Return to cover 03/01/2013 CU Name: N/A Peer Group: N/A		For Charter : Count of CU : Asset Range :	6819 N/A						
CU Name: N/A Peer Group: N/A		Asset Range :	N/A						
Peer Group: N/A									
	Count of CU ir	Cillella.	Region: Natio	n * Peer Group	o: All * Types I	ncluded: All	Federally Insure	ed Credit Unio	ons (FICUs)
		Peer Group :	N/A		Dec-2011			Dec-2012	
ADITAL ADEQUACY									
	Dec-2008	Dec-2009	Dec-2010	Dec-2011	PEER Avg	Percentile**	Dec-2012	PEER Avg	Percentile*
CAPITAL ADEQUACY 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 AssetsIncluding Optional	10.01	9.69	10.00	10.21	IN/A	IN/A	10.44	IN/A	IN/F
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 3	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
ASSET QUALITY									
Delinquent Loans / Total Loans ³	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			N/A	N/A		N/A	N/A
Delinquent Loans / Assets ³	0.96	1.19	1.09	0.95	N/A	N/A	0.68	N/A	N/A
<u>EARNINGS</u>									
* 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 ²	N/A	0.14		0.87	N/A	N/A	0.94	N/A	N/A
* Gross Income/Average Assets	6.96		5.79	5.34	N/A	N/A	5.09	N/A	N/A
* Yield on Average Lovertments	6.61	6.28		5.76	N/A	N/A	5.42	N/A	N/A
* Yield on Average Investments	3.93				N/A N/A	N/A	1.28	N/A	N/A N/A
* Fee & Other Op.Income / Avg. Assets	1.34				N/A N/A	N/A	1.43 0.73	N/A	N/ <i>F</i>
* Cost of Funds / Avg. Assets * Net Margin / Avg. Assets	2.44			0.93 4.41	N/A N/A	N/A N/A	4.36	N/A N/A	N/ <i>F</i>
* Operating Exp./ Avg. Assets	4.52 3.60			3.26	N/A	N/A	3.18	N/A	N/ <i>F</i>
* Provision For Loan & Lease Losses / Average Assets	0.90				N/A	N/A	0.36	N/A	N/A
* Net Interest Margin/Avg. Assets	3.17		3.25		N/A	N/A	2.93	N/A	N/A
Operating Exp./Gross Income	51.70				N/A	N/A	62.54	N/A	N/A
Fixed Assets & Foreclosed & Repossessed Assets	01.70	00.22	00.00	01.00	14/7	14/71	02.04	14/7	14//
/ Total Assets ¹	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			2.52	N/A	N/A	2.44	N/A	N/A
ASSET / LIABILITY MANAGEMENT									
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			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
PRODUCTIVITY									
Members / Potential Members	6.80	6.57		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			388.64	N/A	N/A	384.37	N/A	N/A
Avg. Shares Per Member	\$7,690	\$8,375		\$9,010	N/A	N/A	\$9,355	N/A	N/A
Avg. Loan Balance	\$12,575			\$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
* Not Worth Growth	0.00	1.71	F 00	6.04	N/A	NI/A	8.58	NI/A	N1//
* Net Worth Growth * Market (Share) Growth	-0.08 7.71	1.71	5.08 4.48		N/A N/A	N/A N/A	6.10	N/A N/A	N/A N/A
* Loan Growth	7.71			1.20	N/A N/A	N/A N/A	4.59	N/A N/A	N/ <i>F</i>
* Asset Growth	7.08				N/A N/A	N/A N/A	6.24	N/A N/A	N/ <i>F</i>
* Investment Growth	10.81	31.26			N/A	N/A	8.42	N/A	N/A
* Membership Growth	2.02			1.48	N/A	N/A	2.19	N/A	N/A
Annualization factor: March = 4; June = 2; September =4/3; Dece			3.00	1.40	11/73	1 1/ / / /	2.10	14//3	1 1/ /
*Percentile Rankings and Peer Average Ratios are produced once a quarte Subsequent corrections to data after this date are not reflected in the Perce	r after the data collect	ion is complete.	until the next cycle).					
Percentile Rankings show where the credit union stands in relation to its pee group are arranged in order from highest (100) to lowest (0) value. The perceange of ratios. A high or low ranking does not imply good or bad performan importance of the percentile rank to the credit union's financial performance.	rs in key areas of perfentile ranking assigned ace. However, when re	ormance. To arri d to the credit uni eviewed in relation	ve at the percentile on is a measure on to other available	e ranking, all data of the relative stand	ding of that ratio in	n the entire			
For periods before 2004, the Fixed Assets & Foreclosed and Repossessed Prior to September 2010, this ratio was named Return on Assets Prior to N	CUSIF Stabilization In		hicles.						
From December 2010 forward, NCUSIF Premium Expense is also exclude The NCUA Board approved a regulatory/policy change in May 2012 revising This policy change may result in a decline in delinquent loans reported as or	g the delinquency rep	orting requiremer	ts for troubled del	bt restructured (TE	OR) loans.				

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

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18	Graphs 1 (Delinquency & Net Charge-offs, Loan & Share Growth, Net Worth, Return on Average As	sets)
19	Graphs 2 (Loans/Assets, Net Long-Term Assets, Net Interest Margin, Cash & Short Term Investment	nts)

Count of CU: 6819
Asset Range: N/A
Peer Group Number: N/A
Count of CU in Peer Group: N/A

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

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

*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 In	formatio	1					Τ
Return to cover		For Charter							-
03/01/2013		Count of CU							
CU Name: N/A		Asset Range							
Peer Group: N/A				Nation * Peer Group:	All * Types	Included: All Federa	ally Insure	d Credit Unions (FIC	 :Us) *
1 col Group. Text	Count	of CU in Peer Group		radion 1 con Group.	Турос	, moradou, yan 1 odore		a Great Gillone (110	
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg
ASSETS:	Amount	Amount		Amount		Amount		Amount	
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
TOTAL INVESTMENTS	165,634,094,850		3 27.2			256,885,820,587	7.5	280,364,940,528	
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	
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	
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
TOTAL LOANS	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	
(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)	
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	
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
TOTAL ASSETS	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
LIABILITIES & CAPITAL:									
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 ³	32,412,191	79,042,300	143.9	155,865,823	97.2	247,372,157	58.7	244,845,956	-1.0
TOTAL LIABILITIES	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	
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	
TOTAL SHARES & DEPOSITS	681,127,241,413	752,671,308,577	10.5	786,403,750,012	4.5	827,409,063,160		877,850,772,427	
Regular Reserve	18,764,784,347		0.7	19,118,016,844	1.2	19,184,126,126	0.3	19,318,422,585	
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	
Undivided Earnings	58,683,704,795	1				67,373,664,716		74,167,351,710	
TOTAL EQUITY	84,659,607,765	86,628,921,503	3 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
INCOME & EXPENSE									
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					5,226,753,544	-7.1	4,585,579,843	
Other Income*	10,528,830,667			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					14,485,175,801	3.5	15,493,532,585	
Temporary Corporate CU Stabilization								· · · · · · · · · · · · · · · · · · ·	
Expense & NCUSIF Premiums*/2	N/A	3,079,129,333	3	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					14,206,041,747	4.3	15,281,917,383	
Non-operating Income & (Expense)*	-568,414,217					124,469,560		390,316,024	+
NCUSIF Stabilization Income*	N/A			1,011,452		0	-100.0	0	N/A
Provision for Loan/Lease Losses*	7,037,840,845					4,674,541,028	-33.6	3,522,856,559	
Cost of Funds*	19,102,204,972					8,687,554,935		7,230,647,314	
NET INCOME (LOSS) EXCLUDING STABILIZATION									
EXPENSE & NCUSIF PREMIUM*11	N/A			6,512,089,881		8,169,003,179	25.4	9,320,635,141	+
Net Income (Loss)*	-401,073,622					6,275,527,095		8,540,853,046	
TOTAL CU's	7,806	7,554	-3.2	7,339	-2.8	7,094	-3.3	6,819	-3.9
* 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 (Los									
² Prior to September 2010, this account was named NCUSIF Stabilize	ation Expense. For December	2010 and forward, this ac	count includ	des Temporary Corporate (CU Stabilizat	tion Expense			
and NCUSIF Premiums. ³ December 2011 and forward includes "Subordinated Debt Included	in Not Worth "	I	T	I	<u> </u>			4 0	, Financi
December 2011 and forward includes. Subordinated Debt included	III INEL VVOILII.	1						1. Summary	rinancia

	S	upplemental R	atio Analysis		
Return to cover	ļ	For Charter : N			
03/01/2013		ount of CU:			
CU Name: N/A	A	sset Range : N			
Peer Group: N/A			Region: Nation	* Peer Group:	All * Types
	Count of CU in I	Peer Group : N	N/A		
	Dec-2008	Dec-2009	Dec-2010	Dec-2011	Dec-2012
OTHER DELINQUENCY RATIOS ¹	Dec-2006	Dec-2009	Dec-2010	Dec-2011	Dec-2012
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	0.0.	0.00	0.00	0.00	00
	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 TDB Business Les Not Segured by BE Delinquent > 2 Mo / TDB Business Les Not Segured by BE	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 Allowance for Loan & Lease Losses to Delinquent Loans	N/A	N/A 84.01	N/A 94.89	N/A 96.90	16.89
REAL ESTATE LOAN DELINQUENCY 1	80.11	84.01	94.89	96.90	117.13
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	1.75	0.91
Total Interest Only Payment Option First & Other RE Loans Delinquent > 2 Mo / Total Int Only and Pmt Opt	1.07	1.59	1.20	1.15	0.91
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 LoansDelinquent > 2 Mo / Total TDR RE Lns also Reported as	21/2				
Business Loans Total Book Fetate Loans DO v. 1 Ma / Total Book Fetate Loans	N/A	N/A	N/A	N/A	15.03
Total Real Estate Loans DQ > 1 Mo / Total Real Estate Loans Total Real Estate Loans DQ > 2 Mo / Total Real Estate Loans	2.26	3.32	3.40	3.15	2.42
MISCELLANEOUS LOAN LOSS RATIOS	1.20	2.00	2.10	2.00	1.38
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 * Net Charge Offs - Participation Loans / Avg Participation Loans	1.40	1.72	1.19	0.82	0.63
* Net Charge Offs - Participation Loans / Avg Participation Loans * Net Charge Offs - Member Business Loans / Avg Member Business Loans	0.83	1.07	1.18 0.81	1.32 0.98	1.09
SPECIALIZED LENDING RATIOS	0.46	0.68	0.61	0.96	0.82
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
REAL ESTATE LENDING RATIOS					
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
MISCELLANEOUS RATIOS Mortgage Servicing Bights / Not Worth	0.54	0.70	0.00	0.00	0.00
Mortgage Servicing Rights / Net Worth Unused Commitments / Cash & ST Investments	0.51	0.79	0.88	0.82	0.86
Complex Assets / Total Assets	119.90 21.61	94.39 21.47	94.71	86.83 23.19	85.45 23.27
Short Term Liabilities / Total Shares and Deposits plus Borrowings	50.42	50.44	47.26	44.99	<u>23.27</u> 43.16
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)	30.42	50.44	71.20	 .33	43.10
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
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	oubled debt restruc	tured (TDR) loan	ıs.		
¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for tro					

		Asse	ite						
Return to cover		For Charter :							
03/01/2013		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group: A	All * Types	Included: All Fede	ally Insui	red Credit Unions (FIC	 CUs) *
1471	Count of	f CU in Peer Group :						()	
		-							
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg
ASSETS									
CASH:									<u> </u>
Cash On Hand	7,779,451,967	7,556,842,953	-2.9	7,666,034,660	1.4	7,930,566,238			
Cash On Deposit	34,062,501,596	53,277,252,445	56.4	60,647,446,626	13.8	81,790,348,380		86,710,685,553	
Cash Equivalents	6,671,286,319	6,733,164,971	0.9	6,115,073,183	-9.2	5,468,370,911			+
TOTAL 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
INVESTMENTS:									
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	+		+
Held-to-Maturity Securities	25,595,520,315	34,808,926,541	36.0	42,544,003,062	22.2	49,313,772,837	+		
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	+		+
Loans to, Deposits in, and Investments in Natural	21,001,400,107	55,501,550,550	55.0	72,001,002,000	10.5	- 10,70 - 7,∠30,000	3.9	71,011,433,420	0.2
Person Credit Unions ²	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	1,000,009,070	1,900,400,072	4.4	2,121,000,210	0.4	2,000,700,040	0.0	2,430,140,332	1.8
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			
All Other Investments ²	3,941,777,624	5,290,611,687	34.2	4,379,239,960	-17.2	5,046,127,030			+
TOTAL INVESTMENTS	165,634,094,850	210,751,233,708	27.2	238,918,190,902	13.4	256,885,820,587			+
TOTAL INVESTMENTS	103,034,094,030	210,731,233,700	21.2	230,910,190,902	13.4	230,003,020,307	7.5	200,304,940,320	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
LOANS AND LEASES:									
Unsecured Credit Card Loans	32,716,340,222	34,865,760,517	6.6	35,945,062,481	3.1	37,382,433,906			
All Other Unsecured Loans/Lines of Credit	25,347,726,328	25,541,402,060	8.0	25,469,948,754	-0.3	25,556,207,420			1
Short-Term, Small Amount Loans (STS) (FCUs only)	N/A	N/A		13,286,528		18,480,889		21,284,564	
Non-Federally Guaranteed Student Loans	N/A	N/A		N/A		1,485,176,726		2,016,456,608	
New Vehicle Loans	81,525,938,454	75,233,140,158		62,872,028,885		58,267,857,395			+
Used Vehicle Loans	94,279,699,948	98,172,016,892		101,541,355,132	3.4	106,757,983,790	1	115,218,671,685	+
1st Mortgage Real Estate Loans/Lines of Credit	207,990,512,866	217,309,088,806		223,279,281,282	2.7	233,066,681,408			+
Other Real Estate Loans/Lines of Credit	96,549,176,142	92,336,131,788		86,365,074,580	-6.5	79,955,199,666	1		
Leases Receivable	743,449,842	600,743,902		452,135,399	-24.7	435,669,350	+		+
Total All Other Loans/Lines of Credit	26,842,316,404	28,385,033,975		28,769,665,404	1.4	28,556,781,345	+		+
TOTAL LOANS	565,995,160,206	572,443,318,098		564,707,838,445	-1.4	571,482,471,895			+
(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)		,	
Foreclosed Real Estate	684,472,382	1,160,746,171	69.6	1,612,654,896	38.9	1,587,011,571			
Repossessed Autos	311,124,254	302,046,542		208,997,324	-30.8	176,349,870			
Foreclosed and Repossessed Other Assets	20,128,237	38,499,115	91.3	33,496,857	-13.0	33,020,844		·	
TOTAL FORECLOSED and REPOSSESSED ASSETS 1	1,015,724,873	1,501,291,828	47.8	1,855,149,077	23.6	1,796,382,285			
Land and Building	15,138,025,298	16,146,829,848	6.7	16,778,875,022	3.9	17,209,959,609			
Other Fixed Assets	3,811,710,583	3,549,370,569		3,354,194,527	-5.5	3,367,707,211		3,472,020,453	
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	1		t
TOTAL INTANGIBLE ASSETS	N/A	475,455,159		721,726,967	51.8	843,984,047	1		+
Accrued Interest on Loans	2,181,173,000	2,109,066,504	-3.3	2,019,107,468	-4.3	1,949,716,736	1	1,909,419,525	
Accrued Interest on Investments	1,046,099,721	974,105,082		893,863,162	-8.2	887,702,234	1		
All Other Assets	8,411,732,866	8,637,768,464	2.7	9,405,989,223	8.9	9,851,040,185			
TOTAL OTHER ASSETS	11,639,005,587	11,720,940,050		12,318,959,853	5.1	12,688,459,155			
TOTAL ACCETO	044.040.700.007	004 007 004 401	0.1	044.040.000.000	2.1	004 007 104 105		4 004 700 077 455	
TOTAL ASSETS	811,046,786,087	884,607,881,134	9.1	914,340,880,936	3.4	961,697,424,129		1,021,728,855,469	
TOTAL CU's	7,806	7,554	-3.2	7,339	-2.8	7,094	-3.3	6,819	-3.9
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1 OTHER RE OWNED PRIOR TO 2004									<u> </u>
² LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON	N CUS INCLUDED IN ALL OTHER	INVESTMENTS PRIOR T	ΓO JUNE 20	006 FOR SHORT FORM F	ILERS				4. Asset

Return to cover 03/01/2013 CU Name: N/A Peer Group: N/A		For Charter : Count of CU :	N/A						
03/01/2013 CU Name: N/A									
CU Name: N/A			ו פוססו						
		Asset Range :							
•				ation * Peer Group:	All * Types	Included: All Feder	ally Insur	ed Credit Unions (FI	CUs) *
	Count of	f CU in Peer Group :					,	,	
		•							
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg
LIABILITIES, SHARES AND EQUITY									
LIABILITIES:									
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	
Borrowing Repurchase Transactions	750,748,749	896,209,030		528,389,543		525,851,250		499,537,300	
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 ³	32,412,191	79,042,300		155,865,823	97.2	247,372,157	58.7	244,845,956	
Accrued Dividends and Interest Payable	670,996,054	495,869,040		372,974,645	-24.8	318,767,931	-14.5	267,475,643	
Accounts Payable & Other Liabilities	7,392,737,259	7,274,606,806		7,701,312,347	5.9	9,497,038,214	23.3	10,136,840,328	
TOTAL LIABILITIES	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
SHARES AND DEPOSITS		05.000				100 222 223 23			
Share Drafts	73,631,492,212	85,302,112,139		89,875,101,057	5.4	100,639,231,675	12.0	111,511,502,721	
Regular Shares	178,707,228,999	199,909,175,027	11.9	220,522,119,386		244,974,317,639	11.1	274,981,344,470	
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	
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	
IRA/KEOGH Accounts	64,683,022,867	73,392,845,925	13.5	76,408,551,733		77,647,181,063	1.6	79,057,446,339	
All Other Shares ¹	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	
Non-Member Deposits	2,614,439,841	2,485,724,114	-4.9	2,423,555,632		2,213,252,376	-8.7	2,269,762,052	
TOTAL SHARES AND DEPOSITS	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
FOLITY.									
EQUITY:	50 000 704 705	F0 F00 000 700	4.4	00 700 044 000	F 4	07 070 004 740	7.4	74 407 054 740	40.4
Undivided Earnings Regular Reserves	58,683,704,795 18,764,784,347	59,530,333,762 18,890,171,723		62,723,341,303 19,118,016,844		67,373,664,716 19,184,126,126	7.4 0.3	74,167,351,710 19,318,422,585	
	16,764,764,347	10,090,171,723	0.7	19,116,016,644	1.2	19,104,120,120	0.3	19,310,422,303	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	
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	
Other Comprehensive Income	-1,362,978,129	-1,301,640,368		-1,303,715,482		-1,804,008,326	-38.4	-2,136,645,049	
Net Income	0	0		0	N/A	0	N/A	0	N/A
EQUITY TOTAL	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 SHARES & EQUITY	765,786,849,178	839,300,230,080	9.6	877,469,993,051	4.5	925,372,266,887	5.5	984,350,164,116	6.4
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
NCUA INSURED SAVINGS ²									
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		450,515,220	-14.1	258,843,294	-42.5	213,588,093	
Total Uninsured Shares & Deposits	71,693,358,047	27,641,338,165		30,451,366,808	10.2	33,756,593,741	10.9	39,960,145,906	
Insured Shares & Deposits	609,433,883,366	725,029,970,412		755,952,383,204		793,652,469,419	5.0	837,890,626,521	
TOTAL NET WORTH	86,074,508,155	87,543,171,373		91,988,679,257		98,254,454,045	6.8	106,686,638,269	
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1 PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA	/KEOGHs, AND NONMEMBER S	HARES FOR SHORT FO	ORM FILERS						
² PRIOR TO 10/03/08 SHARES INSURED UP TO \$100,000; 10/03/08 to 0					ARD SHARES	S INSURED UP TO \$25	0,000		
	et Worth."					- 7			ShEquity

		Income Stateme	ent						
Return to cover		For Charter :	N/A						
03/01/2013		Count of CU:	6819						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A				Nation * Peer Group: A	All * Type	s Included: All Federa	lly Insur	ed Credit Unions (FIC	Us) *
	Count o	f CU in Peer Group :	N/A						
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg
* INCOME AND EXPENSE									<u>_</u>
INTEREST INCOME:									
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	
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
TOTAL INTEREST INCOME	43,941,587,827	42,004,345,918	-4.4	40,089,797,905			-5.4	36,262,171,404	-4.4
INTEREST EXPENSE:	45,941,567,627	42,004,343,910	-4.4	40,009,797,900	-4.0	37,340,303,212	-3.4	30,202,171,404	
	15,378,853,798	11 704 610 540	-23.8	8,609,201,862	-26.6	6 025 404 260	20.6	F 644 042 927	-17.4
Dividends		11,724,619,548				6,835,484,368	-20.6	5,644,943,827	
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	
Interest on Borrowed Money	1,379,013,570	1,277,783,424	-7.3	1,032,113,276		910,475,661	-11.8	830,494,771	-8.8
TOTAL INTEREST EXPENSE	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
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
NET INTEREST INCOME AFTER PLL	17,801,542,010	17,657,810,551	-0.8	22,165,716,521	25.5	24,578,407,249	10.9	25,508,667,531	3.8
NON-INTEREST INCOME:									
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	
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
TOTAL NON-INTEREST INCOME	9,960,416,450	13,907,729,998	39.6	11,964,777,687	-14.0	12,281,813,478	2.6	14,587,417,578	18.8
NON-INTEREST EXPENSE				· · · · · ·		, , ,		· · · · · · · · · · · · · · · · · · ·	
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		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		2.6	2,223,092,657	1.6
Office Operation Expense	5,215,336,300	5,298,211,990					1.9	5,771,162,755	
Educational and Promotion	1,043,451,940	911,830,516		953,108,824	4.5		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			9.5	2,211,918,255	
Professional, Outside Service	1,992,612,308	2,060,039,568	3.4	2,147,497,979			6.4	2,418,687,334	5.9
Member Insurance ¹	1,496,843,449	84,316,396		N/A	7.2	N/A	0.4	N/A	0.0
Member Insurance - NCUSIF Premium ²			-94.4				04.4		FO 4
	N/A	N/A		972,233,768		183,948,770	-81.1	91,748,627	-50.1
Member Insurance - Temporary Corporate		0.070.400.000		4 000 070 700	07.4	4 700 507 044	70.5	000 000 400	50.0
CU Stabilization Fund ³	N/A	3,079,129,333		1,002,670,769	-67.4	1,709,527,314	70.5	688,033,468	
Member Insurance - Other	N/A	N/A		102,041,151		70,063,370	-31.3	65,800,212	
Operating Fees	183,743,086	153,083,319	-16.7	145,624,824	-4.9		0.2	148,337,023	
Misc Operating Expense	1,059,480,511	754,132,959	-28.8	755,440,351	0.2		7.6	1,005,212,285	
TOTAL NON-INTEREST EXPENSE	28,163,032,082	30,078,605,755	6.8	29,592,297,412	-1.6	30,584,693,632	3.4	31,555,232,063	3.2
NET INCOME (LOSS) EXCLUDING STABILIZATION									1
EXPENSE AND NCUSIF PREMIUMS */4	N/A	4,566,064,127		6,512,089,881	42.6		25.4	9,320,635,141	14.1
NET INCOME (LOSS)	-401,073,622	1,486,934,794	470.7	4,538,196,796	205.2	6,275,527,095	38.3	8,540,853,046	36.1
RESERVE TRANSFERS:									ļ
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 % chan	ge ratios are annualized.								
# Means the number is too large to display in the cell									
¹ From September 2009 to December 2010, this account includes NCUS	F Premium Expense.								
² For December 2010 forward, this account includes only NCUSIF Premiu	•								
³ From March 2009 to June 2009, this account was named NCUSIF Stabi	· · · · · · · · · · · · · · · · · · ·	NCUSIF Premium Expen	se. For Se	ptember 2009 and forward	d.				
this account only includes only the Temporary Corporate CU Stabilization					- 1				l I
⁴ Prior to September 2010, this account was named Net Income (Loss) Bo		se. From December 2010) forward N	NCUSIF Stabilization Incor	me. if anv	is excluded.			6. IncExp
to soptomisor zoro, tino docodnit was named Not moonio (2005) Di	2.3.3 1100011 Olabilization Expens	Doddinbei 2010	, ioi waiu, i		, 11 ully, 1	.c choladou.			

	De	elinquent Loan Inf							
eturn to cover 3/01/2013		For Charter : Count of CU :							
U Name: N/A		Asset Range :							
eer Group: N/A				ation * Peer Group	: All * Typ	pes Included: All Fe	derally in:	sured Credit Union	ıs
·	Count of C	U in Peer Group :	N/A	-					
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	2 %(
DELINQUENCY SUMMARY - ALL LOAN TYPES 1	Dec-2006	Dec-2009	∕₀ City	Dec-2010	/₀ Cilg	Dec-2011	∕₀ City	Dec-2012	2 /6 (
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	
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	3 -2
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	ı -;
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	3 -
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	2 -
LOAN DELINQUENCY - BY LOAN TYPE									
nsecured Credit Card Loans									
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	3
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	7
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) .
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	3
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	2
redit Cards DQ > 2 Mo / Total Credit Card Loans	1.88	2.06	9.3	1.54	-25.2	1.15	-25.4	0.97	7
st Mortgage Fixed Rate and Hybrid/Balloon > 5 years									
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	
2 to < 6 Months Delinquent	892,779,645	1,507,386,613	68.8	1,601,123,808		1,476,158,170		1,030,642,765	
6 to 12 Months Delinquent	290,836,555	731,924,698	151.7	780,223,601	6.6			514,473,105	
12 Months & Over Delinquent	140,453,187	327,031,170	132.8	536,991,367	64.2	635,240,760		561,096,585	+
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs	1.0,.00,101		. 52.5	220,001,001	51.2	355,2 15,1 00	. 0.0	35.,000,000	
(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	5
1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs)	1,021,000,007	_,000,012,701	30.0	_,0 . 0,000,7 7 0	10.7	2,000,011,204	1.0	_, . 00,2 (2,700	
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	
st Mortgage Adjustable Rate Loans and	0.01	1.7.1	50	1.55	. 5.5	1.70	5.0	1.20	
Hybrid/Ballons < 5 Years									
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	2
2 to < 6 Months Delinquent	824,792,833	1,152,642,624	39.7	1,115,207,860		976,505,826		697,240,861	
6 to 12 Months Delinquent	322,191,396	617,380,440	91.6	672,045,807				341,392,960	+
12 Months & Over Delinquent	146,572,302	357,403,530	143.8	470,816,718		661,456,207	40.5	398,968,526	
Fotal Del 1st Mtg Adj Rate Lns (2 or more Mo)	1,293,556,531	2,127,426,594	64.5	2,258,070,385		2,250,705,667	-0.3	1,437,602,347	_
1st Mortgage Adjustable Rate Loans and Hybrid/Balloons	1,230,000,001	2,127,420,004	04.0	2,200,010,000	0.1	2,200,700,007	0.0	1,407,002,047	
(< 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	ı
ther Real Estate Fixed Rate/Hybrid/Balloon		55	<u> </u>	0.20		0.2.			·
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	
2 to < 6 Months Delinquent	415,310,085	573,221,192	38.0	479,056,502		378,349,338		279,414,759	
6 to 12 Months Delinquent	115,248,182	207,343,925	79.9	176,426,308		152,231,387	-13.7	108,088,900	
12 Months & Over Delinquent	36,752,142	79,135,019	115.3	106,863,709		105,220,652		104,552,944	
otal Del Other RE Fixed/Hybrid/Balloon Lns (2 or more Mo)	567,310,409	859,700,136	51.5	762,346,519				492,056,603	+
Other Real Estate Fixed/Hybrid/Balloon Loans	307,310,409	659,700,130	31.3	702,340,319	-11.3	033,001,377	-10.0	492,030,003	-
Delinquent > 2 Mo / Total Other RE									
Fixed/Hybrid/Balloon Loans	1.06	1 02	72.6	1.86	1.7	1.78	-4.4	1.57	7
ther Real Estate Adjustable Rate	1.06	1.83	72.0	1.00	1.7	1.70	-4.4	1.07	
•	272 004 202	400 765 074	12.6	207 070 056	0.2	200 006 240	0.6	264 442 075	+-
to < 2 Months Delinquent	372,091,282	422,765,071	13.6	387,879,856		390,086,218		364,142,075	+
to < 6 Months Delinquent	324,556,943	390,447,895	20.3	336,970,152		302,725,627		216,220,660	
to 12 Months Delinquent	100,626,762	151,085,522	50.1	139,173,990		, ,	-18.5	88,372,563	
2 Months & Over Delinquent	36,719,949	88,338,131	140.6	95,670,977		93,729,012		84,499,759	_
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	<u>′ </u>
Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo Total Other RE Adjustable Rate Loans	4.07	4.00	00.4	4.00	0.0	4.45	0.5	0.04	
	1.07	1.39	29.4	1.26	-9.3	1.15	-8.5	0.91	
eases Receivable	47 5 47 0	0.000 74:	40.4	E 700 000	40.5	0.00=.00:	44.4	0.040.000	+
to < 2 Months Delinquent	17,547,875	9,926,711	-43.4	5,708,939		3,365,334		3,612,268	
to < 6 Months Delinquent	6,035,090	4,939,653	-18.2	1,351,755		1,463,898		580,698	_
to 12 Months Delinquent	220,303	253,166	14.9	134,924		97,379		78,856	
2 Months & Over Delinquent	26,003	135	-99.5	7,484		15,907	112.5	12,592	
otal 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	
Leases Receivable Delinquent > 2 Mo		2.22		2.22	04.0	2.22		0.10	
Total Leases Receivable	0.84	0.86	2.3	0.33	-61.8	0.36	9.5	0.13)
on-Federally Guaranteed Student Loans								2.25	-
to < 2 Months Delinquent	N/A	N/A		N/A		12,688,414		21,907,155	_
to < 6 Months Delinquent	N/A	N/A		N/A		16,679,133		23,972,907	
to 12 Months Delinquent	N/A	N/A		N/A		1,579,468		2,351,804	
2 Months & Over Delinquent	N/A	N/A		N/A		828,663		1,183,412	_
Total Del Non-Federally Guaranteed Student Loans (2 or more Mo)	N/A	N/A		N/A		19,087,264		27,508,123	3
Non-Federally Guaranteed Student Loans Delinquent > 2 Mo / Total Non-									
derally Guaranteed Student Loans	N/A	N/A		N/A		1.29		1.36	3
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Return to cover	n Losses, Bankruptcy	For Charter :		ent Restructured Lo	วสเเร				
03/01/2013		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				ation * Peer Group	: All * Typ	es Included: All Fe	derally In	sured Credit Unions	(FICUs)
	Count of (CU in Peer Group :	N/A						
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chç
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES) * Total Loans Charged Off	5 220 282 622	7,631,025,913	45.9	7 220 404 072	-5.1	6,006,500,387	' -17.0	F 122 117 006	-14.7
* Total Loans Recovered	5,229,282,633 591,324,699	7,631,025,913	22.3	7,238,401,073 825,105,441	14.1	827,061,862	_		
* NET CHARGE OFFS (\$\$)	4,637,957,934	6,907,940,070	48.9	6,413,295,632					
**%Net Charge-Offs / Average Loans	0.85	1.21	43.2	1.13		0.91			
Total Del Loans & *Net Charge-Offs 1	12,431,608,904	17,439,585,595	40.3	16,344,963,754	-6.3	14,318,388,261			-21.9
Combined Delinquency and Net Charge Off Ratio ¹	2.22	3.05	37.3	2.89	-5.5	2.51	-13.0	1.89	-24.9
* Unsecured Credit Card Lns Charged Off	964,714,167	1,528,311,839	58.4	1,569,390,805	2.7	1,224,982,633	3 -21.9	1,006,531,173	-17.8
* Unsecured Credit Card Lns Recovered	75,918,207	76,616,682		96,510,967	26.0	118,457,427			
* NET UNSECURED CREDIT CARD C/Os	888,795,960	1,451,695,157	63.3	1,472,879,838	1.5	1,106,525,206	+	, ,	
**Net Charge Offs - Credit Cards / Avg Credit Card Loans	2.83	4.30	51.9	4.16	-3.2	3.02	-27.5	2.26	-25.1
* Non-Federally Guaranteed Student Loans Charged Off	N/A	N/A		N/A		16,510,729	+	21,536,381	30.4
* Non-Federally Guaranteed Student Loans Recovered	N/A	N/A		N/A		608,186		776,951	27.7
* Net Non-Federally Guaranteed Student Loans C/Os ** Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-	N/A	N/A		N/A		15,902,543	5	20,759,430	30.5
Federally Guaranteed Student Loans	N/A	N/A		N/A		N/A		1.19	
* Total 1st Mortgage RE Loan/LOCs Charged Off	243,740,091	587,380,350	141.0	822,217,553	40.0	962,474,467		954,302,462	-0.8
* Total 1st Mortgage RE Loans/LOCs Recovered	8,604,986	21,071,884		37,437,537	77.7	45,637,451			
* NET 1st MORTGAGE RE LOANS/LOCs C/Os	235,135,105	566,308,466	140.8	784,780,016	38.6	916,837,016	16.8	889,762,033	-3.0
** Net Charge Offs - 1st Mortgage RE Loans/LOCs / Avg 1st Mortgage RE Loans/LOCs	0.12	0.27	120.6	0.36	33.8	0.40	12.8	0.37	-7.6
* Total Other RE Loans/LOCs Charged Off	614,450,906	1,155,261,954	88.0	1,231,082,308	6.6	1,055,136,228			-21.6
* Total Other RE Loans/LOCs Recovered	14,437,433	27,308,022		42,645,809		50,485,922	_		
* NET OTHER RE LOANS/LOCs C/Os	600,013,473	1,127,953,932		1,188,436,499		1,004,650,306			-24.7
**Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs	0.64	1.19		1.33	11.4	1.21	_		
* Total Real Estate Loans Charged Off	858,190,997	1,742,642,304	103.1	2,053,299,861	17.8	2,017,610,695			
* Total Real Estate Lns Recovered * NET Total Real Estate Loan C/Os	23,042,419 835,148,578	48,379,906 1,694,262,398		80,083,346 1,973,216,515	65.5 16.5	96,123,373 1,921,487,322			
** Net Charge Offs - Total RE Loans / Avg Total RE Loans	0.29	0.55		0.64	15.5	1,921,467,322			
* Total TDR 1st & Other Real Estate Lns Charged Off	N/A	N/A		N/A		N/A	_	307,769,132	
* Total TDR 1st & Other Real Estate Lns Recovered	N/A	N/A		N/A		N/A		11,489,336	
*NET TDR Real Estate C/Os	N/A	N/A		N/A		N/A		296,279,796	
* Total Leases Receivable Charged Off * Total Leases Receivable Recovered	18,807,187	18,656,100	-0.8	12,407,487	-33.5	3,825,454	+	· · · · ·	
* NET LEASES RECEIVABLE C/Os	1,998,456 16,808,731	2,618,484 16,037,616	31.0 -4.6	1,656,661 10,750,826	-36.7 -33.0	1,214,324 2,611,130	+		-4.0 -90.3
**Net Charge Offs - Leases Receivable / Avg Leases Receivable	2.07	2.39		2.04		0.59			
BANKRUPTCY SUMMARY			1911						
Number of Members Who Filed Chapter 7 YTD	155,150	230,271	48.4	236,813	2.8	191,602	-19.1	153,324	-20.0
Number of Members Who Filed Chapter 13 YTD	72,074	92,483	28.3	95,630	3.4			68,717	
Number of Members Who Filed Chapter 11 or Chapter 12 YTD	628	981	56.2	1,743		737			
Total Number of Members Who Filed Bankruptcy YTD Total Loans Outstanding Subject to Bankruptcy (Ch 7,13,11, 12)	227,852 2,848,970,522	323,735 4,627,544,002		334,186 4,986,869,848		274,456 3,919,636,352		· · · · · · · · · · · · · · · · · · ·	
* All Loans Charged Off due to Bankruptcy YTD	987,109,382	1,585,832,489	60.7	1,715,957,746		1,433,108,502	+		-23.2
%Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	18.88	20.78		23.71	14.1	23.86			
REAL ESTATE FORECLOSURE SUMMARY									
Real Estate Loans Foreclosed YTD	N/A	N/A		N/A		2,080,431,952		1,696,144,993	
Number of Real Estate Loans Foreclosed YTD	N/A	N/A		N/A		11,528	3	10,140	-12.0
TROUBLED DEBT RESTRUCTURED (TDR) LOANS OUTSTANDING TDR First Mortgage RE Loans	N/A	N/A		N/A		N/A		7 620 002 062	
TDR Other RE Loans	N/A N/A	N/A N/A		N/A		N/A		7,639,092,063 1,015,638,435	
Total TDR First and Other RE Loans	N/A	N/A		N/A		N/A		8,654,730,498	
TDR RE Loans Also Reported as Business Loans	N/A	N/A		N/A		N/A	١	1,712,048,250	
TDR Consumer Loans (Not Secured by RE)	N/A	N/A		N/A		N/A		1,615,685,570	
TDR Business Loans (Not Secured by RE)	N/A	N/A		N/A		N/A		72,209,584	
Total TDR First RE, Other RE, Consumer, and Business Loans Total TDR Loans to Total Loans	N/A	N/A		N/A		N/A		10,342,625,652	
Total TDR Loans to Total Loans Total TDR Loans to Net Worth	N/A N/A	N/A N/A		N/A N/A		N/A N/A	_	1.73 9.69	
TDR portion of Allowance for Loan and Lease Losses	N/A N/A	N/A N/A		N/A N/A		N/A		1,186,776,374.00	
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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 ann	ualizing)								
¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the deling	uency reporting requireme	ents for troubled debt r	estructured ((TDR) loans.	1		1		
This policy change may result in a decline in delinquent loans reported as of June 2012	2.					8. Loa	n Losses.	Bankruptcy Information	ı. & TDR

Return to cover		rect and Participatio		9					
03/01/2013		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A		Criteria :	Region: I	Nation * Peer Group:	All * Type	s Included: All Fede	rally Insure	ed Credit Unions (Fl	(CUs
	Count of	CU in Peer Group :	N/A						
	D = 2000	D 0000	0/ Ob ==	D = 0040	0/ 01	D = 0044	0/ 01	D 0040	0/ 0
NDIRECT LOANS OUTSTANDING	Dec-2008	Dec-2009	% Chg	Dec-2010	% Cng	Dec-2011	% Chg	Dec-2012	% C
Indirect Loans - Point of Sale Arrangement	48,315,627,748	52,189,571,433	8.0	50,608,417,030	-3.0	51,307,334,273	1.4	57,470,913,066	1
Indirect Loans - Outsourced Lending Relationship	26,096,242,957	23,743,822,857	-9.0	20,906,189,973	-12.0	19,382,390,050	-7.3	20,757,897,937	
Total Outstanding Indirect Loans	74,411,870,705	75,933,394,290	2.0	71,514,607,003	-5.8	70,689,724,323	-1.2	78,228,811,003	
6Indirect Loans Outstanding / Total Loans	13.15	13.26	0.9	12.66	-4.5	12.37	-2.3	13.09	
DELINQUENCY - INDIRECT LENDING 1									
1 to < 2 Months Delinquent	1,688,587,923	1,673,599,561	-0.9	1,353,829,542	-19.1	1,210,967,404	-10.6	1,289,318,638	
2 to < 6 Months Delinquent	969,772,105	905,207,661	-6.7	647,224,052	-28.5	528,355,605	-18.4	502,855,105	
6 to 12 Months Delinquent	165,473,094	181,809,826	9.9	144,568,431	-20.5	110,514,123	-23.6	81,264,497	-2
12 Months & Over Delinquent	23,670,180	29,783,263	25.8	44,921,939	50.8	44,836,086	-0.2	22,542,019	-4
Total Del Indirect Lns (2 or more Mo)	1,158,915,379	1,116,800,750	-3.6	836,714,422	-25.1	683,705,814	-18.3	606,661,621	
6Indirect Loans Delinquent > 2 Mo / Total Indirect Loans	1.56	1.47	-5.6	1.17	-20.5	0.97	-17.3	0.78	-1
OAN LOSSES - INDIRECT LENDING									<u> </u>
* Indirect Loans Charged Off	1,139,699,672	1,492,621,554	31.0	1,089,372,693	-27.0	748,972,523	-31.2	625,677,732	
* Indirect Loans Recovered * NET INDIRECT LOAN C/Os	128,259,175	197,389,353	53.9	209,691,023	6.2	167,054,437	-20.3	157,717,247	
*%Net Charge Offs - Indirect Loans / Avg Indirect Loans	1,011,440,497	1,295,232,201	28.1	879,681,670 1.19	-32.1 -30.7	581,918,086 0.82	-33.8 -31.4	467,960,485 0.63	
PARTICIPATION LOANS OUTSTANDING (Bal of Purchased	1.40	1.12	23.2	1.19	-30.7	0.62	-51.4	0.03	-2
+ CU Portion of Part. Lns Interests Retained):									ĺ
Consumer	N/A	1,200,599,702		1,149,185,508	-4.3	1,474,199,488	28.3	1,884,313,684	2
Non-Federally Guaranteed Student Loans	N/A	N/A		N/A		212,887,886		339,746,240	
Real Estate	N/A	2,940,992,693		2,720,115,567	-7.5	2,665,262,476	-2.0	2,856,476,001	
Member Business Loans (excluding C&D)	N/A	3,261,589,494		3,199,663,947	-1.9	2,910,617,945	-9.0	2,663,952,073	-
Non-Member Business Loans (excluding C&D)	N/A	3,760,623,102		4,378,200,443	16.4	4,742,818,421	8.3	4,791,121,849	
Commercial Construction & Development	N/A	496,650,416		363,979,798	-26.7	426,789,640	17.3	403,990,019	-
Loan Pools	N/A	734,424,174		633,813,466	-13.7	642,807,534	1.4	830,250,085	
FOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)	11,069,737,648	12,394,879,581	12.0	12,444,958,729	0.4	13,075,383,390	5.1	13,769,849,951	
%Participation Loans Outstanding / Total Loans	1.96	2.17	10.7	2.20	1.8	2.29	3.8	2.30	
* Participation Loans Purchased YTD	3,172,384,083	2,527,883,089	-20.3	2,363,927,176	-6.5	3,353,744,033	41.9	4,469,243,288	3
%Participation Loans Purchased YTD / Total Loans Granted YTD	1 27	0.05	25.2	0.05	0.4	1.20	26.0	4.07	
PARTICIPATION LOANS SOLD:	1.27	0.95	-25.2	0.95	0.4	1.29	36.0	1.37	\vdash
Participation Loan Interests Sold AND/OR Serviced			+						
(Participants' Balance Outstanding)	N/A	7,016,938,310		7,359,464,082	4.9	7,924,765,631	7.7	7,697,157,205	
Participation Loan Interests - Amount Retained (Outstanding)	N/A	2,382,636,139		2,566,997,066	7.7	2,720,821,134	6.0	2,603,268,969	
* Participation Loans Sold YTD	2,004,385,762	2,101,559,258	4.8	1,931,877,800	-8.1	2,938,143,470	52.1	3,299,781,781	
* %Participation Loans Sold YTD / Total Assets	0.25	0.24	-3.9	0.21	-11.1	0.31	44.6	0.32	
WHOLE LOANS PURCHASED AND SOLD:									
Loans Purchased in Full from Other Financial Institutions YTD	317,752,884	736,316,645	131.7	1,840,275,636	149.9	1,614,273,755	-12.3	1,605,909,441	-
Loans Purchased in Full from Other Sources YTD	N/A	N/A		N/A		226,485,244		1,332,714,522	48
%Loans Purchased From Financial Institutions & Other									
Sources YTD / Loans Granted YTD	0.13	0.28	117.4	0.74	168.4	0.71	-4.1	0.90	
Loans, Excluding RE, Sold in Full YTD	235,202,758	506,349,281	115.3	473,267,956	-6.5	72,782,410	-84.6	62,530,741	-1
DELINQUENCY - PARTICIPATION LENDING 1	4.40, 400, 000	047.044.004	40.7	004 045 007	4.0	457.004.000	20.0	04 707 557	-
1 to < 2 Months Delinquent 2 to < 6 Months Delinquent	146,486,203	217,814,861 168,074,685	48.7 -21.3	221,245,307	1.6 43.4	157,981,660 270,983,662	-28.6	91,767,557	
6 to 12 Months Delinquent	213,631,691 55,398,485	117,444,446	112.0	241,064,448 121,640,423	3.6	148,624,567	12.4 22.2	112,250,230 37,328,760	
12 Months & Over Delinquent	65,515,838	145,126,061	121.5	130,582,522	-10.0	122,687,712	-6.0	93,478,538	
Total Del Participation Lns (2 or more Mo)	334,546,014	430,645,192	28.7	493,287,393	14.5	542,295,941	9.9	243,057,528	_
%Participation Loans Delinquent > 2 Mo	33 1,0 10,0 17	100,010,102	20.7	.55,251,555		5 12,200,041	0.0	2.0,007,020	
/ Total Participation Loans	3.02	3.47	15.0	3.96	14.1	4.15	4.6	1.77	-5
OAN LOSSES - PARTICIPATION LENDING									
* Participation Loans Charged Off	94,681,856	135,240,149	42.8	156,494,864	15.7	177,083,297	13.2	157,455,417	-1
* Participation Loans Recovered	8,065,569	9,422,562	16.8	10,255,542	8.8	9,050,266	-11.8	11,339,484	
* NET PARTICIPATION LOAN C/Os	86,616,287	125,817,587	45.3	146,239,322	16.2	168,033,031	14.9	146,115,933	-1
*%Net Charge Offs - Participation Loans					_				1
/ Avg Participation Loans	0.83	1.07	28.6	1.18	9.8	1.32	11.8	1.09	-1
Amounts are year-to-date while the related %change ratios are annualized.									<u> </u>
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 The NCUA Board approved a regulatory/policy change in May 2012 revising t	ha dalia autoria di	and a substitute of the state o	dab4	eture d (TDD) I -					
THE DUTLE DUTLE BUTTON ACCUMENTS A LECTRICAL PROPERTY CONTROL OF MANY 2017 FEVISION 1	ne aennauency reportina re	uunements for troubled (aebi restru	Liureu (TDK) 10ans.					

		Real Estate Loan Info	rmation 1	1					Г
Return to cover	l	For Charter :							
03/01/2013		Count of CU:	_						
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Tvp	es Included: All Fede	erally Insi	red Credit Unions (F	FICUs) *
- Constant C	Count	of CU in Peer Group :			, , p				
		•							
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg
REAL ESTATE LOANS OUTSTANDING:									
First Mortgages									
Fixed Rate > 15 years	76,633,934,466	81,576,189,854	6.4	81,634,398,236	0.1	81,676,983,655	0.1	82,190,722,767	0.6
Fixed Rate 15 years or less	44,612,256,304	48,422,972,896	8.5	52,540,252,594	8.5	58,274,905,845	10.9	68,316,528,912	17.2
Other Fixed Rate	1,473,592,352	1,484,538,276	0.7	1,462,987,020	-1.5	1,493,455,087	2.1	1,701,407,027	13.9
Total Fixed Rate First Mortgages	122,719,783,122	131,483,701,026	7.1	135,637,637,850	3.2	141,445,344,587	4.3	152,208,658,706	7.6
Balloon/Hybrid > 5 years	17,699,534,860	18,366,015,564	3.8	18,915,679,838	3.0	21,599,858,437	14.2	22,661,871,965	4.9
Balloon/Hybrid 5 years or less	36,477,733,513	35,229,007,055	-3.4	34,488,329,607	-2.1	35,827,580,890	3.9	35,398,225,857	-1.2
Total Balloon/Hybrid First Mortgages	54,177,268,373	53,595,022,619	-1.1	53,404,009,445	-0.4	57,427,439,327	7.5	58,060,097,822	1.1
Adjustable Rate First Mtgs 1 year or less	6,700,754,723	6,908,639,529	3.1	6,819,155,229	-1.3	7,079,980,763	3.8	7,396,603,167	4.5
Adjustable Rate First Mtgs >1 year	24,392,706,648	25,321,725,632	3.8	27,418,478,758	8.3	27,113,916,731	-1.1	28,685,563,627	5.8
Total Adjustable First Mortgages	31,093,461,371	32,230,365,161	3.7	34,237,633,987	6.2	34,193,897,494	-0.1	36,082,166,794	
TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING	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									
Closed End Fixed Rate	51,617,556,714	45,102,273,036	-12.6	39,221,901,669	-13.0	34,151,423,943	-12.9	30,068,920,260	-12.0
Closed End Adjustable Rate	2,155,956,569	2,392,526,057	11.0	2,202,664,342	-7.9	2,129,077,952	-3.3	2,295,527,655	7.8
Open End Adjustable Rate (HELOC)	40,897,667,925	42,973,564,449	5.1	43,225,188,920	0.6	42,126,313,393	-2.5	40,336,258,207	-4.2
Open End Fixed Rate	1,877,994,934	1,867,768,246	-0.5	1,715,319,649	-8.2	1,548,384,378	-9.7	1,286,019,788	-16.9
TOTAL OTHER REAL ESTATE OUTSTANDING	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
TOTAL RE (FIRST AND OTHER) OUTSTANDING	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
RE LOAN SUMMARY (FIX, ADJ):									
First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs)	140,419,317,982	149,849,716,590	6.7	154,553,317,688	3.1	163,045,203,024	5.5	174,870,530,671	7.3
Other RE Fixed Rate	53,495,551,648	46,970,041,282	-12.2	40,937,221,318	-12.8		-12.8	31,354,940,048	-12.2
Total Fixed Rate RE Outstanding	193,914,869,630	196,819,757,872			-0.7	198,745,011,345	1	206,225,470,719	
%(Total Fixed Rate RE/Total Assets)	23.91	22.25	1		-3.9			20.18	
%(Total Fixed Rate RE/Total Loans)	34.26	34.38	0.4	34.62	0.7	34.78		34.50	
,									
First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)	67,571,194,884	67,459,372,216	-0.2	68,725,963,594	1.9	70,021,478,384	1.9	71,480,392,651	2.1
Other RE Adj Rate	43,053,624,494	45,366,090,506			0.1	44,255,391,345		42,631,785,862	
Total Adj Rate RE Outstanding	110,624,819,378	112,825,462,722	2.0	114,153,816,856	1.2	114,276,869,729	0.1	114,112,178,513	-0.1
MISCELLANEOUS RE INFORMATION:									
Outstanding Interest Only & Payment Option First Mtg Loans	7,527,425,050	7,045,111,504	-6.4	5,992,458,952	-14.9	4,957,149,347	-17.3	4,420,055,517	-10.8
Outstanding Interest Only & Payment Option Other RE									
/ LOCs Loans	N/A	13,444,613,701		14,323,553,519	6.5	14,985,628,363	4.6	14,859,518,394	-0.8
TOTAL Outstanding Interest Only & Payment Option First &									
Other RE Loans	N/A	20,489,725,205		20,316,012,471	-0.8	19,942,777,710	-1.8	19,279,573,911	-3.3
%(Interest Only & Payment Option First & Other RE Loans / Total									
Assets)	N/A	2.32		2.22	-4.1	2.07	-6.7	1.89	-9.0
%(Interest Only & Payment Option First & Other RE Loans / Net	. 1/4						0.4	40.07	44.0
Worth)	N/A	23.41		22.09	-5.6	20.30	-8.1	18.07	-11.0
Outstanding Residential Construction (Excluding Business	4 007 400 000	0.45,000,005	24.0	700 000 000	40.0	040.070.040	40.4	704 445 440	40.0
Purpose Loans) Allowance for Loan Losses on all RE Loans	1,237,196,666	845,688,065			-13.6			731,445,140	
* REAL ESTATE LOANS - AMOUNT GRANTED:	1,261,382,677	2,616,036,874	107.4	3,315,836,416	26.8	3,744,508,376	12.9	3,561,802,424	-4.9
* First Mortgages	00 400 000 705	50 004 000 045	57.5	40.040.500.400	40.5	05 000 000 440	45.0	04 007 045 000	70.0
* Fixed Rate > 15 years	33,406,892,765							61,937,315,886	
* Fixed Rate 15 years or less * Other Fixed Rate	13,064,563,848	23,556,780,285			2.4	26,334,791,170		38,952,072,315	
	638,465,069	595,827,424		650,781,053			1.0	690,117,428	
* Total Fixed Rate First Mortgages	47,109,921,682	76,753,997,724	+		-12.6			101,579,505,629	
* Balloon/Hybrid > 5 years	4,570,395,224	3,837,757,948				4,792,728,524		5,469,378,576	
* Balloon/Hybrid 5 years or less	9,605,327,481	5,968,224,213	1					7,820,151,763	1
* Total Balloon/Hybrid First Mortgages	14,175,722,705		-30.8					13,289,530,339	
* Adjustable Rate First Mtgs 1 year or less	1,786,239,538			1,203,989,140		1,299,474,643		1,646,430,499	
* Adjustable Rate First Mtgs >1 year	6,805,715,972	6,089,613,411	-10.5		-2.7	6,049,798,625		6,517,436,149	
* Total Adjustable First Mortgages	8,591,955,510	7,687,849,227	-10.5		-7.2			8,163,866,648	
* TOTAL FIRST MORTGAGE RE LOANS GRANTED	69,877,599,897	94,247,829,112	34.9	84,475,221,850	-10.4	82,062,931,296	-2.9	123,032,902,616	49.9
* Amounts are year-to-date while the related %change ratios are annualized.									
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		Real Estate Loan Info							
Return to cover		For Charter :							
03/01/2013 CU Name: N/A		Count of CU : Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Types	Included: All Feder	rally Insu	red Credit Unions (FIC	CUs) *
	Count	of CU in Peer Group :		•				·	
			0/ 01					5	
* OTHER REAL FOTATE (Orange 4)	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg
* OTHER REAL ESTATE (Granted) * Closed End Fixed Rate	14,456,791,480	8,892,781,275	-38.5	6,933,153,813	-22.0	5,825,971,165	-16.0	6,101,854,963	4.7
* Closed End Adjustable Rate	726,110,321			404,664,645		391,037,996	1		17.7
* Open End Adjustable Rate (HELOC)	14,620,751,497			11,498,629,172		10,184,950,527	-11.4		3.2
* Open End Fixed Rate and Other	775,493,695			565,944,473		395,253,865	-30.2		-2.5
* TOTAL OTHER REAL ESTATE GRANTED	30,579,146,993	22,517,345,574	-26.4	19,402,392,103	-13.8	16,797,213,553	-13.4	17,462,088,443	4.0
* TOTAL RE (FIRST AND OTHER) GRANTED	100,456,746,890			103,877,613,953		98,860,144,849			42.1
%(Total Fixed Rate RE Granted YTD/Total Loans Granted YTD)	26.70	33.75	26.4	31.48	-6.7	28.37	-9.9	34.81	22.7
RE LOANS SOLD/SERVICED	40 000 040 007	50,004,070,405	4044	40.044.445.570	440	00 040 407 044	40.7	00 000 404 004	
* First Mortgage R.E. Loans Sold %(First Mtg RE Loans Sold/ First Mtg RE Loans Granted)	19,296,348,807 27.61	50,964,673,425 54.08		43,814,415,573 51.87		38,248,437,844 46.61	-12.7 -10.1	66,068,121,924 53.70	72.7 15.2
AMT of Mortgage Servicing Rights	442,513,281	688,648,703		810,325,020		810,002,679	+	+	12.7
Outstanding RE Loans Sold But Serviced	67,476,210,285			108,303,645,625		118,978,926,622			16.5
% (Mortgage Servicing Rights / Net Worth)	0.51	0.79		0.88		0.82	+		3.8
MISC. RE LOAN INFORMATION									
S-Term (<5 Yrs) R.E. Loan (Exc. MBL)	113,273,456,699	114,090,960,989	0.7	113,793,853,912	-0.3	114,676,637,722	0.8	115,356,947,354	0.6
R.E. Lns also Mem. Bus. Lns	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
REVERSE MORTGAGES									
Federally Insured Home Equity Conversion Mortgage (HECM)	N/A	, ,	-	10,574,428		14,889,702			-11.9
Proprietary Reverse Mortgage Products	N/A	23,359,198		28,750,845	1	31,507,679	1		5.9
Total Reverse Mortgages RE LOAN TDRS OUTSTANDING	N/A	31,007,197		39,325,273	26.8	46,397,381	18.0	46,499,388	0.2
TDR First Mortgage RE Loans	N/A	N/A		N/A		N/A		7,639,092,063	
TDR Other RE Loans	N/A			N/A		N/A		1,015,638,435	
Total TDR First and Other RE Loans	N/A			N/A		N/A		8,654,730,498	
TDR RE Loans Also Reported as Business Loans	N/A	N/A		N/A		N/A	+	1,712,048,250	
REAL ESTATE LOAN DELINQUENCY 1									
R.E. LOANS DELINQUENT > 2 MOS ¹									
First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs)	1,324,069,387		93.8	2,918,338,776		2,865,577,294	-1.8		-26.5
First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)	1,293,556,531	2,127,426,594	-	2,258,070,385		2,250,705,667	-0.3		-36.1
Other R.E. Fixed Rate	567,310,409			762,346,519		635,801,377	-16.6		-22.6
Other R.E. Adj. Rate	461,903,654			571,815,119		509,835,470		, ,	-23.7
TOTAL DEL R.E. > 2 MOS DELINQUENT 1 TO < 2 MOS	3,646,839,981	6,183,340,759	69.6	6,510,570,799	5.3	6,261,919,808	-3.8	4,424,964,387	-29.3
First Mortgage	2,383,108,683	3,106,922,967	30.4	3,132,785,112	0.8	2,760,430,499	-11.9	2,558,808,391	-7.3
Other	862,861,342			886,335,966		844,688,545		764,831,225	-9.5
Total Del R.E. 1 to < 2 Mos	3,245,970,025			4,019,121,078		3,605,119,044			-7.8
Total Del R.E. Loans > 1 Mos	6,892,810,006		49.2	10,529,691,877	2.4	9,867,038,852	-6.3		-21.5
RE LOAN DELINQUENCY RATIOS									
% R.E. Loans dq > 1 Mos	2.26			3.40		3.15			-23.3
% R.E. Loans dq > 2 Mos	1.20	2.00	66.8	2.10	5.3	2.00	-4.9	1.38	-30.9
TDR REAL ESTATE LOANS DELINQUENT > 2 MO	N/A	N/A		N/A		N/A		004 026 227	
TDR First Mortgage RE Loans Delinquent > 2 MO TDR Other RE Loans Delinquent > 2 MO	N/A	N/A		N/A N/A		N/A		904,926,227 86,838,082	
Total TDR First and Other RE Loans Delinquent > 2 MO	N/A	N/A N/A		N/A N/A		N/A		991,764,309	
% Total TDR 1st and Other RE Delinquent > 2 MO / Total TDR 1st	1 v //\(\tau\)	14//		14/7		14/7		331,737,309	
and Other RE	N/A	N/A		N/A		N/A		11.46	
TDR RE Loans Also Reported as Business Loans Delinquent > 2								0	
MO 9/ Total TDP 1st and Other PE Delinquent > 2 MO / Total TDP 1st	N/A	N/A		N/A		N/A		257,276,671	
% Total TDR 1st and Other RE Delinquent > 2 MO / Total TDR 1st and Other RE	N/A	N/A		N/A		N/A		15.03	
REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:	1 v //\(\tau\)	14//		14/7		14/7		13.03	
* Total 1st Mortgage Lns Charged Off	243,740,091	587,380,350	141.0	822,217,553	40.0	962,474,467	17.1	954,302,462	-0.8
* Total 1st Mortgage Lns Recovered	8,604,986			37,437,537		45,637,451	21.9		41.4
* NET 1st MORTGAGE LN C/Os	235,135,105	566,308,466	140.8	784,780,016	38.6	916,837,016	16.8	889,762,033	-3.0
** Net Charge Offs - 1st Mortgage Loans									
/ Avg 1st Mortgage Loans * Total Other RE Les Charged Off	0.12	0.27		0.36		0.40			-7.6
* Total Other RE Lns Charged Off * Total Other RE Lns Recovered	614,450,906 14,437,433	1,155,261,954 27,308,022	-	1,231,082,308 42,645,809		1,055,136,228 50,485,922	1	, ,	-21.6 38.8
* NET OTHER RE LN C/Os	600,013,473			1,188,436,499		1,004,650,306			-24.7
**Net Charge Offs Other RE Loans / Avg Other RE Loans	0.64			1,166,436,499		1.21	-13.3		-24.7 -18.6
* Amounts are year-to-date and the related % change ratios are annualized.	0.04	1.13	37.0	1.00		1.21	5.2	0.50	
		+	-		 		1		
** Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)								
	or no annualizing)								

	Meml	oer Business Loa	ın Informa	ition					
Return to cover		For Charter :							
03/01/2013		Count of CU:							
CU Name: N/A		Asset Range :		Nation * Dans One		Samuel Inchesion A	U Fadasa	II In a	111-1
Peer Group: N/A	Count of Cl	: Criteria : J in Peer Group		Nation * Peer Gro	up: All ^ I	ypes included: A	ui Federa	ily insured Credit	Unions
			14,71						
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Cho
BUSINESS LOANS	05 500 000 000	00 070 000 004	40.0	20 400 505 070	7.5	20 500 000 400	7.0	05 000 000 070	
Member Business Loans (NMBLB) ¹ Purchased Business Loans or Participations to	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
Nonmembers (NMBLB) 1	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.
Total Business Loans (NMBLB) ¹	31,892,945,632	35,075,475,685		37,181,273,607	6.0	39,150,414,130		41,698,177,386	_
Unfunded Commitments ¹	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
TOTAL BUSINESS LOANS (NMBLB) LESS									
UNFUNDED COMMITMENTS ¹ %(Total Business Loans (NMBLB) Less Unfunded	30,191,139,173	33,462,128,948	10.8	35,586,495,306	6.3	37,301,290,331	4.8	39,575,879,206	6.
Commitments/ Total Assets) 1	3.72	3.78	1.6	3.89	2.9	3.88	-0.3	3.87	-0.
NUMBER OF BUSINESS LOANS OUTSTANDING:	5.1.2	0.70		0.00		0.00	0.0	0.01	
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	40.400	45.004		40.570	0.0	40.050	4.5.0	44.000	
Participation Interests to Nonmembers Total Number of Business Loans Outstanding	16,199	15,604		16,576	6.2	13,959		14,820	
REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS)	147,545	157,688	6.9	165,608	5.0	175,891	6.2	190,716	8.4
Construction and Development	N/A	N/A		N/A		1,537,902,486		1,514,842,220	-1.
Farmland	N/A	N/A		N/A		738,465,370		814,384,253	_
Non-Farm Residential Property	N/A	N/A		N/A		8,114,202,245		9,360,110,150	
Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		N/A		10,096,840,505		10,564,044,951	4.0
Non-Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		N/A		12,308,653,563		12,251,066,235	_
Total Real Estate Secured Business Loans	N/A	N/A		N/A		32,796,064,169		34,504,447,809	5.2
NON-REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS)									
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	
Unsecured Business Loans	N/A	N/A		N/A		94,509,088		90,498,046	_
Unsecured Revolving Lines of Credit (Business Purpose)	N/A	N/A		N/A		272,763,123		326,721,837	19.8
Total Non-Real Estate Secured Business Loans	N/A	N/A		N/A		6,354,349,961		7,193,729,577	13.2
NUMBER OF BUSINESS LOANS OUTSTANDING BY TYPE									
Number - Construction and Development Number - Farmland	N/A	N/A		N/A		2,130		2,235	
Number - Farmand Number - Non-Farm Residential Property	N/A N/A	N/A N/A		N/A N/A		4,887 51,428		5,027 59,070	_
Number - Non-Farm Residential Property Number - Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		N/A		24,352		26,491	_
Number - Non-Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		N/A		26,816		26,821	
Total Number of Real Estate Secured Business Loans	N/A	N/A		N/A		109,613		119,644	
Number - Loans to finance agricultural production and other loans to farmers	N/A	N/A		N/A		11,378		11,487	
Number - Commercial and Industrial Loans	N/A	N/A		N/A		37,949		38,735	_
Number - Unsecured Business Loans	N/A	N/A		N/A		2,564		2,824	10.
Number - Unsecured Revolving Lines of Credit (Business Purpose)	N/A	N/A		N/A		14,387		18,026	25.3
Total Number of Non-Real Estate Secured Business Loans	N/A	N/A		N/A		66,278		71,072	
AMOUNT OF BUSINESS LOANS GRANTED OR PURCHASED:	14/7	14// (14// (00,270		71,072	7.2
* MBL (NMBLB) Granted YTD ¹	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) 1	1,971,566,733	1,332,004,695	+	1,331,551,475	0.0	1,404,820,984	+	1,633,902,580	
DELINQUENCY - MEMBER BUSINESS LOANS 2									
1 to < 2 Months Delinquent	387,226,608	548,463,746		595,481,513	8.6	470,459,958		394,880,303	
2 to < 6 Months Delinquent	409,178,047	602,664,514		617,684,772	2.5	628,635,004		349,188,216	_
6 to 12 Months Delinquent	149,168,321	360,745,164		390,426,199	8.2	349,549,760		203,994,974	_
12 Months & Over Delinquent Total Del Loans - All Types (2 or more Mo)	125,981,018 684,327,386	292,638,030 1,256,047,708		436,037,173 1,444,148,144	49.0 15.0	444,990,364 1,423,175,128		302,217,710	
MBL DELINQUENCY RATIOS	084,327,380	1,256,047,708	83.5	1,444,148,144	15.0	1,423,175,128	-1.5	855,400,900	-39.
% 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		4.06	8.1	3.82		2.16	
MBL CHARGE-OFFS AND RECOVERIES:									
*Total MBL Charge Offs	131,876,705	224,029,781	69.9	292,131,922	30.4	373,354,639		331,741,351	-11.
*Total MBL Recoveries	7,065,554	6,548,919	-7.3	12,571,965	92.0	15,092,264	20.0	15,486,854	2.0
MISCELLANEOUS MBL INFORMATION:	04 404 400 554	07.000.000.000	40.0	00 500 504 004	0.0	00 004 754 070		00 004 004 050	
Real Estate Loans also Reported as Business Loans Construction & Development Loans Meeting 723.3(a)	24,494,103,551	27,689,863,302		29,580,584,621	6.8	32,034,754,278		33,381,801,658	
Number of Construction & Development Loans - 723(a)	2,088,824,879 2,165	1,693,971,431 1670	-18.9 -22.9	1476996692 1,672	-12.8 0.1	1,384,794,439 1,795		1,317,143,854 1,800	
Unsecured Business Loans Meeting 723.7(c)-(d)	133,685,286	170,691,125		148,557,889	-13.0	163,836,385		184,753,935	
Number of Unsecured Business Loans - 723.7(c)-(d)	4,707	6,058	-	6,701	10.6	6,979		7,003	_
Agricultural Related (NMBLB) ¹	1,108,170,527	1,197,917,677	+	1,292,611,256	7.9	1,478,230,802		1,675,118,764	_
Number of Outstanding Agricultural Related Loans	15,396	15,716		15,153	-3.6	16,265		16,514	
* 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	
SBA Loans Outstanding	519,635,376	601,430,787		697,374,881	16.0	805,254,275		920,024,133	
Number of SBA Loans Outstanding	7,100	7,394		8,532	15.4	8,060	-5.5	8,125	0.
PART 723 REDEFINED MEMBER BUSINESS LOANS IN OCTOBER 2003; * Amounts are year									1
² The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency repo	rting requirements for ti	oubled debt restructi	ured (TDR)	loans.					

	Inve	estments, Cash, & Casl	n Fauiva	lents					
Return to cover		For Charter :							
03/01/2013		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group: A	All * Types	s Included: All Federa	lly Insure	d Credit Unions (FIC	Us) *
•	Count	of CU in Peer Group :			,			,	
		·							
INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Ch
SFAS 115 CLASS OF INVESTMENTS									
Held to Maturity < 1 yr	8,297,752,179	9,800,213,389	18.1	8,850,200,334	-9.7	10,725,868,499	21.2	12,929,051,567	20.
Held to Maturity 1-3 yrs	9,243,491,659	13,972,730,398	51.2	18,589,353,653	33.0	21,236,543,722	14.2	19,696,129,550	-7.3
Held to Maturity 3-5 yrs	5,432,790,606		39.9		25.6	11,273,008,137	18.1	14,588,375,687	29.4
Held to Maturity 5-10 yrs	1,836,081,394		18.5	. , , .	73.0	3,792,492,168	0.8	4,480,153,634	18.
Held to Maturity 3-10 yrs	N/A	, , ,		N/A		N/A	0.0	N/A	
Held to Maturity > 10 yrs	785,404,477	The state of the s	60.4		42.3	2,285,860,311	27.5	2,207,947,804	-3.4
TOTAL HELD TO MATURITY	25,595,520,315		36.0		22.2	49,313,772,837	15.9	53,901,658,242	
Available for Sale < 1 yr	24,682,772,943		-5.9		19.6	32,671,672,869	17.5	38,062,101,932	
Available for Sale 1-3 yrs	25,467,637,360	, , ,	50.3	. , , .	28.2	60,081,435,736	22.4	61,527,963,013	
Available for Sale 3-5 yrs	15,072,580,496		48.1		51.8	38,406,729,078	13.3	43,488,488,348	
Available for Sale 5-10 yrs	7,038,117,714		49.5	15,905,030,459	51.1	14,836,175,301	-6.7	19,090,237,034	28.
Available for Sale 3-10 yrs	N/A			N/A		N/A		N/A	
Available for Sale > 10 yrs	2,320,073,167	2,874,380,999	23.9	3,095,166,232	7.7	3,172,055,620	2.5	3,536,134,074	11.
TOTAL AVAILABLE FOR SALE	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.
Trading < 1 year	156,115,742	534,778,688	242.6	434,436,921	-18.8	574,880,588	32.3	413,084,205	-28.
Trading 1-3 years	125,946,098	271,591,634	115.6	339,680,862	25.1	462,978,762	36.3	539,846,874	16.0
Trading 3-5 years	48,260,944	77,687,493	61.0	112,199,600	44.4	88,525,142	-21.1	115,824,469	30.8
Trading 5-10 years	33,823,074	63,650,491	88.2	61,830,682	-2.9	66,487,177	7.5	170,050,716	155.8
Trading 3-10 years	N/A	N/A		N/A		N/A		N/A	
Trading > 10 years	10,290,623	8,995,423	-12.6	5,386,376	-40.1	1,606,249	-70.2	1,557,736	-3.0
TOTAL TRADING	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
Other Investments < 1 yr	78,047,521,469	107,520,120,537	37.8	102,435,733,990	-4.7	114,440,813,489	11.7	118,963,456,455	4.0
Other Investments 1-3 yrs	22,674,836,099		17.2			24,197,373,329	-7.1	25,145,916,033	
Other Investments 3-5 yrs	4,559,324,867					4,678,690,375	45.7	6,325,715,267	
Other Investments 5-10 yrs	332,989,260		-16.2		57.6	655,293,377	49.1	940,770,495	
Other Investments 3-10 yrs	N/A			N/A	00	N/A		N/A	
Other Investments > 10 yrs	202,072,594		4.4		39.4	496,049,949	68.7	727,912,382	
TOTAL Other Investments	105,816,744,289		30.2			144,468,220,519	9.1	152,103,770,632	
MATURITIES:									
Total Investments < 1 yr	111,184,162,333	141,091,230,003	26.9	139,521,413,356	-1.1	158,413,235,445	13.5	170,367,694,159	7.5
Total Investments 1-3 yrs	57,511,911,216		37.5		18.9	105,978,331,549	12.7	106,909,855,470	
Total Investments 3-5 yrs	25,112,956,913		32.1			54,446,952,732	16.4	64,518,403,771	18.
Total Investments 5-3 yrs Total Investments 5-10 yrs	9,241,011,442		41.1		54.7	19,350,448,023	-4.1	24,681,211,879	
Total Investments 3-10 yrs	9,241,011,442 N/A		41.1	20,170,532,144 N/A	54.7	19,350,446,023 N/A	-4.1	24,001,211,879 N/A	
Total Investments 3-10 yrs Total Investments > 10 yrs			24.0		10.1		140		
TUGI IIVESIIIEIIS > TU VIS	3,317,840,861	4,354,249,488	31.2	5,187,831,501	19.1	5,955,572,129	14.8	6,473,551,996	
Total	206,367,882,765	270,761,651,124	31.2	305,680,710,711	12.9	344,144,539,878	12.6	372,950,717,275	8.4

		Other Investment Inf	ormation						
Return to cover		For Charter :	-						
03/01/2013		Count of CU:							
CU Name: N/A		Asset Range :		N-4: * B O	A II + T	- IIII- AII FI			(FIOLI-) *
Peer Group: N/A	Count	f CU in Peer Group :		Nation * Peer Group:	All ^ Type	es included: All Fed	erally ins	ured Credit Unions	(FICUS) ^
	Count o	TO IN Peer Group :	N/A						
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg
INVESTMENT SUMMARY:	Dec-2000	Dec-2003	70 City	Dec-2010	70 City	Dec-2011	76 City	Dec-2012	/6 City
NCUA Guaranteed Notes (included in US Gov't Obligations)	N/A	N/A		1,461,281,880		3,470,764,559	137.5	3,463,386,922	-0.2
Total FDIC-Issued Guaranteed Notes	N/A	N/A		N/A		121,768,775	107.0	143,856,476	
All Other US Government Obiligations	N/A	N/A		N/A		4,485,472,444		6,095,458,583	
TOTAL U.S. GOVERNMENT OBLIGATIONS	4,062,383,155	7,034,416,256			54.7	8,078,005,778	-25.8	9,702,701,981	
	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		-,,,		-,,,		-, - , - ,	
Agency/GSE Debt Instruments (not backed by mortgages)	36,521,876,477	52,534,952,087	43.8	75,824,365,624	44.3	88,749,705,841	17.0	90,162,360,062	1.6
Agency/GSE Mortgage-Backed Securities	43,683,222,744	55,158,644,521	26.3	67,806,346,251	22.9	84,945,126,334	25.3	98,698,754,056	
TOTAL FEDERAL AGENCY SECURITIES	80,205,099,221	107,693,596,608		143,630,711,875	33.4	173,694,832,175	20.9	188,861,114,118	
Securities Issued by States and Political Subdivision in the U.S.	N/A	N/A		N/A		3,232,994,329		4,147,572,654	28.3
Privately Issued Mortgage-Related Securities	3,008,998,604	3,262,857,863	8.4	1,867,209,320	-42.8	1,173,539,891	-37.2	1,083,490,762	-7.7
Privately Issued Securities (FCUs only)	N/A	N/A		720,295,925		708,522,393	-1.6	844,803,933	19.2
Privately Issued Mortgage-Backed Securities (FISCUs Only)	233,203,927	297,824,547	27.7	362,020,725	21.6	296,518,020	-18.1	311,997,056	
TOTAL OTHER MORTGAGE-BACKED SECURITIES	3,242,202,531	3,560,682,410	9.8	2,949,525,970	-17.2	2,178,580,304	-26.1	2,240,291,751	2.8
Mutual Funds	N/A	1,327,770,413		1,524,816,723	14.8	1,786,295,964	17.1	2,131,408,741	
Common Trusts	N/A	662,335,311		220,181,442	-66.8	137,172,368	-37.7	125,751,711	
TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS	2,027,944,803	1,990,105,724	-1.9		-12.3	1,923,468,332	10.2	2,257,160,452	
Bank Issued FDIC-Guaranteed Bonds	N/A	N/A		N/A		812,210,966		211,257,427	-74.0
MORTGAGE RELATED SECURITIES:									
Collateralized Mortgage Obligations	23,756,002,469	29,150,343,589		36,643,085,468	25.7	44,794,402,533	22.2	46,956,913,901	
Commercial Mortgage Backed Securities	844,049,655	1,381,390,433	63.7	1,800,748,943	30.4	1,905,477,806	5.8	3,614,856,379	89.7
OTHER INVESTMENT INFORMATION: Non-Mortgage Related Securities With Embedded Options									
or Complex Coupon Formulas	11,184,677,579	17,553,397,709	56.9	23,796,769,033	35.6	24,114,307,121	1.3	22,834,895,134	-5.3
Non-Mortgage Related Securities With Maturities > 3 Yrs	11,104,077,379	17,333,397,709	30.9	23,790,709,033	33.0	24,114,307,121	1.5	22,004,090,104	-5.5
Without Embedded Options or Complex Coupon Formulas	2,765,964,476	3,389,841,970	22.6	6,953,559,573	105.1	10,537,860,722	51.5	14,067,638,806	33.5
Securities per 703.12(b)	42,681,953,370			71,568,169,479	30.3	84,844,214,437	18.6	93,536,130,682	
Deposits/Shares per 703.10(a)	3,836,316,319				-12.1	4,805,226,341	78.1	6,186,522,464	
Market Value of Investments Purchased Under									
Investment Pilot Program (703.19)	181,886,076	216,518,378	19.0	230,600,226	6.5	200,868,455	-12.9	107,416,592	-46.5
Fair Value of Total Investments	206,563,222,531	270,835,129,792	31.1	306,025,560,809	13.0	344,801,713,351	12.7	373,357,693,274	
Investment Repurchase Agreements	388,492,401	43,605,476	-88.8	153,011,805	250.9	208,691,599	36.4	182,186,546	-12.7
Borrowing Repurchase Agreements Placed in Investments									
for Positive Arbitrage	522,790,398		8.5	506,822,034	-10.6	515,023,897	1.6	383,537,300	
Cash on Deposit in Corporate Credit Unions	25,310,858,059	40,753,390,278	61.0	, , ,	0.0	31,013,509,204	-23.9	25,147,050,968	
Cash on Deposit in Other Financial Institutions	8,751,643,537	12,523,862,167	43.1	19,893,348,983	58.8	50,776,839,176	155.2	61,563,634,585	21.2
CUSO INFORMATION Value of Investments in CUSO	4 445 700 545	4 4 4 5 0 5 4 4 0 4	0.7	4 240 072 255	45.4	4 204 040 705	4.0	4 045 400 400	40.7
CUSO loans	1,115,739,515 592,260,882	1,145,854,134		1,319,073,255	15.1 6.2	1,384,042,765	4.9 -10.1	1,615,420,408	
Aggregate cash outlays in CUSO	· · ·	746,169,306				712,890,875		778,895,894	
WHOLLY OWNED CUSO INFORMATION	668,043,220	924,396,446	30.4	1,016,659,222	10.0	1,024,310,507	0.8	1,108,137,271	0.2
Total Assets of Wholly Owned CUSOs	N/A	2,559,751,514		2,262,270,482	-11.6	1,525,021,793	-32.6	1,722,819,072	13.0
Total Capital of Wholly Owned CUSOs	N/A	1,131,724,117		1,009,785,009	-10.8	766,824,053	-32.0	949,502,352	
Net Income/Loss of Wholly Owned CUSOs	N/A	241,379,054		297,245,354	23.1	-19,492,684	-106.6	124,192,097	
Total Loans of Wholly Owned CUSOs	N/A	N/A		N/A	20.1	447,274,780		521,206,932	
Total Delinguency of Wholly Owned CUSOs	N/A	50,978,255		33,207,526	-34.9	45,662,677	37.5	5,060,592	
				00,000,000		10,00=,011		2,222,22	1
Inv not Authorized by the FCU Act or NCUA R&R (SCU only)	1,956,342,699	1,702,930,853	-13.0	2,056,311,768	20.8	2,279,755,946	10.9	2,613,786,019	14.7
Outstanding Balance of Brokered CDs and Share		, , ,		, , ,		, ,		· · · · · · · · · · · · · · · · · · ·	
Certificates Purchased	12,204,366,793	15,733,856,951	28.9	16,502,508,698	4.9	17,645,625,448	6.9	21,435,772,799	21.5
CREDIT UNION INVESTMENT PROGRAMS									
Mortgage Processing	1,733				2.0	1,670		1,507	
Approved Mortgage Seller	809			873	2.7	891	2.1	1,073	
Borrowing Repurchase Agreements	26			42	2.4	43	2.4	30	
Brokered Deposits (all deposits acquired through 3rd party)	251	337	34.3		-6.5	310		313	
Investment Pilot Program	19			13	-23.5	13		10	
Investments Not Authorized by FCU Act (SCU only)	134	124	-7.5	122	-1.6	121	-0.8	131	
Deposits and Shares Meeting 703.10(a)	1,101	913		951	4.2	956	0.5	1,729	
Brokered Certificates of Deposit (investments)	2,194	1,858	-15.3	1,866	0.4	1,826	-2.1	2,450	34.2
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	Supplemental Share			eet, & Borrowings					
Return to cover		For Charter :							
03/01/2013 CU Name: N/A		Count of CU : Asset Range :							
Peer Group: N/A				Nation * Peer Group	: All * Tvp	es Included: All Fed	derally Ins	sured Credit Unions	(FICU:
Tool Group.	Count of (CU in Peer Group :		1 00. 0.04				Jarou Grount Griffons	
		•							
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Ch
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):									
Accounts Held by Member Government Depositors	945,467,234	1,061,473,277	12.3	1,280,664,976		1,177,726,339	-8.0	1,204,382,589	+
Accounts Held by Nonmember Government Depositors	761,744,033	474,173,138		407,594,772		188,420,293		201,107,051	
Employee Benefit Member Shares	261,306,270	297,052,280		251,002,810		275,751,662		294,957,380	
Employee Benefit Nonmember Shares 529 Plan Member Deposits	2,567,555	2,244,442		3,228,859		3,241,721	0.4	3,893,419	+
Non-dollar Denominated Deposits	1,873,239 850,852	968,639 111,125		1,090,923 88,098		1,275,136 82,306		1,212,270 92,300	
Health Savings Accounts	137,213,017	260,373,633		383,185,347	47.2	504,466,071	31.7	655,247,794	+
Dollar Amount of Share Certificates >= \$100,000	66,437,185,385	70,108,875,537		70,573,212,085		71,388,693,510		72,803,571,640	
Dollar Amount of IRA/Keogh >= \$100,000	15,511,527,912	19,464,201,113		20,911,430,205		22,140,859,053		23,056,854,710	
Dollar Amount of Share Drafts Swept to Regular Shares or	10,011,027,012	10, 10 1,20 1,1 10	20.0	20,011,100,200	,	22,110,000,000	0.0	20,000,001,710	<u>'</u>
Money Market Accounts	12,233,659,653	14,596,798,870	19.3	17,483,128,334	19.8	20,365,594,211	16.5	23,712,203,569	16
Dollar Amount of Noninterest Bearing Transactional									
Accounts with balances > \$250,000	N/A	N/A		1,475,179,637		2,289,222,962	55.2	3,158,540,983	38
SAVING MATURITIES									
< 1 year	600,828,911,066	667,344,441,485		686,859,621,529		723,112,803,017	5.3	768,957,882,872	_
1 to 3 years	60,202,095,144	62,365,340,432		70,200,876,400		70,366,949,499		74,159,558,414	
> 3 years	20,096,235,203	22,961,526,660		29,343,252,083		33,929,310,644		34,733,331,141	
Total Shares & Deposits	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
INSURANCE COVERAGE IN ADDITION TO NCUSIF									
Share/Deposit Insurance in Addition to NCUSIF	464	439		375		348		330	
Dollar Amount of Shares/Deposits Covered by Additional Insurance	2,581,100,380	2,477,984,747	-4.0	2,406,174,746	-2.9	2,451,989,184	1.9	2,445,433,426	-0
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR BUSINESS LOANS									
	950 504 672	245 505 709	FO 4	255 725 200	2.0	402 440 470	25.0	407 942 500	
Connercial Real Estate 1	850,594,672 N/A	345,595,798		355,735,389	2.9	483,149,478	 	497,813,509	
Construction & Land Development (MBL) Outstanding Letters of Credit	127,481,134	374,843,617 151,136,491		264,408,234 143,387,780	-29.5 -5.1	278,160,413 70,152,034	l	309,552,552 70,283,816	+
Other Unfunded MBL Commitments	851,211,787	892,907,322		974,634,678		1,017,661,874	4.4	1,244,648,303	
Total Unfunded Commitments for Business Loans	1,829,287,593	1,764,483,228		1,738,166,081	-1.5	1,849,123,799	H +	2,122,298,180	
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-BUSINESS)	1,023,207,030	1,704,400,220	0.0	1,730,100,001	1.0	1,040,120,100	0.4	2,122,230,100	, 14
Revolving O/E Lines 1-4 Family	39,335,782,812	37,546,941,071	-4.5	36,667,326,305	-2.3	36,896,671,991	0.6	37,381,774,913	1
Credit Card Line	71,125,212,003	71,824,309,621	1.0	71,313,792,943		73,416,814,767	2.9	78,395,671,781	
Unsecured Share Draft Lines of Credit	11,906,749,775	10,358,242,850		10,072,491,067	-2.8	10,267,010,459	H + + + + + + + + + + + + + + + + + + +	10,597,912,784	
Overdraft Protection Programs	11,096,180,899	11,728,341,901		12,083,869,119		13,148,814,828	+	14,319,190,446	+
Residential Construction Loans-Excluding Business Purpose	N/A	454,859,819		385,101,296		374,885,320		459,704,738	
Federally Insured Home Equity Conversion Mortgages (HECM)	N/A	32,440,664		11,516,606	-64.5	8,888,851	-22.8	3,374,224	-62
Proprietary Reverse Mortgage Products	N/A	17,683,946		19,066,329	7.8	19,182,015	0.6	18,607,808	-3
Other Unused Commitments	7,346,737,720	6,587,299,022	-10.3	7,111,949,832	8.0	8,462,549,583	19.0	9,361,658,307	10
Total Unfunded Commitments for Non-Business Loans	140,810,663,209	138,550,118,894	-1.6	137,665,113,497	-0.6	142,594,817,814	3.6	150,537,895,001	5
Total Unused Commitments	142,639,950,802	140,314,602,122	-1.6	139,403,279,578	-0.6	144,443,941,613	3.6	152,660,193,181	
%(Unused Commitments / Cash & ST Investments)	119.90	94.39	-21.3	94.71	0.3	86.83	-8.3	85.45	
Unfunded Commitments Commited by Credit Union	N/A	N/A		N/A		142,708,564,720		150,520,255,161	
Unfunded Commitments Through Third Party	N/A	N/A		N/A		1,735,376,893		2,139,938,020	
Loans Transferred with Recourse 1	3,865,672,224	3,468,943,457	-10.3	3,202,965,493	-7.7	3,666,643,469		3,277,475,235	+
Pending Bond Claims	29,248,310	30,473,713		92,815,382	204.6	26,148,739		20,884,854	
Other Contingent Liabilties	85,169,376	88,049,245	3.4	50,726,203	-42.4	132,243,964	160.7	85,447,821	-35
CREDIT AND BORROWING ARRANGEMENTS:									
Num FHLB Members	943	1,010	7.1	1,023	1.3	1,083	5.9	1,153	6
LINES OF CREDIT (Borrowing)									ļ
Total Credit Lines	126,202,351,074	126,975,567,052		131,168,187,660	3.3	138,436,103,440		152,880,870,329	
Total Committed Credit Lines	2,558,430,672	2,468,497,534		2,246,956,242		2,983,772,793		3,224,829,704	
Total Credit Lines at Corporate Credit Unions Prows Against Lines of Credit	N/A	45,431,376,142	t - t	44,665,617,828		32,356,791,914	 	24,395,991,022	+
Draws Against Lines of Credit BORROWINGS OUTSTANDING FROM CORPORATE	19,201,476,041	15,484,253,168	-19.4	15,323,880,905	-1.0	14,918,092,764	-2.6	16,003,353,812	2 7
CREDIT UNIONS									
Line of Credit Outstanding from Corporate Cus	N/A	612,619,691		304,830,059	-50.2	246,714,735	-19.1	116,358,784	-52
Term Borrowings Outstanding from Corporate Cus	N/A	5,173,753,620		1,552,263,221	-70.0	926,761,707	-40.3	871,054,432	_
MISCELLANEOUS BORROWING INFORMATION:	1.47.1	2,110,100,020		.,,		1.20,. 01,101	10.0	,00 i, i0L	1
Assets Pledged to Secure Borrowings	N/A	108,960,356,054		121,397,510,945	11.4	131,565,304,559	8.4	146,270,345,999	11
Amount of Borrowings Subject to Early Repayment at		-,,		7-2-1-1010		, - 2 - , - 3 - 1, - 30		-, -,- :,- :0,000	1
Lenders Option	3,317,283,880	3,294,932,508	-0.7	2,883,871,523	-12.5	2,324,696,981	-19.4	1,694,659,928	-27
Uninsured Secondary Capital ²	32,412,191	79,042,300	143.9	155,865,823	97.2	167,439,157	7.4	164,845,956	-1
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	Miscellar	neous Information, Pro	ograms, S	ervices					
Return to cover		For Charter :	N/A						
03/01/2013		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A				lation * Peer Group:	All * Typ	es Included: All Fede	rally Insur	red Credit Unions (I	FICUs) *
	Count	of CU in Peer Group :	N/A						
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Cho
MEMBERSHIP:									-
Num Current Members	88,578,324		1.5	90,485,594	0.7		1.5	93,839,422	+
Num Potential Members	1,302,321,549		5.1	1,473,469,174			4.4	1,626,862,204	
% Current Members to Potential Members	6.80	6.57	-3.5	6.14	-6.5		-2.8	5.77	
* % Membership Growth	2.02		-27.6	0.68			118.0	2.19	
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
EMPLOYEES:									
Num Full-Time Employees	220,949	219,307	-0.7	219,996		-	0.5	228,537	_
Num Part-Time Employees	33,411	31,216	-6.6	30,631	-1.9	30,335	-1.0	31,198	2.8
BRANCHES:	04.005	22.272	0.4	04.000	0.4	04.070	2.2	00.450	
Num of CU Branches	21,005	20,979	-0.1	21,066		· ·	0.0	20,156	
Num of CUs Reporting Shared Branches	1,537	1,169	-23.9	1,160			1.3	1,199	
Plan to add new branches or expand existing facilities	854	91	-89.3	85	-6.6	679	698.8	616	-9.3
MISCELLANEOUS LOAN INFORMATION: **Total Amount of Loans Granted VTD	050 574 000 440	267.064.264.072	0.0	240 700 544 500	0.0	250 500 507 000	4.0	206 404 445 050	
**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
MEMBER SERVICE AND PRODUCT OFFERINGS (Credit Programs):									
Business Loans	1,954	1,722	-11.9	1,753	1.8	1,756	0.2	1,926	9.7
Credit Builder	1,954 N/A	987	-11.9	1,753	4.1	· ·	4.5	1,926	
Debt Cancellation/Suspension	309	367	18.8	392		· ·	4.8	438	
Direct Financing Leases	85	54	-36.5	592			-5.8	430	
Indirect Business Loans	N/A	162	-30.5	163			2.5	161	
Indirect Consumer Loans	1,742		-7.1	1,665			0.8	1,801	
Indirect Mortgage Loans	N/A	259	-7.1	263	1.5	· ·	1.9	215	
Interest Only or Payment Option 1st Mortgage Loans	580	477	-17.8	495			-2.6	564	
Micro Business Loans	N/A	670	-17.0	691	3.1		-1.9	682	
Micro Consumer Loans	N/A	954		991	3.9		-0.7	1,002	
Overdraft Lines of Credit	3,352		-5.8	3,191	1.0		-1.2	3,039	-
Overdraft Protection	2,800	2,867	2.4	2,948		-	1.5	2,978	
Participation Loans	1,405	1,296	-7.8	1,353			2.4	1,507	
Pay Day Loans	N/A	·	-1.0	510		· ·	2.0	562	_
Real Estate Loans	5,410	4,544	-16.0	4,659			-1.6	4,759	-
Refund Anticipation Loans	N/A	119	10.0	126		-	1.6	124	_
Risk Based Loans	4,041	4,032	-0.2	4,161	3.2		-0.1	4,246	-
Share Secured Credit Cards	N/A	,	0.2	2,061	2.8	-	0.9	2,181	
Short-Term, Small Amount Loans (STS)	N/A	N/A		123		392	218.7	623	
MEMBER SERVICE AND PRODUCT OFFERINGS	14/74	14/71		120		002	210.7	020	- 00.0
(Other Programs):									
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		0.0	2,554	
Check Cashing	N/A	3,644		3,716		-	-0.9	3,679	_
First Time Homebuyer Program	N/A	638		669		· ·	0.6	703	
Health Savings Accounts	N/A	693		715	3.2		3.6	773	
Individual Development Accounts	N/A	159		161	1.3		2.5	179	
In-School Branches	N/A	324		351	8.3		1.1	373	_
Insurance/Investment Sales	1,135		57.0	1,804	1.2		0.2	1,829	_
International Remittances	N/A	·		674		,	1.5	738	_
Low Cost Wire Transfers	N/A	3,582		3,689			-0.6	4,468	
MERGERS/ACQUISITIONS:	,,,,	-,		-,		2,201	-	, , , , ,	
Completed Merger/Acquisition Qualfiying for									
Business Combo Acctng (FAS 141R)	N/A	132		221	67.4	317	43.4	426	34.4
Adjusted Retained Earnings Obtained through									
Business Combinations	N/A	185,424,895		424,156,026	128.7	890,108,977	109.9	1,103,119,633	23.9
Fixed Assets - Capital & Operating Leases									
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.
* 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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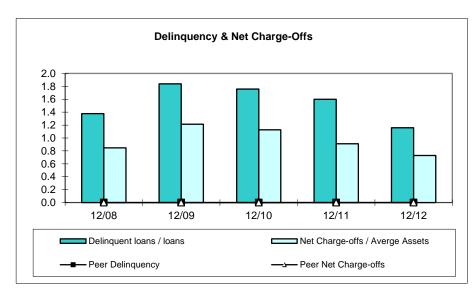
	Inform	nation System	s & Tech	nology			I		
Return to cover	IIIIOIII	For Charter		liology					
03/01/2013		Count of CU							
CU Name: N/A		Asset Range							
Peer Group: N/A				Nation * Peer	Group: Al	l * Types Inclu	ided: All	Federally Insu	ired
·	Count of CU in								
		-							
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg
System Used to Maintain Share/Loan Records									
Manual System (No Automation)	100	70	-30.0	74	5.7	66	-10.8	55	-16.7
Vendor Supplied In-House System	5,400	4,938	-8.6	4,852	-1.7	4,627	-4.6	4,405	-4.8
Vendor On-Line Service Bureau	2,188	2,205	0.8		-0.2	2,225	1.1	2,231	0.3
CU Developed In-House System	47					54	-8.5		-51.9
Other	71	106	_			94	-4.1	102	8.5
Electronic Financial Services									
Home Banking Via Internet Website	5,000	4,908	-1.8	4,887	-0.4	4,846	-0.8	4,838	-0.2
Audio Response/Phone Based	4,309	-				4,062	-2.1	3,939	-3.0
Automatic Teller Machine (ATM)	4,817			,		4,517	-2.1	4,790	6.0
Kiosk	336	· ·				344			6.4
Mobile Banking	N/A			721	67.3	1,126		1,854	64.7
Other	199					343			-17.5
Services Offered Electronically			00.0	525	0.0	0.0	0.2		
Member Application	1,999	1,905	-4.7	1,916	0.6	1,936	1.0	2,015	4.1
New Loan	3,181	2,919				2,876	-0.4	2,892	0.6
Account Balance Inquiry	5,265	-	_			5,057	-1.2		-0.5
Share Draft Orders	4,304	-				3,941	-1.0	3,912	-0.7
New Share Account	1,172	-				1,228	2.2	1,290	5.0
Loan Payments	4,649					4,456	-0.8		-0.4
Account Aggregation	425	-				506	4.1	594	17.4
Internet Access Services	791	820			1.3	856	3.0		10.2
e-Statements	3,211	3,480	_		2.6	3,700	3.6		6.9
External Account Transfers	N/A	-	_	685		758	10.7	917	21.0
View Account History	5,038					4,912	-0.9	4,881	-0.6
Merchandise Purchase	421	374			-1.9	366	-0.3	·	-0.8
Merchant Processing Services	N/A		1	224		232	3.6		16.8
Remote Deposit Capture	N/A			283		353		503	42.5
Share Account Transfers	5,088					4,817			-0.2
Bill Payment	3,658					3,792			1.6
Download Account History	4,184					4,215			
Electronic Cash	220		_			209			
Electronic Signature Authentification/Certification	161					232			
Type of World Wide Website Address	101	100	7 11.0	100	7.2	202	20.2	000	00.0
Informational	661	604	-8.6	593	-1.8	567	-4.4	545	-3.9
Interactive	254					472	-1.3		-41.5
Transactional	4,709					4,424			3.0
Number of Members That Use Transactional Website	28,062,345			· ·		35,727,978		-	8.9
No Website, But Planning to Add in the Future	383					28			-21.4
Type of Website Planned for Future	303	3-	. 31.1	20	17.0	20	0.0		۲۱.۹
Informational	299	30	-90.0	25	-16.7	26	4.0	18	-30.8
Interactive	233		_			0			-30.0 N/A
Transactional	61					2			
Miscellaneous	01		-30.1	3	0.0		33.3	3	30.0
Internet Access	7,076	7,081	0.1	6,989	-1.3	6,829	-2.3	6,614	-3.1
	7,570	,,,,,,	0.1	0,000	1.5	0,020	2.0	3,311	0.1
									17.IS&T
		1	1	1				l .	

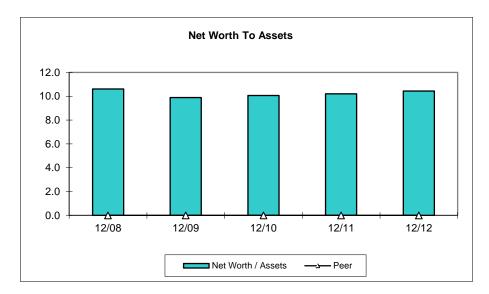
Return to cover

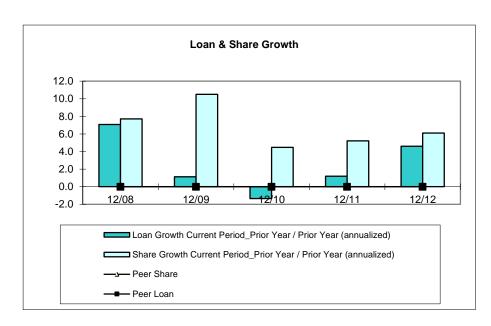
03/01/2013 CU Name: N/A Peer Group: N/A Graphs 1 For Charter : N/A Count of CU : 6819 Asset Range : N/A

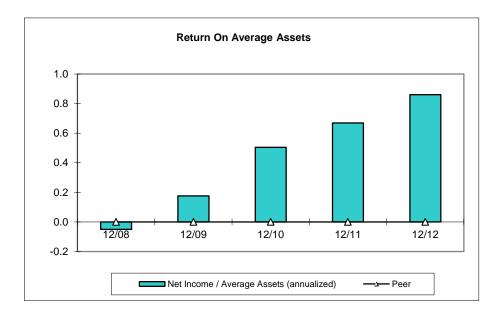
Criteria: Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit

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.

Return to cover

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

