dollar Amount of IRA/Keogh >= \$100,000	12,278,753,973	15,511,527,912	26.3	19,464,201,113	25.5	20,911,430,205	7.4	22,130,291,228	5.8
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts	10,669,626,677	12,233,659,653	14.7	14,596,798,870	19.3	17,483,128,334	19.8	19,384,328,675	10.9
Dollar Amount of Noninterest Bearing Transactional Accounts with balances > \$250,000	N/A	N/A		N/A		1,479,606,575		2,564,759,035	73.3
<b>SAVING MATURITIES</b>									
< 1 year	561,847,050,117	600,828,911,065	6.9	667,344,338,870	11.1	686,857,003,680	2.9	716,471,479,352	4.3
1 to 3 years	52,432,960,597	60,202,095,144	14.8	62,365,340,432	3.6	70,203,327,991	12.6	70,305,886,180	0.1
> 3 years	18,111,230,665	20,096,235,203	11.0	22,961,526,660	14.3	29,343,143,064	27.8	32,420,179,468	10.5
<b>Total Shares &amp; Deposits</b>	<b>632,391,241,379</b>	<b>681,127,241,412</b>	<b>7.7</b>	<b>752,671,205,962</b>	<b>10.5</b>	<b>786,403,474,735</b>	<b>4.5</b>	<b>819,197,545,000</b>	<b>4.2</b>
<b>INSURANCE COVERAGE IN ADDITION TO NCUSIF</b>									
Share/Deposit Insurance in Addition to NCUSIF	460	464	0.9	439	-5.4	375	-14.6	358	-4.5
Dollar Amount of Shares/Deposits Covered by Additional Insurance	7,072,626,884	2,581,100,380	-63.5	2,477,984,747	-4.0	2,406,174,746	-2.9	2,379,966,671	-1.1
<b>OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR BUSINESS LOANS</b>									
Commercial Real Estate /1	976,489,827	850,594,672	-12.9	345,500,098	-59.4	355,160,436	2.8	454,074,130	27.9
Construction & Land Development (MBL)	N/A	N/A		374,843,617		264,092,534	-29.5	257,364,437	-2.5
Outstanding Letters of Credit	152,035,937	127,481,134	-16.2	151,136,491	18.6	145,578,806	-3.7	73,512,063	-49.5
Other Unfunded MBL Commitments	876,213,318	851,211,787	-2.9	892,852,322	4.9	975,099,715	9.2	1,001,983,623	2.8
<b>Total Unfunded Commitments for Business Loans</b>	<b>2,004,739,082</b>	<b>1,829,287,593</b>	<b>-8.8</b>	<b>1,764,332,528</b>	<b>-3.6</b>	<b>1,739,931,491</b>	<b>-1.4</b>	<b>1,786,934,253</b>	<b>2.7</b>
<b>OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-BUSINESS)</b>									
Revolving O/E Lines 1-4 Family	39,343,443,882	39,335,782,812	0.0	37,546,941,071	-4.5	36,667,651,542	-2.3	37,140,346,136	1.3
Credit Card Line	68,336,899,358	71,125,212,003	4.1	71,824,309,621	1.0	71,313,794,969	-0.7	73,362,033,478	2.9
Unsecured Share Draft Lines of Credit	10,893,403,864	11,906,749,775	9.3	10,358,242,850	-13.0	10,089,962,590	-2.6	10,250,146,920	1.6
Overdraft Protection Programs	9,600,184,444	11,096,180,899	15.6	11,731,454,623	5.7	12,083,146,646	3.0	12,978,768,222	7.4
Residential Construction Loans-Excluding Business Purpose	N/A	N/A		454,859,819		385,101,296	-15.3	475,493,551	23.5
Federally Insured Home Equity Conversion Mortgages (HECM)	N/A	N/A		32,440,664		11,516,606	-64.5	8,941,641	-22.4
Proprietary Reverse Mortgage Products	N/A	N/A		17,683,946		19,066,329	7.8	20,740,158	8.8
Other Unused Commitments	6,871,858,928	7,346,737,720	6.9	6,587,299,022	-10.3	7,092,174,691	7.7	8,299,188,866	17.0
<b>Total Unfunded Commitments for Non-Business Loans</b>	<b>135,045,790,476</b>	<b>140,810,663,209</b>	<b>4.3</b>	<b>138,553,231,616</b>	<b>-1.6</b>	<b>137,662,414,669</b>	<b>-0.6</b>	<b>142,535,658,972</b>	<b>3.5</b>
<b>Total Unused Commitments</b>	<b>137,050,529,558</b>	<b>142,639,950,802</b>	<b>4.1</b>	<b>140,317,564,144</b>	<b>-1.6</b>	<b>139,402,346,160</b>	<b>-0.7</b>	<b>144,322,593,225</b>	<b>3.5</b>
%(Unused Commitments / Cash & ST Investments)	115.56	119.90	3.8	94.39	-21.3	94.69	0.3	88.72	-6.3
Unfunded Commitments Committed by Credit Union	N/A	N/A		N/A		N/A		142,767,217,280.00	
Unfunded Commitments Through Third Party	N/A	N/A		N/A		N/A		1,555,375,945	
Loans Transferred with Recourse <sup>1</sup>	2,193,058,822	3,865,672,224	76.3	3,468,943,457	-10.3	3,178,640,089	-8.4	3,663,718,146	15.3
Pending Bond Claims	44,454,615	29,248,310	-34.2	30,473,713	4.2	93,882,781	208.1	25,616,994	-72.7
Other Contingent Liabilities	50,193,823	85,169,376	69.7	88,049,245	3.4	50,726,203	-42.4	56,736,356	11.8
<b>CREDIT AND BORROWING ARRANGEMENTS:</b>									
Num FHLB Members	929	943	1.5	1,010	7.1	1,023	1.3	1,058	3.4
<b>LINES OF CREDIT (Borrowing)</b>									
Total Credit Lines	101,684,090,298	126,202,351,074	24.1	126,975,567,052	0.6	131,255,087,660	3.4	133,163,914,083	1.5
Total Committed Credit Lines	2,951,167,943	2,558,430,672	-13.3	2,468,497,534	-3.5	2,278,197,486	-7.7	2,947,561,068	29.4
Total Credit Lines at Corporate Credit Unions	N/A	N/A		45,431,376,142		44,664,767,828	-1.7	39,230,619,987	-12.2
Draws Against Lines of Credit	13,166,164,125	19,201,476,041	45.8	15,484,253,168	-19.4	15,323,796,921	-1.0	13,114,031,728	-14.4
<b>BORROWINGS OUTSTANDING FROM CORPORATE CREDIT UNIONS</b>									
Line of Credit Outstanding from Corporate Cus	N/A	N/A		612,619,691		304,830,059	-50.2	162,146,574	-46.8
Term Borrowings Outstanding from Corporate Cus	N/A	N/A		5,173,753,620		1,552,263,221	-70.0	1,040,805,928	-32.9
<b>MISCELLANEOUS BORROWING INFORMATION:</b>									
Assets Pledged to Secure Borrowings	N/A	N/A		108,960,356,054		121,284,430,523	11.3	123,323,395,639	1.7
Amount of Borrowings Subject to Early Repayment at Lenders Option	2,760,478,266	3,317,283,880	20.2	3,294,932,508	-0.7	2,883,871,523	-12.5	2,489,855,488	-13.7
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<sup>1</sup> Included MBL construction and land development prior to 03/31/09.									



Miscellaneous Information, Programs, Services										
Return to cover										
12/02/2011										
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-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Sep-2011	% Chg	
<b>MEMBERSHIP:</b>										
Num Current Members	86,824,354	88,587,933	2.0	89,881,924	1.5	90,487,348	0.7	91,440,065	1.1	
Num Potential Members	1,187,416,097	1,302,321,549	9.7	1,368,599,260	5.1	1,473,469,174	7.7	1,522,790,538	3.3	
% Current Members to Potential Members	7.31	6.80	-7.0	6.57	-3.5	6.14	-6.5	6.00	-2.2	
* % Membership Growth	1.26	2.03	61.4	1.46	-28.1	0.67	-53.9	1.40	108.4	
Total Num Savings Accts	157,863,842	162,812,053	3.1	166,305,140	2.1	168,310,891	1.2	169,592,277	0.8	
<b>EMPLOYEES:</b>										
Num Full-Time Employees	215,114	220,949	2.7	219,307	-0.7	219,996	0.3	219,704	-0.1	
Num Part-Time Employees	33,788	33,411	-1.1	31,216	-6.6	30,628	-1.9	30,645	0.1	
<b>BRANCHES:</b>										
Num of CU Branches	20,407	21,005	2.9	20,979	-0.1	21,066	0.4	21,054	-0.1	
Num of CUs Reporting Shared Branches	1,476	1,537	4.1	1,169	-23.9	1,160	-0.8	1,181	1.8	
Plan to add new branches or expand existing facilities	N/A	854		91	-89.3	87	-4.4	674	674.7	
<b>MISCELLANEOUS LOAN INFORMATION:</b>										
**Total Amount of Loans Granted YTD	249,555,066,847	250,574,393,140	0.4	267,064,394,376	6.6	248,791,457,641	-6.8	186,678,519,325	0.0	
<b>MEMBER SERVICE AND PRODUCT OFFERINGS</b>										
<b>(Credit Programs):</b>										
Business Loans	1,871	1,954	4.4	1,722	-11.9	1,753	1.8	1,756	0.2	
Credit Builder	N/A	N/A		987		1,027	4.1	1,066	3.8	
Debt Cancellation/Suspension	220	309	40.5	367	18.8	392	6.8	404	3.1	
Direct Financing Leases	102	85	-16.7	54	-36.5	52	-3.7	51	-1.9	
Indirect Business Loans	N/A	N/A		162		163	0.6	172	5.5	
Indirect Consumer Loans	1,728	1,742	0.8	1,618	-7.1	1,665	2.9	1,680	0.9	
Indirect Mortgage Loans	N/A	N/A		259		263	1.5	265	0.8	
Interest Only or Payment Option 1st Mortgage Loans	498	580	16.5	477	-17.8	495	3.8	488	-1.4	
Micro Business Loans	N/A	N/A		670		691	3.1	682	-1.3	
Micro Consumer Loans	N/A	N/A		954		991	3.9	990	-0.1	
Overdraft Lines of Credit	3,197	3,352	4.8	3,159	-5.8	3,191	1.0	3,165	-0.8	
Overdraft Protection	3,598	2,800	-22.2	2,867	2.4	2,948	2.8	2,980	1.1	
Participation Loans	1,305	1,405	7.7	1,296	-7.8	1,353	4.4	1,381	2.1	
Pay Day Loans	N/A	N/A		498		510	2.4	522	2.4	
Real Estate Loans	5,502	5,410	-1.7	4,544	-16.0	4,659	2.5	4,601	-1.2	
Refund Anticipation Loans	N/A	N/A		119		126	5.9	129	2.4	
Risk Based Loans	3,917	4,041	3.2	4,032	-0.2	4,161	3.2	4,168	0.2	
Share Secured Credit Cards	N/A	N/A		2,004		2,061	2.8	2,082	1.0	
Short-Term, Small Amount Loans (STS)	N/A	N/A		N/A		123		339	175.6	
<b>MEMBER SERVICE AND PRODUCT OFFERINGS</b>										
<b>(Other Programs):</b>										
ATM/Debit Card Program	5,286	5,324	0.7	5,112	-4.0	5,172	1.2	5,130	-0.8	
Business Share Accounts	N/A	N/A		2,407		2,481	3.1	2,478	-0.1	
Check Cashing	N/A	N/A		3,644		3,716	2.0	3,702	-0.4	
First Time Homebuyer Program	N/A	N/A		638		669	4.9	671	0.3	
Health Savings Accounts	N/A	N/A		693		715	3.2	733	2.5	
Individual Development Accounts	N/A	N/A		159		161	1.3	165	2.5	
In-School Branches	N/A	N/A		324		351	8.3	356	1.4	
Insurance/Investment Sales	794	1,135	42.9	1,782	57.0	1,804	1.2	1,805	0.1	
International Remittances	N/A	N/A		640		674	5.3	688	2.1	
Low Cost Wire Transfers	N/A	N/A		3,582		3,689	3.0	3,679	-0.3	
<b>MERGERS/ACQUISITIONS:</b>										
Completed Merger/Acquisition Qualifying for Business Combo Acctg (FAS 141R)	N/A	N/A		131		219	67.2	273	24.7	
Adjusted Retained Earnings Obtained through Business Combinations	N/A	N/A		185,238,660		420,618,220	127.1	810,195,620	92.6	
<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	1,557,982,176		1,563,728,680	0.4	1,681,836,383	7.6	1,632,900,226	-2.9	
* 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										
<a href="#">Return to cover</a>	For Charter : N/A									
12/02/2011	Count of CU : 7179									
CU Name: N/A	Asset Range : N/A									
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * Types Included: All Federally Insured									
Count of CU in Peer Group :		N/A								
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Sep-2011	% Chg	
<b>System Used to Maintain Share/Loan Records</b>										
Manual System (No Automation)	129	100	-22.5	70	-30.0	74	5.7	64	-13.5	
Vendor Supplied In-House System	5,678	5,400	-4.9	4,938	-8.6	4,852	-1.7	4,701	-3.1	
Vendor On-Line Service Bureau	2,165	2,188	1.1	2,205	0.8	2,201	-0.2	2,227	1.2	
CU Developed In-House System	53	47	-11.3	67	42.6	59	-11.9	55	-6.8	
Other	76	71	-6.6	106	49.3	98	-7.5	95	-3.1	
<b>Electronic Financial Services</b>										
Home Banking Via Internet Website	4,899	5,000	2.1	4,908	-1.8	4,887	-0.4	4,877	-0.2	
Audio Response/Phone Based	4,393	4,309	-1.9	4,243	-1.5	4,149	-2.2	4,101	-1.2	
Automatic Teller Machine (ATM)	4,786	4,817	0.6	4,697	-2.5	4,614	-1.8	4,553	-1.3	
Kiosk	332	336	1.2	348	3.6	342	-1.7	343	0.3	
Mobile Banking	N/A	N/A		431		721	67.3	1,025	42.2	
Other	176	199	13.1	311	56.3	323	3.9	340	5.3	
<b>Services Offered Electronically</b>										
Member Application	1,996	1,999	0.2	1,905	-4.7	1,916	0.6	1,941	1.3	
New Loan	3,186	3,181	-0.2	2,919	-8.2	2,889	-1.0	2,890	0.0	
Account Balance Inquiry	5,281	5,265	-0.3	5,178	-1.7	5,119	-1.1	5,094	-0.5	
Share Draft Orders	4,344	4,304	-0.9	4,021	-6.6	3,982	-1.0	3,960	-0.6	
New Share Account	1,143	1,172	2.5	1,182	0.9	1,202	1.7	1,228	2.2	
Loan Payments	4,626	4,649	0.5	4,532	-2.5	4,494	-0.8	4,480	-0.3	
Account Aggregation	328	425	29.6	474	11.5	486	2.5	501	3.1	
Internet Access Services	674	791	17.4	820	3.7	831	1.3	849	2.2	
e-Statements	N/A	3,211		3,480	8.4	3,571	2.6	3,682	3.1	
External Account Transfers	N/A	N/A		633		685	8.2	744	8.6	
View Account History	4,950	5,038	1.8	4,989	-1.0	4,959	-0.6	4,941	-0.4	
Merchandise Purchase	430	421	-2.1	374	-11.2	367	-1.9	365	-0.5	
Merchant Processing Services	N/A	N/A		213		224	5.2	234	4.5	
Remote Deposit Capture	N/A	N/A		233		283	21.5	341	20.5	
Share Account Transfers	5,140	5,088	-1.0	4,907	-3.6	4,859	-1.0	4,845	-0.3	
Bill Payment	3,418	3,658	7.0	3,744	2.4	3,782	1.0	3,802	0.5	
Download Account History	4,147	4,184	0.9	4,248	1.5	4,229	-0.4	4,232	0.1	
Electronic Cash	282	220	-22.0	221	0.5	214	-3.2	213	-0.5	
Electronic Signature Authentication/Certification	133	161	21.1	180	11.8	193	7.2	223	15.5	
<b>Type of World Wide Website Address</b>										
Informational	746	661	-11.4	604	-8.6	593	-1.8	569	-4.0	
Interactive	281	254	-9.6	473	86.2	478	1.1	470	-1.7	
Transactional	4,594	4,709	2.5	4,493	-4.6	4,465	-0.6	4,459	-0.1	
Number of Members That Use Transactional Website	25,354,081	28,062,345	10.7	30,247,099	7.8	33,070,369	9.3	35,086,377	6.1	
No Website, But Planning to Add in the Future	467	383	-18.0	34	-91.1	28	-17.6	30	7.1	
<b>Type of Website Planned for Future</b>										
Informational	362	299	-17.4	30	-90.0	25	-16.7	26	4.0	
Interactive	36	23	-36.1	1	-95.7	0	-100.0	0	N/A	
Transactional	69	61	-11.6	3	-95.1	3	0.0	4	33.3	
<b>Miscellaneous</b>										
Internet Access	7,252	7,076	-2.4	7,081	0.1	6,989	-1.3	6,899	-1.3	

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12/02/2011

CU Name: N/A

Peer Group: N/A

**Graphs 1**

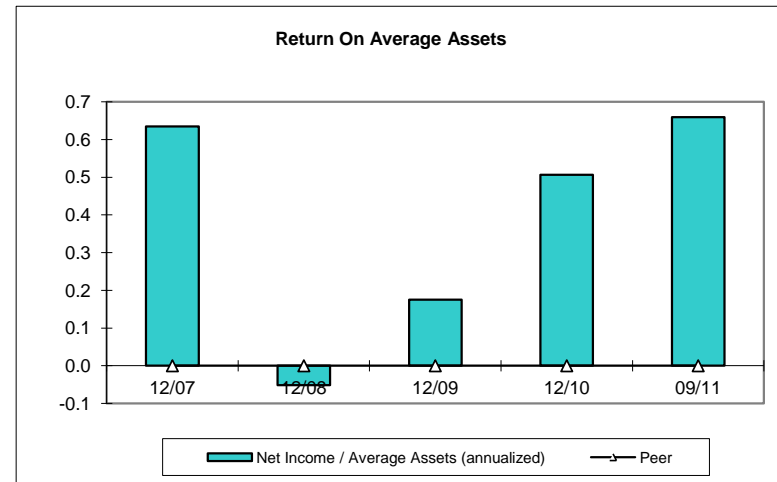
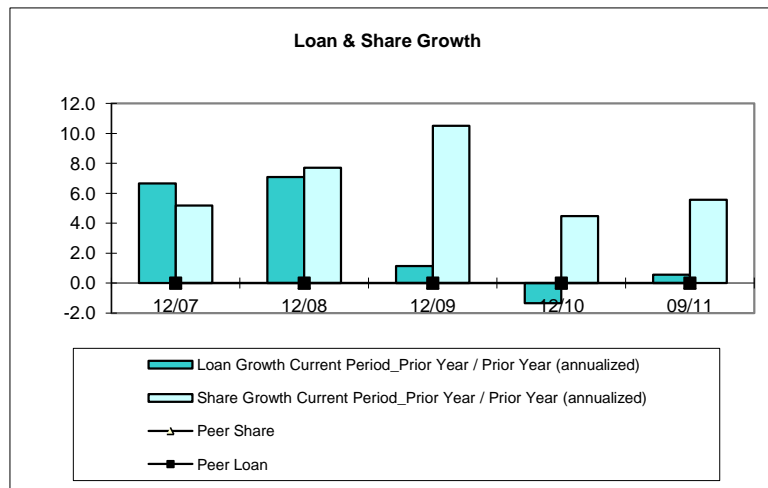
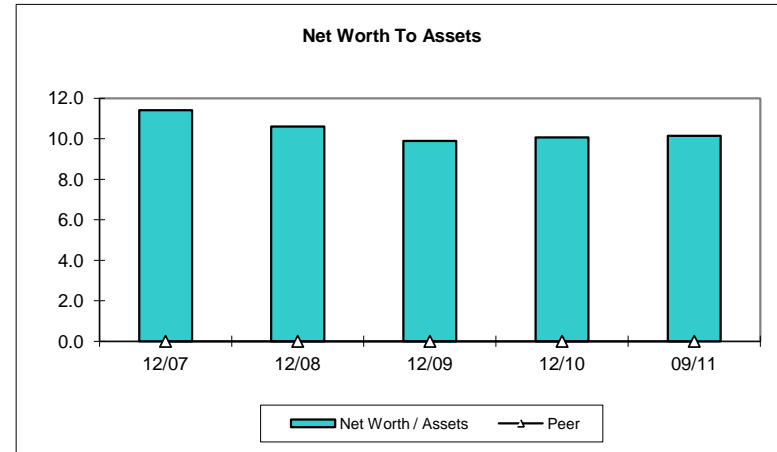
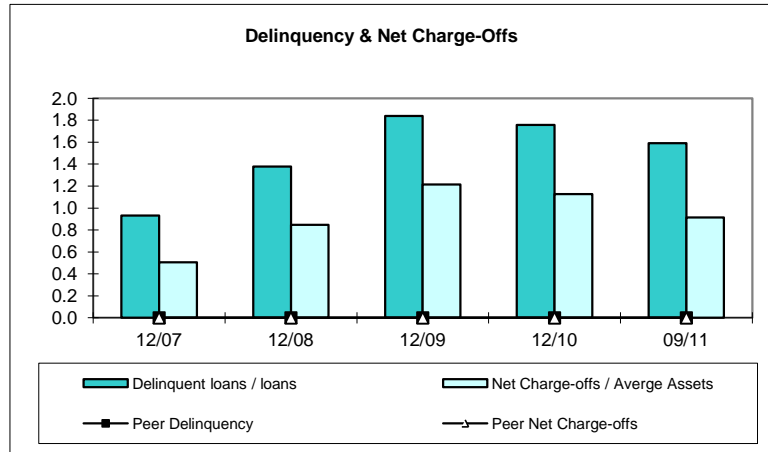
For Charter : N/A

Count of CU : 7179

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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12/02/2011

CU Name: N/A

Peer Group: N/A

### Graphs 2

For Charter : N/A

Count of CU : 7179

Asset Range : N/A

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

Count of CU in Peer Group : N/A

