

Ratio Analysis									
<a href="#">Return to cover</a>	For Charter : N/A								
03/01/2013	Count of CU : 6819								
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-2011		Dec-2012		
	Dec-2008	Dec-2009	Dec-2010	Dec-2011	PEER Avg	Percentile**	Dec-2012	PEER Avg	Percentile**
<b>CAPITAL ADEQUACY</b>									
Net Worth/Total Assets	10.61	9.89	10.06	10.21	N/A	N/A	10.44	N/A	N/A
Net Worth/Total Assets--Including Optional Total Assets Election (if used)	10.64	9.92	10.08	10.24	N/A	N/A	10.46	N/A	N/A
Total Delinquent Loans / Net Worth <sup>3</sup>	9.05	12.03	10.80	9.30	N/A	N/A	6.48	N/A	N/A
Solvency Evaluation (Estimated)	112.42	111.52	111.60	111.87	N/A	N/A	112.16	N/A	N/A
Classified Assets (Estimated) / Net Worth	7.34	10.14	10.28	9.04	N/A	N/A	7.62	N/A	N/A
<b>ASSET QUALITY</b>									
Delinquent Loans / Total Loans <sup>3</sup>	1.38	1.84	1.76	1.60	N/A	N/A	1.16	N/A	N/A
* Net Charge-Offs / Average Loans	0.85	1.21	1.13	0.91	N/A	N/A	0.73	N/A	N/A
Fair (Market) HTM Invest Value/Book Value HTM Invest.	100.76	100.21	100.81	101.33	N/A	N/A	100.76	N/A	N/A
Accum Unreal G/L On AFS/Cost Of AFS	-0.01	0.56	0.48	1.25	N/A	N/A	1.42	N/A	N/A
Delinquent Loans / Assets <sup>3</sup>	0.96	1.19	1.09	0.95	N/A	N/A	0.68	N/A	N/A
<b>EARNINGS</b>									
* Return On Average Assets	-0.05	0.18	0.50	0.67	N/A	N/A	0.86	N/A	N/A
* Return On Average Assets Excluding Stabilization Income/Expense & NCUSIF Premium <sup>2</sup>	N/A	0.14	0.72	0.87	N/A	N/A	0.94	N/A	N/A
* Gross Income/Average Assets	6.96	6.31	5.79	5.34	N/A	N/A	5.09	N/A	N/A
* Yield on Average Loans	6.61	6.28	6.06	5.76	N/A	N/A	5.42	N/A	N/A
* Yield on Average Investments	3.93	2.63	1.95	1.61	N/A	N/A	1.28	N/A	N/A
* Fee & Other Op.Income / Avg. Assets	1.34	1.36	1.33	1.30	N/A	N/A	1.43	N/A	N/A
* Cost of Funds / Avg. Assets	2.44	1.74	1.21	0.93	N/A	N/A	0.73	N/A	N/A
* Net Margin / Avg. Assets	4.52	4.57	4.58	4.41	N/A	N/A	4.36	N/A	N/A
* Operating Exp./ Avg. Assets	3.60	3.55	3.29	3.26	N/A	N/A	3.18	N/A	N/A
* Provision For Loan & Lease Losses / Average Assets	0.90	1.13	0.78	0.50	N/A	N/A	0.36	N/A	N/A
* Net Interest Margin/Avg. Assets	3.17	3.21	3.25	3.12	N/A	N/A	2.93	N/A	N/A
Operating Exp./Gross Income	51.70	56.22	56.85	61.05	N/A	N/A	62.54	N/A	N/A
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets <sup>1</sup>	2.65	2.57	2.59	2.51	N/A	N/A	2.38	N/A	N/A
* Net Operating Exp. /Avg. Assets	2.73	2.72	2.51	2.52	N/A	N/A	2.44	N/A	N/A
<b>ASSET / LIABILITY MANAGEMENT</b>									
Net Long-Term Assets / Total Assets	31.82	31.50	32.98	32.41	N/A	N/A	32.91	N/A	N/A
Reg. Shares / Total Shares & Borrowings	24.90	25.32	27.07	28.71	N/A	N/A	30.40	N/A	N/A
Total Loans / Total Shares	83.10	76.05	71.81	69.07	N/A	N/A	68.09	N/A	N/A
Total Loans / Total Assets	69.79	64.71	61.76	59.42	N/A	N/A	58.50	N/A	N/A
Cash + Short-Term Investments / Assets	14.67	16.80	16.10	17.30	N/A	N/A	17.49	N/A	N/A
Total Shares, Dep. & Borrs / Earning Assets	93.00	93.71	93.66	93.26	N/A	N/A	93.21	N/A	N/A
Reg Shares + Share Drafts / Total Shares & Borrs	35.15	36.12	38.10	40.50	N/A	N/A	42.73	N/A	N/A
Borrowings / Total Shares & Net Worth	4.78	4.40	3.22	2.81	N/A	N/A	2.70	N/A	N/A
Supervisory Interest Rate Risk Threshold / Net Worth	256.23	268.10	270.29	262.96	N/A	N/A	260.11	N/A	N/A
<b>PRODUCTIVITY</b>									
Members / Potential Members	6.80	6.57	6.14	5.97	N/A	N/A	5.77	N/A	N/A
Borrowers / Members	50.81	51.01	50.07	49.84	N/A	N/A	50.68	N/A	N/A
Members / Full-Time Employees	372.72	382.58	384.54	388.64	N/A	N/A	384.37	N/A	N/A
Avg. Shares Per Member	\$7,690	\$8,375	\$8,691	\$9,010	N/A	N/A	\$9,355	N/A	N/A
Avg. Loan Balance	\$12,575	\$12,487	\$12,463	\$12,486	N/A	N/A	\$12,568	N/A	N/A
* Salary And Benefits / Full-Time Empl.	\$55,891	\$58,263	\$59,466	\$61,305	N/A	N/A	\$63,463	N/A	N/A
<b>OTHER RATIOS</b>									
* Net Worth Growth	-0.08	1.71	5.08	6.81	N/A	N/A	8.58	N/A	N/A
* Market (Share) Growth	7.71	10.50	4.48	5.21	N/A	N/A	6.10	N/A	N/A
* Loan Growth	7.08	1.14	-1.35	1.20	N/A	N/A	4.59	N/A	N/A
* Asset Growth	7.43	9.07	3.36	5.18	N/A	N/A	6.24	N/A	N/A
* Investment Growth	10.81	31.26	12.95	12.60	N/A	N/A	8.42	N/A	N/A
* Membership Growth	2.02	1.46	0.68	1.48	N/A	N/A	2.19	N/A	N/A
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
**Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection is complete. Subsequent corrections to data after this date are not reflected in the Percentile Rank or the Peer Average Ratios until the next cycle.									
Percentile Rankings show where the credit union stands in relation to its peers in key areas of performance. To arrive at the percentile ranking, all data for all credit unions in a peer group are arranged in order from highest (100) to lowest (0) value. The percentile ranking assigned to the credit union is a measure of the relative standing of that ratio in the entire range of ratios. A high or low ranking does not imply good or bad performance. However, when reviewed in relation to other available data, users may draw conclusions as to the importance of the percentile rank to the credit union's financial performance.									
<sup>1</sup> For periods before 2004, the Fixed Assets & Foreclosed and Repossessed assets did not include repossessed vehicles.									
<sup>2</sup> Prior to September 2010, this ratio was named Return on Assets Prior to NCUSIF Stabilization Income/Expense. From December 2010 forward, NCUSIF Premium Expense is also excluded from ROA.									
<sup>3</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.									

Cycle Date: December-2012  
 Run Date: 03/01/2013  
 Interval: Annual

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

Count of CU : 6819  
 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										
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03/01/2013			Count of CU : 6819							
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-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	
<b>ASSETS:</b>	<b>Amount</b>	<b>Amount</b>		<b>Amount</b>		<b>Amount</b>		<b>Amount</b>		
Cash & Equivalents	48,513,239,882	67,567,260,369	39.3	74,428,554,469	10.2	95,189,285,529	27.9	100,875,655,259	6.0	
<b>TOTAL INVESTMENTS</b>	165,634,094,850	210,751,233,708	27.2	238,918,190,902	13.4	256,885,820,587	7.5	280,364,940,528	9.1	
Loans Held for Sale	1,057,557,989	2,264,461,472	114.1	3,212,162,789	41.9	3,304,422,035	2.9	5,004,446,395	51.4	
Real Estate Loans	304,539,689,008	309,645,220,594	1.7	309,644,355,862	0.0	313,021,881,074	1.1	320,337,649,232	2.3	
Unsecured Loans	58,064,066,550	60,407,162,577	4.0	61,428,297,763	1.7	64,442,298,941	4.9	68,379,808,808	6.1	
Other Loans	203,391,404,648	202,390,934,927	-0.5	193,635,184,820	-4.3	194,018,291,880	0.2	209,023,291,604	7.7	
<b>TOTAL LOANS</b>	565,995,160,206	572,443,318,098	1.1	564,707,838,445	-1.4	571,482,471,895	1.2	597,740,749,644	4.6	
(Allowance for Loan & Lease Losses)	(6,243,240,072)	(8,847,960,252)	41.7	(9,424,112,986)	6.5	(8,856,014,919)	-6.0	(8,103,590,467)	-8.5	
Land And Building	15,138,025,298	16,146,829,848	6.7	16,778,875,022	3.9	17,209,959,609	2.6	17,660,041,010	2.6	
Other Fixed Assets	3,811,710,583	3,549,370,569	-6.9	3,354,194,527	-5.5	3,367,707,211	0.4	3,472,020,453	3.1	
NCUSIF Deposit	4,485,506,891	7,035,680,285	56.9	7,469,341,871	6.2	7,784,946,695	4.2	8,295,389,739	6.6	
All Other Assets	12,654,730,460	13,697,687,037	8.2	14,895,835,897	8.7	15,328,825,487	2.9	16,419,202,908	7.1	
<b>TOTAL ASSETS</b>	811,046,786,087	884,607,881,134	9.1	914,340,880,936	3.4	961,697,424,129	5.2	1,021,728,855,469	6.2	
<b>LIABILITIES &amp; CAPITAL:</b>										
Dividends Payable	670,996,054	495,869,040	-26.1	372,974,645	-24.8	318,767,931	-14.5	267,475,643	-16.1	
Notes & Interest Payable	37,163,791,405	37,458,132,908	0.8	28,640,735,070	-23.5	26,261,978,940	-8.3	26,729,529,426	1.8	
Accounts Payable & Other Liabilities	7,392,737,259	7,274,606,806	-1.6	7,701,312,347	5.9	9,497,038,214	23.3	10,136,840,328	6.7	
Uninsured Secondary Capital and Subordinated Debt Included in Net Worth <sup>3</sup>	32,412,191	79,042,300	143.9	155,865,823	97.2	247,372,157	58.7	244,845,956	-1.0	
<b>TOTAL LIABILITIES</b>	45,259,936,909	45,307,651,054	0.1	36,870,887,885	-18.6	36,325,157,242	-1.5	37,378,691,353	2.9	
Share Drafts	73,631,492,212	85,302,112,139	15.9	89,875,101,057	5.4	100,639,231,675	12.0	111,511,502,721	10.8	
Regular shares	178,707,228,999	199,909,175,027	11.9	220,522,119,386	10.3	244,974,317,639	11.1	274,981,344,470	12.2	
All Other Shares & Deposits	428,788,520,202	467,460,021,411	9.0	476,006,529,569	1.8	481,795,513,846	1.2	491,357,925,236	2.0	
<b>TOTAL SHARES &amp; DEPOSITS</b>	681,127,241,413	752,671,308,577	10.5	786,403,750,012	4.5	827,409,063,160	5.2	877,850,772,427	6.1	
Regular Reserve	18,764,784,347	18,890,171,723	0.7	19,118,016,844	1.2	19,184,126,126	0.3	19,318,422,585	0.7	
Other Reserves	7,211,118,623	8,208,416,018	13.8	9,224,884,892	12.4	11,405,412,885	23.6	13,013,617,394	14.1	
Undivided Earnings	58,683,704,795	59,530,333,762	1.4	62,723,341,303	5.4	67,373,664,716	7.4	74,167,351,710	10.1	
TOTAL EQUITY	84,659,607,765	86,628,921,503	2.3	91,066,243,039	5.1	97,963,203,727	7.6	106,499,391,689	8.7	
TOTAL LIABILITIES, SHARES, & EQUITY	811,046,786,087	884,607,881,134	9.1	914,340,880,936	3.4	961,697,424,129	5.2	1,021,728,855,469	6.2	
<b>INCOME &amp; EXPENSE</b>										
Loan Income*	36,187,454,379	35,740,883,981	-1.2	34,463,335,748	-3.6	32,713,749,668	-5.1	31,676,591,561	-3.2	
Investment Income*	7,754,133,448	6,263,461,937	-19.2	5,626,462,157	-10.2	5,226,753,544	-7.1	4,585,579,843	-12.3	
Other Income*	10,528,830,667	11,499,753,018	9.2	11,965,723,626	4.1	12,157,343,918	1.6	14,197,101,554	16.8	
Total Employee Compensation & Benefits*	13,282,643,992	13,686,961,580	3.0	13,993,126,296	2.2	14,485,175,801	3.5	15,493,532,585	7.0	
Temporary Corporate CU Stabilization Expense & NCUSIF Premiums <sup>2</sup>	N/A	3,079,129,333		1,974,904,537	-35.9	1,893,476,084	-4.1	779,782,095	-58.8	
Total Other Operating Expenses*	14,880,388,090	13,312,514,842	-10.5	13,624,266,579	2.3	14,206,041,747	4.3	15,281,917,383	7.6	
Non-operating Income & (Expense)*	-568,414,217	-996,744,297	-75.4	-1,957,391	99.8	124,469,560	6,459.0	390,316,024	213.6	
NCUSIF Stabilization Income*	N/A	3,404,721,277		1,011,452	-100.0	0	-100.0	0	N/A	
Provision for Loan/Lease Losses*	7,037,840,845	9,556,354,653	35.8	7,038,067,736	-26.4	4,674,541,028	-33.6	3,522,856,559	-24.6	
Cost of Funds*	19,102,204,972	14,790,180,714	-22.6	10,886,013,648	-26.4	8,687,554,935	-20.2	7,230,647,314	-16.8	
NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE & NCUSIF PREMIUM <sup>1</sup>	N/A	4,566,064,127		6,512,089,881	42.6	8,169,003,179	25.4	9,320,635,141	14.1	
<b>Net Income (Loss)*</b>	<b>-401,073,622</b>	<b>1,486,934,794</b>	<b>470.7</b>	<b>4,538,196,796</b>	<b>205.2</b>	<b>6,275,527,095</b>	<b>38.3</b>	<b>8,540,853,046</b>	<b>36.1</b>	
<b>TOTAL CU's</b>	<b>7,806</b>	<b>7,554</b>	<b>-3.2</b>	<b>7,339</b>	<b>-2.8</b>	<b>7,094</b>	<b>-3.3</b>	<b>6,819</b>	<b>-3.9</b>	
* Income/Expense items are year-to-date while the related %change ratios are annualized.										
# Means the number is too large to display in the cell										
<sup>1</sup> Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabilization Expense. From December 2010 forward, NCUSIF Stabilization Income, if any, is excluded.										
<sup>2</sup> Prior to September 2010, this account was named NCUSIF Stabilization Expense. For December 2010 and forward, this account includes Temporary Corporate CU Stabilization Expense and NCUSIF Premiums.										
<sup>3</sup> December 2011 and forward includes "Subordinated Debt Included in Net Worth."										

	Supplemental Ratio Analysis				
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	Dec-2008	Dec-2009	Dec-2010	Dec-2011	Dec-2012
<b>OTHER DELINQUENCY RATIOS <sup>1</sup></b>					
Credit Cards DQ > 2 Mo / Total Credit Card Loans	1.88	2.06	1.54	1.15	0.97
Leases Receivable Delinquent > 2 Mo / Total Leases Receivable	0.84	0.86	0.33	0.36	0.13
Non-Federally Guaranteed Student Loans Delinquent > 2 Mo / Total Non-Federally Guaranteed Student Loans	N/A	N/A	N/A	1.29	1.36
TDR Consumer Lns Not Secured by RE Delinquent > 2 Mo / TDR Consumer Lns Not Secured by RE	N/A	N/A	N/A	N/A	7.85
Indirect Loans Delinquent > 2 Mo / Total Indirect Loans	1.56	1.47	1.17	0.97	0.78
Participation Loans Delinquent > 2 Mo / Total Participation Loans	3.02	3.47	3.96	4.15	1.77
Business Loans Delinquent > 1 Mo / Total Business Loans Less Unfund Comm	3.55	5.39	5.73	5.08	3.16
Business Loans Delinquent > 2 Mo / Total Business Loans Less Unfund Comm	2.27	3.75	4.06	3.82	2.16
TDR Business Lns Not Secured by RE Delinquent > 2 Mo / TDR Business Lns Not Secured by RE	N/A	N/A	N/A	N/A	16.89
Allowance for Loan & Lease Losses to Delinquent Loans	80.11	84.01	94.89	96.90	117.13
<b>REAL ESTATE LOAN DELINQUENCY <sup>1</sup></b>					
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent > 2 Mo / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years	0.94	1.71	1.89	1.76	1.20
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent > 2 Mo / Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years	1.91	3.15	3.29	3.21	2.01
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo / Total Other RE Fixed/Hybrid/Balloon Loans	1.06	1.83	1.86	1.78	1.57
Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans	1.07	1.39	1.26	1.15	0.91
Total Interest Only Payment Option First & Other RE Loans Delinquent > 2 Mo / Total Int Only and Pmt Opt First & Other RE Loans	N/A	3.02	3.06	2.53	1.65
Total TDR 1st and Other RE Delinquent > 2 Mo / Total TDR 1st and Other Loans	N/A	N/A	N/A	N/A	11.46
TDR RE Lns also Reported as Business Loans Delinquent > 2 Mo / Total TDR RE Lns also Reported as Business Loans	N/A	N/A	N/A	N/A	15.03
Total Real Estate Loans DQ > 1 Mo / Total Real Estate Loans	2.26	3.32	3.40	3.15	2.42
Total Real Estate Loans DQ > 2 Mo / Total Real Estate Loans	1.20	2.00	2.10	2.00	1.38
<b>MISCELLANEOUS LOAN LOSS RATIOS</b>					
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	18.88	20.78	23.71	23.86	21.49
* Net Charge Offs - Credit Cards / Avg Credit Card Loans	2.83	4.30	4.16	3.02	2.26
* Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed Student Loans	N/A	N/A	N/A	N/A	1.19
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.29	0.55	0.64	0.62	0.52
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.12	0.27	0.36	0.40	0.37
* Net Charge Offs - Other RE Loans/ Avg Other RE Loans	0.64	1.19	1.33	1.21	0.98
* Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest Only and Payment Option First & Other RE Loans	N/A	N/A	1.45	1.43	1.22
* Net Charge Offs - Leases Receivable / Avg Leases Receivable	2.07	2.39	2.04	0.59	0.05
* Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.40	1.72	1.19	0.82	0.63
* Net Charge Offs - Participation Loans / Avg Participation Loans	0.83	1.07	1.18	1.32	1.09
* Net Charge Offs - Member Business Loans / Avg Member Business Loans	0.46	0.68	0.81	0.98	0.82
<b>SPECIALIZED LENDING RATIOS</b>					
Indirect Loans Outstanding / Total Loans	13.15	13.26	12.66	12.37	13.09
Participation Loans Outstanding / Total Loans	1.96	2.17	2.20	2.29	2.30
Participation Loans Purchased YTD / Total Loans Granted YTD	1.27	0.95	0.95	1.29	1.37
* Participation Loans Sold YTD / Total Assets	0.25	0.24	0.21	0.31	0.32
Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets	3.72	3.78	3.89	3.88	3.87
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.13	0.28	0.74	0.71	0.90
<b>REAL ESTATE LENDING RATIOS</b>					
Total Fixed Rate Real Estate / Total Assets	23.91	22.25	21.38	20.67	20.18
Total Fixed Rate Real Estate / Total Loans	34.26	34.38	34.62	34.78	34.50
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	26.70	33.75	31.48	28.37	34.81
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	27.61	54.08	51.87	46.61	53.70
Interest Only & Payment Option First & Other RE / Total Assets	N/A	2.32	2.22	2.07	1.89
Interest Only & Payment Option First & Other RE / Net Worth	N/A	23.41	22.09	20.30	18.07
<b>MISCELLANEOUS RATIOS</b>					
Mortgage Servicing Rights / Net Worth	0.51	0.79	0.88	0.82	0.86
Unused Commitments / Cash & ST Investments	119.90	94.39	94.71	86.83	85.45
Complex Assets / Total Assets	21.61	21.47	22.29	23.19	23.27
Short Term Liabilities / Total Shares and Deposits plus Borrowings	50.42	50.44	47.26	44.99	43.16
* 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.					
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<sup>1</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.					

	Assets								
<a href="#">Return to cover</a>									
03/01/2013									
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-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg
<b>ASSETS</b>									
<b>CASH:</b>									
Cash On Hand	7,779,451,967	7,556,842,953	-2.9	7,666,034,660	1.4	7,930,566,238	3.5	8,289,878,512	4.5
Cash On Deposit	34,062,501,596	53,277,252,445	56.4	60,647,446,626	13.8	81,790,348,380	34.9	86,710,685,553	6.0
Cash Equivalents	6,671,286,319	6,733,164,971	0.9	6,115,073,183	-9.2	5,468,370,911	-10.6	5,875,091,194	7.4
<b>TOTAL CASH &amp; EQUIVALENTS</b>	<b>48,513,239,882</b>	<b>67,567,260,369</b>	<b>39.3</b>	<b>74,428,554,469</b>	<b>10.2</b>	<b>95,189,285,529</b>	<b>27.9</b>	<b>100,875,655,259</b>	<b>6.0</b>
<b>INVESTMENTS:</b>									
Trading Securities	374,436,481	956,703,729	155.5	953,534,441	-0.3	1,194,477,918	25.3	1,240,364,000	3.8
Available for Sale Securities	74,581,181,680	97,231,392,503	30.4	129,768,351,486	33.5	149,168,068,604	14.9	165,704,924,401	11.1
Held-to-Maturity Securities	25,595,520,315	34,808,926,541	36.0	42,544,003,062	22.2	49,313,772,837	15.9	53,901,658,242	9.3
Deposits in Commercial Banks, S&Ls, Savings Banks	27,631,456,107	36,961,330,960	33.8	42,087,802,500	13.9	43,734,293,338	3.9	47,311,499,428	8.2
Loans to, Deposits in, and Investments in Natural Person Credit Unions <sup>2</sup>	1,880,839,578	1,963,458,072	4.4	2,127,836,210	8.4	2,308,788,846	8.5	2,490,146,352	7.9
Total MCSD/Nonperpetual Contributed Capital and PIC/Perpetual Contributed Capital	2,895,519,963	1,364,848,683	-52.9	1,058,410,752	-22.5	1,477,227,245	39.6	1,558,659,833	5.5
All Other Investments in Corporate Cus	28,733,363,102	32,173,961,533	12.0	15,999,012,491	-50.3	4,643,064,769	-71.0	2,355,487,665	-49.3
All Other Investments <sup>2</sup>	3,941,777,624	5,290,611,687	34.2	4,379,239,960	-17.2	5,046,127,030	15.2	5,802,200,607	15.0
<b>TOTAL INVESTMENTS</b>	<b>165,634,094,850</b>	<b>210,751,233,708</b>	<b>27.2</b>	<b>238,918,190,902</b>	<b>13.4</b>	<b>256,885,820,587</b>	<b>7.5</b>	<b>280,364,940,528</b>	<b>9.1</b>
<b>LOANS HELD FOR SALE</b>	<b>1,057,557,989</b>	<b>2,264,461,472</b>	<b>114.1</b>	<b>3,212,162,789</b>	<b>41.9</b>	<b>3,304,422,035</b>	<b>2.9</b>	<b>5,004,446,395</b>	<b>51.4</b>
<b>LOANS AND LEASES:</b>									
Unsecured Credit Card Loans	32,716,340,222	34,865,760,517	6.6	35,945,062,481	3.1	37,382,433,906	4.0	39,516,970,025	5.7
All Other Unsecured Loans/Lines of Credit	25,347,726,328	25,541,402,060	0.8	25,469,948,754	-0.3	25,556,207,420	0.3	26,825,097,611	5.0
Short-Term, Small Amount Loans (STS) (FCUs only)	N/A	N/A		13,286,528		18,480,889	39.1	21,284,564	15.2
Non-Federally Guaranteed Student Loans	N/A	N/A		N/A		1,485,176,726		2,016,456,608	35.8
New Vehicle Loans	81,525,938,454	75,233,140,158	-7.7	62,872,028,885	-16.4	58,267,857,395	-7.3	63,313,416,240	8.7
Used Vehicle Loans	94,279,699,948	98,172,016,892	4.1	101,541,355,132	3.4	106,757,983,790	5.1	115,218,671,685	7.9
1st Mortgage Real Estate Loans/Lines of Credit	207,990,512,866	217,309,088,806	4.5	223,279,281,282	2.7	233,066,681,408	4.4	246,350,923,322	5.7
Other Real Estate Loans/Lines of Credit	96,549,176,142	92,336,131,788	-4.4	86,365,074,580	-6.5	79,955,199,666	-7.4	73,986,725,910	-7.5
Leases Receivable	743,449,842	600,743,902	-19.2	452,135,399	-24.7	435,669,350	-3.6	537,142,705	23.3
Total All Other Loans/Lines of Credit	26,842,316,404	28,385,033,975	5.7	28,769,665,404	1.4	28,556,781,345	-0.7	29,954,060,974	4.9
<b>TOTAL LOANS</b>	<b>565,995,160,206</b>	<b>572,443,318,098</b>	<b>1.1</b>	<b>564,707,838,445</b>	<b>-1.4</b>	<b>571,482,471,895</b>	<b>1.2</b>	<b>597,740,749,644</b>	<b>4.6</b>
<b>(ALLOWANCE FOR LOAN &amp; LEASE LOSSES)</b>	<b>(6,243,240,072)</b>	<b>(8,847,960,252)</b>	<b>41.7</b>	<b>(9,424,112,986)</b>	<b>6.5</b>	<b>(8,856,014,919)</b>	<b>-6.0</b>	<b>(8,103,590,467)</b>	<b>-8.5</b>
Foreclosed Real Estate	684,472,382	1,160,746,171	69.6	1,612,654,896	38.9	1,587,011,571	-1.6	1,333,600,510	-16.0
Repossessed Autos	311,124,254	302,046,542	-2.9	208,997,324	-30.8	176,349,870	-15.6	161,745,990	-8.3
Foreclosed and Repossessed Other Assets	20,128,237	38,499,115	91.3	33,496,857	-13.0	33,020,844	-1.4	21,483,962	-34.9
<b>TOTAL FORECLOSED and REPOSSESSED ASSETS <sup>1</sup></b>	<b>1,015,724,873</b>	<b>1,501,291,828</b>	<b>47.8</b>	<b>1,855,149,077</b>	<b>23.6</b>	<b>1,796,382,285</b>	<b>-3.2</b>	<b>1,516,830,462</b>	<b>-15.6</b>
Land and Building	15,138,025,298	16,146,829,848	6.7	16,778,875,022	3.9	17,209,959,609	2.6	17,660,041,010	2.6
Other Fixed Assets	3,811,710,583	3,549,370,569	-6.9	3,354,194,527	-5.5	3,367,707,211	0.4	3,472,020,453	3.1
NCUA Share Insurance Capitalization Deposit	4,485,506,891	7,035,680,285	56.9	7,469,341,871	6.2	7,784,946,695	4.2	8,295,389,739	6.6
Identifiable Intangible Assets	N/A	137,848,144		211,081,443	53.1	200,666,897	-4.9	196,053,030	-2.3
Goodwill	N/A	337,607,015		510,645,524	51.3	643,317,150	26.0	689,932,334	7.2
<b>TOTAL INTANGIBLE ASSETS</b>	<b>N/A</b>	<b>475,455,159</b>		<b>721,726,967</b>	<b>51.8</b>	<b>843,984,047</b>	<b>16.9</b>	<b>885,985,364</b>	<b>5.0</b>
Accrued Interest on Loans	2,181,173,000	2,109,066,504	-3.3	2,019,107,468	-4.3	1,949,716,736	-3.4	1,909,419,525	-2.1
Accrued Interest on Investments	1,046,099,721	974,105,082	-6.9	893,863,162	-8.2	887,702,234	-0.7	854,945,805	-3.7
All Other Assets	8,411,732,866	8,637,768,464	2.7	9,405,989,223	8.9	9,851,040,185	4.7	11,252,021,752	14.2
<b>TOTAL OTHER ASSETS</b>	<b>11,639,005,587</b>	<b>11,720,940,050</b>	<b>0.7</b>	<b>12,318,959,853</b>	<b>5.1</b>	<b>12,688,459,155</b>	<b>3.0</b>	<b>14,016,387,082</b>	<b>10.5</b>
<b>TOTAL ASSETS</b>	<b>811,046,786,087</b>	<b>884,607,881,134</b>	<b>9.1</b>	<b>914,340,880,936</b>	<b>3.4</b>	<b>961,697,424,129</b>	<b>5.2</b>	<b>1,021,728,855,469</b>	<b>6.2</b>
<b>TOTAL CU's</b>	<b>7,806</b>	<b>7,554</b>	<b>-3.2</b>	<b>7,339</b>	<b>-2.8</b>	<b>7,094</b>	<b>-3.3</b>	<b>6,819</b>	<b>-3.9</b>
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<sup>1</sup> OTHER RE OWNED PRIOR TO 2004									
<sup>2</sup> LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON CUs INCLUDED IN ALL OTHER INVESTMENTS PRIOR TO JUNE 2006 FOR SHORT FORM FILERS									

	Liabilities, Shares & Equity								
<a href="#">Return to cover</a>									
03/01/2013									
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-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg
<b>LIABILITIES, SHARES AND EQUITY</b>									
<b>LIABILITIES:</b>									
Other Borrowings	N/A	N/A		N/A		N/A		N/A	
Other Notes, Promissory Notes, Interest Payable, & Draws Against Lines of Credit	36,409,425,684	36,558,909,968	0.4	28,108,695,103	-23.1	25,726,830,088	-8.5	26,220,077,978	1.9
Borrowing Repurchase Transactions	750,748,749	896,209,030	19.4	528,389,543	-41.0	525,851,250	-0.5	499,537,300	-5.0
Subordinated Debt	3,616,972	3,013,910	-16.7	3,650,424	21.1	9,297,602	154.7	9,914,148	6.6
Uninsured Secondary Capital and Subordinated Debt Included in Net Worth <sup>3</sup>	32,412,191	79,042,300	143.9	155,865,823	97.2	247,372,157	58.7	244,845,956	-1.0
Accrued Dividends and Interest Payable	670,996,054	495,869,040	-26.1	372,974,645	-24.8	318,767,931	-14.5	267,475,643	-16.1
Accounts Payable & Other Liabilities	7,392,737,259	7,274,606,806	-1.6	7,701,312,347	5.9	9,497,038,214	23.3	10,136,840,328	6.7
<b>TOTAL LIABILITIES</b>	<b>45,259,936,909</b>	<b>45,307,651,054</b>	<b>0.1</b>	<b>36,870,887,885</b>	<b>-18.6</b>	<b>36,325,157,242</b>	<b>-1.5</b>	<b>37,378,691,353</b>	<b>2.9</b>
<b>SHARES AND DEPOSITS</b>									
Share Drafts	73,631,492,212	85,302,112,139	15.9	89,875,101,057	5.4	100,639,231,675	12.0	111,511,502,721	10.8
Regular Shares	178,707,228,999	199,909,175,027	11.9	220,522,119,386	10.3	244,974,317,639	11.1	274,981,344,470	12.2
Money Market Shares	128,498,041,323	158,315,466,061	23.2	175,767,250,880	11.0	189,136,817,385	7.6	203,412,397,678	7.5
Share Certificates	226,229,177,340	225,558,764,759	-0.3	213,414,622,701	-5.4	204,091,307,061	-4.4	197,874,460,735	-3.0
IRA/KEOGH Accounts	64,683,022,867	73,392,845,925	13.5	76,408,551,733	4.1	77,647,181,063	1.6	79,057,446,339	1.8
All Other Shares <sup>1</sup>	6,763,838,831	7,707,220,552	13.9	7,992,548,623	3.7	8,706,955,961	8.9	8,743,858,432	0.4
Non-Member Deposits	2,614,439,841	2,485,724,114	-4.9	2,423,555,632	-2.5	2,213,252,376	-8.7	2,269,762,052	2.6
<b>TOTAL SHARES AND DEPOSITS</b>	<b>681,127,241,413</b>	<b>752,671,308,577</b>	<b>10.5</b>	<b>786,403,750,012</b>	<b>4.5</b>	<b>827,409,063,160</b>	<b>5.2</b>	<b>877,850,772,427</b>	<b>6.1</b>
<b>EQUITY:</b>									
Undivided Earnings	58,683,704,795	59,530,333,762	1.4	62,723,341,303	5.4	67,373,664,716	7.4	74,167,351,710	10.1
Regular Reserves	18,764,784,347	18,890,171,723	0.7	19,118,016,844	1.2	19,184,126,126	0.3	19,318,422,585	0.7
Appropriation For Non-Conforming Investments (SCU Only)	77,797,973	25,282,948	-67.5	29,880,479	18.2	26,096,996	-12.7	25,840,667	-1.0
Other Reserves	8,515,808,849	8,832,915,745	3.7	9,537,418,782	8.0	10,533,085,073	10.4	11,827,057,718	12.3
Equity Acquired in Merger	N/A	165,868,919		374,859,563	126.0	857,931,289	128.9	1,051,493,638	22.6
Miscellaneous Equity	11,435,154	11,678,682	2.1	18,272,740	56.5	20,328,617	11.3	19,352,124	-4.8
Accumulated Unrealized G/L on AFS Securities	-4,045,303	543,150,121	#####	623,965,597	14.9	1,842,414,060	195.3	2,316,254,690	25.7
Accumulated Unrealized Losses for OTTI (due to other factors) on HTM Debt Securities	N/A	-43,025,372		-27,310,316	36.5	-24,504,065	10.3	-38,866,788	-58.6
Accumulated Unrealized G/L on Cash Flow Hedges	-26,899,921	-25,814,657	4.0	-28,486,471	-10.3	-45,930,759	-61.2	-50,869,606	-10.8
Other Comprehensive Income	-1,362,978,129	-1,301,640,368	4.5	-1,303,715,482	-0.2	-1,804,008,326	-38.4	-2,136,645,049	-18.4
Net Income	0	0	N/A	0	N/A	0	N/A	0	N/A
<b>EQUITY TOTAL</b>	<b>84,659,607,765</b>	<b>86,628,921,503</b>	<b>2.3</b>	<b>91,066,243,039</b>	<b>5.1</b>	<b>97,963,203,727</b>	<b>7.6</b>	<b>106,499,391,689</b>	<b>8.7</b>
<b>TOTAL SHARES &amp; EQUITY</b>	<b>765,786,849,178</b>	<b>839,300,230,080</b>	<b>9.6</b>	<b>877,469,993,051</b>	<b>4.5</b>	<b>925,372,266,887</b>	<b>5.5</b>	<b>984,350,164,116</b>	<b>6.4</b>
<b>TOTAL LIABILITIES, SHARES, &amp; EQUITY</b>	<b>811,046,786,087</b>	<b>884,607,881,134</b>	<b>9.1</b>	<b>914,340,880,936</b>	<b>3.4</b>	<b>961,697,424,129</b>	<b>5.2</b>	<b>1,021,728,855,469</b>	<b>6.2</b>
<b>NCUA INSURED SAVINGS <sup>2</sup></b>									
Uninsured Shares	70,636,517,177	27,117,017,015	-61.6	30,000,851,588	10.6	33,497,750,447	11.7	39,746,557,813	18.7
Uninsured Non-Member Deposits	1,056,840,870	524,321,150	-50.4	450,515,220	-14.1	258,843,294	-42.5	213,588,093	-17.5
Total Uninsured Shares & Deposits	71,693,358,047	27,641,338,165	-61.4	30,451,366,808	10.2	33,756,593,741	10.9	39,960,145,906	18.4
Insured Shares & Deposits	609,433,883,366	725,029,970,412	19.0	755,952,383,204	4.3	793,652,469,419	5.0	837,890,626,521	5.6
<b>TOTAL NET WORTH</b>	<b>86,074,508,155</b>	<b>87,543,171,373</b>	<b>1.7</b>	<b>91,988,679,257</b>	<b>5.1</b>	<b>98,254,454,045</b>	<b>6.8</b>	<b>106,686,638,269</b>	<b>8.6</b>
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<sup>1</sup> PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KEOGHS, AND NONMEMBER SHARES FOR SHORT FORM FILERS									
<sup>2</sup> PRIOR TO 10/03/08 SHARES INSURED UP TO \$100,000; 10/03/08 to 05/20/09 SHARES INSURED UP TO \$100,000 and \$250,000 FOR IRAS; 5/20/09 AND FORWARD SHARES INSURED UP TO \$250,000									
<sup>3</sup> December 2011 and forward includes "Subordinated Debt Included in Net Worth."									

	Income Statement								
<a href="#">Return to cover</a>									
03/01/2013									
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-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg
<b>* INCOME AND EXPENSE</b>									
<b>INTEREST INCOME:</b>									
Interest on Loans	36,237,175,414	35,783,761,568	-1.3	34,503,470,005	-3.6	32,758,087,357	-5.1	31,721,761,255	-3.2
Less Interest Refund	(49,721,035)	(42,877,587)	-13.8	(40,134,257)	-6.4	(44,337,689)	10.5	(45,169,694)	1.9
Income from Investments	7,771,002,047	6,249,609,147	-19.6	5,621,162,800	-10.1	5,215,972,115	-7.2	4,574,131,145	-12.3
Income from Trading	-16,868,599	13,852,790	182.1	5,299,357	-61.7	10,781,429	103.4	11,448,698	6.2
<b>TOTAL INTEREST INCOME</b>	<b>43,941,587,827</b>	<b>42,004,345,918</b>	<b>-4.4</b>	<b>40,089,797,905</b>	<b>-4.6</b>	<b>37,940,503,212</b>	<b>-5.4</b>	<b>36,262,171,404</b>	<b>-4.4</b>
<b>INTEREST EXPENSE:</b>									
Dividends	15,378,853,798	11,724,619,548	-23.8	8,609,201,862	-26.6	6,835,484,368	-20.6	5,644,943,827	-17.4
Interest on Deposits	2,344,337,604	1,787,777,742	-23.7	1,244,698,510	-30.4	941,594,906	-24.4	755,208,716	-19.8
Interest on Borrowed Money	1,379,013,570	1,277,783,424	-7.3	1,032,113,276	-19.2	910,475,661	-11.8	830,494,771	-8.8
<b>TOTAL INTEREST EXPENSE</b>	<b>19,102,204,972</b>	<b>14,790,180,714</b>	<b>-22.6</b>	<b>10,886,013,648</b>	<b>-26.4</b>	<b>8,687,554,935</b>	<b>-20.2</b>	<b>7,230,647,314</b>	<b>-16.8</b>
PROVISION FOR LOAN & LEASE LOSSES	7,037,840,845	9,556,354,653	35.8	7,038,067,736	-26.4	4,674,541,028	-33.6	3,522,856,559	-24.6
<b>NET INTEREST INCOME AFTER PLL</b>	<b>17,801,542,010</b>	<b>17,657,810,551</b>	<b>-0.8</b>	<b>22,165,716,521</b>	<b>25.5</b>	<b>24,578,407,249</b>	<b>10.9</b>	<b>25,508,667,531</b>	<b>3.8</b>
<b>NON-INTEREST INCOME:</b>									
Fee Income	6,809,741,841	7,028,672,132	3.2	7,023,586,029	-0.1	6,945,820,714	-1.1	7,374,110,402	6.2
Other Operating Income	3,719,088,826	4,471,080,886	20.2	4,942,137,597	10.5	5,211,523,204	5.5	6,822,991,152	30.9
Gain (Loss) on Investments	-457,322,609	-1,093,784,143	-139.2	-9,069,841	99.2	226,230,459	2,594.3	226,896,436	0.3
Gain (Loss) on Disposition of Assets	-17,155,112	-63,641,224	-271.0	-98,210,006	-54.3	-177,627,803	-80.9	-58,749,009	66.9
Gain from Bargain Purchase (Merger)	N/A	15,650,850		35,037,673	123.9	34,577,955	-1.3	56,535,406	63.5
Other Non-Oper Income/(Expense)	-93,936,496	145,030,220	254.4	70,284,783	-51.5	41,288,949	-41.3	165,633,191	301.2
NCUSIF Stabilization Income	N/A	3,404,721,277		1,011,452	-100.0	0	-100.0	0	N/A
<b>TOTAL NON-INTEREST INCOME</b>	<b>9,960,416,450</b>	<b>13,907,729,998</b>	<b>39.6</b>	<b>11,964,777,687</b>	<b>-14.0</b>	<b>12,281,813,478</b>	<b>2.6</b>	<b>14,587,417,578</b>	<b>18.8</b>
<b>NON-INTEREST EXPENSE</b>									
Total Employee Compensation & Benefits	13,282,643,992	13,686,961,580	3.0	13,993,126,296	2.2	14,485,175,801	3.5	15,493,532,585	7.0
Travel, Conference Expense	329,428,955	244,278,694	-25.8	252,137,715	3.2	272,473,913	8.1	296,747,284	8.9
Office Occupancy	1,982,021,401	2,077,738,853	4.8	2,132,895,367	2.7	2,187,703,862	2.6	2,223,092,657	1.6
Office Operation Expense	5,215,336,300	5,298,211,990	1.6	5,319,399,162	0.4	5,419,725,504	1.9	5,771,162,755	6.5
Educational and Promotion	1,043,451,940	911,830,516	-12.6	953,108,824	4.5	1,024,673,575	7.5	1,140,959,578	11.3
Loan Servicing Expense	1,577,470,140	1,728,882,547	9.6	1,816,121,206	5.0	1,988,223,336	9.5	2,211,918,255	11.3
Professional, Outside Service	1,992,612,308	2,060,039,568	3.4	2,147,497,979	4.2	2,284,788,165	6.4	2,418,687,334	5.9
Member Insurance <sup>1</sup>	1,496,843,449	84,316,396	-94.4	N/A		N/A		N/A	
Member Insurance - NCUSIF Premium <sup>2</sup>	N/A	N/A		972,233,768		183,948,770	-81.1	91,748,627	-50.1
Member Insurance - Temporary Corporate CU Stabilization Fund <sup>3</sup>	N/A	3,079,129,333		1,002,670,769	-67.4	1,709,527,314	70.5	688,033,468	-59.8
Member Insurance - Other	N/A	N/A		102,041,151		70,063,370	-31.3	65,800,212	-6.1
Operating Fees	183,743,086	153,083,319	-16.7	145,624,824	-4.9	145,886,371	0.2	148,337,023	1.7
Misc Operating Expense	1,059,480,511	754,132,959	-28.8	755,440,351	0.2	812,503,651	7.6	1,005,212,285	23.7
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>28,163,032,082</b>	<b>30,078,605,755</b>	<b>6.8</b>	<b>29,592,297,412</b>	<b>-1.6</b>	<b>30,584,693,632</b>	<b>3.4</b>	<b>31,555,232,063</b>	<b>3.2</b>
<b>NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE AND NCUSIF PREMIUMS <sup>4</sup></b>	<b>N/A</b>	<b>4,566,064,127</b>		<b>6,512,089,881</b>	<b>42.6</b>	<b>8,169,003,179</b>	<b>25.4</b>	<b>9,320,635,141</b>	<b>14.1</b>
<b>NET INCOME (LOSS)</b>	<b>-401,073,622</b>	<b>1,486,934,794</b>	<b>470.7</b>	<b>4,538,196,796</b>	<b>205.2</b>	<b>6,275,527,095</b>	<b>38.3</b>	<b>8,540,853,046</b>	<b>36.1</b>
<b>RESERVE TRANSFERS:</b>									
Transfer to Regular Reserve	575,768,344	410,570,117	-28.7	380,994,339	-7.2	377,464,418	-0.9	454,696,856	20.5
* All Income/Expense amounts are year-to-date while the related % change ratios are annualized.									
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<sup>1</sup> From September 2009 to December 2010, this account includes NCUSIF Premium Expense.									
<sup>2</sup> For December 2010 forward, this account includes only NCUSIF Premium Expense.									
<sup>3</sup> From March 2009 to June 2009, this account was named NCUSIF Stabilization Expense and included the NCUSIF Premium Expense. For September 2009 and forward, this account only includes only the Temporary Corporate CU Stabilization Expense (see footnotes 1 & 2).									
<sup>4</sup> Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabilization Expense. From December 2010 forward, NCUSIF Stabilization Income, if any, is excluded.									

		Delinquent Loan Information								
<a href="#">Return to cover</a>		For Charter :		N/A						
03/01/2013		Count of CU :		6819						
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						
		Count of CU in Peer Group :		N/A						
		Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg
<b>DELINQUENCY SUMMARY - ALL LOAN TYPES <sup>1</sup></b>										
1 to < 2 Months Delinquent		8,210,239,166	9,222,742,643	12.3	8,255,294,453	-10.5	7,371,367,336	-10.7	7,073,796,670	-4.0
2 to < 6 Months Delinquent		5,779,291,522	7,046,444,500	21.9	6,146,223,411	-12.8	5,365,302,313	-12.7	4,213,189,863	-21.5
6 to 12 Months Delinquent		1,499,712,891	2,446,630,005	63.1	2,360,927,310	-3.5	2,085,672,357	-11.7	1,420,290,131	-31.9
12 Months & Over Delinquent		514,646,557	1,038,571,020	101.8	1,424,517,401	37.2	1,687,975,066	18.5	1,284,863,248	-23.9
Total Del Loans - All Types (2 or more Mo)		7,793,650,970	10,531,645,525	35.1	9,931,668,122	-5.7	9,138,949,736	-8.0	6,918,343,242	-24.3
<b>LOAN DELINQUENCY - BY LOAN TYPE</b>										
<b>Unsecured Credit Card Loans</b>										
1 to < 2 Months Delinquent		549,238,167	589,203,656	7.3	484,698,310	-17.7	429,578,787	-11.4	403,485,116	-6.1
2 to < 6 Months Delinquent		525,341,257	603,478,054	14.9	470,848,304	-22.0	373,025,387	-20.8	339,231,047	-9.1
6 to 12 Months Delinquent		82,289,995	102,847,285	25.0	72,516,725	-29.5	49,195,169	-32.2	37,879,769	-23.0
12 Months & Over Delinquent		8,195,033	11,134,302	35.9	10,072,351	-9.5	6,908,256	-31.4	5,126,286	-25.8
Total Del Credit Card Lns (2 or more Mo)		615,826,285	717,459,641	16.5	553,437,380	-22.9	429,128,812	-22.5	382,237,102	-10.9
Credit Cards DQ > 2 Mo / Total Credit Card Loans		1.88	2.06	9.3	1.54	-25.2	1.15	-25.4	0.97	-15.7
<b>1st Mortgage Fixed Rate and Hybrid/Balloon &gt; 5 years</b>										
1 to < 2 Months Delinquent		1,384,089,012	1,876,467,906	35.6	1,887,523,156	0.6	1,715,864,440	-9.1	1,568,787,019	-8.6
2 to < 6 Months Delinquent		892,779,645	1,507,386,613	68.8	1,601,123,808	6.2	1,476,158,170	-7.8	1,030,642,765	-30.2
6 to 12 Months Delinquent		290,836,555	731,924,698	151.7	780,223,601	6.6	754,178,364	-3.3	514,473,105	-31.8
12 Months & Over Delinquent		140,453,187	327,031,170	132.8	536,991,367	64.2	635,240,760	18.3	561,096,585	-11.7
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs (2 or more Mo)		1,324,069,387	2,566,342,481	93.8	2,918,338,776	13.7	2,865,577,294	-1.8	2,106,212,455	-26.5
%1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs) Delinquent > 2 Mo / Total 1st Mtg Fixed and Hybrid/Balloons > 5 yrs		0.94	1.71	81.6	1.89	10.3	1.76	-6.9	1.20	-31.5
<b>1st Mortgage Adjustable Rate Loans and Hybrid/Balloons &lt; 5 Years</b>										
1 to < 2 Months Delinquent		999,019,671	1,230,455,061	23.2	1,245,261,956	1.2	1,044,566,059	-16.1	990,021,372	-5.2
2 to < 6 Months Delinquent		824,792,833	1,152,642,624	39.7	1,115,207,860	-3.2	976,505,826	-12.4	697,240,861	-28.6
6 to 12 Months Delinquent		322,191,396	617,380,440	91.6	672,045,807	8.9	612,743,634	-8.8	341,392,960	-44.3
12 Months & Over Delinquent		146,572,302	357,403,530	143.8	470,816,718	31.7	661,456,207	40.5	398,968,526	-39.7
Total Del 1st Mtg Adj Rate Lns (2 or more Mo)		1,293,556,531	2,127,426,594	64.5	2,258,070,385	6.1	2,250,705,667	-0.3	1,437,602,347	-36.1
%1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years) Delinquent > 2 Mo / Total 1st Mortgage Adjustable Rate Loans and Hybrids/Balloons < 5 yrs		1.91	3.15	64.7	3.29	4.2	3.21	-2.2	2.01	-37.4
<b>Other Real Estate Fixed Rate/Hybrid/Balloon</b>										
1 to < 2 Months Delinquent		490,770,060	572,157,865	16.6	498,456,110	-12.9	454,602,327	-8.8	400,689,150	-11.9
2 to < 6 Months Delinquent		415,310,085	573,221,192	38.0	479,056,502	-16.4	378,349,338	-21.0	279,414,759	-26.1
6 to 12 Months Delinquent		115,248,182	207,343,925	79.9	176,426,308	-14.9	152,231,387	-13.7	108,088,900	-29.0
12 Months & Over Delinquent		36,752,142	79,135,019	115.3	106,863,709	35.0	105,220,652	-1.5	104,552,944	-0.6
Total Del Other RE Fixed/Hybrid/Balloon Lns (2 or more Mo)		567,310,409	859,700,136	51.5	762,346,519	-11.3	635,801,377	-16.6	492,056,603	-22.6
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo / Total Other RE Fixed/Hybrid/Balloon Loans		1.06	1.83	72.6	1.86	1.7	1.78	-4.4	1.57	-11.9
<b>Other Real Estate Adjustable Rate</b>										
1 to < 2 Months Delinquent		372,091,282	422,765,071	13.6	387,879,856	-8.3	390,086,218	0.6	364,142,075	-6.7
2 to < 6 Months Delinquent		324,556,943	390,447,895	20.3	336,970,152	-13.7	302,725,627	-10.2	216,220,660	-28.6
6 to 12 Months Delinquent		100,626,762	151,085,522	50.1	139,173,990	-7.9	113,380,831	-18.5	88,372,563	-22.1
12 Months & Over Delinquent		36,719,949	88,338,131	140.6	95,670,977	8.3	93,729,012	-2.0	84,499,759	-9.8
Total Del Other RE Adj Rate Lns (2 or more Mo)		461,903,654	629,871,548	36.4	571,815,119	-9.2	509,835,470	-10.8	389,092,982	-23.7
%Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans		1.07	1.39	29.4	1.26	-9.3	1.15	-8.5	0.91	-20.8
<b>Leases Receivable</b>										
1 to < 2 Months Delinquent		17,547,875	9,926,711	-43.4	5,708,939	-42.5	3,365,334	-41.1	3,612,268	7.3
2 to < 6 Months Delinquent		6,035,090	4,939,653	-18.2	1,351,755	-72.6	1,463,898	8.3	580,698	-60.3
6 to 12 Months Delinquent		220,303	253,166	14.9	134,924	-46.7	97,379	-27.8	78,856	-19.0
12 Months & Over Delinquent		26,003	135	-99.5	7,484	5,443.7	15,907	112.5	12,592	-20.8
Total Del Leases Receivable (2 or more Mo)		6,281,396	5,192,954	-17.3	1,494,163	-71.2	1,577,184	5.6	672,146	-57.4
%Leases Receivable Delinquent > 2 Mo / Total Leases Receivable		0.84	0.86	2.3	0.33	-61.8	0.36	9.5	0.13	-65.4
<b>Non-Federally Guaranteed Student Loans</b>										
1 to < 2 Months Delinquent		N/A	N/A		N/A		12,688,414		21,907,155	72.7
2 to < 6 Months Delinquent		N/A	N/A		N/A		16,679,133		23,972,907	43.7
6 to 12 Months Delinquent		N/A	N/A		N/A		1,579,468		2,351,804	48.9
12 Months & Over Delinquent		N/A	N/A		N/A		828,663		1,183,412	42.8
Total Del Non-Federally Guaranteed Student Loans (2 or more Mo)		N/A	N/A		N/A		19,087,264		27,508,123	44.1
%Non-Federally Guaranteed Student Loans Delinquent > 2 Mo / Total Non-Federally Guaranteed Student Loans		N/A	N/A		N/A		1.29		1.36	6.1
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<sup>1</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.										











Member Business Loan Information									
<a href="#">Return to cover</a>									
03/01/2013	For Charter : N/A								
CU Name: N/A	Count of CU : 6819								
Peer Group: N/A	Asset Range : N/A								
	Criteria : Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions								
	Count of CU in Peer Group : N/A								
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg
<b>BUSINESS LOANS</b>									
Member Business Loans (NMBLB) <sup>1</sup>	25,532,802,208	28,279,990,864	10.8	30,400,595,878	7.5	32,588,903,186	7.2	35,603,089,072	9.2
Purchased Business Loans or Participations to Nonmembers (NMBLB) <sup>1</sup>	6,360,143,424	6,795,484,821	6.8	6,780,677,729	-0.2	6,561,510,944	-3.2	6,095,088,314	-7.1
<b>Total Business Loans (NMBLB) <sup>1</sup></b>	<b>31,892,945,632</b>	<b>35,075,475,685</b>	<b>10.0</b>	<b>37,181,273,607</b>	<b>6.0</b>	<b>39,150,414,130</b>	<b>5.3</b>	<b>41,698,177,386</b>	<b>6.5</b>
Unfunded Commitments <sup>1</sup>	1,701,806,459	1,613,346,737	-5.2	1,594,778,301	-1.2	1,849,123,799	15.9	2,122,298,180	14.8
<b>TOTAL BUSINESS LOANS (NMBLB) LESS UNFUNDED COMMITMENTS <sup>1</sup></b>	<b>30,191,139,173</b>	<b>33,462,128,948</b>	<b>10.8</b>	<b>35,586,495,306</b>	<b>6.3</b>	<b>37,301,290,331</b>	<b>4.8</b>	<b>39,575,879,206</b>	<b>6.1</b>
%(Total Business Loans (NMBLB) Less Unfunded Commitments/ Total Assets) <sup>1</sup>	3.72	3.78	1.6	3.89	2.9	3.88	-0.3	3.87	-0.1
<b>NUMBER OF BUSINESS LOANS OUTSTANDING:</b>									
Number of Outstanding Business Loans to Members	131,346	142,084	8.2	149,032	4.9	161,932	8.7	175,896	8.6
Number of Outstanding Purchased Business Loans or Participation Interests to Nonmembers	16,199	15,604	-3.7	16,576	6.2	13,959	-15.8	14,820	6.2
<b>Total Number of Business Loans Outstanding</b>	<b>147,545</b>	<b>157,688</b>	<b>6.9</b>	<b>165,608</b>	<b>5.0</b>	<b>175,891</b>	<b>6.2</b>	<b>190,716</b>	<b>8.4</b>
<b>REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS &amp; NON-MEMBERS)</b>									
Construction and Development	N/A	N/A		N/A		1,537,902,486		1,514,842,220	-1.5
Farmland	N/A	N/A		N/A		738,465,370		814,384,253	10.3
Non-Farm Residential Property	N/A	N/A		N/A		8,114,202,245		9,360,110,150	15.4
Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		N/A		10,096,840,505		10,564,044,951	4.6
Non-Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		N/A		12,308,653,563		12,251,066,235	-0.5
<b>Total Real Estate Secured Business Loans</b>	<b>N/A</b>	<b>N/A</b>		<b>N/A</b>		<b>32,796,064,169</b>		<b>34,504,447,809</b>	<b>5.2</b>
<b>NON-REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS &amp; NON-MEMBERS)</b>									
Loans to finance agricultural production and other loans to farmers	N/A	N/A		N/A		739,765,432		860,734,511	16.4
Commercial and Industrial Loans	N/A	N/A		N/A		5,247,312,318		5,915,775,183	12.7
Unsecured Business Loans	N/A	N/A		N/A		94,509,088		90,498,046	-4.2
Unsecured Revolving Lines of Credit (Business Purpose)	N/A	N/A		N/A		272,763,123		326,721,837	19.8
<b>Total Non-Real Estate Secured Business Loans</b>	<b>N/A</b>	<b>N/A</b>		<b>N/A</b>		<b>6,354,349,961</b>		<b>7,193,729,577</b>	<b>13.2</b>
<b>NUMBER OF BUSINESS LOANS OUTSTANDING BY TYPE</b>									
Number - Construction and Development	N/A	N/A		N/A		2,130		2,235	4.9
Number - Farmland	N/A	N/A		N/A		4,887		5,027	2.9
Number - Non-Farm Residential Property	N/A	N/A		N/A		51,428		59,070	14.9
Number - Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		N/A		24,352		26,491	8.8
Number - Non-Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		N/A		26,816		26,821	0.0
<b>Total Number of Real Estate Secured Business Loans</b>	<b>N/A</b>	<b>N/A</b>		<b>N/A</b>		<b>109,613</b>		<b>119,644</b>	<b>9.2</b>
Number - Loans to finance agricultural production and other loans to farmers	N/A	N/A		N/A		11,378		11,487	1.0
Number - Commercial and Industrial Loans	N/A	N/A		N/A		37,949		38,735	2.1
Number - Unsecured Business Loans	N/A	N/A		N/A		2,564		2,824	10.1
Number - Unsecured Revolving Lines of Credit (Business Purpose)	N/A	N/A		N/A		14,387		18,026	25.3
<b>Total Number of Non-Real Estate Secured Business Loans</b>	<b>N/A</b>	<b>N/A</b>		<b>N/A</b>		<b>66,278</b>		<b>71,072</b>	<b>7.2</b>
<b>AMOUNT OF BUSINESS LOANS GRANTED OR PURCHASED:</b>									
* MBL (NMBLB) Granted YTD <sup>1</sup>	11,511,690,394	9,439,573,406	-18.0	10,731,909,508	13.7	11,788,871,252	9.8	14,206,011,621	20.5
* Purchased or Participation Interests to Nonmembers (NMBLB) <sup>1</sup>	1,971,566,733	1,332,004,695	-32.4	1,331,551,475	0.0	1,404,820,984	5.5	1,633,902,580	16.3
<b>DELINQUENCY - MEMBER BUSINESS LOANS <sup>2</sup></b>									
1 to < 2 Months Delinquent	387,226,608	548,463,746	41.6	595,481,513	8.6	470,459,958	-21.0	394,880,303	-16.1
2 to < 6 Months Delinquent	409,178,047	602,664,514	47.3	617,684,772	2.5	628,635,004	1.8	349,188,216	-44.5
6 to 12 Months Delinquent	149,168,321	360,745,164	141.8	390,426,199	8.2	349,549,760	-10.5	203,994,974	-41.6
12 Months & Over Delinquent	125,981,018	292,638,030	132.3	436,037,173	49.0	444,990,364	2.1	302,217,710	-32.1
<b>Total Del Loans - All Types (2 or more Mo)</b>	<b>684,327,386</b>	<b>1,256,047,708</b>	<b>83.5</b>	<b>1,444,148,144</b>	<b>15.0</b>	<b>1,423,175,128</b>	<b>-1.5</b>	<b>855,400,900</b>	<b>-39.9</b>
<b>MBL DELINQUENCY RATIOS</b>									
% MBL > 1 Month Delinquent (All delinquency > 30 days)	3.55	5.39	51.9	5.73	6.3	5.08	-11.4	3.16	-37.8
% MBL > 2 Months Delinquent (Reportable delinquency)	2.27	3.75	65.6	4.06	8.1	3.82	-6.0	2.16	-43.3
<b>MBL CHARGE-OFFS AND RECOVERIES:</b>									
*Total MBL Charge Offs	131,876,705	224,029,781	69.9	292,131,922	30.4	373,354,639	27.8	331,741,351	-11.1
*Total MBL Recoveries	7,065,554	6,548,919	-7.3	12,571,965	92.0	15,092,264	20.0	15,486,854	2.6
<b>MISCELLANEOUS MBL INFORMATION:</b>									
Real Estate Loans also Reported as Business Loans	24,494,103,551	27,689,863,302	13.0	29,580,584,621	6.8	32,034,754,278	8.3	33,381,801,658	4.2
Construction & Development Loans Meeting 723.3(a)	2,088,824,879	1,693,971,431	-18.9	147,699,692	-12.8	1,384,794,439	-6.2	1,317,143,854	-4.9
Number of Construction & Development Loans - 723(a)	2,165	1,670	-22.9	1,672	0.1	1,795	7.4	1,800	0.3
Unsecured Business Loans Meeting 723.7(c)-(d)	133,685,286	170,691,125	27.7	148,557,889	-13.0	163,836,385	10.3	184,753,935	12.8
Number of Unsecured Business Loans - 723.7(c)-(d)	4,707	6,058	28.7	6,701	10.6	6,979	4.1	7,003	0.3
Agricultural Related (NMBLB) <sup>1</sup>	1,108,170,527	1,197,917,677	8.1	1,292,611,256	7.9	1,478,230,802	14.4	1,675,118,764	13.3
Number of Outstanding Agricultural Related Loans	15,396	15,716	2.1	15,153	-3.6	16,265	7.3	16,514	1.5
* Business Loans and Participations Sold	2,049,517,820	1,293,972,211	-36.9	1,507,019,500	16.5	1,666,532,511	10.6	2,056,686,635	23.4
SBA Loans Outstanding	519,635,376	601,430,787	15.7	697,374,881	16.0	805,254,275	15.5	920,024,133	14.3
Number of SBA Loans Outstanding	7,100	7,394	4.1	8,532	15.4	8,060	-5.5	8,125	0.8
<sup>1</sup> PART 723 REDEFINED MEMBER BUSINESS LOANS IN OCTOBER 2003; * Amounts are year-to-date and the related % change ratios are annualized.									
<sup>2</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.									







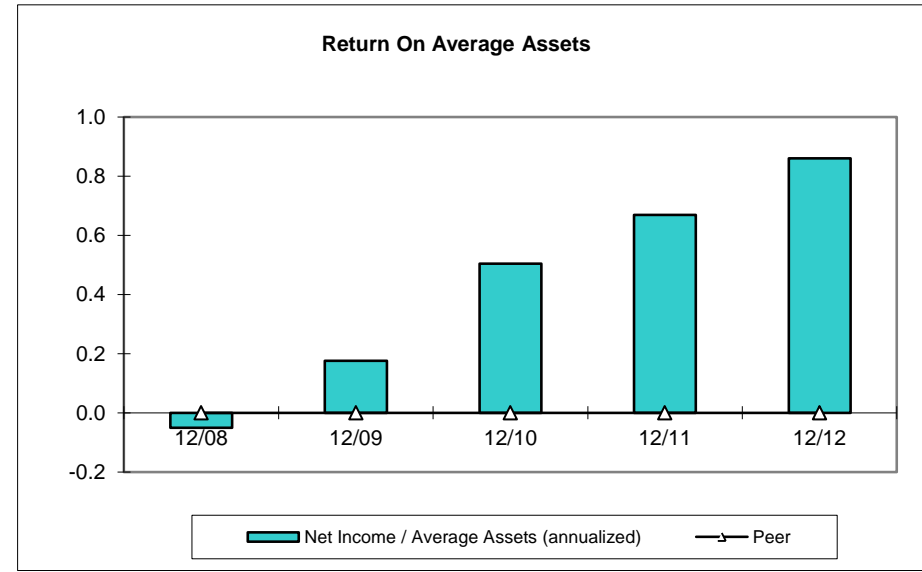
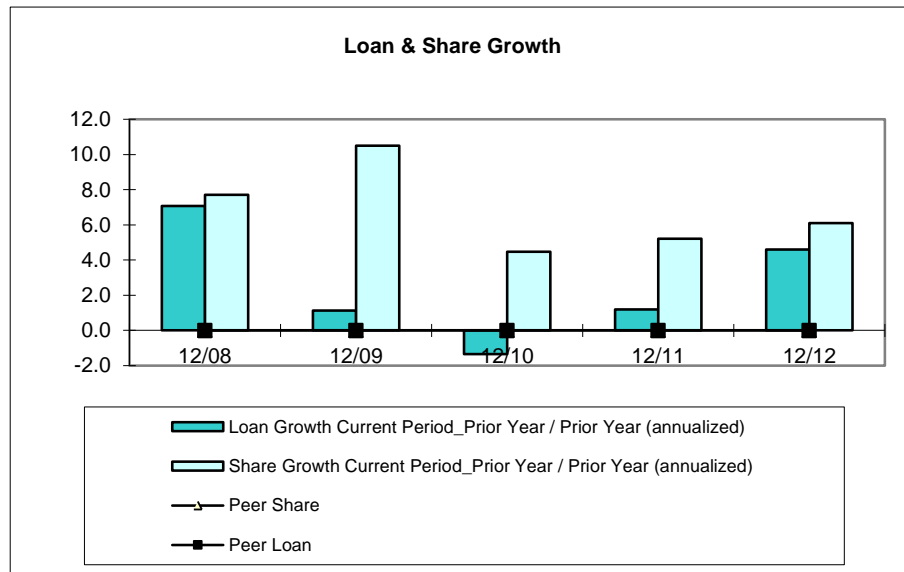
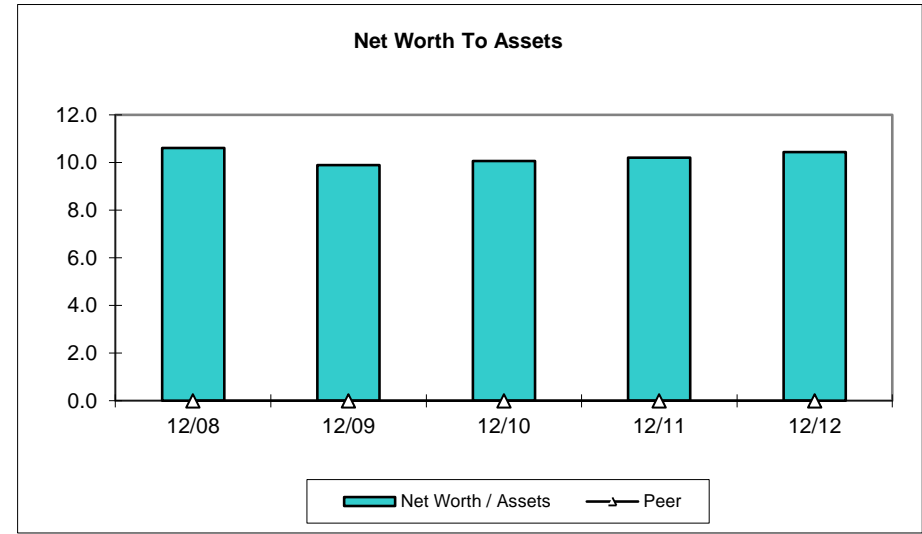
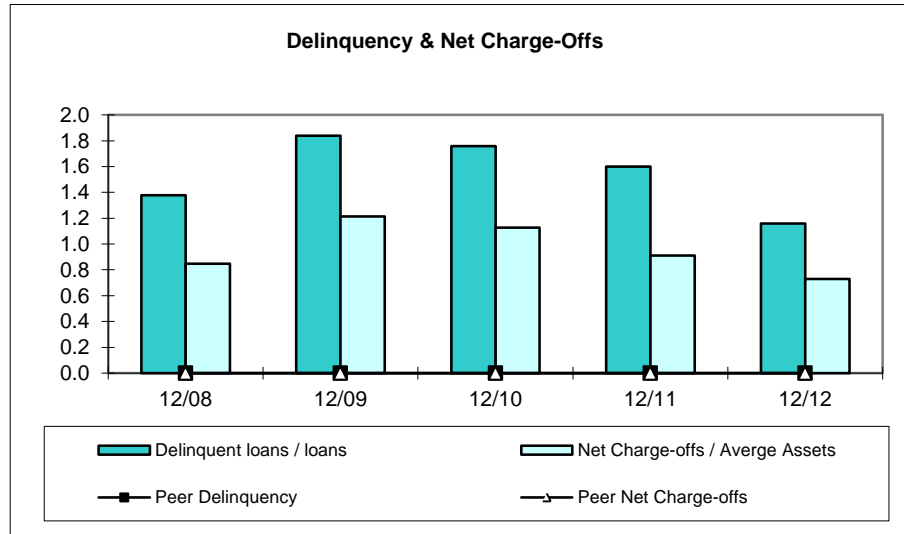


	Miscellaneous Information, Programs, Services									
<a href="#">Return to cover</a>										
03/01/2013										
CU Name: N/A										
Peer Group: N/A										
	Criteria : Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs) *									
	Count of CU in Peer Group : N/A									
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	
<b>MEMBERSHIP:</b>										
Num Current Members	88,578,324	89,873,931	1.5	90,485,594	0.7	91,828,167	1.5	93,839,422	2.2	
Num Potential Members	1,302,321,549	1,368,599,260	5.1	1,473,469,174	7.7	1,537,932,901	4.4	1,626,862,204	5.8	
% Current Members to Potential Members	6.80	6.57	-3.5	6.14	-6.5	5.97	-2.8	5.77	-3.4	
* % Membership Growth	2.02	1.46	-27.6	0.68	-53.5	1.48	118.0	2.19	47.6	
Total Num Savings Accts	162,812,053	166,305,140	2.1	168,311,192	1.2	170,346,112	1.2	175,407,465	3.0	
<b>EMPLOYEES:</b>										
Num Full-Time Employees	220,949	219,307	-0.7	219,996	0.3	221,114	0.5	228,537	3.4	
Num Part-Time Employees	33,411	31,216	-6.6	30,631	-1.9	30,335	-1.0	31,198	2.8	
<b>BRANCHES:</b>										
Num of CU Branches	21,005	20,979	-0.1	21,066	0.4	21,070	0.0	20,156	-4.3	
Num of CUs Reporting Shared Branches	1,537	1,169	-23.9	1,160	-0.8	1,175	1.3	1,199	2.0	
Plan to add new branches or expand existing facilities	854	91	-89.3	85	-6.6	679	698.8	616	-9.3	
<b>MISCELLANEOUS LOAN INFORMATION:</b>										
**Total Amount of Loans Granted YTD	250,574,393,140	267,064,394,376	6.6	248,726,544,592	-6.9	259,532,527,669	4.3	326,124,145,259	25.7	
<b>MEMBER SERVICE AND PRODUCT OFFERINGS (Credit Programs):</b>										
Business Loans	1,954	1,722	-11.9	1,753	1.8	1,756	0.2	1,926	9.7	
Credit Builder	N/A	987		1,027	4.1	1,073	4.5	1,197	11.6	
Debt Cancellation/Suspension	309	367	18.8	392	6.8	411	4.8	438	6.6	
Direct Financing Leases	85	54	-36.5	52	-3.7	49	-5.8	44	-10.2	
Indirect Business Loans	N/A	162		163	0.6	167	2.5	161	-3.6	
Indirect Consumer Loans	1,742	1,618	-7.1	1,665	2.9	1,678	0.8	1,801	7.3	
Indirect Mortgage Loans	N/A	259		263	1.5	268	1.9	215	-19.8	
Interest Only or Payment Option 1st Mortgage Loans	580	477	-17.8	495	3.8	482	-2.6	564	17.0	
Micro Business Loans	N/A	670		691	3.1	678	-1.9	682	0.6	
Micro Consumer Loans	N/A	954		991	3.9	984	-0.7	1,002	1.8	
Overdraft Lines of Credit	3,352	3,159	-5.8	3,191	1.0	3,154	-1.2	3,039	-3.6	
Overdraft Protection	2,800	2,867	2.4	2,948	2.8	2,991	1.5	2,978	-0.4	
Participation Loans	1,405	1,296	-7.8	1,353	4.4	1,385	2.4	1,507	8.8	
Pay Day Loans	N/A	498		510	2.4	520	2.0	562	8.1	
Real Estate Loans	5,410	4,544	-16.0	4,659	2.5	4,586	-1.6	4,759	3.8	
Refund Anticipation Loans	N/A	119		126	5.9	128	1.6	124	-3.1	
Risk Based Loans	4,041	4,032	-0.2	4,161	3.2	4,156	-0.1	4,246	2.2	
Share Secured Credit Cards	N/A	2,004		2,061	2.8	2,080	0.9	2,181	4.9	
Short-Term, Small Amount Loans (STS)	N/A	N/A		123		392	218.7	623	58.9	
<b>MEMBER SERVICE AND PRODUCT OFFERINGS (Other Programs):</b>										
ATM/Debit Card Program	5,324	5,112	-4.0	5,172	1.2	5,108	-1.2	5,036	-1.4	
Business Share Accounts	N/A	2,407		2,481	3.1	2,482	0.0	2,554	2.9	
Check Cashing	N/A	3,644		3,716	2.0	3,683	-0.9	3,679	-0.1	
First Time Homebuyer Program	N/A	638		669	4.9	673	0.6	703	4.5	
Health Savings Accounts	N/A	693		715	3.2	741	3.6	773	4.3	
Individual Development Accounts	N/A	159		161	1.3	165	2.5	179	8.5	
In-School Branches	N/A	324		351	8.3	355	1.1	373	5.1	
Insurance/Investment Sales	1,135	1,782	57.0	1,804	1.2	1,808	0.2	1,829	1.2	
International Remittances	N/A	640		674	5.3	684	1.5	738	7.9	
Low Cost Wire Transfers	N/A	3,582		3,689	3.0	3,667	-0.6	4,468	21.8	
<b>MERGERS/ACQUISITIONS:</b>										
Completed Merger/Acquisition Qualifying for Business Combo Acctng (FAS 141R)	N/A	132		221	67.4	317	43.4	426	34.4	
<b>Adjusted Retained Earnings Obtained through Business Combinations</b>	N/A	185,424,895		424,156,026	128.7	890,108,977	109.9	1,103,119,633	23.9	
<b>Fixed Assets - Capital &amp; Operating Leases</b>										
Aggregate of Future Capital and Operating Lease Pmts on Fixed Assets (not discounted to PV)	1,557,982,176	1,563,728,680	0.4	1,681,533,756	7.5	1,733,325,231	3.1	1,683,199,110	-2.9	
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)										
** Amount is year-to-date and the related % change ratio is annualized.										
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 03/01/2013  
 CU Name: N/A  
 Peer Group: N/A

**Graphs 1**  
 For Charter : N/A  
 Count of CU : 6819  
 Asset Range : N/A  
 Criteria : Region: Nation \* Peer Group: All \* Types Included: All Federally Insured Credit  
 Count of CU in Peer Group : N/A



Note: The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.

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03/01/2013

CU Name: N/A

Peer Group: N/A

### Graphs 2

For Charter : N/A

Count of CU : 6819

Asset Range : N/A

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

Count of CU in Peer Group : N/A

