

Cycle Date: December-2010
 Run Date: 03/09/2011
 Interval: Annual

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

Count of CU : 7339
 Asset Range : N/A
 Peer Group Number : N/A
 Count of CU in Peer Group : N/A

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

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

Summary Financial Information										
Return to cover	For Charter :		N/A							
03/09/2011	Count of CU :		7339							
CU Name: N/A	Asset Range :		N/A							
Peer Group: N/A	Criteria: Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs) *									
Count of CU in Peer Group :		N/A								
	Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	
ASSETS:	Amount	Amount		Amount		Amount		Amount		
Cash & Equivalents	51,758,620,331	52,483,255,785	1.4	48,513,322,804	-7.6	67,569,487,668	39.3	74,453,724,488	10.2	
TOTAL INVESTMENTS	134,500,949,302	142,449,082,034	5.9	165,634,145,409	16.3	210,749,900,261	27.2	238,892,660,649	13.4	
Loans Held for Sale	969,433,842	944,994,691	-2.5	1,057,557,989	11.9	2,264,461,472	114.1	3,211,064,184	41.8	
Real Estate Loans	245,380,114,451	272,924,762,113	11.2	304,510,859,092	11.6	309,572,761,252	1.7	309,618,131,855	0.0	
Unsecured Loans	49,188,929,871	54,604,763,594	11.0	58,064,125,062	6.3	60,409,949,783	4.0	61,444,889,560	1.7	
Other Loans	200,982,947,410	201,025,907,471	0.0	203,420,176,052	1.2	202,536,566,212	-0.4	193,767,916,009	-4.3	
TOTAL LOANS	495,551,991,732	528,555,433,178	6.7	565,995,160,206	7.1	572,519,277,247	1.2	564,830,937,424	-1.3	
(Allowance for Loan & Lease Losses)	(3,329,166,070)	(3,878,600,806)	16.5	(6,242,947,041)	61.0	(8,853,477,979)	41.8	(9,414,807,287)	6.3	
Land And Building	12,291,266,123	13,616,180,990	10.8	15,138,025,298	11.2	16,150,501,187	6.7	16,778,281,783	3.9	
Other Fixed Assets	3,353,648,634	3,675,276,713	9.6	3,811,710,583	3.7	3,549,723,770	-6.9	3,365,563,794	-5.2	
NCUSIF Deposit	5,297,101,751	5,582,841,874	5.4	4,485,506,891	-19.7	7,036,160,112	56.9	7,469,489,350	6.2	
All Other Assets	10,756,267,121	11,561,545,535	7.5	12,674,436,646	9.6	13,618,665,578	7.4	14,877,827,228	9.2	
TOTAL ASSETS	711,150,112,766	754,990,009,994	6.2	811,066,918,785	7.4	884,604,699,316	9.1	914,464,741,613	3.4	
LIABILITIES & CAPITAL:										
Dividends Payable	722,848,595	806,079,362	11.5	670,996,055	-16.8	495,862,272	-26.1	373,144,019	-24.7	
Notes & Interest Payable	21,908,182,677	29,607,134,728	35.1	37,163,791,405	25.5	37,458,132,908	0.8	28,640,129,797	-23.5	
Accounts Payable & Other Liabilities	6,057,783,461	6,449,078,206	6.5	7,406,357,826	14.8	7,261,069,165	-2.0	7,645,467,214	5.3	
Uninsured Secondary Capital	27,770,028	31,281,151	12.6	32,412,191	3.6	79,042,300	143.9	155,909,880	97.2	
TOTAL LIABILITIES	28,716,584,761	36,893,573,447	28.5	45,273,557,477	22.7	45,294,106,645	0.0	36,814,650,910	-18.7	
Share Drafts	70,298,024,887	70,949,980,037	0.9	73,631,492,212	3.8	85,303,990,512	15.9	90,058,090,555	5.6	
Regular shares	181,124,054,842	169,045,320,260	-6.7	178,707,141,134	5.7	199,906,975,230	11.9	220,442,828,259	10.3	
All Other Shares & Deposits	349,767,699,032	392,395,941,082	12.2	428,788,605,017	9.3	467,455,732,005	9.0	475,978,948,071	1.8	
TOTAL SHARES & DEPOSITS	601,189,778,761	632,391,241,379	5.2	681,127,238,363	7.7	752,666,697,747	10.5	786,479,866,885	4.5	
Regular Reserve	17,963,422,891	18,216,144,300	1.4	18,764,742,638	3.0	18,894,705,715	0.7	19,205,998,744	1.6	
Other Reserves	7,340,730,643	8,082,693,947	10.1	7,214,669,357	-10.7	8,213,548,765	13.8	9,257,812,872	12.7	
Undivided Earnings	55,939,595,710	59,406,356,921	6.2	58,686,710,950	-1.2	59,535,640,444	1.4	62,706,412,202	5.3	
TOTAL EQUITY	81,243,749,244	85,705,195,168	5.5	84,666,122,945	-1.2	86,643,894,924	2.3	91,170,223,818	5.2	
TOTAL LIABILITIES, SHARES, & EQUITY	711,150,112,766	754,990,009,994	6.2	811,066,918,785	7.4	884,604,699,316	9.1	914,464,741,613	3.4	
INCOME & EXPENSE										
Loan Income*	30,841,854,166	34,432,571,805	11.6	36,187,433,533	5.1	35,745,868,182	-1.2	34,464,987,493	-3.6	
Investment Income*	7,384,863,064	8,771,928,278	18.8	7,754,079,202	-11.6	6,264,016,368	-19.2	5,622,066,117	-10.2	
Other Income*	8,874,250,406	9,804,692,020	10.5	10,528,668,083	7.4	11,498,888,574	9.2	11,954,303,881	4.0	
Total Employee Compensation & Benefits*	11,549,783,238	12,444,350,415	7.7	13,282,632,767	6.7	13,685,645,025	3.0	13,989,727,201	2.2	
Temporary Corporate CU Stabilization Expense & NCUSIF Premiums ^{1,2}	N/A	N/A		N/A		3,079,152,767		1,979,587,302	-35.7	
Total Other Operating Expenses*	11,531,118,608	12,357,864,096	7.2	14,879,506,493	20.4	13,317,555,358	-10.5	13,637,171,993	2.4	
Non-operating Income & (Expense)*	147,422,220	100,997,983	-31.5	-567,935,520	-662.3	-988,524,392	-74.1	27,782,915	102.8	
NCUSIF Stabilization Income*	N/A	N/A		N/A		3,402,773,122		587,760	-100.0	
Provision for Loan/Lease Losses*	2,190,329,802	3,191,850,798	45.7	7,037,672,633	120.5	9,561,613,551	35.9	6,994,405,503	-26.8	
Cost of Funds*	16,305,164,714	20,466,720,730	25.5	19,102,139,362	-6.7	14,790,568,004	-22.6	10,889,058,095	-26.4	
NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE & NCUSIF PREMIUM¹	N/A	N/A		N/A		4,567,639,916		6,558,777,614	43.6	
Net Income (Loss)*	5,671,993,494	4,649,404,047	-18.0	-399,705,957	-108.6	1,488,487,149	472.4	4,579,778,072	207.7	
TOTAL CU's	8,362	8,101	-3.1	7,806	-3.6	7,554	-3.2	7,339	-2.8	
* Income/Expense items are year-to-date while the related %change ratios are annualized.										
# Means the number is too large to display in the cell										
¹ Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabilization Expense.										
² Prior to September 2010, this account was named NCUSIF Stabilization Expense.										
For December 2010 and forward, this account includes Temporary Corporate CU Stabilization Expense and NCUSIF Premiums.										

		Ratio Analysis								
Return to cover		For Charter : N/A								
03/09/2011		Count of CU : 7339								
CU Name: N/A		Asset Range : N/A								
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Types included: All Federally Insured Credit Unions (FICUs)								
		Count of CU in Peer Group : N/A			Dec-2009		Dec-2010			
		Dec-2006	Dec-2007	Dec-2008	Dec-2009	PEER Avg	Percentile**	Dec-2010	PEER Avg	Percentile**
CAPITAL ADEQUACY										
Net Worth/Total Assets		11.51	11.41	10.61	9.89	N/A	N/A	10.06	N/A	N/A
Net Worth/Total Assets--Including Optional Total Assets Election (if used)		11.55	11.43	10.64	9.92	N/A	N/A	10.09	N/A	N/A
Total Delinquent Loans / Net Worth		4.10	5.72	9.05	12.01	N/A	N/A	10.70	N/A	N/A
Solvency Evaluation (Estimated)		113.51	113.55	112.42	111.52	N/A	N/A	111.61	N/A	N/A
Classified Assets (Estimated) / Net Worth		4.13	4.59	7.34	10.14	N/A	N/A	10.26	N/A	N/A
ASSET QUALITY										
Delinquent Loans / Total Loans		0.68	0.93	1.38	1.84	N/A	N/A	1.74	N/A	N/A
* Net Charge-Offs / Average Loans		0.45	0.51	0.85	1.21	N/A	N/A	1.13	N/A	N/A
Fair (Market) HTM Invest Value/Book Value HTM Invest.		98.80	100.59	100.76	100.15	N/A	N/A	100.92	N/A	N/A
Accum Unreal G/L On AFS/Cost Of AFS		-1.14	0.18	-0.01	0.56	N/A	N/A	0.48	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	0.51	N/A	N/A
* Return On Average Assets Excluding Stabilization Income/Expense & NCUSIF Premium ²		N/A	N/A	N/A	0.14	N/A	N/A	0.73	N/A	N/A
* Gross Income/Average Assets		6.78	7.23	6.96	6.31	N/A	N/A	5.79	N/A	N/A
* Yield on Average Loans		6.47	6.72	6.61	6.28	N/A	N/A	6.06	N/A	N/A
* Yield on Average Investments		4.03	4.77	3.93	2.63	N/A	N/A	1.95	N/A	N/A
* Fee & Other Op. Income / Avg. Assets		1.28	1.34	1.34	1.36	N/A	N/A	1.33	N/A	N/A
* Cost of Funds / Avg. Assets		2.35	2.79	2.44	1.74	N/A	N/A	1.21	N/A	N/A
* Net Margin / Avg. Assets		4.43	4.44	4.52	4.57	N/A	N/A	4.57	N/A	N/A
* Operating Exp./ Avg. Assets		3.32	3.38	3.60	3.55	N/A	N/A	3.29	N/A	N/A
* Provision For Loan & Lease Losses / Average Assets		0.32	0.44	0.90	1.13	N/A	N/A	0.78	N/A	N/A
* Net Interest Margin/Avg. Assets		3.15	3.10	3.17	3.21	N/A	N/A	3.25	N/A	N/A
Operating Exp./Gross Income		49.00	46.79	51.70	56.22	N/A	N/A	56.89	N/A	N/A
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets ¹		2.26	2.37	2.65	2.57	N/A	N/A	2.59	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	29.98	31.85	31.52	N/A	N/A	33.02	N/A	N/A
Reg. Shares / Total Shares & Borrowings		29.18	25.62	24.90	25.32	N/A	N/A	27.06	N/A	N/A
Total Loans / Total Shares		82.43	83.58	83.10	76.07	N/A	N/A	71.82	N/A	N/A
Total Loans / Total Assets		69.68	70.01	69.78	64.72	N/A	N/A	61.77	N/A	N/A
Cash + Short-Term Investments / Assets		15.83	15.71	14.67	16.81	N/A	N/A	16.11	N/A	N/A
Total Shares, Dep. & Borr / Earning Assets		92.28	92.37	93.00	93.70	N/A	N/A	93.65	N/A	N/A
Reg Shares + Share Drafts / Total Shares & Borr		40.50	36.37	35.15	36.12	N/A	N/A	38.11	N/A	N/A
Borrowings / Total Shares & Net Worth		2.87	3.82	4.78	4.40	N/A	N/A	3.22	N/A	N/A
PRODUCTIVITY										
Members / Potential Members		7.78	7.31	6.80	6.57	N/A	N/A	6.19	N/A	N/A
Borrowers / Members		50.35	50.78	50.81	50.98	N/A	N/A	50.06	N/A	N/A
Members / Full-Time Employees		382.36	374.23	372.76	382.77	N/A	N/A	384.75	N/A	N/A
Avg. Shares Per Member		\$7,011	\$7,284	\$7,689	\$8,371	N/A	N/A	\$8,688	N/A	N/A
Avg. Loan Balance		\$11,479	\$11,987	\$12,575	\$12,489	N/A	N/A	\$12,463	N/A	N/A
* Salary And Benefits / Full-Time Empl.		\$51,504	\$53,638	\$55,891	\$58,258	N/A	N/A	\$59,460	N/A	N/A
OTHER RATIOS										
* Net Worth Growth		7.35	5.19	-0.08	1.72	N/A	N/A	5.14	N/A	N/A
* Market (Share) Growth		4.08	5.19	7.71	10.50	N/A	N/A	4.49	N/A	N/A
* Loan Growth		8.07	6.66	7.08	1.15	N/A	N/A	-1.34	N/A	N/A
* Asset Growth		4.74	6.16	7.43	9.07	N/A	N/A	3.38	N/A	N/A
* Investment Growth		-4.32	4.86	10.81	31.26	N/A	N/A	12.94	N/A	N/A
* Membership Growth		1.47	1.26	2.03	1.50	N/A	N/A	0.67	N/A	N/A
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)										
**Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection is complete. Subsequent corrections to data after this date are not reflected in the Percentile Rank or the Peer Average Ratios until the next cycle.										
Percentile Rankings show where the credit union stands in relation to its peers in key areas of performance. To arrive at the percentile ranking, all data for all credit unions in a peer group are arranged in order from highest (100) to lowest (0) value. The percentile ranking assigned to the credit union is a measure of the relative standing of that ratio in the entire range of ratios. A high or low ranking does not imply good or bad performance. However, when reviewed in relation to other available data, users may draw conclusions as to the importance of the percentile rank to the credit union's financial performance.										
¹ For periods before 2004, the Fixed Assets & Foreclosed and Repossessed assets did not include repossessed vehicles.										
² Prior to September 2010, this ratio was named Return on Assets Prior to NCUSIF Stabilization Income/Expense. From December 2010 forward, NCUSIF Premium Expense is also excluded from ROA.										
										2. Ratios

	Supplemental Ratio Analysis				
Return to cover	For Charter : N/A				
03/09/2011	Count of CU : 7339				
CU Name: N/A	Asset Range : N/A				
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All *				
	Count of CU in Peer Group : N/A				
	Dec-2006	Dec-2007	Dec-2008	Dec-2009	Dec-2010
OTHER DELINQUENCY RATIOS					
Credit Cards DQ > 2 Mo / Total Credit Card Loans	1.04	1.33	1.88	2.06	1.54
All Other Loans Delinquent > 2 Mo / Total All Other Loans	1.01	1.20	1.55	1.60	1.31
Leases Receivable Delinquent > 2 Mo / Total Leases Receivable	1.08	0.92	0.84	0.86	0.31
Modified Consumer Lns Not Secured by RE > 2 Mo / Modified Consumer Lns Not Secured by RE	N/A	N/A	N/A	N/A	11.41
Indirect Loans Delinquent > 2 Mo / Total Indirect Loans	0.97	1.16	1.56	1.47	1.17
Participation Loans Delinquent > 2 Mo / Total Participation Loans	1.10	2.46	3.02	3.49	3.83
Business Loans Delinquent > 1 Mo / Total Business Loans Less Unfund Comm	1.15	2.71	3.55	5.33	5.56
Business Loans Delinquent > 2 Mo / Total Business Loans Less Unfund Comm	0.53	1.87	2.27	3.71	3.93
Modified Business Lns Not Secured by RE > 2 Mo / Modified Business Lns Not Secured by RE	N/A	N/A	N/A	N/A	12.22
REAL ESTATE LOAN DELINQUENCY					
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent > 2 Mo / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years	0.36	0.60	0.94	1.70	1.86
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent > 2 Mo / Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years	0.33	0.70	1.92	3.15	3.24
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo / Total Other RE Fixed/Hybrid/Balloon Loans	0.28	0.67	1.06	1.83	1.85
Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans	0.36	0.82	1.07	1.38	1.25
Interest Only and Payment Option First Mortgage Loans Delinquent > 2 Mo / Total Int Only and Pmt Opt First Mtg Loans	N/A	1.63	3.71	6.38	7.52
Total Modified 1st and Other RE > 2 Mo Del / Total Modified 1st and Other RE	N/A	N/A	21.79	21.92	20.35
Modified RE Lns also Reported as Business Loans > 2 Mo Del / Total Modified RE Lns also Reported as Business Loans	N/A	N/A	20.21	28.11	24.10
Total Real Estate Loans DQ > 1 Mo / Total Real Estate Loans	0.98	1.46	2.26	3.32	3.38
Total Real Estate Loans DQ > 2 Mo / Total Real Estate Loans	0.34	0.67	1.20	1.99	2.07
MISCELLANEOUS LOAN LOSS RATIOS					
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	23.45	17.84	18.88	20.79	23.71
* Net Charge Offs - Credit Cards / Avg Credit Card Loans	1.56	1.70	2.83	4.30	4.16
* Net Charge Offs - All Other Loans / Avg All Other Loans	0.77	0.84	1.28	1.64	1.33
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.03	0.08	0.29	0.55	0.64
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.02	0.03	0.12	0.27	0.36
* Net Charge Offs - Other RE Loans/ Avg Other RE Loans	0.06	0.20	0.64	1.19	1.32
* Net Charge Offs - Interest Only and Payment Option First Mortgage Loans / Avg Interest Only and Payment Option First Mortgage Loans	N/A	N/A	0.34	0.86	1.50
* Net Charge Offs - Leases Receivable / Avg Leases Receivable	1.15	1.60	2.07	2.39	2.95
* Net Charge Offs - Indirect Loans / Avg Indirect Loans	0.90	0.95	1.40	1.72	1.20
* Net Charge Offs - Participation Loans / Avg Participation Loans	0.41	0.64	0.83	1.08	1.12
* Net Charge Offs - Member Business Loans / Avg Member Business Loans	0.11	0.15	0.46	0.67	0.81
SPECIALIZED LENDING RATIOS					
Indirect Loans Outstanding / Total Loans	14.03	13.29	13.14	13.25	12.61
Participation Loans Outstanding / Total Loans	1.70	1.84	1.96	2.17	2.20
Participation Loans Purchased YTD / Total Loans Granted YTD	1.17	1.29	1.27	0.95	0.82
* Participation Loans Sold YTD / Total Assets	0.24	0.22	0.25	0.24	0.21
Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets	2.93	3.25	3.72	3.78	3.89
Loans Purchased From Other Financial Institutions YTD / Loans Granted YTD	0.11	0.12	0.13	0.28	0.64
REAL ESTATE LENDING RATIOS					
Total Fixed Rate Real Estate / Total Assets	21.14	22.99	23.93	22.26	21.38
Total Fixed Rate Real Estate / Total Loans	30.34	32.84	34.29	34.39	34.62
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	24.25	25.78	26.72	33.79	27.07
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	29.17	26.35	27.62	54.08	52.25
Interest Only & Payment Option First Mortgages / Total Assets	N/A	0.85	0.93	0.80	0.65
Interest Only & Payment Option First Mortgages / Net Worth	N/A	7.43	8.74	8.04	6.47
MISCELLANEOUS RATIOS					
Mortgage Servicing Rights / Net Worth	0.56	0.53	0.51	0.79	0.87
Unused Commitments / Cash & ST Investments	115.87	115.56	119.90	94.38	94.64
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)					
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
# Means the number is too large to display in the cell					
					3. SuppRatios

	Assets								
Return to cover	For Charter : N/A								
03/09/2011	Count of CU : 7339								
CU Name: N/A	Asset Range : N/A								
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs) *								
	Count of CU in Peer Group : N/A								
	Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg
ASSETS									
CASH:									
Cash On Hand	6,746,092,681	6,973,451,531	3.4	7,779,396,325	11.6	7,556,896,883	-2.9	7,672,083,190	1.5
Cash On Deposit	36,504,442,287	35,281,546,558	-3.3	34,062,640,160	-3.5	53,279,425,815	56.4	60,648,260,327	13.8
Cash Equivalents	8,508,085,363	10,228,257,696	20.2	6,671,286,319	-34.8	6,733,164,970	0.9	6,133,380,971	-8.9
TOTAL CASH & EQUIVALENTS	51,758,620,331	52,483,255,785	1.4	48,513,322,804	-7.6	67,569,487,668	39.3	74,453,724,488	10.2
INVESTMENTS:									
Trading Securities	260,708,004	519,106,061	99.1	374,436,481	-27.9	956,703,729	155.5	968,506,596	1.2
Available for Sale Securities	52,665,650,785	58,130,442,106	10.4	74,581,181,680	28.3	97,206,822,847	30.3	129,730,326,622	33.5
Held-to-Maturity Securities	28,477,622,800	23,912,017,932	-16.0	25,590,384,010	7.0	34,822,286,798	36.1	42,540,547,390	22.2
Deposits in Commercial Banks, S&Ls, Savings Banks	15,833,697,951	16,480,887,280	4.1	27,636,592,412	67.7	36,970,818,491	33.8	42,065,157,399	13.8
Loans to, Deposits in, and Investments in Natural Person Credit Unions ²	1,379,128,923	1,906,926,835	38.3	1,880,839,578	-1.4	1,961,033,793	4.3	2,122,587,453	8.2
Total MCSD and PIC in Corporate CUs	3,302,417,955	3,517,686,102	6.5	2,895,519,963	-17.7	1,365,586,673	-52.8	1,058,137,434	-22.5
All Other Investments in Corporate Cus	30,105,680,970	34,922,505,828	16.0	28,733,363,102	-17.7	32,174,648,329	12.0	16,060,227,791	-50.1
All Other Investments ²	2,476,041,914	3,059,509,890	23.6	3,941,828,183	28.8	5,291,999,601	34.3	4,347,169,964	-17.9
TOTAL INVESTMENTS	134,500,949,302	142,449,082,034	5.9	165,634,145,409	16.3	210,749,900,261	27.2	238,892,660,649	13.4
LOANS HELD FOR SALE	969,433,842	944,994,691	-2.5	1,057,557,989	11.9	2,264,461,472	114.1	3,211,064,184	41.8
LOANS AND LEASES:									
Unsecured Credit Card Loans	26,566,166,755	30,120,152,977	13.4	32,716,340,222	8.6	34,869,174,227	6.6	35,956,529,123	3.1
All Other Unsecured Loans/Lines of Credit	22,622,763,116	24,484,610,617	8.2	25,347,784,840	3.5	25,540,775,556	0.8	25,474,621,181	-0.3
Short-Term, Small Amount Loans (STS) (FCUs only)	N/A	N/A		N/A		N/A		13,739,256	
New Vehicle Loans	88,533,418,641	86,894,705,214	-1.9	81,525,938,454	-6.2	75,253,627,609	-7.7	62,891,079,417	-16.4
Used Vehicle Loans	87,575,230,284	89,106,079,713	1.7	94,279,699,948	5.8	98,151,172,423	4.1	101,523,032,472	3.4
1st Mortgage Real Estate Loans/Lines of Credit	161,022,119,715	181,622,360,448	12.8	207,961,741,462	14.5	217,209,530,126	4.4	223,056,128,632	2.7
Other Real Estate Loans/Lines of Credit	84,357,994,736	91,302,401,665	8.2	96,549,117,630	5.7	92,363,231,126	-4.3	86,562,003,223	-6.3
Leases Receivable	1,158,635,435	878,079,058	-24.2	743,449,842	-15.3	600,813,819	-19.2	478,040,518	-20.4
Total All Other Loans/Lines of Credit	23,715,663,050	24,147,043,486	1.8	26,871,087,808	11.3	28,530,952,361	6.2	28,875,763,602	1.2
TOTAL LOANS	495,551,991,732	528,555,433,178	6.7	565,995,160,206	7.1	572,519,277,247	1.2	564,830,937,424	-1.3
(ALLOWANCE FOR LOAN & LEASE LOSSES)	(3,329,166,070)	(3,878,600,806)	16.5	(6,242,947,041)	61.0	(8,853,477,979)	41.8	(9,414,807,287)	6.3
Foreclosed Real Estate	164,121,956	333,332,604	103.1	684,472,382	105.3	1,163,164,119	69.9	1,617,959,231	39.1
Repossessed Autos	220,670,084	244,796,790	10.9	310,991,223	27.0	301,272,617	-3.1	208,655,831	-30.7
Foreclosed and Repossessed Other Assets	9,938,440	12,511,226	25.9	20,152,106	61.1	38,499,115	91.0	33,799,492	-12.2
TOTAL FORECLOSED and REPOSSESSED ASSETS¹	394,730,480	590,640,620	49.6	1,015,615,711	72.0	1,502,935,851	48.0	1,860,414,554	23.8
Land and Building	12,291,266,123	13,616,180,990	10.8	15,138,025,298	11.2	16,150,501,187	6.7	16,778,281,783	3.9
Other Fixed Assets	3,353,648,634	3,675,276,713	9.6	3,811,710,583	3.7	3,549,723,770	-6.9	3,365,563,794	-5.2
NCUA Share Insurance Capitalization Deposit	5,297,101,751	5,582,841,874	5.4	4,485,506,891	-19.7	7,036,160,112	56.9	7,469,489,350	6.2
Identifiable Intangible Assets	N/A	N/A		N/A		122,198,954		189,809,011	55.3
Goodwill	N/A	N/A		N/A		273,014,346		414,835,341	51.9
TOTAL INTANGIBLE ASSETS	N/A	N/A		N/A		395,213,300		604,644,352	53.0
Accrued Interest on Loans	1,910,719,816	2,100,596,062	9.9	2,181,173,001	3.8	2,109,108,504	-3.3	2,020,111,982	-4.2
Accrued Interest on Investments	1,095,640,693	1,214,165,132	10.8	1,046,126,131	-13.8	974,075,775	-6.9	893,938,120	-8.2
All Other Assets	7,355,176,132	7,656,143,721	4.1	8,431,521,803	10.1	8,637,332,148	2.4	9,498,718,220	10.0
TOTAL OTHER ASSETS	10,361,536,641	10,970,904,915	5.9	11,658,820,935	6.3	11,720,516,427	0.5	12,412,768,322	5.9
TOTAL ASSETS	711,150,112,766	754,990,009,994	6.2	811,066,918,785	7.4	884,604,699,316	9.1	914,464,741,613	3.4
TOTAL CU's	8,362	8,101	-3.1	7,806	-3.6	7,554	-3.2	7,339	-2.8
¹ OTHER RE OWNED PRIOR TO 2004									
² LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON CUs INCLUDED IN ALL OTHER INVESTMENTS PRIOR TO JUNE 2006 FOR SHORT FORM FILERS									
4. Assets									

	Liabilities, Shares & Equity								
Return to cover									
03/09/2011	For Charter : N/A								
CU Name: N/A	Count of CU : 7339								
Peer Group: N/A	Asset Range : N/A								
	Criteria : Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs) *								
	Count of CU in Peer Group : N/A								
	Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg
LIABILITIES, SHARES AND EQUITY									
LIABILITIES:									
Uninsured Secondary Capital	27,770,028	31,281,151	12.6	32,412,191	3.6	79,042,300	143.9	155,909,880	97.2
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	36,558,909,968	0.4	28,108,271,830	-23.1
Borrowing Repurchase Transactions	3,131,485,759	2,187,672,288	-30.1	750,748,749	-65.7	896,209,030	19.4	528,389,543	-41.0
Subordinated Debt	3,724,802	4,650,873	24.9	3,616,972	-22.2	3,013,910	-16.7	3,468,424	15.1
Accrued Dividends and Interest Payable	722,848,595	806,079,362	11.5	670,996,055	-16.8	495,862,272	-26.1	373,144,019	-24.7
Accounts Payable & Other Liabilities	6,057,783,461	6,449,078,206	6.5	7,406,357,826	14.8	7,261,069,165	-2.0	7,645,467,214	5.3
TOTAL LIABILITIES	28,716,584,761	36,893,573,447	28.5	45,273,557,477	22.7	45,294,106,645	0.0	36,814,650,910	-18.7
SHARES AND DEPOSITS									
Share Drafts	70,298,024,887	70,949,980,037	0.9	73,631,492,212	3.8	85,303,990,512	15.9	90,058,090,555	5.6
Regular Shares	181,124,054,842	169,045,320,260	-6.7	178,707,141,134	5.7	199,906,975,230	11.9	220,442,828,259	10.3
Money Market Shares	100,458,882,436	111,158,760,877	10.7	128,498,041,323	15.6	158,316,356,596	23.2	175,738,083,954	11.0
Share Certificates	188,891,333,089	216,114,088,870	14.4	226,229,177,340	4.7	225,556,650,555	-0.3	213,432,230,769	-5.4
IRA/KEOGH Accounts	52,036,960,684	56,912,630,725	9.4	64,683,022,867	13.7	73,389,675,898	13.5	76,392,234,355	4.1
All Other Shares ¹	5,543,682,626	5,715,555,401	3.1	6,766,263,646	18.4	7,707,424,842	13.9	8,008,964,777	3.9
Non-Member Deposits	2,836,840,197	2,494,905,209	-12.1	2,612,099,841	4.7	2,485,624,114	-4.8	2,407,434,216	-3.1
TOTAL SHARES AND DEPOSITS	601,189,778,761	632,391,241,379	5.2	681,127,238,363	7.7	752,666,697,747	10.5	786,479,866,885	4.5
EQUITY:									
Undivided Earnings	55,939,595,710	59,406,356,921	6.2	58,686,710,950	-1.2	59,535,640,444	1.4	62,706,412,202	5.3
Regular Reserves	17,963,422,891	18,216,144,300	1.4	18,764,742,638	3.0	18,894,705,715	0.7	19,205,998,744	1.6
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	29,803,342	17.9
Other Reserves	7,915,953,541	8,415,370,974	6.3	8,515,536,746	1.2	8,834,449,303	3.7	9,534,413,231	7.9
Equity Acquired in Merger	N/A	N/A		N/A		166,104,417		390,526,412	135.1
Miscellaneous Equity	23,276,115	12,778,646	-45.1	11,435,154	-10.5	14,610,882	27.8	20,482,385	40.2
Accumulated Unrealized G/L on AFS Securities	-608,114,067	105,934,871	117.4	-4,045,303	-103.8	542,177,016	13,502.6	623,569,573	15.0
Accumulated Unrealized Losses for OTTI (due to other factors) on HTM Debt Securities	N/A	N/A		N/A		-43,025,372		-27,312,401	36.5
Accumulated Unrealized G/L on Cash Flow Hedges	6,916,034	-5,103,699	-173.8	-26,899,921	-427.1	-25,814,657	4.0	-27,690,273	-7.3
Other Comprehensive Income	-48,595,179	-522,214,305	-974.6	-1,359,155,292	-160.3	-1,300,235,772	4.3	-1,285,979,397	1.1
Net Income	0	0	N/A	0	N/A	0	N/A	0	N/A
EQUITY TOTAL	81,243,749,244	85,705,195,168	5.5	84,666,122,945	-1.2	86,643,894,924	2.3	91,170,223,818	5.2
TOTAL SHARES & EQUITY	682,433,528,005	718,096,436,547	5.2	765,793,361,308	6.6	839,310,592,671	9.6	877,650,090,703	4.6
TOTAL LIABILITIES, SHARES, & EQUITY	711,150,112,766	754,990,009,994	6.2	811,066,918,785	7.4	884,604,699,316	9.1	914,464,741,613	3.4
NCUA INSURED SAVINGS²									
Uninsured Shares	64,746,136,315	69,727,942,602	7.7	70,636,517,177	1.3	27,188,450,125	-61.5	30,077,595,637	10.6
Uninsured Non-Member Deposits	1,310,963,835	1,075,857,109	-17.9	1,056,840,870	-1.8	524,321,150	-50.4	450,515,220	-14.1
Total Uninsured Shares & Deposits	66,057,100,150	70,803,799,711	7.2	71,693,358,047	1.3	27,712,771,275	-61.3	30,528,110,857	10.2
Insured Shares & Deposits	535,132,678,611	561,587,441,668	4.9	609,433,880,316	8.5	724,953,926,472	19.0	755,951,756,028	4.3
TOTAL NET WORTH	81,898,036,369	86,145,080,806	5.2	86,077,200,498	-0.1	87,554,103,768	1.7	92,057,741,543	5.1
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¹ PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KEOGHS, AND NONMEMBER SHARES FOR SHORT FORM FILERS									
² PRIOR TO 10/03/08 SHARES INSURED UP TO \$100,000; 10/03/08 to 05/20/09 SHARES INSURED UP TO \$100,000 and \$250,000 FOR IRAS; 5/20/09 AND FORWARD SHARES INSURED UP TO \$250,000									

Income Statement										
Return to cover										
03/09/2011										
CU Name: N/A										
Peer Group: N/A										
	Criteria : Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs) *									
	Count of CU in Peer Group : N/A									
	Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	
* INCOME AND EXPENSE										
INTEREST INCOME:										
Interest on Loans	30,896,098,445	34,494,103,028	11.6	36,237,154,568	5.1	35,788,520,178	-1.2	34,504,887,507	-3.6	
Less Interest Refund	(54,244,279)	(61,531,223)	13.4	(49,721,035)	-19.2	(42,651,996)	-14.2	(39,900,014)	-6.5	
Income from Investments	7,382,741,914	8,761,070,569	18.7	7,770,947,801	-11.3	6,250,158,964	-19.6	5,616,532,439	-10.1	
Income from Trading	2,121,150	10,857,709	411.9	-16,868,599	-255.4	13,857,404	182.1	5,533,678	-60.1	
TOTAL INTEREST INCOME	38,226,717,230	43,204,500,083	13.0	43,941,512,735	1.7	42,009,884,550	-4.4	40,087,053,610	-4.6	
INTEREST EXPENSE:										
Dividends	13,471,068,950	16,867,183,150	25.2	15,378,788,188	-8.8	11,724,839,141	-23.8	8,609,661,066	-26.6	
Interest on Deposits	1,831,236,928	2,439,772,453	33.2	2,344,337,604	-3.9	1,790,580,007	-23.6	1,247,267,481	-30.3	
Interest on Borrowed Money	1,002,858,836	1,159,765,127	15.6	1,379,013,570	18.9	1,275,148,856	-7.5	1,032,129,548	-19.1	
TOTAL INTEREST EXPENSE	16,305,164,714	20,466,720,730	25.5	19,102,139,362	-6.7	14,790,568,004	-22.6	10,889,058,095	-26.4	
PROVISION FOR LOAN & LEASE LOSSES	2,190,329,802	3,191,850,798	45.7	7,037,672,633	120.5	9,561,613,551	35.9	6,994,405,503	-26.8	
NET INTEREST INCOME AFTER PLL	19,731,222,714	19,545,928,555	-0.9	17,801,700,740	-8.9	17,657,702,995	-0.8	22,203,590,012	25.7	
NON-INTEREST INCOME:										
Fee Income	5,903,236,967	6,379,183,763	8.1	6,809,641,841	6.7	7,028,181,685	3.2	7,048,539,839	0.3	
Other Operating Income	2,971,013,439	3,425,508,257	15.3	3,719,026,242	8.6	4,470,706,889	20.2	4,905,764,042	9.7	
Gain (Loss) on Investments	-18,515,202	-49,564,005	-167.7	-455,970,282	-820.0	-1,088,079,779	-138.6	5,588,807	100.5	
Gain (Loss) on Disposition of Assets	55,838,441	56,937,369	2.0	-17,155,112	-130.1	-63,659,982	-271.1	-78,763,878	-23.7	
Gain from Bargain Purchase (Merger)	N/A	N/A		N/A		21,429,267		33,529,679	56.5	
Other Non-Oper Income/(Expense)	110,098,981	93,624,619	-15.0	-94,810,126	-201.3	141,786,102	249.5	67,428,307	-52.4	
NCUSIF Stabilization Income	N/A	N/A		N/A		3,402,773,122		587,760	-100.0	
TOTAL NON-INTEREST INCOME	9,021,672,626	9,905,690,003	9.8	9,960,732,563	0.6	13,913,137,304	39.7	11,982,674,556	-13.9	
NON-INTEREST EXPENSE										
Total Employee Compensation & Benefits	11,549,783,238	12,444,350,415	7.7	13,282,632,767	6.7	13,685,645,025	3.0	13,989,727,201	2.2	
Travel, Conference Expense	311,560,582	328,812,073	5.5	329,428,955	0.2	244,278,474	-25.8	252,066,614	3.2	
Office Occupancy	1,629,216,736	1,794,047,764	10.1	1,981,900,219	10.5	2,077,700,848	4.8	2,135,206,906	2.8	
Office Operation Expense	4,702,103,770	4,988,552,890	6.1	5,215,438,295	4.5	5,298,479,867	1.6	5,321,146,812	0.4	
Educational and Promotion	906,936,607	993,384,747	9.5	1,043,449,866	5.0	911,811,703	-12.6	953,317,509	4.6	
Loan Servicing Expense	1,369,767,671	1,461,791,065	6.7	1,577,465,461	7.9	1,733,089,852	9.9	1,831,050,468	5.7	
Professional, Outside Service	1,731,079,844	1,858,441,615	7.4	1,992,537,049	7.2	2,060,023,083	3.4	2,147,253,692	4.2	
Member Insurance ¹	111,709,589	102,157,633	-8.6	1,495,343,506	1,363.8	85,038,994	-94.3	N/A		
Member Insurance - NCUSIF Premium ²	N/A	N/A		N/A		N/A		980,002,388		
Member Insurance - Temporary Corporate CU Stabilization Fund ³	N/A	N/A		N/A		3,079,152,767		999,584,914	-67.5	
Member Insurance - Other	N/A	N/A		N/A		N/A		102,849,911		
Operating Fees	112,334,649	112,392,611	0.1	184,438,646	64.1	153,094,181	-17.0	146,233,507	-4.5	
Misc Operating Expense	656,409,160	718,283,698	9.4	1,059,504,496	47.5	754,038,356	-28.8	748,046,574	-0.8	
TOTAL NON-INTEREST EXPENSE	23,080,901,846	24,802,214,511	7.5	28,162,139,260	13.5	30,082,353,150	6.8	29,606,486,496	-1.6	
NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE AND NCUSIF PREMIUMS ⁴	N/A	N/A		N/A		4,567,639,916		6,558,777,614	43.6	
NET INCOME (LOSS)	5,671,993,494	4,649,404,047	-18.0	-399,705,957	-108.6	1,488,487,149	472.4	4,579,778,072	207.7	
RESERVE TRANSFERS:										
Transfer to Regular Reserve	579,956,008	488,831,561	-15.7	575,211,156	17.7	410,764,788	-28.6	418,005,980	1.8	
* All Income/Expense amounts are year-to-date while the related % change ratios are annualized.										
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¹ From September 2009 to December 2010, this account includes NCUSIF Premium Expense.										
² For December 2010 forward, this account includes only NCUSIF Premium Expense.										

		Delinquent Loan Information								
Return to cover		For Charter : N/A								
03/09/2011		Count of CU : 7339								
CU Name: N/A		Asset Range : N/A								
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs) *								
		Count of CU in Peer Group : N/A								
		Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg
DELINQUENCY SUMMARY - ALL LOAN TYPES										
1 to < 2 Months Delinquent		5,676,241,957	6,496,464,384	14.5	8,210,239,166	26.4	9,228,860,924	12.4	8,301,256,133	-10.1
2 to < 6 Months Delinquent		2,504,050,914	3,641,232,341	45.4	5,779,291,522	58.7	7,027,921,663	21.6	6,102,084,793	-13.2
6 to 12 Months Delinquent		620,962,919	997,593,867	60.7	1,499,712,891	50.3	2,446,495,082	63.1	2,331,054,404	-4.7
12 Months & Over Delinquent		234,069,148	286,717,329	22.5	514,646,557	79.5	1,039,057,117	101.9	1,414,328,029	36.1
Total Del Loans - All Types (2 or more Mo)		3,359,082,981	4,925,543,537	46.6	7,793,650,970	58.2	10,513,473,862	34.9	9,847,467,226	-6.3
LOAN DELINQUENCY - BY LOAN TYPE										
Unsecured Credit Card Loans										
1 to < 2 Months Delinquent		579,998,835	424,699,142	-26.8	549,238,167	29.3	589,328,834	7.3	485,227,348	-17.7
2 to < 6 Months Delinquent		227,298,071	335,980,841	47.8	525,341,257	56.4	603,187,730	14.8	470,041,582	-22.1
6 to 12 Months Delinquent		42,717,735	59,720,896	39.8	82,289,995	37.8	102,853,398	25.0	72,354,080	-29.7
12 Months & Over Delinquent		6,398,564	6,354,103	-0.7	8,195,033	29.0	11,137,949	35.9	10,077,671	-9.5
Total Del Credit Card Lns (2 or more Mo)		276,414,370	402,055,840	45.5	615,826,285	53.2	717,179,077	16.5	552,473,333	-23.0
Credit Cards DQ > 2 Mo / Total Credit Card Loans		1.04	1.33	28.3	1.88	41.0	2.06	9.3	1.54	-25.3
1st Mortgage Fixed Rate and Hybrid/Balloon > 5 years										
1 to < 2 Months Delinquent		714,720,114	949,351,535	32.8	1,384,089,012	45.8	1,874,683,446	35.4	1,898,778,895	1.3
2 to < 6 Months Delinquent		264,062,931	474,268,218	79.6	892,779,645	88.2	1,492,100,314	67.1	1,571,467,073	5.3
6 to 12 Months Delinquent		75,843,085	178,883,139	135.9	290,836,555	62.6	734,492,718	152.5	768,352,099	4.6
12 Months & Over Delinquent		35,392,140	71,131,032	101.0	140,453,187	97.5	328,753,266	134.1	527,982,889	60.6
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5 yrs (2 or more Mo)		375,298,156	724,282,389	93.0	1,324,069,387	82.8	2,555,346,298	93.0	2,867,802,061	12.2
%1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs) Delinquent > 2 Mo / Total 1st Mtg Fixed and Hybrid/Balloons > 5 yrs		0.36	0.60	67.7	0.94	57.3	1.70	81.0	1.86	9.0
1st Mortgage Adjustable Rate Loans and Hybrid/Balloons < 5 Years										
1 to < 2 Months Delinquent		387,391,524	542,465,470	40.0	999,019,671	84.2	1,230,633,682	23.2	1,251,961,349	1.7
2 to < 6 Months Delinquent		142,886,869	309,885,618	116.9	824,792,833	166.2	1,146,413,993	39.0	1,097,801,728	-4.2
6 to 12 Months Delinquent		29,165,086	84,347,173	189.2	322,191,396	282.0	614,989,607	90.9	657,438,800	6.9
12 Months & Over Delinquent		12,219,433	29,772,537	143.6	146,572,302	392.3	361,059,036	146.3	469,783,664	30.1
Total Del 1st Mtg Adj Rate Lns (2 or more Mo)		184,271,388	424,005,328	130.1	1,293,556,531	205.1	2,122,462,636	64.1	2,225,024,192	4.8
%1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years) Delinquent > 2 Mo / Total 1st Mortgage Adjustable Rate Loans and Hybrids/Balloons < 5 yrs		0.33	0.70	112.0	1.92	174.6	3.15	64.3	3.24	2.7
Other Real Estate Fixed Rate/Hybrid/Balloon										
1 to < 2 Months Delinquent		231,391,252	335,882,459	45.2	490,770,060	46.1	573,953,916	16.9	502,932,031	-12.4
2 to < 6 Months Delinquent		84,240,157	189,673,783	125.2	415,310,085	119.0	572,629,040	37.9	477,425,143	-16.6
6 to 12 Months Delinquent		28,303,163	133,754,942	372.6	115,248,182	-13.8	207,167,908	79.8	176,665,969	-14.7
12 Months & Over Delinquent		13,268,744	25,316,661	90.8	36,752,142	45.2	79,432,448	116.1	105,903,962	33.3
Total Del Other RE Fixed/Hybrid/Balloon Lns (2 or more Mo)		125,812,064	348,745,386	177.2	567,310,409	62.7	859,229,396	51.5	759,995,074	-11.5
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo / Total Other RE Fixed/Hybrid/Balloon Loans		0.28	0.67	137.3	1.06	57.2	1.83	72.4	1.85	1.0
Other Real Estate Adjustable Rate										
1 to < 2 Months Delinquent		251,928,203	333,958,064	32.6	372,091,282	11.4	424,774,100	14.2	388,630,468	-8.5
2 to < 6 Months Delinquent		105,716,871	240,948,574	127.9	324,556,943	34.7	389,757,320	20.1	337,489,504	-13.4
6 to 12 Months Delinquent		28,492,909	65,365,896	129.4	100,626,762	53.9	150,799,613	49.9	137,243,419	-9.0
12 Months & Over Delinquent		10,520,517	16,886,324	60.5	36,719,949	117.5	84,622,060	130.5	94,965,626	12.2
Total Del Other RE Adj Rate Lns (2 or more Mo)		144,730,297	323,200,794	123.3	461,903,654	42.9	625,178,993	35.3	569,698,549	-8.9
%Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans		0.36	0.82	126.1	1.07	31.5	1.38	28.4	1.25	-9.0
Leases Receivable										
1 to < 2 Months Delinquent		19,826,954	14,146,002	-28.7	17,547,875	24.0	9,926,711	-43.4	5,708,939	-42.5
2 to < 6 Months Delinquent		11,156,606	7,300,147	-34.6	6,035,090	-17.3	4,939,653	-18.2	1,351,755	-72.6
6 to 12 Months Delinquent		1,237,216	744,373	-39.8	220,303	-70.4	253,166	14.9	134,924	-46.7
12 Months & Over Delinquent		132,487	13,982	-89.4	26,003	86.0	135	-99.5	7,484	5,443.7
Total Del Leases Receivable (2 or more Mo)		12,526,309	8,058,502	-35.7	6,281,396	-22.1	5,192,954	-17.3	1,494,163	-71.2
%Leases Receivable Delinquent > 2 Mo / Total Leases Receivable		1.08	0.92	-15.1	0.84	-7.9	0.86	2.3	0.31	-63.8
All Other Loans										
1 to < 2 Months Delinquent		3,490,985,075	3,895,961,712	11.6	4,397,483,099	12.9	4,525,573,755	2.9	3,767,825,520	-16.7
2 to < 6 Months Delinquent		1,668,689,409	2,083,175,160	24.8	2,790,475,669	34.0	2,818,909,004	1.0	2,146,287,958	-23.9
6 to 12 Months Delinquent		415,203,725	474,777,448	14.3	588,299,698	23.9	635,940,663	8.1	518,704,068	-18.4
12 Months & Over Delinquent		156,137,263	137,242,690	-12.1	145,927,941	6.3	174,052,223	19.3	205,283,878	17.9
Total Del All Other Lns (2 or more Mo)		2,240,030,397	2,695,195,298	20.3	3,524,703,308	30.8	3,628,884,508	3.0	2,870,275,904	-20.9
%All Other Loans Delinquent > 2 Mo / Total All Other Loans		1.01	1.20	19.1	1.55	28.8	1.60	3.2	1.31	-17.7
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Loan Losses & Bankruptcy Information, and Loan Modifications									
Return to cover									
03/09/2011									
CU Name: N/A	For Charter : N/A								
Peer Group: N/A	Count of CU : 7339								
	Asset Range : N/A								
	Criteria : Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs) *								
	Count of CU in Peer Group : N/A								
	Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)									
* Total Loans Charged Off	2,685,659,340	3,133,912,154	16.7	5,228,740,869	66.8	7,629,468,291	45.9	7,233,839,291	-5.2
* Total Loans Recovered	515,545,138	545,880,093	5.9	591,310,634	8.3	722,724,882	22.2	818,838,582	13.3
* NET CHARGE OFFS (\$\$)	2,170,114,202	2,588,032,061	19.3	4,637,430,235	79.2	6,906,743,409	48.9	6,415,000,709	-7.1
**%Net Charge-Offs / Average Loans	0.45	0.51	11.1	0.85	67.7	1.21	43.2	1.13	-7.0
Total Del Loans & *Net Charge-Offs	5,529,197,183	7,513,575,598	35.9	12,431,081,205	65.4	17,420,217,271	40.1	16,262,467,935	-6.6
Combined Delinquency and Net Charge Off Ratio	1.13	1.44	26.9	2.22	54.8	3.05	37.1	2.87	-5.8
LOAN LOSS SUMMARY BY LOAN TYPE									
* Unsecured Credit Card Lns Charged Off	466,382,176	554,588,788	18.9	964,714,167	74.0	1,528,269,875	58.4	1,569,297,383	2.7
* Unsecured Credit Card Lns Recovered	72,372,835	72,950,575	0.8	75,926,068	4.1	76,614,229	0.9	96,492,712	25.9
* NET UNSECURED CREDIT CARD C/Os	394,009,341	481,638,213	22.2	888,788,099	84.5	1,451,655,646	63.3	1,472,804,671	1.5
**Net Charge Offs - Credit Cards / Avg Credit Card Loans	1.56	1.70	8.8	2.83	66.5	4.30	51.9	4.16	-3.2
* All Other Loans Charged Off	2,113,705,773	2,329,909,336	10.2	3,386,668,503	45.4	4,339,863,535	28.1	3,600,084,652	-17.0
* All Other Loans Recovered	428,850,204	456,050,638	6.3	490,276,085	7.5	594,946,217	21.3	640,457,976	7.6
* NET ALL OTHER LOAN C/Os	1,684,855,569	1,873,858,698	11.2	2,896,392,418	54.6	3,744,917,318	29.3	2,959,626,676	-21.0
** Net Charge Offs - All Other Loans / Avg All Other Loans	0.77	0.84	8.7	1.28	52.7	1.64	28.5	1.33	-19.3
* Total 1st Mortgage RE Loan/LOCs Charged Off	31,670,784	51,342,655	62.1	243,825,045	374.9	587,901,728	141.1	821,049,180	39.7
* Total 1st Mortgage RE Loans/LOCs Recovered	4,031,704	6,365,610	57.9	8,669,986	36.2	21,178,447	144.3	38,794,017	83.2
* NET 1st MORTGAGE RE LOANS/LOCs C/Os	27,639,080	44,977,045	62.7	235,155,059	422.8	566,723,281	141.0	782,255,163	38.0
** Net Charge Offs - 1st Mortgage RE Loans/LOCs / Avg 1st Mortgage RE Loans/LOCs	0.02	0.03	45.5	0.12	359.8	0.27	120.8	0.36	33.3
* Total Other RE Loans/LOCs Charged Off	55,348,363	179,044,740	223.5	614,725,967	243.3	1,154,777,053	87.9	1,225,797,707	6.2
* Total Other RE Loans/LOCs Recovered	6,650,551	7,739,454	16.4	14,440,039	86.6	27,367,505	89.5	41,395,035	51.3
* NET OTHER RE LOANS/LOCs C/Os	48,697,812	171,305,286	251.8	600,285,928	250.4	1,127,409,548	87.8	1,184,402,672	5.1
**Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs	0.06	0.20	215.9	0.64	227.7	1.19	86.8	1.32	10.9
* Total Real Estate Loans Charged Off	87,019,147	230,387,395	164.8	858,551,012	272.7	1,742,678,781	103.0	2,046,846,887	17.5
* Total Real Estate Lns Recovered	10,682,255	14,105,064	32.0	23,110,025	63.8	48,545,952	110.1	80,189,052	65.2
* NET Total Real Estate Loan C/Os	76,336,892	216,282,331	183.3	835,440,987	286.3	1,694,132,829	102.8	1,966,657,835	16.1
** Net Charge Offs - Total RE Loans / Avg Total RE Loans	0.03	0.08	153.8	0.29	246.7	0.55	90.7	0.64	15.1
*Total Modified 1st & Other Real Estate Lns Charged Off	N/A	N/A		9,729,751		102,986,328	958.5	252,086,112	144.8
*Total Modified 1st and Other Real Estate Lns Recovered	N/A	N/A		12,396		2,012,544	16,135.4	3,622,032	80.0
**NET Modified Real Estate C/Os	N/A	N/A		9,717,355		100,973,784	939.1	248,464,080	146.1
** Net Charge Offs - Total Modified RE Loans / Avg Total Modified RE Loans	N/A	N/A		N/A		2.68		3.38	26.2
* Total Leases Receivable Charged Off	18,552,244	19,026,635	2.6	18,807,187	-1.2	18,656,100	-0.8	17,610,369	-5.6
* Total Leases Receivable Recovered	3,639,844	2,773,816	-23.8	1,998,456	-28.0	2,618,484	31.0	1,698,842	-35.1
* NET LEASES RECEIVABLE C/Os	14,912,400	16,252,819	9.0	16,808,731	3.4	16,037,616	-4.6	15,911,527	-0.8
**Net Charge Offs - Leases Receivable / Avg Leases Receivable	1.15	1.60	38.9	2.07	29.9	2.39	15.1	2.95	23.6
BANKRUPTCY SUMMARY									
Number of Members Who Filed Chapter 7 YTD	73,820	98,649	33.6	155,150	57.3	230,269	48.4	236,676	2.8
Number of Members Who Filed Chapter 13 YTD	43,010	56,820	32.1	72,074	26.8	92,483	28.3	95,626	3.4
Number of Members Who Filed Chapter 11 YTD	340	2,645	677.9	628	-76.3	981	56.2	1,746	78.0
Total Number of Members Bankrupt	117,170	158,114	34.9	227,852	44.1	323,733	42.1	334,048	3.2
Total Loans Outstanding Subject to Bankruptcy (Ch 7,13,11)	1,018,698,863	1,700,233,918	66.9	2,848,970,522	67.6	4,627,488,214	62.4	4,978,190,509	7.6
* All Loans Charged Off due to Bankruptcy YTD	629,789,847	559,053,617	-11.2	987,109,382	76.6	1,585,830,244	60.7	1,715,456,066	8.2
%Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	23.45	17.84	-23.9	18.88	5.8	20.79	10.1	23.71	14.1
LOAN MODIFICATIONS OUTSTANDING									
Modified First Mortgage RE Loans	N/A	N/A		1,167,417,180		5,168,092,499	342.7	7,489,012,547	44.9
Modified Other RE Loans	N/A	N/A		319,492,222		889,374,573	178.4	1,168,491,868	31.4
Total Modified First and Other RE Loans	N/A	N/A		1,486,909,402		6,057,467,072	307.4	8,657,504,415	42.9
Modified RE Loans Also Reported as Business Loans	N/A	N/A		262,606,567		1,202,871,708	358.1	1,882,525,583	56.5
Modified Consumer Loans (Not Secured by RE)	N/A	N/A		N/A		N/A		2,930,772,815	
Modified Business Loans (Not Secured by RE)	N/A	N/A		N/A		N/A		114,306,995	
TOTAL Modified First RE, Other RE, Consumer, and Business Loans	N/A	N/A		N/A		N/A		11,702,584,225	
Total Modified Loans to Total Loans	N/A	N/A		0.26		1.06	302.7	2.07	95.8
Total Modified Loans to Net Worth	N/A	N/A		1.73		6.92	300.5	12.71	83.7
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*Amounts are year-to-date while the related %change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
8. Loan Losses & Bankruptcy Information, and Loan Modifications									

Indirect and Participation Lending									
Return to cover	For Charter : N/A								
03/09/2011	Count of CU : 7339								
CU Name: N/A	Asset Range : N/A								
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs) *								
	Count of CU in Peer Group : N/A								
	Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg
INDIRECT LOANS OUTSTANDING									
Indirect Loans - Point of Sale Arrangement	44,634,499,142	45,043,414,711	0.9	48,324,594,459	7.3	52,190,649,076	8.0	50,654,911,604	-2.9
Indirect Loans - Outsourced Lending Relationship	24,911,018,444	25,180,771,648	1.1	26,072,673,323	3.5	23,695,754,311	-9.1	20,568,104,010	-13.2
Total Outstanding Indirect Loans	69,545,517,586	70,224,186,359	1.0	74,397,267,782	5.9	75,886,403,387	2.0	71,223,015,614	-6.1
%Indirect Loans Outstanding / Total Loans	14.03	13.29	-5.3	13.14	-1.1	13.25	0.8	12.61	-4.9
DELINQUENCY - INDIRECT LENDING									
1 to < 2 Months Delinquent	1,188,060,741	1,406,140,716	18.4	1,688,587,923	20.1	1,672,477,636	-1.0	1,357,092,931	-18.9
2 to < 6 Months Delinquent	522,346,439	670,410,665	28.3	969,772,105	44.7	903,818,531	-6.8	644,457,739	-28.7
6 to 12 Months Delinquent	112,297,951	117,116,131	4.3	165,473,094	41.3	181,773,026	9.9	144,508,941	-20.5
12 Months & Over Delinquent	37,884,073	25,600,511	-32.4	23,670,180	-7.5	29,783,263	25.8	44,923,711	50.8
Total Del Indirect Lns (2 or more Mo)	672,528,463	813,127,307	20.9	1,158,915,379	42.5	1,115,374,820	-3.8	833,890,391	-25.2
%Indirect Loans Delinquent > 2 Mo / Total Indirect Loans	0.97	1.16	19.7	1.56	34.5	1.47	-5.6	1.17	-20.3
LOAN LOSSES - INDIRECT LENDING									
* Indirect Loans Charged Off	708,242,160	789,447,476	11.5	1,139,699,672	44.4	1,490,709,866	30.8	1,088,509,443	-27.0
* Indirect Loans Recovered	101,571,641	122,792,628	20.9	128,259,175	4.5	197,395,079	53.9	209,417,018	6.1
* NET INDIRECT LOAN C/Os	606,670,519	666,654,848	9.9	1,011,440,497	51.7	1,293,314,787	27.9	879,092,425	-32.0
**%Net Charge Offs - Indirect Loans / Avg Indirect Loans	0.90	0.95	5.6	1.40	46.6	1.72	23.1	1.20	-30.6
PARTICIPATION LOANS OUTSTANDING (Bal of Purchased + CU Portion of Part. Lns Interests Retained):									
Consumer	N/A	N/A		N/A		1,200,599,702		1,150,172,389	-4.2
Real Estate	N/A	N/A		N/A		2,935,062,257		2,891,504,175	-1.5
Member Business Loans (excluding C&D)	N/A	N/A		N/A		3,268,078,774		3,140,622,962	-3.9
Non-Member Business Loans (excluding C&D)	N/A	N/A		N/A		3,782,653,070		4,246,291,449	12.3
Commercial Construction & Development	N/A	N/A		N/A		496,650,416		371,264,891	-25.2
Loan Pools	N/A	N/A		N/A		734,424,174		636,064,641	-13.4
TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)	8,415,805,799	9,709,401,506	15.4	11,069,737,648	14.0	12,417,468,393	12.2	12,435,920,507	0.1
%Participation Loans Outstanding / Total Loans	1.70	1.84	8.2	1.96	6.5	2.17	10.9	2.20	1.5
* Participation Loans Purchased YTD	2,874,601,704	3,217,320,253	11.9	3,172,384,083	-1.4	2,532,158,083	-20.2	2,370,167,928	-6.4
%Participation Loans Purchased YTD / Total Loans Granted YTD	1.17	1.29	10.3	1.27	-1.8	0.95	-25.0	0.82	-13.3
PARTICIPATION LOANS SOLD:									
Participation Loan Interests Sold AND/OR Serviced (Participants' Balance Outstanding)	N/A	N/A		N/A		6,950,223,997		7,331,013,487	5.5
Participation Loan Interests - Amount Retained (Outstanding)	N/A	N/A		N/A		2,407,844,851		2,550,010,689	5.9
* Participation Loans Sold YTD	1,688,984,505	1,633,139,638	-3.3	2,004,385,762	22.7	2,101,559,258	4.8	1,922,282,859	-8.5
** %Participation Loans Sold YTD / Total Assets	0.24	0.22	-8.9	0.25	14.2	0.24	-3.9	0.21	-11.5
WHOLE LOANS PURCHASED AND SOLD:									
*Loans Purchased in Full from Other Financial Institutions YTD	270,730,299	292,522,707	8.0	317,752,884	8.6	736,316,645	131.7	1,839,995,145	149.9
%Loans Purchased From Other Financial Institutions YTD / Loans Granted YTD	0.11	0.12	6.5	0.13	8.2	0.28	117.7	0.64	131.5
*Loans, Excluding RE, Sold in Full YTD	N/A	350,595,185		235,202,758	-32.9	506,349,281	115.3	472,793,314	-6.6
DELINQUENCY - PARTICIPATION LENDING									
1 to < 2 Months Delinquent	57,988,030	71,801,955	23.8	146,486,203	104.0	217,798,556	48.7	219,945,542	1.0
2 to < 6 Months Delinquent	49,707,998	124,302,606	150.1	213,631,691	71.9	168,064,495	-21.3	234,454,405	39.5
6 to 12 Months Delinquent	25,776,131	83,811,488	225.2	55,398,485	-33.9	120,027,847	116.7	118,807,110	-1.0
12 Months & Over Delinquent	16,811,034	30,933,837	84.0	65,515,838	111.8	145,126,061	121.5	122,459,445	-15.6
Total Del Participation Lns (2 or more Mo)	92,295,163	239,047,931	159.0	334,546,014	39.9	433,218,403	29.5	475,720,960	9.8
%Participation Loans Delinquent > 2 Mo / Total Participation Loans	1.10	2.46	124.5	3.02	22.8	3.49	15.4	3.83	9.6
LOAN LOSSES - PARTICIPATION LENDING									
* Participation Loans Charged Off	34,735,912	62,670,121	80.4	94,681,856	51.1	136,202,504	43.9	150,358,697	10.4
* Participation Loans Recovered	2,304,414	4,477,198	94.3	8,065,569	80.1	9,422,562	16.8	10,672,410	13.3
* NET PARTICIPATION LOAN C/Os	32,431,498	58,192,923	79.4	86,616,287	48.8	126,779,942	46.4	139,686,287	10.2
**%Net Charge Offs - Participation Loans / Avg Participation Loans	0.41	0.64	57.5	0.83	29.8	1.08	29.5	1.12	4.1
*Amounts are year-to-date while the related %change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
# Means the number is too large to display in the cell									
9. IndirectAndParticipationLns									

Real Estate Loan Information 2									
Return to cover									
03/09/2011	For Charter : N/A								
CU Name: N/A	Count of CU : 7339								
Peer Group: N/A	Asset Range : N/A								
	Criteria : Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs) *								
	Count of CU in Peer Group : N/A								
	Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg
* OTHER REAL ESTATE (Granted)									
* Closed End Fixed Rate	21,922,858,397	19,940,792,814	-9.0	14,451,245,367	-27.5	8,889,595,839	-38.5	6,944,253,414	-21.9
* Closed End Adjustable Rate	742,270,828	670,339,896	-9.7	728,433,324	8.7	583,975,554	-19.8	406,654,679	-30.4
* Open End Adjustable Rate (HELOC)	16,592,589,905	14,869,539,051	-10.4	14,609,270,529	-1.8	12,387,689,686	-15.2	11,479,847,778	-7.3
* Open End Fixed Rate and Other	1,243,877,015	1,251,799,064	0.6	790,197,773	-36.9	657,890,562	-16.7	580,762,912	-11.7
* TOTAL OTHER REAL ESTATE GRANTED	40,501,596,145	36,732,470,825	-9.3	30,579,146,993	-16.8	22,519,151,641	-26.4	19,411,518,783	-13.8
* TOTAL RE (FIRST AND OTHER) GRANTED	93,815,666,212	95,860,490,965	2.2	100,452,507,215	4.8	116,754,198,155	16.2	103,183,881,633	-11.6
%(Total Fixed Rate RE Granted YTD/Total Loans Granted YTD)	24.25	25.78	6.3	26.72	3.7	33.79	26.5	27.07	-19.9
RE LOANS SOLD/SERVICED									
* First Mortgage R.E. Loans Sold	15,552,436,599	15,582,214,281	0.2	19,296,348,807	23.8	50,964,673,425	164.1	43,773,220,227	-14.1
%(First Mtg RE Loans Sold/ First Mtg RE Loans Granted)	29.17	26.35	-9.7	27.62	4.8	54.08	95.8	52.25	-3.4
AMT of Mortgage Servicing Rights	458,166,619	460,009,408	0.4	442,513,281	-3.8	688,590,502	55.6	797,319,440	15.8
Outstanding RE Loans Sold But Serviced	55,883,911,594	60,172,742,448	7.7	67,476,210,285	12.1	92,205,119,193	36.6	108,370,153,771	17.5
% (Mortgage Servicing Rights / Net Worth)	0.56	0.53	-4.5	0.51	-3.7	0.79	53.0	0.87	10.1
MISC. RE LOAN INFORMATION									
S-Term (<5 Yrs) R.E. Loan (Exc. MBL)	99,223,610,345	103,672,572,928	4.5	112,992,213,487	9.0	113,769,133,162	0.7	113,440,539,544	-0.3
R.E. Lns also Mem. Bus. Lns	16,396,302,680	19,675,581,163	20.0	24,491,083,843	24.5	27,682,375,243	13.0	29,510,412,656	6.6
REVERSE MORTGAGES									
Federally Insured Home Equity Conversion Mortgage (HECM)	N/A	N/A		N/A		7,647,999		10,574,428	38.3
Proprietary Reverse Mortgage Products	N/A	N/A		N/A		23,359,198		28,750,845	23.1
Total Reverse Mortgages	N/A	N/A		N/A		31,007,197		39,325,273	26.8
RE LOAN MODIFICATIONS OUTSTANDING									
Modified First Mortgage RE Loans	N/A	N/A		1,167,417,180		5,168,092,499	342.7	7,489,012,547	44.9
Modified Other RE Loans	N/A	N/A		319,492,222		889,374,573	178.4	1,168,491,868	31.4
Total Modified First and Other RE Loans	N/A	N/A		1,486,909,402		6,057,467,072	307.4	8,657,504,415	42.9
Modified RE Loans Also Reported as Business Loans	N/A	N/A		262,606,567		1,202,871,708	358.1	1,882,525,583	56.5
DELINQUENT R.E. LOANS > 2 MOS									
First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs)	375,298,156	724,282,389	93.0	1,324,069,387	82.8	2,555,346,298	93.0	2,867,802,061	12.2
First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)	184,271,388	424,005,328	130.1	1,293,556,531	205.1	2,122,462,636	64.1	2,225,024,192	4.8
Other R.E. Fixed Rate	125,812,064	348,745,386	177.2	567,310,409	62.7	859,229,396	51.5	759,995,074	-11.5
Other R.E. Adj. Rate	144,730,297	323,200,794	123.3	461,903,654	42.9	625,178,993	35.3	569,698,549	-8.9
TOTAL DEL R.E. > 2 MOS	830,111,905	1,820,233,897	119.3	3,646,839,981	100.4	6,162,217,323	69.0	6,422,519,876	4.2
DELINQUENT 1 TO < 2 MOS									
First Mortgage	1,102,111,638	1,491,817,005	35.4	2,383,108,683	59.7	3,105,317,128	30.3	3,150,740,244	1.5
Other	483,319,455	669,840,523	38.6	862,861,342	28.8	998,728,016	15.7	981,562,499	-10.7
Total Del R.E. 1 to < 2 Mos	1,585,431,093	2,161,657,528	36.3	3,245,970,025	50.2	4,104,045,144	26.4	4,042,302,743	-1.5
Total Del R.E. Loans > 1 Mos	2,415,542,998	3,981,891,425	64.8	6,892,810,006	73.1	10,266,262,467	48.9	10,464,822,619	1.9
RE LOAN DELINQUENCY RATIOS									
% R.E. Loans dq > 1 Mos	0.98	1.46	48.2	2.26	55.1	3.32	46.5	3.38	1.9
% R.E. Loans dq > 2 Mos	0.34	0.67	97.1	1.20	79.6	1.99	66.2	2.07	4.2
REAL ESTATE LOAN MODIFICATIONS DELINQUENT > 2 MOS									
Modified First Mortgage RE Loans > 2 Mo Del	N/A	N/A		275,114,187		1,100,690,405	300.1	1,554,647,647	41.2
Modified Other RE Loans > 2 Mo Del	N/A	N/A		48,883,793		227,132,636	364.6	206,731,644	-9.0
Total Modified First and Other RE Loans > 2 Mo Del	N/A	N/A		323,997,980		1,327,823,041	309.8	1,761,379,291	32.7
% Total Modified 1st and Other RE > 2 Mo Del									
/ Total Modified 1st and Other RE	N/A	N/A		21.79		21.92	0.6	20.35	-7.2
Modified RE Loans Also Reported as Business Loans > 2 Mo Del	N/A	N/A		53,062,954		338,071,592	537.1	453,709,558	34.2
% Modified RE Lns also Reported as Business Loans > 2 Mo Del									
/ Total Modified RE Lns also Reported as Business Loans	N/A	N/A		20.21		28.11	39.1	24.10	-14.2
REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:									
* Total 1st Mortgage Lns Charged Off	31,670,784	51,342,655	62.1	243,825,045	374.9	587,901,728	141.1	821,049,180	39.7
* Total 1st Mortgage Lns Recovered	4,031,704	6,365,610	57.9	8,669,986	36.2	21,178,447	144.3	38,794,017	83.2
* NET 1st MORTGAGE LN C/Os	27,639,080	44,977,045	62.7	235,155,059	422.8	566,723,281	141.0	782,255,163	38.0
** Net Charge Offs - 1st Mortgage Loans									
/ Avg 1st Mortgage Loans	0.02	0.03	45.5	0.12	359.8	0.27	120.8	0.36	33.3
* Total Other RE Lns Charged Off	55,348,363	179,044,740	223.5	614,725,967	243.3	1,154,777,053	87.9	1,225,797,707	6.2
* Total Other RE Lns Recovered	6,650,551	7,739,454	16.4	14,440,039	86.6	27,367,505	89.5	41,395,035	51.3
* NET OTHER RE LN C/Os	48,697,812	171,305,286	251.8	600,285,928	250.4	1,127,409,548	87.8	1,184,402,672	5.1
**Net Charge Offs Other RE Loans / Avg Other RE Loans	0.06	0.20	215.9	0.64	227.7	1.19	86.8	1.32	10.9
* Amounts are year-to-date and the related % change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)									
# Means the number is too large to display in the cell									

Member Business Loan Information									
Return to cover									
03/09/2011									
CU Name: N/A									
Peer Group: N/A									
Criteria: Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs) *									
Count of CU in Peer Group : N/A									
	Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg
BUSINESS LOANS									
Member Business Loans (NMBLB) ¹	18,891,446,077	21,459,363,443	13.6	25,550,308,991	19.1	28,283,611,774	10.7	30,410,481,964	7.5
Purchased Business Loans or Participations to Nonmembers (NMBLB) ¹	3,915,871,018	4,929,242,985	25.9	6,360,143,424	29.0	6,789,563,211	6.8	6,754,266,567	-0.5
Total Business Loans (NMBLB) ¹	22,807,317,095	26,388,606,428	15.7	31,910,452,415	20.9	35,073,174,985	9.9	37,164,748,531	6.0
Unfunded Commitments ¹	1,938,867,620	1,852,703,145	-4.4	1,702,237,211	-8.1	1,612,444,636	-5.3	1,590,089,715	-1.4
TOTAL BUSINESS LOANS (NMBLB) LESS UNFUNDED COMMITMENTS ¹	20,868,449,475	24,535,903,283	17.6	30,208,215,204	23.1	33,460,730,349	10.8	35,574,658,816	6.3
%(Total Business Loans (NMBLB) Less Unfunded Commitments/ Total Assets) ¹	2.93	3.25	10.7	3.72	14.6	3.78	1.6	3.89	2.8
NUMBER OF BUSINESS LOANS OUTSTANDING:									
Number of Outstanding of Business Loans	111,073	120,592	8.6	131,335	8.9	142,070	8.2	149,152	5.0
Number of Outstanding Purchased Business Loans or Participation Interests to Nonmembers	13,752	16,404	19.3	16,199	-1.2	15,595	-3.7	16,535	6.0
MISCELLANEOUS BUSINESS LOAN INFORMATION									
Construction and Development (NMBLB) ¹	1,747,043,337	2,022,439,025	15.8	1,966,820,914	-2.8	1,565,056,500	-20.4	1,424,724,755	-9.0
Number of Outstanding Construction and Development Loans	3,033	2,431	-19.8	2,136	-12.1	1,660	-22.3	1,698	2.3
Unsecured Business Loans ¹	71,539,036	110,876,638	55.0	133,685,286	20.6	166,265,339	24.4	143,847,474	-13.5
Number of Outstanding Unsecured Business Loans	3,231	4,505	39.4	4,707	4.5	5,894	25.2	6,572	11.5
Purchased or Participation Interest to Members (NMBLB) ¹	577,086,796	729,030,663	26.3	625,085,297	-14.3	786,958,435	25.9	792,165,946	0.7
Number of Outstanding Purchased Business Loans or Participation Interests to Members	757	779	2.9	853	9.5	1,075	26.0	1,196	11.3
Agricultural Related (NMBLB) ¹	868,711,321	984,271,889	13.3	1,108,170,527	12.6	1,197,917,677	8.1	1,291,324,590	7.8
Number of Outstanding Agricultural Related Loans	14,868	15,297	2.9	15,396	0.6	15,716	2.1	15,151	-3.6
AMOUNT OF BUSINESS LOANS GRANTED OR PURCHASED:									
* MBL (NMBLB) Granted YTD ¹	9,018,211,643	9,529,473,553	5.7	11,509,259,213	20.8	9,437,279,441	-18.0	10,728,761,384	13.7
* Purchased or Participation Interests to Nonmembers (NMBLB) ¹	1,871,601,366	2,003,640,073	7.1	1,971,566,733	-1.6	1,332,425,610	-32.4	1,332,720,012	0.0
DELINQUENCY - MEMBER BUSINESS LOANS									
1 to < 2 Months Delinquent	129,438,460	207,709,817	60.5	387,226,608	86.4	543,071,057	40.2	581,051,623	7.0
2 to < 6 Months Delinquent	71,522,982	229,183,178	220.4	409,178,047	78.5	590,030,542	44.2	590,791,536	0.1
6 to 12 Months Delinquent	25,771,636	179,446,067	596.3	149,168,321	-16.9	363,045,974	143.4	386,327,850	6.4
12 Months & Over Delinquent	12,602,739	49,100,897	289.6	125,981,018	156.6	288,802,289	129.2	420,946,074	45.8
Total Del Loans - All Types (2 or more Mo)	109,897,357	457,730,142	316.5	684,327,386	49.5	1,241,878,805	81.5	1,398,065,460	12.6
MBL DELINQUENCY RATIOS									
% MBL > 1 Month Delinquent (All delinquency > 30 days)	1.15	2.71	136.5	3.55	30.8	5.33	50.4	5.56	4.3
% MBL > 2 Months Delinquent (Reportable delinquency)	0.53	1.87	254.3	2.27	21.4	3.71	63.8	3.93	5.9
MBL CHARGE-OFFS AND RECOVERIES:									
*Total MBL Charge Offs	25,269,178	37,922,077	50.1	131,876,705	247.8	218,471,188	65.7	287,716,614	31.7
*Total MBL Recoveries	4,709,215	3,482,536	-26.0	7,065,554	102.9	6,544,607	-7.4	7,531,866	15.1
MISCELLANEOUS MBL INFORMATION:									
Real Estate Loans also Reported as Business Loans	16,396,302,680	19,675,581,163	20.0	24,491,083,843	24.5	27,682,375,243	13.0	29,510,412,656	6.6
* Business Loans and Participations Sold	1,479,234,494	1,573,622,653	6.4	2,049,517,820	30.2	1,293,972,211	-36.9	1,507,128,113	16.5
SBA Loans Outstanding	482,936,466	426,969,199	-11.6	519,635,376	21.7	601,334,113	15.7	712,013,981	18.4
Number of SBA Loans Outstanding	3,563	5,152	44.6	7,100	37.8	7,391	4.1	8,563	15.9
RISK BASED NET WORTH (RBNW):									
Loans and Participation Interests Qualifying for RBNW (CUS >\$10m)	21,762,256,163	25,334,388,906	16.4	31,418,512,160	24.0	34,424,718,244	9.6	36,692,769,580	6.6
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	1,839,731,303	-3.3	1,865,811,922	1.4
RE Loans also Reported as Qualifying MBLs for RBNW	14,649,466,512	17,553,384,785	19.8	22,037,403,067	25.5	25,481,721,097	15.6	27,527,130,354	8.0
¹ PART 723 REDEFINED MEMBER BUSINESS LOANS IN OCTOBER 2003;									
* Amounts are year-to-date and the related % change ratios are annualized.									

Investments, Cash, & Cash Equivalents									
Return to cover			For Charter :	N/A					
03/09/2011			Count of CU :	7339					
CU Name: N/A			Asset Range :	N/A					
Peer Group: N/A			Criteria :	Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs) *					
			Count of CU in Peer Group :	N/A					
	Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg
INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS									
SFAS 115 CLASS OF INVESTMENTS									
Held to Maturity < 1 yr	11,340,649,561	8,934,529,782	-21.2	8,296,752,504	-7.1	9,815,841,823	18.3	8,737,943,800	-11.0
Held to Maturity 1-3 yrs	11,968,349,261	8,778,864,079	-26.6	9,241,173,421	5.3	13,987,462,580	51.4	18,584,652,376	32.9
Held to Maturity 3-5 yrs	3,282,398,895	3,926,364,977	19.6	5,430,972,214	38.3	7,564,180,607	39.3	9,566,825,181	26.5
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	3,858,931,236	76.3
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	1,792,194,797	41.6
TOTAL HELD TO MATURITY	28,477,622,800	23,912,017,932	-16.0	25,590,384,010	7.0	34,822,286,798	36.1	42,540,547,390	22.2
Available for Sale < 1 yr	18,813,052,185	21,566,861,720	14.6	24,682,772,943	14.4	23,234,638,024	-5.9	28,026,143,641	20.6
Available for Sale 1-3 yrs	20,866,429,955	18,402,898,872	-11.8	25,467,637,360	38.4	38,273,284,258	50.3	48,961,426,574	27.9
Available for Sale 3-5 yrs	8,120,790,213	10,867,931,710	33.8	15,072,580,496	38.7	22,308,551,691	48.0	33,785,440,791	51.4
Available for Sale 5-10 yrs	3,551,539,320	5,452,319,163	53.5	7,038,117,714	29.1	10,516,791,875	49.4	15,847,148,462	50.7
Available for Sale 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Available for Sale > 10 yrs	1,313,839,112	1,840,430,641	40.1	2,320,073,167	26.1	2,873,556,999	23.9	3,110,167,154	8.2
TOTAL AVAILABLE FOR SALE	52,665,650,785	58,130,442,106	10.4	74,581,181,680	28.3	97,206,822,847	30.3	129,730,326,622	33.5
Trading < 1 year	155,100,700	190,663,894	22.9	156,115,742	-18.1	534,778,688	242.6	434,202,548	-18.8
Trading 1-3 years	65,763,625	82,410,444	25.3	125,946,098	52.8	271,591,634	115.6	339,620,862	25.0
Trading 3-5 years	17,841,766	54,066,821	203.0	48,260,944	-10.7	77,687,493	61.0	112,305,819	44.6
Trading 5-10 years	4,710,198	140,750,771	2,888.2	33,823,074	-76.0	63,650,491	88.2	71,620,233	12.5
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	10,757,134	19.6
TOTAL TRADING	260,708,004	519,106,061	99.1	374,436,481	-27.9	956,703,729	155.5	968,506,596	1.2
Other Investments < 1 yr	75,527,088,831	80,928,501,471	7.2	78,048,659,708	-3.6	107,523,319,864	37.8	102,420,787,126	-4.7
Other Investments 1-3 yrs	19,047,567,947	19,699,373,838	3.4	22,677,129,337	15.1	26,578,836,584	17.2	26,035,349,489	-2.0
Other Investments 3-5 yrs	3,031,144,135	4,209,793,081	38.9	4,561,143,259	8.3	3,184,422,683	-30.2	3,271,106,707	2.7
Other Investments 5-10 yrs	295,859,182	369,363,583	24.8	332,989,260	-9.8	279,010,945	-16.2	433,822,731	55.5
Other Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Other Investments > 10 yrs	207,835,268	190,288,216	-8.4	202,148,153	6.2	211,087,596	4.4	273,855,286	29.7
TOTAL Other Investments	98,109,495,363	105,397,320,189	7.4	105,822,069,717	0.4	137,776,677,672	30.2	132,434,921,339	-3.9
MATURITIES :									
Total Investments < 1 yr	105,835,891,277	111,620,556,867	5.5	111,184,300,897	-0.4	141,108,578,399	26.9	139,619,077,115	-1.1
Total Investments 1-3 yrs	51,948,110,788	46,963,547,233	-9.6	57,511,886,216	22.5	79,111,175,056	37.6	93,921,049,301	18.7
Total Investments 3-5 yrs	14,452,175,009	19,058,156,589	31.9	25,112,956,913	31.8	33,134,842,474	31.9	46,735,678,498	41.0
Total Investments 5-10 yrs	5,174,173,239	7,570,621,000	46.3	9,241,011,442	22.1	13,048,845,989	41.2	20,211,522,662	54.9
Total Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Total Investments > 10 yrs	2,103,126,639	2,746,004,599	30.6	3,317,916,420	20.8	4,359,049,128	31.4	5,186,974,371	19.0
Total	179,513,476,952	187,958,886,288	4.7	206,368,071,888	9.8	270,762,491,046	31.2	305,674,301,947	12.9
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		Other Investment Information																	
Return to cover		For Charter : N/A																	
03/09/2011		Count of CU : 7339																	
CU Name: N/A		Asset Range : N/A																	
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs) *																	
		Count of CU in Peer Group : N/A																	
		Dec-2006		Dec-2007		% Chg		Dec-2008		% Chg		Dec-2009		% Chg		Dec-2010		% Chg	
INVESTMENT SUMMARY:																			
U.S. GOVERNMENT OBLIGATIONS		2,021,682,881	4,694,140,430	132.2	4,062,383,155	-13.5	7,034,416,487	73.2	10,899,904,513	55.0									
NCUA Guaranteed Notes (included in US Gov't Obligations)		N/A	N/A		N/A		N/A		1,461,281,880										
Agency/GSE Debt Instruments (not backed by mortgages)		N/A	N/A		36,521,876,477		52,534,475,787	43.8	75,598,339,707	43.9									
Agency/GSE Mortgage-Backed Securities		N/A	N/A		43,644,165,250		55,104,752,573	26.3	67,621,773,025	22.7									
TOTAL FEDERAL AGENCY SECURITIES		67,941,877,316	64,366,081,639	-5.3	80,166,041,727	24.5	107,639,228,360	34.3	143,220,112,732	33.1									
Privately Issued Mortgage-Related Securities		N/A	N/A		3,008,998,604		3,313,913,523	10.1	1,850,451,792	-44.2									
Privately Issued Securities (FCUs only)		N/A	N/A		N/A		N/A		719,674,522										
Privately Issued Mortgage-Backed Securities (FISCUs Only)		N/A	N/A		233,203,927		297,824,547	27.7	357,274,603	20.0									
TOTAL OTHER MORTGAGE-BACKED SECURITIES		N/A	N/A		3,242,202,531		3,611,738,070	11.4	2,927,400,917	-18.9									
Mutual Funds		N/A	N/A		N/A		1,327,770,413		1,524,845,713	14.8									
Common Trusts		N/A	N/A		N/A		662,335,311		218,565,703	-67.0									
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	1,743,411,416	-12.4									
MORTGAGE RELATED SECURITIES:																			
Collateralized Mortgage Obligations		10,188,076,864	14,583,192,150	43.1	23,756,002,469	62.9	29,096,283,078	22.5	36,625,475,535	25.9									
Commercial Mortgage Backed Securities		365,408,676	494,898,770	35.4	767,093,279	55.0	1,264,731,920	64.9	1,658,146,976	31.1									
OTHER INVESTMENT INFORMATION:																			
Non-Mortgage Related Securities With Embedded Options or Complex Coupon Formulas		13,497,910,572	12,518,584,736	-7.3	11,184,677,579	-10.7	17,548,397,709	56.9	23,648,193,839	34.8									
Non-Mortgage Related Securities With Maturities > 3 Yrs Without Embedded Options or Complex Coupon Formulas		1,319,620,802	1,455,325,505	10.3	2,766,358,476	90.1	3,390,135,970	22.5	6,977,195,678	105.8									
Securities per 703.12(b)		28,922,065,248	31,703,740,212	9.6	42,643,289,876	34.5	54,926,336,089	28.8	71,428,781,130	30.0									
Deposits/Shares per 703.10(a)		3,787,753,187	3,674,287,413	-3.0	3,836,316,319	4.4	3,069,751,709	-20.0	2,699,627,092	-12.1									
Market Value of Investments Purchased Under Investment Pilot Program (703.19)		138,330,828	236,541,361	71.0	181,886,076	-23.1	271,690,859	49.4	255,772,303	-5.9									
Fair Value of Total Investments		179,172,147,692	188,099,774,842	5.0	206,563,411,654	9.8	270,816,000,785	31.1	306,066,287,348	13.0									
Investment Repurchase Agreements		1,000,848,320	1,145,678,730	14.5	388,492,401	-66.1	43,605,476	-88.8	177,623,431	307.3									
Borrowing Repurchase Agreements Placed in Investments for Positive Arbitrage		2,346,872,433	2,189,755,188	-6.7	522,790,398	-76.1	567,013,301	8.5	506,822,034	-10.6									
Cash on Deposit in Corporate Credit Unions		29,341,169,558	28,534,273,378	-2.8	25,311,240,842	-11.3	40,752,605,322	61.0	40,769,123,892	0.0									
Cash on Deposit in Other Financial Institutions		7,163,272,729	6,747,273,180	-5.8	8,751,399,318	29.7	12,526,820,493	43.1	19,879,136,435	58.7									
CUSO INFORMATION																			
Value of Investments in CUSO		940,074,709	1,063,046,500	13.1	1,115,739,511	5.0	1,145,804,134	2.7	1,325,762,391	15.7									
CUSO loans		489,144,455	583,608,471	19.3	592,260,882	1.5	746,169,306	26.0	792,038,602	6.1									
Aggregate cash outlays in CUSO		522,832,574	635,708,056	21.6	668,043,220	5.1	924,501,446	38.4	1,015,536,411	9.8									
WHOLLY OWNED CUSO INFORMATION																			
Total Assets of Wholly Owned CUSOs		N/A	N/A		N/A		2,728,953,678		2,455,130,435	-10.0									
Total Capital of Wholly Owned CUSOs		N/A	N/A		N/A		1,261,802,147		1,161,052,074	-8.0									
Net Income/Loss of Wholly Owned CUSOs		N/A	N/A		N/A		249,580,895		311,461,507	24.8									
Total Delinquency of Wholly Owned CUSOs		N/A	N/A		N/A		50,978,255		33,207,526	-34.9									
Inv not Authorized by the FCU Act or NCUA R&R (SCU only)		1,219,076,563	1,434,316,206	17.7	1,956,342,699	36.4	1,702,930,853	-13.0	1,883,477,473	10.6									
Outstanding Balance of Brokered CDs and Share Certificates Purchased		5,611,420,490	6,638,168,412	18.3	12,212,579,383	84.0	15,748,804,453	29.0	16,339,235,987	3.7									
CREDIT UNION INVESTMENT PROGRAMS																			
Mortgage Processing		1,476	1,572	6.5	1,733	10.2	1,613	-6.9	1,646	2.0									
Approved Mortgage Seller		594	672	13.1	809	20.4	850	5.1	873	2.7									
Borrowing Repurchase Agreements		42	30	-28.6	26	-13.3	41	57.7	42	2.4									
Brokered Deposits (all deposits acquired through 3rd party)		262	255	-2.7	251	-1.6	337	34.3	316	-6.2									
Investment Pilot Program		17	19	11.8	19	0.0	17	-10.5	13	-23.5									
Investments Not Authorized by FCU Act (SCU only)		103	132	28.2	134	1.5	124	-7.5	122	-1.6									
Deposits and Shares Meeting 703.10(a)		425	1,025	141.2	1,101	7.4	913	-17.1	951	4.2									
Brokered Certificates of Deposit (investments)		735	1,593	116.7	2,194	37.7	1,858	-15.3	1,865	0.4									
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14.OtherInvInfo																			

Supplemental Share Information, Off Balance Sheet, & Borrowings									
Return to cover	For Charter : N/A								
03/09/2011	Count of CU : 7339								
CU Name: N/A	Asset Range : N/A								
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs) *								
	Count of CU in Peer Group : N/A								
	Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Dec-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	1,061,473,277	12.3	1,288,863,582	21.4
Accounts Held by Nonmember Government Depositors	785,911,168	760,073,043	-3.3	761,744,033	0.2	474,173,138	-37.8	407,385,585	-14.1
Employee Benefit Member Shares	190,881,499	213,968,310	12.1	261,306,270	22.1	297,052,280	13.7	251,002,810	-15.5
Employee Benefit Nonmember Shares	1,402,125	1,935,950	38.1	2,567,555	32.6	2,244,442	-12.6	3,228,859	43.9
529 Plan Member Deposits	8,502,512	7,007,256	-17.6	1,873,239	-73.3	968,639	-48.3	1,090,923	12.6
Non-dollar Denominated Deposits	60,081	123,031	104.8	850,852	591.6	111,125	-86.9	88,098	-20.7
Health Savings Accounts	16,728,992	120,270,423	618.9	137,213,017	14.1	260,373,633	89.8	380,036,998	46.0
Dollar Amount of Share Certificates >= \$100,000	49,279,247,768	61,960,129,949	25.7	66,437,185,385	7.2	70,108,875,537	5.5	70,407,444,508	0.4
Dollar Amount of IRA/Keogh >= \$100,000	9,044,331,399	12,278,753,973	35.8	15,511,527,912	26.3	19,464,201,113	25.5	20,902,294,793	7.4
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	14,596,798,870	19.3	17,489,138,937	19.8
Dollar Amount of Noninterest Bearing Transactional Accounts with balances > \$250,000	N/A	N/A		N/A		N/A		1,526,944,340	
SAVING MATURITIES									
< 1 year	531,696,589,877	561,847,050,117	5.7	600,828,908,016	6.9	667,336,642,397	11.1	686,781,433,168	2.9
1 to 3 years	50,762,143,906	52,432,960,597	3.3	60,202,095,144	14.8	62,365,904,862	3.6	70,452,408,522	13.0
> 3 years	18,731,044,978	18,111,230,665	-3.3	20,096,235,203	11.0	22,964,150,488	14.3	29,246,025,195	27.4
Total Shares & Deposits	601,189,778,761	632,391,241,379	5.2	681,127,238,363	7.7	752,666,697,747	10.5	786,479,866,885	4.5
INSURANCE COVERAGE IN ADDITION TO NCUSIF									
Share/Deposit Insurance in Addition to NCUSIF	458	460	0.4	464	0.9	439	-5.4	375	-14.6
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	2,406,174,746	-2.9
OFF-BALANCE SHEET UNUSED COMMITMENTS:									
Commercial Real Estate /1	1,019,190,208	976,489,827	-4.2	843,521,592	-13.6	346,991,545	-58.9	353,430,868	1.9
Construction & Land Development (MBL)	N/A	N/A		N/A		372,983,893		268,332,161	-28.1
Other Unfunded MBL Commitments	919,677,412	876,213,318	-4.7	858,715,619	-2.0	892,469,198	3.9	968,326,686	8.5
Revolving O/E Lines 1-4 Family	38,285,156,412	39,343,443,882	2.8	39,335,782,812	0.0	37,547,265,971	-4.5	36,641,216,733	-2.4
Credit Card Line	63,823,753,068	68,336,899,358	7.1	71,125,212,003	4.1	71,824,578,520	1.0	71,299,825,803	-0.7
Outstanding Letters of Credit	156,371,378	152,035,937	-2.8	127,481,134	-16.2	151,136,491	18.6	164,092,210	8.6
Unsecured Share Draft Lines of Credit	10,598,051,409	10,893,403,864	2.8	11,906,749,775	9.3	10,358,242,850	-13.0	10,083,120,270	-2.7
Overdraft Protection Programs	8,638,355,943	9,600,184,444	11.1	11,096,180,899	15.6	11,731,454,623	5.7	12,101,282,559	3.2
Residential Construction Loans-Excluding Business Purpose	N/A	N/A		N/A		454,859,819		385,874,375	-15.2
Federally Insured Home Equity Conversion Mortgages (HECM)	N/A	N/A		N/A		32,440,664		11,516,606	-64.5
Proprietary Reverse Mortgage Products	N/A	N/A		N/A		17,683,946		19,066,329	7.8
Other Unused Commitments	7,009,636,406	6,871,858,928	-2.0	7,346,737,720	6.9	6,586,029,138	-10.4	7,101,193,456	7.8
Total Unused Commitments	130,450,192,236	137,050,529,558	5.1	142,640,381,554	4.1	140,316,136,658	-1.6	139,397,278,056	-0.7
%(Unused Commitments / Cash & ST Investments)	115.87	115.56	-0.3	119.90	3.8	94.38	-21.3	94.64	0.3
Loans Transferred with Recourse ¹	2,328,873,536	2,193,058,822	-5.8	3,865,672,224	76.3	3,468,943,457	-10.3	3,176,457,089	-8.4
Pending Bond Claims	43,375,688	44,454,615	2.5	29,248,310	-34.2	30,473,713	4.2	93,782,781	207.7
Other Contingent Liabilities	80,522,969	50,193,823	-37.7	85,169,376	69.7	88,049,245	3.4	50,566,016	-42.6
CREDIT AND BORROWING ARRANGEMENTS:									
Num FHLB Members	925	929	0.4	943	1.5	1,010	7.1	1,023	1.3
LINES OF CREDIT (Borrowing)									
Total Credit Lines	85,500,156,614	101,684,090,298	18.9	126,202,051,074	24.1	126,974,687,052	0.6	130,962,119,110	3.1
Total Committed Credit Lines	2,365,727,446	2,952,627,943	24.8	2,562,780,672	-13.2	2,473,947,534	-3.5	2,290,926,385	-7.4
Total Credit Lines at Corporate Credit Unions	N/A	N/A		N/A		45,417,766,142		44,151,532,579	-2.8
Draws Against Lines of Credit	6,770,409,753	13,166,164,125	94.5	19,201,476,041	45.8	15,484,253,168	-19.4	15,323,416,459	-1.0
BORROWINGS OUTSTANDING FROM CORPORATE CREDIT UNIONS									
Line of Credit Outstanding from Corporate Cus	N/A	N/A		N/A		612,619,691		304,830,059	-50.2
Term Borrowings Outstanding from Corporate Cus	N/A	N/A		N/A		5,173,753,620		1,552,263,221	-70.0
MISCELLANEOUS BORROWING INFORMATION:									
Assets Pledged to Secure Borrowings	N/A	N/A		N/A		108,906,234,420		121,037,368,462	11.1
Amount of Borrowings Subject to Early Repayment at Lenders Option	1,720,941,154	2,760,478,266	60.4	3,317,283,880	20.2	3,294,932,508	-0.7	2,883,871,523	-12.5
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¹ Included MBL construction and land development prior to 03/31/09.									

Miscellaneous Information, Programs, Services										
Return to cover										
03/09/2011										
CU Name: N/A										
Peer Group: N/A										
Criteria : Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs) *										
Count of CU in Peer Group : N/A										
	Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	
MEMBERSHIP:										
Num Current Members	85,744,954	86,824,354	1.3	88,587,933	2.0	89,918,956	1.5	90,524,868	0.7	
Num Potential Members	1,102,043,530	1,187,416,097	7.7	1,302,321,549	9.7	1,368,599,260	5.1	1,461,458,570	6.8	
% Current Members to Potential Members	7.78	7.31	-6.0	6.80	-7.0	6.57	-3.4	6.19	-5.7	
* % Membership Growth	1.47	1.26	-14.3	2.03	61.4	1.50	-26.0	0.67	-55.2	
Total Num Savings Accts	155,303,228	157,863,842	1.6	162,813,689	3.1	166,306,748	2.1	168,349,078	1.2	
EMPLOYEES:										
Num Full-Time Employees	207,588	215,114	3.6	220,949	2.7	219,307	-0.7	219,957	0.3	
Num Part-Time Employees	33,325	33,788	1.4	33,411	-1.1	31,216	-6.6	30,645	-1.8	
BRANCHES:										
Num of CU Branches	19,859	20,407	2.8	21,005	2.9	20,979	-0.1	21,065	0.4	
Num of CUs Reporting Shared Branches	1,339	1,476	10.2	1,537	4.1	1,169	-23.9	1,160	-0.8	
Plan to add new branches or expand existing facilities	N/A	N/A		854		91	-89.3	87	-4.4	
MISCELLANEOUS LOAN INFORMATION:										
**Total Amount of Loans Granted YTD	245,870,593,740	249,555,066,847	1.5	250,574,393,140	0.4	266,770,026,014	6.5	288,014,724,764	8.0	
MEMBER SERVICE AND PRODUCT OFFERINGS										
(Credit Programs):										
Business Loans	1,516	1,871	23.4	1,954	4.4	1,722	-11.9	1,753	1.8	
Credit Builder	N/A	N/A		N/A		987		1,027	4.1	
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		163	0.6	
Indirect Consumer Loans	1,582	1,728	9.2	1,742	0.8	1,618	-7.1	1,665	2.9	
Indirect Mortgage Loans	N/A	N/A		N/A		259		263	1.5	
Interest Only or Payment Option 1st Mortgage Loans	381	498	30.7	580	16.5	477	-17.8	495	3.8	
Micro Business Loans	N/A	N/A		N/A		670		691	3.1	
Micro Consumer Loans	N/A	N/A		N/A		954		991	3.9	
Overdraft Lines of Credit	2,966	3,197	7.8	3,352	4.8	3,159	-5.8	3,191	1.0	
Overdraft Protection	3,228	3,598	11.5	2,800	-22.2	2,867	2.4	2,947	2.8	
Participation Loans	1,070	1,305	22.0	1,405	7.7	1,296	-7.8	1,353	4.4	
Pay Day Loans	N/A	N/A		N/A		498		509	2.2	
Real Estate Loans	4,429	5,502	24.2	5,410	-1.7	4,544	-16.0	4,659	2.5	
Refund Anticipation Loans	N/A	N/A		N/A		119		126	5.9	
Risk Based Loans	3,535	3,917	10.8	4,041	3.2	4,032	-0.2	4,160	3.2	
Share Secured Credit Cards	N/A	N/A		N/A		2,004		2,061	2.8	
Short-Term, Small Amount Loans (STS)	N/A	N/A		N/A		N/A		122		
MEMBER SERVICE AND PRODUCT OFFERINGS										
(Other Programs):										
ATM/Debit Card Program	4,838	5,286	9.3	5,324	0.7	5,112	-4.0	5,172	1.2	
Business Share Accounts	N/A	N/A		N/A		2,407		2,481	3.1	
Check Cashing	N/A	N/A		N/A		3,644		3,715	1.9	
First Time Homebuyer Program	N/A	N/A		N/A		638		669	4.9	
Health Savings Accounts	N/A	N/A		N/A		693		714	3.0	
Individual Development Accounts	N/A	N/A		N/A		159		161	1.3	
In-School Branches	N/A	N/A		N/A		324		351	8.3	
Insurance/Investment Sales	705	794	12.6	1,135	42.9	1,782	57.0	1,804	1.2	
International Remittances	N/A	N/A		N/A		640		674	5.3	
Low Cost Wire Transfers	N/A	N/A		N/A		3,582		3,688	3.0	
MERGERS/ACQUISITIONS:										
Completed Merger/Acquisition Qualifying for Business Combo Acctg (FAS 141R)	N/A	N/A		N/A		131		217	65.6	
Adjusted Retained Earnings Obtained through Business Combinations	N/A	N/A		N/A		184,983,058		425,204,144	129.9	
Fixed Assets - Capital & Operating Leases										
Aggregate of Future Capital and Operating Lease Pmts on Fixed Assets (not discounted to PV)	N/A	N/A		1,557,982,176		1,563,728,680	0.4	1,678,063,950	7.3	
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)										
** Amount is year-to-date and the related % change ratio is annualized.										
# Means the number is too large to display in the cell										
16.MiscInfoAndServices										

Information Systems & Technology									
Return to cover									
03/09/2011	For Charter : N/A								
CU Name: N/A	Count of CU : 7339								
Peer Group: N/A	Asset Range : N/A								
Criteria : Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs) *									
Count of CU in Peer Group : N/A									
	Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg
System Used to Maintain Share/Loan Records									
Manual System (No Automation)	133	129	-3.0	100	-22.5	70	-30.0	74	5.7
Vendor Supplied In-House System	5,915	5,678	-4.0	5,400	-4.9	4,938	-8.6	4,851	-1.8
Vendor On-Line Service Bureau	2,166	2,165	0.0	2,188	1.1	2,205	0.8	2,201	-0.2
CU Developed In-House System	67	53	-20.9	47	-11.3	67	42.6	60	-10.4
Other	81	76	-6.2	71	-6.6	106	49.3	98	-7.5
Electronic Financial Services									
Home Banking Via Internet Website	4,753	4,899	3.1	5,000	2.1	4,908	-1.8	4,887	-0.4
Audio Response/Phone Based	4,485	4,393	-2.1	4,309	-1.9	4,243	-1.5	4,149	-2.2
Automatic Teller Machine (ATM)	4,861	4,786	-1.5	4,817	0.6	4,697	-2.5	4,614	-1.8
Kiosk	312	332	6.4	336	1.2	348	3.6	342	-1.7
Mobile Banking	N/A	N/A		N/A		431		720	67.1
Other	196	176	-10.2	199	13.1	311	56.3	322	3.5
Services Offered Electronically									
Member Application	2,034	1,996	-1.9	1,999	0.2	1,905	-4.7	1,917	0.6
New Loan	3,153	3,186	1.0	3,181	-0.2	2,919	-8.2	2,889	-1.0
Account Balance Inquiry	5,248	5,281	0.6	5,265	-0.3	5,178	-1.7	5,118	-1.2
Share Draft Orders	4,322	4,344	0.5	4,304	-0.9	4,021	-6.6	3,982	-1.0
New Share Account	1,101	1,143	3.8	1,172	2.5	1,182	0.9	1,202	1.7
Loan Payments	4,578	4,626	1.0	4,649	0.5	4,532	-2.5	4,494	-0.8
Account Aggregation	343	328	-4.4	425	29.6	474	11.5	486	2.5
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	3,571	2.6
External Account Transfers	N/A	N/A		N/A		633		684	8.1
View Account History	4,807	4,950	3.0	5,038	1.8	4,989	-1.0	4,958	-0.6
Merchandise Purchase	471	430	-8.7	421	-2.1	374	-11.2	367	-1.9
Merchant Processing Services	N/A	N/A		N/A		213		224	5.2
Remote Deposit Capture	N/A	N/A		N/A		233		283	21.5
Share Account Transfers	5,120	5,140	0.4	5,088	-1.0	4,907	-3.6	4,859	-1.0
Bill Payment	3,142	3,418	8.8	3,658	7.0	3,744	2.4	3,782	1.0
Download Account History	4,014	4,147	3.3	4,184	0.9	4,248	1.5	4,228	-0.5
Electronic Cash	304	282	-7.2	220	-22.0	221	0.5	214	-3.2
Electronic Signature Authentication/Certification	96	133	38.5	161	21.1	180	11.8	193	7.2
Type of World Wide Website Address									
Informational	798	746	-6.5	661	-11.4	604	-8.6	591	-2.2
Interactive	286	281	-1.7	254	-9.6	473	86.2	478	1.1
Transactional	4,439	4,594	3.5	4,709	2.5	4,493	-4.6	4,465	-0.6
Number of Members That Use Transactional Website	23,252,404	25,354,081	9.0	28,062,345	10.7	30,247,099	7.8	33,066,278	9.3
No Website, But Planning to Add in the Future	591	467	-21.0	383	-18.0	34	-91.1	28	-17.6
Type of Website Planned for Future									
Informational	440	362	-17.7	299	-17.4	30	-90.0	25	-16.7
Interactive	61	36	-41.0	23	-36.1	1	-95.7	0	-100.0
Transactional	90	69	-23.3	61	-11.6	3	-95.1	3	0.0
Miscellaneous									
Internet Access	7,398	7,252	-2.0	7,076	-2.4	7,081	0.1	6,988	-1.3

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03/09/2011

CU Name: N/A

Peer Group: N/A

Graphs 1

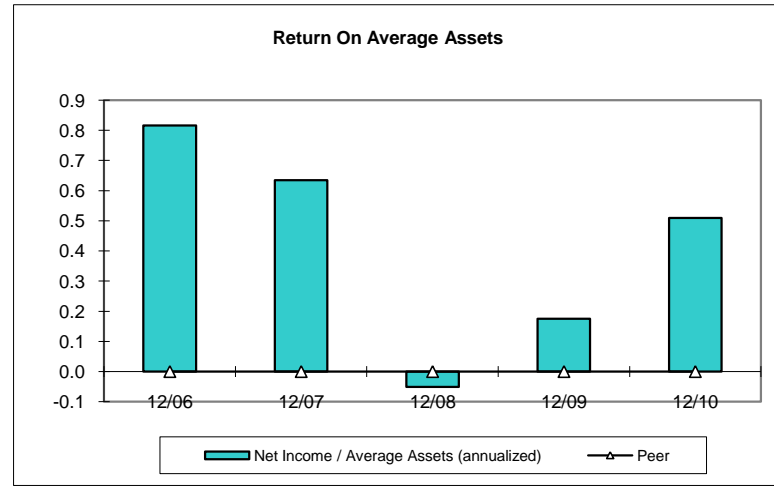
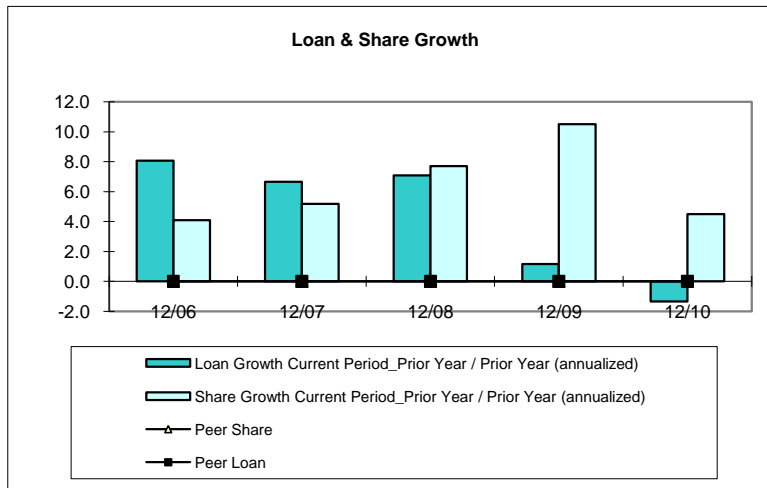
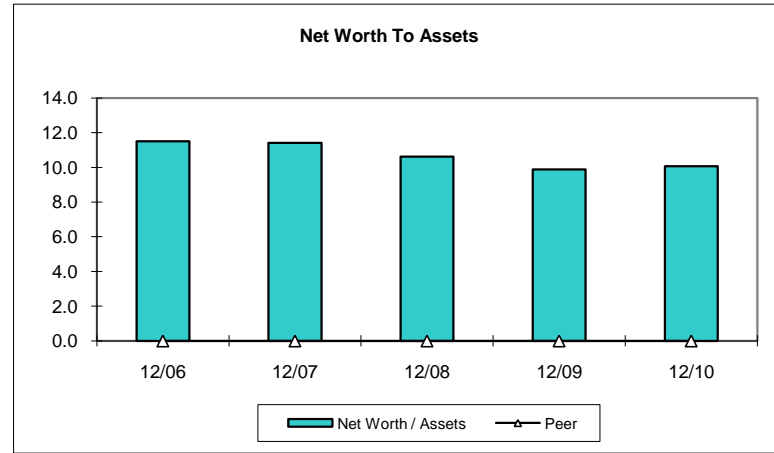
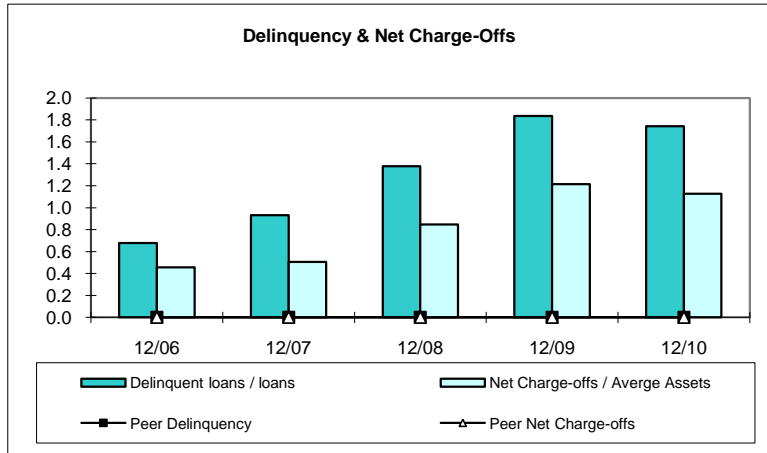
For Charter : N/A

Count of CU : 7339

Asset Range : N/A

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

Count of CU in Peer Group : N/A



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03/09/2011

CU Name: N/A

Peer Group: N/A

Graphs 2

For Charter : N/A

Count of CU : 7339

Asset Range : N/A

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

Count of CU in Peer Group : N/A

