

Cycle Date: March-2009
 Run Date: 06/11/2009
 Interval: Annual

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

Count of CU : 7749
 Asset Range : N/A
 Peer Group Number : N/A
 Count of CU in Peer Group : N/A

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

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

		Summary Financial Information								
Return to cover		For Charter : N/A								
06/11/2009		Count of CU : 7749								
CU Name: N/A		Asset Range : N/A								
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs) *								
		Count of CU in Peer Group : N/A								
		December-2005	December-2006	% Chg	December-2007	% Chg	December-2008	% Chg	March-2009	% Chg
ASSETS:		Amount	Amount		Amount		Amount		Amount	
Cash & Equivalents		45,981,012,524	51,758,488,036	12.6	52,483,306,673	1.4	48,519,226,584	-7.6	70,278,990,066	44.8
TOTAL INVESTMENTS		147,974,397,225	134,501,064,060	-9.1	142,447,525,835	5.9	165,736,446,740	16.3	189,741,997,395	14.5
Loans Held for Sale		1,075,792,992	969,433,842	-9.9	944,994,691	-2.5	1,056,677,989	11.8	2,640,332,253	149.9
Real Estate Loans		218,834,423,986	245,373,526,143	12.1	272,918,628,743	11.2	304,490,140,602	11.6	305,908,043,723	0.5
Unsecured Loans		45,091,382,352	49,188,930,696	9.1	54,602,564,697	11.0	58,063,761,089	6.3	56,001,831,121	-3.6
Other Loans		194,635,523,943	200,989,536,967	3.3	201,034,000,103	0.0	203,445,350,116	1.2	203,297,874,286	-0.1
TOTAL LOANS		458,561,330,281	495,551,993,806	8.1	528,555,193,543	6.7	565,999,251,807	7.1	565,207,749,130	-0.1
(Allowance for Loan & Lease Losses)		(3,316,335,074)	(3,329,269,613)	0.4	(3,877,964,767)	16.5	(6,184,654,396)	59.5	(6,744,051,371)	9.0
Land And Building		11,172,807,598	12,291,266,123	10.0	13,616,180,990	10.8	15,134,532,384	11.2	15,395,912,817	1.7
Other Fixed Assets		3,070,170,033	3,353,651,934	9.2	3,675,283,783	9.6	3,811,637,415	3.7	3,760,444,447	-1.3
NCUSIF Deposit		5,101,907,273	5,297,111,267	3.8	5,582,841,773	5.4	4,514,147,743	-19.1	2,156,740,830	-52.2
All Other Assets		9,358,276,802	10,756,358,417	14.9	11,563,035,450	7.5	12,684,337,438	9.7	13,935,786,349	9.9
TOTAL ASSETS		678,979,359,654	711,150,097,872	4.7	754,990,397,971	6.2	811,271,603,704	7.5	856,373,901,916	5.6
LIABILITIES & CAPITAL:										
Dividends Payable		530,738,994	722,848,600	36.2	806,079,362	11.5	671,292,970	-16.7	554,597,562	-17.4
Notes & Interest Payable		20,109,642,931	21,908,182,677	8.9	29,607,111,228	35.1	37,160,173,471	25.5	40,808,524,048	9.8
Accounts Payable & Other Liabilities		5,444,658,922	6,057,593,380	11.3	6,449,031,168	6.5	7,399,755,101	14.7	8,909,966,661	20.4
Uninsured Secondary Capital		28,143,589	27,770,028	-1.3	31,304,651	12.7	32,474,191	3.7	32,386,226	-0.3
TOTAL LIABILITIES		26,113,184,436	28,716,394,685	10.0	36,893,526,409	28.5	45,263,695,733	22.7	50,305,474,497	11.1
Share Drafts		75,410,414,276	70,298,024,887	-6.8	70,949,738,979	0.9	73,626,623,379	3.8	78,524,430,535	6.7
Regular shares		194,247,992,953	181,123,146,895	-6.8	169,044,094,365	-6.7	178,702,885,500	5.7	192,825,760,624	7.9
All Other Shares & Deposits		307,964,875,484	349,768,545,026	13.6	392,397,166,931	12.2	428,798,294,127	9.3	453,121,100,827	5.7
TOTAL SHARES & DEPOSITS		577,623,282,713	601,189,716,808	4.1	632,391,000,275	5.2	681,127,803,006	7.7	724,471,291,986	6.4
Regular Reserve		17,414,891,921	17,963,422,891	3.1	18,216,967,512	1.4	18,775,873,392	3.1	18,729,319,792	-0.2
Other Reserves		7,006,475,031	7,340,751,544	4.8	8,082,723,258	10.1	7,202,471,566	-10.9	7,075,977,511	-1.8
Undivided Earnings		50,821,525,553	55,939,811,944	10.1	59,406,180,517	6.2	58,901,760,007	-0.8	55,791,838,130	-5.3
TOTAL EQUITY		75,242,892,505	81,243,986,379	8.0	85,705,871,287	5.5	84,880,104,965	-1.0	81,597,135,433	-3.9
TOTAL LIABILITIES, SHARES, & EQUITY		678,979,359,654	711,150,097,872	4.7	754,990,397,971	6.2	811,271,603,704	7.5	856,373,901,916	5.6
INCOME & EXPENSE										
Loan Income*		26,684,205,657	30,841,861,052	15.6	34,432,579,765	11.6	36,187,719,926	5.1	8,978,931,417	-0.8
Investment Income*		6,215,229,787	7,384,843,086	18.8	8,771,922,523	18.8	7,758,338,796	-11.6	1,616,695,195	-16.6
Other Income*		8,055,230,123	8,874,250,332	10.2	9,804,991,134	10.5	10,532,440,249	7.4	2,634,191,825	0.0
Salaries & Benefits*		10,743,154,034	11,549,587,733	7.5	12,444,299,968	7.7	13,279,882,497	6.7	3,404,026,202	2.5
Total Other Operating Expenses*		10,758,887,876	11,531,091,927	7.2	12,358,104,552	7.2	14,830,050,055	20.0	3,325,091,457	-10.3
Non-operating Income & (Expense)*		219,943,483	147,419,464	-33.0	100,943,495	-31.5	-445,746,619	-541.6	-304,353,032	-173.1
Provision for Loan/Lease Losses*		2,641,355,957	2,190,452,607	-17.1	3,191,043,071	45.7	6,979,040,195	118.7	2,112,500,764	21.1
Cost of Funds*		11,412,852,926	16,305,089,282	42.9	20,466,718,641	25.5	19,104,537,206	-6.7	4,100,226,326	-14.2
NET INCOME (LOSS) BEFORE NCUSIF STABILIZATION EXPENSE*		N/A	N/A		N/A		N/A		-16,379,344	
NCUSIF Stabilization Expense*		N/A	N/A		N/A		N/A		3,168,799,940	
Net Income (Loss)*		5,618,358,257	5,672,152,385	1.0	4,650,270,685	-18.0	-160,757,601	-103.5	-3,185,179,284	-7,825.4
TOTAL CU's		8,695	8,362	-3.8	8,101	-3.1	7,806	-3.6	7,749	-0.7
* Income/Expense items are year-to-date while the related %change ratios are annualized.										
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Ratio Analysis										
Return to cover			For Charter : N/A							
06/11/2009			Count of CU : 7749							
CU Name: N/A			Asset Range : N/A							
Peer Group: N/A			Criteria: Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs) *							
	Count of CU in Peer Group : N/A				December-2008		March-2009			
	December-2005	December-2006	December-2007	December-2008	PEER Avg	Percentile**	March-2009	PEER Avg	Percentile**	
CAPITAL ADEQUACY										
Net Worth/Total Assets	11.23	11.51	11.41	10.63	N/A	N/A	9.69	N/A	N/A	
Net Worth/Total Assets--Including Optional Total Assets Election (if used)	11.27	11.55	11.43	10.66	N/A	N/A	9.76	N/A	N/A	
Total Delinquent Loans / Net Worth	4.39	4.10	5.72	8.96	N/A	N/A	9.78	N/A	N/A	
Solvency Evaluation (Estimated)	113.02	113.51	113.55	112.45	N/A	N/A	111.26	N/A	N/A	
Classified Assets (Estimated) / Net Worth	4.41	4.13	4.59	7.26	N/A	N/A	8.22	N/A	N/A	
ASSET QUALITY										
Delinquent Loans / Total Loans	0.73	0.68	0.93	1.37	N/A	N/A	1.44	N/A	N/A	
* Net Charge-Offs / Average Loans	0.54	0.45	0.51	0.85	N/A	N/A	1.11	N/A	N/A	
Fair (Market) HTM Invest Value/Book Value HTM Invest.	98.55	98.80	100.59	100.73	N/A	N/A	101.28	N/A	N/A	
Accum Unreal G/L On AFS/Cost Of AFS	-1.73	-1.14	0.18	-0.04	N/A	N/A	0.13	N/A	N/A	
Delinquent Loans / Assets	0.49	0.47	0.65	0.95	N/A	N/A	0.95	N/A	N/A	
EARNINGS										
* Return On Average Assets	0.85	0.82	0.63	-0.02	N/A	N/A	-1.53	N/A	N/A	
*Return On Average Assets Before NCUSIF Stabilization Expense	N/A	N/A	N/A	N/A	N/A	N/A	-0.01	N/A	N/A	
* Gross Income/Average Assets	6.18	6.78	7.23	6.96	N/A	N/A	6.35	N/A	N/A	
* Yield on Average Loans	6.11	6.47	6.72	6.61	N/A	N/A	6.35	N/A	N/A	
* Yield on Average Investments	3.19	4.03	4.77	3.93	N/A	N/A	2.81	N/A	N/A	
* Fee & Other Op.Income / Avg. Assets	1.22	1.28	1.34	1.34	N/A	N/A	1.26	N/A	N/A	
* Cost of Funds / Avg. Assets	1.72	2.35	2.79	2.44	N/A	N/A	1.97	N/A	N/A	
* Net Margin / Avg. Assets	4.46	4.43	4.44	4.52	N/A	N/A	4.38	N/A	N/A	
* Operating Exp./ Avg. Assets	3.24	3.32	3.38	3.59	N/A	N/A	4.75	N/A	N/A	
* Provision For Loan & Lease Losses / Average Assets	0.40	0.32	0.44	0.89	N/A	N/A	1.01	N/A	N/A	
* Net Interest Margin/Avg. Assets	3.24	3.15	3.10	3.17	N/A	N/A	3.12	N/A	N/A	
Operating Exp./Gross Income	52.50	49.00	46.79	51.60	N/A	N/A	74.82	N/A	N/A	
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets 1/	2.14	2.26	2.37	2.65	N/A	N/A	2.56	N/A	N/A	
* Net Operating Exp. /Avg. Assets	2.42	2.47	2.51	2.72	N/A	N/A	3.97	N/A	N/A	
ASSET / LIABILITY MANAGEMENT										
Net Long-Term Assets / Total Assets	25.18	27.18	29.98	31.84	N/A	N/A	30.32	N/A	N/A	
Reg. Shares / Total Shares & Borrowings	32.61	29.18	25.62	24.90	N/A	N/A	25.21	N/A	N/A	
Total Loans / Total Shares	79.39	82.43	83.58	83.10	N/A	N/A	78.02	N/A	N/A	
Total Loans / Total Assets	67.54	69.68	70.01	69.77	N/A	N/A	66.00	N/A	N/A	
Cash + Short-Term Investments / Assets	15.83	15.83	15.71	14.66	N/A	N/A	17.97	N/A	N/A	
Total Shares, Dep. & Borrs / Earning Assets	92.53	92.28	92.37	92.98	N/A	N/A	93.53	N/A	N/A	
Reg Shares + Share Drafts / Total Shares & Borrs	45.27	40.50	36.37	35.15	N/A	N/A	35.48	N/A	N/A	
Borrowings / Total Shares & Net Worth	2.75	2.87	3.82	4.78	N/A	N/A	5.00	N/A	N/A	
PRODUCTIVITY										
Members / Potential Members	8.40	7.78	7.33	6.82	N/A	N/A	6.78	N/A	N/A	
Borrowers / Members	50.26	50.35	50.78	50.80	N/A	N/A	50.33	N/A	N/A	
Members / Full-Time Employees	389.50	382.36	374.23	372.74	N/A	N/A	376.06	N/A	N/A	
Avg. Shares Per Member	\$6,835	\$7,011	\$7,284	\$7,689	N/A	N/A	\$8,118	N/A	N/A	
Avg. Loan Balance	\$10,798	\$11,479	\$11,988	\$12,577	N/A	N/A	\$12,583	N/A	N/A	
* Salary And Benefits / Full-Time Empl.	\$49,518	\$51,503	\$53,637	\$55,877	N/A	N/A	\$57,376	N/A	N/A	
OTHER RATIOS										
* Net Worth Growth	7.57	7.35	5.19	0.19	N/A	N/A	-15.24	N/A	N/A	
* Market (Share) Growth	3.84	4.08	5.19	7.71	N/A	N/A	25.45	N/A	N/A	
* Loan Growth	10.69	8.07	6.66	7.08	N/A	N/A	-0.56	N/A	N/A	
* Asset Growth	4.95	4.74	6.16	7.45	N/A	N/A	22.24	N/A	N/A	
* Investment Growth	-7.19	-4.32	4.85	10.87	N/A	N/A	90.44	N/A	N/A	
* Membership Growth	1.13	1.47	1.26	2.03	N/A	N/A	2.97	N/A	N/A	
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)										
**Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection is complete. Subsequent corrections to data after this date are not reflected in the Percentile Rank or the Peer Average Ratios until the next cycle.										
Percentile Rankings show where the credit union stands in relation to its peers in key areas of performance. To arrive at the percentile ranking, all data for all credit unions in a peer group are arranged in order from highest (100) to lowest (0) value. The percentile ranking assigned to the credit union is a measure of the relative standing of that ratio in the entire range of ratios. A high or low ranking does not imply good or bad performance. However, when reviewed in relation to other available data, users may draw conclusions as to the importance of the percentile rank to the credit union's financial performance.										
1/ For periods before 2004, the Fixed Assets & Foreclosed and Repossessed assets did not include repossessed vehicles.										
										2. Ratios

		Liabilities, Shares & Equity								
Return to cover		For Charter : N/A								
06/11/2009		Count of CU : 7749								
CU Name: N/A		Asset Range : N/A								
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs) *								
		Count of CU in Peer Group : N/A								
		December-2005	December-2006	% Chg	December-2007	% Chg	December-2008	% Chg	March-2009	% Chg
LIABILITIES, SHARES AND EQUITY										
LIABILITIES:										
Uninsured Secondary Capital		28,143,589	27,770,028	-1.3	31,304,651	12.7	32,474,191	3.7	32,386,226	-0.3
Other Borrowings		N/A	N/A		N/A		N/A		N/A	
Other Notes, Promissory Notes, Interest Payable, & Draws Against Lines of Credit		17,005,988,098	18,772,972,116	10.4	27,414,811,567	46.0	36,405,869,750	32.8	40,053,856,396	10.0
Borrowing Repurchase Transactions		3,100,529,405	3,131,485,759	1.0	2,187,672,288	-30.1	750,748,749	-65.7	750,961,915	0.0
Subordinated Debt		3,125,428	3,724,802	19.2	4,627,373	24.2	3,554,972	-23.2	3,705,737	4.2
Accrued Dividends and Interest Payable		530,738,994	722,848,600	36.2	806,079,362	11.5	671,292,970	-16.7	554,597,562	-17.4
Accounts Payable & Other Liabilities		5,444,658,922	6,057,593,380	11.3	6,449,031,168	6.5	7,399,755,101	14.7	8,909,966,661	20.4
TOTAL LIABILITIES		26,113,184,436	28,716,394,685	10.0	36,893,526,409	28.5	45,263,695,733	22.7	50,305,474,497	11.1
SHARES AND DEPOSITS										
Share Drafts		75,410,414,276	70,298,024,887	-6.8	70,949,738,979	0.9	73,626,623,379	3.8	78,524,430,535	6.7
Regular Shares		194,247,992,953	181,123,146,895	-6.8	169,044,094,365	-6.7	178,702,885,500	5.7	192,825,760,624	7.9
Money Market Shares		99,023,046,257	100,458,882,436	1.5	111,158,760,877	10.7	128,498,041,323	15.6	138,992,592,593	8.2
Share Certificates		152,629,124,597	188,891,333,089	23.8	216,115,497,187	14.4	226,257,270,014	4.7	235,173,942,487	3.9
IRA/KEOGH Accounts		48,278,919,214	52,036,944,546	7.8	56,911,232,948	9.4	64,660,147,943	13.6	68,841,523,576	6.5
All Other Shares /1		5,547,158,760	5,544,544,758	0.0	5,716,770,710	3.1	6,776,879,452	18.5	7,451,102,389	9.9
Non-Member Deposits		2,486,626,656	2,836,840,197	14.1	2,494,905,209	-12.1	2,605,955,395	4.5	2,661,939,782	2.1
TOTAL SHARES AND DEPOSITS		577,623,282,713	601,189,716,808	4.1	632,391,000,275	5.2	681,127,803,006	7.7	724,471,291,986	6.4
EQUITY:										
Undivided Earnings		50,821,525,553	55,939,811,944	10.1	59,406,180,517	6.2	58,901,760,007	-0.8	56,994,971,164	-3.2
Regular Reserves		17,414,891,921	17,963,422,891	3.1	18,216,967,512	1.4	18,775,873,392	3.1	18,729,319,792	-0.2
Appropriation For Non-Conforming Investments (SCU Only)		49,612,597	51,294,199	3.4	75,951,471	48.1	79,576,959	4.8	81,421,528	2.3
Other Reserves		7,975,731,160	7,915,953,541	-0.7	8,415,376,274	6.3	8,519,181,641	1.2	8,361,603,373	-1.8
Equity Acquired in Merger		N/A	N/A		N/A		N/A		31,471,879	
Miscellaneous Equity		12,475,514	23,297,016	86.7	12,778,646	-45.1	11,441,508	-10.5	11,634,428	1.7
Accumulated Unrealized G/L on AFS Securities		-1,014,301,452	-608,114,067	40.0	105,934,871	117.4	-33,274,558	-131.4	112,085,573	436.9
Accumulated Unrealized G/L on Cash Flow Hedges		5,335,145	6,916,034	29.6	-5,103,699	-173.8	-33,614,446	-558.6	-28,767,263	14.4
Other Comprehensive Income		-22,377,933	-48,595,179	-117.2	-522,214,305	-974.6	-1,340,839,538	-156.8	-1,493,472,007	-11.4
Net Income		0	0	N/A	0	N/A	0	N/A	-1,203,133,034	N/A
EQUITY TOTAL		75,242,892,505	81,243,986,379	8.0	85,705,871,287	5.5	84,880,104,965	-1.0	81,597,135,433	-3.9
TOTAL SHARES & EQUITY		652,866,175,218	682,433,703,187	4.5	718,096,871,562	5.2	766,007,907,971	6.7	806,068,427,419	5.2
TOTAL LIABILITIES, SHARES, & EQUITY		678,979,359,654	711,150,097,872	4.7	754,990,397,971	6.2	811,271,603,704	7.5	856,373,901,916	5.6
NCUA INSURED SAVINGS (up to \$100,000; \$250,000 for IRAs):										
Uninsured Shares		62,420,879,844	64,746,136,315	3.7	69,727,942,602	7.7	70,557,122,808	1.2	78,338,195,318	11.0
Uninsured Non-Member Deposits		1,115,523,931	1,310,963,835	17.5	1,075,857,109	-17.9	1,056,347,871	-1.8	940,764,724	-10.9
Total Uninsured Shares & Deposits		63,536,403,775	66,057,100,150	4.0	70,803,799,711	7.2	71,613,470,679	1.1	79,278,960,042	10.7
Insured Shares & Deposits		514,086,878,938	535,132,616,658	4.1	561,587,200,564	4.9	609,514,332,327	8.5	645,192,331,944	5.9
TOTAL NET WORTH		76,289,904,820	81,898,252,603	7.4	86,145,780,425	5.2	86,308,866,190	0.2	83,021,115,211	-3.8
# Means the number is too large to display in the cell										
1/ PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KEOGHS, AND NONMEMBER SHARES FOR SHORT FORM FILERS										
5. LiabShEquity										

Assets									
Return to cover	For Charter : N/A								
06/11/2009	Count of CU : 7749								
CU Name: N/A	Asset Range : N/A								
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs) *								
	Count of CU in Peer Group : N/A								
	December-2005	December-2006	% Chg	December-2007	% Chg	December-2008	% Chg	March-2009	% Chg
ASSETS									
CASH:									
Cash On Hand	6,637,896,660	6,746,092,681	1.6	6,973,488,665	3.4	7,780,206,215	11.6	7,039,228,584	-9.5
Cash On Deposit	30,860,424,537	36,504,309,992	18.3	35,281,550,312	-3.3	34,052,480,106	-3.5	53,408,674,361	56.8
Cash Equivalents	8,482,691,327	8,508,085,363	0.3	10,228,267,696	20.2	6,686,540,263	-34.6	9,831,087,121	47.0
TOTAL CASH & EQUIVALENTS	45,981,012,524	51,758,488,036	12.6	52,483,306,673	1.4	48,519,226,584	-7.6	70,278,990,066	44.8
INVESTMENTS:									
Trading Securities	273,563,386	260,708,004	-4.7	519,106,061	99.1	376,133,129	-27.5	639,289,827	70.0
Available for Sale Securities	57,587,746,185	52,665,650,785	-8.5	58,130,442,106	10.4	74,574,007,262	28.3	83,631,318,169	12.1
Held-to-Maturity Securities	34,763,427,610	28,478,316,800	-18.1	23,915,350,754	-16.0	25,681,048,992	7.4	28,453,389,065	10.8
Deposits in Commercial Banks, S&Ls, Savings Banks	20,782,582,289	15,833,043,951	-23.8	16,477,512,301	4.1	27,610,186,017	67.6	31,526,021,287	14.2
Loans to, Deposits in, and Investments in Natural Person Credit Unions 1/2	1,139,139,562	1,379,128,923	21.1	1,906,926,835	38.3	1,876,676,276	-1.6	2,065,704,282	10.1
Total MCSD and PIC in Corporate CUs	3,335,562,240	3,302,403,237	-1.0	3,517,672,060	6.5	2,976,565,886	-15.4	2,525,552,650	-15.2
All Other Investments in Corporate Cus	27,842,014,988	30,105,770,446	8.1	34,922,505,828	16.0	28,695,519,722	-17.8	35,433,393,902	23.5
All Other Investments 1/2	2,250,360,965	2,476,041,914	10.0	3,058,009,890	23.5	3,946,309,456	29.0	5,467,328,213	38.5
TOTAL INVESTMENTS	147,974,397,225	134,501,064,060	-9.1	142,447,525,835	5.9	165,736,446,740	16.3	189,741,997,395	14.5
LOANS HELD FOR SALE	1,075,792,992	969,433,842	-9.9	944,994,691	-2.5	1,056,677,989	11.8	2,640,332,253	149.9
LOANS AND LEASES:									
Unsecured Credit Card Loans	23,908,256,298	26,566,166,755	11.1	30,118,193,715	13.4	32,714,688,699	8.6	31,500,842,885	-3.7
All Other Unsecured Loans/Lines of Credit	21,183,126,054	22,622,763,941	6.8	24,484,370,982	8.2	25,349,072,390	3.5	24,500,988,236	-3.3
New Vehicle Loans	83,961,854,107	88,533,418,641	5.4	86,894,705,214	-1.9	81,526,293,165	-6.2	80,194,772,689	-1.6
Used Vehicle Loans	86,598,022,291	87,575,230,284	1.1	89,106,079,713	1.7	94,286,411,295	5.8	95,053,904,854	0.8
1st Mortgage Real Estate Loans/Lines of Credit	145,427,554,891	161,015,531,407	10.7	181,616,227,078	12.8	207,927,505,422	14.5	210,940,855,508	1.4
Other Real Estate Loans/Lines of Credit	73,406,869,095	84,357,994,736	14.9	91,302,401,665	8.2	96,562,635,180	5.8	94,967,188,215	-1.7
Leases Receivable	1,436,538,125	1,158,635,435	-19.3	878,079,058	-24.2	743,449,842	-15.3	690,155,798	-7.2
Total All Other Loans/Lines of Credit	22,639,109,420	23,722,252,607	4.8	24,155,136,118	1.8	26,889,195,814	11.3	27,359,040,945	1.7
TOTAL LOANS	458,561,330,281	495,551,993,806	8.1	528,555,193,543	6.7	565,999,251,807	7.1	565,207,749,130	-0.1
(ALLOWANCE FOR LOAN & LEASE LOSSES)	(3,316,335,074)	(3,329,269,613)	0.4	(3,877,964,767)	16.5	(6,184,654,396)	59.5	(6,744,051,371)	9.0
Foreclosed Real Estate	N/A	164,121,956		333,332,604	103.1	685,585,783	105.7	827,566,108	20.7
Repossessed Autos	N/A	220,670,084		244,796,790	10.9	310,991,681	27.0	305,184,279	-1.9
Foreclosed and Repossessed Other Assets	N/A	9,938,440		12,511,226	25.9	20,089,270	60.6	32,041,002	59.5
TOTAL FORECLOSED and REPOSSESSED ASSETS 1/1	284,093,420	394,730,480	38.9	590,640,620	49.6	1,016,666,734	72.1	1,164,791,389	14.6
Land and Building	11,172,807,598	12,291,266,123	10.0	13,616,180,990	10.8	15,134,532,384	11.2	15,395,912,817	1.7
Other Fixed Assets	3,070,170,033	3,353,651,934	9.2	3,675,283,783	9.6	3,811,637,415	3.7	3,760,444,447	-1.3
NCUA Share Insurance Capitalization Deposit	5,101,907,273	5,297,111,267	3.8	5,582,841,773	5.4	4,514,147,743	-19.1	2,156,740,830	-52.2
Identifiable Intangible Assets	N/A	N/A		N/A		N/A		118,651,844	
Goodwill	N/A	N/A		N/A		N/A		202,312,368	
TOTAL INTANGIBLE ASSETS	N/A	N/A		N/A		N/A		320,964,212	
Accrued Interest on Loans	N/A	1,910,726,607		2,100,575,140	9.9	2,181,699,247	3.9	2,091,824,474	-4.1
Accrued Interest on Investments	N/A	1,095,640,693		1,214,165,132	10.8	1,048,953,450	-13.6	1,014,196,637	-3.3
All Other Assets	N/A	7,355,260,637		7,657,654,558	4.1	8,437,018,007	10.2	9,344,009,637	10.8
TOTAL OTHER ASSETS	9,074,183,382	10,361,627,937	14.2	10,972,394,830	5.9	11,667,670,704	6.3	12,450,030,748	6.7
TOTAL ASSETS	678,979,359,654	711,150,097,872	4.7	754,990,397,971	6.2	811,271,603,704	7.5	856,373,901,916	5.6
TOTAL CU's	8,695	8,362	-3.8	8,101	-3.1	7,806	-3.6	7,749	-0.7
1 / OTHER RE OWNED PRIOR TO 2004 2/ LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON CUs INCLUDED IN ALL OTHER INVESTMENTS PRIOR TO JUNE 2006 FOR SHORT FORM FILERS									
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		Liabilities, Shares & Equity								
Return to cover		For Charter : N/A								
06/11/2009		Count of CU : 7749								
CU Name: N/A		Asset Range : N/A								
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs) *								
		Count of CU in Peer Group : N/A								
		December-2005	December-2006	% Chg	December-2007	% Chg	December-2008	% Chg	March-2009	% Chg
LIABILITIES, SHARES AND EQUITY										
LIABILITIES:										
Uninsured Secondary Capital		28,143,589	27,770,028	-1.3	31,304,651	12.7	32,474,191	3.7	32,386,226	-0.3
Other Borrowings		N/A	N/A		N/A		N/A		N/A	
Other Notes, Promissory Notes, Interest Payable, & Draws Against Lines of Credit		17,005,988,098	18,772,972,116	10.4	27,414,811,567	46.0	36,405,869,750	32.8	40,053,856,396	10.0
Borrowing Repurchase Transactions		3,100,529,405	3,131,485,759	1.0	2,187,672,288	-30.1	750,748,749	-65.7	750,961,915	0.0
Subordinated Debt		3,125,428	3,724,802	19.2	4,627,373	24.2	3,554,972	-23.2	3,705,737	4.2
Accrued Dividends and Interest Payable		530,738,994	722,848,600	36.2	806,079,362	11.5	671,292,970	-16.7	554,597,562	-17.4
Accounts Payable & Other Liabilities		5,444,658,922	6,057,593,380	11.3	6,449,031,168	6.5	7,399,755,101	14.7	8,909,966,661	20.4
TOTAL LIABILITIES		26,113,184,436	28,716,394,685	10.0	36,893,526,409	28.5	45,263,695,733	22.7	50,305,474,497	11.1
SHARES AND DEPOSITS										
Share Drafts		75,410,414,276	70,298,024,887	-6.8	70,949,738,979	0.9	73,626,623,379	3.8	78,524,430,535	6.7
Regular Shares		194,247,992,953	181,123,146,895	-6.8	169,044,094,365	-6.7	178,702,885,500	5.7	192,825,760,624	7.9
Money Market Shares		99,023,046,257	100,458,882,436	1.5	111,158,760,877	10.7	128,498,041,323	15.6	138,992,592,593	8.2
Share Certificates		152,629,124,597	188,891,333,089	23.8	216,115,497,187	14.4	226,257,270,014	4.7	235,173,942,487	3.9
IRA/KEOGH Accounts		48,278,919,214	52,036,944,546	7.8	56,911,232,948	9.4	64,660,147,943	13.6	68,841,523,576	6.5
All Other Shares /1		5,547,158,760	5,544,544,758	0.0	5,716,770,710	3.1	6,776,879,452	18.5	7,451,102,389	9.9
Non-Member Deposits		2,486,626,656	2,836,840,197	14.1	2,494,905,209	-12.1	2,605,955,395	4.5	2,661,939,782	2.1
TOTAL SHARES AND DEPOSITS		577,623,282,713	601,189,716,808	4.1	632,391,000,275	5.2	681,127,803,006	7.7	724,471,291,986	6.4
EQUITY:										
Undivided Earnings		50,821,525,553	55,939,811,944	10.1	59,406,180,517	6.2	58,901,760,007	-0.8	56,994,971,164	-3.2
Regular Reserves		17,414,891,921	17,963,422,891	3.1	18,216,967,512	1.4	18,775,873,392	3.1	18,729,319,792	-0.2
Appropriation For Non-Conforming Investments (SCU Only)		49,612,597	51,294,199	3.4	75,951,471	48.1	79,576,959	4.8	81,421,528	2.3
Other Reserves		7,975,731,160	7,915,953,541	-0.7	8,415,376,274	6.3	8,519,181,641	1.2	8,361,603,373	-1.8
Equity Acquired in Merger		N/A	N/A		N/A		N/A		31,471,879	
Miscellaneous Equity		12,475,514	23,297,016	86.7	12,778,646	-45.1	11,441,508	-10.5	11,634,428	1.7
Accumulated Unrealized G/L on AFS Securities		-1,014,301,452	-608,114,067	40.0	105,934,871	117.4	-33,274,558	-131.4	112,085,573	436.9
Accumulated Unrealized G/L on Cash Flow Hedges		5,335,145	6,916,034	29.6	-5,103,699	-173.8	-33,614,446	-558.6	-28,767,263	14.4
Other Comprehensive Income		-22,377,933	-48,595,179	-117.2	-522,214,305	-974.6	-1,340,839,538	-156.8	-1,493,472,007	-11.4
Net Income		0	0	N/A	0	N/A	0	N/A	-1,203,133,034	N/A
EQUITY TOTAL		75,242,892,505	81,243,986,379	8.0	85,705,871,287	5.5	84,880,104,965	-1.0	81,597,135,433	-3.9
TOTAL SHARES & EQUITY		652,866,175,218	682,433,703,187	4.5	718,096,871,562	5.2	766,007,907,971	6.7	806,068,427,419	5.2
TOTAL LIABILITIES, SHARES, & EQUITY		678,979,359,654	711,150,097,872	4.7	754,990,397,971	6.2	811,271,603,704	7.5	856,373,901,916	5.6
NCUA INSURED SAVINGS (up to \$100,000; \$250,000 for IRAs):										
Uninsured Shares		62,420,879,844	64,746,136,315	3.7	69,727,942,602	7.7	70,557,122,808	1.2	78,338,195,318	11.0
Uninsured Non-Member Deposits		1,115,523,931	1,310,963,835	17.5	1,075,857,109	-17.9	1,056,347,871	-1.8	940,764,724	-10.9
Total Uninsured Shares & Deposits		63,536,403,775	66,057,100,150	4.0	70,803,799,711	7.2	71,613,470,679	1.1	79,278,960,042	10.7
Insured Shares & Deposits		514,086,878,938	535,132,616,658	4.1	561,587,200,564	4.9	609,514,332,327	8.5	645,192,331,944	5.9
TOTAL NET WORTH		76,289,904,820	81,898,252,603	7.4	86,145,780,425	5.2	86,308,866,190	0.2	83,021,115,211	-3.8
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1/ PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KEOGHS, AND NONMEMBER SHARES FOR SHORT FORM FILERS										
5. LiabShEquity										

		Income Statement									
Return to cover				For Charter : N/A							
06/11/2009				Count of CU : 7749							
CU Name: N/A				Asset Range : N/A							
Peer Group: N/A				Criteria : Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs) *							
		Count of CU in Peer Group : N/A									
		December-2005	December-2006	% Chg	December-2007	% Chg	December-2008	% Chg	March-2009	% Chg	
* INCOME AND EXPENSE											
INTEREST INCOME:											
Interest on Loans		26,721,897,818	30,896,105,331	15.6	34,494,110,988	11.6	36,237,440,961	5.1	8,981,514,015	-0.9	
Less Interest Refund		(37,692,161)	(54,244,279)	43.9	(61,531,223)	13.4	(49,721,035)	-19.2	(2,582,598)	-79.2	
Income from Investments		6,216,114,020	7,382,721,936	18.8	8,761,064,814	18.7	7,770,360,029	-11.3	1,614,855,339	-16.9	
Income from Trading		-884,233	2,121,150	339.9	10,857,709	411.9	-12,021,233	-210.7	1,839,856	161.2	
TOTAL INTEREST INCOME		32,899,435,444	38,226,704,138	16.2	43,204,502,288	13.0	43,946,058,722	1.7	10,595,626,612	-3.6	
INTEREST EXPENSE:											
Dividends		9,486,295,466	13,471,005,535	42.0	16,867,181,134	25.2	15,380,986,098	-8.8	3,262,495,357	-15.2	
Interest on Deposits		1,238,261,915	1,831,236,928	47.9	2,439,772,453	33.2	2,344,356,900	-3.9	506,480,025	-13.6	
Interest on Borrowed Money		688,295,545	1,002,846,819	45.7	1,159,765,054	15.6	1,379,194,208	18.9	331,250,944	-3.9	
TOTAL INTEREST EXPENSE		11,412,852,926	16,305,089,282	42.9	20,466,718,641	25.5	19,104,537,206	-6.7	4,100,226,326	-14.2	
PROVISION FOR LOAN & LEASE LOSSES		2,641,355,957	2,190,452,607	-17.1	3,191,043,071	45.7	6,979,040,195	118.7	2,112,500,764	21.1	
NET INTEREST INCOME AFTER PLL		18,845,226,561	19,731,162,249	4.7	19,546,740,576	-0.9	17,862,481,321	-8.6	4,382,899,522	-1.9	
NON-INTEREST INCOME:											
Fee Income		5,463,494,835	5,903,237,136	8.0	6,379,192,371	8.1	6,808,553,932	6.7	1,623,944,567	-4.6	
Other Operating Income		2,591,735,288	2,971,013,196	14.6	3,425,798,763	15.3	3,723,886,317	8.7	1,010,247,258	8.5	
Gain (Loss) on Investments		-16,121,754	-18,515,202	-14.8	-49,564,005	-167.7	-348,840,149	-603.8	-226,692,455	-159.9	
Gain (Loss) on Disposition of Assets		53,371,272	55,835,441	4.6	56,940,369	2.0	-16,833,447	-129.6	-4,048,475	3.8	
Gain from Bargain Purchase (Merger)		N/A	N/A		N/A		N/A		53,400		
Other Non-Oper INC/EXP		182,693,965	110,099,225	-39.7	93,567,131	-15.0	-80,073,023	-185.6	-73,665,502	-268.0	
TOTAL NON-INTEREST INCOME		8,275,173,606	9,021,669,796	9.0	9,905,934,629	9.8	10,086,693,630	1.8	2,329,838,793	-7.6	
NON-INTEREST EXPENSE											
Total Employee Compensation & Benefits		10,743,154,034	11,549,587,733	7.5	12,444,299,968	7.7	13,279,882,497	6.7	3,404,026,202	2.5	
Travel, Conference Expense		287,885,080	311,560,582	8.2	328,812,073	5.5	329,470,449	0.2	61,838,456	-24.9	
Office Occupancy		1,467,938,159	1,629,216,736	11.0	1,794,337,379	10.1	1,982,243,833	10.5	524,571,687	5.9	
Office Operation Expense		4,467,742,618	4,702,106,489	5.2	4,988,487,783	6.1	5,214,280,488	4.5	1,313,245,105	0.7	
Educational and Promotion		808,213,133	906,937,274	12.2	993,384,223	9.5	1,043,531,291	5.0	216,268,978	-17.1	
Loan Servicing Expense		1,267,612,470	1,369,767,671	8.1	1,461,797,277	6.7	1,577,431,871	7.9	415,000,433	5.2	
Professional, Outside Service		1,611,278,982	1,730,840,387	7.4	1,858,503,812	7.4	1,991,642,271	7.2	504,270,817	1.3	
Member Insurance		123,245,570	111,944,477	-9.2	102,149,426	-8.7	1,480,050,970	1,348.9	54,817,599	-85.2	
Operating Fees		108,186,478	112,334,649	3.8	112,390,375	0.0	194,250,421	72.8	35,717,001	-26.5	
Misc Operating Expense		616,785,386	656,383,662	6.4	718,242,204	9.4	1,017,148,461	41.6	199,361,381	-21.6	
TOTAL NON-INTEREST EXPENSE		21,502,041,910	23,080,679,660	7.3	24,802,404,520	7.5	28,109,932,552	13.3	6,729,117,659	-4.2	
NET INCOME (LOSS) BEFORE NCUSIF STABILIZATION EXPENSE		N/A	N/A		N/A		N/A		-16,379,344		
NCUSIF Stabilization Expense		N/A	N/A		N/A		N/A		3,168,799,940		
NET INCOME (Loss)		5,618,358,257	5,672,152,385	1.0	4,650,270,685	-18.0	-160,757,601	-103.5	-3,185,179,284	-7,825.4	
RESERVE TRANSFERS:											
Transfer to Regular Reserve		530,938,129	580,822,175	9.4	489,785,875	-15.7	593,023,808	21.1	65,677,396	-55.7	
* All Income/Expense amounts are year-to-date while the related % change ratios are annualized.											
# Means the number is too large to display in the cell											

		Delinquent Loan Information								
Return to cover		For Charter :		N/A						
06/11/2009		Count of CU :		7749						
CU Name: N/A		Asset Range :		N/A						
Peer Group: N/A		Criteria :		Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs) *						
		Count of CU in Peer Group :		N/A						
		December-2005	December-2006	% Chg	December-2007	% Chg	December-2008	% Chg	March-2009	% Chg
DELINQUENCY SUMMARY - ALL LOAN TYPES										
1 to < 2 Months Delinquent		5,883,577,065	5,676,241,957	-3.5	6,497,344,690	14.5	8,262,164,247	27.2	7,497,605,033	-9.3
2 to < 6 Months Delinquent		2,457,288,232	2,504,015,446	1.9	3,641,210,372	45.4	5,728,436,765	57.3	5,540,652,124	-3.3
6 to 12 Months Delinquent		666,075,042	620,962,919	-6.8	997,404,245	60.6	1,489,527,665	49.3	1,990,582,548	33.6
12 Months & Over Delinquent		227,051,434	234,069,148	3.1	286,716,451	22.5	513,710,233	79.2	586,670,652	14.2
Total Del Loans - All Types (2 or more Mo)		3,350,414,708	3,359,047,513	0.3	4,925,331,068	46.6	7,731,674,663	57.0	8,117,905,324	5.0
LOAN DELINQUENCY - BY LOAN TYPE										
Unsecured Credit Card Loans										
1 to < 2 Months Delinquent		315,311,083	579,998,835	83.9	424,692,915	-26.8	550,620,736	29.7	487,059,738	-11.5
2 to < 6 Months Delinquent		224,097,986	227,298,071	1.4	335,922,054	47.8	523,931,173	56.0	521,761,674	-0.4
6 to 12 Months Delinquent		48,957,258	42,717,735	-12.7	59,720,896	39.8	82,270,551	37.8	95,475,538	16.1
12 Months & Over Delinquent		8,258,214	6,398,564	-22.5	6,354,103	-0.7	8,193,984	29.0	9,290,242	13.4
Total Del Credit Card Lns (2 or more Mo)		281,313,458	276,414,370	-1.7	401,997,053	45.4	614,395,708	52.8	626,527,454	2.0
Credit Cards DQ > 2 Mo / Total Credit Card Loans		1.18	1.04	-11.6	1.33	28.3	1.88	40.7	1.99	5.9
1st Mortgage Fixed Rate and Hybrid/Balloon > 5 years										
1 to < 2 Months Delinquent		523,357,426	714,720,114	36.6	949,351,535	32.8	1,424,221,410	50.0	1,397,937,666	-1.8
2 to < 6 Months Delinquent		184,958,623	264,062,931	42.8	474,268,218	79.6	892,713,608	88.2	1,021,251,118	14.4
6 to 12 Months Delinquent		52,622,267	75,843,085	44.1	178,883,139	135.9	290,477,999	62.4	438,266,003	50.9
12 Months & Over Delinquent		30,916,478	35,392,140	14.5	71,131,032	101.0	140,229,832	97.1	146,988,908	4.8
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs (2 or more Mo)		268,497,368	375,298,156	39.8	724,282,389	93.0	1,323,421,439	82.7	1,606,506,029	21.4
%1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs) Delinquent > 2 Mo / Total 1st Mtg Fixed and Hybrid/Balloons > 5 yrs		0.22	0.28	26.1	0.47	68.5	0.75	57.9	0.89	19.5
1st Mortgage Adjustable Rate Loans and Hybrid/Balloons < 5 years										
1 to < 2 Months Delinquent		295,017,895	387,391,524	31.3	542,465,470	40.0	996,556,889	83.7	962,818,782	-3.4
2 to < 6 Months Delinquent		94,297,935	142,886,869	51.5	309,885,618	116.9	824,252,669	166.0	797,264,830	-3.3
6 to 12 Months Delinquent		22,769,989	29,165,086	28.1	84,347,173	189.2	321,963,715	281.7	480,071,486	49.1
12 Months & Over Delinquent		12,253,029	12,219,433	-0.3	29,772,537	143.6	146,407,479	391.8	179,229,026	22.4
Total Del 1st Mtg Adj Rate Lns (2 or more Mo)		129,320,953	184,271,388	42.5	424,005,328	130.1	1,292,623,863	204.9	1,456,565,342	12.7
%1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years) Delinquent > 2 Mo / Total 1st Mortgage Adjustable Rate Loans and Hybrids/Balloons < 5 yrs		0.26	0.33	26.2	0.70	112.0	1.92	175.0	2.18	13.4
Other Real Estate Fixed Rate/Hybrid/Balloon										
1 to < 2 Months Delinquent		162,812,604	231,391,252	42.1	335,837,771	45.1	492,650,619	46.7	471,357,705	-4.3
2 to < 6 Months Delinquent		65,138,831	84,240,157	29.3	189,660,038	125.1	412,639,956	117.6	422,851,672	2.5
6 to 12 Months Delinquent		22,403,806	28,303,163	26.3	133,754,942	372.6	114,996,804	-14.0	153,332,618	33.3
12 Months & Over Delinquent		13,892,074	13,268,744	-4.5	25,316,661	90.8	36,793,476	45.3	44,839,155	21.9
Total Del Other RE Fixed/Hybrid/Balloon Lns (2 or more Mo)		101,434,711	125,812,064	24.0	348,731,641	177.2	564,430,236	61.9	621,023,445	10.1
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo / Total Other RE Fixed/Hybrid/Balloon Loans		0.31	0.28	-8.9	0.67	137.3	1.05	56.4	1.21	14.7
Other Real Estate Adjustable Rate										
1 to < 2 Months Delinquent		162,821,535	251,928,203	54.7	333,936,424	32.6	371,707,762	11.3	365,283,263	-1.7
2 to < 6 Months Delinquent		61,819,913	105,716,871	71.0	240,944,292	127.9	324,449,392	34.7	347,112,718	7.0
6 to 12 Months Delinquent		15,453,466	28,492,909	84.4	65,211,982	128.9	100,494,033	54.1	136,590,625	35.9
12 Months & Over Delinquent		7,723,042	10,520,517	36.2	16,886,324	60.5	36,620,586	116.9	43,040,543	17.5
Total Del Other RE Adj Rate Lns		84,996,421	144,730,297	70.3	323,042,598	123.2	461,564,011	42.9	526,743,886	14.1
%Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans		0.21	0.36	73.7	0.82	126.0	1.07	31.4	1.21	12.6
Leases Receivable										
1 to < 2 Months Delinquent		N/A	19,826,954		14,146,002	-28.7	17,547,875	24.0	16,909,051	-3.6
2 to < 6 Months Delinquent		N/A	11,156,606		7,300,147	-34.6	6,035,090	-17.3	5,842,862	-3.2
6 to 12 Months Delinquent		N/A	1,237,216		744,373	-39.8	220,303	-70.4	538,775	144.6
12 Months & Over Delinquent		N/A	132,487		13,982	-89.4	26,003	86.0	27,026	-3.9
Total Del Leases Receivable (2 or more Mo)		N/A	12,526,309		8,058,502	-35.7	6,281,396	-22.1	6,408,663	2.0
%Leases Receivable Delinquent > 2 Mo / Total Leases Receivable		N/A	1.08		0.92	-15.1	0.84	-7.9	0.93	9.9
All Other Loans										
1 to < 2 Months Delinquent		N/A	3,490,985,075		3,896,914,573	11.6	4,408,858,956	13.1	3,796,238,828	-13.9
2 to < 6 Months Delinquent		N/A	1,668,653,941		2,083,230,005	24.8	2,744,414,877	31.7	2,424,567,250	-11.7
6 to 12 Months Delinquent		N/A	415,203,725		474,741,740	14.3	579,104,260	22.0	686,307,503	18.5
12 Months & Over Delinquent		N/A	156,137,263		137,241,812	-12.1	145,438,873	6.0	163,255,752	12.3
Total Del All Other Lns (2 or more Mo)		N/A	2,239,994,929		2,695,213,557	20.3	3,468,958,010	28.7	3,274,130,505	-5.6
%All Other Loans Delinquent > 2 Mo / Total All Other Loans		N/A	1.01		1.20	19.2	1.52	26.8	1.44	-5.2
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Indirect and Participation Lending										
Return to cover	For Charter :		N/A							
06/11/2009	Count of CU :		7749							
CU Name: N/A	Asset Range :		N/A							
Peer Group: N/A	Criteria :		Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs) *							
	Count of CU in Peer Group :		N/A							
	December-2005	December-2006	% Chg	December-2007	% Chg	December-2008	% Chg	March-2009	% Chg	
INDIRECT LOANS OUTSTANDING										
Indirect Loans - Point of Sale Arrangement	42,785,743,728	44,653,586,763	4.4	45,062,382,123	0.9	48,215,074,079	7.0	49,362,414,576	2.4	
Indirect Loans - Outsourced Lending Relationship	22,035,979,305	24,910,495,170	13.0	25,180,055,093	1.1	26,075,492,856	3.6	26,233,155,966	0.6	
Total Outstanding Indirect Loans	64,821,723,033	69,564,081,933	7.3	70,242,437,216	1.0	74,290,566,935	5.8	75,595,570,542	1.8	
%Indirect Loans Outstanding / Total Loans	14.14	14.04	-0.7	13.29	-5.3	13.13	-1.2	13.37	1.9	
DELINQUENCY - INDIRECT LENDING										
1 to < 2 Months Delinquent	N/A	1,188,060,741		1,406,140,716	18.4	1,686,194,022	19.9	1,414,904,254	-16.1	
2 to < 6 Months Delinquent	N/A	522,346,439		670,410,665	28.3	933,739,582	39.3	791,596,274	-15.2	
6 to 12 Months Delinquent	N/A	112,297,951		117,116,131	4.3	157,028,005	34.1	187,481,834	19.4	
12 Months & Over Delinquent	N/A	37,884,073		25,600,511	-32.4	23,322,240	-8.9	24,762,878	6.2	
Total Del Indirect Lns (2 or more Mo)	N/A	672,528,463		813,127,307	20.9	1,114,089,827	37.0	1,003,840,986	-9.9	
%Indirect Loans Delinquent > 2 Mo / Total Indirect Loans	N/A	0.97		1.16	19.7	1.50	29.5	1.33	-11.5	
LOAN LOSSES - INDIRECT LENDING										
* Indirect Loans Charged Off	N/A	708,242,160		789,447,476	11.5	1,139,584,063	44.4	375,302,593	31.7	
* Indirect Loans Recovered	N/A	101,571,641		122,792,628	20.9	128,188,661	4.4	39,629,201	23.7	
* NET INDIRECT LOAN C/Os	N/A	606,670,519		666,654,848	9.9	1,011,395,402	51.7	335,673,392	32.8	
**Net Charge Offs - Indirect Loans / Avg Indirect Loans	N/A	0.90		0.95	5.6	1.40	46.8	1.79	28.0	
PARTICIPATION LOANS OUTSTANDING (Bal of Purchased + CU Portion of Part. Lns Interests Retained):										
Consumer	N/A	N/A		N/A		N/A		1,464,009,723		
Real Estate	N/A	N/A		N/A		N/A		3,249,477,055		
Member Business Loans (excluding C&D)	N/A	N/A		N/A		N/A		2,760,572,816		
Non-Member Business Loans (excluding C&D)	N/A	N/A		N/A		N/A		3,020,347,311		
Commercial Construction & Development	N/A	N/A		N/A		N/A		724,459,831		
Loan Pools	N/A	N/A		N/A		N/A		370,667,475		
TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)	7,490,469,795	8,415,805,799	12.4	9,709,401,506	15.4	11,064,485,963	14.0	11,589,534,211	4.7	
%Participation Loans Outstanding / Total Loans	1.63	1.70	4.0	1.84	8.2	1.95	6.4	2.05	4.9	
* Participation Loans Purchased YTD	2,946,788,189	2,874,601,704	-2.4	3,217,320,253	11.9	3,171,196,766	-1.4	601,050,222	-24.2	
%Participation Loans Purchased YTD / Total Loans Granted YTD	1.16	1.17	0.7	1.28	9.9	1.27	-1.4	0.88	-30.1	
PARTICIPATION LOANS SOLD:										
Participation Loan Interests Sold AND/OR Serviced (Participants' Balance Outstanding)	N/A	N/A		N/A		N/A		6,718,716,180		
Participation Loan Interests - Amount Retained (Outstanding)	N/A	N/A		N/A		N/A		2,331,530,847		
* Participation Loans Sold YTD	1,771,083,057	1,688,984,505	-4.6	1,633,139,638	-3.3	2,004,385,762	22.7	450,694,445	-10.1	
** %Participation Loans Sold YTD / Total Assets	0.26	0.24	-8.9	0.22	-8.9	0.25	14.2	0.21	-14.8	
WHOLE LOANS PURCHASED AND SOLD:										
*Loans Purchased in Full from Other Financial Institutions YTD	599,734,083	270,730,299	-54.9	292,522,707	8.0	317,752,884	8.6	173,380,138	118.3	
%Loans Purchased From Other Financial Institutions YTD / Loans Granted YTD	0.24	0.11	-53.4	0.12	6.1	0.13	8.6	0.26	101.2	
*Loans, Excluding RE, Sold in Full YTD	N/A	N/A		350,595,185		235,202,758	-32.9	56,234,185	-4.4	
DELINQUENCY - PARTICIPATION LENDING										
1 to < 2 Months Delinquent	N/A	57,988,030		71,801,955	23.8	159,578,672	122.2	207,067,169	29.8	
2 to < 6 Months Delinquent	N/A	49,707,998		124,302,606	150.1	213,519,860	71.8	191,756,046	-10.2	
6 to 12 Months Delinquent	N/A	25,776,131		83,811,488	225.2	55,398,485	-33.9	141,635,752	155.7	
12 Months & Over Delinquent	N/A	16,811,034		30,933,837	84.0	65,515,838	111.8	60,452,081	-7.7	
Total Del Participation Lns (2 or more Mo)	N/A	92,295,163		239,047,931	159.0	334,434,183	39.9	393,843,879	17.8	
%Participation Loans Delinquent > 2 Mo / Total Participation Loans	N/A	1.10		2.46	124.5	3.02	22.8	3.40	12.4	
LOAN LOSSES - PARTICIPATION LENDING										
* Participation Loans Charged Off	N/A	34,735,912		62,670,121	80.4	94,596,093	50.9	26,558,024	12.3	
* Participation Loans Recovered	N/A	2,304,414		4,477,198	94.3	8,065,569	80.1	1,934,828	-4.0	
* NET PARTICIPATION LOAN C/Os	N/A	32,431,498		58,192,923	79.4	86,530,524	48.7	24,623,196	13.8	
**Net Charge Offs - Participation Loans / Avg Participation Loans	N/A	0.41		0.64	57.5	0.83	29.7	0.87	4.4	
*Amounts are year-to-date while the related %change ratios are annualized.										
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)										
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								9.IndirectAndParticipationLns		

		Real Estate Loan Information 1									
Return to cover				For Charter : N/A							
06/11/2009				Count of CU : 7749							
CU Name: N/A				Asset Range : N/A							
Peer Group: N/A				Criteria :		Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs) *					
		Count of CU in Peer Group :		N/A							
		December-2005	December-2006	% Chg	December-2007	% Chg	December-2008	% Chg	March-2009	% Chg	
REAL ESTATE LOANS OUTSTANDING:											
First Mortgages											
Fixed Rate > 15 years	41,084,295,895	49,067,510,968	19.4	63,159,363,513	28.7	76,688,057,441	21.4	78,952,358,107	3.0		
Fixed Rate 15 years or less	42,369,155,928	41,612,527,322	-1.8	41,302,589,197	-0.7	44,679,541,599	8.2	45,874,449,488	2.7		
Other Fixed Rate	1,063,884,912	1,321,654,601	24.2	1,434,326,186	8.5	1,479,080,275	3.1	1,471,220,449	-0.5		
Total Fixed Rate First Mortgages	84,517,336,735	92,001,692,891	8.9	105,896,278,896	15.1	122,846,679,315	16.0	126,298,028,044	2.8		
Balloon/Hybrid > 5 years	11,394,764,550	13,112,436,611	15.1	15,060,128,497	14.9	17,843,136,331	18.5	17,845,674,089	0.0		
Balloon/Hybrid 5 years or less	24,420,212,127	28,235,430,047	15.6	31,802,292,065	12.6	36,093,140,298	13.5	35,391,191,571	-1.9		
Total Balloon/Hybrid First Mortgages	35,814,976,677	41,347,866,658	15.4	46,862,420,562	13.3	53,936,276,629	15.1	53,236,865,660	-1.3		
Adjustable Rate First Mtgs 1 year or less	6,257,645,539	6,616,612,264	5.7	6,538,551,251	-1.2	6,698,881,173	2.5	6,669,372,461	-0.4		
Adjustable Rate First Mtgs >1 year	18,837,595,940	21,049,359,594	11.7	22,318,976,369	6.0	24,445,668,305	9.5	24,736,589,343	1.2		
Total Adjustable First Mortgages	25,095,241,479	27,665,971,858	10.2	28,857,527,620	4.3	31,144,549,478	7.9	31,405,961,804	0.8		
TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING	145,427,554,891	161,015,531,407	10.7	181,616,227,078	12.8	207,927,505,422	14.5	210,940,855,508	1.4		
Other Real Estate Loans											
Closed End Fixed Rate	31,490,471,582	42,886,393,761	36.2	50,036,930,211	16.7	51,594,981,460	3.1	49,556,717,241	-4.0		
Closed End Adjustable Rate	1,796,963,575	1,925,419,212	7.1	1,987,419,726	3.2	2,181,626,531	9.8	2,206,484,965	1.1		
Open End Adjustable Rate (HELOC)	38,275,509,749	37,200,404,772	-2.8	36,704,235,817	-1.3	40,849,131,215	11.3	41,421,990,850	1.4		
Open End Fixed Rate	1,843,924,189	2,345,776,991	27.2	2,573,815,911	9.7	1,936,895,974	-24.7	1,781,995,159	-8.0		
TOTAL OTHER REAL ESTATE OUTSTANDING	73,406,869,095	84,357,994,736	14.9	91,302,401,665	8.2	96,562,635,180	5.8	94,967,188,215	-1.7		
TOTAL RE (FIRST AND OTHER) OUTSTANDING	218,834,423,986	245,373,526,143	12.1	272,918,628,743	11.2	304,490,140,602	11.6	305,908,043,723	0.5		
RE LOAN SUMMARY (FIX, ADJ):											
First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs)	95,912,101,285	105,114,129,502	9.6	120,956,407,393	15.1	140,689,815,646	16.3	144,143,702,133	2.5		
Other RE Fixed Rate	33,334,395,771	45,232,170,752	35.7	52,610,746,122	16.3	53,531,877,434	1.8	51,338,712,400	-4.1		
Total Fixed Rate RE Outstanding	129,246,497,056	150,346,300,254	16.3	173,567,153,515	15.4	194,221,693,080	11.9	195,482,414,533	0.6		
%(Total Fixed Rate RE/Total Assets)	19.04	21.14	11.1	22.99	8.7	23.94	4.1	22.83	-4.7		
%(Total Fixed Rate RE/Total Loans)	28.19	30.34	7.6	32.84	8.2	34.31	4.5	34.59	0.8		
First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)	49,515,453,606	55,901,401,905	12.9	60,659,819,685	8.5	67,237,689,776	10.8	66,797,153,375	-0.7		
Other RE Adj Rate	40,072,473,324	39,125,823,984	-2.4	38,691,655,543	-1.1	43,030,757,746	11.2	43,628,475,815	1.4		
Total Adj Rate RE Outstanding	89,587,926,930	95,027,225,889	6.1	99,351,475,228	4.6	110,268,447,522	11.0	110,425,629,190	0.1		
MISCELLANEOUS RE INFORMATION:											
Outstanding Interest Only & Payment Option First Mtg Loans	N/A	N/A		6,391,933,511		7,505,288,564	17.4	7,275,356,317	-3.1		
%(Interest Only & Payment Option First Mtg / Total Assets)	N/A	N/A		0.85		0.93	9.3	0.85	-8.2		
%(Interest Only & Payment Option First Mtg / Net Worth)	N/A	N/A		7.42		8.70	17.2	8.76	0.8		
Outstanding Interest Only & Payment Option Other RE/LOCs Loans	N/A	N/A		N/A		N/A		10,318,965,010			
Outstanding Residential Construction (Excluding Business Purpose Loans)	N/A	N/A		1,599,027,780		1,237,196,666	-22.6	1,029,777,980	-16.8		
Allowance for Loan Losses on all RE Loans	290,057,771	337,854,365	16.5	543,811,978	61.0	1,260,462,611	131.8	1,595,300,556	26.6		
* REAL ESTATE LOANS - AMOUNT GRANTED:											
* First Mortgages											
* Fixed Rate > 15 years	26,547,494,893	24,311,472,925	-8.4	30,233,366,206	24.4	33,283,091,908	10.1	15,453,185,771	85.7		
* Fixed Rate 15 years or less	9,787,316,592	7,526,504,010	-23.1	8,054,223,973	7.0	12,948,825,783	60.8	6,145,399,033	89.8		
* Other Fixed Rate	669,671,911	766,950,767	14.5	693,610,897	-9.6	638,516,794	-7.9	133,314,887	-16.5		
* Total Fixed Rate First Mortgages	37,004,483,396	32,604,927,702	-11.9	38,981,201,076	19.6	46,870,434,485	20.2	21,731,899,691	85.5		
* Balloon/Hybrid > 5 years	3,839,464,525	3,861,053,122	0.6	4,151,831,677	7.5	4,603,212,972	10.9	871,480,132	-24.3		
* Balloon/Hybrid 5 years or less	9,643,327,365	8,789,606,836	-8.9	8,730,889,824	-0.7	9,546,921,113	9.3	1,259,626,446	-47.2		
* Total Balloon/Hybrid First Mortgages	13,482,791,890	12,650,659,958	-6.2	12,882,721,501	1.8	14,150,134,085	9.8	2,131,106,578	-39.8		
* Adjustable Rate First Mtgs 1 year or less	2,327,641,512	2,501,293,954	7.5	2,097,428,457	-16.1	1,786,194,863	-14.8	387,815,125	-13.2		
* Adjustable Rate First Mtgs >1 year	6,481,846,498	5,565,040,995	-14.1	5,166,225,161	-7.2	6,811,046,042	31.8	1,254,432,818	-26.3		
* Total Adjustable First Mortgages	8,809,488,010	8,066,334,949	-8.4	7,263,653,618	-10.0	8,597,240,905	18.4	1,642,247,943	-23.6		
* TOTAL FIRST MORTGAGE RE LOANS GRANTED	59,296,763,296	53,321,922,609	-10.1	59,127,576,195	10.9	69,617,809,475	17.7	25,505,254,212	46.5		
* Amounts are year-to-date while the related %change ratios are annualized.											
# Means the number is too large to display in the cell											

		Real Estate Loan Information 2								
Return to cover		For Charter : N/A								
06/11/2009		Count of CU : 7749								
CU Name: N/A		Asset Range : N/A								
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs) *								
		Count of CU in Peer Group : N/A								
		December-2005	December-2006	% Chg	December-2007	% Chg	December-2008	% Chg	March-2009	% Chg
* OTHER REAL ESTATE (Granted)										
* Closed End Fixed Rate		17,149,452,264	21,922,858,397	27.8	19,940,792,814	-9.0	14,444,317,345	-27.6	2,024,328,888	-43.9
* Closed End Adjustable Rate		812,149,531	742,270,828	-8.6	670,339,896	-9.7	737,295,475	10.0	126,153,037	-31.6
* Open End Adjustable Rate (HELOC)		20,635,513,061	16,592,589,905	-19.6	14,869,539,051	-10.4	14,604,344,999	-1.8	3,091,425,070	-15.3
* Open End Fixed Rate and Other		981,442,545	1,243,877,015	26.7	1,251,799,064	0.6	793,698,603	-36.6	148,867,968	-25.0
* TOTAL OTHER REAL ESTATE GRANTED		39,578,557,401	40,501,596,145	2.3	36,732,470,825	-9.3	30,579,656,422	-16.8	5,390,774,963	-29.5
* TOTAL RE (FIRST AND OTHER) GRANTED		98,875,320,697	93,823,518,754	-5.1	95,860,047,020	2.2	100,197,465,897	4.5	30,896,029,175	23.3
% (Total Fixed Rate RE Granted YTD/Total Loans Granted YTD)		23.24	24.25	4.4	25.68	5.9	26.63	3.7	36.47	37.0
RE LOANS SOLD/SERVICED										
* First Mortgage R.E. Loans Sold		19,757,721,576	15,552,436,599	-21.3	15,582,214,281	0.2	19,296,348,807	23.8	13,786,276,192	185.8
%(First Mtg RE Loans Sold/ First Mtg RE Loans Granted)		33.32	29.17	-12.5	26.35	-9.6	27.72	5.2	54.05	95.0
AMT of Mortgage Servicing Rights		405,952,436	458,166,619	12.9	460,009,408	0.4	442,610,743	-3.8	455,448,412	2.9
Outstanding RE Loans Sold But Serviced		51,378,730,042	55,883,911,594	8.8	60,172,742,448	7.7	67,476,164,419	12.1	72,670,484,064	7.7
% (Mortgage Servicing Rights / Net Worth)		0.53	0.56	5.1	0.53	-4.5	0.51	-4.0	0.55	7.0
MISC. RE LOAN INFORMATION										
S-Term (<5 Yrs) R.E. Loan (Exc. MBL)		94,573,030,588	99,223,610,345	4.9	103,670,415,259	4.5	113,010,549,126	9.0	112,572,943,533	-0.4
R.E. Lns also Mem. Bus. Lns		12,553,533,861	16,389,714,372	30.6	19,669,447,793	20.0	24,444,521,126	24.3	25,052,312,005	2.5
RE LOAN MODIFICATIONS OUTSTANDING										
Modified First Mortgage RE Loans		N/A	N/A		N/A		1,165,969,078		1,943,173,950	66.7
Modified Other RE Loans		N/A	N/A		N/A		316,891,270		364,442,475	15.0
Total Modified First and Other RE Loans		N/A	N/A		N/A		1,482,860,348		2,307,616,425	55.6
Modified RE Loans Also Reported as Business Loans		N/A	N/A		N/A		265,384,167		465,139,343	75.3
DELINQUENT R.E. LOANS > 2 MOS										
First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs)		268,497,368	375,298,156	39.8	724,282,389	93.0	1,323,421,439	82.7	1,606,506,029	21.4
First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)		129,320,953	184,271,388	42.5	424,005,328	130.1	1,292,623,863	204.9	1,456,565,342	12.7
Other R.E. Fixed Rate		101,434,711	125,812,064	24.0	348,731,641	177.2	564,430,236	61.9	621,023,445	10.0
Other R.E. Adj. Rate		84,996,421	144,730,297	70.3	323,042,598	123.2	461,564,011	42.9	526,743,886	14.1
TOTAL DEL R.E. > 2 MOS		584,249,453	830,111,905	42.1	1,820,061,956	119.3	3,642,039,549	100.1	4,210,838,702	15.6
DELINQUENT 1 TO < 2 MOS										
First Mortgage		818,375,321	1,102,111,638	34.7	1,491,817,005	35.4	2,420,778,299	62.3	2,360,756,448	-2.5
Other		325,634,139	483,319,455	48.4	669,774,195	38.6	864,358,381	29.1	836,640,968	-3.2
Total Del R.E. 1 to < 2 Mos		1,144,009,460	1,585,431,093	38.6	2,161,591,200	36.3	3,285,136,680	52.0	3,197,397,416	-2.7
Total Del R.E. Loans > 1 Mos		1,728,258,913	2,415,542,998	39.8	3,981,653,156	64.8	6,927,176,229	74.0	7,408,236,118	6.9
RE LOAN DELINQUENCY RATIOS										
% R.E. Loans dq > 1 Mos		0.79	0.98	24.7	1.46	48.2	2.28	55.9	2.42	6.4
% R.E. Loans dq > 2 Mos		0.27	0.34	26.7	0.67	97.1	1.20	79.4	1.38	15.1
REAL ESTATE LOAN MODIFICATIONS DELINQUENT > 2 MOS										
Modified First Mortgage RE Loans > 2 Mo Del		N/A	N/A		N/A		273,508,354		386,844,574	41.4
Modified Other RE Loans > 2 Mo Del		N/A	N/A		N/A		46,655,289		63,683,433	36.5
Total Modified First and Other RE Loans > 2 Mo Del		N/A	N/A		N/A		320,163,643		450,528,007	40.7
% Total Modified 1st and Other RE > 2 Mo Del / Total Modified 1st and Other RE		N/A	N/A		N/A		21.59		19.52	-9.6
Modified RE Loans Also Reported as Business Loans > 2 Mo Del		N/A	N/A		N/A		52,520,996		116,494,755	121.8
% Modified RE Lns also Reported as Business Loans > 2 Mo Del / Total Modified RE Lns also Reported as Business Loans		N/A	N/A		N/A		19.79		25.05	26.6
REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:										
* Total Real Estate Loans Charged Off		63,623,654	87,019,147	36.8	230,393,115	164.8	858,810,464	272.8	333,350,306	55.3
* Total Real Estate Lns Recovered		9,131,488	10,682,255	17.0	14,105,653	32.0	23,146,659	64.1	9,335,899	61.3
* NET Total Real Estate Loan C/Os		54,492,166	76,336,892	40.1	216,287,462	183.3	835,663,805	286.4	324,014,407	55.1
** Net Charge Offs - Total RE Loans / Avg Total RE Loans		0.03	0.03	24.0	0.08	153.8	0.29	246.8	0.42	46.7
* Total 1st Mortgage Lns Charged Off		23,187,714	31,670,784	36.6	51,342,655	62.1	243,747,153	374.7	113,060,826	85.5
* Total 1st Mortgage Lns Recovered		4,132,136	4,031,704	-2.4	6,366,199	57.9	8,668,761	36.2	3,087,193	42.5
* NET 1st MORTGAGE LN C/Os		19,055,578	27,639,080	45.0	44,976,456	62.7	235,078,392	422.7	109,973,633	87.1
** Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans		0.01	0.02	30.4	0.03	45.5	0.12	359.7	0.21	74.0
* Total Other RE Lns Charged Off		40,435,940	55,348,363	36.9	179,050,460	223.5	615,063,311	243.5	220,289,480	43.3
* Total Other RE Lns Recovered		4,999,352	6,650,551	33.0	7,739,454	16.4	14,477,898	87.1	6,248,706	72.6
* NET OTHER RE LN C/Os		35,436,588	48,697,812	37.4	171,311,006	251.8	600,585,413	250.6	214,040,774	42.6
**Net Charge Offs Other RE Loans / Avg Other RE Loans		0.05	0.06	18.0	0.20	215.9	0.64	227.8	0.89	39.8
* Amounts are year-to-date and the related % change ratios are annualized.										
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)										
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	Member Business Loan Information									
Return to cover										
06/11/2009										
CU Name: N/A										
Peer Group: N/A										
	Criteria : Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs) *									
	Count of CU in Peer Group : N/A									
	December-2005	December-2006	% Chg	December-2007	% Chg	December-2008	% Chg	March-2009	% Chg	
BUSINESS LOANS										
Member Business Loans (NMBLB) \1	15,064,387,646	18,891,446,077	25.4	21,459,330,845	13.6	25,435,511,650	18.5	26,202,493,496	3.0	
Purchased Business Loans or Participations to Nonmembers (NMBLB) \1	2,844,087,886	3,915,871,018	37.7	4,929,242,985	25.9	6,361,098,578	29.0	6,401,903,229	0.6	
Total Business Loans (NMBLB) \1	17,908,475,532	22,807,317,095	27.4	26,388,573,830	15.7	31,796,610,228	20.5	32,604,396,725	2.5	
Unfunded Commitments \1	1,600,454,459	1,938,867,620	21.1	1,852,703,145	-4.4	1,692,208,139	-8.7	1,667,336,033	-1.5	
TOTAL BUSINESS LOANS (NMBLB) LESS UNFUNDED COMMITMENTS \1	16,308,021,073	20,868,449,475	28.0	24,535,870,685	17.6	30,104,402,089	22.7	30,937,060,692	2.8	
%(Total Business Loans (NMBLB) Less Unfunded Commitments/ Total Assets) \1	2.40	2.93	22.2	3.25	10.7	3.71	14.2	3.61	-2.6	
NUMBER OF BUSINESS LOANS OUTSTANDING:										
Number of Outstanding of Business Loans	97,313	111,073	14.1	120,591	8.6	131,073	8.7	133,531	1.9	
Number of Outstanding Purchased Business Loans or Participation Interests to Nonmembers	5,217	13,752	163.6	16,404	19.3	16,147	-1.6	15,696	-2.8	
MISCELLANEOUS BUSINESS LOAN INFORMATION										
Construction and Development (NMBLB) \1	1,218,086,468	1,747,043,337	43.4	2,022,439,025	15.8	1,956,840,246	-3.2	1,862,210,575	-4.8	
Number of Outstanding Construction and Development Loans	2,213	3,033	37.1	2,431	-19.8	2,136	-12.1	2,011	-5.9	
Unsecured Business Loans \1	71,108,063	71,539,036	0.6	110,876,638	55.0	133,394,419	20.3	139,529,624	4.6	
Number of Outstanding Unsecured Business Loans	3,140	3,231	2.9	4,505	39.4	4,703	4.4	5,111	8.7	
Purchased or Participation Interest to Members (NMBLB) \1	342,448,328	577,086,796	68.5	729,030,663	26.3	625,485,186	-14.2	714,554,300	14.2	
Number of Outstanding Purchased Business Loans or Participation Interests to Members	364	757	108.0	779	2.9	845	8.5	904	7.0	
Agricultural Related (NMBLB) \1	789,803,904	868,711,321	10.0	984,271,889	13.3	1,108,170,527	12.6	1,107,719,109	0.0	
Number of Outstanding Agricultural Related Loans	14,048	14,868	5.8	15,297	2.9	15,396	0.6	14,897	-3.2	
AMOUNT OF BUSINESS LOANS GRANTED OR PURCHASED:										
* Mbl (NMBLB) Granted YTD \1	7,703,288,438	9,018,211,643	17.1	9,529,440,955	5.7	11,471,383,797	20.4	2,284,090,258	-20.4	
* Purchased or Participation Interests to Nonmembers (NMBLB) \1	1,252,612,570	1,871,601,366	49.4	2,003,640,073	7.1	1,963,748,850	-2.0	374,267,130	-23.8	
DELINQUENCY - MEMBER BUSINESS LOANS										
1 to < 2 Months Delinquent	100,195,213	129,438,460	29.2	207,709,817	60.5	373,893,651	80.0	425,233,501	13.7	
2 to < 6 Months Delinquent	37,274,136	71,221,938	91.1	229,183,178	221.8	395,306,952	72.5	352,674,354	-10.8	
6 to 12 Months Delinquent	20,545,875	25,771,636	25.4	179,446,067	596.3	148,421,032	-17.3	292,087,144	96.8	
12 Months & Over Delinquent	11,239,390	12,602,739	12.1	48,149,946	282.1	125,914,524	161.5	158,106,823	25.6	
Total Del Loans - All Types (2 or more Mo)	69,059,401	109,596,313	58.7	456,779,191	316.8	669,642,508	46.6	802,868,321	19.9	
MBL DELINQUENCY RATIOS										
% MBL > 1 Month Delinquent (All delinquency > 30 days)	1.04	1.15	10.4	2.71	136.4	3.47	28.0	3.97	14.5	
% MBL > 2 Months Delinquent (Reportable delinquency)	0.42	0.53	24.0	1.86	254.5	2.22	19.5	2.60	16.7	
MBL CHARGE-OFFS AND RECOVERIES:										
*Total MBL Charge Offs	12,557,108	25,269,178	101.2	37,922,077	50.1	131,876,705	247.8	30,885,949	-6.3	
*Total MBL Recoveries	2,208,315	4,709,215	113.2	3,482,536	-26.0	7,065,554	102.9	504,928	-71.4	
MISCELLANEOUS MBL INFORMATION:										
Real Estate Loans also Reported as Business Loans	12,553,533,861	16,389,714,372	30.6	19,669,447,793	20.0	24,444,521,126	24.3	25,052,312,005	2.5	
* Business Loans and Participations Sold	1,044,049,656	1,479,234,494	41.7	1,573,622,653	6.4	2,077,917,820	32.0	427,204,543	-17.8	
SBA Loans Outstanding	234,632,345	482,936,466	105.8	426,969,199	-11.6	519,635,376	21.7	541,756,514	4.3	
Number of SBA Loans Outstanding	2,494	3,563	42.9	5,152	44.6	7,100	37.8	7,350	3.5	
RISK BASED NET WORTH (RBNW):										
Loans and Participation Interests Qualifying for RBNW (CUS >\$10m)	17,148,061,896	21,762,256,163	26.9	25,334,388,906	16.4	31,306,675,644	23.6	31,942,242,897	2.0	
Unfunded Commitments for Loans and Participation Interests Qualifying for RBNW (CUS >\$10m)	1,788,919,477	2,166,168,827	21.1	2,051,801,122	-5.3	1,892,246,846	-7.8	1,828,508,845	-3.4	
RE Loans also Reported as Qualifying MBLs for RBNW	10,352,006,156	14,642,878,204	41.4	17,547,251,415	19.8	21,992,392,167	25.3	23,077,669,619	4.9	
1/ PART 723 REDEFINED MEMBER BUSINESS LOANS IN OCTOBER 2003;										
* Amounts are year-to-date and the related % change ratios are annualized.										

	Other Investment Information								
Return to cover	For Charter : N/A								
06/11/2009	Count of CU : 7749								
CU Name: N/A	Asset Range : N/A								
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs) *								
	Count of CU in Peer Group : N/A								
	December-2005	December-2006	% Chg	December-2007	% Chg	December-2008	% Chg	March-2009	% Chg
INVESTMENT SUMMARY:									
U.S. GOVERNMENT OBLIGATIONS	2,339,624,832	2,021,682,881	-13.6	4,696,935,430	132.3	4,073,741,037	-13.3	6,120,500,305	50.2
Agency/GSE Debt Instruments (not backed by mortgages)	N/A	N/A		N/A		36,460,686,530		40,652,178,462	11.5
Agency/GSE Mortgage-Backed Securities	N/A	N/A		N/A		43,586,574,243		48,238,502,859	10.7
TOTAL FEDERAL AGENCY SECURITIES	81,798,668,232	67,941,877,316	-16.9	64,367,181,639	-5.3	80,047,260,773	24.4	88,890,681,321	11.0
Privately Issued Mortgage-Related Securities	N/A	N/A		N/A		3,010,439,937		3,245,975,911	7.8
Privately Issued Mortgage-Backed Securities	N/A	N/A		N/A		234,553,107		249,721,311	6.5
TOTAL OTHER MORTGAGE-BACKED SECURITIES	N/A	N/A		N/A		3,244,993,044		3,495,697,222	7.7
Mutual Funds	N/A	N/A		N/A		N/A		1,764,618,370	
Common Trusts	N/A	N/A		N/A		N/A		646,124,845	
TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS	1,708,840,052	1,664,780,044	-2.6	1,872,212,830	12.5	2,027,826,287	8.3	2,410,743,215	18.9
MORTGAGE RELATED SECURITIES:									
Collateralized Mortgage Obligations	10,281,984,251	10,188,076,864	-0.9	14,583,192,150	43.1	23,685,254,355	62.4	25,900,768,868	9.4
Commercial Mortgage Backed Securities	524,312,636	365,408,676	-30.3	494,898,770	35.4	810,348,130	63.7	912,964,342	12.7
OTHER INVESTMENT INFORMATION:									
Non-Mortgage Related Securities With Embedded Options or Complex Coupon Formulas	16,204,943,960	13,497,910,572	-16.7	12,518,584,736	-7.3	11,184,902,579	-10.7	12,093,493,121	8.1
Non-Mortgage Related Securities With Maturities > 3 Yrs Without Embedded Options or Complex Coupon Formulas	1,471,838,566	1,319,818,802	-10.3	1,455,622,505	10.3	2,768,534,459	90.2	2,814,961,187	1.7
Securities per 703.12(b)	32,969,718,169	28,922,263,248	-12.3	31,704,037,212	9.6	42,672,540,372	34.6	45,612,534,418	6.9
Deposits/Shares per 703.10(a)	4,478,384,257	3,787,654,187	-15.4	3,674,089,413	-3.0	3,847,191,343	4.7	3,576,791,318	-7.0
Market Value of Investments Purchased Under Investment Pilot Program (703.19)	40,905,869	138,330,828	238.2	236,541,361	71.0	181,886,076	-23.1	174,129,211	-4.3
Fair Value of Total Investments	186,814,640,548	179,172,122,141	-4.1	188,098,388,575	5.0	206,661,760,257	9.9	253,345,610,713	22.6
Investment Repurchase Agreements	1,001,508,602	1,000,848,320	-0.1	1,145,678,730	14.5	388,492,401	-66.1	639,371,323	64.6
Borrowing Repurchase Agreements Placed in Investments for Positive Arbitrage	2,149,428,482	2,346,872,433	9.2	2,189,755,188	-6.7	522,790,398	-76.1	462,730,910	-11.5
Cash on Deposit in Corporate Credit Unions	23,425,843,280	29,341,037,324	25.3	28,534,162,636	-2.7	25,301,202,793	-11.3	40,842,239,143	61.4
Cash on Deposit in Other Financial Institutions	7,434,581,257	7,163,272,668	-3.6	6,747,387,676	-5.8	8,751,277,313	29.7	12,566,435,218	43.6
CUSO INFORMATION									
Value of Investments in CUSO	731,390,383	940,074,709	28.5	1,063,046,497	13.1	1,116,235,091	5.0	1,110,619,086	-0.5
CUSO loans	406,182,818	489,144,455	20.4	583,608,471	19.3	592,078,720	1.5	635,350,590	7.3
Aggregate cash outlays in CUSO	452,602,114	522,832,574	15.5	635,708,053	21.6	668,002,408	5.1	662,657,105	-0.8
Inv not Authorized by the FCU Act or NCUA R&R (SCU only)	1,602,943,840	1,219,076,563	-23.9	1,434,316,206	17.7	1,967,902,331	37.2	1,941,635,144	-1.3
Outstanding Balance of Brokered CDs and Share Certificates Purchased	6,252,519,703	5,611,020,490	-10.3	6,628,926,412	18.1	12,172,408,777	83.6	14,083,612,055	15.7
CREDIT UNION INVESTMENT PROGRAMS									
Mortgage Processing	N/A	1,476		1,572	6.5	1,732	10.2	1,788	3.2
Approved Mortgage Seller	N/A	594		672	13.1	808	20.2	832	3.0
Borrowing Repurchase Agreements	N/A	42		30	-28.6	26	-13.3	26	0.0
Brokered Deposits (all deposits acquired through 3rd party)	N/A	262		255	-2.7	250	-2.0	314	25.6
Investment Pilot Program	N/A	17		19	11.8	19	0.0	18	-5.3
Investments Not Authorized by FCU Act (SCU only)	N/A	103		132	28.2	134	1.5	128	-4.5
Deposits and Shares Meeting 703.10(a)	N/A	425		1,025	141.2	1,101	7.4	1,083	-1.6
Brokered Certificates of Deposit (investments)	N/A	735		1,593	116.7	2,191	37.5	2,308	5.3
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Supplemental Share Information, Off Balance Sheet, & Borrowings									
Return to cover									
06/11/2009	For Charter : N/A								
CU Name: N/A	Count of CU : 7749								
	Asset Range : N/A								
Peer Group: N/A	Criteria: Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs) *								
	Count of CU in Peer Group : N/A								
	December-2005	December-2006	% Chg	December-2007	% Chg	December-2008	% Chg	March-2009	% Chg
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):									
Accounts Held by Member Government Depositors	N/A	681,669,687		888,578,048	30.4	945,467,234	6.4	968,474,181	2.4
Accounts Held by Nonmember Government Depositors	N/A	785,911,168		760,073,043	-3.3	761,744,034	0.2	721,658,152	-5.3
Employee Benefit Member Shares	N/A	190,881,499		213,968,310	12.1	261,306,270	22.1	273,797,656	4.8
Employee Benefit Nonmember Shares	N/A	1,402,125		1,935,950	38.1	2,567,556	32.6	2,390,935	-6.9
529 Plan Member Deposits	N/A	8,502,512		7,007,256	-17.6	1,873,239	-73.3	1,471,016	-21.5
Non-dollar Denominated Deposits	N/A	60,081		123,031	104.8	850,852	591.6	128,445	-84.9
Health Savings Accounts	N/A	16,728,992		120,270,423	618.9	137,213,017	14.1	174,065,918	26.9
Dollar Amount of Share Certificates >= \$100,000	N/A	49,279,247,768		61,960,129,949	25.7	66,424,746,903	7.2	71,123,842,066	7.1
Dollar Amount of IRA/Keogh >= \$100,000	N/A	9,044,331,399		12,278,753,973	35.8	15,510,948,178	26.3	17,461,813,745	12.6
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts	N/A	10,762,262,941		10,669,626,677	-0.9	12,233,659,653	14.7	13,215,032,626	8.0
SAVING MATURITIES									
< 1 year	504,803,312,876	531,696,527,924	5.3	561,846,809,013	5.7	600,769,181,217	6.9	642,827,330,939	7.0
1 to 3 years	50,869,090,108	50,762,143,906	-0.2	52,432,960,597	3.3	60,262,386,584	14.9	60,005,819,793	-0.4
> 3 years	21,950,879,728	18,731,044,978	-14.7	18,111,230,665	-3.3	20,096,235,205	11.0	21,638,141,254	7.7
Total Shares & Deposits	577,623,282,713	601,189,716,808	4.1	632,391,000,275	5.2	681,127,803,006	7.7	724,471,291,986	6.4
INSURANCE COVERAGE IN ADDITION TO NCUSIF									
Share/Deposit Insurance in Addition to NCUSIF	N/A	458		460	0.4	464	0.9	460	-0.9
Dollar Amount of Shares/Deposits Covered by Additional Insurance	N/A	6,345,810,855		7,072,626,884	11.5	2,589,832,435	-63.4	2,995,189,958	15.7
OFF-BALANCE SHEET UNUSED COMMITMENTS:									
Commercial Real Estate /1	880,406,078	1,019,190,208	15.8	976,489,827	-4.2	843,521,592	-13.6	410,221,892	-51.4
Construction & Land Development (MBL)	N/A	N/A		N/A		N/A		428,606,842	
Other Unfunded MBL Commitments	720,048,381	919,677,412	27.7	876,213,318	-4.7	848,686,547	-3.1	828,507,299	-2.4
Revolving O/E Lines 1-4 Family	36,139,118,544	38,285,156,412	5.9	39,343,443,882	2.8	39,270,991,047	-0.2	38,504,847,136	-2.0
Credit Card Line	60,507,038,893	63,823,753,068	5.5	68,331,084,650	7.1	71,037,025,757	4.0	78,391,062,788	10.4
Outstanding LOC	150,897,076	156,371,378	3.6	152,035,937	-2.8	127,481,134	-16.2	182,057,209	42.8
Unsecured Share Draft LOC	10,327,728,705	10,598,051,409	2.6	10,893,403,864	2.8	11,893,093,430	9.2	10,894,333,767	-8.4
Overdraft Protection Programs	6,424,010,801	8,638,355,943	34.5	9,600,209,599	11.1	11,090,190,879	15.5	11,208,107,302	1.1
Residential Construction Loans-Excluding Business Purpose	N/A	N/A		N/A		N/A		456,582,539	
Other Unused Commitments	7,407,741,820	7,009,636,406	-5.4	6,871,858,928	-2.0	7,319,818,508	6.5	5,998,497,870	-18.1
Total Unused Commitments	122,556,990,298	130,450,192,236	6.4	137,044,740,005	5.1	142,430,808,894	3.9	147,302,824,644	3.4
%(Unused Commitments / Cash & ST Investments)	114.06	115.87	1.6	115.56	-0.3	119.76	3.6	95.74	-20.1
Loans Transferred with Recourse \1	2,320,935,579	2,328,873,536	0.3	2,193,058,822	-5.8	3,971,938,949	81.1	4,006,465,505	0.9
Pending Bond Claims	39,225,543	43,375,688	10.6	44,454,615	2.5	29,248,310	-34.2	46,820,544	60.1
Other Contingent Liabilities	0	80,522,969	N/A	50,193,823	-37.7	83,654,508	66.7	163,112,502	95.0
CREDIT AND BORROWING ARRANGEMENTS:									
Num FHLB Members	927	925	-0.2	929	0.4	943	1.5	963	2.1
Num FRB Borr. Apps.	391	378	-3.3	379	0.3	387	2.1	394	1.8
Num FRB Pre-Pledged	158	144	-8.9	144	0.0	146	1.4	147	0.7
LINES OF CREDIT (Borrowing)									
Total Credit Lines	76,761,115,781	85,500,156,614	11.4	101,630,312,895	18.9	126,032,929,536	24.0	127,459,096,105	1.1
Total Committed Credit Lines	1,976,447,438	2,365,727,446	19.7	2,952,627,943	24.8	2,737,380,672	-7.3	3,267,712,666	19.4
Total Credit Lines at Corporate Credit Unions	N/A	N/A		N/A		N/A		44,450,201,453	
Draws Against Lines of Credit	7,019,938,467	6,770,409,753	-3.6	13,140,164,125	94.1	19,212,476,042	46.2	17,817,661,874	-7.3
BORROWINGS OUTSTANDING FROM CORPORATE CREDIT UNIONS									
Line of Credit Outstanding from Corporate Cus	N/A	N/A		N/A		N/A		1,361,912,279	
Term Borrowings Outstanding from Corporate Cus	N/A	N/A		N/A		N/A		5,127,533,346	
MISCELLANEOUS BORROWING INFORMATION:									
Assets Pledged to Secure Borrowings	N/A	N/A		N/A		N/A		106,390,912,904	
Amount of Borrowings Subject to Early Repayment at Lenders Option	1,189,016,160	1,720,941,154	44.7	2,760,478,266	60.4	3,317,283,880	20.2	3,626,501,490	9.3
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1/ Included MBL construction and land development prior to 03/31/09.									

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06/11/2009

CU Name: N/A

Peer Group: N/A

Graphs 1

For Charter : N/A

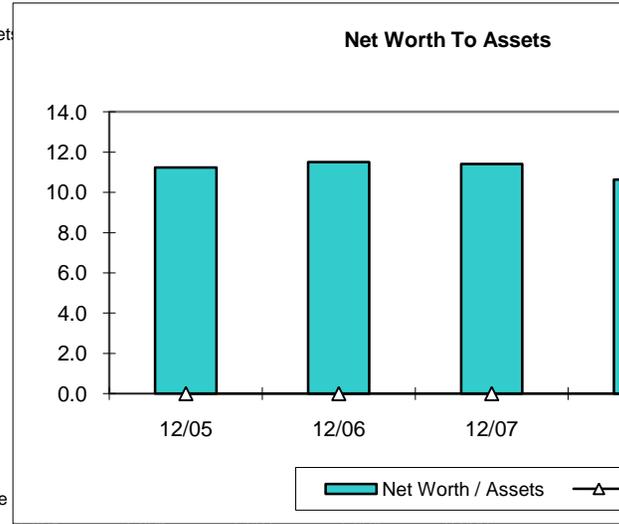
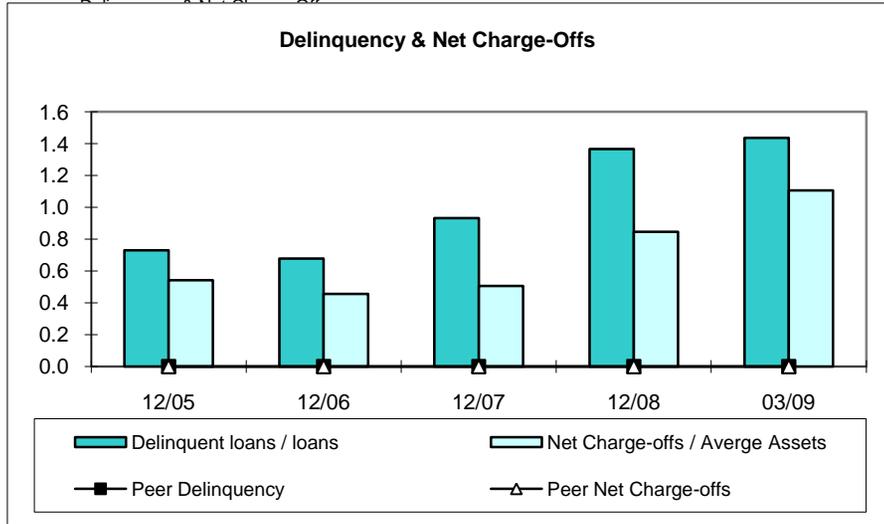
Count of CU : 7749

Asset Range : N/A

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

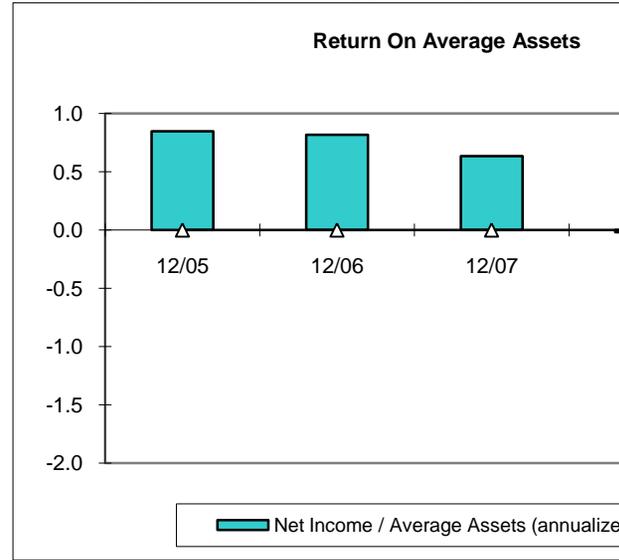
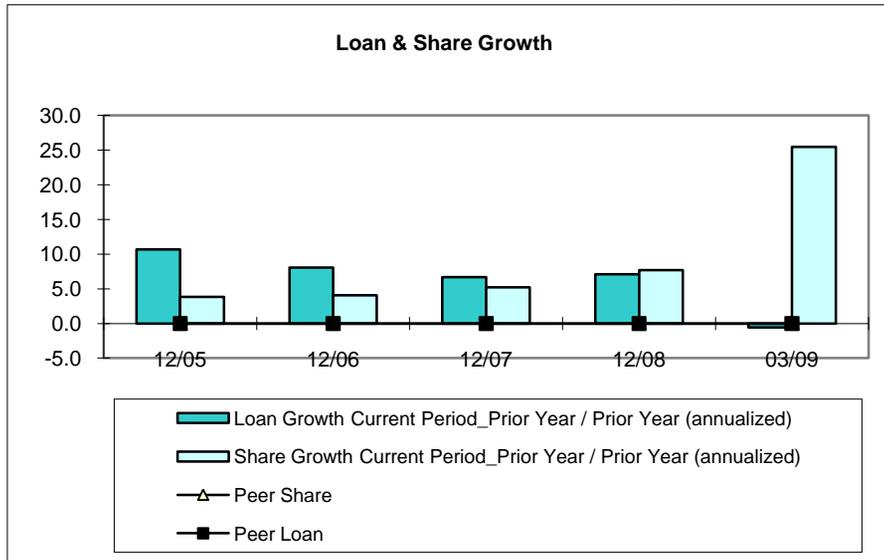
Criteria : (FICUs) *

Count of CU in Peer Group : N/A



Current Period	12/05	12/06	12/07	12/08	03/09	Peer
Loan Growth	10.69	8.07	6.66	7.08	-0.56	0.00
Share Growth	3.84	4.08	5.19	7.71	25.45	0.00

Current Period	12/05	12/06	12/07	12/08	03/09	Peer
Net Income / Average Assets	0.85	0.82	0.63	-0.02	-1.53	0.00



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06/11/2009

CU Name: N/A

Peer Group: N/A

Graphs 2

For Charter : N/A

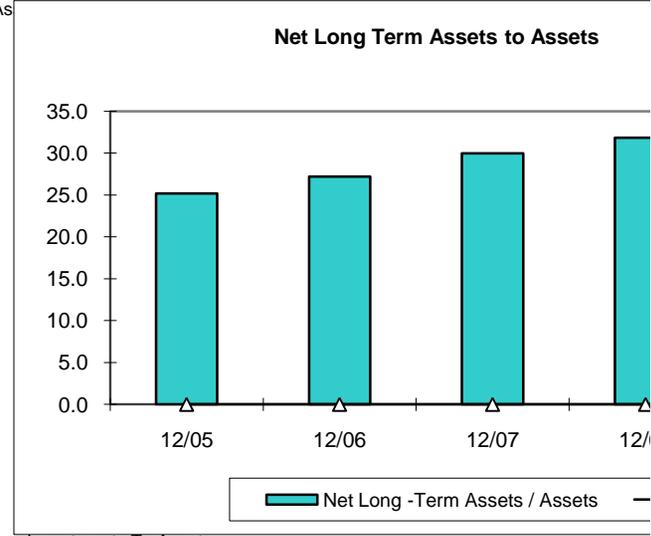
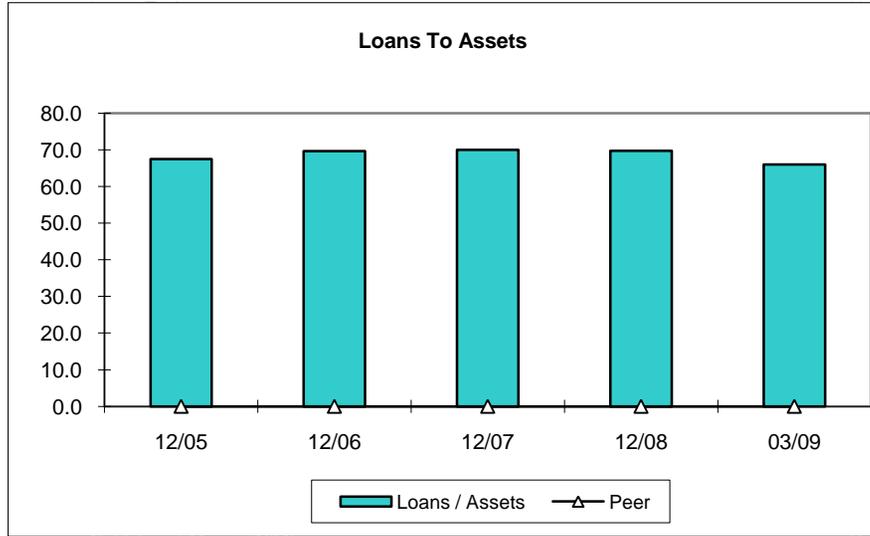
Count of CU : 7749

Asset Range : N/A

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

Criteria : (FICUs) *

Count of CU in Peer Group : N/A



Net Interest Margin (NIM)	12/05	12/06	12/07	12/08	03/09
NIM=(Net Int	3.24	3.15	3.10	3.17	3.12
Peer	0.00	0.00	0.00	0.00	0.00

Cash & Short-Term Investments To Assets	12/05	12/06	12/07	12/08	03/09
Cash & Shor	15.83	15.83	15.71	14.66	17.97
Peer	0.00	0.00	0.00	0.00	0.00

