| Cycle Date: | June-2010  |
|-------------|------------|
| Run Date:   | 09/01/2010 |
| Interval:   | Annual     |

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|      |  |

Parameters:

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

| Count of CU :               | 7445 |
|-----------------------------|------|
| 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.

|   | S               | Summary Financial In  | formatio | n                    |            |                      |            |                      |           |
|---|-----------------|-----------------------|----------|----------------------|------------|----------------------|------------|----------------------|-----------|
| Return to cover   |                 | For Charter :         | N/A      |                      |            |                      |            |                      |           |
| 09/01/2010  |                 | Count of CU :         | 7445     |                      |            |                      |            |                      |           |
| CU Name: N/A  |                 | Asset Range :         | N/A      |                      |            |                      |            |                      |           |
| Peer Group: N/A   |                 |                       |          | Nation * Peer Group: | All * Type | s Included: All Fede | rally Insu | red Credit Unions (F | FICUs) *  |
|   | Count o         | of CU in Peer Group : | N/A      |                      |            |                      | -          |                      |           |
|   |                 | •                     |          |                      |            |                      |            |                      |           |
|   | Dec-2006        | Dec-2007              | % Chg    | Dec-2008             | % Chg      | Dec-2009             | % Chg      | Jun-2010             | % Chg     |
| ASSETS:   | Amount          | Amount                |          | Amount               |            | Amount               |            | Amount               |           |
| Cash & Equivalents  | 51,758,620,331  | 52,483,255,785        | 1.4      | 48,513,318,360       | -7.6       | 67,572,491,252       | 39.3       | 72,107,672,421       | 6.7       |
| TOTAL INVESTMENTS   | 134,500,949,302 | 142,449,082,034       |          |                      |            | 210,748,876,357      | 27.2       | 230,341,780,205      |           |
| Loans Held for Sale   | 969,433,842     | 944,994,691           | -2.5     |                      |            | 2,264,461,472        |            | 2,108,536,792        |           |
|   |                 |                       |          | .,,                  |            | _,,,                 |            | _,,                  |           |
| Real Estate Loans   | 245,380,114,451 | 272,924,762,113       | 11.2     | 304,510,859,092      | 11.6       | 309,602,748,255      | 1.7        | 309,907,620,611      | 0.1       |
| Unsecured Loans   | 49,188,929,871  | 54,604,763,594        |          |                      | 6.3        | 60,409,915,333       | 4.0        | 59,448,408,485       |           |
| Other Loans   | 200,982,947,410 | 201,025,907,471       | 0.0      |                      |            | 202,504,569,492      | -0.5       | 197,047,096,657      |           |
| TOTAL LOANS   | 495,551,991,732 | 528,555,433,178       |          |                      |            | 572,517,233,080      |            | 566,403,125,753      |           |
| (Allowance for Loan & Lease Losses)                         | (3,329,166,070) | (3,878,600,806)       |          |                      | 61.0       | (8,838,650,373)      | 41.6       | (9,188,373,649)      |           |
| Land And Building   | 12,291,266,123  | 13,616,180,990        |          |                      |            | 16,150,881,620       | 6.7        | 16,488,647,056       |           |
| Other Fixed Assets  | 3,353,648,634   | 3,675,276,713         |          |                      |            | 3,549,678,562        | -6.9       | 3,448,082,182        |           |
| NCUSIF Deposit  | 5,297,101,751   | 5,582,841,874         |          |                      |            | 7,036,156,944        | 56.9       | 7,243,451,483        |           |
| All Other Assets  |                 |                       |          |                      |            |                      | 7.5        |                      |           |
| TOTAL ASSETS  | 10,756,273,912  | 11,561,548,818        |          |                      |            | 13,626,281,606       |            | 14,986,049,632       |           |
|   | 711,150,119,557 | 754,990,013,277       | 6.2      | 811,075,190,273      | 7.4        | 884,627,410,520      | 9.1        | 903,938,971,875      | Z.Z       |
| LIABILITIES & CAPITAL:                                      | 700.040.505     | 000 070 000           | 44.5     | 070.000.055          | 40.0       | 405 0 40 400         | 00.4       | 070 000 004          | 04.0      |
| Dividends Payable   | 722,848,595     | 806,079,362           |          |                      |            | 495,948,400          | -26.1      | 372,222,024          |           |
| Notes & Interest Payable                                    | 21,908,182,677  | 29,607,134,728        |          | 37,163,791,405       |            | 37,454,077,183       | 0.8        | 27,557,023,670       |           |
| Accounts Payable & Other Liabilities                        | 6,057,783,461   | 6,449,079,803         |          |                      |            | 7,262,854,645        | -1.9       | 8,559,231,751        | 17.8      |
| Uninsured Secondary Capital                                 | 27,770,028      | 31,281,151            | 12.6     |                      | 3.6        | 79,042,300           |            | 87,705,281           |           |
| TOTAL LIABILITIES   | 28,716,584,761  | 36,893,575,044        |          |                      | 22.7       | 45,291,922,528       | 0.0        | 36,576,182,726       |           |
| Share Drafts  | 70,298,024,887  | 70,949,980,037        |          |                      |            | 85,303,559,471       | 15.9       | 85,986,042,393       |           |
| Regular shares  | 181,124,054,842 | 169,045,320,260       | 1        |                      |            | 199,905,057,764      | 11.9       | 215,865,534,481      |           |
| All Other Shares & Deposits                                 | 349,767,699,032 | 392,395,941,082       |          |                      |            | 467,457,896,701      | 9.0        | 475,967,373,604      |           |
| TOTAL SHARES & DEPOSITS                                     | 601,189,778,761 | 632,391,241,379       |          |                      |            | 752,666,513,936      | 10.5       | 777,818,950,478      |           |
| Regular Reserve   | 17,963,422,891  | 18,216,973,512        | 1.4      |                      |            | 18,898,433,227       | 0.7        | 19,062,193,174       |           |
| Other Reserves  | 7,340,730,643   | 8,082,693,947         |          | 7,214,715,967        |            | 8,208,280,892        | 13.8       | 9,842,116,735        |           |
| Undivided Earnings  | 55,939,602,501  | 59,405,529,395        | 6.2      | 58,694,952,831       | -1.2       | 59,562,259,937       | 1.5        | 60,639,528,762       | 1.8       |
| TOTAL EQUITY  | 81,243,756,035  | 85,705,196,854        | 5.5      | 84,674,411,436       | -1.2       | 86,668,974,056       | 2.4        | 89,543,838,671       | 3.3       |
| TOTAL LIABILITIES, SHARES, & EQUITY                         | 711,150,119,557 | 754,990,013,277       | 6.2      | 811,075,190,273      | 7.4        | 884,627,410,520      | 9.1        | 903,938,971,875      | 2.2       |
| INCOME & EXPENSE  |                 |                       |          |                      |            |                      |            |                      |           |
| Loan Income*  | 30,841,860,957  | 34,432,548,654        | 11.6     | 36,187,433,532       | 5.1        | 35,746,667,705       | -1.2       | 17,362,140,310       | -2.9      |
| Investment Income*  | 7,384,863,064   | 8,771,928,278         |          |                      |            | 6,264,543,117        | -19.2      | 2,907,716,246        |           |
| Other Income*   | 8,874,250,406   | 9,804,692,020         | 10.5     | 10,528,689,569       | 7.4        | 11,500,479,906       | 9.2        | 5,637,376,699        |           |
| Salaries & Benefits*  | 11,549,783,238  | 12,444,352,012        |          |                      |            | 13,685,786,562       | 3.0        | 6,892,407,378        |           |
| Total Other Operating Expenses*                             | 11,531,118,608  | 12,357,866,711        |          |                      |            | 13,320,635,040       |            | 6,760,143,588        |           |
| Non-operating Income & (Expense)*                           | 147,422,220     | 100,944,067           |          |                      |            | -988,678,400         |            | -80,581,223          |           |
| NCUSIF Stabilization Income*                                | N/A             | N/A                   |          | N/A                  |            | 3,400,699,267        |            | 1,289,449            |           |
| Provision for Loan/Lease Losses*                            | 2,190,329,802   | 3,191,820,954         |          |                      |            | 9,538,243,321        | 35.5       | 3,620,864,170        |           |
| Cost of Funds*  | 16,305,164,714  | 20,466,718,730        |          |                      |            | 14,790,495,174       | -22.6      | 5,747,312,976        |           |
| NET INCOME (LOSS) BEFORE NCUSIF                             | 10,000,101,114  | _3,100,110,100        |          |                      | 5.7        | ,,,,,,,              | 0          | 5,1 11,512,010       | 0         |
| STABILIZATION EXPENSE*                                      | N/A             | N/A                   |          | N/A                  |            | 4,588,551,498        |            | 2,807,213,369        | 22.4      |
| NCUSIF Stabilization Expense*                               | N/A             | N/A                   |          | N/A                  |            | 3,077,323,665        |            | 987,199,680          |           |
| Net Income (Loss)*  | 5,672,000,285   | 4,649,354,612         |          |                      |            | 1,511,227,833        | 486.2      | 1,820,013,689        |           |
| TOTAL CU's  | 8,362           | 8,101                 | -3.1     |                      |            | 7,554                | -3.2       | 7,445                |           |
| * Income/Expense items are year-to-date while the related % |                 | 0,101                 | 0.1      | .,                   | 5.0        | 1,001                |            | .,                   |           |
| # Means the number is too large to display in the cell      |                 |                       |          |                      |            |                      |            |                      |           |
| " means the number is too large to display in the cell      |                 |                       |          |                      |            |                      |            |                      |           |
|   |                 |                       |          |                      |            |                      |            |                      | L         |
|   |                 |                       |          |                      |            |                      |            | 1. Summary           | rınancial |

|  |                   | Ratio A            | nalysis         |                 |                  |                 |                 |                 |              |
|--|-------------------|--------------------|-----------------|-----------------|------------------|-----------------|-----------------|-----------------|--------------|
| Return to cover  |                   | For Charter :      | N/A             |                 |                  |                 |                 |                 |              |
| 09/01/2010   |                   | Count of CU :      | 7445            |                 |                  |                 |                 |                 |              |
| CU Name: N/A   |                   | Asset Range :      | N/A             |                 |                  |                 |                 |                 |              |
| Peer Group: N/A  |                   | Criteria :         | Region: Natio   | n * Peer Group  | o: All * Types I | ncluded: All Fe | ederally Insure | d Credit Unio   | ns (FICUs) * |
|  | Count of CU ir    | Peer Group :       | N/A             |                 | <u>Dec-2009</u>  |                 |                 | <u>Jun-2010</u> |              |
| CAPITAL ADEQUACY   | Dec-2006          | Dec-2007           | Dec-2008        | Dec-2009        | PEER Avg         | Percentile**    | Jun-2010        | PEER Avg        | Percentile** |
| Net Worth/Total Assets   | 11.51             | 11.41              | 10.61           | 9.90            | N/A              | N/A             | 9.88            | N/A             | N/A          |
| Net Worth/Total AssetsIncluding Optional<br>Total Assets Election (if used)  | 11.55             |                    |                 | 9.93            | N/A              | N/A             | 9.91            | N/A             | N/A          |
| Total Delinquent Loans / Net Worth   | 4.10              |                    |                 | 12.00           | N/A              | N/A             | 10.95           | N/A             | N/A          |
| Solvency Evaluation (Estimated)  | 113.51            | 113.55             |                 | 111.52          | N/A              | N/A             | 111.52          | N/A             | N/A          |
| Classified Assets (Estimated) / Net Worth  | 4.13              |                    |                 | 10.12           | N/A              | N/A             | 10.30           | N/A             | N/A          |
| ASSET QUALITY  |                   |                    |                 |                 |                  |                 |                 |                 |              |
| Delinquent Loans / Total Loans   | 0.68              | 0.93               | 1.38            | 1.84            | N/A              | N/A             | 1.73            | N/A             | N/A          |
| * Net Charge-Offs / Average Loans  | 0.45              | 0.51               | 0.85            | 1.21            | N/A              | N/A             | 1.16            | N/A             | N/A          |
| Fair (Market) HTM Invest Value/Book Value HTM Invest.  | 98.80             | 100.59             | 100.76          | 100.14          | N/A              | N/A             | 101.55          | N/A             | N/A          |
| Accum Unreal G/L On AFS/Cost Of AFS  | -1.14             | 0.18               | -0.01           | 0.56            | N/A              | N/A             | 1.38            | N/A             | N/A          |
| Delinquent Loans / Assets  | 0.47              | 0.65               | 0.96            | 1.19            | N/A              | N/A             | 1.08            | N/A             | N/A          |
| EARNINGS   |                   |                    |                 |                 |                  |                 |                 |                 |              |
| * Return On Average Assets   | 0.82              | 0.63               | -0.05           | 0.18            | N/A              | N/A             | 0.41            | N/A             | N/A          |
| *Return On Average Assets Before NCUSIF Stabilization<br>Income/Expense  | N/A               | N/A                | N/A             | 0.14            | N/A              | N/A             | 0.63            | N/A             | N/A          |
| * Gross Income/Average Assets  | 6.78              |                    |                 | 6.31            | N/A              | N/A             | 5.79            | N/A             | N/A          |
| * Yield on Average Loans   | 6.47              |                    | 6.61            | 6.28            | N/A              | N/A             | 6.10            | N/A             | N/A          |
| * Yield on Average Investments   | 4.03              |                    |                 | 2.63            | N/A              | N/A             | 2.06            | N/A             | N/A          |
| * Fee & Other Op.Income / Avg. Assets  | 1.28              |                    |                 | 1.36            | N/A              | N/A             | 1.26            | N/A             | N/A          |
| * Cost of Funds / Avg. Assets  | 2.35              |                    |                 | 1.74            | N/A              | N/A             | 1.29            | N/A             | N/A          |
| * Net Margin / Avg. Assets   | 4.43              |                    | 4.52            | 4.57            | N/A              | N/A             | 4.51            | N/A             | N/A          |
| * Operating Exp./ Avg. Assets  | 3.32              | 3.38               | 3.60            | 3.55            | N/A              | N/A             | 3.27            | N/A             | N/A          |
| * Provision For Loan & Lease Losses / Average Assets   | 0.32              | 0.44               | 0.90            | 1.12            | N/A              | N/A             | 0.81            | N/A             | N/A          |
| * Net Interest Margin/Avg. Assets  | 3.15              | 3.10               | 3.17            | 3.21            | N/A              | N/A             | 3.25            | N/A             | N/A          |
| Operating Exp./Gross Income  | 49.00             | 46.79              | 51.70           | 56.22           | N/A              | N/A             | 56.51           | N/A             | N/A          |
| Fixed Assets & Foreclosed & Repossessed Assets / Total Assets <sup>1</sup>   | 2.26              |                    |                 | 2.57            | N/A              | N/A             | 2.56            | N/A             | N/A          |
| * Net Operating Exp. /Avg. Assets  | 2.47              | 2.51               | 2.73            | 2.72            | N/A              | N/A             | 2.51            | N/A             | N/A          |
| ASSET / LIABILITY MANAGEMENT   |                   |                    |                 |                 |                  |                 |                 |                 |              |
| Net Long-Term Assets / Total Assets  | 27.18             |                    |                 | 31.53           | N/A              | N/A             | 31.85           | N/A             | N/A          |
| Reg. Shares / Total Shares & Borrowings  | 29.18             |                    |                 | 25.32           | N/A              | N/A             | 26.82           | N/A             | N/A          |
| Total Loans / Total Shares<br>Total Loans / Total Assets   | 82.43             |                    |                 | 76.07           | N/A N/A          | N/A<br>N/A      | 72.82           | N/A N/A         | N/A<br>N/A   |
| Cash + Short-Term Investments / Assets   | 69.68<br>15.83    |                    | 69.78<br>14.67  | 64.72<br>16.81  | N/A              | N/A             | 62.66<br>16.30  | N/A             | N/A          |
| Total Shares, Dep. & Borrs / Earning Assets  | 92.28             |                    |                 | 93.70           | N/A              | N/A             | 93.53           | N/A             | N/A          |
| Reg Shares + Share Drafts / Total Shares & Borrs   | 40.50             |                    |                 | 36.12           | N/A              | N/A             | 37.50           | N/A             | N/A          |
| Borrowings / Total Shares & Net Worth  | 2.87              |                    |                 | 4.40            | N/A              | N/A             | 3.13            | N/A             | N/A          |
| PRODUCTIVITY   |                   |                    |                 |                 |                  |                 |                 |                 |              |
| Members / Potential Members  | 7.78              | 7.31               | 6.80            | 6.57            | N/A              | N/A             | 6.38            | N/A             | N/A          |
| Borrowers / Members  | 50.35             |                    | 50.81           | 50.97           | N/A              | N/A             | 49.89           | N/A             | N/A          |
| Members / Full-Time Employees  | 382.36            |                    |                 | 382.83          | N/A              | N/A             | 384.36          | N/A             | N/A          |
| Avg. Shares Per Member   | \$7,011           | \$7,284            | \$7,689         | \$8,369         | N/A              | N/A             | \$8,594         | N/A             | N/A          |
| Avg. Loan Balance  | \$11,479          | \$11,987           | \$12,575        | \$12,489        | N/A              | N/A             | \$12,545        | N/A             | N/A          |
| * Salary And Benefits / Full-Time Empl.  | \$51,504          | \$53,638           | \$55,888        | \$58,258        | N/A              | N/A             | \$58,541        | N/A             | N/A          |
| OTHER RATIOS   |                   |                    |                 |                 |                  |                 |                 |                 |              |
| * Net Worth Growth   | 7.35              |                    |                 | 1.74            | N/A              | N/A             | 4.01            | N/A             | N/A          |
| * Market (Share) Growth  | 4.08              |                    |                 | 10.50           | N/A              | N/A             | 6.68            | N/A             | N/A          |
| * Loan Growth  | 8.07              | 6.66               |                 | 1.15            | N/A              | N/A             | -2.14           | N/A             | N/A          |
| * Asset Growth   | 4.74              |                    |                 | 9.07            | N/A              | N/A             | 4.37            | N/A             | N/A          |
| * Investment Growth  | -4.32             |                    |                 | 31.26           | N/A N/A          | N/A<br>N/A      | 17.81           | N/A N/A         | N/A<br>N/A   |
| * Membership Growth<br>* Annualization factor: March = 4: June = 2: Sontember = 4/2: Dec   |                   |                    |                 | 1.52            | IN/A             | IN/A            | 1.28            | IN/A            | IN/A         |
| * Annualization factor: March = 4; June = 2; September =4/3; Dece<br>**Percentile Rankings and Peer Average Ratios are produced once a   | quarter after the | e data collectio   | n is complete.  | -411 4k - 1     |                  |                 |                 |                 |              |
| Subsequent corrections to data after this date are not reflected in the<br>Percentile Rankings show where the credit union stands in relation to<br>credit unions in a peer group are arranged in order from highest (100) | its peers in key  | areas of perfor    | mance. To arri  | ve at the perce | ntile ranking, a |                 |                 |                 |              |
| credit unions in a peer group are arranged in order from highest (100) the relative standing of that ratio in the entire range of ratios. A high relation to other available data, users may draw conclusions as to the    | or low ranking de | oes not imply g    | ood or bad perf | ormance. How    | ever, when revi  | ewed in         |                 |                 |              |
|  |                   |                    |                 |                 |                  |                 |                 |                 |              |
| <sup>1</sup> For periods before 2004, the Fixed Assets & Foreclosed and Repos  |                   | ING THOU INCIUDE I | epossessea ve   | iicies.         |                  |                 |                 |                 | 2. Ratios    |

| Return to cover  |                  | or Charter :                 | Ratio Analysis        |               |              |
|--|------------------|------------------------------|-----------------------|---------------|--------------|
| 09/01/2010   |                  | or Charter :<br>ount of CU : |                       |               |              |
|  |                  |                              |                       |               |              |
| CU Name: N/A<br>Peer Group: N/A  | AS               | set Range :                  | N/A<br>Region: Natior | * Poor Grour  |              |
|  | Count of CU in P |                              | •                     | i reel Gloup  | ). All       |
|  |                  | eer Group .                  | IN/A                  |               |              |
|  | Dec-2006         | Dec-2007                     | Dec-2008              | Dec-2009      | Jun-201      |
| OTHER DELINQUENCY RATIOS   | Dec-2000         | Dec-2007                     | Dec-2000              | Dec-2003      | 5011-201     |
| Credit Cards DQ > 2 Mo / Total Credit Card Loans   | 1.04             | 1.33                         | 1.88                  | 2.06          | 1.7          |
| All Other Loans Delinguent > 2 Mo / Total All Other Loans  | 1.01             | 1.33                         |                       | 1.60          | 1.3          |
| Leases Receivable Delinquent > 2 Mo / Total Leases Receivable  | 1.08             | 0.92                         |                       | 0.86          | 0.7          |
| Modified Consumer Lns Not Secured by RE > 2 Mo / Modified Consumer Lns Not Secured by RE                                     | N/A              | 0.02<br>N/A                  |                       | 0.00<br>N/A   | 12.4         |
| Indirect Loans Delinguent > 2 Mo / Total Indirect Loans  | 0.97             | 1.16                         |                       | 1.47          | 1.1          |
| Participation Loans Delinquent > 2 Mo / Total Participation Loans  | 1.10             | 2.46                         |                       | 3.49          | 4.1          |
| Business Loans Delinquent > 1 Mo / Total Business Loans Less Unfund Comm   | 1.15             | 2.71                         |                       | 5.32          | 5.5          |
| Business Loans Delinquent > 2 Mo / Total Business Loans Less Unfund Comm   | 0.53             | 1.87                         |                       | 3.70          | 4.0          |
| Modified Business Lns Not Secured by RE > 2 Mo / Modified Business Lns Not Secured by RE                                     | N/A              | N/A                          |                       | N/A           | 16.4         |
| REAL ESTATE LOAN DELINQUENCY   | 11/7             | 11/7                         |                       |               | 10.4         |
| 1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent > 2 Mo  |                  |                              |                       |               |              |
| / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years   | 0.28             | 0.47                         | 0.75                  | 1.38          | 1.4          |
| 1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent > 2 Mo  | 0.10             | ••••                         |                       |               |              |
| / Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years   | 0.33             | 0.70                         | 1.92                  | 3.16          | 3.1          |
| Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo   |                  |                              |                       |               |              |
| / Total Other RE Fixed/Hybrid/Balloon Loans  | 0.28             | 0.67                         |                       | 1.83          | 1.7          |
| Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans                             | 0.36             | 0.82                         | 1.07                  | 1.38          | 1.2          |
| Interest Only and Payment Option First Mortgage Loans Delinquent > 2 Mo  | N1/A             | 4.00                         | 0.74                  | C 11          | 7.0          |
| / Total Int Only and Pmt Opt First Mtg Loans<br>Total Modified 1st and Other RE > 2 Mo Del / Total Modified 1st and Other RE | N/A N/A          | 1.63<br>N/A                  |                       | 6.41<br>21.85 | 7.6<br>20.5  |
| Modified RE Lns also Reported as Business Loans > 2 Mo Del   | IN/A             | IN/A                         | 21.79                 | 21.00         | 20.5         |
| / Total Modified RE Lns also Reported as Business Loans  | N/A              | N/A                          | 20.21                 | 28.04         | 23.3         |
| Total Real Estate Loans DQ > 1 Mo / Total Real Estate Loans  | 0.98             | 1.46                         |                       | 3.31          | 3.1          |
| Total Real Estate Loans DQ > 2 Mo / Total Real Estate Loans  | 0.34             | 0.67                         |                       | 1.99          | 2.0          |
| MISCELLANEOUS LOAN LOSS RATIOS   | 0.54             | 0.07                         | 1.20                  | 1.33          | 2.0          |
| Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)  | 23.45            | 17.84                        | 18.88                 | 20.80         | 22.7         |
| * Net Charge Offs - Credit Cards / Avg Credit Card Loans   | 1.56             | 1.70                         |                       | 4.30          | 4.4          |
| * Net Charge Offs - All Other Loans / Avg All Other Loans  | 0.77             | 0.84                         |                       | 1.64          | 1.3          |
| * Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans  | 0.03             | 0.04                         |                       | 0.55          | 0.6          |
| * Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans  | 0.02             | 0.03                         |                       | 0.00          | 0.0          |
| * Net Charge Offs - Other RE Loans/ Avg Other RE Loans   | 0.06             | 0.00                         |                       | 1.19          | 1.2          |
| * Net Charge Offs - Interest Only and Payment Option First Mortgage Loans  | 0.00             | 0.20                         | 0.04                  | 1.10          |              |
| / Avg Interest Only and Payment Option First Mortgage Loans  | N/A              | N/A                          | 0.34                  | 0.86          | 1.1          |
| * Net Charge Offs - Leases Receivable / Avg Leases Receivable  | 1.15             | 1.60                         |                       | 2.39          | 1.6          |
| * Net Charge Offs - Indirect Loans / Avg Indirect Loans  | 0.90             | 0.95                         |                       | 1.72          | 1.3          |
| * Net Charge Offs - Participation Loans / Avg Participation Loans  | 0.41             | 0.64                         |                       | 1.08          | 1.0          |
| * Net Charge Offs - Member Business Loans / Avg Member Business Loans  | 0.11             | 0.15                         |                       | 0.65          | 0.7          |
| SPECIALIZED LENDING RATIOS   |                  |                              |                       | 0.00          |              |
| Indirect Loans Outstanding / Total Loans   | 14.03            | 13.29                        | 13.14                 | 13.26         | 13.0         |
| Participation Loans Outstanding / Total Loans  | 1.70             | 1.84                         |                       | 2.17          | 2.1          |
| Participation Loans Purchased YTD / Total Loans Granted YTD  | 1.17             | 1.28                         |                       | 0.96          | 0.9          |
| * Participation Loans Sold YTD / Total Assets  | 0.24             | 0.22                         |                       | 0.24          | 0.0          |
| Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets  | 2.93             | 3.25                         |                       | 3.78          | 3.8          |
| Loans Purchased From Other Financial Institutions YTD / Loans Granted YTD  | 0.11             | 0.12                         |                       | 0.28          | 0.0          |
| REAL ESTATE LENDING RATIOS   |                  |                              |                       |               |              |
| Total Fixed Rate Real Estate / Total Assets  | 21.14            | 22.99                        | 23.93                 | 22.28         | 21.6         |
| Total Fixed Rate Real Estate / Total Loans   | 30.34            | 32.84                        |                       | 34.42         | 34.5         |
| Total Fixed Rate RE Granted YTD / Total Loans Granted YTD  | 24.25            | 25.68                        |                       | 33.82         | 25.7         |
| First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD  | 29.17            | 26.35                        |                       | 53.99         | 48.1         |
| Interest Only & Payment Option First Mortgages / Total Assets  | N/A              | 0.85                         |                       | 0.79          | 0.7          |
| Interest Only & Payment Option First Mortgages / Net Worth   | N/A              | 7.43                         |                       | 8.00          | 7.2          |
| MISCELLANEOUS RATIOS   |                  |                              |                       | 5.00          |              |
| Mortgage Servicing Rights / Net Worth  | 0.56             | 0.53                         | 0.51                  | 0.78          | 0.7          |
| Unused Commitments / Cash & ST Investments   | 115.87           | 115.56                       |                       | 94.38         | 95.8         |
| * Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)                                | 110.07           | 0.00                         | . 10.01               | 0 1.00        |              |
| **Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.                                    |                  |                              |                       |               |              |
| # Means the number is too large to display in the cell   |                  |                              |                       |               |              |
| י איסמריס גדים דועודוטיבו זס נסט ומוצים נט עוסףומצ ווד גווים טפוו  |                  |                              |                       |               |              |
|  |                  |                              | +                     |               | 3. SuppRatio |

|  |                               | Asse               | ets       |                      |            |                       |            |                       |           |
|--|-------------------------------|--------------------|-----------|----------------------|------------|-----------------------|------------|-----------------------|-----------|
| Return to cover  |                               | For Charter :      |           |                      |            |                       |            |                       |           |
| 09/01/2010   |                               | Count of CU :      | 7445      |                      |            |                       |            |                       |           |
| CU Name: N/A   |                               | Asset Range :      |           |                      |            |                       |            |                       |           |
| Peer Group: N/A  |                               |                    | -         | Nation * Peer Group: | All * Type | s Included: All Feder | rally Insu | red Credit Unions (Fl | CUs) *    |
|  | Count of                      | CU in Peer Group : | N/A       |                      |            |                       |            |                       |           |
|  |                               |                    |           |                      |            |                       |            |                       |           |
|  | Dec-2006                      | Dec-2007           | % Chg     | Dec-2008             | % Chg      | Dec-2009              | % Chg      | Jun-2010              | % Chg     |
| ASSETS   |                               |                    |           |                      |            |                       |            |                       |           |
| CASH:  |                               | 0.070 /5/ 50/      |           | 7 770 444 404        |            | 7 557 400 000         |            | 7 705 0 45 454        |           |
| Cash On Hand   | 6,746,092,681                 | 6,973,451,531      | 3.4       | 7,779,411,464        | 11.6       | 7,557,436,922         |            |                       |           |
| Cash On Deposit  | 36,504,442,287                | 35,281,546,558     |           | 34,062,620,577       | -3.5       | 53,277,941,185        |            |                       |           |
|  | 8,508,085,363                 | 10,228,257,696     |           | 6,671,286,319        | -34.8      | 6,737,113,145         |            |                       |           |
| TOTAL CASH & EQUIVALENTS   | 51,758,620,331                | 52,483,255,785     | 1.4       | 48,513,318,360       | -7.6       | 67,572,491,252        | 39.3       | 72,107,672,421        | 6.7       |
| INVESTMENTS:   |                               |                    |           |                      |            |                       |            |                       |           |
| Trading Securities   | 260,708,004                   | 519,106,061        | 99.1      | 374,436,481          | -27.9      | 956,703,729           | 155.5      | 1,017,809,110         | 6.4       |
| Available for Sale Securities  | 52,665,650,785                | 58,130,442,106     |           | 74,581,173,603       | 28.3       | 97,205,975,706        |            |                       |           |
| Held-to-Maturity Securities  | 28,477,622,800                | 23,912,017,932     |           | 25,590,384,010       | 7.0        | 34,825,520,798        | -          | 39,130,342,655        |           |
| Deposits in Commercial Banks, S&Ls, Savings Banks                    | 15,833,697,951                | 16,480,887,280     |           | 27,636,591,024       | 67.7       | 36,962,318,987        | -          |                       |           |
| Loans to, Deposits in, and Investments in Natural                    | 10,000,001,001                | 10,700,007,200     | 7.1       | 21,000,001,024       | 01.1       | 00,002,010,007        | 55.7       |                       | 11.3      |
| Person Credit Unions <sup>2</sup>                                    | 1,379,128,923                 | 1,906,926,835      | 38.3      | 1,880,839,578        | -1.4       | 1,956,349,772         | 4.0        | 1,990,276,456         | 1.7       |
| Total MCSD and PIC in Corporate CUs                                  | 3,302,417,955                 | 3,517,686,102      |           | 2,903,271,069        | -17.5      | 1,368,264,551         |            |                       |           |
| All Other Investments in Corporate Cus                               | 30,105,680,970                | 34,922,505,828     |           | 28,733,363,102       | -17.7      | 32,177,933,536        |            |                       | -         |
| All Other Investments <sup>2</sup>                                   | 2,476,041,914                 | 3,059,509,890      |           | 3,941,828,183        | 28.8       | 5,295,809,278         |            |                       |           |
| TOTAL INVESTMENTS  | 134,500,949,302               | 142,449,082,034    |           | 165,641,887,050      | 16.3       | 210,748,876,357       | 27.2       |                       |           |
|  |                               | 112,110,002,001    | 0.0       | 100,011,001,000      | 10.0       | 210,110,010,001       |            | 200,011,100,200       | 0.0       |
| LOANS HELD FOR SALE  | 969,433,842                   | 944,994,691        | -2.5      | 1,057,557,989        | 11.9       | 2,264,461,472         | 114.1      | 2,108,536,792         | -6.9      |
|  |                               | , ,                |           | , , ,                |            | , , , ,               |            |                       |           |
| LOANS AND LEASES:  |                               |                    |           |                      |            |                       |            |                       |           |
| Unsecured Credit Card Loans  | 26,566,166,755                | 30,120,152,977     | 13.4      | 32,716,340,222       | 8.6        | 34,868,696,213        | 6.6        | 34,433,358,927        | -1.2      |
| All Other Unsecured Loans/Lines of Credit                            | 22,622,763,116                | 24,484,610,617     | 8.2       | 25,347,837,789       | 3.5        | 25,541,219,120        | 0.8        | 25,015,049,558        | -2.1      |
| New Vehicle Loans  | 88,533,418,641                | 86,894,705,214     |           | 81,525,938,454       | -6.2       | 75,253,523,824        |            | 68,006,821,364        | -9.6      |
| Used Vehicle Loans   | 87,575,230,284                | 89,106,079,713     | 1.7       | 94,279,684,490       | 5.8        | 98,144,930,881        | 4.1        | 99,521,741,328        |           |
| 1st Mortgage Real Estate Loans/Lines of Credit                       | 161,022,119,715               | 181,622,360,448    | 12.8      | 207,961,741,462      | 14.5       | 217,214,513,450       | 4.4        | 219,825,709,454       | 1.2       |
| Other Real Estate Loans/Lines of Credit                              | 84,357,994,736                | 91,302,401,665     |           | 96,549,117,630       |            | 92,388,234,805        |            |                       |           |
| Leases Receivable  | 1,158,635,435                 | 878,079,058        | -24.2     | 743,449,842          | -15.3      | 600,835,495           | -19.2      | 459,055,658           | -23.6     |
| Total All Other Loans/Lines of Credit                                | 23,715,663,050                | 24,147,043,486     | 1.8       | 26,871,034,859       | 11.3       | 28,505,279,292        | 6.1        | 29,059,478,307        | 1.9       |
| TOTAL LOANS  | 495,551,991,732               | 528,555,433,178    | 6.7       | 565,995,144,748      | 7.1        | 572,517,233,080       | 1.2        | 566,403,125,753       | -1.1      |
| (ALLOWANCE FOR LOAN & LEASE LOSSES)                                  | (3,329,166,070)               | (3,878,600,806)    | 16.5      | (6,242,947,041)      | 61.0       | (8,838,650,373)       | 41.6       | (9,188,373,649)       | 4.0       |
| Foreclosed Real Estate   | 164,121,956                   | 333,332,604        | 103.1     | 684,472,382          | 105.3      | 1,164,409,884         | 70.1       | 1,398,540,072         | 20.1      |
| Repossessed Autos  | 220,670,084                   | 244,796,790        | 10.9      | 311,006,681          | 27.0       | 301,169,270           | -3.2       | 217,116,990           | -27.9     |
| Foreclosed and Repossessed Other Assets                              | 9,938,440                     | 12,511,226         | 25.9      | 20,152,106           | 61.1       | 38,499,115            | 91.0       | 32,517,660            | -15.5     |
| TOTAL FORECLOSED and REPOSSESSED ASSETS <sup>1</sup>                 | 394,730,480                   | 590,640,620        | 49.6      | 1,015,631,169        | 72.0       | 1,504,078,269         | 48.1       | 1,648,174,722         | 9.6       |
| Land and Building  | 12,291,266,123                | 13,616,180,990     | 10.8      | 15,138,038,976       | 11.2       | 16,150,881,620        | 6.7        | 16,488,647,056        | 2.1       |
| Other Fixed Assets   | 3,353,648,634                 | 3,675,276,713      | 9.6       | 3,811,710,583        | 3.7        | 3,549,678,562         | -6.9       | 3,448,082,182         | -2.9      |
| NCUA Share Insurance Capitalization Deposit                          | 5,297,101,751                 | 5,582,841,874      | 5.4       | 4,485,463,446        | -19.7      | 7,036,156,944         | 56.9       | 7,243,451,483         |           |
|  |                               |                    |           |                      |            |                       |            |                       |           |
| Identifiable Intangible Assets                                       | N/A                           | N/A                |           | N/A                  |            | 122,540,376           |            | 168,528,704           | 37.5      |
| Goodwill   | N/A                           | N/A                |           | N/A                  |            | 275,018,773           |            | 338,461,266           | 23.1      |
| TOTAL INTANGIBLE ASSETS  | N/A                           | N/A                |           | N/A                  |            | 397,559,149           |            | 506,989,970           | 27.5      |
| Accrued Interest on Loans  | 1,910,726,607                 | 2,100,596,062      | 9.9       | 2,181,173,001        | 3.8        | 2,109,040,067         | -3.3       | 2,057,895,056         |           |
| Accrued Interest on Investments                                      | 1,095,640,693                 | 1,214,165,132      | 10.8      | 1,046,629,290        | -13.8      | 974,910,091           | -6.9       | 928,193,250           |           |
| All Other Assets   | 7,355,176,132                 | 7,656,147,004      | 4.1       | 8,431,582,702        | 10.1       | 8,640,694,030         |            |                       |           |
| TOTAL OTHER ASSETS   | 10,361,543,432                | 10,970,908,198     | 5.9       | 11,659,384,993       | 6.3        | 11,724,644,188        | 0.6        | 12,830,884,940        | 9.4       |
|  |                               |                    |           |                      |            |                       |            |                       | <u> </u>  |
| TOTAL ASSETS   | 711,150,119,557               | 754,990,013,277    |           | 811,075,190,273      | 7.4        | 884,627,410,520       |            |                       |           |
| TOTAL CU's   | 8,362                         | 8,101              | -3.1      | 7,806                | -3.6       | 7,554                 | -3.2       | 7,445                 | -1.4      |
| 1 OTHER RE OWNED PRIOR TO 2004                                       |                               |                    |           |                      |            |                       |            |                       | <u> </u>  |
| <sup>2</sup> LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSO | N CUS INCLUDED IN ALL OTHER I | NVESTMENTS PRIOR   | TO JUNE 2 | 006 FOR SHORT FORM F | ILERS      |                       |            |                       | <u> </u>  |
|  |                               |                    |           |                      |            |                       |            |                       |           |
|  |                               |                    |           |                      |            |                       |            |                       |           |
|  |                               |                    |           |                      |            |                       |            |                       | 4. Assets |

|  |                         | Liabilities, Shares &    | Liquity    |                      |             |                        |             |                     |           |
|--|-------------------------|--------------------------|------------|----------------------|-------------|------------------------|-------------|---------------------|-----------|
| Return to cover  |                         | For Charter :            |            |                      |             |                        |             |                     |           |
| 09/01/2010   |                         | Count of CU :            | 7445       |                      |             |                        |             |                     |           |
| CU Name: N/A   |                         | Asset Range :            | N/A        |                      |             |                        |             |                     |           |
| Peer Group: N/A  |                         | Criteria :               | Region: Na | ation * Peer Group:  | All * Type  | es Included: All Feder | ally Insure | d Credit Unions (Fl | CUs) *    |
|  | Count                   | of CU in Peer Group :    | N/A        |                      |             |                        |             |                     |           |
|  | Dec-2006                | Dec-2007                 | % Chg      | Dec-2008             | % Chg       | Dec-2009               | % Chg       | Jun-2010            | % Ch      |
| LIABILITIES, SHARES AND EQUITY   |                         |                          |            |                      |             |                        |             |                     |           |
| LIABILITIES:   |                         |                          |            |                      |             |                        |             |                     |           |
| Uninsured Secondary Capital  | 27,770,028              | 31,281,151               | 12.6       | 32,412,191           | 3.6         | 79,042,300             | 143.9       | 87,705,281          | 11.0      |
| Other Borrowings   | N/A                     | N/A                      |            | N/A                  |             | N/A                    |             | N/A                 |           |
| Other Notes, Promissory Notes, Interest Payable, &                         |                         |                          |            |                      |             |                        |             |                     |           |
| Draws Against Lines of Credit  | 18,772,972,116          | 27,414,811,567           | 46.0       | 36,409,425,684       | 32.8        | 36,554,854,243         | 0.4         | 27,037,453,759      | -26.0     |
| Borrowing Repurchase Transactions  | 3,131,485,759           | 2,187,672,288            | -30.1      | 750,748,749          | -65.7       | 896,209,030            | 19.4        | 516,347,132         | -42.4     |
| Subordinated Debt  | 3,724,802               | 4,650,873                | 24.9       | 3,616,972            | -22.2       | 3,013,910              | -16.7       | 3,222,779           | 6.9       |
| Accrued Dividends and Interest Payable                                     | 722,848,595             | 806,079,362              | 11.5       | 670,996,055          | -16.8       | 495,948,400            | -26.1       | 372,222,024         | -24.9     |
| Accounts Payable & Other Liabilities                                       | 6,057,783,461           | 6,449,079,803            | 6.5        | 7,406,339,310        | 14.8        | 7,262,854,645          | -1.9        | 8,559,231,751       | 17.8      |
| TOTAL LIABILITIES  | 28,716,584,761          | 36,893,575,044           | 28.5       | 45,273,538,961       | 22.7        | 45,291,922,528         | 0.0         | 36,576,182,726      | -19.2     |
| SHARES AND DEPOSITS  |                         |                          |            |                      |             |                        |             |                     | <u> </u>  |
| Share Drafts   | 70,298,024,887          | 70,949,980,037           | 0.9        | 73,631,492,212       | 3.8         | 85,303,559,471         | 15.9        | 85,986,042,393      | 0.8       |
| Regular Shares   | 181,124,054,842         |                          |            | 178,707,140,407      | 5.7         | 199,905,057,764        | 11.9        | 215,865,534,481     |           |
| Money Market Shares  | 100,458,882,436         |                          | -6.7       | 128,498,041,323      | 5.7<br>15.6 | 158,317,056,794        | 23.2        | 171,077,711,420     |           |
| Share Certificates   |                         |                          |            |                      |             |                        |             |                     |           |
|  | 188,891,333,089         |                          |            | 226,229,177,340      | 4.7         | 225,560,078,555        | -0.3        | 218,189,585,464     |           |
| IRA/KEOGH Accounts   | 52,036,960,684          |                          |            | 64,683,022,867       | 13.7        | 73,389,675,898         | 13.5        | 75,518,591,052      |           |
| All Other Shares <sup>1</sup>  | 5,543,682,626           |                          | 3.1        | 6,766,265,886        | 18.4        | 7,708,639,535          | 13.9        | 8,755,874,441       | 13.6      |
| Non-Member Deposits  | 2,836,840,197           | 2,494,905,209            |            | 2,612,099,841        | 4.7         | 2,482,445,919          | -5.0        | 2,425,611,227       |           |
| TOTAL SHARES AND DEPOSITS  | 601,189,778,761         | 632,391,241,379          | 5.2        | 681,127,239,876      | 7.7         | 752,666,513,936        | 10.5        | 777,818,950,478     | 3.3       |
| EQUITY:  |                         |                          |            |                      |             |                        |             |                     |           |
| Undivided Earnings   | 55,939,602,501          | 59,405,529,395           | 6.2        | 58,694,952,831       | -1.2        | 59,562,259,937         | 1.5         | 60,302,610,476      | 1.2       |
| Regular Reserves   | 17,963,422,891          | 18,216,973,512           | 1.4        | 18,764,742,638       | 3.0         | 18,898,433,227         | 0.7         | 19,062,193,174      | 0.9       |
| Appropriation For Non-Conforming Investments                               |                         |                          |            |                      |             |                        |             |                     |           |
| (SCU Only)   | 51,294,199              | 75,927,460               | 48.0       | 77,797,973           | 2.5         | 25,282,948             | -67.5       | 16,801,794          | -33.5     |
| Other Reserves   | 7,915,953,541           | 8,415,370,974            |            | 8,515,536,746        | 1.2         |                        | 3.7         | 9,224,267,973       |           |
| Equity Acquired in Merger  | N/A                     | N/A                      |            | N/A                  |             | 166,127,105            |             | 318,183,848         |           |
| Miscellaneous Equity   | 23,276,115              |                          |            | 11,435,154           | -10.5       | 14,643,431             | 28.1        | 20,264,218          |           |
| Accumulated Unrealized G/L on AFS Securities                               | -608,114,067            | 105,934,871              | 117.4      | -4,043,380           | -103.8      | 538,225,572            |             | 1,603,896,938       |           |
| Accumulated Unrealized Losses for OTTI                                     | 000,114,007             | 100,004,071              | 117.4      | 4,040,000            | 100.0       | 000,220,012            | ппппп       | 1,000,000,000       | 100.0     |
| (due to other factors) on HTM Debt Securities                              | N/A                     | N/A                      |            | N/A                  |             | -43,025,372            |             | -28,922,012         | 32.8      |
| Accumulated Unrealized G/L on Cash Flow Hedges                             | 6,916,034               | -5,103,699               | -173.8     | -26,899,921          | -427.1      | -25,945,874            | 3.5         | -33,189,309         |           |
| Other Comprehensive Income   | -48,595,179             |                          |            | -1,359,110,605       | -160.3      | -1,300,365,835         | 4.3         | -1,279,186,715      |           |
| Net Income   | 0                       | 022,211,000              | N/A        | 1,000,110,000        | N/A         | 1,000,000,000          | N/A         | 336,918,286         |           |
| EQUITY TOTAL   | 81,243,756,035          | 85,705,196,854           |            | 84,674,411,436       | -1.2        | 86,668,974,056         | 2.4         | 89,543,838,671      |           |
|  | 01,243,730,033          | 03,703,130,034           | 0.0        | 0-,07-,-11,-30       | -1.2        | 00,000,974,000         | 2.7         | 03,343,030,071      | 0.0       |
| TOTAL SHARES & EQUITY  | 682,433,534,796         | 718,096,438,233          | 5.2        | 765,801,651,312      | 6.6         | 839,335,487,992        | 9.6         | 867,362,789,149     | 3.3       |
| TOTAL LIABILITIES, SHARES, & EQUITY  | 711,150,119,557         | 754,990,013,277          | 6.2        | 811,075,190,273      | 7.4         | 884,627,410,520        | 9.1         | 903,938,971,875     | 2.2       |
| NCUA INSURED SAVINGS <sup>2</sup>  |                         |                          |            |                      |             |                        |             |                     |           |
| Uninsured Shares   | 64,746,136,315          | 69,727,942,602           | 7.7        | 70,636,517,177       | 1.3         | 27,190,623,123         | -61.5       | 28,301,356,157      | 4.1       |
| Uninsured Non-Member Deposits  | 1,310,963,835           |                          |            | 1,056,840,870        | -1.8        | 527,672,383            | -50.1       | 604,437,295         |           |
| Total Uninsured Shares & Deposits  | 66,057,100,150          |                          | 7.2        | 71,693,358,047       | 1.3         | 27,718,295,506         | -61.3       | 28,905,793,452      |           |
| Insured Shares & Deposits  | 535,132,678,611         | 561,587,441,668          |            | 609,433,881,829      | 8.5         | 724,948,218,430        | 19.0        | 748,913,157,026     |           |
| TOTAL NET WORTH  | 81,898,043,160          |                          |            | 86,085,442,379       | -0.1        | 87,585,438,188         | 1.7         | 89,342,996,607      |           |
| # Means the number is too large to display in the cell                     | 01,000,040,100          | 00,170,002,492           | 5.2        | 00,000,++2,079       | -0.1        | 07,000,400,100         | 1.7         | 00,072,000,007      | 2.0       |
| <sup>1</sup> PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA      |                         |                          |            | ۹                    |             |                        |             |                     | +         |
| <sup>2</sup> PRIOR TO 10/03/08 SHARES INSURED UP TO \$100,000; 10/03/08 to |                         |                          |            |                      |             |                        | 250.000     |                     |           |
| TRIGR TO 10/03/00 SHARES INSURED OF TO \$100,000; 10/03/08 10              | USIZUIUS STARES INSURED | οι το φτου, σου and φ250 |            | 73, 3/20/09 AND FORM | VARD SHA    | TILES INSURED OF TO \$ | 200,000     |                     | oShEquity |

|   |                | Income Statem         | ent     |                      |            |                        |             |                      |           |
|---|----------------|-----------------------|---------|----------------------|------------|------------------------|-------------|----------------------|-----------|
| Return to cover   |                | For Charter :         | N/A     |                      |            |                        |             |                      |           |
| 09/01/2010  |                | Count of CU :         | 7445    |                      |            |                        |             |                      |           |
| CU Name: N/A  |                | Asset Range :         | N/A     |                      |            |                        |             |                      |           |
| Peer Group: N/A   |                | Criteria :            | Region: | Nation * Peer Group: | All * Type | s Included: All Federa | ally Insure | d Credit Unions (FIC | Us) *     |
|   | Count          | of CU in Peer Group : | N/A     |                      |            |                        |             |                      |           |
|   |                |                       |         |                      |            |                        |             |                      |           |
|   | Dec-2006       | Dec-2007              | % Chg   | Dec-2008             | % Chg      | Dec-2009               | % Chg       | Jun-2010             | % Chg     |
| * INCOME AND EXPENSE  |                |                       |         |                      |            |                        |             |                      |           |
| INTEREST INCOME:  |                |                       |         |                      |            |                        |             |                      |           |
| Interest on Loans   | 30,896,105,236 | 34,494,079,877        | 11.6    | 36,237,154,567       | 5.1        | 35,789,319,701         | -1.2        | 17,367,259,373       | -2.9      |
| Less Interest Refund  | (54,244,279)   | (61,531,223)          | 13.4    | (49,721,035)         | -19.2      | (42,651,996)           | -14.2       | (5,119,063)          | -76.0     |
| Income from Investments   | 7,382,741,914  |                       |         |                      |            | 6,250,685,713          | -19.6       | 2,901,076,294        |           |
| Income from Trading   | 2,121,150      |                       |         |                      |            | 13,857,404             | 182.1       | 6,639,952            |           |
| TOTAL INTEREST INCOME   | 38,226,724,021 |                       |         |                      |            | 42,011,210,822         |             | 20,269,856,556       |           |
| INTEREST EXPENSE:   |                | ,,                    |         | ,                    |            | ,,,,                   |             | _0,_00,000,000       | 0.0       |
| Dividends   | 13,471,068,950 | 16,867,181,150        | 25.2    | 15,378,752,874       | -8.8       | 11,724,051,133         | -23.8       | 4,560,412,323        | -22.2     |
| Interest on Deposits  | 1,831,236,928  |                       |         |                      |            | 1,791,199,175          |             | 660,591,546          |           |
| Interest on Borrowed Money  | 1,002,858,836  |                       |         |                      |            | 1,275,244,866          |             | 526,309,107          |           |
| TOTAL INTEREST EXPENSE  | 16,305,164,714 |                       |         |                      |            | 14,790,495,174         |             | 5,747,312,976        |           |
| PROVISION FOR LOAN & LEASE LOSSES   | 2,190,329,802  |                       |         |                      |            | 9,538,243,321          | 35.5        | 3,620,864,170        |           |
| NET INTEREST INCOME AFTER PLL   | 19,731,229,505 |                       |         |                      |            | 17,682,472,327         | -0.7        | 10,901,679,410       |           |
| NON-INTEREST INCOME AFTER FLL   | 19,731,229,505 | 19,040,907,240        | -0.9    | 17,002,293,329       | -0.9       | 17,002,472,327         | -0.7        | 10,901,079,410       | 23.3      |
|   | E 002 026 067  | 6,379,183,763         | 8.1     | 6 900 640 014        | 6.7        | 7 020 740 220          | 3.2         | 3,434,270,934        | 2.2       |
| Fee Income  | 5,903,236,967  |                       |         |                      |            |                        |             |                      |           |
| Other Operating Income  | 2,971,013,439  |                       |         |                      |            | 4,469,730,667          | 20.2        | 2,203,105,765        |           |
| Gain (Loss) on Investments  | -18,515,202    |                       |         |                      |            | -1,073,670,363         | -138.1      | -74,789,892          |           |
| Gain (Loss) on Disposition of Assets  | 55,838,441     |                       |         |                      |            | -64,318,281            | -305.4      | -19,637,854          |           |
| Gain from Bargain Purchase (Merger)   | N/A            |                       |         | N/A                  |            | 21,430,808             |             | 15,684,809           |           |
| Other Non-Oper Income/(Expense)   | 110,098,981    |                       |         |                      |            |                        | 237.0       | -1,838,286           |           |
| NCUSIF Stabilization Income   | N/A            |                       |         | N/A                  |            | 3,400,699,267          |             | 1,289,449            |           |
| TOTAL NON-INTEREST INCOME   | 9,021,672,626  | 9,905,636,087         | 9.8     | 9,968,506,399        | 0.6        | 13,912,500,773         | 39.6        | 5,558,084,925        | -20.1     |
| NON-INTEREST EXPENSE  |                |                       |         |                      |            |                        |             |                      |           |
| Total Employee Compensation & Benefits                                      | 11,549,783,238 |                       |         |                      |            | 13,685,786,562         |             | 6,892,407,378        |           |
| Travel, Conference Expense  | 311,560,582    |                       |         |                      |            | 244,281,185            |             | 124,580,184          |           |
| Office Occupancy  | 1,629,216,736  |                       |         |                      |            |                        | 4.8         | 1,059,602,585        |           |
| Office Operation Expense  | 4,702,103,770  |                       |         |                      | 4.5        |                        | 1.6         | 2,642,346,557        |           |
| Educational and Promotion   | 906,936,607    |                       |         |                      |            |                        | -12.7       | 458,773,764          |           |
| Loan Servicing Expense  | 1,369,767,671  | 1,461,796,445         | 6.7     | 1,577,467,732        | 7.9        | 1,734,920,679          | 10.0        | 874,786,262          | 0.8       |
| Professional, Outside Service   | 1,731,079,844  | 1,858,441,615         | 7.4     | 1,992,514,401        | 7.2        | 2,059,956,238          | 3.4         | 1,035,608,913        | 0.5       |
| Member Insurance  | 111,709,589    | 102,163,326           | -8.5    | 1,495,392,798        | 1,363.7    | 88,363,237             | -94.1       | 103,144,536          | 133.5     |
| Operating Fees  | 112,334,649    | 112,392,611           | 0.1     | 184,438,646          | 64.1       | 153,298,255            | -16.9       | 75,569,756           | -1.4      |
| Misc Operating Expense  | 656,409,160    | 718,280,933           | 9.4     | 1,059,490,690        | 47.5       | 752,925,382            | -28.9       | 385,731,031          | 2.5       |
| TOTAL NON-INTEREST EXPENSE<br>NET INCOME (LOSS) BEFORE NCUSIF STABILIZATION | 23,080,901,846 | 24,802,218,723        | 7.5     | 28,162,087,476       | 13.5       | 27,006,421,602         | -4.1        | 13,652,550,966       | 1.1       |
| EXPENSE   | N/A            | N/A                   |         | N/A                  |            | 4,588,551,498          |             | 2,807,213,369        | 22.4      |
| NCUSIF Stabilization Expense  | N/A            |                       |         | N/A                  |            | 3,077,323,665          |             | 987,199,680          |           |
| NET INCOME (Loss)   | 5,672,000,285  |                       |         |                      |            | 1,511,227,833          |             | 1,820,013,689        |           |
| RESERVE TRANSFERS:  |                | ,, ,                  |         | ,                    |            | , , , ,                |             | , -,,                |           |
| Transfer to Regular Reserve   | 579,956,008    | 488,831,561           | -15.7   | 578,904,712          | 18.4       | 420,316,006            | -27.4       | 181,817,366          | -13.5     |
| * All Income/Expense amounts are year-to-date while the related % cha       |                |                       |         |                      |            | ,0.0,000               |             | ,,                   |           |
| # Means the number is too large to display in the cell                      |                |                       |         |                      |            |                        |             |                      |           |
|   |                |                       |         |                      |            |                        |             |                      |           |
|   |                |                       |         |                      |            |                        |             |                      | 6. IncExp |

| Return to cover  |                            | elinquent Loan Info<br>For Charter : |       |                              |               |                                |                |                        |      |
|--|----------------------------|--------------------------------------|-------|------------------------------|---------------|--------------------------------|----------------|------------------------|------|
| 09/01/2010   |                            | Count of CU :                        |       |                              |               |                                |                |                        |      |
| CU Name: N/A   |                            | Asset Range :                        |       |                              |               |                                | _              |                        |      |
| Peer Group: N/A  | Count of (                 | Criteria :<br>CU in Peer Group :     | •     | Nation * Peer Group: A       | II * Types I  | Included: All Federally        | / Insured      | I Credit Unions (FICU: | s) * |
|  | Dec-2006                   | Dec-2007                             | % Chg | Dec-2008                     | % Chg         | Dec-2009                       | % Chg          | Jun-2010               | % C  |
| DELINQUENCY SUMMARY - ALL LOAN TYPES   |                            |                                      |       |                              |               |                                |                |                        |      |
| 1 to < 2 Months Delinquent   | 5,676,241,957              | 6,496,464,384                        |       |                              | 26.5          | 9,262,672,842                  | 12.7           |                        |      |
| 2 to < 6 Months Delinquent   | 2,504,050,914              | 3,641,232,341                        | 45.4  |                              | 58.7          | 7,024,863,270                  | 21.6           |                        |      |
| 6 to 12 Months Delinquent<br>12 Months & Over Delinquent                             | 620,962,919<br>234,069,148 | 997,593,867<br>286,717,329           |       | 1,499,726,793<br>514,646,557 | 50.3<br>79.5  | 2,444,579,842<br>1,036,782,282 | 63.0<br>101.5  |                        | -    |
| Total Del Loans - All Types (2 or more Mo)   | 3,359,082,981              | 4,925,543,537                        |       |                              | 79.5<br>58.2  | 10,506,225,394                 | 34.8           |                        |      |
| LOAN DELINQUENCY - BY LOAN TYPE  | 3,339,002,901              | 4,920,040,007                        | 40.0  | 1,193,030,921                | 50.2          | 10,500,225,594                 | 54.0           | 9,702,017,233          | , -  |
| Insecured Credit Card Loans  |                            |                                      |       |                              |               |                                |                |                        |      |
| 1 to < 2 Months Delinquent   | 579,998,835                | 424,699,142                          | -26.8 | 549,238,167                  | 29.3          | 590,102,012                    | 7.4            | 485,474,015            | -1   |
| 2 to < 6 Months Delinquent   | 227,298,071                | 335,980,841                          | 47.8  |                              | 56.4          | 603,293,605                    | 14.8           |                        | _    |
| 6 to 12 Months Delinquent  | 42,717,735                 | 59,720,896                           | 39.8  | 82,289,995                   | 37.8          | 102,856,955                    | 25.0           | 92,472,000             |      |
| 12 Months & Over Delinquent  | 6,398,564                  | 6,354,103                            | -0.7  | 8,195,033                    | 29.0          | 11,137,949                     | 35.9           | 11,882,561             |      |
| Total Del Credit Card Lns (2 or more Mo)   | 276,414,370                | 402,055,840                          | 45.5  | 615,826,285                  | 53.2          | 717,288,509                    | 16.5           | 586,967,849            |      |
| credit Cards DQ > 2 Mo / Total Credit Card Loans                                     | 1.04                       | 1.33                                 | 28.3  | 1.88                         | 41.0          | 2.06                           | 9.3            | 1.70                   |      |
| st Mortgage Fixed Rate and Hybrid/Balloon > 5 years                                  |                            |                                      |       |                              |               |                                |                |                        |      |
| 1 to < 2 Months Delinquent   | 714,720,114                | 949,351,535                          |       |                              | 46.0          | 1,873,171,655                  | 35.2           |                        |      |
| 2 to < 6 Months Delinquent   | 264,062,931                | 474,268,218                          |       |                              | 88.2          | 1,488,509,048                  | 66.7           |                        |      |
| 6 to 12 Months Delinquent  | 75,843,085                 | 178,883,139                          |       |                              | 62.6          | 733,510,278                    | 152.2          |                        |      |
| 12 Months & Over Delinquent<br>Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs | 35,392,140                 | 71,131,032                           | 101.0 | 140,453,187                  | 97.5          | 328,099,983                    | 133.6          | 451,629,136            |      |
| (2 or more Mo)   | 275 200 456                | 704 000 000                          | 02.0  | 1 224 060 297                | 00.0          | 2 550 110 200                  | 02.6           | 2 745 960 554          |      |
| %1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs)                                     | 375,298,156                | 724,282,389                          | 93.0  | 1,324,069,387                | 82.8          | 2,550,119,309                  | 92.6           | 2,715,860,551          |      |
| Delinquent > 2 Mo / Total 1st Mtg Fixed and  |                            |                                      |       |                              |               |                                |                |                        |      |
| Hybrid/Balloons > 5 yrs  | 0.28                       | 0.47                                 | 68.5  | 0.75                         | 57.9          | 1.38                           | 84.1           | 1.46                   |      |
| st Mortgage Adjustable Rate Loans and  | 0.20                       | 0.11                                 | 00.0  | 0.10                         | 01.0          | 1.00                           | 0              |                        |      |
| Hybrid/Ballons < 5 Years   |                            |                                      |       |                              |               |                                |                |                        |      |
| 1 to < 2 Months Delinquent   | 387,391,524                | 542,465,470                          | 40.0  | 999,019,671                  | 84.2          | 1,230,026,117                  | 23.1           | 1,070,887,463          | -    |
| 2 to < 6 Months Delinquent   | 142,886,869                | 309,885,618                          | 116.9 | 824,792,833                  | 166.2         | 1,147,391,161                  | 39.1           | 1,122,387,359          |      |
| 6 to 12 Months Delinquent  | 29,165,086                 | 84,347,173                           | 189.2 |                              | 282.0         | 614,570,458                    | 90.7           | 591,941,672            |      |
| 12 Months & Over Delinquent  | 12,219,433                 | 29,772,537                           |       |                              |               | 360,358,700                    | 145.9          | 432,035,302            |      |
| Total Del 1st Mtg Adj Rate Lns (2 or more Mo)  | 184,271,388                | 424,005,328                          | 130.1 | 1,293,556,531                | 205.1         | 2,122,320,319                  | 64.1           | 2,146,364,333          |      |
| %1st Mortgage Adjustable Rate Loans and Hybrid/Balloons                              |                            |                                      |       |                              |               |                                |                |                        |      |
| (< 5 years) Delinquent > 2 Mo / Total 1st Mortgage Adjustable                        |                            |                                      |       |                              | 1710          | 0.40                           |                |                        |      |
| Rate Loans and Hybrids/Balloons < 5 yrs  | 0.33                       | 0.70                                 | 112.0 | 1.92                         | 174.6         | 3.16                           | 64.6           | 3.14                   |      |
| Other Real Estate Fixed Rate/Hybrid/Balloon  | 221 201 252                | 225 002 450                          | 45.0  | 400 770 060                  | 46.4          | 574 205 247                    | 17.0           | 477 020 022            | -    |
| 1 to < 2 Months Delinquent<br>2 to < 6 Months Delinquent                             | 231,391,252<br>84,240,157  | 335,882,459<br>189,673,783           |       |                              | 46.1<br>119.0 | 574,395,317<br>572,523,780     | 17.0<br>37.9   |                        |      |
| 6 to 12 Months Delinquent  | 28,303,163                 | 133,754,942                          |       |                              | -13.8         | 207,318,991                    | 79.9           |                        |      |
| 12 Months & Over Delinquent  | 13,268,744                 | 25,316,661                           | 90.8  |                              | 45.2          | 79,194,801                     | 115.5          |                        |      |
| Fotal Del Other RE Fixed/Hybrid/Balloon Lns (2 or more Mo)                           | 125,812,064                | 348,745,386                          |       |                              | 62.7          | 859,037,572                    | 51.4           |                        | _    |
| %Other Real Estate Fixed/Hybrid/Balloon Loans  | 120,012,001                | 010,110,000                          |       | 001,010,100                  | 02.1          | 000,001,012                    | 0111           | 100,200,112            |      |
| Delinquent > 2 Mo / Total Other RE   |                            |                                      |       |                              |               |                                |                |                        |      |
| Fixed/Hybrid/Balloon Loans   | 0.28                       | 0.67                                 | 137.3 | 1.06                         | 57.2          | 1.83                           | 72.3           | 1.79                   |      |
| Other Real Estate Adjustable Rate  |                            |                                      |       |                              |               |                                |                |                        |      |
| 1 to < 2 Months Delinquent   | 251,928,203                | 333,958,064                          | 32.6  | 372,091,282                  | 11.4          | 424,526,483                    | 14.1           | 366,905,534            |      |
| 2 to < 6 Months Delinquent   | 105,716,871                | 240,948,574                          | 127.9 | 324,556,943                  | 34.7          | 389,571,748                    | 20.0           | 330,807,273            | -    |
| 6 to 12 Months Delinquent  | 28,492,909                 | 65,365,896                           |       | 100,626,762                  | 53.9          | 150,197,146                    | 49.3           | 144,648,298            |      |
| 12 Months & Over Delinquent  | 10,520,517                 | 16,886,324                           |       |                              | 117.5         | 84,059,152                     | 128.9          | 92,895,294             | _    |
| Total Del Other RE Adj Rate Lns  | 144,730,297                | 323,200,794                          | 123.3 | 461,903,654                  | 42.9          | 623,828,046                    | 35.1           | 568,350,865            | i    |
| %Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo                           |                            |                                      |       |                              |               |                                |                |                        |      |
| / Total Other RE Adjustable Rate Loans   | 0.36                       | 0.82                                 | 126.1 | 1.07                         | 31.5          | 1.38                           | 28.1           | 1.24                   |      |
|  | 40.000.054                 | 44440.000                            | 00.7  | 47 5 47 075                  | 24.0          | 0.000 744                      | 40.4           | 0.050.000              |      |
| 1 to < 2 Months Delinquent<br>2 to < 6 Months Delinquent                             | 19,826,954<br>11,156,606   | 14,146,002<br>7,300,147              |       | 17,547,875<br>6,035,090      | 24.0<br>-17.3 | 9,926,711<br>4,939,653         | -43.4<br>-18.2 |                        |      |
| 6 to 12 Months Delinquent  | 1,237,216                  | 7,300,147                            |       |                              | -17.3         | 4,939,853                      | 14.9           |                        |      |
| 12 Months & Over Delinquent  | 132,487                    | 13,982                               |       | ,                            | 86.0          | 135                            | -99.5          | ,                      |      |
| Total Del Leases Receivable (2 or more Mo)   | 12,526,309                 | 8,058,502                            |       | ,                            | -22.1         | 5,192,954                      | -17.3          |                        |      |
| 6Leases Receivable Delinquent > 2 Mo   | 12,320,303                 | 0,000,002                            | -33.7 | 0,201,330                    | -22.1         | 5,152,554                      | -17.5          | 3,233,100              |      |
| / Total Leases Receivable  | 1.08                       | 0.92                                 | -15.1 | 0.84                         | -7.9          | 0.86                           | 2.3            | 0.71                   | _    |
| All Other Loans  |                            |                                      |       |                              |               |                                |                |                        |      |
| 1 to < 2 Months Delinquent   | 3,490,985,075              | 3,895,961,712                        | 11.6  | 4,401,442,979                | 13.0          | 4,560,538,067                  | 3.6            | 3,554,296,568          |      |
| 2 to < 6 Months Delinquent   | 1,668,689,409              | 2,083,175,160                        |       |                              | 34.0          | 2,818,649,666                  | 1.0            |                        |      |
| 6 to 12 Months Delinquent  | 415,203,725                | 474,777,448                          |       | 588,313,600                  | 23.9          | 635,874,839                    | 8.1            |                        | _    |
| 12 Months & Over Delinquent  | 156,137,263                | 137,242,690                          | -12.1 | 145,927,941                  | 6.3           | 173,931,562                    | 19.2           | 203,811,695            |      |
| Total Del All Other Lns (2 or more Mo)   | 2,240,030,397              | 2,695,195,298                        | 20.3  |                              | 30.8          | 3,628,438,685                  | 2.9            |                        | -    |
| %All Other Loans Delinquent > 2 Mo / Total All Other Loans                           | 1.01                       | 1.20                                 | 19.1  | 1.55                         | 28.8          | 1.60                           | 3.2            | 1.34                   |      |
| Means the number is too large to display in the cell                                 |                            |                                      |       |                              |               |                                |                |                        |      |
|  |                            |                                      |       |                              |               |                                |                |                        |      |

|  | Loan Losses & E              | Bankruptcy Informatio        |              | an Modifications             |              |                          |            |                          |               |
|--|------------------------------|------------------------------|--------------|------------------------------|--------------|--------------------------|------------|--------------------------|---------------|
| Return to cover  |                              | For Charter :                |              |                              |              |                          |            |                          |               |
| 09/01/2010   |                              | Count of CU :                |              |                              |              |                          |            |                          |               |
| CU Name: N/A   |                              | Asset Range :                |              | letion * Deer Crever         |              | Included: All Foder      |            | red Credit Unions (FIC   | 211-2 *       |
| Peer Group: N/A  | Count                        | of CU in Peer Group :        |              | Nation "Peer Group:          | All Types    | Included: All Feder      | any insu   | red Credit Unions (FIC   | 208) °        |
|  | ooum                         |                              |              |                              |              |                          |            |                          |               |
|  | Dec-2006                     | Dec-2007                     | '% Chg       | Dec-2008                     | % Chg        | Dec-2009                 | % Chg      | Jun-2010                 | % Chg         |
|  |                              |                              |              |                              |              |                          | Ū          |                          |               |
| LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)   |                              |                              |              |                              |              |                          |            |                          |               |
| * Total Loans Charged Off  | 2,685,648,024                | 3,133,815,295                | 5 16.7       | 5,228,242,592                | 66.8         | 7,624,196,374            | 45.8       | 3,717,804,173            | -2.5          |
| * Total Loans Recovered  | 515,543,186                  |                              | 5.9          | 591,208,567                  | 8.3          | 722,055,962              |            | 427,779,428              | 18.5          |
| * NET CHARGE OFFS (\$\$)   | 2,170,104,838                |                              |              | 4,637,034,025                |              | 6,902,140,412            |            |                          | -4.7          |
| **%Net Charge-Offs / Average Loans   | 0.45                         | 0.51                         | 11.1         | 0.85                         | 67.6         | 1.21                     | 43.1       | 1.16                     | -4.7          |
| Tatal Dal Lagna 8 *Not Charge Offe   | E E00 407 040                | 7 540 404 004                | 25.0         | 40,400,070,040               | 05.4         | 47 400 205 000           | 40.0       | 40.070.044.070           |               |
| Total Del Loans & *Net Charge-Offs<br>Combined Delinguency and Net Charge Off Ratio                                | <u>5,529,187,819</u><br>1.13 |                              | 35.9<br>26.9 | 12,430,670,946<br>2.22       | 65.4<br>54.8 | 17,408,365,806<br>3.05   |            |                          | -24.9<br>-5.4 |
| Combined Demiquency and Net Chalge on Ratio  | 1.10                         |                              | 20.5         | 2.22                         | 04.0         | 0.00                     | 07.0       | 2.00                     | -0.4          |
| LOAN LOSS SUMMARY BY LOAN TYPE   |                              |                              |              |                              |              |                          |            |                          |               |
| * Unsecured Credit Card Lns Charged Off  | 466,382,176                  | 554,585,253                  | 18.9         | 964,713,991                  | 74.0         | 1,528,167,155            | 58.4       | 816,286,059              | 6.8           |
| * Unsecured Credit Card Lns Recovered  | 72,372,835                   | 72,942,204                   | 0.8          | 75,918,684                   | 4.1          | 76,595,357               | 0.9        | 48,048,585               | 25.5          |
| * NET UNSECURED CREDIT CARD C/Os   | 394,009,341                  | 481,643,049                  | 22.2         | 888,795,307                  | 84.5         | 1,451,571,798            | 63.3       | 768,237,474              | 5.8           |
| **Net Charge Offs - Credit Cards / Avg Credit Card Loans   | 1.56                         | 1.70                         |              | 2.83                         | 66.5         | 4.30                     |            |                          | 3.2           |
| * All Other Loans Charged Off  | 2,113,694,457                | 2,329,816,012                |              | 3,386,167,799                | 45.3         | 4,333,738,896            |            |                          | -12.1         |
| * All Other Loans Recovered  | 428,848,252                  |                              |              | 490,181,402                  | 7.5          | 594,296,169              |            | 343,884,697              | 15.7          |
| * NET ALL OTHER LOAN C/Os  | 1,684,846,205                |                              |              | 2,895,986,397                | 54.6         | 3,739,442,727            |            | 1,560,121,166            | -16.6         |
| ** Net Charge Offs - All Other Loans / Avg All Other Loans   | 0.77                         | 0.84                         |              | 1.28                         | 52.7         | 1.64                     |            |                          | -15.4         |
| * Total 1st Mortgage RE Loan/LOCs Charged Off<br>* Total 1st Mortgage RE Loans/LOCs Recovered                      | 31,670,784                   |                              |              | 243,825,045                  | 374.9        | 587,541,043              |            |                          | 30.4          |
| * NET 1st MORTGAGE RE LOANS/LOCS Recovered   | 4,031,704                    |                              |              | 8,669,986                    |              | 21,157,263               |            |                          | 51.8<br>29.6  |
| ** Net Charge Offs - 1st Mortgage RE Loans/LOCs  | 27,639,080                   | 44,977,045                   | 0 02.7       | 235,155,059                  | 422.8        | 566,383,780              | 140.9      | 367,029,184              | 29.0          |
| / Avg 1st Mortgage RE Loans/LOCs   | 0.02                         | 0.03                         | 45.5         | 0.12                         | 359.8        | 0.27                     | 120.7      | 0.34                     | 26.1          |
| * Total Other RE Loans/LOCs Charged Off  | 55,348,363                   |                              |              | 614,728,570                  | 243.3        | 1,156,093,180            |            | 609,030,729              | 5.4           |
| * Total Other RE Loans/LOCs Recovered  | 6,650,551                    | 7,739,454                    |              | 14,440,039                   | 86.6         | 27,388,689               |            | 18,880,520               | 37.9          |
| * NET OTHER RE LOANS/LOCs C/Os   | 48,697,812                   |                              |              | 600,288,531                  | 250.4        | 1,128,704,491            | 88.0       |                          | 4.6           |
| **Net Charge Offs - Other RE Loans/LOCs / Avg Other RE   | · · ·                        |                              |              | · · ·                        |              |                          |            |                          |               |
| Loans/LOCs   | 0.06                         |                              | 215.9        | 0.64                         | 227.7        | 1.19                     |            |                          | 8.3           |
| * Total Real Estate Loans Charged Off  | 87,019,147                   | 230,387,395                  |              | 858,553,615                  |              | 1,743,634,223            |            | 992,120,126              | 13.8          |
| * Total Real Estate Lns Recovered  | 10,682,255                   | 14,105,064                   |              | 23,110,025                   | 63.8         | 48,545,952               |            | 34,940,733               | 43.9          |
| * NET Total Real Estate Loan C/Os  | 76,336,892                   |                              |              | 835,443,590                  | 286.3        | 1,695,088,271            | 102.9      | 957,179,393              | 12.9          |
| ** Net Charge Offs - Total RE Loans / Avg Total RE Loans   | 0.03                         |                              |              | 0.29                         | 246.7        | 0.55                     |            |                          | 12.0          |
| *Total Modified 1st & Other Real Estate Lns Charged Off<br>*Total Modified 1st and Other Real Estate Lns Recovered | N/A                          | N/A                          |              | 9,729,751                    |              | 102,986,328              |            | 101,439,761              | 97.0          |
| *NET Modified Real Estate C/Os   | N/A                          | N/A N/A                      |              | 12,396<br>9,717,355          |              | 2,012,544<br>100,973,784 |            | 1,147,457<br>100,292,304 | 14.0<br>98.7  |
| ** Net Charge Offs - Total Modified RE Loans   | IN/A                         |                              |              | 9,717,555                    |              | 100,973,784              | 939.1      | 100,292,304              | 90.7          |
| / Avg Total Modified RE Loans  | N/A                          | N/A                          |              | N/A                          |              | 2.68                     |            | 2.94                     | 9.8           |
| * Total Leases Receivable Charged Off  | 18,552,244                   |                              |              | 18,807,187                   | -1.2         | 18,656,100               |            |                          | -42.2         |
| * Total Leases Receivable Recovered  | 3,639,844                    | 2,773,816                    | -23.8        | 1,998,456                    | -28.0        | 2,618,484                | 31.0       | 905,413                  | -30.8         |
| * NET LEASES RECEIVABLE C/Os   | 14,912,400                   | 16,252,819                   | 9.0          | 16,808,731                   | 3.4          | 16,037,616               | -4.6       | 4,486,712                | -44.0         |
| **Net Charge Offs - Leases Receivable / Avg Leases Receivable  | 1.15                         | 1.60                         | 38.9         | 2.07                         | 29.9         | 2.39                     | 15.1       | 1.69                     | -29.0         |
| BANKRUPTCY SUMMARY   |                              |                              |              |                              |              |                          |            |                          |               |
| Number of Members Who Filed Chapter 7 YTD  | 73,820                       |                              |              | 155,150                      | 57.3         | 230,269                  |            |                          | -41.6         |
| Number of Members Who Filed Chapter 13 YTD   | 43,010                       |                              |              | 72,074                       | 26.8         | 92,481                   | 28.3       |                          | -27.2         |
| Number of Members Who Filed Chapter 11 YTD   | 340                          | ,                            |              | 628                          | -76.3        | 983                      |            |                          | -48.5         |
| Total Number of Members Bankrupt   | 117,170                      | 158,114                      | 34.9         | 227,852                      | 44.1         | 323,733                  | 42.1       | 202,220                  | -37.5         |
| Total Loans Outstanding Subject to Bankruptcy (Ch 7,13,11)   | 4 040 000 000                | 4 700 000 040                |              | 0 040 070 500                | 67.0         | 4 620 040 700            | 60.0       | 0.074.400.440            | 25.0          |
| * All Loans Charged Off due to Bankruptcy YTD  | 1,018,698,863<br>629,789,847 | 1,700,233,918<br>559,053,617 |              | 2,848,970,522<br>987,109,382 | 67.6<br>76.6 | 4,632,242,762            |            |                          | -35.9<br>6.7  |
| %Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)   | 23.45                        | 17.84                        |              | 18.88                        | 5.8          | 20.80                    |            |                          | 9.4           |
| LOAN MODIFICATIONS OUTSTANDING   | 23.40                        | 17.04                        | -20.9        | 10.00                        | 5.0          | 20.00                    | 10.2       | 22.10                    | <u> </u>      |
| Modified First Mortgate RE Loans   | N/A                          | N/A                          |              | 1,167,417,180                |              | 5,162,981,476            | 342.3      | 6,554,205,835            | 26.9          |
| Modified Other RE Loans  | N/A                          | N/A                          |              | 319,492,222                  |              | 887,254,753              |            | 1,028,745,205            | 15.9          |
| Total Modified First and Other RE Loans  | N/A                          | N/A                          |              | 1,486,909,402                |              | 6,050,236,229            |            |                          | 25.3          |
| Modified RE Loans Also Reported as Business Loans  | N/A                          | N/A                          |              | 262,606,567                  |              | 1,205,610,121            | 359.1      | 1,505,140,164            | 24.8          |
| Modified Consumer Loans (Not Secured by RE)  | N/A                          | N/A                          |              | N/A                          |              | N/A                      |            | 2,492,199,098            | ·             |
| Modified Business Loans (Not Secured by RE)  | N/A                          | N/A                          |              | N/A                          |              | N/A                      |            | 65,090,811               |               |
| TOTAL Modified First RE, Other RE, Consumer,   |                              |                              |              |                              |              |                          |            |                          | _             |
| and Business Loans   | N/A                          | N/A                          |              | N/A                          |              | N/A                      |            | 10,140,240,949           |               |
| Total Modified Loans to Total Loans  | N/A                          | N/A                          |              | N/A                          |              | N/A                      |            | 1.79                     |               |
| Total Modified Loans to Net Worth  | N/A                          | N/A                          |              | N/A                          |              | N/A                      |            | 11.35                    |               |
| # Means the number is too large to display in the cell   |                              |                              |              |                              |              |                          |            |                          |               |
| *Amounts are year-to-date while the related %change ratios are annualized.   |                              |                              |              |                              |              |                          |            |                          |               |
| ** Annualization factor: March = 4; June = 2; September =4/3; December = 1   | (or no annualizing)          |                              |              |                              |              |                          |            |                          |               |
|  |                              |                              |              |                              |              |                          |            |                          |               |
|  |                              |                              |              |                              |              | 8. Loan Losses & Ban     | kruptcy In | formation, and Loan Mod  | ifications    |

|  | i in           | direct and Participation | on I endina |                     |            |                       |            |                       |          |
|--|----------------|--------------------------|-------------|---------------------|------------|-----------------------|------------|-----------------------|----------|
| Return to cover  |                | For Charter :            | -           |                     |            |                       |            |                       |          |
| 09/01/2010   |                | Count of CU :            |             |                     |            |                       |            |                       |          |
| CU Name: N/A   |                | Asset Range :            |             |                     |            |                       |            |                       |          |
| Peer Group: N/A  |                | •                        |             | ation * Peer Group: | All * Type | es Included: All Fede | rally Insu | red Credit Unions (F  | ICUs) *  |
|  | Count          | of CU in Peer Group :    | -           | •                   |            |                       | -          | •                     |          |
|  |                |                          |             |                     |            |                       |            |                       |          |
|  | Dec-2006       | Dec-2007                 | % Chg       | Dec-2008            | % Chg      | Dec-2009              | % Chg      | Jun-2010              | % Chg    |
| INDIRECT LOANS OUTSTANDING   |                |                          |             |                     |            |                       |            |                       |          |
| Indirect Loans - Point of Sale Arrangement                             | 44,634,499,142 | 45,043,414,711           | 0.9         | 48,324,594,459      | 7.3        | 52,221,190,057        | 8.1        | 50,284,620,701        | -3.7     |
| Indirect Loans - Outsourced Lending Relationship                       | 24,911,018,444 | 25,180,771,648           | 1.1         | 26,072,673,323      | 3.5        | 23,686,355,226        | -9.2       | 23,534,613,609        | -0.6     |
| Total Outstanding Indirect Loans                                       | 69,545,517,586 | 70,224,186,359           | 1.0         | 74,397,267,782      | 5.9        | 75,907,545,283        | 2.0        | 73,819,234,310        | -2.8     |
| %Indirect Loans Outstanding / Total Loans                              | 14.03          | 13.29                    | -5.3        | 13.14               | -1.1       | 13.26                 | 0.9        | 13.03                 | -1.7     |
| DELINQUENCY - INDIRECT LENDING   |                |                          |             |                     |            |                       |            |                       |          |
| 1 to < 2 Months Delinquent   | 1,188,060,741  | 1,406,140,716            | 18.4        | 1,688,587,923       | 20.1       | 1,672,225,610         | -1.0       | 1,268,645,266         | -24.1    |
| 2 to < 6 Months Delinquent   | 522,346,439    | 670,410,665              | 28.3        | 969,772,105         | 44.7       | 903,402,208           | -6.8       | 622,196,141           | -31.1    |
| 6 to 12 Months Delinquent  | 112,297,951    | 117,116,131              | 4.3         | 165,473,094         | 41.3       | 181,779,476           | 9.9        | 156,080,663           | -14.1    |
| 12 Months & Over Delinquent  | 37,884,073     | 25,600,511               | -32.4       | 23,670,180          | -7.5       | 29,786,117            | 25.8       | 39,233,059            | 31.7     |
| Total Del Indirect Lns (2 or more Mo)                                  | 672,528,463    | 813,127,307              | 20.9        | 1,158,915,379       | 42.5       | 1,114,967,801         | -3.8       | 817,509,863           | -26.7    |
| %Indirect Loans Delinquent > 2 Mo / Total Indirect Loans               | 0.97           | 1.16                     | 19.7        | 1.56                |            | 1.47                  | -5.7       | 1.11                  |          |
| LOAN LOSSES - INDIRECT LENDING   |                |                          |             |                     |            |                       |            |                       |          |
| * Indirect Loans Charged Off   | 708,242,160    | 789,447,476              | 11.5        | 1,139,703,051       | 44.4       | 1,490,360,427         | 30.8       | 604,771,398           | -18.8    |
| * Indirect Loans Recovered   | 101,571,641    | 122,792,628              |             | 128,259,175         |            | 197,397,549           | 53.9       | 118,164,867           | -        |
| * NET INDIRECT LOAN C/Os   | 606,670,519    | 666,654,848              |             | 1,011,443,876       |            | 1,292,962,878         | 27.8       | 486,606,531           | -        |
| **%Net Charge Offs - Indirect Loans / Avg Indirect Loans               | 0.90           | 0.95                     |             | 1.40                |            | 1.72                  | 23.0       | 1.30                  |          |
| PARTICIPATION LOANS OUTSTANDING (Bal of Purchased                      | 0.00           | 0.00                     |             |                     |            |                       | _0.0       |                       |          |
| + CU Portion of Part. Lns Interests Retained):                         |                |                          |             |                     |            |                       |            |                       |          |
| Consumer   | N/A            | N/A                      |             | N/A                 |            | 1,172,916,334         |            | 1,123,771,881         | -4.2     |
| Real Estate  | N/A            | N/A                      |             | N/A                 |            | 2,913,970,297         |            | 2,928,001,944         | -        |
| Member Business Loans (excluding C&D)                                  | N/A            | N/A                      |             | N/A                 |            | 3,262,963,979         |            | 3,144,343,969         | -        |
| Non-Member Business Loans (excluding C&D)                              | N/A            | N/A                      |             | N/A                 |            | 3,807,894,353         |            | 4,049,120,132         |          |
| Commercial Construction & Development                                  | N/A            | N/A                      |             | N/A                 |            | 496,615,452           |            | 461,954,533           | -        |
| Loan Pools   | N/A            | N/A                      |             | N/A                 |            | 762,813,249           |            | 714,667,930           |          |
| TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)                        | 8,415,805,799  | 9,709,401,506            |             | 11,069,737,648      |            | 12,417,173,664        | 12.2       | 12,421,860,389        |          |
| %Participation Loans Outstanding / Total Loans                         | 1.70           | 1.84                     |             | 1.96                |            | 2.17                  | 10.9       |                       |          |
| * Participation Loans Purchased YTD                                    | 2,874,601,704  | 3,217,320,253            |             | 3,172,384,083       |            | 2,561,998,581         | -19.2      | 1,098,575,728         | -        |
| %Participation Loans Purchased YTD                                     | 2,011,001,101  | 0,211,020,200            | 11.0        | 0,112,001,000       |            | 2,001,000,001         | 10.2       | 1,000,010,120         |          |
| / Total Loans Granted YTD  | 1.17           | 1.28                     | 9.9         | 1.27                | -1.4       | 0.96                  | -24.1      | 0.99                  | 3.3      |
| PARTICIPATION LOANS SOLD:  |                |                          |             |                     |            |                       |            |                       |          |
| Participation Loan Interests Sold AND/OR Serviced                      |                |                          |             |                     |            |                       |            |                       |          |
| (Participants' Balance Outstanding )                                   | N/A            | N/A                      |             | N/A                 |            | 6,950,036,690         |            | 6,990,589,484         | 0.6      |
| Participation Loan Interests - Amount Retained (Outstanding)           | N/A            | N/A                      |             | N/A                 |            | 2,406,228,768         |            | 2,372,773,887         | -1.4     |
| * Participation Loans Sold YTD   | 1,688,984,505  | 1,633,139,638            | -3.3        | 2,004,385,762       | 22.7       | 2,101,559,258         | 4.8        | 736,393,898           | -29.9    |
| ** %Participation Loans Sold YTD / Total Assets                        | 0.24           | 0.22                     |             | 0.25                |            | 0.24                  | -3.9       | 0.16                  |          |
| WHOLE LOANS PURCHASED AND SOLD:  |                |                          |             |                     |            |                       |            |                       |          |
| *Loans Purchased in Full from Other Financial Institutions YTD         | 270,730,299    | 292,522,707              | 8.0         | 317,752,884         | 8.6        | 736,316,645           | 131.7      | 472,916,606           | 28.5     |
| %Loans Purchased From Other Financial Institutions YTD                 |                | , ,                      |             |                     |            | , ,                   |            |                       |          |
| / Loans Granted YTD  | 0.11           | 0.12                     | 6.1         | 0.13                | 8.6        | 0.28                  | 117.7      | 0.43                  | 54.8     |
| *Loans, Excluding RE, Sold in Full YTD                                 | N/A            | 350,595,185              |             | 235,202,758         |            | 506,349,281           | 115.3      | 197,782,413           | -21.9    |
| DELINQUENCY - PARTICIPATION LENDING                                    |                |                          |             |                     |            |                       |            |                       |          |
| 1 to < 2 Months Delinquent   | 57,988,030     | 71,801,955               | 23.8        | 146,486,203         | 104.0      | 219,120,728           | 49.6       | 188,315,243           | -14.1    |
| 2 to < 6 Months Delinquent   | 49,707,998     | 124,302,606              |             | 213,631,691         |            | 168,789,053           | -21.0      | 226,272,069           | -        |
| 6 to 12 Months Delinquent  | 25,776,131     | 83,811,488               |             | 55,398,485          |            | 120,327,282           | 117.2      | 151,103,043           |          |
| 12 Months & Over Delinquent  | 16,811,034     | 30,933,837               | 84.0        | 65,515,838          |            | 144,788,557           | 121.0      | 136,493,691           |          |
| Total Del Participation Lns (2 or more Mo)                             | 92,295,163     | 239,047,931              | 159.0       | 334,546,014         |            | 433,904,892           | 29.7       | 513,868,803           | -        |
| %Participation Loans Delinquent > 2 Mo                                 |                |                          |             | . ,                 |            |                       |            | . ,                   |          |
| / Total Participation Loans  | 1.10           | 2.46                     | 124.5       | 3.02                | 22.8       | 3.49                  | 15.6       | 4.14                  | 18.4     |
| LOAN LOSSES - PARTICIPATION LENDING                                    |                |                          |             |                     |            |                       |            |                       |          |
| * Participation Loans Charged Off                                      | 34,735,912     | 62,670,121               | 80.4        | 94,681,856          | 51.1       | 136,202,676           | 43.9       | 70,911,811            | 4.1      |
| * Participation Loans Recovered  | 2,304,414      | 4,477,198                | 94.3        | 8,065,569           |            | 9,422,562             | 16.8       | 4,296,575             |          |
| * NET PARTICIPATION LOAN C/Os  | 32,431,498     | 58,192,923               |             | 86,616,287          |            | 126,780,114           | 46.4       | 66,615,236            | -        |
| **%Net Charge Offs - Participation Loans                               |                |                          |             |                     |            |                       |            |                       |          |
| / Avg Participation Loans  | 0.41           | 0.64                     | 57.5        | 0.83                | 29.8       | 1.08                  | 29.5       | 1.07                  | -0.6     |
| *Amounts are year-to-date while the related %change ratios are annuali | zed.           |                          |             |                     |            |                       |            |                       |          |
| ** Annualization factor: March = 4; June = 2; September =4/3; December |                |                          |             |                     |            |                       |            |                       |          |
| # Means the number is too large to display in the cell                 |                |                          |             |                     |            |                       |            |                       |          |
|  |                |                          |             |                     |            |                       | 9          | . IndirectAndParticip | ationLns |
|  |                |                          |             |                     |            |                       |            |                       |          |
|  |                |                          |             |                     |            |                       |            |                       |          |

|  | Re              | al Estate Loan Info | rmation 1 |                      |           |                       |           |                       |         |
|--|-----------------|---------------------|-----------|----------------------|-----------|-----------------------|-----------|-----------------------|---------|
| Return to cover  |                 | For Charter :       | 1         |                      |           |                       |           |                       |         |
| 09/01/2010   |                 | Count of CU :       | -         |                      |           |                       |           |                       |         |
| CU Name: N/A   |                 | Asset Range :       |           |                      |           |                       |           |                       |         |
| Peer Group: N/A  |                 |                     |           | Nation * Peer Group: | All * Typ | es Included: All Fede | rally Ins | ured Credit Unions (F | ICUs) * |
| · · ·  | Count of        | CU in Peer Group :  |           | •                    |           |                       | -         |                       |         |
|  |                 | •                   |           |                      |           |                       |           |                       |         |
|  | Dec-2006        | Dec-2007            | % Chg     | Dec-2008             | % Chg     | Dec-2009              | % Chg     | Jun-2010              | % Chg   |
| REAL ESTATE LOANS OUTSTANDING:   |                 |                     |           |                      |           |                       |           |                       |         |
| First Mortgages  |                 |                     |           |                      |           |                       |           |                       |         |
| Fixed Rate > 15 years  | 49,067,510,968  | 63,158,672,908      | 28.7      | 76,602,344,410       | 21.3      | 81,552,003,674        | 6.5       | 82,473,058,311        | 1.1     |
| Fixed Rate 15 years or less  | 41,612,527,322  | 41,286,125,666      | -0.8      | 44,619,294,353       | 8.1       | 48,555,848,751        | 8.8       | 48,984,326,743        | 0.9     |
| Other Fixed Rate   | 1,321,654,601   | 1,435,016,791       | 8.6       | 1,469,372,955        | 2.4       | 1,472,137,700         | 0.2       | 1,438,059,431         | -2.3    |
| Total Fixed Rate First Mortgages   | 92,001,692,891  | 105,879,815,365     | 15.1      | 122,691,011,718      | 15.9      | 131,579,990,125       | 7.2       | 132,895,444,485       | 1.0     |
| Balloon/Hybrid > 5 years   | 13,112,436,611  | 15,066,796,285      | 14.9      | 17,872,315,403       | 18.6      | 18,442,498,493        | 3.2       | 18,491,391,861        | 0.3     |
| Balloon/Hybrid 5 years or less   | 28,242,018,355  | 31,818,221,178      | 12.7      | 36,304,952,970       | 14.1      | 34,992,715,769        | -3.6      | 35,146,541,189        | 0.4     |
| Total Balloon/Hybrid First Mortgages                                     | 41,354,454,966  | 46,885,017,463      | 13.4      | 54,177,268,373       | 15.6      | 53,435,214,262        | -1.4      | 53,637,933,050        | 0.4     |
| Adjustable Rate First Mtgs 1 year or less                                | 6,616,612,264   | 6,538,551,251       | -1.2      | 6,700,754,723        | 2.5       | 6,907,972,862         | 3.1       | 6,986,226,736         | 1.1     |
| Adjustable Rate First Mtgs >1 year                                       | 21,049,359,594  | 22,318,976,369      | 6.0       | 24,392,706,648       | 9.3       | 25,291,336,201        | 3.7       | 26,306,105,183        | 4.0     |
| Total Adjustable First Mortgages   | 27,665,971,858  | 28,857,527,620      | 4.3       | 31,093,461,371       | 7.7       | 32,199,309,063        | 3.6       | 33,292,331,919        | 3.4     |
| TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING                                | 161,022,119,715 | 181,622,360,448     | 12.8      | 207,961,741,462      | 14.5      | 217,214,513,450       | 4.4       | 219,825,709,454       | 1.2     |
| Other Real Estate Loans  |                 |                     |           |                      |           |                       |           |                       |         |
| Closed End Fixed Rate  | 42,886,393,761  | 50,036,930,211      | 16.7      | 51,602,447,929       | 3.1       | 45,121,785,221        | -12.6     | 42,511,044,272        | -5.8    |
| Closed End Adjustable Rate   | 1,925,419,212   | 1,987,419,726       | 3.2       |                      | 8.7       |                       | 11.3      |                       | 1.4     |
| Open End Adjustable Rate (HELOC)   | 37,200,404,772  | 36,704,235,817      | -1.3      | 40,866,145,394       | 11.3      | 42,945,598,436        | 5.1       | 43,293,370,945        |         |
| Open End Fixed Rate  | 2,345,776,991   | 2,573,815,911       | 9.7       | 1,920,317,905        | -25.4     | 1,916,474,244         | -0.2      | 1,840,316,416         | -4.0    |
| TOTAL OTHER REAL ESTATE OUTSTANDING                                      | 84,357,994,736  | 91,302,401,665      | 8.2       | 96,549,117,630       | 5.7       | 92,388,234,805        | -4.3      | 90,081,911,157        | -2.5    |
| TOTAL RE (FIRST AND OTHER) OUTSTANDING                                   | 245,380,114,451 | 272,924,762,113     | 11.2      | 304,510,859,092      | 11.6      | 309,602,748,255       | 1.7       | 309,907,620,611       | 0.1     |
| RE LOAN SUMMARY (FIX, ADJ):  |                 |                     |           |                      |           |                       |           |                       |         |
| First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs)             | 105,114,129,502 | 120,946,611,650     | 15.1      | 140,563,327,121      | 16.2      | 150,022,488,618       | 6.7       | 151,386,836,346       | 0.9     |
| Other RE Fixed Rate  | 45,232,170,752  | 52,610,746,122      | 16.3      | 53,522,765,834       | 1.7       | 47,038,259,465        | -12.1     | 44,351,360,688        | -5.7    |
| Total Fixed Rate RE Outstanding  | 150,346,300,254 | 173,557,357,772     | 15.4      | 194,086,092,955      | 11.8      | 197,060,748,083       | 1.5       | 195,738,197,034       | -0.7    |
| %(Total Fixed Rate RE/Total Assets)                                      | 21.14           | 22.99               | 8.7       | 23.93                | 4.1       | 22.28                 | -6.9      | 21.65                 | -2.8    |
| %(Total Fixed Rate RE/Total Loans)                                       | 30.34           | 32.84               | 8.2       | 34.29                | 4.4       | 34.42                 | 0.4       | 34.56                 | 0.4     |
|  |                 |                     |           |                      |           |                       |           |                       |         |
| First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)              | 55,907,990,213  | 60,675,748,798      | 8.5       | 67,398,414,341       | 11.1      | 67,192,024,832        | -0.3      | 68,438,873,108        | 1.9     |
| Other RE Adj Rate  | 39,125,823,984  | 38,691,655,543      | -1.1      | 43,026,351,796       | 11.2      | 45,349,975,340        | 5.4       | 45,730,550,469        | 0.8     |
| Total Adj Rate RE Outstanding  | 95,033,814,197  | 99,367,404,341      | 4.6       | 110,424,766,137      | 11.1      | 112,542,000,172       | 1.9       | 114,169,423,577       | 1.4     |
|  |                 |                     |           |                      |           |                       |           |                       |         |
| MISCELLANEOUS RE INFORMATION:  |                 |                     |           |                      |           |                       |           |                       |         |
| Outstanding Interest Only & Payment Option First Mtg Loans               | N/A             | 6,399,170,686       | i         | 7,527,425,050        | 17.6      | 7,009,191,789         | -6.9      | 6,474,342,687         | -7.6    |
| %(Interest Only & Payment Option First Mtg / Total Assets)               | N/A             | 0.85                |           | 0.93                 | 9.5       | 0.79                  | -14.6     | 0.72                  | -9.6    |
| %(Interest Only & Payment Option First Mtg / Net Worth)                  | N/A             | 7.43                |           | 8.74                 | 17.7      | 8.00                  | -8.5      | 7.25                  | -9.4    |
| Outstanding Interest Only & Payment Option Other RE                      |                 |                     |           |                      |           |                       |           |                       |         |
| / LOCs Loans   | N/A             | N/A                 |           | N/A                  |           | 12,912,352,422        |           | 13,364,891,499        | 3.5     |
| Outstanding Residential Construction (Excluding Business                 |                 |                     |           |                      |           |                       |           |                       |         |
| Purpose Loans)   | N/A             | 1,599,027,780       |           | 1,237,196,666        |           |                       |           |                       |         |
| Allowance for Loan Losses on all RE Loans                                | 337,854,365     | 543,955,297         | 61.0      | 1,261,382,677        | 131.9     | 2,607,774,806         | 106.7     | 2,961,768,493         | 13.6    |
| * REAL ESTATE LOANS - AMOUNT GRANTED:                                    |                 |                     |           |                      |           |                       |           |                       |         |
| * First Mortgages  |                 |                     |           |                      |           |                       |           |                       |         |
| * Fixed Rate > 15 years  | 24,310,979,375  | 30,233,366,206      |           |                      | 10.5      |                       |           |                       |         |
| * Fixed Rate 15 years or less  | 7,525,922,560   | 8,054,223,973       |           |                      |           |                       | 81.3      |                       |         |
| * Other Fixed Rate   | 766,950,767     | 693,610,897         |           |                      | -8.6      |                       |           |                       |         |
| * Total Fixed Rate First Mortgages                                       | 32,603,852,702  | 38,981,201,076      |           |                      | 20.8      |                       |           |                       | -39.7   |
| * Balloon/Hybrid > 5 years   | 3,861,053,122   | 4,151,831,677       |           | 4,599,355,748        |           |                       |           |                       |         |
| * Balloon/Hybrid 5 years or less   | 8,789,674,354   | 8,731,333,769       |           | 9,576,366,957        | 9.7       |                       |           |                       |         |
| * Total Balloon/Hybrid First Mortgages                                   | 12,650,727,476  | 12,883,165,446      |           |                      | 10.0      |                       |           |                       |         |
| * Adjustable Rate First Mtgs 1 year or less                              | 2,501,293,954   | 2,097,428,457       |           | 1,786,239,538        | -14.8     |                       |           | , ,                   | -20.1   |
| * Adjustable Rate First Mtgs >1 year                                     | 5,558,195,935   | 5,166,225,161       |           | 6,805,715,972        | 31.7      | 6,082,683,503         |           |                       |         |
| * Total Adjustable First Mortgages                                       | 8,059,489,889   | 7,263,653,618       |           |                      |           |                       |           |                       |         |
| * TOTAL FIRST MORTGAGE RE LOANS GRANTED                                  | 53,314,070,067  | 59,128,020,140      | 10.9      | 69,873,360,222       | 18.2      | 94,236,340,825        | 34.9      | 31,118,307,442        | -34.0   |
| * Amounts are year-to-date while the related %change ratios are annualiz | ed.             |                     |           |                      |           |                       |           |                       |         |
| # Means the number is too large to display in the cell                   |                 |                     |           |                      |           |                       |           |                       |         |
|  |                 |                     | 1         |                      |           |                       |           |                       |         |
|  |                 |                     |           |                      |           |                       |           |                       |         |

|   | Re                               | al Estate Loan Infor              |              | 2                                 |             |                                   |             |  |           |
|---|----------------------------------|-----------------------------------|--------------|-----------------------------------|-------------|-----------------------------------|-------------|--|-----------|
| Return to cover 09/01/2010  |                                  | For Charter :<br>Count of CU :    |              |                                   |             |                                   |             |  |           |
| CU Name: N/A  |                                  | Asset Range :                     |              |                                   |             |                                   |             |  |           |
| Peer Group: N/A   |                                  |                                   |              | Nation * Peer Group:              | All * Type  | es Included: All Feder            | ally Insur  | ed Credit Unions (FI                     | CUs) *    |
|   | Count of                         | CU in Peer Group :                |              | -                                 |             |                                   |             |  |           |
| * OTHER REAL ESTATE (Granted)   | Dec-2006                         | Dec-2007                          | % Chg        | Dec-2008                          | % Chg       | Dec-2009                          | % Chg       | Jun-2010                                 | % Chg     |
| * Closed End Fixed Rate   | 21,922,858,397                   | 19,940,792,814                    | -9.0         | 14,451,245,367                    | -27.5       | 8,895,831,697                     | -38.4       | 3,510,981,777                            | -21.1     |
| * Closed End Adjustable Rate  | 742,270,828                      | 670,339,896                       | -9.7         | 728,433,324                       |             | 587,011,954                       |             | 214,961,932                              | -         |
| * Open End Adjustable Rate (HELOC)  | 16,592,589,905                   | 14,869,539,051                    | -10.4        | 14,609,270,529                    | -1.8        | 12,383,932,078                    | -15.2       | 5,367,417,539                            | -13.3     |
| * Open End Fixed Rate and Other   | 1,243,877,015                    | 1,251,799,064                     | 0.6          |                                   | -36.9       | 658,040,977                       | -16.7       | 301,816,126                              |           |
| * TOTAL OTHER REAL ESTATE GRANTED   | 40,501,596,145                   | 36,732,470,825                    | -9.3         |                                   |             | 22,524,816,706                    |             | 9,395,177,374                            |           |
| * TOTAL RE (FIRST AND OTHER) GRANTED  | 93,815,666,212                   | 95,860,490,965                    | 2.2          |                                   |             | 116,761,157,531                   | 16.2        | 40,513,484,816                           |           |
| %(Total Fixed Rate RE Granted YTD/Total Loans Granted YTD)<br>RE LOANS SOLD/SERVICED  | 24.25                            | 25.68                             | 5.9          | 26.72                             | 4.0         | 33.82                             | 26.6        | 25.73                                    | -23.9     |
| * First Mortgage R.E. Loans Sold  | 15,552,436,599                   | 15,582,214,281                    | 0.2          | 19,296,348,807                    | 23.8        | 50,878,308,015                    | 163.7       | 14,995,832,333                           | -41.1     |
| %(First Mtg RE Loans Sold/ First Mtg RE Loans Granted)  | 29.17                            | 26.35                             | -9.7         | 27.62                             |             | 53.99                             |             | 48.19                                    |           |
| AMT of Mortgage Servicing Rights  | 458,166,619                      | 460,009,408                       | 0.4          | 442,513,281                       | -3.8        | 686,990,502                       | 55.2        | 700,715,826                              |           |
| Outstanding RE Loans Sold But Serviced  | 55,883,911,594                   | 60,172,742,448                    | 7.7          | 67,476,210,285                    | 12.1        | 92,072,563,150                    | 36.5        | 98,213,818,970                           |           |
| % (Mortgage Servicing Rights / Net Worth)   | 0.56                             | 0.53                              | -4.5         | 0.51                              | -3.7        | 0.78                              | 52.6        | 0.78                                     | 0.0       |
| MISC. RE LOAN INFORMATION   |                                  |                                   |              |                                   |             |                                   |             |  |           |
| S-Term (<5 Yrs) R.E. Loan (Exc. MBL)<br>R.E. Lns also Mem. Bus. Lns   | 99,223,610,345<br>16,396,302,680 | 103,672,572,928<br>19,675,581,163 | 4.5<br>20.0  | 112,992,213,487<br>24,488,977,559 | 9.0<br>24.5 | 113,776,258,628<br>27,704,058,672 | 0.7<br>13.1 | <u>113,860,268,989</u><br>28,791,443,107 |           |
| REVERSE MORTGAGES   | 10,000,002,000                   | 10,010,001,100                    | 20.0         | 21,100,011,000                    | 21.0        | 21,101,000,012                    | 10.1        | 20,701,110,107                           | 0.0       |
| Federally Insured Home Equity Conversion Mortgage (HECM)  | N/A                              | N/A                               |              | N/A                               |             | 7,647,999                         |             | 9,100,425                                | 19.0      |
| Proprietary Reverse Mortgage Products   | N/A                              | N/A                               |              | N/A                               |             | 23,359,198                        |             | 25,696,050                               |           |
| Total Reverse Mortgages   | N/A                              | N/A                               |              | N/A                               |             | 31,007,197                        |             | 34,796,475                               | 5 12.2    |
| RE LOAN MODIFICATIONS OUTSTANDING   |                                  |                                   |              |                                   |             |                                   |             |  |           |
| Modified First Mortgage RE Loans  | N/A                              | N/A                               |              | 1,167,417,180                     |             | 5,162,981,476                     |             | 6,554,205,835                            |           |
| Modified Other RE Loans   | N/A                              | N/A                               |              | 319,492,222                       |             | 887,254,753                       |             | 1,028,745,205                            |           |
| Total Modified First and Other RE Loans   | N/A N/A                          | N/A N/A                           |              | 1,486,909,402<br>262,606,567      |             | 6,050,236,229                     |             | 7,582,951,040                            |           |
| Modified RE Loans Also Reported as Business Loans<br>DELINQUENT R.E. LOANS > 2 MOS  | IN/A                             | IN/A                              |              | 262,606,567                       |             | 1,205,610,121                     | 359.1       | 1,505,140,164                            | 24.8      |
| First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs)  | 375,298,156                      | 724,282,389                       | 93.0         | 1,324,069,387                     | 82.8        | 2,550,119,309                     | 92.6        | 2,715,860,551                            | 6.5       |
| First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)  | 184,271,388                      | 424,005,328                       | 130.1        | 1,293,556,531                     | 205.1       | 2,122,320,319                     |             | 2,146,364,333                            |           |
| Other R.E. Fixed Rate   | 125,812,064                      | 348,745,386                       | 177.2        | 567,310,409                       |             | 859,037,572                       |             | 793,236,712                              |           |
| Other R.E. Adj. Rate  | 144,730,297                      | 323,200,794                       | 123.3        | 461,903,654                       |             | 623,828,046                       |             | 568,350,865                              |           |
| TOTAL DEL R.E. > 2 MOS  | 830,111,905                      | 1,820,233,897                     | 119.3        | 3,646,839,981                     | 100.4       | 6,155,305,246                     | 68.8        | 6,223,812,461                            | 1.1       |
| DELINQUENT 1 TO < 2 MOS   |                                  |                                   |              |                                   |             |                                   |             |  |           |
| First Mortgage  | 1,102,111,638                    | 1,491,817,005                     | 35.4         | 2,384,605,271                     | 59.8        | 3,103,197,772                     |             | 2,628,751,818                            |           |
|   | 483,319,455                      | 669,840,523                       | 38.6         |                                   |             | 998,921,800                       |             | 844,744,556                              |           |
| Total Del R.E. 1 to < 2 Mos<br>Total Del R.E. Loans > 1 Mos   | 1,585,431,093<br>2,415,542,998   | 2,161,657,528<br>3,981,891,425    | 36.3<br>64.8 | 3,247,466,613<br>6,894,306,594    |             | 4,102,119,572                     |             | 3,473,496,374<br>9,697,308,835           |           |
| RE LOAN DELINQUENCY RATIOS  | 2,413,342,990                    | 3,301,031,423                     | 04.0         | 0,094,000,094                     | 75.1        | 10,237,424,010                    | 40.0        | 9,097,300,033                            | -0.0      |
| % R.E. Loans dq > 1 Mos   | 0.98                             | 1.46                              | 48.2         | 2.26                              | 55.2        | 3.31                              | 46.3        | 3.13                                     | -5.6      |
| % R.E. Loans dq > 2 Mos   | 0.34                             | 0.67                              | 97.1         | 1.20                              |             | 1.99                              |             | 2.01                                     |           |
| REAL ESTATE LOAN MODIFICATIONS DELINQUENT > 2 MOS   |                                  |                                   |              |                                   |             |                                   |             |  |           |
| Modified First Mortgage RE Loans > 2 Mo Del   | N/A                              | N/A                               |              | 275,114,187                       |             | 1,097,014,073                     | 298.7       | 1,340,364,231                            |           |
| Modified Other RE Loans > 2 Mo Del  | N/A                              | N/A                               |              | 48,883,793                        |             | 225,107,319                       |             | 215,613,101                              |           |
| Total Modified First and Other RE Loans > 2 Mo Del  | N/A                              | N/A                               |              | 323,997,980                       |             | 1,322,121,392                     | 308.1       | 1,555,977,332                            | 2 17.7    |
| % Total Modified 1st and Other RE > 2 Mo Del<br>/ Total Modified 1st and Other RE   | N/A                              | N/A                               |              | 21.79                             |             | 21.85                             | 0.3         | 20.52                                    | -6.1      |
| Modified RE Loans Also Reported as  |                                  | 14/1                              |              | 21.10                             |             | 21.00                             | 0.0         | 20.02                                    | 0.1       |
| Business Loans > 2 Mo Del   | N/A                              | N/A                               |              | 53,062,954                        |             | 338,071,592                       | 537.1       | 351,656,050                              | 4.0       |
| % Modified RE Lns also Reported as  |                                  |                                   |              |                                   |             |                                   |             |  |           |
| Business Loans > 2 Mo Del   | <b>N</b> 1/A                     | <b>L</b> 1/A                      |              | 00.01                             |             | 00.04                             | 00.0        | 00.00                                    | 40-       |
| / Total Modified RE Lns also Reported as Business Loans<br>REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:  | N/A                              | N/A                               |              | 20.21                             |             | 28.04                             | 38.8        | 23.36                                    | -16.7     |
| * Total 1st Mortgage Lns Charged Off  | 31,670,784                       | 51,342,655                        | 62.1         | 243,825,045                       | 374.9       | 587,541,043                       | 141.0       | 383,089,397                              | 30.4      |
| * Total 1st Mortgage Lns Recovered  | 4,031,704                        | 6,365,610                         | 57.9         |                                   |             | 21,157,263                        |             | 16,060,213                               |           |
| * NET 1st MORTGAGE LN C/Os  | 27,639,080                       | 44,977,045                        | 62.7         | 235,155,059                       |             | 566,383,780                       |             | 367,029,184                              | -         |
| ** Net Charge Offs - 1st Mortgage Loans   |                                  | . , -                             |              |                                   |             |                                   |             | . , -                                    |           |
| / Avg 1st Mortgage Loans  | 0.02                             | 0.03                              | 45.5         | 0.12                              |             | 0.27                              | 120.7       | 0.34                                     |           |
| * Total Other RE Lns Charged Off  | 55,348,363                       | 179,044,740                       | 223.5        | 614,728,570                       |             | 1,156,093,180                     |             | 609,030,729                              |           |
| * Total Other RE Lns Recovered  | 6,650,551                        | 7,739,454                         | 16.4         | 14,440,039                        |             | 27,388,689                        |             | 18,880,520                               |           |
| * NET OTHER RE LN C/Os  | 48,697,812                       | 171,305,286                       | 251.8        |                                   | 250.4       | 1,128,704,491                     | 88.0        | 590,150,209                              |           |
| **Net Charge Offs Other RE Loans / Avg Other RE Loans * Amounts are year-to-date and the related % change ratios are annualized   | 0.06                             | 0.20                              | 215.9        | 0.64                              | 227.7       | 1.19                              | 86.9        | 1.29                                     | 8.3       |
| <ul> <li>* Amounts are year-to-date and the related % change ratios are annualized</li> <li>** Annualization factor: March = 4; June = 2; September =4/3; December =</li> </ul> |                                  |                                   |              |                                   |             |                                   |             |  |           |
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|   |                                  |                                   | <u> </u>     |                                   |             |                                   |             |  |           |
|   |                                  |                                   |              |                                   |             |                                   |             |  | RELoans 2 |

|   | Ме             | mber Business Loan    | Informat | ion                    |            |                        |            |                        |          |
|---|----------------|-----------------------|----------|------------------------|------------|------------------------|------------|------------------------|----------|
| Return to cover   |                | For Charter :         |          |                        |            |                        |            |                        |          |
| 09/01/2010  |                | Count of CU :         | 7445     |                        |            |                        |            |                        |          |
| CU Name: N/A  |                | Asset Range :         | N/A      |                        |            |                        |            |                        |          |
| Peer Group: N/A   |                | Criteria :            | Region:  | Nation * Peer Group: / | All * Type | es Included: All Feder | ally Insu  | red Credit Unions (FIC | CUs) *   |
|   | Count          | of CU in Peer Group : | N/A      |                        |            |                        |            |                        |          |
|   | Dec-2006       | Dec-2007              | % Chg    | Dec-2008               | % Chg      | Dec-2009               | % Chg      | Jun-2010               | % Chg    |
| BUSINESS LOANS  |                |                       |          |                        |            |                        |            |                        |          |
| Member Business Loans (NMBLB) <sup>1</sup>  | 18,891,446,077 | 21,459,363,443        | 13.6     |                        | 19.1       | 28,254,404,186         | 10.6       | 29,476,881,375         |          |
| Purchased Business Loans or Participations to Nonmembers  | 3,915,871,018  | 4,929,242,985         | 25.9     |                        | 29.0       | 6,836,118,232          | 7.5        | 6,789,676,649          | -0.7     |
| Total Business Loans (NMBLB) <sup>1</sup>   | 22,807,317,095 | 26,388,606,428        | 15.7     | 31,908,438,269         | 20.9       | 35,090,522,418         | 10.0       | 36,266,558,024         | 3.4      |
| Unfunded Commitments <sup>1</sup>   | 1,938,867,620  | 1,852,703,145         | -4.4     | 1,702,237,211          | -8.1       | 1,612,130,344          | -5.3       | 1,612,235,503          | 0.0      |
| TOTAL BUSINESS LOANS (NMBLB) LESS UNFUNDED  | 20,000,440,475 | 24 525 002 202        | 47.0     | 20,200,204,050         | 00.4       | 22,470,202,074         | 40.0       | 24 05 4 222 524        | 2.5      |
|   | 20,868,449,475 | 24,535,903,283        | 17.6     | 30,206,201,058         | 23.1       | 33,478,392,074         | 10.8       | 34,654,322,521         | 3.5      |
| %(Total Business Loans (NMBLB) Less Unfunded Commitments/   |                |                       |          |                        |            |                        |            |                        |          |
| Total Assets) <sup>1</sup>  | 2.93           | 3.25                  | 10.7     | 3.72                   | 14.6       | 3.78                   | 1.6        | 3.83                   | 1.3      |
| NUMBER OF BUSINESS LOANS OUTSTANDING:   | 444.070        | 100 500               |          | 101.010                |            |                        |            |                        |          |
| Number of Outstanding of Business Loans   | 111,073        | 120,592               | 8.6      | 131,316                | 8.9        | 142,005                | 8.1        | 144,944                | 2.1      |
| Number of Outstanding Purchased Business Loans or   | 40 750         | 16 404                | 10.0     | 46 400                 | 4.0        | 16 600                 | 0 <b>7</b> | 16 605                 |          |
| Participation Interests to Nonmembers MISCELLANEOUS BUSINESS LOAN INFORMATION                                 | 13,752         | 16,404                | 19.3     | 16,199                 | -1.2       | 15,598                 | -3.7       | 15,695                 | 0.6      |
| Construction and Development (NMBLB) <sup>1</sup>   | 1,747,043,337  | 2,022,439,025         | 15.8     | 1,966,820,914          | -2.8       | 1,565,878,414          | -20.4      | 1,478,579,293          | -5.6     |
| Number of Outstanding Construction and Development Loans  | 3,033          |                       | -19.8    |                        | -2.0       |                        | -20.4      |                        |          |
| * .   |                | 2,431                 |          |                        |            | 1,661                  |            | 1,756                  |          |
| Unsecured Business Loans <sup>1</sup>   | 71,539,036     | 110,876,638           | 55.0     |                        | 20.6       |                        | 24.4       | 152,669,743            |          |
| Number of Outstanding Unsecured Business Loans  | 3,231          | 4,505                 | 39.4     |                        | 4.5        |                        | 25.2       | 5,990                  |          |
| Purchased or Participation Interest to Members (NMBLB) <sup>1</sup>   | 577,086,796    | 729,030,663           | 26.3     | 625,085,297            | -14.3      | 786,958,435            | 25.9       | 799,213,372            | 1.6      |
| Number of Outstanding Purchased Business Loans or   | 757            | 770                   | 2.0      | 050                    | 0.5        | 4.075                  | 20.0       | 4 4 9 7                |          |
| Participation Interests to Members  | 757            | 779                   | 2.9      |                        | 9.5        | 1,075                  | 26.0       | 1,137                  |          |
| Agricultural Related (NMBLB) <sup>1</sup>   | 868,711,321    | 984,271,889           | 13.3     |                        | 12.6       |                        | 8.1        | 1,278,572,345          |          |
| Number of Outstanding Agricultural Related Loans AMOUNT OF BUSINESS LOANS GRANTED OR PURCHASED:               | 14,868         | 15,297                | 2.9      | 15,396                 | 0.6        | 15,716                 | 2.1        | 15,572                 | -0.9     |
|   | 0.040.044.040  | 0 500 470 550         |          | 44 500 777 405         | 00.0       | 0 404 774 040          | 40.0       | 4 070 400 045          | 0.0      |
| * MBL (NMBLB) Granted YTD <sup>1</sup>  | 9,018,211,643  | 9,529,473,553         | 5.7      |                        | 20.8       |                        | -18.0      | 4,872,199,915          |          |
| * Purchased or Participation Interests to Nonmembers (NMBLB) <sup>1</sup> DELINQUENCY - MEMBER BUSINESS LOANS | 1,871,601,366  | 2,003,640,073         | 7.1      | 1,971,566,733          | -1.6       | 1,360,734,687          | -31.0      | 567,372,099            | -16.6    |
| 1 to < 2 Months Delinguent  | 129,438,460    | 207,709,817           | 60.5     | 387,226,608            | 86.4       | 540,777,952            | 39.7       | 523,482,115            | -3.2     |
| 2 to < 6 Months Delinquent  | 71,522,982     | 229,183,178           | 220.4    |                        | 78.5       |                        | 43.6       | 610,811,387            |          |
| 6 to 12 Months Delinquent   | 25,771,636     | 179,446,067           | 596.3    |                        | -16.9      |                        | 143.3      | 419,583,006            |          |
| 12 Months & Over Delinquent   | 12,602,739     | 49,100,897            | 289.6    |                        | 156.6      |                        | 129.0      | 380,600,384            |          |
| Total Del Loans - All Types (2 or more Mo)  | 109,897,357    | 457,730,142           | 316.5    |                        | 49.5       |                        | 81.0       | 1,410,994,777          |          |
| MBL DELINQUENCY RATIOS  |                | , ,                   |          |                        |            |                        |            |                        |          |
| % MBL > 1 Month Delinquent (All delinquency > 30 days)  | 1.15           | 2.71                  | 136.5    | 3.55                   | 30.8       | 5.32                   | 49.8       | 5.58                   | 5.0      |
| % MBL > 2 Months Delinquent (Reportable delinquency)  | 0.53           | 1.87                  | 254.3    |                        | 21.4       |                        | 63.3       | 4.07                   |          |
| MBL CHARGE-OFFS AND RECOVERIES:   |                |                       |          |                        |            |                        |            |                        |          |
| *Total MBL Charge Offs  | 25,269,178     | 37,922,077            | 50.1     | 131,876,705            | 247.8      | 214,668,312            | 62.8       | 134,982,870            | 25.8     |
| *Total MBL Recoveries   | 4,709,215      | 3,482,536             |          |                        | 102.9      |                        | -7.4       | 4,301,799              |          |
| MISCELLANEOUS MBL INFORMATION:  | , , -          | -, - ,                |          | ,,                     |            |                        |            |                        |          |
| Real Estate Loans also Reported as Business Loans   | 16,396,302,680 | 19,675,581,163        | 20.0     | 24,488,977,559         | 24.5       | 27,704,058,672         | 13.1       | 28,791,443,107         | 3.9      |
| * Business Loans and Participations Sold  | 1,479,234,494  | 1,573,622,653         | 6.4      |                        | 30.2       |                        | -36.9      | 607,310,788            |          |
| SBA Loans Outstanding   | 482,936,466    | 426,969,199           | -11.6    |                        | 21.7       |                        | 15.7       | 645,891,886            |          |
| Number of SBA Loans Outstanding   | 3,563          | 5,152                 | 44.6     |                        | 37.8       |                        | 4.1        | 8,221                  |          |
| RISK BASED NET WORTH (RBNW):  | ,              | , -                   |          | ,                      |            | , -                    |            | ,                      |          |
| Loans and Participation Interests Qualifying for RBNW (CUS >\$10m)  | 21,762,256,163 | 25,334,388,906        | 16.4     | 31,416,498,014         | 24.0       | 34,448,953,177         | 9.7        | 35,769,053,615         | 3.8      |
| Unfunded Commitments for Loans and Participation Interests  |                | ,                     |          | ,                      |            | ,                      |            | , -                    |          |
| Qualifying for RBNW (CUS >\$10m)  | 2,166,168,827  | 2,051,801,122         | -5.3     | 1,902,470,385          | -7.3       | 1,839,417,011          | -3.3       | 1,859,907,293          | 1.1      |
| RE Loans also Reported as Qualifying MBLS for RBNW  | 14,649,466,512 | 17,553,384,785        | 19.8     |                        | 25.5       |                        | 15.7       | 26,672,144,498         |          |
| <sup>1</sup> PART 723 REDEFINED MEMBER BUSINESS LOANS IN OCTOBER 2003;  |                | · · ·                 |          |                        |            |                        |            |                        |          |
| * Amounts are year-to-date and the related % change ratios are annualized.                                    |                |                       |          |                        |            |                        |            |                        |          |
| ,   |                |                       |          |                        |            |                        |            |                        | 12. MBLs |

|  | Inve            | estments, Cash, & Cas | h Eguiva | lents                |            |                        |             |                      |            |
|--|-----------------|-----------------------|----------|----------------------|------------|------------------------|-------------|----------------------|------------|
| Return to cover  |                 | For Charter :         |          | -                    |            |                        |             |                      |            |
| 09/01/2010   |                 | Count of CU :         | 7445     |                      |            |                        |             |                      |            |
| CU Name: N/A   |                 | Asset Range :         | N/A      |                      |            |                        |             |                      |            |
| Peer Group: N/A  |                 | Criteria :            | Region:  | Nation * Peer Group: | All * Type | pes Included: All Fede | ally Insure | d Credit Unions (FIC | Us) *      |
|  | Count           | of CU in Peer Group : | N/A      |                      |            |                        |             |                      |            |
|  |                 |                       |          |                      |            |                        |             |                      |            |
| INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS       | Dec-2006        | 5 Dec-2007            | % Chg    | Dec-2008             | % Chg      | Dec-2009               | % Chg       | Jun-2010             | % Chg      |
| SFAS 115 CLASS OF INVESTMENTS                          |                 |                       |          |                      |            |                        |             |                      |            |
| Held to Maturity < 1 yr                                | 11,340,649,561  | 8,934,529,782         | -21.2    | 8,296,752,504        | -7.1       | 9,816,237,574          | 18.3        | 8,586,292,929        | -12.5      |
| Held to Maturity 1-3 yrs                               | 11,968,349,261  | 8,778,864,079         | -26.6    | 9,240,197,871        | 5.3        | 13,990,291,580         | 51.4        | 16,557,350,329       | 18.3       |
| Held to Maturity 3-5 yrs                               | 3,282,398,895   | 3,926,364,977         | 19.6     | 5,431,947,764        | 38.3       | 7,564,189,856          | 39.3        | 9,149,595,692        | 21.0       |
| Held to Maturity 5-10 yrs                              | 1,322,064,539   | 1,608,187,483         | 21.6     | 1,836,081,394        | 14.2       | 2,189,392,678          | 19.2        | 3,385,969,206        | 54.7       |
| Held to Maturity 3-10 yrs                              | N/A             | N/A                   |          | N/A                  |            | N/A                    |             | N/A                  |            |
| Held to Maturity > 10 yrs                              | 564,160,544     | 664,071,611           | 17.7     | 785,404,477          | 18.3       | 1,265,409,110          | 61.1        | 1,451,134,499        | 14.7       |
| TOTAL HELD TO MATURITY                                 | 28,477,622,800  |                       |          |                      |            |                        | 36.1        | 39,130,342,655       |            |
| Available for Sale < 1 yr                              | 18,813,052,185  | 5 21,566,861,720      | 14.6     | 24,682,764,866       | 14.4       | 23,233,370,176         | -5.9        | 26,822,384,051       | 15.4       |
| Available for Sale 1-3 yrs                             | 20,866,429,955  |                       |          |                      |            |                        | 50.3        | 49,773,792,999       |            |
| Available for Sale 3-5 yrs                             | 8,120,790,213   |                       |          |                      |            |                        | 48.0        | 26,074,965,585       |            |
| Available for Sale 5-10 yrs                            | 3,551,539,320   |                       |          |                      | 29.1       | 10,516,791,875         |             | 11,767,242,665       |            |
| Available for Sale 3-10 yrs                            | N/A             |                       |          | N/A                  | 20.1       | N/A                    | 10.1        | N/A                  |            |
| Available for Sale > 10 yrs                            | 1,313,839,112   |                       |          |                      | 26.1       |                        | 24.0        | 3,075,042,366        |            |
| TOTAL AVAILABLE FOR SALE                               | 52,665,650,785  |                       |          |                      |            |                        | 30.3        | 117,513,427,666      |            |
|  | 52,005,050,700  | 50,150,442,100        | 10.4     | 74,501,175,005       | 20.5       | 57,205,575,700         | 50.5        | 117,313,427,000      | 20.3       |
| Trading < 1 year                                       | 155,100,700     |                       |          |                      | -18.1      | 534,778,688            | 242.6       | 603,704,717          | 12.9       |
| Trading 1-3 years                                      | 65,763,625      | 82,410,444            | 25.3     | 125,946,098          | 52.8       | 271,591,634            | 115.6       | 256,661,393          | -5.5       |
| Trading 3-5 years                                      | 17,841,766      | 54,066,821            | 203.0    | 48,260,944           | -10.7      | 77,687,493             | 61.0        | 92,070,405           | 18.5       |
| Trading 5-10 years                                     | 4,710,198       | 140,750,771           | 2,888.2  | 33,823,074           | -76.0      | 63,650,491             | 88.2        | 60,465,867           | -5.0       |
| Trading 3-10 years                                     | N/A             | N/A                   |          | N/A                  |            | N/A                    |             | N/A                  |            |
| Trading > 10 years                                     | 17,291,715      | 51,214,131            | 196.2    | 10,290,623           | -79.9      | 8,995,423              | -12.6       | 4,906,728            | -45.5      |
| TOTAL TRADING  | 260,708,004     | 519,106,061           | 99.1     | 374,436,481          | -27.9      | 956,703,729            | 155.5       | 1,017,809,110        | 6.4        |
| Other Investments < 1 yr                               | 75,527,088,831  | 80,928,501,471        | 7.2      | 78,048,638,737       | -3.6       | 107,538,241,107        | 37.8        | 103,667,868,351      | -3.6       |
| Other Investments 1-3 yrs                              | 19,047,567,947  |                       |          |                      | 15.2       |                        | 17.1        | 29,701,168,049       | 11.8       |
| Other Investments 3-5 yrs                              | 3,031,144,135   |                       |          |                      |            |                        |             | 3,136,793,251        |            |
| Other Investments 5-10 yrs                             | 295,859,182     |                       |          |                      |            |                        |             | 367,314,471          |            |
| Other Investments 3-10 yrs                             | N/A             |                       |          | N/A                  |            | N/A                    |             | N/A                  |            |
| Other Investments > 10 yrs                             | 207,835,268     |                       | -8.4     | 202,148,153          | 6.2        |                        | 4.4         | 209,383,922          |            |
| TOTAL Other Investments                                | 98,109,495,363  |                       |          |                      |            |                        | 30.2        | 137,082,528,044      |            |
| MATURITIES :   |                 |                       |          |                      |            |                        |             |                      |            |
| Total Investments < 1 yr                               | 105,835,891,277 | 111,620,556,867       | 5.5      | 111,184,271,849      | -0.4       | 141,122,627,545        | 26.9        | 139,680,250,048      | -1.0       |
| Total Investments 1-3 yrs                              | 51,948,110,788  |                       |          |                      |            |                        | 37.5        | 96,288,972,770       |            |
| Total Investments 3-5 yrs                              | 14,452,175,009  |                       |          |                      |            |                        |             | 38,453,424,933       |            |
| Total Investments 5-10 yrs                             | 5,174,173,239   |                       |          |                      |            | 13,048,845,989         |             | 15,580,992,209       |            |
| Total Investments 3-10 yrs                             | N/A             |                       |          | N/A                  |            | N/A                    |             | N/A                  |            |
| Total Investments > 10 yrs                             | 2,103,126,639   |                       |          |                      | 20.8       |                        | 31.5        | 4,740,467,515        |            |
| Total  | 179,513,476,952 |                       |          |                      |            |                        | 31.2        | 294,744,107,475      |            |
| # Means the number is too large to display in the cell | 173,010,470,902 |                       | 4./      | 200,010,130,940      | 3.0        | 210,103,350,007        | 01.2        | 237,744,107,473      | 0.8        |
|  |                 |                       |          |                      |            |                        |             |                      |            |
|  |                 |                       |          |                      |            |                        |             | 13                   | 3. InvCash |

|   | 0                                | ther Investment Info             |             |                        |              |                                |               |                                |         |
|---|----------------------------------|----------------------------------|-------------|------------------------|--------------|--------------------------------|---------------|--------------------------------|---------|
| Return to cover   |                                  | For Charter :                    |             |                        |              |                                |               |                                |         |
| 09/01/2010  |                                  | Count of CU :                    |             |                        |              |                                |               |                                |         |
| CU Name: N/A  |                                  | Asset Range :                    |             | Notion * Door One      | AU + T       |                                |               |                                |         |
| Peer Group: N/A   | Count of                         |                                  | •           | Nation * Peer Group: / | All ^ Types  | included: All Fede             | rally insur   | ed Credit Unions (Fi           | icus) ^ |
|   | Count of                         | CU in Peer Group :               | N/A         |                        |              |                                |               |                                |         |
|   | Dec-2006                         | Dec-2007                         | % Chg       | Dec-2008               | % Chg        | Dec-2009                       | % Chg         | Jun-2010                       | % Ch    |
| INVESTMENT SUMMARY:   |                                  |                                  |             |                        |              |                                |               |                                |         |
| U.S. GOVERNMENT OBLIGATIONS   | 2,021,682,881                    | 4,694,140,430                    | 132.2       | 4,062,383,155          | -13.5        | 7,036,416,487                  | 73.2          | 9,231,408,844                  | 31      |
| Agency/GSE Debt Instruments (not backed by mortgages)               | N/A                              | N/A                              |             | 36,525,696,477         |              | 52,530,864,871                 | 43.8          | 69,680,728,334                 |         |
| Agency/GSE Mortgage-Backed Securities                               | N/A                              | N/A                              |             | 43,644,165,250         |              | 55,109,206,208                 | 26.3          | 60,653,084,965                 |         |
| TOTAL FEDERAL AGENCY SECURITIES                                     | 67,941,877,316                   | 64,367,181,639                   | -5.3        | 80,169,861,727         | 24.6         | 107,640,071,079                | 34.3          | 130,333,813,299                | 21      |
|   |                                  |                                  |             |                        |              |                                |               |                                |         |
| Privately Issued Mortgage-Related Securities                        | N/A                              | N/A                              |             | 3,008,998,604          |              | 3,315,890,804                  | 10.2          | 2,204,614,457                  |         |
| Privately Issued Securities (FCUs only)                             | N/A                              | N/A                              |             | N/A                    |              | N/A                            |               | 740,951,859                    |         |
| Privately Issued Mortgage-Backed Securities (FISCUs Only)           | N/A                              | N/A                              |             | 233,203,927            |              | 297,824,547                    | 27.7          | 377,699,786                    |         |
| TOTAL OTHER MORTGAGE-BACKED SECURITIES                              | N/A                              | N/A                              |             | 3,242,202,531          |              | 3,613,715,351                  | 11.5          | 3,323,266,102                  | -8      |
| Mutual Funds  | N/A                              | N/A                              |             | N/A                    |              | 1,327,770,413                  |               | 1,552,579,055                  | 16      |
| Common Trusts   | N/A                              | N/A                              |             | N/A                    |              | 662,335,311                    |               | 380,537,818                    | -42     |
| TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS                       | 1,664,780,044                    | 1,872,212,830                    | 12.5        | 2,027,944,803          | 8.3          | 1,990,105,724                  | -1.9          | 1,933,116,873                  | -2      |
| MORTGAGE RELATED SECURITIES:<br>Collateralized Mortgage Obligations | 10,188,076,864                   | 14,583,192,150                   | 43.1        | 23,756,002,469         | 62.9         | 29,103,701,046                 | 22.5          | 32,337,105,772                 | 11      |
| Commercial Mortgage Backed Securities                               | 365,408,676                      | 494,898,770                      | 35.4        |                        | 55.0         | 1,262,754,639                  | 64.6          | 1,419,183,777                  |         |
| OTHER INVESTMENT INFORMATION:                                       | 565,465,676                      | 404,000,770                      | 00.4        | 101,000,210            | 00.0         | 1,202,704,000                  | 04.0          | 1,410,100,777                  | 12      |
| Non-Mortgage Related Securities With Embedded Options               |                                  |                                  |             |                        |              |                                |               |                                |         |
| or Complex Coupon Formulas  | 13,497,910,572                   | 12,518,584,736                   | -7.3        | 11,184,677,579         | -10.7        | 17,489,788,745                 | 56.4          | 23,427,481,500                 | 33      |
| Non-Mortgage Related Securities With Maturities > 3 Yrs             |                                  |                                  |             |                        |              |                                |               |                                |         |
| Without Embedded Options or Complex Coupon Formulas                 | 1,319,620,802                    | 1,455,325,505                    | 10.3        |                        | 90.1         | 3,390,135,970                  | 22.5          | 4,592,638,761                  | 35      |
| Securities per 703.12(b)  | 28,922,065,248                   | 31,703,740,212                   | 9.6         |                        | 34.5         | 54,867,500,788                 | 28.7          | 65,406,774,713                 |         |
| Deposits/Shares per 703.10(a)                                       | 3,787,753,187                    | 3,674,287,413                    | -3.0        | 3,850,316,319          | 4.8          | 3,069,751,709                  | -20.3         | 2,963,131,220                  | -3      |
| Market Value of Investments Purchased Under                         | 400 000 000                      |                                  | 74.0        | 404 000 070            | 00.4         | 074 000 050                    | 40.4          | 404 000 040                    |         |
| Investment Pilot Program (703.19)                                   | 138,330,828                      | 236,541,361                      | 71.0        |                        | -23.1        | 271,690,859<br>270,813,753,777 | 49.4          | 194,022,348                    |         |
| Fair Value of Total Investments Investment Repurchase Agreements    | 179,172,147,692<br>1,000,848,320 | 188,099,774,842<br>1,145,678,730 | 5.0<br>14.5 |                        | 9.8<br>-66.1 | 43,605,476                     | 31.1<br>-88.8 | 295,348,857,041<br>141,747,981 |         |
| Borrowing Repurchase Agreements Placed in Investments               | 1,000,040,320                    | 1,145,076,750                    | 14.5        | 300,492,401            | -00.1        | 43,005,470                     | -00.0         | 141,747,901                    | 225     |
| for Positive Arbitrage  | 2,346,872,433                    | 2,189,755,188                    | -6.7        | 522,790,398            | -76.1        | 567,013,301                    | 8.5           | 480,615,045                    | -15     |
| Cash on Deposit in Corporate Credit Unions                          | 29,341,169,558                   | 28,534,273,378                   | -2.8        |                        | -11.3        | 40,752,281,386                 | 61.0          | 41,274,485,370                 |         |
| Cash on Deposit in Other Financial Institutions                     | 7,163,272,729                    | 6,747,273,180                    | -5.8        |                        | 29.7         | 12,525,659,799                 | 43.1          | 16,382,358,651                 |         |
| CUSO INFORMATION  | , , , -                          |                                  |             |                        | -            | ,,,                            |               | -, ,,                          |         |
| Value of Investments in CUSO  | 940,074,709                      | 1,063,046,500                    | 13.1        | 1,115,739,515          | 5.0          | 1,139,767,964                  | 2.2           | 1,215,071,800                  | 6       |
| CUSO loans  | 489,144,455                      | 583,608,471                      | 19.3        | 592,260,881            | 1.5          | 746,169,306                    | 26.0          | 770,261,658                    | 3       |
| Aggregate cash outlays in CUSO                                      | 522,832,574                      | 635,708,056                      | 21.6        | 668,043,220            | 5.1          | 916,713,663                    | 37.2          | 963,408,733                    | 5       |
| WHOLLY OWNED CUSO INFORMATION                                       |                                  |                                  |             |                        |              |                                |               |                                |         |
| Total Assets of Wholly Owned CUSOs                                  | N/A                              | N/A                              |             | N/A                    |              | 2,729,030,053                  |               | 2,551,114,787                  | -6      |
| Total Capital of Wholly Owned CUSOs                                 | N/A                              | N/A                              |             | N/A                    |              | 1,262,339,569                  |               | 1,227,545,941                  | -2      |
| Net Income/Loss of Wholly Owned CUSOs                               | N/A                              | N/A                              |             | N/A                    |              | 250,098,317                    |               | 331,697,886                    |         |
| Total Delinquency of Wholly Owned CUSOs                             | N/A                              | N/A                              |             | N/A                    |              | 50,978,255                     |               | 48,824,435                     | -4      |
| nv not Authorized by the FCU Act or NCUA R&R (SCU only)             | 1,219,076,563                    | 1,434,316,206                    | 17.7        | 1,956,342,699          | 36.4         | 1,694,637,411                  | -13.4         | 1,818,093,109                  | 7       |
| Outstanding Balance of Brokered CDs and Share                       |                                  |                                  |             |                        |              |                                |               | ,                              |         |
| Certificates Purchased  | 5,611,420,490                    | 6,638,168,412                    | 18.3        | 12,216,887,578         | 84.0         | 15,747,051,114                 | 28.9          | 16,106,467,031                 | 2       |
| CREDIT UNION INVESTMENT PROGRAMS                                    |                                  |                                  |             |                        |              |                                |               |                                |         |
| Mortgage Processing   | 1,476                            | 1,572                            | 6.5         |                        | 10.2         | 1,613                          |               | 1,635                          |         |
| Approved Mortgage Seller  | 594                              | 672                              | 13.1        |                        | 20.4         | 850                            |               | 870                            |         |
| Borrowing Repurchase Agreements                                     | 42                               | 30                               | -28.6       |                        | -13.3        | 41                             | 57.7          | 41                             |         |
| Brokered Deposits (all deposits acquired through 3rd party)         | 262                              | 255                              | -2.7        |                        | -1.6         | 337                            | 34.3          | 326                            |         |
| Investment Pilot Program  | 17                               | 19                               | 11.8        |                        | 0.0          | 17                             | -10.5         | 15                             |         |
| Investments Not Authorized by FCU Act (SCU only)                    | 103                              | 132                              | 28.2        |                        | 1.5          | 124                            | -7.5          | 123                            |         |
| Deposits and Shares Meeting 703.10(a)                               | 425                              | 1,025                            | 141.2       |                        | 7.4          | 913                            | -17.1         | 945                            |         |
| Brokered Certificates of Deposit (investments)                      | 735                              | 1,593                            | 116.7       | 2,194                  | 37.7         | 1,858                          | -15.3         | 1,874                          | C       |
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|   |                                  |                                  |             |                        |              |                                |               |                                | erinvin |

|  | Supplemental Sha | re Information, Off Ba | lance Shee | et, & Borrowings      |           |                        |              |                    |          |
|--|------------------|------------------------|------------|-----------------------|-----------|------------------------|--------------|--------------------|----------|
| Return to cover  |                  | For Charter :          |            | · · ·                 |           |                        |              |                    |          |
| 09/01/2010   |                  | Count of CU :          | 7445       |                       |           |                        |              |                    | -        |
| CU Name: N/A   |                  | Asset Range :          | N/A        |                       |           |                        |              |                    |          |
| Peer Group: N/A  |                  | Criteria :             | Region: Na | ation * Peer Group: A | ll * Type | s Included: All Federa | ally Insured | Credit Unions (FIC | Us) *    |
|  | Count            | of CU in Peer Group :  | N/A        |                       |           |                        |              |                    |          |
|  |                  |                        |            |                       |           |                        |              |                    |          |
|  | Dec-2006         | Dec-2007               | % Chg      | Dec-2008              | % Chg     | Dec-2009               | % Chg        | Jun-2010           | % Chg    |
| SUPPLEMENTAL SHARES/DEPOSITS   |                  |                        |            |                       |           |                        |              |                    |          |
| (included in total Shares):  |                  |                        |            |                       |           |                        |              |                    |          |
| Accounts Held by Member Government Depositors                                  | 681,669,687      | 888,578,048            | 30.4       | 945,467,234           | 6.4       | 1,061,473,587          | 12.3         | 1,199,180,554      | 13.0     |
| Accounts Held by Nonmember Government Depositors                               | 785,911,168      | 760,073,043            | -3.3       | 761,744,033           | 0.2       | 474,173,138            | -37.8        | 520,067,983        | 9.7      |
| Employee Benefit Member Shares   | 190,881,499      | 213,968,310            | 12.1       | 261,306,270           | 22.1      | 297,052,280            | 13.7         | 246,353,044        | -17.1    |
| Employee Benefit Nonmember Shares  | 1,402,125        | 1,935,950              | 38.1       | 2,567,555             | 32.6      | 2,244,442              | -12.6        | 2,179,001          | -2.9     |
| 529 Plan Member Deposits   | 8,502,512        | 7,007,256              | -17.6      | 1,873,239             | -73.3     | 968,639                | -48.3        | 1,015,398          | 4.8      |
| Non-dollar Denominated Deposits  | 60,081           | 123,031                | 104.8      | 850,852               | 591.6     | 111,125                | -86.9        | 97,398             | -12.4    |
| Health Savings Accounts  | 16,728,992       | 120,270,423            | 618.9      | 137,213,017           | 14.1      | 260,373,633            | 89.8         | 348,316,132        | 33.8     |
| Dollar Amount of Share Certificates >= \$100,000                               | 49,279,247,768   | 61,960,129,949         | 25.7       | 66,437,185,385        | 7.2       | 70,095,140,160         | 5.5          | 70,163,398,722     | 2 0.1    |
| Dollar Amount of IRA/Keogh >= \$100,000  | 9,044,331,399    | 12,278,753,973         | 35.8       | 15,511,527,912        | 26.3      | 19,468,504,141         | 25.5         | 20,357,309,570     | 4.6      |
| Dollar Amount of Share Drafts Swept to Regular Shares or                       |                  |                        |            |                       |           |                        |              |                    |          |
| Money Market Accounts  | 10,762,262,941   | 10,669,626,677         | -0.9       | 12,233,659,653        | 14.7      | 14,597,354,871         | 19.3         | 15,964,661,172     | 9.4      |
| SAVING MATURITIES  |                  |                        |            |                       |           |                        |              |                    |          |
| < 1 year   | 531,696,589,877  | 561,847,050,117        | 5.7        | 600,828,909,529       | 6.9       | 667,336,550,172        | 11.1         | 684,724,313,671    | 2.6      |
| 1 to 3 years   | 50,762,143,906   | 52,432,960,597         | 3.3        | 60,202,095,144        | 14.8      | 62,365,813,276         | 3.6          | 67,102,624,377     | 7.6      |
| > 3 years  | 18,731,044,978   | 18,111,230,665         | -3.3       | 20,096,235,203        | 11.0      | 22,964,150,488         | 14.3         | 25,992,012,430     | ) 13.2   |
| Total Shares & Deposits  | 601,189,778,761  | 632,391,241,379        | 5.2        | 681,127,239,876       | 7.7       | 752,666,513,936        | 10.5         | 777,818,950,478    | 3.3      |
| INSURANCE COVERAGE IN ADDITION TO NCUSIF                                       |                  |                        |            |                       |           |                        |              |                    |          |
| Share/Deposit Insurance in Addition to NCUSIF                                  | 458              | 460                    | 0.4        | 464                   | 0.9       | 439                    | -5.4         | 403                | -8.2     |
| Dollar Amount of Shares/Deposits Covered by                                    |                  |                        |            |                       |           |                        |              |                    |          |
| Additional Insurance   | 6,345,810,855    | 7,072,626,884          | 11.5       | 2,581,100,380         | -63.5     | 2,477,984,747          | -4.0         | 2,358,939,133      | -4.8     |
| OFF-BALANCE SHEET UNUSED COMMITMENTS:  |                  |                        |            |                       |           |                        |              |                    |          |
| Commercial Real Estate /1  | 1,019,190,208    | 976,489,827            | -4.2       | 843,521,592           | -13.6     | 347,123,983            | -58.8        | 352,643,104        | 1.6      |
| Construction & Land Development (MBL)  | N/A              | N/A                    |            | N/A                   |           | 372,983,893            |              | 362,012,173        | -2.9     |
| Other Unfunded MBL Commitments   | 919,677,412      | 876,213,318            | -4.7       | 858,715,619           | -2.0      | 892,022,468            | 3.9          | 897,580,226        |          |
| Revolving O/E Lines 1-4 Family   | 38,285,156,412   |                        |            | 39,335,782,812        | 0.0       |                        |              | 37,518,015,670     |          |
| Credit Card Line   | 63,823,753,068   | 68,336,899,358         |            | 71,132,036,823        | 4.1       |                        |              | 72,282,991,031     |          |
| Outstanding LOC  | 156,371,378      | 152,035,937            |            | 127,481,134           | -16.2     |                        | 19.0         | 146,446,144        | -        |
| Unsecured Share Draft LOC  | 10,598,051,409   | 10,893,403,864         |            | 11,906,620,371        | 9.3       |                        |              | 10,365,755,893     |          |
| Overdraft Protection Programs  | 8,638,355,943    | 9,600,184,444          |            | 11,096,310,303        | 15.6      |                        |              | 11,898,850,564     |          |
| Residential Construction Loans-Excluding Business Purpose                      | N/A              | N/A                    |            | N/A                   |           | 454,884,819            |              | 448,561,683        |          |
| Federally Insured Home Equity Conversion Mortgages                             |                  |                        |            | 14,7 (                |           | 10 1,00 1,010          |              | 110,001,000        |          |
| (HECM)   | N/A              | N/A                    |            | N/A                   |           | 32,556,410             |              | 26,358,108         | -19.0    |
| Proprietary Reverse Mortgage Products  | N/A              | N/A                    |            | N/A                   |           | 17,683,946             |              | 18,804,465         |          |
| Other Unused Commitments   | 7,009,636,406    | 6,871,858,928          |            | 7,346,737,720         | 6.9       |                        |              | 6,896,437,690      |          |
| Total Unused Commitments   | 130,450,192,236  | 137,050,529,558        |            | 142,647,206,374       | 4.1       | 140,321,499,174        | -1.6         | 141,214,456,751    |          |
| %(Unused Commitments / Cash & ST Investments)                                  | 115.87           | 115.56                 |            | 119.91                | 3.8       |                        |              | 95.81              | -        |
|  |                  | 110.00                 | 0.0        | 110101                | 0.0       | 01100                  | 21.0         |                    |          |
| Loans Transferred with Recourse <sup>1</sup>                                   | 2,328,873,536    | 2,193,058,822          | -5.8       | 3,865,672,224         | 76.3      | 3,468,943,457          | -10.3        | 3,296,089,463      | -5.0     |
| Pending Bond Claims  | 43,375,688       | 44,454,615             |            | 29,248,310            | -34.2     | 30,073,713             | 2.8          | 54,980,146         |          |
| Other Contingent Liabilities   | 80,522,969       | 50,193,823             |            | 85,169,376            | 69.7      | 88,395,119             |              | 79,893,447         |          |
| CREDIT AND BORROWING ARRANGEMENTS:   | 00,022,000       | 00,100,020             | 07.7       | 00,100,010            | 00.7      | 00,000,110             | 0.0          | 75,000,447         | 0.0      |
| Num FHLB Members   | 925              | 929                    | 0.4        | 943                   | 1.5       | 1,010                  | 7.1          | 1,012              | 2 0.2    |
| Num FRB Borr. Apps.  | 378              | <u> </u>               |            | 387                   | 2.1       | 287                    | -25.8        | 285                |          |
| Num FRB Pre-Pledged  | 144              | 144                    |            | 146                   | 1.4       | 199                    |              | 199                |          |
|  | 144              | 144                    | 0.0        | 140                   | 1.4       | 199                    | 30.3         | 199                | 0.0      |
| LINES OF CREDIT (Borrowing)  |                  |                        |            |                       |           |                        |              |                    | +        |
| Total Credit Lines   | 85,500,156,614   | 101,684,090,298        | 10.0       | 126,201,651,074       | 24.1      | 127,150,244,998        | 0.8          | 128,640,912,955    | 4        |
| Total Credit Lines   |                  |                        |            |                       |           |                        |              |                    | -        |
|  | 2,365,727,446    | 2,952,627,943          |            | 2,562,380,672         | -13.2     | 2,543,111,838          |              | 2,535,557,150      | -        |
| Total Credit Lines at Corporate Credit Unions                                  | N/A              | N/A                    |            | N/A                   | 45.0      | 45,532,793,143         |              | 45,234,194,209     |          |
|  | 6,770,409,753    | 13,166,164,125         | 94.5       | 19,201,476,041        | 45.8      | 15,484,192,654         | -19.4        | 14,967,536,084     | -3.3     |
| BORROWINGS OUTSTANDING FROM CORPORATE<br>CREDIT UNIONS                         |                  |                        |            |                       |           |                        |              |                    |          |
| Line of Credit Outstanding from Corporate Cus                                  | N/A              | N/A                    |            | N/A                   |           | 612,619,691            |              | 452,201,390        | -26.2    |
| · · ·  |                  |                        |            |                       |           |                        | -            |                    |          |
| Term Borrowings Outstanding from Corporate Cus                                 | N/A              | N/A                    |            | N/A                   |           | 5,254,753,620          |              | 1,787,998,332      | -66.0    |
| MISCELLANEOUS BORROWING INFORMATION:   |                  | • • • •                |            |                       |           |                        |              | 444.000 *** ***    | <u> </u> |
| Assets Pledged to Secure Borrowings  | N/A              | N/A                    | -          | N/A                   |           | 108,907,735,291        |              | 111,628,411,214    | 2.5      |
| Amount of Borrowings Subject to Early Repayment at                             | 4 700 044 454    | 0 700 470 000          | 60.4       | 0.047.000.000         | 00.0      | 2 204 000 500          | 0.7          | 2 000 400 740      |          |
| Lenders Option   | 1,720,941,154    | 2,760,478,266          | 60.4       | 3,317,283,880         | 20.2      | 3,294,932,508          | -0.7         | 3,089,466,742      | -6.2     |
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| <sup>1</sup> Included MBL construction and land development prior to 03/31/09. |                  |                        |            |                       |           |                        |              |                    | OBS&Bori |

|  | Miscella        | neous Information, Pr |       | Services             |            |                       |             |                     | <u> </u> |
|--|-----------------|-----------------------|-------|----------------------|------------|-----------------------|-------------|---------------------|----------|
| Return to cover  |                 | For Charter :         |       |                      |            |                       |             |                     |          |
| 09/01/2010   |                 | Count of CU :         | 7445  |                      |            |                       |             |                     |          |
| CU Name: N/A   |                 | Asset Range :         |       |                      |            |                       |             |                     |          |
| Peer Group: N/A  |                 |                       |       | Nation * Peer Group: | All * Type | es Included: All Fede | rally Insur | ed Credit Unions (F | -ICUs) * |
|  | Count           | of CU in Peer Group : | N/A   |                      |            |                       |             |                     |          |
|  |                 |                       |       |                      |            |                       |             |                     |          |
|  | Dec-2006        | Dec-2007              | % Chg | Dec-2008             | % Chg      | Dec-2009              | % Chg       | Jun-2010            | % Cho    |
| MEMBERSHIP:  |                 |                       |       |                      |            |                       |             |                     |          |
| Num Current Members  | 85,744,954      | 86,824,354            | 1.3   | 88,588,092           | 2.0        | 89,932,749            | 1.5         | 90,506,584          | 0.6      |
| Num Potential Members  | 1,102,043,530   |                       | 7.7   |                      |            | 1,368,599,260         | 5.1         | 1,419,308,864       |          |
| % Current Members to Potential Members   | 7.78            |                       | -6.0  |                      |            | 6.57                  | -3.4        | 6.38                |          |
| * % Membership Growth  | 1.47            |                       |       |                      |            | 1.52                  | -25.3       | 1.28                |          |
| Total Num Savings Accts  | 155,303,228     |                       |       |                      | 3.1        | 166,306,208           | 2.1         | 167,294,996         |          |
| EMPLOYEES:   | 100,000,220     | 107,000,042           | 1.0   | 102,010,001          | 0.1        | 100,000,200           | 2.1         | 107,204,000         | 0.0      |
| Num Full-Time Employees  | 207,588         | 215,114               | 3.6   | 220,949              | 2.7        | 219,307               | -0.7        | 220,027             | 0.3      |
| Num Part-Time Employees  | 33,325          |                       |       |                      |            | 31,216                | -6.6        | 30,893              |          |
| BRANCHES:  | 53,323          | 33,700                | 1.4   | 33,430               | -1.1       | 31,210                | -0.0        | 50,695              | -1.0     |
|  | 40.050          | 00.407                |       | 04.005               | 0.0        | 00.070                | 0.4         | 04.074              |          |
| Num of CU Branches   | 19,859          |                       | 2.8   |                      |            | 20,979                | -0.1        | 21,074              |          |
| Num of CUs Reporting Shared Branches   | 1,339           |                       | 10.2  |                      |            | 1,169                 | -23.9       | 1,168               |          |
| Plan to add new branches or expand existing facilities   | N/A             | N/A                   |       | 854                  |            | 91                    | -89.3       | 83                  | -8.8     |
| MISCELLANEOUS LOAN INFORMATION:  |                 |                       |       |                      |            |                       |             |                     | <u> </u> |
| **Total Amount of Loans Granted YTD  | 245,870,593,740 | 250,480,386,962       | 1.9   | 250,574,393,140      | 0.0        | 266,762,815,633       | 6.5         | 110,716,452,912     | -17.0    |
| MEMBER SERVICE AND PRODUCT OFFERINGS   |                 |                       |       |                      |            |                       |             |                     |          |
| (Credit Programs):   |                 |                       |       |                      |            |                       |             |                     | <u> </u> |
| Business Loans   | 1,516           | 1,871                 | 23.4  |                      |            | 1,722                 | -11.9       | 1,757               |          |
| Credit Builder   | N/A             | N/A                   |       | N/A                  |            | 987                   |             | 1,022               |          |
| Debt Cancellation/Suspension   | 169             | 220                   | 30.2  | 309                  | 40.5       | 367                   | 18.8        | 393                 | 7.1      |
| Direct Financing Leases  | 64              | 102                   | 59.4  | 85                   | -16.7      | 54                    | -36.5       | 52                  | -3.7     |
| Indirect Business Loans  | N/A             | N/A                   |       | N/A                  |            | 162                   |             | 166                 | 2.5      |
| Indirect Consumer Loans  | 1,582           | 1,728                 | 9.2   | 1,742                | 0.8        | 1,618                 | -7.1        | 1,650               | 2.0      |
| Indirect Mortgage Loans  | N/A             |                       |       | N/A                  |            | 259                   |             | 265                 |          |
| Interest Only or Payment Option 1st Mortgage Loans   | 381             | 498                   |       |                      | -          | 477                   | -17.8       | 498                 |          |
| Micro Business Loans   | N/A             |                       |       | N/A                  |            | 670                   |             | 694                 |          |
| Micro Consumer Loans   | N/A             |                       |       | N/A                  |            | 954                   |             | 988                 |          |
| Overdraft Lines of Credit  | 2,966           |                       | 7.8   |                      |            | 3,159                 | -5.8        | 3,202               |          |
| Overdraft Protection   | 3,228           |                       |       |                      |            | 2,867                 | 2.4         | 2,911               | 1.5      |
| Participation Loans  | 1,070           |                       |       | ,                    |            | 1,296                 |             | 1,345               |          |
| •  |                 |                       | 22.0  |                      | -          |                       | -7.0        |                     |          |
| Pay Day Loans  | N/A             |                       | 04.0  | N/A                  |            | 498                   | 40.0        | 521                 | 4.6      |
| Real Estate Loans  | 4,429           |                       | 24.2  |                      |            | 4,544                 | -16.0       | 4,691               | 3.2      |
| Refund Anticipation Loans  | N/A             |                       |       | N/A                  |            | 119                   |             | 128                 |          |
| Risk Based Loans   | 3,535           |                       | 10.8  |                      | 3.2        | 4,032                 | -0.2        | 4,159               |          |
| Share Secured Credit Cards   | N/A             | N/A                   |       | N/A                  |            | 2,004                 |             | 2,059               | 2.7      |
| MEMBER SERVICE AND PRODUCT OFFERINGS   |                 |                       |       |                      |            |                       |             |                     |          |
| (Other Programs):  |                 |                       |       |                      |            |                       |             |                     |          |
| ATM/Debit Card Program   | 4,838           |                       |       | ,                    |            | 5,112                 | -4.0        | 5,189               |          |
| Business Share Accounts  | N/A             |                       |       | N/A                  |            | 2,407                 |             | 2,480               |          |
| Check Cashing  | N/A             | N/A                   |       | N/A                  |            | 3,644                 |             | 3,713               |          |
| First Time Homebuyer Program   | N/A             | N/A                   |       | N/A                  |            | 638                   |             | 665                 |          |
| Health Savings Accounts  | N/A             | N/A                   |       | N/A                  |            | 693                   |             | 710                 |          |
| Individual Development Accounts  | N/A             | N/A                   |       | N/A                  |            | 159                   |             | 160                 | 0.6      |
| In-School Branches   | N/A             |                       |       | N/A                  |            | 324                   |             | 339                 |          |
| Insurance/Investment Sales   | 705             |                       |       |                      |            | 1,782                 | 57.0        | 1,803               |          |
| International Remittances  | N/A             |                       |       | N/A                  |            | 640                   |             | 675                 |          |
| Low Cost Wire Transfers  | N/A             |                       |       | N/A                  |            | 3,582                 |             | 3,681               |          |
| MERGERS/ACQUISITIONS:  | 11/7            | ι ν/Λ                 |       | //M                  |            | 0,002                 |             | 0,001               | 2.0      |
| Completed Merger/Acquisition Qualfiying for  |                 |                       |       |                      |            |                       |             |                     |          |
| Business Combo Acctng (FAS 141R)   | N/A             | N/A                   |       | N/A                  |            | 132                   |             | 163                 | 23.5     |
| Adjusted Retained Earnings Obtained through  |                 | IN/A                  |       | IN//A                |            | 132                   |             | 103                 | 20.0     |
| Business Combinations  | N/A             | N/A                   |       | N/A                  |            | 187,080,859           |             | 312,499,623         | 67.0     |
| Fixed Assets - Capital & Operating Leases  |                 | IN/A                  |       | IN//A                |            | 107,000,009           |             | 012,400,020         | 07.0     |
|  |                 |                       |       |                      |            |                       |             |                     |          |
| Aggregate of Future Capital and Operating Lease Pmts<br>on Fixed Assets (not discounted to PV) | N/A             | N/A                   |       | 1,557,982,176        |            | 1,563,680,170         | 0.4         | 1,593,263,667       | 1.9      |
|  |                 | IN/A                  |       | 1,007,902,170        |            | 1,000,000,170         | 0.4         | 1,090,203,007       | 1.8      |
| * Annualization factor: March = 4; June = 2; September =4/3; Decem                             |                 |                       | 1     |                      |            |                       |             |                     | <u> </u> |
| ** Amount is year-to-date and the related % change ratio is annualiz                           | ed.             | 1                     |       |                      |            |                       |             |                     | <u> </u> |
| # Means the number is too large to display in the cell   |                 |                       |       |                      |            |                       |             |                     |          |
|  |                 |                       |       |                      |            |                       |             | 16.MiscInfoAnd      | Service  |

|   | In         | formation Systems &   | Technolo | av                     |             |                      |           |                       |  |
|---|------------|-----------------------|----------|------------------------|-------------|----------------------|-----------|-----------------------|--|
| Return to cover                                       |            | For Charter :         |          | 55                     |             |                      |           |                       |  |
| 09/01/2010  |            | Count of CU :         | 1        |                        |             |                      |           |                       |  |
| CU Name: N/A  |            | Asset Range :         | 1        |                        |             |                      |           |                       |  |
| Peer Group: N/A                                       |            |                       |          | Nation * Peer Group: / | All * Types | Included: All Federa | lly Insur | ed Credit Unions (FIC | Js) *  |
|   | Count      | of CU in Peer Group : |          |                        |             |                      |           |                       | /  |
|   |            |                       |          |                        |             |                      |           |                       |  |
|   | Dec-2006   | Dec-2007              | % Chg    | Dec-2008               | % Chg       | Dec-2009             | % Chg     | Jun-2010              | % Chg  |
|   | 200 2000   | 200 200.              | // eng   | 200 2000               | /* e.i.g    | 200 2000             | /* eng    | 0011 2010             | <i>,</i> ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,, |
| System Used to Maintain Share/Loan Records            |            |                       |          |                        |             |                      |           |                       |  |
| Manual System (No Automation)                         | 133        | 129                   | -3.0     | 100                    | -22.5       | 70                   | -30.0     | 68                    | -2.9   |
| Vendor Supplied In-House System                       | 5,915      |                       |          |                        |             | 4,938                | -8.6      | 4,880                 | -1.2   |
| Vendor On-Line Service Bureau                         | 2,166      |                       |          | ,                      |             | 2,205                |           | 2,210                 | 0.2  |
| CU Developed In-House System                          | 67         | 53                    |          | ,                      |             | 67                   | 42.6      | 67                    | 0.2  |
| Other   | 81         | 76                    |          |                        |             | 106                  | 49.3      | 100                   | -5.7   |
|   | 01         | /0                    | -0.2     | /1                     | -0.0        | 100                  | 49.5      | 100                   | -5.7   |
| Electronic Financial Services                         |            |                       |          |                        |             |                      |           |                       |  |
| Home Banking Via Internet Website                     | 1 750      | 4.000                 | 0.4      | E 000                  |             | 4.000                | 10        | 4.000                 |  |
| 5   | 4,753      |                       |          | 5,000                  |             | 4,908                | -1.8      | 4,900                 | -0.2   |
| Audio Response/Phone Based                            | 4,485      |                       |          | 4,309                  |             | 4,243                | -1.5      | 4,203                 | -0.9   |
| Automatic Teller Machine (ATM)                        | 4,861      | 4,786                 |          |                        |             | 4,697                | -2.5      | 4,658                 | -0.8   |
| Kiosk   | 312        |                       |          |                        |             | 348                  | 3.6       | 341                   | -2.0   |
| Mobile Banking  | N/A        | N/A                   |          | N/A                    |             | 431                  |           | 556                   | 29.0   |
| Other   | 196        | 176                   | -10.2    | 199                    | 13.1        | 311                  | 56.3      | 323                   | 3.9  |
| Services Offered Electronically                       |            |                       |          |                        |             |                      |           |                       |  |
| Member Application                                    | 2,034      |                       |          |                        |             | 1,905                | -4.7      | 1,920                 | 0.8  |
| New Loan  | 3,153      | 3,186                 |          |                        |             | 2,919                | -8.2      | 2,914                 | -0.2   |
| Account Balance Inquiry                               | 5,248      | 5,281                 | 0.6      | 5,265                  | -0.3        | 5,178                | -1.7      | 5,157                 | -0.4   |
| Share Draft Orders                                    | 4,322      | 4,344                 | 0.5      | 4,304                  | -0.9        | 4,021                | -6.6      | 4,009                 | -0.3   |
| New Share Account                                     | 1,101      | 1,143                 | 3.8      | 1,172                  | 2.5         | 1,182                | 0.9       | 1,193                 | 0.9  |
| Loan Payments   | 4,578      | 4,626                 | 1.0      | 4,649                  | 0.5         | 4,532                | -2.5      | 4,514                 | -0.4   |
| Account Aggregation                                   | 343        | 328                   | -4.4     | 425                    | 29.6        | 474                  | 11.5      | 475                   | 0.2  |
| Internet Access Services                              | 742        | 674                   | -9.2     | 791                    | 17.4        | 820                  | 3.7       | 831                   | 1.3  |
| e-Statements  | N/A        | N/A                   |          | 3,211                  |             | 3,480                | 8.4       | 3,533                 | 1.5  |
| External Account Transfers                            | N/A        | N/A                   |          | N/A                    |             | 633                  |           | 660                   | 4.3  |
| View Account History                                  | 4,807      | 4,950                 |          |                        |             | 4,989                | -1.0      | 4,977                 | -0.2   |
| Merchandise Purchase                                  | 471        | 430                   |          | 421                    | -2.1        | 374                  | -11.2     | 371                   | -0.8   |
| Merchant Processing Services                          | N/A        |                       |          | N/A                    |             | 213                  |           | 220                   | 3.3  |
| Remote Deposit Capture                                | N/A        | N/A                   |          | N/A                    |             | 233                  |           | 264                   | 13.3   |
| Share Account Transfers                               | 5,120      |                       |          |                        |             | 4,907                | -3.6      | 4,887                 | -0.4   |
| Bill Payment  | 3,120      |                       |          |                        |             | 3,744                |           | 3,765                 | 0.6  |
| Download Account History                              | 4,014      |                       |          |                        |             | 4,248                |           | 4,238                 | -0.2   |
| Electronic Cash                                       | 304        |                       |          |                        |             | 221                  | 0.5       | 218                   | -0.2   |
| Electronic Signature Authentification/Certification   | 96         |                       |          |                        |             |                      | 11.8      | 183                   |  |
| Type of World Wide Website Address                    | 90         | 133                   | 30.3     | 101                    | 21.1        | 180                  | 11.0      | 103                   | 1.7  |
| Informational   | 700        | 746                   | 6.5      | 661                    | 11.4        | 604                  | 0.6       | E00                   | 1.0  |
| Interactive   | 798        |                       |          |                        | -11.4       | 604                  | -8.6      | 598                   | -1.0   |
| Transactional   | 286        |                       |          |                        |             | 473                  |           | 476                   | 0.6  |
|   | 4,439      |                       |          |                        |             | 4,493                |           | 4,480                 | -0.3   |
| Number of Members That Use Transactional Website      | 23,252,404 |                       |          |                        |             | 30,245,564           | 7.8       | 31,790,661            | 5.1  |
| No Website, But Planning to Add in the Future         | 591        | 467                   | -21.0    | 383                    | -18.0       | 0                    | -100.0    | 0                     | N/A  |
| Type of World Wide Website Address Planned for Future |            |                       |          |                        |             |                      |           |                       |  |
| Informational   | 440        |                       |          |                        |             | 30                   |           | 27                    | -10.0  |
| Interactive   | 61         | 36                    | 1        |                        |             | 1                    | -95.7     | 1                     | 0.0  |
| Transactional   | 90         | 69                    | -23.3    | 61                     | -11.6       | 3                    | -95.1     | 3                     | 0.0  |
| Miscellaneous   |            |                       |          |                        |             |                      |           |                       |  |
| Internet Access                                       | 7,398      | 7,252                 | -2.0     | 7,076                  | -2.4        | 7,081                | 0.1       | 7,035                 | -0.6   |
|   |            |                       |          |                        |             |                      |           |                       |  |
|   |            |                       |          |                        |             |                      |           |                       | 17.IS&T                                      |

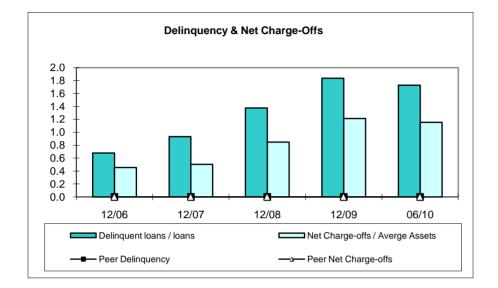
### Return to cover

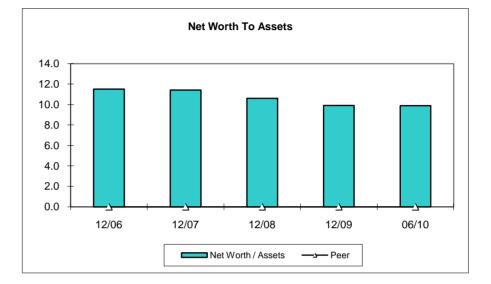
09/01/2010 CU Name: N/A Peer Group: N/A

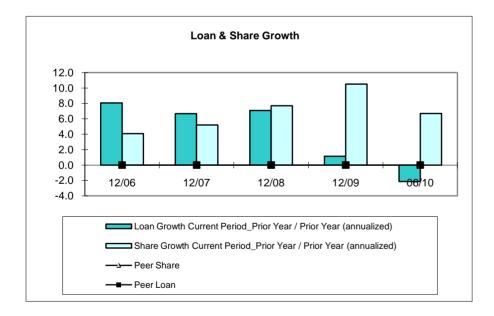
#### Graphs 1 For Charter : N/A Count of CU : 7445

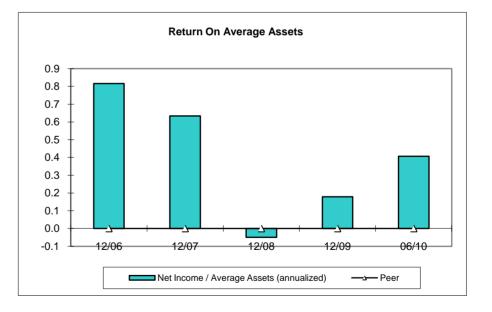
# Asset Range : N/A

Criteria : Region: Nation \* Peer Group: All \* Types Included: All Federally Insured Credit Count of CU in Peer Group : N/A









### Return to cover

09/01/2010 CU Name: N/A Peer Group: N/A

## Graphs 2 For Charter : N/A Count of CU : 7445 Asset Range : N/A Criteria : Region: Nation \* Peer Group: All \* Types Included: All Federal

