September 13, 2012

Tracy Bombarger
Associate Regional Director for Operations
National Credit Union Administration
Region 4 – Austin
4807 Spicewood Springs Road
Suite 5200
Austin, TX 78759-8490

Dear Tracy:

Attached please find the application that details Landmark Credit Union's anticipated purchase and assumption of Hartford Savings Bank. Since the FDIC has also requested that we complete their Interagency Bank Merger Act Application, that application is provided for consistency purposes.

We greatly look forward to working with you and your team regarding the next steps involved in your review process.

Sincerely,

Jay Magulski
President

		Summary Financial Information							
Return to cover		For Charter : 66751							
02/06/2013		Count of CU : 1							
CU Name: LANDMARK		Asset Range : Over 500,000,000							
Peer Group: 6		Criteria : N/A							
		Count of CU in Peer Group : 0							
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg
ASSETS:	Amount	Amount		Amount		Amount		Amount	
Cash & Equivalents	67,487,460	94,464,449	40.0	56,027,912	-40.7	62,769,672	12.0	84,763,424	35.0
TOTAL INVESTMENTS	27,246,137	34,144,386	25.3	68,539,663	100.7	79,453,867	15.9	183,447,372	130.9
Loans Held for Sale	26,330,704	24,886,430	-5.5	21,612,105	-13.2	26,287,209	21.6	43,878,553	66.9
Real Estate Loans	579,962,038	613,180,223	5.7	724,944,766	18.2	870,902,737	20.1	986,136,981	13.2
Unsecured Loans	53,800,017	61,871,526	15.0	63,578,296	2.8	69,842,061	9.9	74,574,618	6.8
Other Loans	457,644,487	508,742,002	11.2	526,767,892	3.5	597,430,705	13.4	672,137,069	12.5
TOTAL LOANS	1,091,426,542	1,183,793,751	8.5	1,315,290,956	11.1	1,538,175,503	16.9	1,732,848,668	12.7
(Allowance for Loan & Lease Losses)	(5,582,390)	(9,351,451)	67.5	(12,033,057)	28.7	(13,831,468)	14.9	(16,475,008)	19.1
Land And Building	15,572,553	26,114,492	67.7	30,987,236	18.7	32,704,666	5.5	33,761,135	3.2
Other Fixed Assets	3,562,134	7,449,925	109.1	5,904,192	-20.7	5,732,360	-2.9	6,705,495	17.0
NCUSIF Deposit	4,547,405	11,865,034	160.9	12,609,007	6.3	14,396,959	14.2	16,779,831	16.6
All Other Assets	47,360,307	47,432,392	0.2	40,829,619	-13.9	32,752,270	-19.8	31,639,843	-3.4
TOTAL ASSETS	1,277,950,852	1,420,799,408	11.2	1,539,767,833	8.4	1,778,441,058	15.5	2,117,349,313	19.1
LIABILITIES & CAPITAL:									
Dividends Payable	31,135	0	-100.0	28,669	N/A	324,734	1,032.7	39,850	-87.7
Notes & Interest Payable	45,344,354	40,386,528	-10.9	29,024,094	-28.1	18,852,861	-35.0	53,674,896	184.7
Accounts Payable & Other Liabilities	25,970,777	4,048,718	-84.4	4,153,969	2.6	10,302,326	148.0	9,564,196	-7.2
Uninsured Secondary Capital and Subordinated Debt Included in Net Worth[3]	0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL LIABILITIES	71,346,266	44,435,246	-37.7	33,206,752	-25.3	29,479,921	-11.2	63,278,942	114.7
Share Drafts	81,913,256	118,991,003	45.3	137,946,150	15.9	165,084,579	19.7	203,786,216	23.4
Regular shares	117,473,609	171,040,981	45.6	195,986,535	14.6	257,448,592	31.4	328,142,434	27.5
All Other Shares & Deposits	923,877,649	980,895,540	6.2	1,055,071,808	7.6	1,187,334,763	12.5	1,356,261,577	14.2
TOTAL SHARES & DEPOSITS	1,123,264,514	1,270,927,524	13.1	1,389,006,493	9.3	1,609,867,934	15.9	1,888,190,227	17.3
Regular Reserve	20,400,000	20,400,000	0.0	20,400,000	0.0	20,400,000	0.0	17,526,684	-14.1
Other Reserves	-3,719,951	907,288	124.4	1,746,820	92.5	8,431,927	382.7	10,216,626	21.2
Undivided Earnings	66,660,023	84,129,350	26.2	95,407,768	13.4	110,261,276	15.6	138,136,634	25.3
TOTAL EQUITY	83,340,072	105,436,638	26.5	117,554,588	11.5	139,093,203	18.3	165,880,144	19.3
TOTAL LIABILITIES, SHARES, & EQUITY	1,277,950,852	1,420,799,408	11.2	1,539,767,833	8.4	1,778,441,058	15.5	2,117,349,313	19.1
INCOME & EXPENSE									
Loan Income*	64,264,811	68,445,591	6.5	68,198,644	-0.4	68,593,774	0.6	71,930,111	4.9
Investment Income*	2,680,574	2,402,590	-10.4	1,298,223	-46.0	1,030,712	-20.6	1,041,756	1.1
Other Income*	13,866,923	23,274,708	67.8	26,066,604	12.0	25,396,692	-2.6	35,422,063	39.5
Total Employee Compensation & Benefits*	18,017,033	22,325,612	23.9	25,941,485	16.2	27,897,479	7.5	33,173,798	18.9
Temporary Corporate CU Stabilization Expense & NCUSIF Premiums*[2]	N/A	1,906,652		3,206,473	68.0	2,462,203	-23.2	1,550,733	-37.0
Total Other Operating Expenses*	16,127,153	18,571,960	15.2	23,283,057	25.4	22,324,862	-4.1	22,501,669	0.8
Non-operating Income & (Expense)*	-3,141,066	-1,841	99.9	300,871	########	-41,409	-113.8	-67,013	-61.8
NCUSIF Stabilization Income*	N/A	4,733,013		0	-100.0	0	N/A	0	N/A
Provision for Loan/Lease Losses*	4,800,000	11,441,716	138.4	12,064,061	5.4	11,642,000	-3.5	12,300,000	5.7
Cost of Funds*	35,030,256	27,136,795	-22.5	20,090,849	-26.0	15,799,717	-21.4	13,798,475	-12.7
NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE & NCUSIF PREMIUM*[1]	N/A	19,377,978		14,484,890	-25.3	17,315,711	19.5	26,552,977	53.3
Net Income (Loss)*	**3,696,778**	**17,489,326**	**372.6**	**11,278,417**	**-35.4**	**14,853,508**	**31.7**	**25,002,244**	**68.3**
TOTAL CU's	1	1	0.0	1	0.0	1	0.0	1	0.0

* Income/Expense items are year-to-date while the related %change ratios are annualized.

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[1] Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabilization Expense. From December 2010 forward, NCUSIF Stabilization Income, if any, is excluded.

[2] Prior to September 2010, this account was named NCUSIF Stabilization Expense. For December 2010 and forward, this account includes Temporary Corporate CU Stabilization Expense and NCUSIF Premiums.

[3] December 2011 and forward includes "Subordinated Debt Included in Net Worth."

		Ratio Analysis							
Return to cover		For Charter : 68751							
02/06/2013		Count of CU : 1							
CU Name: LANDMARK		Asset Range : Over 500,000,000							
Peer Group: 6		Criteria : N/A							
	Count of CU In Peer Group : 0				Dec-2011			Dec-2012	
	Dec-2008	Dec-2009	Dec-2010	Dec-2011	PEER Avg	Percentile**	Dec-2012	PEER Avg	Percentile**
CAPITAL ADEQUACY									
Net Worth/Total Assets	6.81	7.61	7.76	7.92	10.07	14	8.05	N/A	N/A
Net Worth/Total Assets--Including Optional Total Assets Election (if used)	6.61	7.61	7.76	7.92	10.11	13	8.05	N/A	N/A
Total Delinquent Loans / Net Worth[3]	18.58	26.93	28.47	24.03	9.83	92	13.17	N/A	N/A
Solvency Evaluation (Estimated)	107.42	108.30	108.46	108.64	111.84	11	108.79	N/A	N/A
Classified Assets (Estimated) / Net Worth	6.41	8.64	10.07	9.81	10.13	62	9.86	N/A	N/A
ASSET QUALITY									
Delinquent Loans / Total Loans[3]	1.48	2.74	2.59	2.20	1.51	80	1.49	N/A	N/A
* Net Charge-Offs / Average Loans	0.42	0.93	0.75	0.72	0.89	51	0.61	N/A	N/A
Fair (Market) HTM Invest Value/Book Value HTM Invest.	101.71	102.35	101.56	100.40	102.49	24	100.09	N/A	N/A
Accum Unreal G/L On AFS/Cost Of AFS	0.00	0.00	0.02	0.00	0.91	N/A	-0.10	N/A	N/A
Delinquent Loans / Assets[3]	1.27	2.26	2.21	1.80	0.93	90	1.22	N/A	N/A
EARNINGS									
* Return On Average Assets	0.31	1.29	0.76	0.90	0.73	67	1.28	N/A	N/A
* Return On Average Assets Excluding Stabilization Income/Expense & NCUSIF Premium [2]	N/A	1.09	0.96	1.04	0.94	62	1.35	N/A	N/A
* Gross Income/Average Assets	8.77	6.95	6.46	5.73	5.35	66	5.56	N/A	N/A
* Yield on Average Loans	6.31	6.02	5.46	4.81	5.62	8	4.40	N/A	N/A
* Yield on Average Investments	3.09	2.34	1.10	0.84	1.51	19	0.54	N/A	N/A
* Fee & Other Op.Income / Avg. Assets	1.16	1.72	1.76	1.53	1.35	66	1.82	N/A	N/A
* Cost of Funds / Avg. Assets	2.93	2.01	1.36	0.95	0.91	59	0.71	N/A	N/A
* Net Margin / Avg. Assets	3.84	4.96	5.10	4.77	4.44	62	4.86	N/A	N/A
* Operating Exp./ Avg. Assets	2.86	3.17	3.54	3.16	3.23	47	2.94	N/A	N/A
* Provision For Loan & Lease Losses / Average Assets	0.40	0.85	0.81	0.70	0.49	80	0.83	N/A	N/A
* Net Interest Margin/Avg. Assets	2.67	3.24	3.34	3.24	3.09	59	3.04	N/A	N/A
Operating Exp./Gross Income	42.25	45.48	54.87	55.45	59.76	30	52.79	N/A	N/A
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets [1]	1.62	2.69	2.63	2.37	2.58	48	2.06	N/A	N/A
* Net Operating Exp. /Avg. Assets	2.16	2.64	3.18	2.28	2.47	36	2.20	N/A	N/A
ASSET / LIABILITY MANAGEMENT									
Net Long-Term Assets / Total Assets	27.88	25.29	26.93	21.17	34.84	13	24.19	N/A	N/A
Reg. Shares / Total Shares & Borrowings	10.05	13.04	13.82	15.81	26.05	20	16.90	N/A	N/A
Total Loans / Total Shares	97.17	93.14	94.39	95.55	70.16	90	91.77	N/A	N/A
Total Loans / Total Assets	85.40	83.32	85.42	88.49	60.53	98	81.84	N/A	N/A
Cash + Short-Term Investments / Assets	8.37	7.74	6.97	4.85	15.68	5	8.27	N/A	N/A
Total Shares, Dep. & Borrs / Earning Assets	99.38	100.49	99.18	97.58	93.38	90	97.76	N/A	N/A
Reg Shares + Share Drafts / Total Shares & Borrs	17.09	22.12	23.55	25.94	38.42	17	27.39	N/A	N/A
Borrowings / Total Shares & Net Worth	3.75	2.93	1.92	1.08	2.56	16	2.61	N/A	N/A
Supervisory Interest Rate Risk Threshold / Net Worth	289.01	245.34	301.39	361.63	N/A	N/A	360.30	N/A	N/A
PRODUCTIVITY									
Members / Potential Members	13.74	15.77	18.48	18.82	22.88	60	9.95	N/A	N/A
Borrowers / Members	59.03	57.94	57.11	72.65	51.87	90	55.60	N/A	N/A
Members / Full-Time Employees	435.45	416.07	408.98	428.15	394.85	75	430.95	N/A	N/A
Avg. Shares Per Member	$8,178	$8,080	$8,438	$8,555	$11,645	26	$9,034	N/A	N/A
Avg. Loan Balance	$13,458	$12,958	$13,991	$11,251	$15,888	28	$14,911	N/A	N/A
* Salary And Benefits / Full-Time Empl.	$57,106	$58,907	$64,451	$63,473	$68,634	42	$68,400	N/A	N/A
OTHER RATIOS									
* Net Worth Growth	4.43	24.29	10.42	17.97	9.07	94	21.01	N/A	N/A
* Market (Share) Growth	13.86	13.15	9.29	15.90	8.99	95	17.29	N/A	N/A
* Loan Growth	15.63	8.46	11.11	18.95	2.83	95	12.96	N/A	N/A
* Asset Growth	13.21	11.18	8.37	15.50	6.91	94	19.06	N/A	N/A
* Investment Growth	-5.16	43.32	-5.21	14.00	16.63	49	93.64	N/A	N/A
* Membership Growth	7.19	14.78	4.39	14.31	4.02	95	11.06	N/A	N/A

* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)

**Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection is complete. Subsequent corrections to data after this date are not reflected in the Percentile Rank or the Peer Average Ratios until the next cycle.

Percentile Rankings show where the credit union stands in relation to its peers in key areas of performance. To arrive at the percentile ranking, all data for all credit unions in a peer group are arranged in order from highest (100) to lowest (0) value. The percentile ranking assigned to the credit union is a measure of the relative standing of that ratio in the entire range of ratios. A high or low ranking does not imply good or bad performance. However, when reviewed in relation to other available data, users may draw conclusions as to the importance of the percentile rank to the credit union's financial performance.

[1] For periods before 2004, the Fixed Assets & Foreclosed and Repossessed assets did not include repossessed vehicles.

[2] Prior to September 2010, this ratio was named Return on Assets Prior to NCUSIF Stabilization Income/Expense. From December 2010 forward, NCUSIF Premium Expense is also excluded from RCA.

[3] 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.

	Supplemental Ratio Analysis				
Return to cover	For Charter : 66751				
02/06/2013	Count of CU : 1				
CU Name: LANDMARK	Asset Range : Over 500,000,000				
Peer Group: 6	Criteria : N/A				
	Count of CU in Peer Group : 0				
	Dec-2008	Dec-2009	Dec-2010	Dec-2011	Dec-2012
OTHER DELINQUENCY RATIOS[1]					
Credit Cards DQ > 2 Mo / Total Credit Card Loans	2.65	2.67	2.65	1.77	1.65
Leases Receivable Delinquent > 2 Mo / Total Leases Receivable	0.00	0.00	0.00	0.00	0.00
Non-Federally Guaranteed Student Loans Delinquent > 2 Mo / Total Non-Federally Guaranteed Student Loans	N/A	N/A	N/A	0.00	0.00
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	15.73
Indirect Loans Delinquent > 2 Mo / Total Indirect Loans	1.04	2.18	1.98	1.70	1.42
Participation Loans Delinquent > 2 Mo / Total Participation Loans	0.00	0.00	6.13	8.30	24.71
Business Loans Delinquent > 1 Mo / Total Business Loans Less Unfund Comm	0.17	0.69	0.47	0.66	0.52
Business Loans Delinquent > 2 Mo / Total Business Loans Less Unfund Comm	0.13	0.60	0.19	0.34	0.50
TDR Business Lns Not Secured by RE Delinquent > 2 Mo / TDR Business Lns Not Secured by RE	N/A	N/A	N/A	N/A	0.00
Allowance for Loan & Lease Losses to Delinquent Loans	34.60	28.87	35.38	40.84	63.69
REAL ESTATE LOAN DELINQUENCY[1]					
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent > 2 Mo / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years	3.92	4.06	2.10	2.02	1.22
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent > 2 Mo / Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years	0.00	2.48	1.43	1.52	0.65
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo / Total Other RE Fixed/Hybrid/Balloon Loans	0.99	4.87	5.69	5.27	3.81
Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans	0.77	1.17	2.42	1.99	1.44
Total Interest Only Payment Option First & Other RE Loans Delinquent > 2 Mo / Total Int Only and Pmt Opt First & Other RE Loans	N/A	1.12	2.22	1.92	1.44
Total TDR 1st and Other RE Delinquent > 2 Mo / Total TDR 1st and Other Loans	N/A	N/A	N/A	N/A	13.76
TDR RE Lns also Reported as Business LoansDelinquent > 2 Mo / Total TDR RE Lns also Reported as Business Loans	N/A	N/A	N/A	N/A	100.00
Total Real Estate Loans DQ > 1 Mo / Total Real Estate Loans	1.65	3.76	3.52	3.23	2.08
Total Real Estate Loans DQ > 2 Mo / Total Real Estate Loans	1.00	2.55	2.52	2.22	1.43
MISCELLANEOUS LOAN LOSS RATIOS					
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	32.39	11.15	21.65	20.75	21.66
* Net Charge Offs - Credit Cards / Avg Credit Card Loans	2.36	3.83	4.06	3.63	2.46
* Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed Student	N/A	N/A	N/A	N/A	0.00
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.10	0.37	0.39	0.57	0.57
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.00	0.24	0.23	0.12	0.10
* Net Charge Offs - Other RE Loans/ Avg Other RE Loans	0.14	0.47	0.54	1.08	1.24
* 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	0.45	0.67	0.87
* Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	0.00	9.89	0.00
* Net Charge Offs - Indirect Loans / Avg Indirect Loans	0.48	0.61	0.70	0.56	0.44
* Net Charge Offs - Participation Loans / Avg Participation Loans	0.00	30.19	0.00	0.66	1.81
* Net Charge Offs - Member Business Loans / Avg Member Business Loans	0.00	0.29	0.01	0.03	0.00
SPECIALIZED LENDING RATIOS					
Indirect Loans Outstanding / Total Loans	33.63	34.08	31.39	28.50	28.42
Participation Loans Outstanding / Total Loans	0.15	0.72	0.18	0.24	0.11
Participation Loans Purchased YTD / Total Loans Granted YTD	0.00	0.00	0.00	0.00	0.00
* Participation Loans Sold YTD / Total Assets	0.09	0.00	0.00	0.00	0.00
Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets	8.59	8.91	9.25	9.87	8.98
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.00	0.00	0.00	0.00	0.00
REAL ESTATE LENDING RATIOS					
Total Fixed Rate Real Estate / Total Assets	15.23	13.43	16.84	19.05	21.61
Total Fixed Rate Real Estate / Total Loans	17.84	16.12	19.72	22.03	26.41
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	37.74	57.97	50.59	43.94	52.80
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	76.56	91.27	79.26	73.40	81.23
Interest Only & Payment Option First & Other RE / Total Assets	N/A	16.03	16.25	14.74	12.17
Interest Only & Payment Option First & Other RE / Net Worth	N/A	210.48	209.39	186.03	151.11
MISCELLANEOUS RATIOS					
Mortgage Servicing Rights / Net Worth	11.99	12.03	10.25	8.45	6.72
Unused Commitments / Cash & ST Investments	319.71	291.50	296.88	399.76	205.28
Complex Assets / Total Assets	32.74	31.88	31.56	32.97	31.82
Short Term Liabilities / Total Shares and Deposits plus Borrowings	68.61	43.15	63.61	61.86	56.72

* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)

**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.

\# Means the number is too large to display in the cell

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

		Assets							
Return to cover		For Charter :	66751						
02/06/2013		Count of CU :	1						
CU Name: LANDMARK		Asset Range :	Over 500,000,000						
Peer Group: 6		Criteria :	N/A						
	Count of CU in Peer Group :		0						
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg
ASSETS									
CASH:									
Cash On Hand	10,212,298	7,473,533	-26.8	9,748,384	30.4	11,324,549	16.2	14,742,192	30.2
Cash On Deposit	7,985,162	86,990,916	989.4	46,281,548	-46.8	51,445,123	11.2	70,021,232	36.1
Cash Equivalents	49,290,000	0	-100.0	0	N/A	0	N/A	0	N/A
TOTAL CASH & EQUIVALENTS	67,487,460	94,464,449	40.0	56,027,912	-40.7	62,769,672	12.0	84,763,424	35.0
INVESTMENTS:									
Trading Securities	0	0	N/A	0	N/A	0	N/A	0	N/A
Available for Sale Securities	11,587,169	13,323,385	15.0	11,793,440	-11.5	267,352	-97.7	47,183,095	######
Held-to-Maturity Securities	5,059,375	7,991,131	57.9	18,876,649	136.2	28,417,681	50.5	74,875,639	162.6
Deposits in Commercial Banks, S&Ls, Savings Banks	2,179,500	297,000	-86.4	1,587,000	434.3	9,251,000	482.9	22,427,000	142.4
Loans to, Deposits in, and Investments in Natural Person Credit Unions [2]	100,000	642,000	542.0	100,000	-84.4	599,000	499.0	498,000	-16.9
Total MCSD/Nonperpetual Contributed Capital and PIC/Perpetual Contributed Capital	8,319,281	10,612,679	27.6	10,655,998	0.4	11,309,745	6.1	11,669,149	3.2
All Other Investments in Corporate Cus	0	0	N/A	24,850,000	N/A	23,550,000	-5.2	20,000,000	-15.1
All Other Investments [2]	812	1,278,191	######	676,778	-47.1	8,059,109	795.3	7,014,489	15.8
TOTAL INVESTMENTS	27,246,137	34,144,366	25.3	68,539,863	100.7	79,453,867	15.9	183,447,372	130.9
LOANS HELD FOR SALE	26,330,704	24,886,430	-5.5	21,612,105	-13.2	26,257,209	21.6	43,878,553	66.9
LOANS AND LEASES:									
Unsecured Credit Card Loans	46,758,309	53,326,839	14.0	56,651,577	6.2	62,221,648	9.8	65,579,202	5.4
All Other Unsecured Loans/Lines of Credit	7,041,708	8,544,657	21.3	6,926,719	-18.9	7,620,413	10.0	8,390,866	10.1
Short-Term, Small Amount Loans (STS) (FCUs only)	N/A	N/A		0		0	N/A	0	N/A
Non-Federally Guaranteed Student Loans	N/A	N/A		N/A		0		604,550	N/A
New Vehicle Loans	208,904,648	197,577,373	-5.4	182,912,609	-7.4	196,274,601	7.3	238,846,732	21.6
Used Vehicle Loans	230,882,631	287,149,088	24.4	320,414,437	11.6	379,972,731	18.6	413,125,368	8.7
1st Mortgage Real Estate Loans/Lines of Credit	229,140,273	257,490,745	12.4	360,126,935	39.9	495,939,005	37.7	600,887,994	21.2
Other Real Estate Loans/Lines of Credit	350,841,765	355,689,478	1.4	364,817,833	2.6	374,963,732	2.8	385,248,987	2.7
Leases Receivable	0	0	N/A	0	N/A	144,003	N/A	0	-100.0
Total All Other Loans/Lines of Credit	17,857,208	24,015,541	34.5	23,440,846	-2.4	21,039,370	-10.2	20,364,969	-3.2
TOTAL LOANS	1,091,426,542	1,183,793,751	8.5	1,315,290,956	11.1	1,538,175,503	16.9	1,732,848,668	12.7
(ALLOWANCE FOR LOAN & LEASE LOSSES)	(5,582,390)	(9,351,451)	67.5	(12,033,057)	28.7	(13,831,468)	14.9	(16,475,008)	19.1
Foreclosed Real Estate	831,085	2,959,744	256.1	3,073,043	3.8	2,914,196	-5.2	2,155,056	-26.0
Repossessed Autos	0	0	N/A	0	N/A	0	N/A	0	N/A
Foreclosed and Repossessed Other Assets	0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL FORECLOSED and REPOSSESSED ASSETS [1]	831,085	2,959,744	256.1	3,073,043	3.8	2,914,196	-5.2	2,155,056	-26.0
Land and Building	15,572,553	26,114,492	67.7	30,987,236	18.7	32,704,686	5.5	33,761,135	3.2
Other Fixed Assets	3,562,134	7,449,925	109.1	5,904,192	-20.7	5,732,360	-2.9	6,705,495	17.0
NCUA Share Insurance Capitalization Deposit	4,547,405	11,865,034	160.9	12,609,007	6.3	14,396,959	14.2	16,779,831	16.6
Identifiable Intangible Assets	N/A	1,695,915		1,431,667	-15.6	1,369,601	-4.3	1,118,543	-18.3
Goodwill	N/A	397,691		819,639	106.1	819,639	0.0	819,639	0.0
TOTAL INTANGIBLE ASSETS	N/A	2,093,606		2,251,306	7.5	2,189,240	-2.8	1,938,182	-11.5
Accrued Interest on Loans	4,481,526	5,017,518	12.5	4,962,020	-1.1	5,004,958	0.9	5,060,050	1.1
Accrued Interest on Investments	42,355	15,247	-64.0	73,277	380.6	148,754	103.0	247,885	66.6
All Other Assets	42,025,339	37,346,277	-11.1	30,489,973	-18.4	22,495,122	-26.2	22,336,670	-1.1
TOTAL OTHER ASSETS	46,529,222	42,379,042	-8.9	35,505,270	-16.2	27,648,834	-22.1	27,546,605	-0.4
TOTAL ASSETS	1,277,950,852	1,420,799,406	11.2	1,539,767,833	8.4	1,778,441,058	15.5	2,117,349,313	19.1
TOTAL CU's	1	1	0.0	1	0.0	1	0.0	1	0.0

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[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 2008 FOR SHORT FORM FILERS

		Liabilities, Shares & Equity							
Return to cover		For Charter : 66751							
02/06/2013		Count of CU : 1							
CU Name: LANDMARK		Asset Range : Over 500,000,000							
Peer Group: 6		Criteria : N/A							
	Count of CU In Peer Group : 0								
	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	45,344,354	40,366,528	-10.9	29,024,094	-28.1	18,852,861	-35.0	53,674,896	184.7
Borrowing Repurchase Transactions	0	0	N/A	0	N/A	0	N/A	0	N/A
Subordinated Debt	0	0	N/A	0	N/A	0	N/A	0	N/A
Uninsured Secondary Capital and Subordinated Debt Included in Net Worth [3]	0	0	N/A	0	N/A	0	N/A	0	N/A
Accrued Dividends and Interest Payable	31,135	0	-100.0	28,669	N/A	324,734	1,032.7	39,850	-87.7
Accounts Payable & Other Liabilities	25,970,777	4,048,718	-84.4	4,153,989	2.6	10,302,326	148.0	9,564,196	-7.2
TOTAL LIABILITIES	71,346,266	44,435,246	-37.7	33,206,752	-25.3	29,479,921	-11.2	63,278,942	114.7
SHARES AND DEPOSITS									
Share Drafts	81,913,256	118,991,003	45.3	137,948,150	15.9	165,084,579	19.7	203,786,216	23.4
Regular Shares	117,473,609	171,040,981	45.6	195,988,535	14.6	257,448,592	31.4	328,142,434	27.5
Money Market Shares	354,424,551	384,852,279	8.6	417,915,185	8.6	510,593,775	22.2	631,784,867	23.7
Share Certificates	467,992,209	462,625,232	-1.1	499,559,666	8.0	521,766,104	4.4	548,661,837	5.2
IRA/KEOGH Accounts	100,203,667	120,242,228	20.0	132,034,209	9.8	148,543,419	12.5	167,463,853	12.7
All Other Shares [1]	1,257,222	13,175,801	948.0	4,391,694	-66.7	6,431,465	46.4	8,351,020	29.8
Non-Member Deposits	0	0	N/A	1,171,054	N/A	0	-100.0	0	N/A
TOTAL SHARES AND DEPOSITS	1,123,264,514	1,270,927,524	13.1	1,389,006,493	9.3	1,609,867,934	15.9	1,888,190,227	17.3
EQUITY:									
Undivided Earnings	66,660,023	84,129,350	26.2	95,407,768	13.4	110,261,276	15.6	138,136,834	25.3
Regular Reserves	20,400,000	20,400,000	0.0	20,400,000	0.0	20,400,000	0.0	17,526,684	-14.1
Appropriation For Non-Conforming Investments (SCU Only)	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Reserves	0	0	N/A	0	N/A	0	N/A	0	N/A
Equity Acquired in Merger	N/A	4,578,345		4,578,344	0.0	11,197,440	144.6	15,464,622	38.1
Miscellaneous Equity	0	0	N/A	0	N/A	0	N/A	0	N/A
Accumulated Unrealized G/L on AFS Securities	0	0	N/A	1,809	N/A	0	-100.0	-47,524	N/A
Accumulated Unrealized Losses for OTTI (due to other factors) on HTM Debt Securities	N/A	0		0	N/A	0	N/A	0	N/A
Accumulated Unrealized G/L on Cash Flow Hedges	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Comprehensive Income	-3,719,951	-3,671,057	1.3	-2,833,333	22.8	-2,765,513	2.4	-5,200,472	-88.0
Net Income	0	0	N/A	0	N/A	0	N/A	0	N/A
EQUITY TOTAL	83,340,072	105,436,638	26.5	117,554,588	11.5	139,093,203	18.3	165,880,144	19.3
TOTAL SHARES & EQUITY	1,206,604,586	1,376,364,162	14.1	1,506,561,081	9.5	1,748,961,137	16.1	2,054,070,371	17.4
TOTAL LIABILITIES, SHARES, & EQUITY	1,277,950,852	1,420,799,408	11.2	1,539,767,833	8.4	1,778,441,058	15.5	2,117,349,313	19.1
NCUA INSURED SAVINGS [2]									
Uninsured Shares	181,448,266	75,240,573	-58.5	95,588,102	27.0	108,372,438	13.4	146,266,530	35.0
Uninsured Non-Member Deposits	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Uninsured Shares & Deposits	181,448,266	75,240,573	-58.5	95,588,102	27.0	108,372,438	13.4	146,266,530	35.0
Insured Shares & Deposits	941,816,248	1,195,686,951	27.0	1,293,418,391	8.2	1,501,495,496	16.1	1,741,923,697	16.0
TOTAL NET WORTH	87,060,023	108,209,893	24.3	119,488,097	10.4	140,960,700	18.0	170,573,442	21.0

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[1] PRIOR TO JUNE 2008, INCLUDED MONEY MKT, SHARE CERTS, IRA/KEOGHs, AND NONMEMBER SHARES FOR SHORT FORM FILERS

[2] PRIOR TO 10/03/08 SHARES INSURED UP TO $100,000; 10/03/08 to 05/20/09 SHARES INSURED UP TO $100,000 and $250,000 FOR IRAS; 5/20/09 AND FORWARD SHARES INSURED UP TO $250,000

[3] December 2011 and forward includes "Subordinated Debt Included in Net Worth."

		Income Statement							
Return to cover		For Charter :	66751						
02/06/2013		Count of CU :	1						
CU Name: LANDMARK		Asset Range :	Over 500,000,000						
Peer Group: 6		Criteria :	N/A						
	Count of CU in Peer Group :	0							
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg
* INCOME AND EXPENSE									
INTEREST INCOME:									
Interest on Loans	64,264,811	68,446,950	6.5	68,199,019	-0.4	68,594,552	0.6	71,931,146	4.9
Less Interest Refund	(0)	(1,359)	N/A	(375)	-72.4	(778)	107.5	(1,035)	33.0
Income from Investments	2,680,574	2,402,590	-10.4	1,298,223	-46.0	1,030,712	-20.6	1,041,758	1.1
Income from Trading	0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL INTEREST INCOME	66,945,385	70,848,181	5.8	69,496,867	-1.9	69,624,486	0.2	72,971,869	4.8
INTEREST EXPENSE:									
Dividends	33,396,806	25,445,000	-23.8	18,662,536	-26.7	14,970,245	-19.8	12,561,417	-16.1
Interest on Deposits	0	0	N/A	0	N/A	0	N/A	0	N/A
Interest on Borrowed Money	1,633,450	1,691,795	3.6	1,428,313	-15.6	829,472	-41.9	1,237,058	49.1
TOTAL INTEREST EXPENSE	35,030,256	27,136,795	-22.5	20,090,849	-26.0	15,799,717	-21.4	13,798,475	-12.7
PROVISION FOR LOAN & LEASE LOSSES	4,800,000	11,441,716	138.4	12,064,061	5.4	11,642,000	-3.5	12,300,000	5.7
NET INTEREST INCOME AFTER PLL	27,115,129	32,269,670	19.0	37,341,957	15.7	42,182,769	13.0	46,873,394	11.1
NON-INTEREST INCOME:									
Fee Income	8,356,395	7,192,013	-13.9	5,374,122	-25.3	14,925,068	177.7	14,433,203	-3.3
Other Operating Income	5,510,528	16,082,695	191.9	20,692,482	28.7	10,471,624	-49.4	20,988,860	100.4
Gain (Loss) on Investments	-3,685,737	0	100.0	315,812	N/A	-35,491	-111.2	113,038	418.5
Gain (Loss) on Disposition of Assets	0	-1,841	N/A	-14,941	-711.6	-5,918	60.4	-180,051	-2,942.4
Gain from Bargain Purchase (Merger)	N/A	0		0	N/A	0	N/A	0	N/A
Other Non-Oper Income/(Expense)	544,649	0	-100.0	0	N/A	0	N/A	0	N/A
NCUSIF Stabilization Income	N/A	4,733,013		0	-100.0	0	N/A	0	N/A
TOTAL NON-INTEREST INCOME	10,725,835	28,005,880	161.1	26,367,475	-5.9	25,355,283	-3.8	35,355,050	39.4
NON-INTEREST EXPENSE									
Total Employee Compensation & Benefits	18,017,033	22,325,612	23.9	25,941,485	16.2	27,897,479	7.5	33,173,798	18.9
Travel, Conference Expense	162,208	142,460	-12.2	279,001	95.8	153,095	-45.1	248,366	62.2
Office Occupancy	1,546,542	2,449,368	58.2	3,014,189	23.1	3,222,284	6.9	3,427,171	6.4
Office Operation Expense	4,222,200	2,802,699	-33.6	5,681,338	102.7	5,555,772	-2.2	6,405,519	15.3
Educational and Promotion	1,173,859	927,217	-21.0	1,335,313	44.0	1,130,276	-15.4	1,398,663	23.7
Loan Servicing Expense	1,604,627	4,242,042	164.4	4,147,927	-2.2	4,348,099	4.8	3,329,224	-23.4
Professional, Outside Service	2,263,393	465,558	-79.4	2,042,314	338.7	3,415,503	67.2	4,253,815	24.5
Member Insurance [1]	4,769,848	40,356	-99.2	N/A		N/A		N/A	
Member Insurance - NCUSIF Premium [2]	N/A	N/A		1,566,039		0	-100.0	0	N/A
Member Insurance - Temporary Corporate CU Stabilization Fund [3]	N/A	1,908,652		1,640,434	-14.1	2,462,203	50.1	1,550,733	-37.0
Member Insurance - Other	N/A	N/A		703,737		623,141	-11.5	-45,269	-107.3
Operating Fees	125,867	145,719	15.8	168,206	15.4	178,035	5.8	182,057	2.3
Misc Operating Expense	256,609	7,356,541	2,766.8	5,911,032	-19.6	3,698,657	-37.4	3,302,123	-10.7
TOTAL NON-INTEREST EXPENSE	34,144,186	42,806,224	25.4	52,431,015	22.5	52,684,544	0.5	57,226,200	8.6
NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE AND NCUSIF PREMIUMS [*/4]	N/A	19,377,978		14,484,890	-25.3	17,315,711	19.5	26,552,977	53.3
NET INCOME (LOSS)	**3,696,778**	**17,469,326**	**372.6**	**11,278,417**	**-35.4**	**14,853,508**	**31.7**	**25,002,244**	**68.3**
RESERVE TRANSFERS:									
Transfer to Regular Reserve	0	0	N/A	0	N/A	0	N/A	0	N/A

* All Income/Expense amounts are year-to-date while the related % change ratios are annualized.

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[1] From September 2009 to December 2010, this account includes NCUSIF Premium Expense.

[2] For December 2010 forward, this account includes only NCUSIF Premium Expense.

[3] From March 2009 to June 2009, this account was named NCUSIF Stabilization Expense and included the NCUSIF Premium Expense. For September 2009 and forward, this account only includes only the Temporary Corporate CU Stabilization Expense (see footnotes 1 & 2).

[4] Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabilization Expense. From December 2010 forward, NCUSIF Stabilization Income, if any, is excluded.

6. IncExp

	Delinquent Loan Information								
Return to cover	For Charter : 68751								
02/06/2013	Count of CU : 1								
CU Name: LANDMARK	Asset Range : Over 500,000,000								
Peer Group: 6	Criteria : N/A								
	Count of CU in Peer Group : 0								
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg
DELINQUENCY SUMMARY - ALL LOAN TYPES [1]									
1 to < 2 Months Delinquent	12,954,987	19,642,724	53.2	16,723,591	-15.7	19,198,515	14.8	15,781,278	-17.8
2 to < 6 Months Delinquent	9,468,858	20,366,397	115.1	18,117,022	-11.0	16,084,160	-11.2	12,339,475	-23.3
6 to 12 Months Delinquent	3,938,860	8,725,736	121.5	8,530,169	-2.2	10,860,980	27.3	7,860,362	-27.6
12 Months & Over Delinquent	2,770,762	3,298,640	19.0	7,366,376	123.5	6,920,999	-6.0	5,868,521	-15.1
Total Del Loans - All Types (2 or more Mo)	16,178,580	32,388,765	100.2	34,013,567	5.0	33,866,149	-0.4	25,868,358	-23.6
LOAN DELINQUENCY - BY LOAN TYPE									
Unsecured Credit Card Loans									
1 to < 2 Months Delinquent	1,207,186	774,384	-35.9	524,429	-32.3	519,928	-0.9	454,069	-12.7
2 to < 6 Months Delinquent	900,328	977,432	8.6	1,122,325	14.8	722,940	-35.6	871,810	20.6
6 to 12 Months Delinquent	339,817	446,412	31.4	380,290	-14.8	308,654	-19.4	196,175	-36.0
12 Months & Over Delinquent	0	0	N/A	0	N/A	74,831	N/A	12,902	-83.6
Total Del Credit Card Lns (2 or more Mo)	1,240,143	1,423,844	14.8	1,502,615	5.6	1,104,425	-26.5	1,080,287	-2.2
Credit Cards DQ > 2 Mo / Total Credit Card Loans	2.65	2.87	0.7	2.85	-0.7	1.77	-33.1	1.65	-7.2
1st Mortgage Fixed Rate and Hybrid/Balloon > 5 years									
1 to < 2 Months Delinquent	2,597,134	2,151,400	-17.2	2,118,371	-1.5	3,026,360	42.9	2,280,891	-24.6
2 to < 6 Months Delinquent	2,065,221	2,903,399	40.6	2,268,468	-21.9	2,388,259	5.3	2,058,891	-13.8
6 to 12 Months Delinquent	330,957	650,711	96.6	858,639	31.9	1,514,872	76.4	897,072	-40.8
12 Months & Over Delinquent	424,235	246,241	-42.0	235,318	-4.4	1,036,235	340.4	1,306,621	26.1
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs (2 or more Mo)	2,820,413	3,800,351	34.7	3,362,345	-11.5	4,939,366	46.9	4,262,584	-13.7
%1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs) Delinquent > 2 Mo / Total 1st Mtg Fixed and Hybrid/Balloons > 5 yrs	3.62	4.06	3.6	2.10	-48.4	2.02	-3.8	1.22	-39.3
1st Mortgage Adjustable Rate Loans and Hybrid/Balloons < 5 Years									
1 to < 2 Months Delinquent	0	1,717,721	N/A	1,945,545	13.3	2,248,745	15.6	1,236,295	-45.0
2 to < 6 Months Delinquent	0	2,260,593	N/A	1,884,609	-16.6	1,514,044	-19.7	761,432	-49.7
6 to 12 Months Delinquent	0	1,386,978	N/A	352,341	-74.6	1,899,554	439.1	520,936	-67.3
12 Months & Over Delinquent	0	412,447	N/A	616,955	49.6	415,370	-32.7	255,691	-38.4
Total Del 1st Mtg Adj Rate Lns (2 or more Mo)	0	4,060,018	N/A	2,854,135	-29.7	3,828,968	34.2	1,638,259	-57.2
%1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years) Delinquent > 2 Mo / Total 1st Mortgage Adjustable Rate Loans and Hybrids/Balloons < 5 yrs	0.00	2.48	N/A	1.43	-42.3	1.52	6.7	0.65	-57.5
Other Real Estate Fixed Rate/Hybrid/Balloon									
1 to < 2 Months Delinquent	774,863	2,082,202	168.2	1,537,582	-26.4	2,064,321	34.3	1,682,684	-18.5
2 to < 6 Months Delinquent	814,026	2,585,871	217.7	1,997,630	-22.7	1,745,594	-12.6	1,550,037	-11.2
6 to 12 Months Delinquent	381,251	1,514,515	297.2	1,703,171	12.5	1,608,704	-5.5	1,357,209	-15.6
12 Months & Over Delinquent	20,167	642,650	3,086.6	1,928,575	200.1	1,599,234	-17.1	1,269,740	-20.6
Total Del Other RE Fixed/Hybrid/Balloon Lns (2 or more Mo)	1,215,444	4,743,036	290.2	5,629,376	18.7	4,953,532	-12.0	4,178,886	-15.7
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo / Total Other RE Fixed/Hybrid/Balloon Loans	0.99	4.37	391.7	5.69	18.7	5.27	-7.4	3.81	-27.8
Other Real Estate Adjustable Rate									
1 to < 2 Months Delinquent	401,708	1,501,020	273.7	1,630,126	8.6	1,462,428	-10.3	1,067,275	-27.0
2 to < 6 Months Delinquent	708,472	1,886,197	167.6	2,477,820	30.7	2,190,309	-11.6	1,676,439	-23.5
6 to 12 Months Delinquent	808,235	626,517	-22.3	1,943,789	210.3	2,052,001	5.6	1,322,058	-35.6
12 Months & Over Delinquent	248,266	502,424	102.4	2,002,149	298.5	1,335,203	-33.3	978,222	-26.9
Total Del Other RE Adj Rate Lns (2 or more Mo)	1,762,973	3,025,138	71.6	6,423,758	112.3	5,577,513	-13.2	3,974,719	-28.7
%Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans	0.77	1.17	51.6	2.42	106.4	1.99	-17.8	1.44	-27.4
Leases Receivable									
1 to < 2 Months Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
2 to < 6 Months Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
6 to 12 Months Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
12 Months & Over Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Del Leases Receivable (2 or more Mo)	0	0	N/A	0	N/A	0	N/A	0	N/A
%Leases Receivable Delinquent > 2 Mo / Total Leases Receivable	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
Non-Federally Guaranteed Student Loans									
1 to < 2 Months Delinquent	N/A	N/A		N/A		0		3,489	N/A
2 to < 6 Months Delinquent	N/A	N/A		N/A		0		0	N/A
6 to 12 Months Delinquent	N/A	N/A		N/A		0		0	N/A
12 Months & Over Delinquent	N/A	N/A		N/A		0		0	N/A
Total Del Non-Federally Guaranteed Student Loans (2 or more Mo)	N/A	N/A		N/A		0		0	N/A
%Non-Federally Guaranteed Student Loans Delinquent > 2 Mo / Total Non-Federally Guaranteed Student Loans	N/A	N/A		N/A		0.00		0.00	N/A

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[1] 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

Loan Losses, Bankruptcy Information, and Troubled Debt Restructured Loans

Return to cover | For Charter : 68751
02/06/2013 | Count of CU : 1
CU Name: LANDMARK | Asset Range : Over 500,000,000
Peer Group: 6 | Criteria : N/A
Count of CU in Peer Group : 0

	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)									
* Total Loans Charged Off	4,528,592	11,139,978	146.0	10,258,972	-7.9	10,918,055	6.4	11,254,895	3.1
* Total Loans Recovered	243,291	507,157	108.5	885,331	74.6	690,611	-22.0	1,297,733	87.9
* NET CHARGE OFFS ($$)	4,285,301	10,632,821	148.1	9,373,641	-11.8	10,227,444	9.1	9,957,162	-2.6
**%Net Charge-Offs / Average Loans	0.42	0.93	122.0	0.75	-19.7	0.72	-4.4	0.61	-15.1
Total Del Loans & *Net Charge-Offs [1]	20,463,861	43,021,566	110.2	43,387,208	0.8	44,099,593	1.6	35,825,520	-18.8
Combined Delinquency and Net Charge Off Ratio [1]	1.90	3.67	92.8	3.34	-9.1	2.92	-12.5	2.10	-28.0
LOAN LOSS SUMMARY BY LOAN TYPE									
* Unsecured Credit Card Lns Charged Off	1,070,493	1,984,197	85.4	2,350,988	18.5	2,252,616	-4.2	1,765,988	-21.6
* Unsecured Credit Card Lns Recovered	36,494	66,815	83.1	116,598	74.5	94,904	-18.6	195,377	105.9
* NET UNSECURED CREDIT CARD C/Os	1,033,999	1,917,382	85.4	2,234,390	16.5	2,157,712	-3.4	1,570,611	-27.2
**Net Charge Offs - Credit Cards / Avg Credit Card Loans	2.36	3.83	62.2	4.06	6.1	3.63	-10.7	2.46	-32.3
* Non-Federally Guaranteed Student Loans Charged Off	N/A	N/A		N/A		0		0	N/A
* Non-Federally Guaranteed Student Loans Recovered	N/A	N/A		N/A		0		0	N/A
* Net Non-Federally Guaranteed Student Loans C/Os	N/A	N/A		N/A		0		0	N/A
** Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed Student Loans	N/A	N/A		N/A		N/A		0.00	
* Total 1st Mortgage RE Loan/LOCs Charged Off	0	579,177	N/A	702,540	21.3	520,290	-25.9	929,374	78.6
* Total 1st Mortgage RE Loans/LOCs Recovered	0	1,666	N/A	2,833	70.0	2,066	-27.1	361,673	######
* NET 1st MORTGAGE RE LOANS/LOCs C/Os	0	577,511	N/A	699,707	21.2	518,224	-25.9	567,701	9.5
** Net Charge Offs - 1st Mortgage RE Loans/LOCs / Avg 1st Mortgage RE Loans/LOCs	0.00	0.24	N/A	0.23	-4.5	0.12	-46.6	0.10	-14.5
* Total Other RE Loans/LOCs Charged Off	527,520	1,679,232	218.3	1,976,609	17.8	4,042,345	104.3	4,810,197	19.0
* Total Other RE Loans/LOCs Recovered	1,159	27,398	2,263.9	47,808	74.5	34,868	-27.1	82,724	137.2
* NET OTHER RE LOANS/LOCs C/Os	526,361	1,651,834	213.8	1,930,801	16.9	4,007,477	107.6	4,727,473	18.0
**Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs	0.14	0.47	226.2	0.54	14.8	1.08	102.1	1.24	14.8
* Total Real Estate Loans Charged Off	527,520	2,258,409	328.1	2,681,149	18.7	4,562,635	70.2	5,739,571	25.8
* Total Real Estate Lns Recovered	1,159	29,064	2,407.7	50,641	74.2	36,934	-27.1	444,397	1,103.2
* NET Total Real Estate Loan C/Os	526,361	2,229,345	323.5	2,630,508	18.0	4,525,701	72.0	5,295,174	17.0
** Net Charge Offs - Total RE Loans / Avg Total RE Loans	0.10	0.37	292.6	0.39	5.2	0.57	44.3	0.57	0.5
* Total TDR 1st & Other Real Estate Lns Charged Off	N/A	N/A		N/A		N/A		207,472	
* Total TDR 1st & Other Real Estate Lns Recovered	N/A	N/A		N/A		N/A		0	
*NET TDR Real Estate C/Os	N/A	N/A		N/A		N/A		207,472	
* Total Leases Receivable Charged Off	0	145,766	N/A	0	-100.0	7,135	N/A	0	-100.0
* Total Leases Receivable Recovered	0	16,544	N/A	0	-100.0	14	N/A	0	-100.0
* NET LEASES RECEIVABLE C/Os	0	129,222	N/A	0	-100.0	7,121	N/A	0	-100.0
**Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	N/A	0.00	N/A	9.89	N/A	0.00	-100.0
BANKRUPTCY SUMMARY									
Number of Members Who Filed Chapter 7 YTD	518	1,024	97.7	1,210	18.2	973	-19.6	754	-22.5
Number of Members Who Filed Chapter 13 YTD	230	336	46.1	438	30.4	510	16.4	453	-11.2
Number of Members Who Filed Chapter 11 or Chapter 12 YTD	0	0	N/A	0	N/A	1	N/A	1	0.0
Total Number of Members Who Filed Bankruptcy YTD	746	1,360	81.8	1,648	21.2	1,484	-10.0	1,208	-18.6
Total Loans Outstanding Subject to Bankruptcy (Ch 7,13,11, 12)	11,634,678	27,976,366	140.5	31,382,002	12.2	31,503,701	0.4	22,919,705	-27.2
* All Loans Charged Off due to Bankruptcy YTD	1,468,631	1,242,068	-15.3	2,220,560	78.8	2,265,271	2.0	2,437,477	7.6
%Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	32.39	11.15	-65.6	21.65	94.1	20.75	-4.1	21.66	4.4
REAL ESTATE FORECLOSURE SUMMARY									
Real Estate Loans Foreclosed YTD	N/A	N/A		N/A		4,153,282		4,115,044	-0.9
Number of Real Estate Loans Foreclosed YTD	N/A	N/A		N/A		25		28	12.0
TROUBLED DEBT RESTRUCTURED (TDR) LOANS OUTSTANDING									
TDR First Mortgage RE Loans	N/A	N/A		N/A		N/A		11,436,374	
TDR Other RE Loans	N/A	N/A		N/A		N/A		3,250,980	
Total TDR First and Other RE Loans	N/A	N/A		N/A		N/A		14,687,354	
TDR RE Loans Also Reported as Business Loans	N/A	N/A		N/A		N/A		96,894	
TDR Consumer Loans (Not Secured by RE)	N/A	N/A		N/A		N/A		1,372,660	
TDR Business Loans (Not Secured by RE)	N/A	N/A		N/A		N/A		310,797	
Total TDR First RE, Other RE, Consumer, and Business Loans	N/A	N/A		N/A		N/A		16,371,031	
Total TDR Loans to Total Loans	N/A	N/A		N/A		N/A		0.94	
Total TDR Loans to Net Worth	N/A	N/A		N/A		N/A		9.60	
TDR portion of Allowance for Loan and Lease Losses	N/A	N/A		N/A		N/A		1,608,103.00	

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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 annualizing)

[1] 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.

	Indirect and Participation Lending								
Return to cover	For Charter : 68751								
02/06/2013	Count of CU : 1								
CU Name: LANDMARK	Asset Range : Over 500,000,000								
Peer Group: 6	Criteria : N/A								
	Count of CU in Peer Group : 0								
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg
INDIRECT LOANS OUTSTANDING									
Indirect Loans - Point of Sale Arrangement	367,024,841	400,842,122	9.2	409,160,758	2.1	418,663,717	2.3	477,079,159	14.0
Indirect Loans - Outsourced Lending Relationship	0	2,640,476	N/A	3,716,430	40.7	19,791,448	432.5	15,394,080	-22.2
Total Outstanding Indirect Loans	367,024,841	403,482,598	9.9	412,877,188	2.3	438,455,165	6.2	492,473,239	12.3
%Indirect Loans Outstanding / Total Loans	33.63	34.08	1.4	31.39	-7.9	28.50	-9.2	28.42	-0.3
DELINQUENCY - INDIRECT LENDING[1]									
1 to < 2 Months Delinquent	4,386,580	7,175,192	63.6	5,681,226	-20.8	5,961,099	4.9	6,693,927	12.3
2 to < 6 Months Delinquent	2,565,643	5,713,557	122.7	4,908,566	-14.1	4,036,394	-17.8	3,400,574	-15.8
6 to 12 Months Delinquent	941,961	2,347,632	149.2	2,019,424	-14.0	2,204,205	9.2	2,334,080	5.9
12 Months & Over Delinquent	326,838	741,752	126.9	1,232,271	66.1	1,229,652	-0.2	1,251,892	1.8
Total Del Indirect Lns (2 or more Mo)	3,834,442	8,802,941	129.6	8,160,263	-7.3	7,470,251	-8.5	6,986,546	-6.5
%Indirect Loans Delinquent > 2 Mo / Total Indirect Loans	1.04	2.18	108.8	1.98	-9.4	1.70	-13.8	1.42	-16.7
LOAN LOSSES - INDIRECT LENDING									
* Indirect Loans Charged Off	1,759,575	2,575,031	46.3	3,239,034	25.8	2,679,294	-17.3	2,385,939	-10.9
* Indirect Loans Recovered	143,542	222,918	55.3	389,103	74.5	291,818	-25.0	331,193	13.5
* NET INDIRECT LOAN C/Os	1,616,033	2,352,113	45.5	2,849,931	21.2	2,387,476	-16.2	2,054,746	-13.9
**%Net Charge Offs - Indirect Loans / Avg Indirect Loans	0.48	0.61	26.1	0.70	14.4	0.56	-19.7	0.44	-21.3
PARTICIPATION LOANS OUTSTANDING (Bal of Purchased + CU Portion of Part. Lns Interests Retained):									
Consumer	N/A	39,052		686	-98.2	1,545,882	########	782,567	-49.4
Non-Federally Guaranteed Student Loans	N/A	N/A		N/A		0		0	N/A
Real Estate	N/A	0		0	N/A	0	N/A	0	N/A
Member Business Loans (excluding C&D)	N/A	2,408,624		2,375,041	-1.4	2,111,772	-11.1	1,042,441	-50.6
Non-Member Business Loans (excluding C&D)	N/A	0		0	N/A	0	N/A	0	N/A
Commercial Construction & Development	N/A	0		0	N/A	0	N/A	0	N/A
Loan Pools	N/A	6,088,486		0	-100.0	0	N/A	0	N/A
TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)	1,582,355	8,536,162	439.3	2,375,727	-72.2	3,657,654	54.0	1,825,008	-50.1
%Participation Loans Outstanding / Total Loans	0.15	0.72	397.2	0.18	-75.0	0.24	31.7	0.11	-55.7
* Participation Loans Purchased YTD	0	0	N/A	0	N/A	0	N/A	0	N/A
%Participation Loans Purchased YTD / Total Loans Granted YTD	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
PARTICIPATION LOANS SOLD:									
Participation Loan Interests Sold AND/OR Serviced (Participants' Balance Outstanding)	N/A	1,729,588		1,703,334	-1.5	1,446,542	-15.1	524,768	-63.7
Participation Loan Interests - Amount Retained (Outstanding)	N/A	1,729,588		1,703,334	-1.5	1,446,542	-15.1	524,768	-63.7
* Participation Loans Sold YTD	1,190,893	0	-100.0	0	N/A	0	N/A	0	N/A
** %Participation Loans Sold YTD / Total Assets	0.09	0.00	-100.0	0.00	N/A	0.00	N/A	0.00	N/A
WHOLE LOANS PURCHASED AND SOLD:									
*Loans Purchased In Full from Other Financial Institutions YTD	0	0	N/A	0	N/A	0	N/A	0	N/A
*Loans Purchased In Full from Other Sources YTD	N/A	N/A		N/A		0		0	N/A
%Loans Purchased From Financial Institutions & Other Sources YTD / Loans Granted YTD	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
*Loans, Excluding RE, Sold In Full YTD	0	0	N/A	0	N/A	0	N/A	0	N/A
DELINQUENCY - PARTICIPATION LENDING[1]									
1 to < 2 Months Delinquent	0	73,177	N/A	0	-100.0	349,046	N/A	0	-100.0
2 to < 6 Months Delinquent	0	0	N/A	145,572	N/A	134,228	-7.8	0	-100.0
6 to 12 Months Delinquent	0	0	N/A	0	N/A	23,822	N/A	0	-100.0
12 Months & Over Delinquent	0	0	N/A	0	N/A	145,572	N/A	451,044	209.8
Total Del Participation Lns (2 or more Mo)	0	0	N/A	145,572	N/A	303,622	108.6	451,044	48.6
%Participation Loans Delinquent > 2 Mo / Total Participation Loans	0.00	0.00	N/A	6.13	N/A	8.30	35.5	24.71	197.7
LOAN LOSSES - PARTICIPATION LENDING									
* Participation Loans Charged Off	0	1,528,367	N/A	0	-100.0	20,957	N/A	49,572	136.5
* Participation Loans Recovered	0	1,024	N/A	0	-100.0	1,030	N/A	0	-100.0
* NET PARTICIPATION LOAN C/Os	0	1,527,343	N/A	0	-100.0	19,927	N/A	49,572	148.8
**%Net Charge Offs - Participation Loans / Avg Participation Loans	0.00	30.19	N/A	0.00	-100.0	0.56	N/A	1.81	173.8

*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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[1] 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.

9. IndirectAndParticipationLns

		Real Estate Loan Information 1							
Return to cover		For Charter : 66751							
02/06/2013		Count of CU : 1							
CU Name: LANDMARK		Asset Range : Over 500,000,000							
Peer Group: 6		Criteria : N/A							
		Count of CU in Peer Group : 0							
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg
REAL ESTATE LOANS OUTSTANDING:									
First Mortgages									
Fixed Rate > 15 years	25,794,457	34,885,467	35.2	29,784,436	-14.6	31,473,952	5.7	41,303,654	31.2
Fixed Rate 15 years or less	18,200,454	35,997,845	97.8	118,077,218	228.0	187,809,544	59.1	282,379,143	50.4
Other Fixed Rate	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Fixed Rate First Mortgages	43,994,911	70,883,312	61.1	147,861,653	108.6	219,283,496	48.3	323,682,797	47.6
Balloon/Hybrid > 5 years	28,021,502	22,646,143	-19.2	12,525,760	-44.7	25,563,620	104.1	24,382,598	-4.6
Balloon/Hybrid 5 years or less	148,671,318	156,721,560	5.4	193,946,261	23.8	245,299,150	26.5	247,960,796	1.1
Total Balloon/Hybrid First Mortgages	176,692,820	179,367,703	1.5	206,472,021	15.1	270,862,770	31.2	272,343,394	0.5
Adjustable Rate First Mtgs 1 year or less	8,452,542	7,239,730	-14.3	5,793,261	-20.0	5,678,820	-2.0	4,861,803	-14.4
Adjustable Rate First Mtgs >1 year	0	0	N/A	0	N/A	113,919	N/A	0	-100.0
Total Adjustable First Mortgages	8,452,542	7,239,730	-14.3	5,793,261	-20.0	5,792,739	0.0	4,861,803	-16.1
TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING	229,140,273	257,490,745	12.4	360,126,935	39.9	495,939,005	37.7	600,887,994	21.2
Other Real Estate Loans									
Closed End Fixed Rate	122,539,853	97,323,763	-20.6	98,976,192	1.7	94,034,660	-5.0	109,508,976	16.5
Closed End Adjustable Rate	0	11,904,779	N/A	0	-100.0	421,845	N/A	0	-100.0
Open End Adjustable Rate (HELOC)	228,201,912	246,460,936	8.0	265,541,641	7.9	280,507,227	5.6	275,740,011	-1.7
Open End Fixed Rate	0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL OTHER REAL ESTATE OUTSTANDING	350,841,765	355,689,478	1.4	364,517,833	2.6	374,963,732	2.8	385,248,987	2.7
TOTAL RE (FIRST AND OTHER) OUTSTANDING	579,982,038	613,180,223	5.7	724,944,768	18.2	870,902,737	20.1	986,136,981	13.2
RE LOAN SUMMARY (FIX, ADJ):									
First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs)	72,016,413	93,529,455	29.9	160,387,413	71.5	244,847,116	52.7	348,065,395	42.2
Other RE Fixed Rate	122,539,853	97,323,763	-20.6	98,976,192	1.7	94,034,660	-5.0	109,508,976	16.5
Total Fixed Rate RE Outstanding	194,556,266	190,853,218	-2.0	259,363,605	35.9	338,881,776	30.7	457,574,371	35.0
%(Total Fixed Rate RE/Total Assets)	15.23	13.43	-11.8	16.84	25.4	19.05	13.1	21.61	13.4
%(Total Fixed Rate RE/Total Loans)	17.84	16.12	-9.6	19.72	22.3	22.03	11.7	26.41	19.9
First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)	157,123,860	163,961,290	4.4	199,739,522	21.8	251,091,889	25.7	252,822,599	0.7
Other RE Adj Rate	228,201,912	258,365,715	13.2	265,541,641	2.9	280,929,072	5.7	275,740,011	-1.8
Total Adj Rate RE Outstanding	385,325,772	422,327,005	9.6	465,581,163	10.2	532,020,961	14.3	528,562,610	-0.7
MISCELLANEOUS RE INFORMATION:									
Outstanding Interest Only & Payment Option First Mtg Loans	0	0	N/A	103,903	N/A	103,333	-0.5	103,170	-0.2
Outstanding Interest Only & Payment Option Other RE / LOCs Loans	N/A	227,762,473		250,096,274	9.8	262,118,811	4.8	257,650,308	-1.7
TOTAL Outstanding Interest Only & Payment Option First & Other RE Loans	N/A	227,762,473		250,200,177	9.9	262,222,144	4.8	257,753,478	-1.7
%(Interest Only & Payment Option First & Other RE Loans / Total Assets)	N/A	16.03		16.25	1.4	14.74	-9.3	12.17	-17.4
%(Interest Only & Payment Option First & Other RE Loans / Net Worth)	N/A	210.48		209.39	-0.5	186.03	-11.2	151.11	-18.8
Outstanding Residential Construction (Excluding Business Purpose Loans)	2,932,895	1,463,446	-50.1	3,545,652	142.3	4,775,362	34.7	4,854,467	1.7
Allowance for Loan Losses on all RE Loans	1,001	0	-100.0	0	N/A	2,778,413	N/A	6,046,446	117.6
* REAL ESTATE LOANS - AMOUNT GRANTED:									
* First Mortgages									
* Fixed Rate > 15 years	181,527,729	362,325,961	99.6	264,128,761	-27.1	220,063,468	-16.7	365,399,289	66.0
* Fixed Rate 15 years or less	53,229,661	178,997,333	236.3	131,490,601	-26.5	128,560,067	-2.2	174,671,429	35.9
* Other Fixed Rate	0	0	N/A	0	N/A	0	N/A	0	N/A
* Total Fixed Rate First Mortgages	234,757,390	541,323,314	130.6	395,619,362	-26.9	348,623,535	-11.9	540,069,717	54.9
* Balloon/Hybrid > 5 years	11,331,614	469,810	-95.9	1,177,757	150.7	8,224,312	598.3	1,865,000	-77.3
* Balloon/Hybrid 5 years or less	63,256,173	28,412,615	-55.1	53,590,457	88.6	71,648,565	33.7	52,875,830	-26.2
* Total Balloon/Hybrid First Mortgages	74,637,787	28,882,425	-61.3	54,768,214	89.6	79,872,877	45.8	54,740,830	-31.5
* Adjustable Rate First Mtgs 1 year or less	0	1,630,342	N/A	5,744,018	252.3	7,567,045	31.7	0	-100.0
* Adjustable Rate First Mtgs >1 year	0	0	N/A	0	N/A	0	N/A	0	N/A
* Total Adjustable First Mortgages	0	1,630,342	N/A	5,744,018	252.3	7,567,045	31.7	0	-100.0
* TOTAL FIRST MORTGAGE RE LOANS GRANTED	309,395,177	571,836,081	84.8	456,131,594	-20.2	436,063,457	-4.4	594,810,547	36.4
*Amounts are year-to-date while the related %change ratios are annualized.									
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	Real Estate Loan Information 2								
Return to cover		For Charter : 68751							
02/06/2013		Count of CU : 1							
CU Name: LANDMARK		Asset Range : Over 500,000,000							
Peer Group: 6		Criteria : N/A							
	Count of CU in Peer Group : 0								
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg
* OTHER REAL ESTATE (Granted)									
* Closed End Fixed Rate	52,410,755	15,534,857	-70.3	26,207,484	68.5	22,920,776	-12.5	30,405,390	32.7
* Closed End Adjustable Rate	0	329,069	N/A	0	-100.0	281,952	N/A	0	-100.0
* Open End Adjustable Rate (HELOC)	141,288,594	39,206,695	-72.3	54,685,618	39.5	79,754,819	45.8	73,566,412	-7.8
* Open End Fixed Rate and Other	0	0	N/A	0	N/A	0	N/A	0	N/A
* TOTAL OTHER REAL ESTATE GRANTED	193,699,349	55,090,651	-71.6	80,893,102	46.8	102,957,547	27.3	103,971,802	1.0
* TOTAL RE (FIRST AND OTHER) GRANTED	503,094,526	628,926,732	24.8	537,024,696	-14.3	539,021,004	0.4	698,782,349	29.6
%(Total Fixed Rate RE Granted YTD/Total Loans Granted YTD)	37.74	57.97	53.6	50.59	-12.7	43.94	-13.2	52.80	20.2
RE LOANS SOLD/SERVICED									
* First Mortgage R.E. Loans Sold	236,879,852	521,926,072	120.3	361,514,237	-30.7	320,052,227	-11.5	483,194,340	51.0
%(First Mtg RE Loans Sold/ First Mtg RE Loans Granted)	76.56	91.27	19.2	79.26	-13.2	73.40	-7.4	81.23	10.7
AMT of Mortgage Servicing Rights	10,439,852	13,020,132	24.7	12,247,953	-5.9	11,918,060	-2.7	11,462,995	-3.8
Outstanding RE Loans Sold But Serviced	1,012,775,450	1,149,368,912	13.5	1,168,072,481	1.6	1,192,350,773	2.1	1,279,861,415	7.3
% (Mortgage Servicing Rights / Net Worth)	11.99	12.03	0.3	10.25	-14.8	8.45	-17.5	6.72	-20.5
MISC. RE LOAN INFORMATION									
S-Term (<5 Yrs) R.E. Loan (Exc. MBL)	255,110,643	311,950,243	22.3	361,820,229	16.0	551,950,241	52.5	555,184,339	0.6
R.E. Lns also Mem. Bus. Lns	107,055,819	121,933,098	13.9	140,378,822	15.1	170,830,846	21.7	185,110,672	8.4
REVERSE MORTGAGES									
Federally Insured Home Equity Conversion Mortgage (HECM)	N/A	0		0	N/A	0	N/A	0	N/A
Proprietary Reverse Mortgage Products	N/A	0		0	N/A	0	N/A	0	N/A
Total Reverse Mortgages	N/A	0		0	N/A	0	N/A	0	N/A
RE LOAN TDRS OUTSTANDING									
TDR First Mortgage RE Loans	N/A	N/A		N/A		N/A		11,436,374	
TDR Other RE Loans	N/A	N/A		N/A		N/A		3,250,980	
Total TDR First and Other RE Loans	N/A	N/A		N/A		N/A		14,687,354	
TDR RE Loans Also Reported as Business Loans	N/A	N/A		N/A		N/A		96,894	
REAL ESTATE LOAN DELINQUENCY [1]									
R.E. LOANS DELINQUENT > 2 MOS [1]									
First Mortgage Fixed Rate (Includes Balloon/Hybrids > 5 yrs)	2,820,413	3,800,351	34.7	3,362,345	-11.5	4,939,366	46.9	4,262,564	-13.7
First Mortgage Adj Rate (Includes Balloon/Hybrids < 5 yrs)	0	4,060,018	N/A	2,854,138	-29.7	3,828,969	34.2	1,638,259	-57.2
Other R.E. Fixed Rate	1,215,444	4,743,036	290.2	5,629,376	18.7	4,953,532	-12.0	4,178,986	-15.7
Other R.E. Adj. Rate	1,762,973	3,025,138	71.6	6,423,758	112.3	5,577,513	-13.2	3,974,719	-28.7
TOTAL DEL R.E. > 2 MOS	5,798,830	15,628,543	169.5	18,269,617	16.9	19,299,379	5.6	14,052,548	-27.2
DELINQUENT 1 TO < 2 MOS									
First Mortgage	2,597,134	3,869,121	49.0	4,063,916	5.0	5,275,105	29.8	3,517,186	-33.3
Other	1,176,389	3,563,222	202.9	3,167,708	-11.1	3,526,749	11.3	2,749,959	-22.0
Total Del R.E. 1 to < 2 Mos	3,773,523	7,432,343	97.0	7,231,624	-2.7	8,801,854	21.7	6,267,145	-28.8
Total Del R.E. Loans > 1 Mos	9,572,353	23,060,886	140.9	25,501,241	10.6	28,101,233	10.2	20,319,693	-27.7
RE LOAN DELINQUENCY RATIOS									
% R.E. Loans dq > 1 Mos	1.65	3.78	127.9	3.52	-6.5	3.23	-8.3	2.09	-35.1
% R.E. Loans dq > 2 Mos	1.00	2.55	154.9	2.52	-1.1	2.22	-12.1	1.43	-35.7
TDR REAL ESTATE LOANS DELINQUENT > 2 MO									
TDR First Mortgage RE Loans Delinquent > 2 MO	N/A	N/A		N/A		N/A		1,888,883	
TDR Other RE Loans Delinquent > 2 MO	N/A	N/A		N/A		N/A		132,750	
Total TDR First and Other RE Loans Delinquent > 2 MO	N/A	N/A		N/A		N/A		2,021,633	
% Total TDR 1st and Other RE Delinquent > 2 MO / Total TDR 1st and Other RE	N/A	N/A		N/A		N/A		13.76	
TDR RE Loans Also Reported as Business Loans Delinquent > 2 MO	N/A	N/A		N/A		N/A		96,894	
% Total TDR 1st and Other RE Delinquent > 2 MO / Total TDR 1st and Other RE	N/A	N/A		N/A		N/A		100.00	
REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:									
* Total 1st Mortgage Lns Charged Off	0	579,177	N/A	702,540	21.3	520,290	-25.9	929,374	78.6
* Total 1st Mortgage Lns Recovered	0	1,666	N/A	2,833	70.0	2,066	-27.1	361,673	######
* NET 1st MORTGAGE LN C/Os	0	577,511	N/A	699,707	21.2	518,224	-25.9	567,701	9.5
** Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.00	0.24	N/A	0.23	-4.5	0.12	-46.6	0.10	-14.5
* Total Other RE Lns Charged Off	527,520	1,879,232	218.3	1,978,609	17.8	4,042,345	104.3	4,810,197	19.0
* Total Other RE Lns Recovered	1,159	27,398	2,263.9	47,808	74.5	34,668	-27.1	82,724	137.2
* NET OTHER RE LN C/Os	526,361	1,851,834	213.8	1,930,801	16.9	4,007,477	107.6	4,727,473	18.0
**Net Charge Offs Other RE Loans / Avg Other RE Loans	0.14	0.47	226.2	0.54	14.8	1.08	102.1	1.24	14.5

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

	Member Business Loan Information								
Return to cover	For Charter : 56751								
02/05/2013	Count of CU : 1								
CU Name: LANDMARK	Asset Range : Over 500,000,000								
Peer Group: 6	Criteria : N/A								
	Count of CU in Peer Group : 0								
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg
BUSINESS LOANS									
Member Business Loans (NMBLB) [1]	113,585,303	131,104,374	15.4	147,861,231	12.8	180,498,424	22.1	195,057,585	8.1
Purchased Business Loans or Participations to Nonmembers (NMBLB) [1]	0	679,036	N/A	0	-100.0	0	N/A	0	N/A
Total Business Loans (NMBLB) [1]	113,585,303	131,783,410	16.0	147,861,231	12.2	180,498,424	22.1	195,057,585	8.1
Unfunded Commitments [1]	3,819,109	5,211,035	36.4	5,449,439	4.6	5,006,078	-8.1	4,864,835	-2.8
TOTAL BUSINESS LOANS (NMBLB) LESS UNFUNDED COMMITMENTS [1]	109,766,194	126,572,375	15.3	142,411,792	12.5	175,492,346	23.2	190,192,750	8.4
%(Total Business Loans (NMBLB) Less Unfunded Commitments/ Total Assets) [1]	8.59	8.91	3.7	9.25	3.8	9.87	6.7	8.98	-9.0
NUMBER OF BUSINESS LOANS OUTSTANDING:									
Number of Outstanding Business Loans to Members	328	387	18.0	415	7.2	485	16.9	519	7.0
Number of Outstanding Purchased Business Loans or Participation Interests to Nonmembers	0	4	N/A	0	-100.0	0	N/A	0	N/A
Total Number of Business Loans Outstanding	328	391	19.2	415	6.1	485	16.9	519	7.0
REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS)									
Construction and Development	N/A	N/A		N/A		660,000		0	-100.0
Farmland	N/A	N/A		N/A		0		0	N/A
Non-Farm Residential Property	N/A	N/A		N/A		109,846,904		124,864,786	13.7
Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		N/A		11,920,855		12,207,966	2.4
Non-Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		N/A		51,435,888		50,854,519	-1.1
Total Real Estate Secured Business Loans	N/A	N/A		N/A		173,863,647		187,927,276	8.1
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		0		0	N/A
Commercial and Industrial Loans	N/A	N/A		N/A		6,694,699		6,388,272	12.2
Unsecured Business Loans	N/A	N/A		N/A		510,078		337,036	-33.9
Unsecured Revolving Lines of Credit (Business Purpose)	N/A	N/A		N/A		430,000		405,000	-5.8
Total Non-Real Estate Secured Business Loans	N/A	N/A		N/A		6,634,777		7,130,310	7.5
NUMBER OF BUSINESS LOANS OUTSTANDING BY TYPE									
Number - Construction and Development	N/A	N/A		N/A		1		0	-100.0
Number - Farmland	N/A	N/A		N/A		0		0	N/A
Number - Non-Farm Residential Property	N/A	N/A		N/A		150		170	13.3
Number - Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		N/A		62		64	3.2
Number - Non-Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		N/A		113		120	6.2
Total Number of Real Estate Secured Business Loans	N/A	N/A		N/A		326		354	8.6
Number - Loans to finance agricultural production and other loans to farmers	N/A	N/A		N/A		0		0	N/A
Number - Commercial and Industrial Loans	N/A	N/A		N/A		137		151	10.2
Number - Unsecured Business Loans	N/A	N/A		N/A		10		4	-60.0
Number - Unsecured Revolving Lines of Credit (Business Purpose)	N/A	N/A		N/A		12		10	-16.7
Total Number of Non-Real Estate Secured Business Loans	N/A	N/A		N/A		159		165	3.8
AMOUNT OF BUSINESS LOANS GRANTED OR PURCHASED:									
* MBL (NMBLB) Granted YTD [1]	53,746,914	27,717,753	-48.4	36,971,451	33.4	54,380,146	47.1	29,518,873	-45.7
* Purchased or Participation Interests to Nonmembers (NMBLB) [1]	0	0	N/A	0	N/A	0	N/A	0	N/A
DELINQUENCY - MEMBER BUSINESS LOANS[2]									
1 to < 2 Months Delinquent	48,499	121,828	151.2	396,336	225.3	557,218	40.5	35,167	-93.7
2 to < 6 Months Delinquent	142,415	744,102	422.5	269,127	-63.8	363,212	35.0	214,672	-40.8
6 to 12 Months Delinquent	0	0	N/A	0	N/A	88,253	N/A	226,211	161.1
12 Months & Over Delinquent	0	12,051	N/A	3,193	-73.5	145,572	4,459.1	510,995	251.0
Total Del Loans - All Types (2 or more Mo)	142,415	756,153	431.0	272,320	-64.0	595,037	118.5	951,078	59.8
MBL DELINQUENCY RATIOS									
% MBL > 1 Month Delinquent (All delinquency > 30 days)	0.17	0.69	298.8	0.47	-32.3	0.66	39.8	0.52	-21.0
% MBL > 2 Months Delinquent (Reportable delinquency)	0.13	0.60	360.5	0.19	-68.0	0.34	77.3	0.50	47.5
MBL CHARGE-OFFS AND RECOVERIES:									
*Total MBL Charge Offs	0	337,101	N/A	19,962	-94.1	53,453	167.8	8,869	-83.8
*Total MBL Recoveries	0	206	N/A	0	-100.0	0	N/A	0	N/A
MISCELLANEOUS MBL INFORMATION:									
Real Estate Loans also Reported as Business Loans	107,055,619	121,933,068	13.9	140,378,822	15.1	170,830,845	21.7	185,110,872	8.4
Construction & Development Loans Meeting 723.3(a)	0	6,279	N/A	1136417	#######	660,000	-41.9	0	-100.0
Number of Construction & Development Loans - 723(a)	0	1	N/A	2	100.0	1	-50.0	0	-100.0
Unsecured Business Loans Meeting 723.7(c)-(d)	0	1,098,884	N/A	670,828	-39.0	805,495	20.1	583,179	-27.6
Number of Unsecured Business Loans - 723.7(c)-(d)	0	23	N/A	23	0.0	22	-4.3	14	-36.4
Agricultural Related (NMBLB) [1]	0	0	N/A	0	N/A	0	N/A	0	N/A
Number of Outstanding Agricultural Related Loans	0	0	N/A	0	N/A	0	N/A	0	N/A
* Business Loans and Participations Sold	1,200,000	0	-100.0	0	N/A	0	N/A	0	N/A
SBA Loans Outstanding	449,722	715,565	59.1	736,029	2.9	1,185,133	61.0	1,482,938	25.1
Number of SBA Loans Outstanding	8	10	25.0	10	0.0	14	40.0	17	21.4

[1] PART 723 REDEFINED MEMBER BUSINESS LOANS IN OCTOBER 2003; * Amounts are year-to-date and the related % change ratios are annualized.

[2] 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.

Investments, Cash, & Cash Equivalents

Return to cover

02/06/2013

CU Name: LANDMARK

Peer Group: 6

For Charter : 66751

Count of CU : 1

Asset Range : Over 500,000,000

Criteria : N/A

Count of CU in Peer Group : 0

	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg
INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS									
SFAS 115 CLASS OF INVESTMENTS									
Held to Maturity < 1 yr	0	0	N/A	16,098,480	N/A	3,039,012	-81.1	6,425,635	111.4
Held to Maturity 1-3 yrs	0	0	N/A	2,778,169	N/A	25,378,649	813.5	49,245,183	94.0
Held to Maturity 3-5 yrs	0	0	N/A	0	N/A	0	N/A	5,320,140	N/A
Held to Maturity 5-10 yrs	5,059,375	7,991,131	57.9	0	-100.0	0	N/A	13,684,661	N/A
Held to Maturity 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Held to Maturity > 10 yrs	0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL HELD TO MATURITY	5,059,375	7,991,131	57.9	18,876,649	136.2	28,417,661	50.5	74,675,639	162.8
Available for Sale < 1 yr	11,587,169	13,323,385	15.0	11,793,440	-11.5	0	-100.0	47,163,095	N/A
Available for Sale 1-3 yrs	0	0	N/A	0	N/A	267,352	N/A	0	-100.0
Available for Sale 3-5 yrs	0	0	N/A	0	N/A	0	N/A	0	N/A
Available for Sale 5-10 yrs	0	0	N/A	0	N/A	0	N/A	0	N/A
Available for Sale 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Available for Sale > 10 yrs	0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL AVAILABLE FOR SALE	11,587,169	13,323,385	15.0	11,793,440	-11.5	267,352	-97.7	47,163,095	#######
Trading < 1 year	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 1-3 years	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 3-5 years	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 5-10 years	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 3-10 years	N/A	N/A		N/A		N/A		N/A	
Trading > 10 years	0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL TRADING	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Investments < 1 yr	59,555,474	89,208,107	49.8	69,625,548	-22.0	71,914,123	3.3	106,687,232	48.4
Other Investments 1-3 yrs	8,319,281	10,612,679	27.6	14,525,774	36.9	30,200,854	107.9	24,942,638	-17.4
Other Investments 3-5 yrs	0	0	N/A	0	N/A	99,000	N/A	0	-100.0
Other Investments 5-10 yrs	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Other Investments > 10 yrs	0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL Other Investments	67,874,755	99,820,786	47.1	84,151,322	-15.7	102,213,977	21.5	131,629,870	28.8
MATURITIES :									
Total Investments < 1 yr	71,142,643	102,531,492	44.1	97,517,468	-4.9	74,953,135	-23.1	160,275,962	113.8
Total Investments 1-3 yrs	8,319,281	10,612,679	27.6	17,303,943	63.0	55,846,855	222.7	74,187,821	32.8
Total Investments 3-5 yrs	0	0	N/A	0	N/A	99,000	N/A	5,320,140	5,273.9
Total Investments 5-10 yrs	5,059,375	7,991,131	57.9	0	-100.0	0	N/A	13,684,661	N/A
Total Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Total Investments > 10 yrs	0	0	N/A	0	N/A	0	N/A	0	N/A
Total	84,521,299	121,135,302	43.3	114,821,411	-5.2	130,898,990	14.0	253,468,604	93.6

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	Other Investment Information								
Return to cover		For Charter :	66751						
02/06/2013		Count of CU :	1						
CU Name: LANDMARK		Asset Range :	Over 500,000,000						
Peer Group: 6		Criteria :	N/A						
	Count of CU in Peer Group :		0						
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg
INVESTMENT SUMMARY:									
NCUA Guaranteed Notes (included in US Gov't Obligations)	N/A	N/A		0		0	N/A	0	N/A
Total FDIC-Issued Guaranteed Notes	N/A	N/A		N/A		0		0	N/A
All Other US Government Obligations	N/A	N/A		N/A		0		0	N/A
TOTAL U.S. GOVERNMENT OBLIGATIONS	0	0	N/A	0	N/A	0	N/A	0	N/A
Agency/GSE Debt Instruments (not backed by mortgages)	0	0	N/A	11,067,777	N/A	0	-100.0	0	N/A
Agency/GSE Mortgage-Backed Securities	5,059,375	7,991,129	57.9	7,808,872	-2.3	28,685,013	267.3	120,781,685	321.1
TOTAL FEDERAL AGENCY SECURITIES	5,059,375	7,991,129	57.9	18,876,649	136.2	28,685,013	52.0	120,781,685	321.1
Securities Issued by States and Political Subdivision in the U.S.	N/A	N/A		N/A		0		0	N/A
Privately Issued Mortgage-Related Securities	0	0	N/A	0	N/A	0	N/A	0	N/A
Privately Issued Securities (FCUs only)	N/A	N/A		0		0	N/A	0	N/A
Privately Issued Mortgage-Backed Securities (FISCUs Only)	0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL OTHER MORTGAGE-BACKED SECURITIES	0	0	N/A	0	N/A	0	N/A	0	N/A
Mutual Funds	N/A	13,323,385		11,793,440	-11.5	0	-100.0	1,057,049	N/A
Common Trusts	N/A	0		0	N/A	0	N/A	0	N/A
TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS	11,587,094	13,323,385	15.0	11,793,440	-11.5	0	-100.0	1,057,049	N/A
Bank Issued FDIC-Guaranteed Bonds	N/A	N/A		N/A		0		0	N/A
MORTGAGE RELATED SECURITIES:									
Collateralized Mortgage Obligations	5,059,375	7,991,129	57.9	7,808,872	-2.3	23,812,059	204.9	107,731,079	352.4
Commercial Mortgage Backed Securities	0	0	N/A	0	N/A	0	N/A	0	N/A
OTHER INVESTMENT INFORMATION:									
Non-Mortgage Related Securities With Embedded Options or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-Mortgage Related Securities With Maturities > 3 Yrs Without Embedded Options or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N/A
Securities per 703.12(b)	0	0	N/A	0	N/A	0	N/A	0	N/A
Deposits/Shares per 703.10(a)	0	0	N/A	0	N/A	0	N/A	0	N/A
Market Value of Investments Purchased Under Investment Pilot Program (703.19)	0	0	N/A	0	N/A	0	N/A	0	N/A
Fair Value of Total Investments	84,607,874	121,322,758	43.4	115,116,239	-5.1	131,012,086	13.8	253,534,507	93.5
Investment Repurchase Agreements	0	0	N/A	0	N/A	0	N/A	0	N/A
Borrowing Repurchase Agreements Placed in Investments for Positive Arbitrage	0	0	N/A	0	N/A	0	N/A	0	N/A
Cash on Deposit in Corporate Credit Unions	320,279	79,235,194	######	37,279,385	-53.0	35,409,475	-5.0	55,427,810	56.5
Cash on Deposit in Other Financial Institutions	7,664,883	7,755,722	1.2	9,002,163	16.1	16,035,648	78.1	14,593,422	-9.0
CUSO INFORMATION									
Value of Investments in CUSO	93,153	200,507	115.2	3,801,753	1,796.1	2,866,702	-24.6	1,522,571	-46.9
CUSO loans	388,868	421,852	8.5	321,264	-23.8	288,295	-10.3	286,847	-0.5
Aggregate cash outlays in CUSO	0	622,359	N/A	526,771	-15.4	1,131,126	114.7	1,809,418	60.0
WHOLLY OWNED CUSO INFORMATION									
Total Assets of Wholly Owned CUSOs	N/A	11,857		11,857	0.0	11,857	0.0	11,857	0.0
Total Capital of Wholly Owned CUSOs	N/A	20		20	0.0	20	0.0	20	0.0
Net Income/Loss of Wholly Owned CUSOs	N/A	0		0	N/A	0	N/A	0	N/A
Total Loans of Wholly Owned CUSOs	N/A	N/A		N/A		0		0	N/A
Total Delinquency of Wholly Owned CUSOs	N/A	0		0	N/A	0	N/A	0	N/A
Inv not Authorized by the FCU Act or NCUA R&R (SCU only)	0	0	N/A	0	N/A	0	N/A	0	N/A
Outstanding Balance of Brokered CDs and Share Certificates Purchased	17,279,500	939,000	-94.6	1,587,000	69.0	1,288,000	-18.8	4,024,000	212.4
CREDIT UNION INVESTMENT PROGRAMS									
Mortgage Processing	1	1	0.0	1	0.0	1	0.0	1	0.0
Approved Mortgage Seller	1	0	-100.0	1	N/A	1	0.0	1	0.0
Borrowing Repurchase Agreements	0	0	N/A	0	N/A	0	N/A	0	N/A
Brokered Deposits (all deposits acquired through 3rd party)	0	0	N/A	0	N/A	0	N/A	0	N/A
Investment Pilot Program	0	0	N/A	0	N/A	0	N/A	0	N/A
Investments Not Authorized by FCU Act (SCU only)	0	0	N/A	0	N/A	0	N/A	0	N/A
Deposits and Shares Meeting 703.10(a)	0	0	N/A	0	N/A	0	N/A	0	N/A
Brokered Certificates of Deposit (investments)	1	1	0.0	1	0.0	1	0.0	1	0.0
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	Supplemental Share Information, Off Balance Sheet, & Borrowings								
Return to cover	For Charter : 68751								
02/08/2013	Count of CU : 1								
CU Name: LANDMARK	Asset Range : Over 500,000,000								
Peer Group: 6	Criteria : N/A								
	Count of CU In Peer Group : 0								
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg
SUPPLEMENTAL SHARES/DEPOSITS (Included in total Shares):									
Accounts Held by Member Government Depositors	792,637	809,070	2.1	2,608,716	222.4	3,744,609	43.5	1,904,997	-49.1
Accounts Held by Nonmember Government Depositors	0	0	N/A	0	N/A	0	N/A	0	N/A
Employee Benefit Member Shares	0	0	N/A	0	N/A	0	N/A	0	N/A
Employee Benefit Nonmember Shares	0	0	N/A	0	N/A	0	N/A	0	N/A
529 Plan Member Deposits	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-dollar Denominated Deposits	0	0	N/A	0	N/A	0	N/A	0	N/A
Health Savings Accounts	1,257,222	2,778,359	121.0	4,391,694	58.1	6,431,465	46.4	8,350,073	29.8
Dollar Amount of Share Certificates >= $100,000	96,728,186	99,226,925	2.6	110,635,993	11.5	120,416,857	8.8	134,957,388	12.1
Dollar Amount of IRA/Keogh >= $100,000	17,988,290	20,329,800	13.0	20,661,865	1.6	23,594,625	14.2	27,859,153	18.1
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts	0	0	N/A	0	N/A	0	N/A	0	N/A
Dollar Amount of Noninterest Bearing Transactional Accounts with balances > $250,000	N/A	N/A		0		0	N/A	269,974	N/A
SAVING MATURITIES									
< 1 year	996,112,128	855,719,556	-14.1	1,225,940,777	43.3	1,424,999,422	16.2	1,628,320,526	14.3
1 to 3 years	83,546,186	323,963,306	287.8	148,612,750	-54.1	128,148,607	-13.8	165,575,051	29.2
> 3 years	43,606,200	91,244,662	109.2	14,452,966	-84.2	56,721,705	292.5	94,294,650	66.2
Total Shares & Deposits	1,123,264,514	1,270,927,524	13.1	1,388,006,493	9.3	1,609,867,934	15.9	1,888,190,227	17.3
INSURANCE COVERAGE IN ADDITION TO NCUSIF									
Share/Deposit Insurance in Addition to NCUSIF	0	0	N/A	0	N/A	0	N/A	0	N/A
Dollar Amount of Shares/Deposits Covered by Additional Insurance	0	0	N/A	0	N/A	0	N/A	0	N/A
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR BUSINESS LOANS									
Commercial Real Estate [1]	0	0	N/A	1,895,780	N/A	2,378,417	25.4	2,816,603	18.5
Construction & Land Development (MBL)	N/A	1,058,721		253,583	-76.0	656,565	158.9	0	-100.0
Outstanding Letters of Credit	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Unfunded MBL Commitments	3,819,109	4,152,314	8.7	3,300,076	-20.5	1,973,076	-40.2	2,048,232	3.8
Total Unfunded Commitments for Business Loans	3,819,109	5,211,035	36.4	5,449,439	4.6	5,008,078	-8.1	4,864,835	-2.8
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-BUSINESS)									
Revolving O/E Lines 1-4 Family	184,516,251	186,568,609	1.1	194,657,784	4.3	212,535,771	9.2	216,786,473	2.0
Credit Card Line	52,007,537	106,447,493	104.7	92,483,855	-13.1	98,457,309	6.5	105,120,060	6.8
Unsecured Share Draft Lines of Credit	1,575,000	1,401,579	-11.0	1,374,100	-2.0	6,257,461	355.4	1,742,769	-72.1
Overdraft Protection Programs	17,007,510	19,798,793	16.4	20,486,561	3.5	21,932,270	7.1	26,929,983	22.8
Residential Construction Loans-Excluding Business Purpose	N/A	1,235,599		3,989,112	222.8	22,440	-99.4	3,821,886	########
Federally Insured Home Equity Conversion Mortgages (HECM)	N/A	0		0	N/A	0	N/A	0	N/A
Proprietary Reverse Mortgage Products	N/A	0		0	N/A	0	N/A	0	N/A
Other Unused Commitments	1,175,000	0	-100.0	0	N/A	682,174	N/A	30,773	-95.5
Total Unfunded Commitments for Non-Business Loans	256,281,298	315,452,075	23.1	312,991,412	-0.8	339,897,425	8.6	354,411,944	4.3
Total Unused Commitments	260,100,407	320,663,110	23.3	318,440,851	-0.7	344,903,503	8.3	359,276,779	4.2
%(Unused Commitments / Cash & ST Investments)	319.71	291.50	-8.8	296.88	1.8	399.76	34.7	205.26	-48.6
Unfunded Commitments Commited by Credit Union	N/A	N/A		N/A		344,747,506		359,276,779	4.2
Unfunded Commitments Through Third Party	N/A	N/A		N/A		155,997		0	-100.0
Loans Transferred with Recourse [1]	0	0	N/A	0	N/A	0	N/A	0	N/A
Pending Bond Claims	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Contingent Liabilities	0	0	N/A	0	N/A	0	N/A	0	N/A
CREDIT AND BORROWING ARRANGEMENTS:									
Num FHLB Members	0	0	N/A	0	N/A	0	N/A	1	N/A
LINES OF CREDIT (Borrowing)									
Total Credit Lines	200,000,000	150,000,000	-25.0	150,000,000	0.0	150,000,000	0.0	428,742,750	185.8
Total Committed Credit Lines	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Credit Lines at Corporate Credit Unions	N/A	150,000,000		150,000,000	0.0	150,000,000	0.0	150,000,000	0.0
Draws Against Lines of Credit	45,344,354	40,386,526	-10.9	29,024,094	-28.1	18,852,861	-35.0	53,874,896	184.7
BORROWINGS OUTSTANDING FROM CORPORATE CREDIT UNIONS									
Line of Credit Outstanding from Corporate Cus	N/A	198,713		0	-100.0	0	N/A	0	N/A
Term Borrowings Outstanding from Corporate Cus	N/A	40,187,815		29,024,094	-27.8	18,852,861	-35.0	13,874,896	-27.5
MISCELLANEOUS BORROWING INFORMATION:									
Assets Pledged to Secure Borrowings	N/A	0		0	N/A	0	N/A	370,768,081	N/A
Amount of Borrowings Subject to Early Repayment at Lenders Option	0	0	N/A	0	N/A	0	N/A	0	N/A
Uninsured Secondary Capital [2]	0	0	N/A	0	N/A	0	N/A	0	N/A

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[1] Included MBL construction and land development prior to 03/31/09.

[2] Balance included in "Subordinated Debt Included in Net Worth" from 12/31/2011 forward

	Miscellaneous Information, Programs, Services								
Return to cover		For Charter :	66751						
02/06/2013		Count of CU :	1						
CU Name: LANDMARK		Asset Range :	Over 500,000,000						
Peer Group: 6		Criteria :	N/A						
	Count of CU in Peer Group :		0						
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg
MEMBERSHIP:									
Num Current Members	137,384	157,690	14.8	164,614	4.4	188,170	14.3	209,011	11.1
Num Potential Members	1,000,000	1,000,000	0.0	1,000,000	0.0	1,000,000	0.0	2,100,000	110.0
% Current Members to Potential Members	13.74	15.77	14.8	16.46	4.4	18.82	14.3	9.95	-47.1
* % Membership Growth	7.19	14.78	105.7	4.39	-70.3	14.31	225.9	11.08	-22.6
Total Num Savings Accts	243,489	275,972	13.3	289,848	5.0	331,752	14.5	370,817	11.8
EMPLOYEES:									
Num Full-Time Employees	270	332	23.0	360	8.4	393	9.2	441	12.2
Num Part-Time Employees	91	94	3.3	85	-9.6	93	9.4	88	-5.4
BRANCHES:									
Num of CU Branches	14	20	42.9	21	5.0	26	23.8	31	19.2
Num of CUs Reporting Shared Branches	1	0	-100.0	0	N/A	0	N/A	0	N/A
Plan to add new branches or expand existing facilities	1	0	-100.0	0	N/A	0	N/A	1	N/A
MISCELLANEOUS LOAN INFORMATION:									
**Total Amount of Loans Granted YTD	791,109,104	961,448,821	21.5	836,062,919	-13.0	864,340,389	3.4	1,083,909,987	25.4
MEMBER SERVICE AND PRODUCT OFFERINGS (Credit Programs):									
Business Loans	1	1	0.0	1	0.0	1	0.0	1	0.0
Credit Builder	N/A	0		0	N/A	0	N/A	0	N/A
Debt Cancellation/Suspension	0	0	N/A	0	N/A	0	N/A	0	N/A
Direct Financing Leases	0	0	N/A	0	N/A	0	N/A	0	N/A
Indirect Business Loans	N/A	0		0	N/A	0	N/A	0	N/A
Indirect Consumer Loans	1	1	0.0	1	0.0	1	0.0	1	0.0
Indirect Mortgage Loans	N/A	0		0	N/A	0	N/A	0	N/A
Interest Only or Payment Option 1st Mortgage Loans	0	0	N/A	0	N/A	0	N/A	0	N/A
Micro Business Loans	N/A	0		0	N/A	0	N/A	0	N/A
Micro Consumer Loans	N/A	0		0	N/A	0	N/A	0	N/A
Overdraft Lines of Credit	1	1	0.0	1	0.0	1	0.0	1	0.0
Overdraft Protection	1	1	0.0	1	0.0	1	0.0	1	0.0
Participation Loans	1	1	0.0	1	0.0	1	0.0	1	0.0
Pay Day Loans	N/A	1		1	0.0	1	0.0	1	0.0
Real Estate Loans	1	1	0.0	1	0.0	1	0.0	1	0.0
Refund Anticipation Loans	N/A	0		0	N/A	0	N/A	0	N/A
Risk Based Loans	1	1	0.0	1	0.0	1	0.0	1	0.0
Share Secured Credit Cards	N/A	0		0	N/A	0	N/A	1	N/A
Short-Term, Small Amount Loans (STS)	N/A	N/A		0		0	N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS (Other Programs):									
ATM/Debit Card Program	1	1	0.0	1	0.0	1	0.0	1	0.0
Business Share Accounts	N/A	1		1	0.0	1	0.0	1	0.0
Check Cashing	N/A	1		1	0.0	1	0.0	1	0.0
First Time Homebuyer Program	N/A	1		1	0.0	1	0.0	1	0.0
Health Savings Accounts	N/A	1		1	0.0	1	0.0	1	0.0
Individual Development Accounts	N/A	0		0	N/A	0	N/A	0	N/A
In-School Branches	N/A	0		0	N/A	0	N/A	1	N/A
Insurance/Investment Sales	1	1	0.0	1	0.0	1	0.0	1	0.0
International Remittances	N/A	1		1	0.0	1	0.0	1	0.0
Low Cost Wire Transfers	N/A	1		1	0.0	1	0.0	1	0.0
MERGERS/ACQUISITIONS:									
Completed Merger/Acquisition Qualifying for Business Combo Acctng (FAS 141R)	N/A	1		1	0.0	1	0.0	1	0.0
Adjusted Retained Earnings Obtained through Business Combinations	N/A	3,680,543		3,680,329	0.0	10,299,424	179.9	14,909,924	44.8
Fixed Assets - Capital & Operating Leases									
Aggregate of Future Capital and Operating Lease Pmts on Fixed Assets (not discounted to PV)	742,648	1,625,614	118.9	487,863	-70.0	828,730	69.9	1,001,002	20.8

* 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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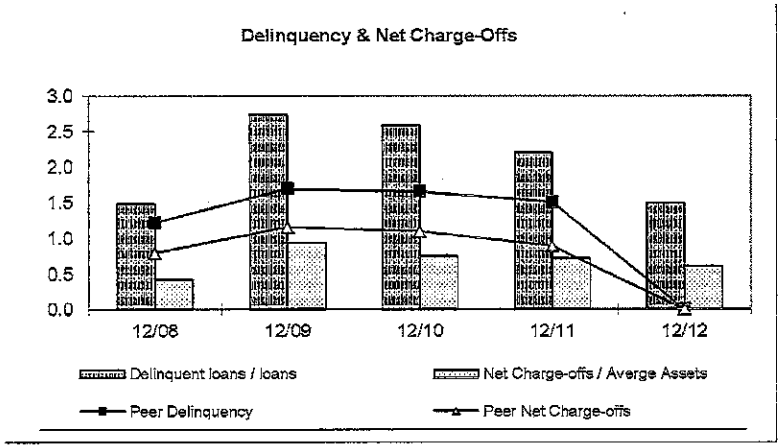
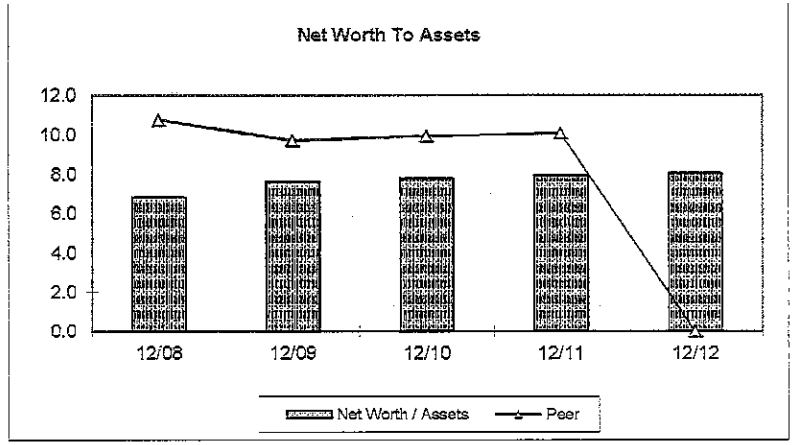
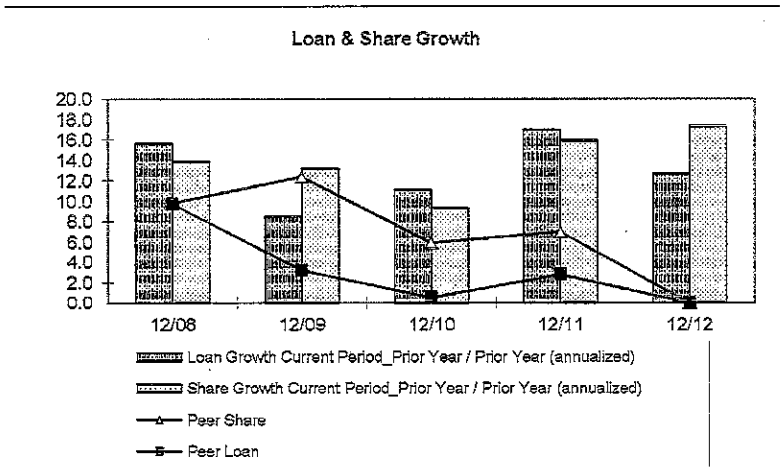
	Information Systems & Technology								
Return to cover	For Charter : 66751								
02/06/2013	Count of CU : 1								
CU Name: LANDMARK	Asset Range : Over 500,000,000								
Peer Group: 5	Criteria : N/A								
	Count of CU in Peer Group : 0								
	Dec-2008	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg
System Used to Maintain Share/Loan Records									
Manual System (No Automation)	0	0	N/A	0	N/A	0	N/A	0	N/A
Vendor Supplied In-House System	1	1	0.0	1	0.0	1	0.0	1	0.0
Vendor On-Line Service Bureau	0	0	N/A	0	N/A	0	N/A	0	N/A
CU Developed In-House System	0	0	N/A	0	N/A	0	N/A	0	N/A
Other	0	0	N/A	0	N/A	0	N/A	0	N/A
Electronic Financial Services									
Home Banking Via Internet Website	1	1	0.0	1	0.0	1	0.0	1	0.0
Audio Response/Phone Based	1	1	0.0	1	0.0	1	0.0	1	0.0
Automatic Teller Machine (ATM)	1	1	0.0	1	0.0	1	0.0	1	0.0
Kiosk	0	0	N/A	0	N/A	0	N/A	0	N/A
Mobile Banking	N/A	0		0	N/A	0	N/A	1	N/A
Other	0	0	N/A	0	N/A	0	N/A	0	N/A
Services Offered Electronically									
Member Application	0	0	N/A	0	N/A	0	N/A	1	N/A
New Loan	1	1	0.0	1	0.0	1	0.0	1	0.0
Account Balance Inquiry	1	1	0.0	1	0.0	1	0.0	1	0.0
Share Draft Orders	1	1	0.0	1	0.0	1	0.0	1	0.0
New Share Account	0	0	N/A	0	N/A	0	N/A	1	N/A
Loan Payments	1	1	0.0	1	0.0	1	0.0	1	0.0
Account Aggregation	0	0	N/A	0	N/A	0	N/A	0	N/A
Internet Access Services	0	0	N/A	0	N/A	0	N/A	0	N/A
e-Statements	1	1	0.0	1	0.0	1	0.0	1	0.0
External Account Transfers	N/A	0		0	N/A	0	N/A	0	N/A
View Account History	1	1	0.0	1	0.0	1	0.0	1	0.0
Merchandise Purchase	0	0	N/A	0	N/A	0	N/A	0	N/A
Merchant Processing Services	N/A	0		0	N/A	0	N/A	0	N/A
Remote Deposit Capture	N/A	0		0	N/A	0	N/A	1	N/A
Share Account Transfers	1	1	0.0	1	0.0	1	0.0	1	0.0
Bill Payment	1	1	0.0	1	0.0	1	0.0	1	0.0
Download Account History	1	1	0.0	1	0.0	1	0.0	1	0.0
Electronic Cash	0	0	N/A	0	N/A	0	N/A	0	N/A
Electronic Signature Authentification/Certification	1	1	0.0	1	0.0	1	0.0	1	0.0
Type of World Wide Website Address									
Informational	0	0	N/A	0	N/A	0	N/A	0	N/A
Interactive	0	1	N/A	1	0.0	1	0.0	0	-100.0
Transactional	1	0	-100.0	0	N/A	0	N/A	1	N/A
Number of Members That Use Transactional Website	26,387	33,599	27.3	38,166	13.6	51,365	34.6	65,386	27.3
No Website, But Planning to Add in the Future	0	0	N/A	0	N/A	0	N/A	0	N/A
Type of Website Planned for Future									
Informational	0	0	N/A	0	N/A	0	N/A	0	N/A
Interactive	0	0	N/A	0	N/A	0	N/A	0	N/A
Transactional	0	0	N/A	0	N/A	0	N/A	0	N/A
Miscellaneous									
Internet Access	1	1	0.0	1	0.0	1	0.0	1	0.0
									17.IS&T

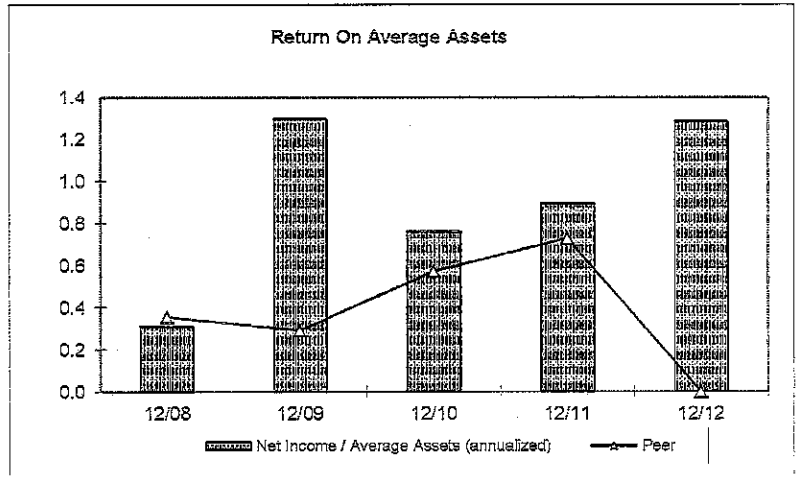
Return to cover
02/06/2013
CU Name: LANDMARK
Peer Group: 6

Graphs 1
For Charter : 66751
Count of CU : 1
Asset Range : Over 500,000,000
Criteria : N/A
Count of CU in Peer Group : 0





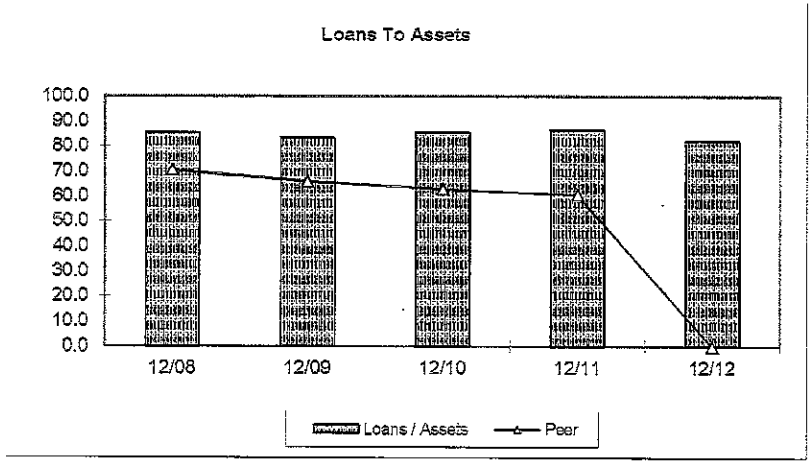


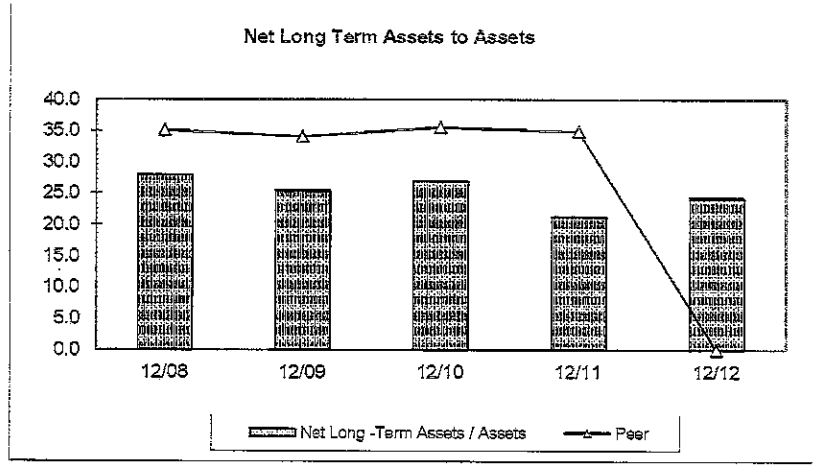


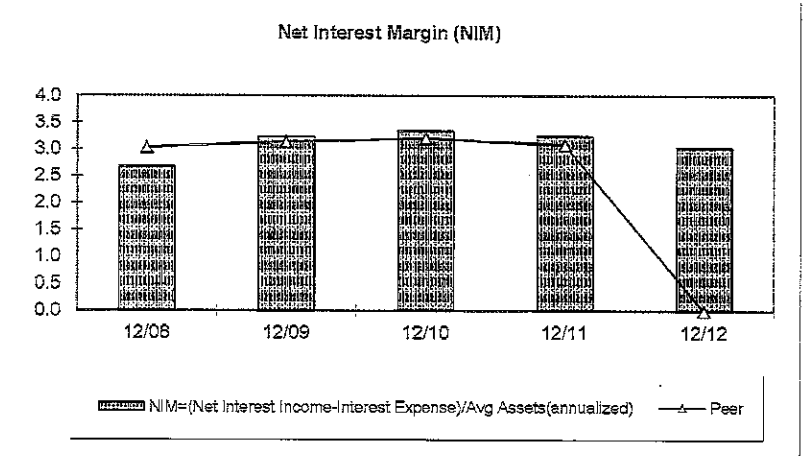
Note: The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.

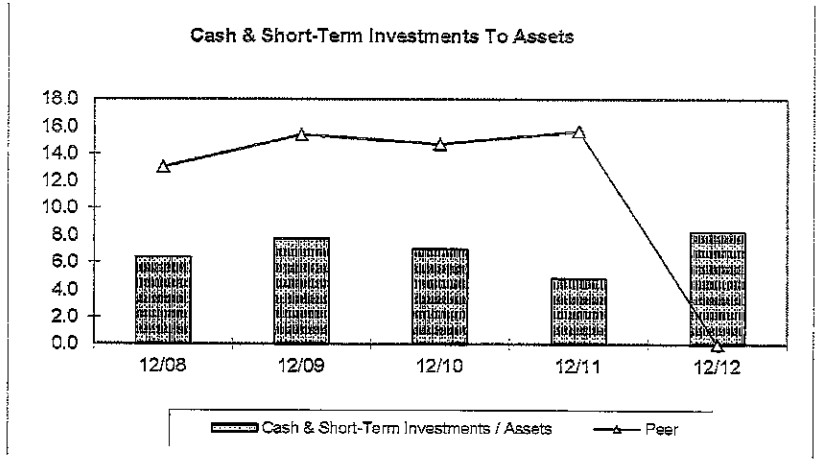
Return to cover
02/06/2013
CU Name: LANDMARK
Peer Group: 6

Graphs 2
For Charter : 66751
Count of CU : 1
Asset Range : Over 500,000,000
Criteria : N/A
Count of CU in Peer Group : 0









Cycle Date:	December-2012
Run Date:	02/06/2013
Interval:	Quarterly

Page	Click on links below to jump to FPR contents	
1	Summary Financial Information	
2	Ratio Analysis	
3	Supplemental Ratios	
4	Assets	
5	Liabilities, Shares & Equity	
6	Income Statement	
7	Delinquent Loan Information	
8	Loan Losses, Bankruptcy Information, & TDRs	
9	Indirect & Participation Lending	
10	Real Estate Loan Information 1	
11	Real Estate Loan Information 2	
12	Member Business Loan Information	
13	Investments, Cash, & Cash Equivalents	
14	Other Investment Information	
15	Supplemental Share Information, Off Balance Sheet, & Borrowings	
16	Miscellaneous Information, Programs, & Services	
17	Information Systems & Technology	
18	Graphs 1	(Delinquency & Net Charge-offs, Loan & Share Growth, Net Worth, Return on Average Assets)
19	Graphs 2	(Loans/Assets, Net Long-Term Assets, Net Interest Margin, Cash & Short Term Investments)

Parameters: N/A

LANDMARK
Credit Union
5445 S Westridge DR
New Berlin WI 53151

Count of CU :	1
Asset Range :	Over 500,000,000
Peer Group Number :	6
Count of CU in Peer Group :	0

Charter-Region-SE-District:
66751 - 4 - N - 3

*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 : 68751							
02/06/2013		Count of CU : 1							
CU Name: LANDMARK		Asset Range : Over 500,000,000							
Peer Group: 6		Criteria : N/A							
	Count of CU in Peer Group : 0								
	Dec-2011	Mar-2012	% Chg	Jun-2012	% Chg	Sep-2012	% Chg	Dec-2012	% Chg
ASSETS:	Amount	Amount		Amount		Amount		Amount	
Cash & Equivalents	62,769,672	166,451,318	165.2	149,619,494	-10.1	121,323,902	-18.9	84,763,424	-30.1
TOTAL INVESTMENTS	79,453,867	81,858,171	3.0	106,845,057	30.5	146,401,915	37.0	183,447,372	25.3
Loans Held for Sale	26,287,209	24,330,629	-7.4	39,357,726	61.8	27,491,594	-30.1	43,878,553	59.6
Real Estate Loans	870,902,737	900,957,584	3.5	944,405,870	4.8	962,465,243	1.9	986,136,981	2.5
Unsecured Loans	69,842,061	67,427,282	-3.5	66,603,498	-1.2	68,602,553	3.0	74,574,618	8.7
Other Loans	597,430,705	584,667,744	-2.1	605,352,938	3.5	638,589,831	5.5	672,137,069	5.3
TOTAL LOANS	1,538,175,503	1,553,052,610	1.0	1,616,362,306	4.1	1,669,657,627	3.3	1,732,848,668	3.8
(Allowance for Loan & Lease Losses)	(13,831,466)	(14,446,139)	4.4	(15,419,828)	6.7	(15,701,742)	1.8	(16,475,008)	4.9
Land And Building	32,704,686	32,474,191	-0.7	32,336,557	-0.4	32,038,469	-0.9	33,761,135	5.4
Other Fixed Assets	5,732,360	5,572,005	-2.8	6,641,599	19.2	6,722,188	1.2	6,705,495	-0.2
NCUSIF Deposit	14,396,959	14,396,959	0.0	15,744,701	9.4	15,744,701	0.0	16,779,631	6.6
All Other Assets	32,752,270	28,785,910	-12.1	28,417,521	-1.3	32,672,818	15.0	31,639,843	-3.2
TOTAL ASSETS	1,778,441,058	1,892,475,654	6.4	1,979,905,133	4.6	2,036,351,472	2.9	2,117,349,313	4.0
LIABILITIES & CAPITAL:									
Dividends Payable	324,734	1,990	-99.4	6,916	247.5	14,792	113.9	39,850	169.4
Notes & Interest Payable	18,652,861	23,808,582	26.3	53,764,879	125.8	53,720,674	-0.1	53,674,896	-0.1
Accounts Payable & Other Liabilities	10,302,326	11,254,406	9.2	12,972,041	15.3	12,962,888	-0.1	9,564,196	-26.2
Uninsured Secondary Capital and Subordinated Debt Included in Net Worth[3]	0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL LIABILITIES	29,479,921	35,064,978	18.9	66,743,836	90.3	66,698,354	-0.1	63,278,942	-5.1
Share Drafts	165,084,579	184,951,849	12.0	185,601,366	0.4	184,793,275	-0.4	203,786,216	10.3
Regular shares	257,448,592	303,878,269	18.0	320,199,528	5.4	334,184,941	4.4	328,142,434	-1.8
All Other Shares & Deposits	1,187,334,763	1,225,743,644	3.2	1,259,043,981	2.7	1,294,642,349	2.8	1,356,261,577	4.8
TOTAL SHARES & DEPOSITS	1,609,867,934	1,714,573,762	6.5	1,764,844,875	2.9	1,813,620,565	2.8	1,888,190,227	4.1
Regular Reserve	20,400,000	20,400,000	0.0	20,400,000	0.0	20,400,000	0.0	17,526,684	-14.1
Other Reserves	8,431,927	5,996,968	-28.9	5,996,968	0.0	5,916,026	-1.3	10,216,626	72.7
Undivided Earnings	110,261,276	116,439,946	5.6	121,919,454	4.7	129,716,527	6.4	138,136,834	6.5
TOTAL EQUITY	139,093,203	142,836,914	2.7	148,316,422	3.8	156,032,553	5.2	165,880,144	6.3
TOTAL LIABILITIES, SHARES, & EQUITY	1,778,441,058	1,892,475,654	6.4	1,979,905,133	4.6	2,036,351,472	2.9	2,117,349,313	4.0
INCOME & EXPENSE									
Loan Income*	68,593,774	17,952,752	4.7	35,808,556	-0.3	53,925,667	0.4	71,930,111	0.0
Investment Income*	1,030,712	204,891	-20.5	510,344	24.5	741,494	-3.1	1,041,758	5.4
Other Income*	25,396,692	8,262,630	30.1	16,268,091	-1.6	25,782,206	5.7	35,422,063	3.0
Total Employee Compensation & Benefits*	27,897,479	7,735,830	10.9	15,757,561	1.8	24,170,938	2.3	33,173,798	2.9
Temporary Corporate CU Stabilization Expense & NCUSIF Premiums[1/2]	2,462,203	0	-100.0	0	N/A	1,550,733	N/A	1,550,733	-25.0
Total Other Operating Expenses*	22,324,862	6,191,275	10.9	12,401,220	0.2	15,985,293	-14.1	22,501,669	5.6
Non-operating Income & (Expense)*	-41,409	111,811	1,180.1	111,812	-50.0	96,630	-42.4	-67,013	-152.0
NCUSIF Stabilization Income*	0	0	N/A	0	N/A	0	N/A	0	N/A
Provision for Loan/Lease Losses*	11,642,000	3,000,000	3.1	6,000,000	0.0	9,000,000	0.0	12,300,000	2.5
Cost of Funds*	15,799,717	3,426,308	-13.3	6,861,843	0.4	10,383,781	0.6	13,798,475	-0.3
NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE & NCUSIF PREMIUM[1/1]	17,315,711	6,178,671	42.7	11,658,179	-5.7	21,005,985	20.1	26,552,977	-5.2
Net Income (Loss)*	**14,853,508**	**6,178,671**	**66.4**	**11,658,179**	**-5.7**	**19,455,252**	**11.3**	**25,002,244**	**-3.6**
TOTAL CU's	1	1	0.0	1	0.0	1	0.0	1	0.0

* Income/Expense items are year-to-date while the related %change ratios are annualized.

\# Means the number is too large to display in the cell

[1] Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabilization Expense. From December 2010 forward, NCUSIF Stabilization Income, if any, is excluded.

[2] Prior to September 2010, this account was named NCUSIF Stabilization Expense. For December 2010 and forward, this account includes Temporary Corporate CU Stabilization Expense and NCUSIF Premiums.

[3] December 2011 and forward includes "Subordinated Debt Included in Net Worth."

		Ratio Analysis							
Return to cover		For Charter : 68751							
02/06/2013		Count of CU : 1							
CU Name: LANDMARK		Asset Range : Over 500,000,000							
Peer Group: 6		Criteria : N/A							
Count of CU in Peer Group : 0					Sep-2012			Dec-2012	
	Dec-2011	Mar-2012	Jun-2012	Sep-2012	PEER Avg	Percentile**	Dec-2012	PEER Avg	Percentile**
CAPITAL ADEQUACY									
Net Worth/Total Assets	7.92	7.77	7.70	7.87	10.22	10	8.05	N/A	N/A
Net Worth/Total Assets--Including Optional Total Assets Election (If used)	7.92	7.77	7.70	7.87	10.24	9	8.05	N/A	N/A
Total Delinquent Loans / Net Worth[3]	24.03	21.11	19.39	17.62	6.93	94	13.17	N/A	N/A
Solvency Evaluation (Estimated)	108.64	108.33	108.40	108.60	112.08	71	108.79	N/A	N/A
Classified Assets (Estimated) / Net Worth	9.81	9.82	10.10	9.79	8.87	70	9.86	N/A	N/A
ASSET QUALITY									
Delinquent Loans / Total Loans[3]	2.20	2.00	1.83	1.69	1.10	84	1.49	N/A	N/A
* Net Charge-Offs / Average Loans	0.72	0.62	0.56	0.58	0.71	50	0.61	N/A	N/A
Fair (Market) HTM Invest Value/Book Value HTM Invest.	100.40	100.45	100.04	202.26	102.95	100	100.09	N/A	N/A
Accum Unreal G/L On AFS/Cost Of AFS	0.00	0.00	0.00	-0.40	1.34	5	-0.10	N/A	N/A
Delinquent Loans / Assets[3]	1.90	1.64	1.49	1.39	0.65	92	1.22	N/A	N/A
EARNINGS									
* Return On Average Assets	0.90	1.35	1.24	1.36	0.92	84	1.28	N/A	N/A
* Return On Average Assets Excluding Stabilization Income/Expense & NCUSIF Premium[2]	1.04	1.35	1.24	1.47	1.02	84	1.36	N/A	N/A
* Gross Income/Average Assets	5.73	5.76	5.60	5.62	5.09	70	5.56	N/A	N/A
* Yield on Average Loans	4.81	4.65	4.54	4.46	5.32	8	4.40	N/A	N/A
* Yield on Average Investments	0.84	0.44	0.54	0.51	1.24	9	0.54	N/A	N/A
* Fee & Other Op.Income / Avg. Assets	1.53	1.60	1.73	1.60	1.45	75	1.82	N/A	N/A
* Cost of Funds / Avg. Assets	0.95	0.75	0.73	0.73	0.71	55	0.71	N/A	N/A
* Net Margin / Avg. Assets	4.77	5.01	4.86	4.90	4.38	68	4.86	N/A	N/A
* Operating Exp./ Avg. Assets	3.18	3.04	3.00	2.92	3.17	37	2.94	N/A	N/A
* Provision For Loan & Lease Losses / Average Assets	0.70	0.65	0.64	0.63	0.33	87	0.63	N/A	N/A
* Net Interest Margin/Avg. Assets	3.24	3.21	3.13	3.10	2.93	62	3.04	N/A	N/A
Operating Exp./Gross Income	55.45	52.71	53.55	51.84	61.69	16	52.79	N/A	N/A
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets[1]	2.37	2.19	2.12	2.08	2.51	40	2.08	N/A	N/A
* Net Operating Exp. /Avg. Assets	2.28	2.24	2.20	2.10	2.40	30	2.20	N/A	N/A
ASSET / LIABILITY MANAGEMENT									
Net Long-Term Assets / Total Assets	21.17	21.93	22.97	23.54	35.08	17	24.19	N/A	N/A
Reg. Shares / Total Shares & Borrowings	15.81	17.48	17.81	17.90	27.74	22	16.90	N/A	N/A
Total Loans / Total Shares	95.55	90.58	91.59	92.06	89.58	86	91.77	N/A	N/A
Total Loans / Total Assets	86.49	82.06	81.34	81.99	59.70	92	81.84	N/A	N/A
Cash + Short-Term Investments / Assets	4.65	10.00	8.70	8.90	15.88	20	8.27	N/A	N/A
Total Shares, Dep. & Borrs / Earning Assets	97.58	97.07	97.85	98.90	93.17	87	97.78	N/A	N/A
Reg Shares + Share Drafts / Total Shares & Borrs	25.94	26.12	27.81	27.79	40.53	15	27.39	N/A	N/A
Borrowings / Total Shares & Net Worth	1.08	1.28	2.60	2.72	2.35	38	2.61	N/A	N/A
Supervisory Interest Rate Risk Threshold / Net Worth	351.83	361.27	372.93	371.18	268.49	75	360.30	N/A	N/A
PRODUCTIVITY									
Members / Potential Members	18.82	19.01	9.18	9.35	21.54	44	9.95	N/A	N/A
Borrowers / Members	72.65	55.12	55.54	55.92	51.59	63	55.60	N/A	N/A
Members / Full-Time Employees	428.15	429.62	427.12	432.82	393.81	75	430.86	N/A	N/A
Avg. Shares Per Member	$8,555	$9,019	$9,172	$9,240	$11,682	39	$9,034	N/A	N/A
Avg. Loan Balance	$11,251	$14,822	$15,126	$15,210	$16,373	62	$14,911	N/A	N/A
* Salary And Benefits / Full-Time Empl.	$63,475	$69,926	$69,956	$71,065	$70,208	59	$68,400	N/A	N/A
OTHER RATIOS									
* Net Worth Growth	17.97	17.53	18.54	18.40	10.17	94	21.01	N/A	N/A
* Market (Share) Growth	15.90	26.02	19.25	16.68	7.74	94	17.28	N/A	N/A
* Loan Growth	16.95	3.87	10.17	11.40	6.19	76	12.88	N/A	N/A
* Asset Growth	15.50	25.85	22.86	19.34	8.03	96	19.06	N/A	N/A
* Investment Growth	14.00	326.48	175.85	128.81	14.68	99	93.84	N/A	N/A
* Membership Growth	14.31	4.12	4.51	5.75	4.75	64	11.08	N/A	N/A

* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)

**Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection is complete. Subsequent corrections to data after this date are not reflected in the Percentile Rank or the Peer Average Ratios until the next cycle.

Percentile Rankings show where the credit union stands in relation to its peers in key areas of performance. To arrive at the percentile ranking, all data for all credit unions in a peer group are arranged in order from highest (100) to lowest (0) value. The percentile ranking assigned to the credit union is a measure of the relative standing of that ratio in the entire range of ratios. A high or low ranking does not imply good or bad performance. However, when reviewed in relation to other available data, users may draw conclusions as to the importance of the percentile rank to the credit union's financial performance.

[1] For periods before 2004, the Fixed Assets & Foreclosed and Repossessed assets did not include repossessed vehicles.

[2] Prior to September 2010, this ratio was named Return on Assets Prior to NCUSIF Stabilization Income/Expense. From December 2010 forward, NCUSIF Premium Expense is also excluded from ROA.

[3] 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.

	Supplemental Ratio Analysis				
Return to cover	For Charter : 68751				
02/06/2013	Count of CU : 1				
CU Name: LANDMARK	Asset Range : Over 500,000,000				
Peer Group: 6	Criteria : N/A				
	Count of CU in Peer Group : 0				
	Dec-2011	Mar-2012	Jun-2012	Sep-2012	Dec-2012
OTHER DELINQUENCY RATIOS[1]					
Credit Cards DQ > 2 Mo / Total Credit Card Loans	1.77	1.44	1.40	1.44	1.65
Leases Receivable Delinquent > 2 Mo / Total Leases Receivable	0.00	0.00	0.00	0.00	0.00
Non-Federally Guaranteed Student Loans Delinquent > 2 Mo / Total Non-Federally Guaranteed Student Loans	0.00	0.00	0.00	0.00	0.00
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	15.73
Indirect Loans Delinquent > 2 Mo / Total Indirect Loans	1.70	1.42	1.25	1.47	1.42
Participation Loans Delinquent > 2 Mo / Total Participation Loans	8.30	17.62	18.34	15.68	24.71
Business Loans Delinquent > 1 Mo / Total Business Loans Less Unfund Comm	0.66	0.69	0.58	0.51	0.52
Business Loans Delinquent > 2 Mo / Total Business Loans Less Unfund Comm	0.34	0.49	0.54	0.50	0.50
TDR Business Lns Not Secured by RE Delinquent > 2 Mo / TDR Business Lns Not Secured by RE	N/A	N/A	N/A	N/A	0.00
Allowance for Loan & Lease Losses to Delinquent Loans	40.84	46.51	52.12	55.55	63.89
REAL ESTATE LOAN DELINQUENCY[1]					
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent > 2 Mo / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years	2.02	1.81	1.51	1.29	1.22
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent > 2 Mo / Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years	1.52	1.56	1.26	1.36	0.65
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo / Total Other RE Fixed/Hybrid/Balloon Loans	5.27	4.58	4.65	4.49	3.81
Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans	1.99	1.83	1.89	1.62	1.44
Total Interest Only Payment Option First & Other RE Loans Delinquent > 2 Mo / Total Int Only and Pmt Opt First & Other RE Loans	1.92	1.77	1.79	1.54	1.44
Total TDR 1st and Other RE Delinquent > 2 Mo / Total TDR 1st and Other Loans	N/A	N/A	N/A	N/A	13.76
TDR RE Lns also Reported as Business LoansDelinquent > 2 Mo / Total TDR RE Lns also Reported as Business Loans	N/A	N/A	N/A	N/A	100.00
Total Real Estate Loans DQ > 1 Mo / Total Real Estate Loans	3.23	2.68	2.60	2.30	2.06
Total Real Estate Loans DQ > 2 Mo / Total Real Estate Loans	2.22	2.06	1.89	1.73	1.43
MISCELLANEOUS LOAN LOSS RATIOS					
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	20.75	27.36	26.01	22.43	21.66
* Net Charge Offs - Credit Cards / Avg Credit Card Loans	3.53	3.26	2.58	2.51	2.46
* Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed Student	N/A	0.00	0.00	0.00	0.00
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.57	0.51	0.48	0.52	0.57
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.12	0.16	0.15	0.10	0.10
* Net Charge Offs - Other RE Loans/ Avg Other RE Loans	1.08	0.98	0.86	1.13	1.24
* Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest Only and Payment Option First & Other RE Loans	0.67	0.71	0.61	0.71	0.87
* Net Charge Offs - Leases Receivable / Avg Leases Receivable	9.89	0.00	0.00	0.00	0.00
* Net Charge Offs - Indirect Loans / Avg Indirect Loans	0.56	0.53	0.50	0.52	0.44
* Net Charge Offs - Participation Loans / Avg Participation Loans	0.66	0.00	2.87	2.02	1.81
* Net Charge Offs - Member Business Loans / Avg Member Business Loans	0.03	0.00	0.01	0.01	0.00
SPECIALIZED LENDING RATIOS					
Indirect Loans Outstanding / Total Loans	28.50	27.66	27.85	28.65	28.42
Participation Loans Outstanding / Total Loans	0.24	0.22	0.20	0.17	0.11
Participation Loans Purchased YTD / Total Loans Granted YTD	0.00	0.00	0.00	0.00	0.00
* Participation Loans Sold YTD / Total Assets	0.00	0.00	0.00	0.00	0.00
Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets	9.87	9.25	9.27	9.15	8.98
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.00	0.00	0.00	0.00	0.00
REAL ESTATE LENDING RATIOS					
Total Fixed Rate Real Estate / Total Assets	19.05	19.93	20.92	21.42	21.61
Total Fixed Rate Real Estate / Total Loans	22.03	24.29	25.62	26.13	26.41
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	43.94	57.43	54.57	51.54	52.80
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	73.40	95.15	82.05	72.54	81.23
Interest Only & Payment Option First & Other RE / Total Assets	14.74	13.77	13.18	12.79	12.17
Interest Only & Payment Option First & Other RE / Net Worth	186.03	177.05	171.04	162.39	151.11
MISCELLANEOUS RATIOS					
Mortgage Servicing Rights / Net Worth	8.45	8.25	7.95	7.36	6.72
Unused Commitments / Cash & ST Investments	399.76	181.74	205.26	196.58	205.28
Complex Assets / Total Assets	32.97	30.89	30.79	31.54	31.82
Short Term Liabilities / Total Shares and Deposits plus Borrowings	61.66	57.12	56.49	57.24	56.72
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)					
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
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[1] The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.					

		Assets							
Return to cover		For Charter : 68751							
02/06/2013		Count of CU : 1							
CU Name: LANDMARK		Asset Range : Over 500,000,000							
Peer Group: 6		Criteria : N/A							
	Count of CU in Peer Group : 0								
	Dec-2011	Mar-2012	% Chg	Jun-2012	% Chg	Sep-2012	% Chg	Dec-2012	% Chg
ASSETS									
CASH:									
Cash On Hand	11,324,549	10,566,322	-6.7	10,474,776	-0.9	10,372,292	-1.0	14,742,192	42.1
Cash On Deposit	51,445,123	155,884,996	203.0	139,144,716	-10.7	110,951,610	-20.3	70,021,232	-36.9
Cash Equivalents	0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL CASH & EQUIVALENTS	62,769,672	166,451,318	165.2	149,619,494	-10.1	121,323,902	-18.9	84,763,424	-30.1
INVESTMENTS:									
Trading Securities	0	0	N/A	0	N/A	0	N/A	0	N/A
Available for Sale Securities	267,352	0	-100.0	0	N/A	19,998,283	N/A	47,183,096	135.8
Held-to-Maturity Securities	28,417,661	36,812,452	29.5	61,552,238	67.2	71,576,813	16.3	74,675,639	4.3
Deposits in Commercial Banks, S&Ls, Savings Banks	9,251,000	6,561,000	-29.1	5,918,000	-9.8	10,452,000	76.6	22,427,000	114.6
Loans to, Deposits in, and Investments in Natural Person Credit Unions [2]	599,000	448,000	-25.2	348,000	-22.3	348,000	0.0	498,000	43.1
Total MCSD/Nonperpetual Contributed Capital and PIC/Perpetual Contributed Capital	11,309,745	11,312,330	0.0	11,312,330	0.0	11,312,330	0.0	11,669,149	3.2
All Other Investments in Corporate Cus	23,550,000	20,700,000	-12.1	20,700,000	0.0	25,700,000	24.2	20,000,000	-22.2
All Other Investments [2]	6,059,109	6,024,389	-0.6	7,014,489	16.4	7,014,489	0.0	7,014,489	0.0
TOTAL INVESTMENTS	79,453,867	81,858,171	3.0	106,845,057	30.5	146,401,915	37.0	183,447,372	25.3
LOANS HELD FOR SALE	26,287,209	24,330,629	-7.4	39,357,726	61.8	27,491,594	-30.1	43,878,553	59.6
LOANS AND LEASES:									
Unsecured Credit Card Loans	62,221,648	59,013,120	-5.2	59,456,956	0.8	61,387,835	3.2	65,579,202	6.8
All Other Unsecured Loans/Lines of Credit	7,620,413	8,414,162	10.4	7,144,542	-15.1	7,214,718	1.0	8,390,868	16.3
Short-Term, Small Amount Loans (STS) (FCUs only)	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-Federally Guaranteed Student Loans	0	0	N/A	0	N/A	0	N/A	804,550	N/A
New Vehicle Loans	196,274,601	192,563,524	-1.9	211,893,801	10.0	228,648,611	8.0	238,646,732	4.3
Used Vehicle Loans	379,972,731	373,162,964	-1.8	374,435,983	0.3	390,784,157	4.4	413,125,368	5.7
1st Mortgage Real Estate Loans/Lines of Credit	495,939,005	522,286,594	5.3	564,122,512	8.0	588,421,643	4.3	600,887,994	2.1
Other Real Estate Loans/Lines of Credit	374,963,732	378,670,690	1.0	380,283,355	0.4	374,043,800	-1.6	385,248,987	3.0
Leases Receivable	144,003	0	-100.0	0	N/A	0	N/A	0	N/A
Total All Other Loans/Lines of Credit	21,039,370	18,941,236	-10.0	19,023,154	0.4	18,947,063	-0.4	20,364,969	7.5
TOTAL LOANS	1,538,175,503	1,553,052,610	1.0	1,616,362,306	4.1	1,669,657,627	3.3	1,732,848,668	3.8
(ALLOWANCE FOR LOAN & LEASE LOSSES)	(13,831,468)	(14,446,139)	4.4	(15,419,828)	6.7	(15,701,742)	1.8	(16,475,008)	4.9
Foreclosed Real Estate	2,914,196	2,588,130	-11.9	2,213,401	-13.8	2,833,347	28.0	2,155,056	-23.9
Repossessed Autos	0	0	N/A	0	N/A	0	N/A	0	N/A
Foreclosed and Repossessed Other Assets	0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL FORECLOSED and REPOSSESSED ASSETS [1]	2,914,196	2,588,130	-11.9	2,213,401	-13.8	2,833,347	28.0	2,155,056	-23.9
Land and Building	32,704,686	32,474,191	-0.7	32,336,557	-0.4	32,038,489	-0.9	33,761,135	5.4
Other Fixed Assets	5,732,360	5,572,005	-2.8	6,641,599	19.2	6,722,188	1.2	6,705,495	-0.2
NCUA Share Insurance Capitalization Deposit	14,396,959	14,396,959	0.0	15,744,701	9.4	15,744,701	0.0	16,779,831	6.6
Identifiable Intangible Assets	1,369,601	1,298,766	-5.2	1,227,935	-5.5	1,157,102	-5.8	1,118,543	-3.3
Goodwill	819,639	819,639	0.0	819,639	0.0	819,639	0.0	819,639	0.0
TOTAL INTANGIBLE ASSETS	2,189,240	2,118,407	-3.2	2,047,574	-3.3	1,976,741	-3.5	1,938,182	-2.0
Accrued Interest on Loans	5,004,958	4,870,609	-2.7	4,915,275	0.9	5,126,228	4.3	5,060,050	-1.3
Accrued Interest on Investments	148,754	148,791	0.0	243,122	63.4	239,136	-1.6	247,685	3.7
All Other Assets	22,495,122	19,079,973	-15.2	16,995,149	-0.4	22,498,364	16.4	22,235,670	-1.2
TOTAL OTHER ASSETS	27,648,834	24,099,373	-12.8	24,156,546	0.2	27,862,730	15.3	27,545,605	-1.1
TOTAL ASSETS	1,778,441,058	1,892,475,654	6.4	1,979,905,133	4.6	2,036,351,472	2.9	2,117,349,313	4.0
TOTAL CU's	1	1	0.0	1	0.0	1	0.0	1	0.0

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[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 2008 FOR SHORT FORM FILERS

		Liabilities, Shares & Equity							
Return to cover		For Charter : 66751							
02/06/2013		Count of CU : 1							
CU Name: LANDMARK		Asset Range : Over 500,000,000							
Peer Group: 6		Criteria : N/A							
		Count of CU in Peer Group : 0							
	Dec-2011	Mar-2012	% Chg	Jun-2012	% Chg	Sep-2012	% 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	18,852,661	23,808,582	26.3	53,764,879	125.8	53,720,674	-0.1	53,674,898	-0.1
Borrowing Repurchase Transactions	0	0	N/A	0	N/A	0	N/A	0	N/A
Subordinated Debt	0	0	N/A	0	N/A	0	N/A	0	N/A
Uninsured Secondary Capital and Subordinated Debt Included in Net Worth [3]	0	0	N/A	0	N/A	0	N/A	0	N/A
Accrued Dividends and Interest Payable	324,734	1,990	-99.4	6,916	247.5	14,792	113.9	39,850	169.4
Accounts Payable & Other Liabilities	10,302,326	11,254,406	9.2	12,972,041	15.3	12,962,888	-0.1	9,564,196	-26.2
TOTAL LIABILITIES	29,479,921	35,064,978	18.9	66,743,836	90.3	66,698,354	-0.1	63,278,942	-5.1
SHARES AND DEPOSITS									
Share Drafts	165,084,579	184,951,849	12.0	185,601,356	0.4	184,793,275	-0.4	203,786,216	10.3
Regular Shares	257,448,592	303,878,269	18.0	320,199,528	5.4	334,184,941	4.4	328,142,434	-1.8
Money Market Shares	510,593,775	547,599,155	7.2	564,830,450	3.1	591,498,511	4.7	631,784,867	6.8
Share Certificates	521,766,104	518,707,722	-0.6	529,585,904	2.1	533,571,535	0.8	548,661,837	2.8
IRA/KEOGH Accounts	148,543,419	152,101,648	2.4	156,996,257	3.2	161,689,513	3.0	167,463,853	3.6
All Other Shares [1]	6,431,465	7,335,119	14.1	7,631,380	4.0	7,882,790	3.3	8,351,020	5.9
Non-Member Deposits	0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL SHARES AND DEPOSITS	1,609,867,934	1,714,573,762	6.5	1,764,844,875	2.9	1,813,620,565	2.8	1,888,190,227	4.1
EQUITY:									
Undivided Earnings	110,261,275	110,261,275	0.0	110,261,275	0.0	110,261,275	0.0	138,136,834	25.3
Regular Reserves	20,400,000	20,400,000	0.0	20,400,000	0.0	20,400,000	0.0	17,526,684	-14.1
Appropriation For Non-Conforming Investments (SCU Only)	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Reserves	0	0	N/A	0	N/A	0	N/A	0	N/A
Equity Acquired in Merger	11,197,440	11,197,440	0.0	11,197,440	0.0	11,197,440	0.0	15,464,622	38.1
Miscellaneous Equity	0	0	N/A	0	N/A	0	N/A	0	N/A
Accumulated Unrealized G/L on AFS Securities	0	0	N/A	0	N/A	-80,942	N/A	-47,524	41.3
Accumulated Unrealized Losses for OTTI (due to other factors) on HTM Debt Securities	0	0	N/A	0	N/A	0	N/A	0	N/A
Accumulated Unrealized G/L on Cash Flow Hedges	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Comprehensive Income	-2,765,513	-5,200,472	-88.0	-5,200,472	0.0	-5,200,472	0.0	-5,200,472	0.0
Net Income	0	6,178,671	N/A	11,658,179	88.7	19,455,252	66.9	0	-100.0
EQUITY TOTAL	139,093,203	142,836,914	2.7	148,316,422	3.8	156,032,553	5.2	165,880,144	6.3
TOTAL SHARES & EQUITY	1,748,961,137	1,857,410,676	6.2	1,913,161,297	3.0	1,969,653,118	3.0	2,054,070,371	4.3
TOTAL LIABILITIES, SHARES, & EQUITY	1,778,441,058	1,892,475,654	6.4	1,979,905,133	4.6	2,036,351,472	2.9	2,117,349,313	4.0
NCUA INSURED SAVINGS [2]									
Uninsured Shares	108,372,438	122,712,993	13.2	132,494,801	8.0	151,799,720	14.6	146,266,530	-3.6
Uninsured Non-Member Deposits	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Uninsured Shares & Deposits	108,372,438	122,712,993	13.2	132,494,801	8.0	151,799,720	14.6	146,266,530	-3.6
Insured Shares & Deposits	1,501,495,496	1,591,860,769	6.0	1,632,350,074	2.5	1,661,820,845	1.8	1,741,923,697	4.8
TOTAL NET WORTH	140,960,700	147,139,584	4.4	152,619,092	3.7	160,416,165	5.1	170,573,442	6.3

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[1] PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KEOGHs, AND NONMEMBER SHARES FOR SHORT FORM FILERS

[2] PRIOR TO 10/03/08 SHARES INSURED UP TO $100,000; 10/03/08 to 05/20/09 SHARES INSURED UP TO $100,000 and $250,000 FOR IRAS; 5/20/09 AND FORWARD SHARES INSURED UP TO $250,000

[3] December 2011 and forward includes "Subordinated Debt Included in Net Worth."

		Income Statement							
Return to cover		For Charter :	66751						
02/06/2013		Count of CU :	1						
CU Name: LANDMARK		Asset Range :	Over 500,000,000						
Peer Group: 6		Criteria :	N/A						
	Count of CU in Peer Group :		0						
	Dec-2011	Mar-2012	% Chg	Jun-2012	% Chg	Sep-2012	% Chg	Dec-2012	% Chg
* INCOME AND EXPENSE									
INTEREST INCOME:									
Interest on Loans	68,594,552	17,953,573	4.7	35,809,548	-0.3	53,926,702	0.4	71,931,146	0.0
Less Interest Refund	(778)	(821)	322.1	(992)	-39.6	(1,035)	-30.4	(1,035)	-25.0
Income from Investments	1,030,712	204,891	-20.5	510,344	24.5	741,494	-3.1	1,041,758	5.4
Income from Trading	0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL INTEREST INCOME	69,624,486	18,157,643	4.3	36,318,900	0.0	54,667,161	0.3	72,971,869	0.1
INTEREST EXPENSE:									
Dividends	14,970,245	3,245,817	-13.3	6,396,933	-1.5	9,520,155	-0.8	12,561,417	-1.0
Interest on Deposits	0	0	N/A	0	N/A	0	N/A	0	N/A
Interest on Borrowed Money	829,472	180,491	-13.0	484,910	34.3	863,626	18.7	1,237,058	7.4
TOTAL INTEREST EXPENSE	15,799,717	3,426,308	-13.3	6,881,843	0.4	10,383,781	0.6	13,798,475	-0.3
PROVISION FOR LOAN & LEASE LOSSES	11,642,000	3,000,000	3.1	6,000,000	0.0	9,000,000	0.0	12,300,000	2.5
NET INTEREST INCOME AFTER PLL	42,182,769	11,731,335	11.2	23,437,057	-0.1	35,283,380	0.4	46,873,394	-0.4
NON-INTEREST INCOME:									
Fee Income	14,925,068	3,652,673	-2.1	7,505,872	2.7	11,672,906	3.7	14,433,203	-7.3
Other Operating Income	10,471,624	4,609,957	76.1	8,762,219	-5.0	14,109,300	7.3	20,988,860	11.6
Gain (Loss) on Investments	-35,491	113,038	1,374.0	113,039	-50.0	113,038	-33.3	113,038	-25.0
Gain (Loss) on Disposition of Assets	-5,918	-1,227	17.1	-1,227	50.0	-16,408	-791.5	-180,051	-723.0
Gain from Bargain Purchase (Merger)	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Non-Oper Income/(Expense)	0	0	N/A	0	N/A	0	N/A	0	N/A
NCUSIF Stabilization Income	0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL NON-INTEREST INCOME	25,355,283	8,374,441	32.1	16,379,903	-2.2	25,878,636	5.3	35,355,050	2.5
NON-INTEREST EXPENSE									
Total Employee Compensation & Benefits	27,897,479	7,735,830	10.9	15,757,561	1.6	24,170,938	2.3	33,173,798	2.9
Travel, Conference Expense	153,095	63,977	67.2	145,700	13.9	216,258	-1.0	248,366	-13.9
Office Occupancy	3,222,284	897,370	11.4	1,742,423	-2.9	2,589,103	-0.9	3,427,171	-0.7
Office Operation Expense	5,555,772	1,472,045	6.0	3,091,791	5.0	4,730,455	2.0	6,405,519	1.6
Educational and Promotion	1,130,276	334,088	18.2	664,817	-0.5	1,089,962	9.3	1,398,663	-3.8
Loan Servicing Expense	4,348,099	801,925	-26.2	1,550,516	-3.3	2,432,928	4.6	3,329,224	2.6
Professional, Outside Service	3,415,503	1,014,436	18.8	2,126,635	4.8	3,087,039	-3.2	4,253,815	3.3
Member Insurance [1]	N/A	N/A		N/A		N/A		N/A	
Member Insurance - NCUSIF Premium [2]	0	0	N/A	0	N/A	0	N/A	0	N/A
Member Insurance - Temporary Corporate CU Stabilization Fund [3]	2,462,203	0	-100.0	0	N/A	1,550,733	N/A	1,550,733	-25.0
Member Insurance - Other	623,141	636,585	308.6	1,323,647	4.0	-60,980	-103.1	-45,269	44.3
Operating Fees	178,035	51,075	14.8	102,148	0.0	158,963	3.7	182,057	-14.1
Misc Operating Expense	3,698,657	919,775	-0.5	1,653,541	-10.1	1,741,565	-29.8	3,302,123	42.2
TOTAL NON-INTEREST EXPENSE	52,684,544	13,927,105	5.7	28,158,781	1.1	41,706,964	-1.3	57,226,200	2.9
NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE AND NCUSIF PREMIUMS [*4]	17,315,711	6,178,671	42.7	11,658,179	-5.7	21,005,985	20.1	26,552,977	-5.2
NET INCOME (LOSS)	**14,853,508**	**6,178,671**	**66.4**	**11,658,179**	**-5.7**	**19,455,252**	**11.3**	**25,002,244**	**-3.6**
RESERVE TRANSFERS:									
Transfer to Regular Reserve	0	0	N/A	0	N/A	0	N/A	0	N/A

* All Income/Expense amounts are year-to-date while the related % change ratios are annualized.

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[1] From September 2009 to December 2010, this account includes NCUSIF Premium Expense.

[2] For December 2010 forward, this account includes only NCUSIF Premium Expense.

[3] From March 2009 to June 2009, this account was named NCUSIF Stabilization Expense and included the NCUSIF Premium Expense. For September 2009 and forward, this account only includes only the Temporary Corporate CU Stabilization Expense (see footnotes 1 & 2).

[4] Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabilization Expense. From December 2010 forward, NCUSIF Stabilization Income, if any, is excluded.

6. IncExp

	Delinquent Loan Information								
Return to cover	For Charter : 68751								
02/06/2013	Count of CU : 1								
CU Name: LANDMARK	Asset Range : Over 500,000,000								
Peer Group: 6	Criteria : N/A								
	Count of CU in Peer Group : 0								
	Dec-2011	Mar-2012	% Chg	Jun-2012	% Chg	Sep-2012	% Chg	Dec-2012	% Chg
DELINQUENCY SUMMARY - ALL LOAN TYPES [1]									
1 to < 2 Months Delinquent	19,196,515	12,647,036	-34.1	13,947,102	10.3	13,353,053	-4.3	15,781,276	18.2
2 to < 6 Months Delinquent	16,084,190	14,013,021	-12.9	13,274,837	-5.3	14,188,634	6.9	12,339,476	-13.0
6 to 12 Months Delinquent	10,860,960	9,217,194	-15.1	7,756,511	-15.8	7,550,189	-2.7	7,860,362	4.1
12 Months & Over Delinquent	6,920,999	7,829,908	13.1	8,553,956	9.2	8,528,076	-23.7	6,868,621	-13.2
Total Del Loans - All Types (2 or more Mo)	33,866,149	31,060,123	-8.3	29,585,304	-4.7	28,268,699	-4.5	25,858,358	-8.5
LOAN DELINQUENCY - BY LOAN TYPE									
Unsecured Credit Card Loans									
1 to < 2 Months Delinquent	519,928	429,585	-17.4	550,677	28.2	375,217	-31.9	454,069	21.0
2 to < 6 Months Delinquent	722,940	490,574	-32.1	518,197	5.6	711,508	37.3	871,810	22.5
6 to 12 Months Delinquent	306,554	329,616	7.5	279,270	-15.3	147,223	-47.3	196,175	33.3
12 Months & Over Delinquent	74,831	31,950	-57.3	32,870	2.9	22,748	-30.8	12,302	-45.9
Total Del Credit Card Lns (2 or more Mo)	1,104,425	852,140	-22.8	830,337	-2.6	881,479	6.2	1,080,287	22.6
Credit Cards DQ > 2 Mo / Total Credit Card Loans	1.77	1.44	-18.6	1.40	-3.3	1.44	2.8	1.65	14.7
1st Mortgage Fixed Rate and Hybrid/Balloon > 5 years									
1 to < 2 Months Delinquent	3,026,360	1,628,027	-46.2	2,258,115	38.7	1,611,289	-28.6	2,280,391	41.6
2 to < 6 Months Delinquent	2,388,259	2,317,828	-2.9	2,691,311	16.1	2,174,324	-19.2	2,058,991	-5.3
6 to 12 Months Delinquent	1,514,872	1,597,421	5.4	921,686	-42.3	1,213,517	31.7	897,072	-26.1
12 Months & Over Delinquent	1,036,235	1,096,614	5.8	1,099,761	0.3	998,367	-9.2	1,306,821	30.9
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs (2 or more Mo)	4,939,366	5,011,881	1.5	4,712,758	-6.0	4,386,208	-6.9	4,262,584	-2.8
%1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs) Delinquent > 2 Mo / Total 1st Mtg Fixed and Hybrid/Balloons > 5 yrs	2.02	1.81	-10.3	1.51	-16.7	1.29	-14.3	1.22	-5.3
1st Mortgage Adjustable Rate Loans and Hybrid/Ballons < 5 Years									
1 to < 2 Months Delinquent	2,248,745	1,421,697	-36.8	1,529,326	7.6	946,078	-38.1	1,236,295	30.7
2 to < 6 Months Delinquent	1,514,044	1,838,272	21.4	1,656,406	-9.9	1,894,348	14.4	781,432	-59.8
6 to 12 Months Delinquent	1,599,554	1,132,339	-40.4	488,843	-56.8	726,077	48.5	620,936	-14.5
12 Months & Over Delinquent	416,370	856,693	106.2	1,015,349	18.5	762,172	-24.9	255,391	-66.4
Total Del 1st Mtg Adj Rate Lns (2 or more Mo)	3,828,968	3,827,304	0.0	3,160,598	-17.4	3,382,595	7.0	1,638,259	-51.6
%1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years) Delinquent > 2 Mo / Total 1st Mortgage Adjustable Rate Loans and Hybrids/Balloons < 5 yrs	1.52	1.56	2.3	1.26	-19.5	1.36	8.1	0.65	-52.3
Other Real Estate Fixed Rate/Hybrid/Balloon									
1 to < 2 Months Delinquent	2,084,321	1,097,003	-46.9	1,564,209	42.6	1,595,146	2.0	1,682,684	5.5
2 to < 6 Months Delinquent	1,745,594	1,516,706	-13.1	1,448,452	-4.5	1,599,098	10.6	1,550,037	-3.1
6 to 12 Months Delinquent	1,608,704	1,169,469	-27.9	1,163,713	0.4	1,267,252	8.9	1,357,209	7.1
12 Months & Over Delinquent	1,599,234	1,919,580	20.0	2,125,860	10.7	1,487,880	-30.0	1,269,740	-14.7
Total Del Other RE Fixed/Hybrid/Balloon Lns (2 or more Mo)	4,953,532	4,595,745	-7.2	4,735,825	3.0	4,354,230	-8.1	4,176,986	-4.1
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo / Total Other RE Fixed/Hybrid/Balloon Loans	5.27	4.58	-13.0	4.65	1.5	4.49	-3.5	3.81	-15.1
Other Real Estate Adjustable Rate									
1 to < 2 Months Delinquent	1,462,428	1,489,004	1.8	1,293,217	-13.1	1,387,468	7.3	1,067,275	-23.1
2 to < 6 Months Delinquent	2,190,309	2,027,237	-7.4	1,943,996	-4.1	2,008,792	3.3	1,678,439	-16.5
6 to 12 Months Delinquent	2,052,001	1,776,425	-13.4	1,671,820	-5.9	1,172,788	-29.8	1,322,058	12.7
12 Months & Over Delinquent	1,335,203	1,295,387	-3.0	1,842,723	28.8	1,316,181	-19.8	976,222	-25.9
Total Del Other RE Adj Rate Lns (2 or more Mo)	5,577,513	5,099,049	-8.6	5,258,341	3.1	4,499,751	-14.4	3,974,719	-11.7
%Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans	1.99	1.83	-7.7	1.89	3.1	1.62	-14.0	1.44	-11.2
Leases Receivable									
1 to < 2 Months Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
2 to < 6 Months Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
6 to 12 Months Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
12 Months & Over Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Del Leases Receivable (2 or more Mo)	0	0	N/A	0	N/A	0	N/A	0	N/A
%Leases Receivable Delinquent > 2 Mo / Total Leases Receivable	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
Non-Federally Guaranteed Student Loans									
1 to < 2 Months Delinquent	0	0	N/A	0	N/A	0	N/A	3,486	N/A
2 to < 6 Months Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
6 to 12 Months Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
12 Months & Over Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Del Non-Federally Guaranteed Student Loans (2 or more Mo)	0	0	N/A	0	N/A	0	N/A	0	N/A
%Non-Federally Guaranteed Student Loans Delinquent > 2 Mo / Total Non-Federally Guaranteed Student Loans	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A

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[1] 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

Loan Losses, Bankruptcy Information, and Troubled Debt Restructured Loans

Return to cover

02/06/2013

CU Name: LANDMARK

Peer Group: 6

For Charter : 66751
Count of CU : 1
Asset Range : Over 500,000,000
Criteria : N/A
Count of CU in Peer Group : 0

	Dec-2011	Mar-2012	% Chg	Jun-2012	% Chg	Sep-2012	% Chg	Dec-2012	% Chg
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)									
* Total Loans Charged Off	10,918,055	2,610,044	-4.4	4,870,202	-6.7	7,824,145	7.1	11,254,895	7.9
* Total Loans Recovered	690,611	224,715	30.2	458,562	2.0	694,418	1.0	1,297,733	40.2
* NET CHARGE OFFS ($$)	10,227,444	2,385,329	-6.7	4,411,640	-7.5	7,129,727	7.7	9,957,162	4.7
**%Net Charge-Offs / Average Loans	0.72	0.62	-13.9	0.58	-9.4	0.59	6.0	0.61	2.7
Total Del Loans & *Net Charge-Offs [1]	44,093,593	33,445,452	-24.1	33,996,944	1.6	35,386,626	4.1	35,625,520	1.2
Combined Delinquency and Net Charge Off Ratio [1]	2.92	2.62	-10.3	2.39	-8.7	2.29	-4.4	2.10	-8.1
LOAN LOSS SUMMARY BY LOAN TYPE									
* Unsecured Credit Card Lns Charged Off	2,252,816	524,223	-6.9	849,688	-19.0	1,298,918	1.9	1,765,986	2.0
* Unsecured Credit Card Lns Recovered	94,904	29,595	24.7	60,393	2.0	134,812	48.9	195,377	8.6
* NET UNSECURED CREDIT CARD C/Os	2,157,712	494,628	-8.3	789,295	-20.2	1,164,006	-1.7	1,570,611	1.2
**Net Charge Offs - Credit Cards / Avg Credit Card Loans	3.83	3.26	-10.1	2.59	-20.5	2.51	-3.2	2.46	-2.1
* Non-Federally Guaranteed Student Loans Charged Off	0	0	N/A	0	N/A	0	N/A	0	N/A
* Non-Federally Guaranteed Student Loans Recovered	0	0	N/A	0	N/A	0	N/A	0	N/A
* Net Non-Federally Guaranteed Student Loans C/Os	0	0	N/A	0	N/A	0	N/A	0	N/A
** Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed Student Loans	N/A	0.00		0.00	N/A	0.00	N/A	0.00	N/A
* Total 1st Mortgage RE Loan/LOCs Charged Off	520,290	205,631	58.1	411,396	0.0	488,303	-20.9	828,374	42.7
* Total 1st Mortgage RE Loans/LOCs Recovered	2,088	719	39.2	1,467	2.0	98,406	4,372.0	361,673	175.6
* NET 1st MORTGAGE RE LOANS/LOCs C/Os	518,224	204,912	58.2	409,931	0.0	389,897	-36.6	567,701	9.2
** Net Charge Offs - 1st Mortgage RE Loans/LOCs / Avg 1st Mortgage RE Loans/LOCs	0.12	0.18	33.0	0.15	-3.9	0.10	-38.0	0.10	8.0
* Total Other RE Loans/LOCs Charged Off	4,042,345	935,599	-7.4	1,692,970	-9.5	3,245,043	27.6	4,810,197	11.2
* Total Other RE Loans/LOCs Recovered	34,868	12,136	39.2	24,763	2.0	82,877	69.3	82,724	-1.3
* NET OTHER RE LOANS/LOCs C/Os	4,007,477	923,463	-7.8	1,668,207	-9.7	3,162,166	27.2	4,727,473	11.4
**Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs	1.08	0.98	-9.5	0.88	-9.9	1.13	28.2	1.24	9.8
* Total Real Estate Loans Charged Off	4,562,635	1,141,230	0.1	2,104,366	-7.8	3,733,346	18.3	5,739,571	15.3
* Total Real Estate Lns Recovered	36,934	12,855	39.2	26,230	2.0	161,283	309.9	444,397	108.7
* NET Total Real Estate Loan C/Os	4,525,701	1,128,375	-0.3	2,078,136	-7.9	3,572,063	14.6	5,295,174	11.2
** Net Charge Offs - Total RE Loans / Avg Total RE Loans	0.57	0.51	-10.2	0.46	-10.1	0.52	13.5	0.57	8.8
* Total TDR 1st & Other Real Estate Lns Charged Off	N/A	N/A		N/A		N/A		207,472	
* Total TDR 1st & Other Real Estate Lns Recovered	N/A	N/A		N/A		N/A		0	
*NET TDR Real Estate C/Os	N/A	N/A		N/A		N/A		207,472	
* Total Leases Receivable Charged Off	7,135	0	-100.0	0	N/A	0	N/A	0	N/A
* Total Leases Receivable Recovered	14	0	-100.0	0	N/A	0	N/A	0	N/A
* NET LEASES RECEIVABLE C/Os	7,121	0	-100.0	0	N/A	0	N/A	0	N/A
**Net Charge Offs - Leases Receivable / Avg Leases Receivable	9.59	0.00	-100.0	0.00	N/A	0.00	N/A	0.00	N/A
BANKRUPTCY SUMMARY									
Number of Members Who Filed Chapter 7 YTD	973	183	-81.2	357	95.1	542	51.8	754	39.1
Number of Members Who Filed Chapter 13 YTD	510	108	-78.8	225	108.3	325	44.4	453	39.4
Number of Members Who Filed Chapter 11 or Chapter 12 YTD	1	0	-100.0	1	N/A	1	0.0	1	0.0
Total Number of Members Who Filed Bankruptcy YTD	1,484	291	-80.4	583	100.3	868	48.9	1,208	39.2
Total Loans Outstanding Subject to Bankruptcy (Ch 7,13,11, 12)	31,503,701	5,907,322	-81.2	11,345,509	92.1	15,951,525	40.5	22,919,705	43.7
* All Loans Charged Off due to Bankruptcy YTD	2,285,271	714,013	26.1	1,266,955	-11.3	1,755,264	-7.6	2,437,477	4.2
%Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	20.75	27.36	31.9	26.01	-4.9	22.43	-13.8	21.66	-3.5
REAL ESTATE FORECLOSURE SUMMARY									
Real Estate Loans Foreclosed YTD	4,153,282	562,010	-86.5	713,615	27.0	2,747,736	285.0	4,115,044	49.8
Number of Real Estate Loans Foreclosed YTD	25	4	-84.0	11	175.0	19	72.7	28	47.4
TROUBLED DEBT RESTRUCTURED (TDR) LOANS OUTSTANDING									
TDR First Mortgage RE Loans	N/A	N/A		N/A		N/A		11,436,374	
TDR Other RE Loans	N/A	N/A		N/A		N/A		3,250,980	
Total TDR First and Other RE Loans	N/A	N/A		N/A		N/A		14,687,354	
TDR RE Loans Also Reported as Business Loans	N/A	N/A		N/A		N/A		96,894	
TDR Consumer Loans (Not Secured by RE)	N/A	N/A		N/A		N/A		1,372,850	
TDR Business Loans (Not Secured by RE)	N/A	N/A		N/A		N/A		310,797	
Total TDR First RE, Other RE, Consumer, and Business Loans	N/A	N/A		N/A		N/A		16,371,031	
Total TDR Loans to Total Loans	N/A	N/A		N/A		N/A		0.94	
Total TDR Loans to Net Worth	N/A	N/A		N/A		N/A		9.60	
TDR portion of Allowance for Loan and Lease Losses	N/A	N/A		N/A		N/A		1,608,103.00	

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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 annualizing)

[1] 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.

	Indirect and Participation Lending								
Return to cover	For Charter : 86751								
02/08/2013	Count of CU : 1								
CU Name: LANDMARK	Asset Range : Over 500,000,000								
Peer Group: 8	Criteria : N/A								
	Count of CU in Peer Group : 0								
	Dec-2011	Mar-2012	% Chg	Jun-2012	% Chg	Sep-2012	% Chg	Dec-2012	% Chg
INDIRECT LOANS OUTSTANDING									
Indirect Loans - Point of Sale Arrangement	418,663,717	411,582,029	-1.7	430,327,587	4.6	460,894,147	7.1	477,079,159	3.5
Indirect Loans - Outsourced Lending Relationship	19,791,448	17,996,455	-9.1	19,894,098	10.5	17,503,884	-12.0	15,394,080	-12.1
Total Outstanding Indirect Loans	438,455,165	429,578,484	-2.0	450,221,685	4.8	478,398,031	6.3	492,473,239	2.9
%Indirect Loans Outstanding / Total Loans	28.50	27.66	-3.0	27.85	0.7	28.65	2.9	28.42	-0.8
DELINQUENCY - INDIRECT LENDING[1]									
1 to < 2 Months Delinquent	5,861,099	3,428,338	-42.5	3,940,330	14.9	5,284,053	34.1	6,693,927	26.7
2 to < 6 Months Delinquent	4,036,394	2,895,499	-28.3	2,547,435	-12.0	3,811,235	49.6	3,400,574	-10.8
6 to 12 Months Delinquent	2,204,205	1,809,107	-17.9	1,630,936	-9.8	2,009,038	23.2	2,334,080	16.2
12 Months & Over Delinquent	1,229,652	1,377,739	12.0	1,442,006	4.7	1,223,219	-15.2	1,251,892	2.3
Total Del Indirect Lns (2 or more Mo)	7,470,251	6,082,345	-18.6	5,620,380	-7.6	7,043,492	25.3	6,986,546	-0.8
%Indirect Loans Delinquent > 2 Mo / Total Indirect Loans	1.70	1.42	-16.9	1.25	-11.8	1.47	17.9	1.42	-3.6
LOAN LOSSES - INDIRECT LENDING									
* Indirect Loans Charged Off	2,679,294	669,828	0.0	1,302,144	-2.8	2,030,681	4.0	2,385,939	-11.9
* Indirect Loans Recovered	291,818	98,762	35.4	201,538	2.0	232,527	-23.1	331,193	6.8
* NET INDIRECT LOAN C/Os	2,387,476	570,866	-4.4	1,100,606	-3.6	1,798,154	8.9	2,054,746	-14.3
**%Net Charge Offs - Indirect Loans / Avg Indirect Loans	0.56	0.53	-6.2	0.50	-5.8	0.52	5.6	0.44	-15.6
PARTICIPATION LOANS OUTSTANDING (Bal of Purchased + CU Portion of Part. Lns Interests Retained):									
Consumer	1,545,882	1,286,023	-16.8	1,164,992	-9.4	946,642	-18.7	782,587	-17.3
Non-Federally Guaranteed Student Loans	0	0	N/A	0	N/A	0	N/A	0	N/A
Real Estate	0	0	N/A	0	N/A	0	N/A	0	N/A
Member Business Loans (excluding C&D)	2,111,772	2,100,204	-0.5	2,088,134	-0.6	1,930,533	-7.5	1,042,441	-46.0
Non-Member Business Loans (excluding C&D)	0	0	N/A	0	N/A	0	N/A	0	N/A
Commercial Construction & Development	0	0	N/A	0	N/A	0	N/A	0	N/A
Loan Pools	0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)	3,657,654	3,386,227	-7.4	3,253,126	-3.9	2,877,175	-11.6	1,825,028	-36.6
%Participation Loans Outstanding / Total Loans	0.24	0.22	-8.3	0.20	-7.7	0.17	-14.4	0.11	-38.8
* Participation Loans Purchased YTD	0	0	N/A	0	N/A	0	N/A	0	N/A
%Participation Loans Purchased YTD / Total Loans Granted YTD	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
PARTICIPATION LOANS SOLD:									
Participation Loan Interests Sold AND/OR Serviced (Participants' Balance Outstanding)	1,446,542	1,435,240	-0.8	1,423,757	-0.8	1,412,157	-0.8	524,768	-62.8
Participation Loan Interests - Amount Retained (Outstanding)	1,446,542	1,435,240	-0.8	1,423,757	-0.8	1,412,157	-0.8	524,768	-62.8
* Participation Loans Sold YTD	0	0	N/A	0	N/A	0	N/A	0	N/A
** %Participation Loans Sold YTD / Total Assets	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
WHOLE LOANS PURCHASED AND SOLD:									
***Loans Purchased in Full from Other Financial Institutions YTD**	0	0	N/A	0	N/A	0	N/A	0	N/A
***Loans Purchased in Full from Other Sources YTD**	0	0	N/A	0	N/A	0	N/A	0	N/A
%Loans Purchased From Financial Institutions & Other Sources YTD / Loans Granted YTD	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
***Loans, Excluding RE, Sold in Full YTD**	0	0	N/A	0	N/A	0	N/A	0	N/A
DELINQUENCY - PARTICIPATION LENDING[1]									
1 to < 2 Months Delinquent	349,046	0	-100.0	0	N/A	0	N/A	0	N/A
2 to < 6 Months Delinquent	134,228	322,679	140.4	0	-100.0	0	N/A	0	N/A
6 to 12 Months Delinquent	23,822	128,365	438.9	451,044	251.4	322,679	-28.5	0	-100.0
12 Months & Over Delinquent	145,572	145,572	0.0	145,572	0.0	128,365	-11.8	451,044	251.4
Total Del Participation Lns (2 or more Mo)	303,622	596,616	96.5	596,616	0.0	451,044	-24.4	451,044	0.0
%Participation Loans Delinquent > 2 Mo / Total Participation Loans	8.30	17.62	112.3	18.34	4.1	15.68	-14.5	24.71	57.7
LOAN LOSSES - PARTICIPATION LENDING									
* Participation Loans Charged Off	20,957	0	-100.0	49,572	N/A	49,572	-33.3	49,572	-25.0
* Participation Loans Recovered	1,030	0	-100.0	0	N/A	0	N/A	0	N/A
* NET PARTICIPATION LOAN C/Os	19,927	0	-100.0	49,572	N/A	49,572	-33.3	49,572	-25.0
**%Net Charge Offs - Participation Loans / Avg Participation Loans	0.66	0.00	-100.0	2.87	N/A	2.02	-29.5	1.81	-10.6

*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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[1] 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.

	Real Estate Loan Information 1								
Return to cover	For Charter : 66751								
02/06/2013	Count of CU : 1								
CU Name: LANDMARK	Asset Range : Over 500,000,000								
Peer Group: 6	Criteria : N/A								
	Count of CU in Peer Group : 0								
	Dec-2011	Mar-2012	% Chg	Jun-2012	% Chg	Sep-2012	% Chg	Dec-2012	% Chg
REAL ESTATE LOANS OUTSTANDING:									
First Mortgages									
Fixed Rate > 15 years	31,473,952	30,737,414	-2.3	41,842,799	36.1	41,439,825	-1.0	41,303,654	-0.3
Fixed Rate 15 years or less	187,809,544	225,906,824	20.3	252,729,760	11.9	273,414,934	8.2	282,379,143	3.3
Other Fixed Rate	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Fixed Rate First Mortgages	219,283,496	256,643,238	17.0	294,572,559	14.8	314,854,759	6.9	323,682,797	2.8
Balloon/Hybrid > 5 years	25,563,620	20,211,078	-20.9	17,784,824	-12.0	24,394,831	37.2	24,382,598	-0.1
Balloon/Hybrid 5 years or less	245,299,150	239,276,905	-2.5	245,404,161	2.6	242,521,560	-1.2	247,960,796	2.2
Total Balloon/Hybrid First Mortgages	270,862,770	259,487,983	-4.2	263,188,985	1.4	266,916,391	1.4	272,343,394	2.0
Adjustable Rate First Mtgs 1 year or less	5,678,820	6,155,673	8.4	6,360,968	3.3	6,650,493	4.6	4,861,803	-26.9
Adjustable Rate First Mtgs >1 year	113,919	0	-100.0	0	N/A	0	N/A	0	N/A
Total Adjustable First Mortgages	5,792,739	6,155,673	6.3	6,360,968	3.3	6,650,493	4.6	4,861,803	-26.9
TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING	495,939,005	522,286,894	5.3	564,122,512	8.0	588,421,643	4.3	600,887,994	2.1
Other Real Estate Loans									
Closed End Fixed Rate	94,034,660	100,313,866	6.7	101,797,620	1.5	96,974,782	-4.7	109,508,976	12.9
Closed End Adjustable Rate	421,845	0	-100.0	0	N/A	0	N/A	0	N/A
Open End Adjustable Rate (HELOC)	280,507,227	278,356,824	-0.8	278,485,738	0.0	277,068,818	-0.5	275,740,011	-0.5
Open End Fixed Rate	0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL OTHER REAL ESTATE OUTSTANDING	374,963,732	378,670,690	1.0	380,283,358	0.4	374,043,600	-1.6	385,248,987	3.0
TOTAL RE (FIRST AND OTHER) OUTSTANDING	870,902,737	900,957,584	3.5	944,405,870	4.8	962,465,243	1.9	986,136,981	2.5
RE LOAN SUMMARY (FIX, ADJ):									
First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs)	244,847,116	276,854,316	13.1	312,357,383	12.8	339,249,590	8.6	348,065,395	2.6
Other RE Fixed Rate	94,034,660	100,313,866	6.7	101,797,620	1.5	96,974,782	-4.7	109,508,976	12.9
Total Fixed Rate RE Outstanding	338,881,776	377,168,182	11.3	414,155,003	9.8	436,224,372	5.3	457,574,371	4.9
%(Total Fixed Rate RE/Total Assets)	19.05	19.93	4.6	20.92	5.0	21.42	2.4	21.61	0.9
%(Total Fixed Rate RE/Total Loans)	22.03	24.29	10.2	25.62	5.5	26.13	2.0	26.41	1.1
First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)	251,091,889	245,432,576	-2.3	251,765,129	2.6	249,172,053	-1.0	252,822,599	1.5
Other RE Adj Rate	280,929,072	278,356,824	-0.9	278,485,738	0.0	277,068,818	-0.5	275,740,011	-0.5
Total Adj Rate RE Outstanding	532,020,961	523,789,402	-1.5	530,250,867	1.2	526,240,871	-0.8	528,562,610	0.4
MISCELLANEOUS RE INFORMATION:									
Outstanding Interest Only & Payment Option First Mtg Loans	103,333	103,299	0.0	103,299	0.0	103,183	-0.1	103,170	0.0
Outstanding Interest Only & Payment Option Other RE / LOCs Loans	262,118,811	260,412,136	-0.7	260,939,604	0.2	260,392,937	-0.2	257,650,308	-1.1
TOTAL Outstanding Interest Only & Payment Option First & Other RE Loans	262,222,144	260,515,435	-0.7	261,042,903	0.2	260,496,120	-0.2	257,753,478	-1.1
%(Interest Only & Payment Option First & Other RE Loans / Total Assets)	14.74	13.77	-6.6	13.18	-4.2	12.79	-3.0	12.17	-4.8
%(Interest Only & Payment Option First & Other RE Loans / Net Worth)	186.03	177.06	-4.8	171.04	-3.4	162.39	-5.1	151.11	-6.9
Outstanding Residential Construction (Excluding Business Purpose Loans)	4,775,362	2,640,770	-44.7	2,231,679	-15.5	3,322,297	48.9	4,854,467	46.1
Allowance for Loan Losses on all RE Loans	2,778,413	3,399,142	22.3	3,646,751	7.3	4,117,945	12.9	6,046,446	46.8
*** REAL ESTATE LOANS - AMOUNT GRANTED:**									
*** First Mortgages**									
* Fixed Rate > 15 years	220,063,468	86,211,250	56.7	178,445,785	3.5	265,724,368	-0.7	365,398,288	3.1
* Fixed Rate 15 years or less	128,560,067	31,332,095	-2.6	65,433,510	4.4	118,655,422	20.9	174,671,429	10.4
* Other Fixed Rate	0	0	N/A	0	N/A	0	N/A	0	N/A
*** Total Fixed Rate First Mortgages**	348,623,535	117,543,345	34.9	243,879,295	3.7	384,380,790	5.1	540,069,717	5.4
* Balloon/Hybrid > 5 years	6,224,312	2,250,001	9.4	10,781,299	139.6	1,865,000	-88.5	1,865,000	-25.0
* Balloon/Hybrid 5 years or less	71,648,565	3,595,260	-79.9	11,958,368	88.3	35,405,749	97.4	52,875,830	12.0
*** Total Balloon/Hybrid First Mortgages**	79,872,877	5,845,261	-70.7	22,739,667	94.5	37,270,749	9.3	54,740,830	10.2
* Adjustable Rate First Mtgs 1 year or less	7,567,045	0	-100.0	0	N/A	0	N/A	0	N/A
* Adjustable Rate First Mtgs >1 year	0	0	N/A	0	N/A	0	N/A	0	N/A
*** Total Adjustable First Mortgages**	7,567,045	0	-100.0	0	N/A	0	N/A	0	N/A
*** TOTAL FIRST MORTGAGE RE LOANS GRANTED**	436,063,457	123,388,606	13.2	266,618,962	8.0	421,651,539	5.4	594,810,547	5.8
* Amounts are year-to-date while the related %change ratios are annualized.									
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	Real Estate Loan Information 2								
Return to cover	For Charter : 68751								
02/06/2013	Count of CU : 1								
CU Name: LANDMARK	Asset Range : Over 500,000,000								
Peer Group: 6	Criteria : N/A								
	Count of CU in Peer Group : 9								
	Dec-2011	Mar-2012	% Chg	Jun-2012	% Chg	Sep-2012	% Chg	Dec-2012	% Chg
* OTHER REAL ESTATE (Granted)									
* Closed End Fixed Rate	22,920,776	3,172,265	-44.6	5,279,311	30.5	12,131,950	-2.3	30,405,390	88.0
* Closed End Adjustable Rate	291,952	0	-100.0	0	N/A	0	N/A	0	N/A
* Open End Adjustable Rate (HELOC)	79,754,819	19,904,123	-0.2	39,919,330	0.3	58,668,157	-5.4	73,566,412	-2.6
* Open End Fixed Rate and Other	0	0	N/A	0	N/A	0	N/A	0	N/A
** TOTAL OTHER REAL ESTATE GRANTED	102,967,547	23,076,408	-10.3	46,196,641	4.4	88,800,107	-4.8	103,971,802	13.3
* TOTAL RE (FIRST AND OTHER) GRANTED	539,021,004	148,465,014	8.7	314,617,803	7.5	490,451,646	3.9	698,782,349	6.9
%(Total Fixed Rate RE Granted YTD/Total Loans Granted YTD)	43.94	57.43	30.7	54.57	-5.0	51.54	-5.5	52.80	2.4
RE LOANS SOLD/SERVICED									
* First Mortgage R.E. Loans Sold	320,052,227	117,402,583	46.7	218,783,156	-6.8	305,859,397	-8.8	483,194,340	18.5
%(First Mtg RE Loans Sold/ First Mtg RE Loans Granted)	73.40	95.13	29.6	82.05	-13.8	72.54	-11.6	81.23	12.0
AMT of Mortgage Servicing Rights	11,918,060	12,142,847	1.9	12,135,709	-0.1	11,809,702	-2.7	11,482,995	-2.9
Outstanding RE Loans Sold But Serviced	1,192,350,773	1,203,422,414	0.9	1,194,263,399	-0.8	1,246,743,049	4.4	1,279,861,415	2.7
% (Mortgage Servicing Rights / Net Worth)	8.45	8.25	-2.4	7.95	-3.6	7.36	-7.4	6.72	-8.7
MISC. RE LOAN INFORMATION									
S-Term (<5 Yrs) R.E. Loan (Exc. MBL)	551,850,241	552,236,151	0.1	558,275,730	1.1	552,351,520	-1.1	555,184,339	0.5
R.E. Lns also Mem. Bus. Lns	170,630,645	170,863,659	-0.1	178,600,433	4.7	181,053,671	1.4	185,110,672	2.2
REVERSE MORTGAGES									
Federally Insured Home Equity Conversion Mortgage (HECM)	0	0	N/A	0	N/A	0	N/A	0	N/A
Proprietary Reverse Mortgage Products	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Reverse Mortgages	0	0	N/A	0	N/A	0	N/A	0	N/A
RE LOAN TDRS OUTSTANDING									
TDR First Mortgage RE Loans	N/A	N/A		N/A		N/A		11,436,374	
TDR Other RE Loans	N/A	N/A		N/A		N/A		3,250,980	
Total TDR First and Other RE Loans	N/A	N/A		N/A		N/A		14,687,354	
TDR RE Loans Also Reported as Business Loans	N/A	N/A		N/A		N/A		96,894	
REAL ESTATE LOAN DELINQUENCY [1]									
R.E. LOANS DELINQUENT > 2 MOS [1]									
First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs)	4,939,388	5,011,881	1.5	4,712,758	-6.0	4,386,208	-6.9	4,262,584	-2.8
First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)	3,828,968	3,827,304	0.0	3,160,598	-17.4	3,382,595	7.0	1,638,259	-51.6
Other R.E. Fixed Rate	4,953,532	4,595,745	-7.2	4,735,825	3.0	4,354,230	-8.1	4,176,886	-4.1
Other R.E. Adj. Rate	5,577,513	5,099,049	-8.6	5,256,341	3.1	4,499,751	-14.4	3,974,719	-11.7
TOTAL DEL R.E. > 2 MOS	19,299,379	18,533,959	-4.0	17,867,522	-3.6	16,622,784	-7.0	14,052,548	-15.5
DELINQUENT 1 TO < 2 MOS									
First Mortgage	5,275,105	3,049,724	-42.2	3,767,441	24.2	2,557,367	-32.5	3,517,186	37.5
Other	3,526,749	2,586,007	-26.7	2,857,426	10.5	2,982,613	4.4	2,749,969	-7.8
Total Del R.E. 1 to < 2 Mos	8,801,854	5,635,731	-36.0	6,644,867	17.9	5,539,980	-16.6	6,267,145	13.1
Total Del R.E. Loans > 1 Mos	28,101,233	24,169,690	-14.0	24,512,389	1.4	22,162,764	-9.6	20,319,693	-8.3
RE LOAN DELINQUENCY RATIOS									
% R.E. Loans dq > 1 Mos	3.23	2.66	-18.9	2.60	-3.2	2.30	-11.3	2.06	-10.5
% R.E. Loans dq > 2 Mos	2.22	2.06	-7.2	1.89	-8.0	1.73	-8.7	1.43	-17.5
TDR REAL ESTATE LOANS DELINQUENT > 2 MO									
TDR First Mortgage RE Loans Delinquent > 2 MO	N/A	N/A		N/A		N/A		1,888,883	
TDR Other RE Loans Delinquent > 2 MO	N/A	N/A		N/A		N/A		132,750	
Total TDR First and Other RE Loans Delinquent > 2 MO	N/A	N/A		N/A		N/A		2,021,633	
% Total TDR 1st and Other RE Delinquent > 2 MO / Total TDR 1st and Other RE	N/A	N/A		N/A		N/A		13.76	
TDR RE Loans Also Reported as Business Loans Delinquent > 2 MO	N/A	N/A		N/A		N/A		96,894	
% Total TDR 1st and Other RE Delinquent > 2 MO / Total TDR 1st and Other RE	N/A	N/A		N/A		N/A		100.00	
REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:									
* Total 1st Mortgage Lns Charged Off	520,290	205,631	58.1	411,398	0.0	486,303	-20.9	929,374	42.7
* Total 1st Mortgage Lns Recovered	2,066	719	39.2	1,467	2.0	98,406	4,372.0	361,673	175.6
* NET 1st MORTGAGE LN C/Os	518,224	204,912	58.2	409,931	0.0	389,897	-36.6	567,701	9.2
** Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.12	0.16	33.0	0.15	-3.9	0.10	-36.0	0.10	8.0
* Total Other RE Lns Charged Off	4,042,345	935,599	-7.4	1,892,970	-9.5	3,245,043	27.8	4,810,197	11.2
* Total Other RE Lns Recovered	34,868	12,138	39.2	24,763	2.0	62,877	89.3	62,724	-1.3
* NET OTHER RE LN C/Os	4,007,477	923,463	-7.8	1,868,207	-9.7	3,182,166	27.2	4,727,473	11.4
**Net Charge Offs Other RE Loans / Avg Other RE Loans	1.06	0.98	-9.5	0.88	-9.9	1.13	28.2	1.24	9.8
* 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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[1] The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.

	Member Business Loan Information								
Return to cover		For Charter :	56751						
02/06/2013		Count of CU :	1						
CU Name: LANDMARK		Asset Range :	Over 500,000,000						
Peer Group: 6		Criteria :	N/A						
	Count of CU in Peer Group :		0						
	Dec-2011	Mar-2012	% Chg	Jun-2012	% Chg	Sep-2012	% Chg	Dec-2012	% Chg
BUSINESS LOANS									
Member Business Loans (NMBLB) [1]	180,496,424	179,554,446	-0.4	187,834,440	4.4	191,260,116	1.8	195,057,585	2.0
Purchased Business Loans or Participations to Nonmembers (NMBLB) [1]	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Business Loans (NMBLB) [1]	180,496,424	179,554,446	-0.4	187,834,440	4.4	191,260,116	1.8	195,057,585	2.0
Unfunded Commitments [1]	5,006,078	4,718,555	-5.7	4,319,303	-8.5	4,923,750	14.0	4,864,835	-1.2
TOTAL BUSINESS LOANS (NMBLB) LESS UNFUNDED COMMITMENTS [1]	175,492,346	175,135,891	-0.2	183,515,137	4.8	186,336,366	1.5	190,192,750	2.1
%(Total Business Loans (NMBLB) Less Unfunded Commitments/ Total Assets) [1]	9.87	9.25	-6.2	9.27	0.2	9.15	-1.3	8.98	-1.8
NUMBER OF BUSINESS LOANS OUTSTANDING:									
Number of Outstanding Business Loans to Members	485	493	1.6	497	0.8	516	3.8	519	0.6
Number of Outstanding Purchased Business Loans or Participation Interests to Nonmembers	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Number of Business Loans Outstanding	485	493	1.6	497	0.8	516	3.8	519	0.6
REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS)									
Construction and Development	660,000	660,000	0.0	1,220,637	84.9	1,220,637	0.0	0	-100.0
Farmland	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-Farm Residential Property	109,646,904	110,433,603	0.5	116,615,709	5.6	118,602,493	1.6	124,964,786	5.3
Owner Occupied, Non-Farm, Non-Residential Property	11,920,855	12,126,048	1.7	11,471,439	-5.4	12,089,729	5.4	12,207,968	1.0
Non-Owner Occupied, Non-Farm, Non-Residential Property	51,435,888	50,108,604	-2.6	51,625,879	3.0	52,189,289	1.1	50,854,519	-2.6
Total Real Estate Secured Business Loans	173,663,647	173,328,255	-0.3	181,133,714	4.5	184,102,148	1.6	187,927,275	2.1
NON-REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS)									
Loans to finance agricultural production and other loans to farmers	0	0	N/A	0	N/A	0	N/A	0	N/A
Commercial and Industrial Loans	5,894,699	5,818,399	-1.4	5,844,522	4.1	6,384,812	9.2	6,388,272	0.1
Unsecured Business Loans	510,078	479,792	-5.9	428,204	-11.2	348,156	-18.3	337,038	-3.2
Unsecured Revolving Lines of Credit (Business Purpose)	430,000	430,000	0.0	430,000	0.0	425,000	-1.2	405,000	-4.7
Total Non-Real Estate Secured Business Loans	6,834,777	6,728,191	-1.6	6,700,726	2.7	7,157,968	6.8	7,130,310	-0.4
NUMBER OF BUSINESS LOANS OUTSTANDING BY TYPE									
Number - Construction and Development	1	1	0.0	2	100.0	2	0.0	0	-100.0
Number - Farmland	0	0	N/A	0	N/A	0	N/A	0	N/A
Number - Non-Farm Residential Property	150	147	-2.0	161	9.5	168	4.3	170	1.2
Number - Owner Occupied, Non-Farm, Non-Residential Property	62	65	4.8	61	-6.2	64	4.9	64	0.0
Number - Non-Owner Occupied, Non-Farm, Non-Residential Property	113	115	1.8	113	-1.7	116	2.7	120	3.4
Total Number of Real Estate Secured Business Loans	326	328	0.6	337	2.7	350	3.9	354	1.1
Number - Loans to finance agricultural production and other loans to farmers	0	0	N/A	0	N/A	0	N/A	0	N/A
Number - Commercial and Industrial Loans	137	144	5.1	142	-1.4	151	6.3	151	0.0
Number - Unsecured Business Loans	10	9	-10.0	6	-33.3	4	-33.3	4	0.0
Number - Unsecured Revolving Lines of Credit (Business Purpose)	12	12	0.0	12	0.0	11	-8.3	10	-9.1
Total Number of Non-Real Estate Secured Business Loans	159	165	3.8	160	-3.0	166	3.8	165	-0.6
AMOUNT OF BUSINESS LOANS GRANTED OR PURCHASED:									
* MBL (NMBLB) Granted YTD [1]	54,380,146	2,828,649	-79.2	13,315,206	135.4	20,612,603	2.7	28,518,873	7.9
* Purchased or Participation Interests to Nonmembers (NMBLB) [1]	0	0	N/A	0	N/A	0	N/A	0	N/A
DELINQUENCY - MEMBER BUSINESS LOANS [2]									
1 to < 2 Months Delinquent	557,218	312,742	-43.9	63,768	-79.6	30,112	-52.8	35,167	16.8
2 to < 6 Months Delinquent	363,212	476,820	31.3	332,597	-30.2	413,743	24.4	214,972	-48.1
6 to 12 Months Delinquent	86,253	128,365	48.8	499,013	288.7	370,649	-25.7	225,211	-39.2
12 Months & Over Delinquent	145,672	245,808	68.6	160,592	-34.7	141,855	-11.7	510,995	260.2
Total Del Loans - All Types (2 or more Mo)	595,037	850,993	43.0	992,202	16.6	926,247	-6.6	951,078	2.7
MBL DELINQUENCY RATIOS									
% MBL > 1 Month Delinquent (All delinquency > 30 days)	0.66	0.66	1.2	0.58	-13.4	0.51	-10.6	0.52	1.0
% MBL > 2 Months Delinquent (Reportable delinquency)	0.34	0.49	43.3	0.54	11.3	0.50	-8.1	0.50	0.6
MBL CHARGE-OFFS AND RECOVERIES:									
*Total MBL Charge Offs	53,463	0	-100.0	8,669	N/A	8,669	-33.3	8,669	-25.0
*Total MBL Recoveries	0	0	N/A	0	N/A	0	N/A	0	N/A
MISCELLANEOUS MBL INFORMATION:									
Real Estate Loans also Reported as Business Loans	170,830,845	170,663,969	-0.1	178,800,433	4.7	181,058,671	1.4	185,110,872	2.2
Construction & Development Loans Meeting 723.3(a)	660,000	660,000	0.0	1220637	84.9	1,220,637	0.0	0	-100.0
Number of Construction & Development Loans - 723(a)	1	1	0.0	2	100.0	2	0.0	0	-100.0
Unsecured Business Loans Meeting 723.7(c)-(d)	805,465	811,455	0.7	761,959	-6.1	1,152,210	51.2	583,179	-49.4
Number of Unsecured Business Loans - 723.7(c)-(d)	22	21	-4.5	18	-14.3	15	-16.7	14	-6.7
Agricultural Related (NMBLB) [1]	0	0	N/A	0	N/A	0	N/A	0	N/A
Number of Outstanding Agricultural Related Loans	0	0	N/A	0	N/A	0	N/A	0	N/A
* Business Loans and Participations Sold	0	0	N/A	0	N/A	0	N/A	0	N/A
SBA Loans Outstanding	1,185,133	1,448,500	22.2	1,499,176	3.5	1,419,388	-5.5	1,482,988	4.7
Number of SBA Loans Outstanding	14	14	0.0	15	7.1	15	0.0	17	13.3

[1] PART 723 REDEFINED MEMBER BUSINESS LOANS IN OCTOBER 2003; * Amounts are year-to-date and the related % change ratios are annualized.

[2] 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.

	Investments, Cash, & Cash Equivalents								
Return to cover		For Charter :	66751						
02/06/2013		Count of CU :	1						
CU Name: LANDMARK		Asset Range :	Over 500,000,000						
Peer Group: 6		Criteria :	N/A						
	Count of CU in Peer Group :	0							
	Dec-2011	Mar-2012	% Chg	Jun-2012	% Chg	Sep-2012	% Chg	Dec-2012	% Chg
INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS									
SFAS 115 CLASS OF INVESTMENTS									
Held to Maturity < 1 yr	3,039,012	2,181,106	-28.2	2,774,317	27.2	5,739,579	106.9	6,425,635	12.0
Held to Maturity 1-3 yrs	25,378,649	25,222,354	-0.6	49,832,738	97.6	56,332,765	13.0	49,245,183	-12.6
Held to Maturity 3-5 yrs	0	120,918	N/A	3,903,287	3,128.0	2,471,235	-36.7	5,320,140	115.3
Held to Maturity 5-10 yrs	0	9,288,074	N/A	5,041,896	-45.7	7,033,234	39.5	13,684,681	94.6
Held to Maturity 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Held to Maturity > 10 yrs	0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL HELD TO MATURITY	28,417,661	36,812,452	29.5	61,552,238	67.2	71,576,813	16.3	74,675,639	4.3
Available for Sale < 1 yr	0	0	N/A	0	N/A	19,998,283	N/A	47,163,095	135.8
Available for Sale 1-3 yrs	267,352	0	-100.0	0	N/A	0	N/A	0	N/A
Available for Sale 3-5 yrs	0	0	N/A	0	N/A	0	N/A	0	N/A
Available for Sale 5-10 yrs	0	0	N/A	0	N/A	0	N/A	0	N/A
Available for Sale 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Available for Sale > 10 yrs	0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL AVAILABLE FOR SALE	267,352	0	-100.0	0	N/A	19,998,283	N/A	47,163,095	135.8
Trading < 1 year	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 1-3 years	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 3-5 years	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 5-10 years	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 3-10 years	N/A	N/A		N/A		N/A		N/A	
Trading > 10 years	0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL TRADING	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Investments < 1 yr	71,914,123	176,405,996	145.3	158,971,718	-9.9	145,161,610	-8.7	106,687,232	-26.5
Other Investments 1-3 yrs	30,200,854	24,524,719	-18.8	25,465,819	3.8	20,616,819	-19.0	24,942,638	21.0
Other Investments 3-5 yrs	99,000	0	-100.0	0	N/A	0	N/A	0	N/A
Other Investments 5-10 yrs	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Other Investments > 10 yrs	0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL Other Investments	102,213,977	200,930,715	96.6	184,437,537	-8.2	165,778,429	-10.1	131,629,870	-20.6
MATURITIES :									
Total Investments < 1 yr	74,953,135	178,587,102	138.3	161,746,035	-9.4	170,899,472	5.7	160,275,962	-6.2
Total Investments 1-3 yrs	55,846,855	49,747,073	-10.9	75,298,557	51.4	76,949,584	2.2	74,187,821	-3.6
Total Investments 3-5 yrs	99,000	120,918	22.1	3,903,287	3,128.0	2,471,235	-36.7	5,320,140	115.3
Total Investments 5-10 yrs	0	9,288,074	N/A	5,041,896	-45.7	7,033,234	39.5	13,684,681	94.6
Total Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Total Investments > 10 yrs	0	0	N/A	0	N/A	0	N/A	0	N/A
Total	130,898,990	237,743,167	81.6	245,989,775	3.5	257,353,525	4.6	253,468,604	-1.5
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	Other Investment Information								
Return to cover	For Charter : 66751								
02/06/2013	Count of CU : 1								
CU Name: LANDMARK	Asset Range : Over 500,000,000								
Peer Group: 6	Criteria : N/A								
	Count of CU in Peer Group : 0								
	Dec-2011	Mar-2012	% Chg	Jun-2012	% Chg	Sep-2012	% Chg	Dec-2012	% Chg
INVESTMENT SUMMARY:									
NCUA Guaranteed Notes (included in US Gov't Obligations)	0	0	N/A	0	N/A	0	N/A	0	N/A
Total FDIC-Issued Guaranteed Notes	0	0	N/A	0	N/A	0	N/A	0	N/A
All Other US Government Obligations	0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL U.S. GOVERNMENT OBLIGATIONS	0	0	N/A	0	N/A	0	N/A	0	N/A
Agency/GSE Debt Instruments (not backed by mortgages)	0	0	N/A	0	N/A	0	N/A	0	N/A
Agency/GSE Mortgage-Backed Securities	28,685,013	36,812,452	28.3	61,552,238	67.2	91,575,096	48.8	120,781,685	31.9
TOTAL FEDERAL AGENCY SECURITIES	28,685,013	36,812,452	28.3	61,552,238	67.2	91,575,096	48.8	120,781,685	31.9
Securities Issued by States and Political Subdivision in the U.S.	0	0	N/A	0	N/A	0	N/A	0	N/A
Privately Issued Mortgage-Related Securities	0	0	N/A	0	N/A	0	N/A	0	N/A
Privately Issued Securities (FCUs only)	0	0	N/A	0	N/A	0	N/A	0	N/A
Privately Issued Mortgage-Backed Securities (FISCUs Only)	0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL OTHER MORTGAGE-BACKED SECURITIES	0	0	N/A	0	N/A	0	N/A	0	N/A
Mutual Funds	0	0	N/A	0	N/A	0	N/A	1,057,049	N/A
Common Trusts	0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS	0	0	N/A	0	N/A	0	N/A	1,057,049	N/A
Bank Issued FDIC-Guaranteed Bonds	0	0	N/A	0	N/A	0	N/A	0	N/A
MORTGAGE RELATED SECURITIES:									
Collateralized Mortgage Obligations	23,812,059	32,421,348	36.2	47,711,189	47.2	79,151,787	65.9	107,731,079	36.1
Commercial Mortgage Backed Securities	0	0	N/A	0	N/A	0	N/A	0	N/A
OTHER INVESTMENT INFORMATION:									
Non-Mortgage Related Securities With Embedded Options or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-Mortgage Related Securities With Maturities > 3 Yrs Without Embedded Options or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N/A
Securities per 703.12(b)	0	0	N/A	0	N/A	0	N/A	0	N/A
Deposits/Shares per 703.10(a)	0	0	N/A	0	N/A	0	N/A	0	N/A
Market Value of Investments Purchased Under Investment Pilot Program (703.19)	0	0	N/A	0	N/A	0	N/A	0	N/A
Fair Value of Total Investments	131,012,086	237,909,374	81.6	246,011,788	3.4	330,547,159	34.4	253,534,507	-23.3
Investment Repurchase Agreements	0	0	N/A	0	N/A	0	N/A	0	N/A
Borrowing Repurchase Agreements Placed in Investments for Positive Arbitrage	0	0	N/A	0	N/A	0	N/A	0	N/A
Cash on Deposit in Corporate Credit Unions	35,409,475	134,607,730	280.7	118,123,488	-12.4	95,721,512	-19.0	55,427,810	-42.1
Cash on Deposit in Other Financial Institutions	16,035,648	21,077,266	31.4	21,021,230	-0.3	15,230,098	-27.5	14,593,422	-4.2
CUSO INFORMATION									
Value of Investments in CUSO	2,866,702	2,942,290	2.6	2,634,831	-10.4	2,378,983	-9.7	1,522,571	-36.0
CUSO loans	288,295	286,345	-0.7	286,847	0.2	286,847	0.0	286,847	0.0
Aggregate cash outlays in CUSO	1,131,126	471,302	-58.3	2,921,678	519.9	2,665,830	-8.8	1,809,418	-32.1
WHOLLY OWNED CUSO INFORMATION									
Total Assets of Wholly Owned CUSOs	11,857	11,857	0.0	11,857	0.0	11,857	0.0	11,857	0.0
Total Capital of Wholly Owned CUSOs	20	20	0.0	20	0.0	20	0.0	20	0.0
Net Income/Loss of Wholly Owned CUSOs	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Loans of Wholly Owned CUSOs	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Delinquency of Wholly Owned CUSOs	0	0	N/A	0	N/A	0	N/A	0	N/A
Inv not Authorized by the FCU Act or NCUA R&R (SCU only)	0	0	N/A	0	N/A	0	N/A	0	N/A
Outstanding Balance of Brokered CDs and Share Certificates Purchased	1,288,000	643,366	-50.0	447,000	-30.5	447,000	0.0	4,024,000	800.2
CREDIT UNION INVESTMENT PROGRAMS									
Mortgage Processing	1	1	0.0	1	0.0	1	0.0	1	0.0
Approved Mortgage Seller	1	1	0.0	1	0.0	1	0.0	1	0.0
Borrowing Repurchase Agreements	0	0	N/A	0	N/A	0	N/A	0	N/A
Brokered Deposits (all deposits acquired through 3rd party)	0	0	N/A	0	N/A	0	N/A	0	N/A
Investment Pilot Program	0	0	N/A	0	N/A	0	N/A	0	N/A
Investments Not Authorized by FCU Act (SCU only)	0	0	N/A	0	N/A	0	N/A	0	N/A
Deposits and Shares Meeting 703.10(a)	0	0	N/A	0	N/A	0	N/A	0	N/A
Brokered Certificates of Deposit (investments)	1	1	0.0	1	0.0	1	0.0	1	0.0
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	Supplemental Share Information, Off Balance Sheet, & Borrowings								
Return to cover	For Charter : 66731								
02/06/2013	Count of CU : 1								
CU Name: LANDMARK	Asset Range : Over 500,000,000								
Peer Group: 6	Criteria : N/A								
	Count of CU in Peer Group : 0								
	Dec-2011	Mar-2012	% Chg	Jun-2012	% Chg	Sep-2012	% Chg	Dec-2012	% Chg
SUPPLEMENTAL SHARES/DEPOSITS (Included in total Shares):									
Accounts Held by Member Government Depositors	3,744,609	1,929,838	-48.5	1,934,049	0.2	1,935,156	0.1	1,904,997	-1.6
Accounts Held by Nonmember Government Depositors	0	0	N/A	0	N/A	0	N/A	0	N/A
Employee Benefit Member Shares	0	0	N/A	0	N/A	0	N/A	0	N/A
Employee Benefit Nonmember Shares	0	0	N/A	0	N/A	0	N/A	0	N/A
529 Plan Member Deposits	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-dollar Denominated Deposits	0	0	N/A	0	N/A	0	N/A	0	N/A
Health Savings Accounts	6,431,465	7,335,119	14.1	7,631,380	4.0	7,882,790	3.3	8,350,073	5.9
Dollar Amount of Share Certificates >= $100,000	120,416,857	118,930,470	-1.2	125,647,391	5.6	130,068,955	3.5	134,957,388	3.8
Dollar Amount of IRA/Keogh >= $100,000	23,594,825	24,214,891	2.6	25,694,063	6.1	27,497,877	7.0	27,859,133	1.3
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts	0	0	N/A	0	N/A	0	N/A	0	N/A
Dollar Amount of Noninterest Bearing Transactional Accounts with balances > $250,000	0	0	N/A	0	N/A	0	N/A	289,974	N/A
SAVING MATURITIES									
< 1 year	1,424,959,422	1,481,799,987	4.0	1,533,169,028	3.5	1,582,853,561	3.2	1,628,320,526	2.9
1 to 3 years	128,146,607	157,945,165	23.3	152,123,942	-3.7	145,942,078	-4.1	165,575,051	13.5
> 3 years	56,721,705	74,828,590	31.9	79,551,905	6.3	84,794,826	6.6	94,294,650	11.2
Total Shares & Deposits	1,609,667,934	1,714,573,762	6.5	1,764,844,875	2.9	1,813,520,565	2.8	1,888,190,227	4.1
INSURANCE COVERAGE IN ADDITION TO NCUSIF									
Share/Deposit Insurance in Addition to NCUSIF	0	0	N/A	0	N/A	0	N/A	0	N/A
Dollar Amount of Shares/Deposits Covered by Additional Insurance	0	0	N/A	0	N/A	0	N/A	0	N/A
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR BUSINESS LOANS									
Commercial Real Estate [1]	2,376,417	2,186,202	-8.0	1,954,632	-10.6	3,020,587	54.5	2,816,603	-6.8
Construction & Land Development (MBL)	656,585	476,384	-27.1	576,649	21.0	22,890	-96.0	0	-100.0
Outstanding Letters of Credit	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Unfunded MBL Commitments	1,973,076	2,053,969	4.1	1,786,022	-13.0	1,880,273	5.3	2,048,232	8.9
Total Unfunded Commitments for Business Loans	5,006,078	4,716,555	-5.7	4,319,303	-8.5	4,923,750	14.0	4,864,835	-1.2
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-BUSINESS)									
Revolving O/E Lines 1-4 Family	212,535,771	210,652,980	-0.9	216,756,844	2.9	216,278,922	-0.2	216,786,473	0.2
Credit Card Line	98,487,309	102,735,758	4.3	102,141,972	-0.6	103,298,685	1.1	105,120,060	1.8
Unsecured Share Draft Lines of Credit	6,257,461	1,582,486	-74.7	1,826,244	15.4	1,796,587	-1.6	1,742,769	-3.0
Overdraft Protection Programs	21,832,270	23,337,585	6.4	25,040,416	7.3	25,538,869	2.0	26,929,983	5.4
Residential Construction Loans-Excluding Business Purpose	22,440	196,518	775.7	3,416,527	1,638.0	4,516,775	32.2	3,821,868	-15.4
Federally Insured Home Equity Conversion Mortgages (HECM)	0	0	N/A	0	N/A	0	N/A	0	N/A
Proprietary Reverse Mortgage Products	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Unused Commitments	882,174	546,792	-19.8	0	-100.0	0	N/A	30,773	N/A
Total Unfunded Commitments for Non-Business Loans	339,897,425	339,052,117	-0.2	349,180,805	3.0	351,428,038	0.6	354,411,944	0.8
Total Unused Commitments	344,903,503	343,770,672	-0.3	353,500,108	2.8	356,349,788	0.8	359,276,779	0.8
%(Unused Commitments / Cash & ST Investments)	399.76	161.74	-54.5	205.26	12.9	196.56	-4.2	205.28	4.4
Unfunded Commitments Commited by Credit Union	344,747,606	343,615,082	-0.3	353,282,538	2.8	356,177,874	0.8	359,276,779	0.9
Unfunded Commitments Through Third Party	155,897	155,590	-0.2	207,570	33.4	171,914	-17.2	0	-100.0
Loans Transferred with Recourse [1]	0	0	N/A	0	N/A	0	N/A	0	N/A
Pending Bond Claims	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Contingent Liabilities	0	0	N/A	0	N/A	0	N/A	0	N/A
CREDIT AND BORROWING ARRANGEMENTS:									
Num FHLB Members	0	0	N/A	0	N/A	1	N/A	1	0.0
LINES OF CREDIT (Borrowing)									
Total Credit Lines	150,000,000	150,000,000	0.0	150,000,000	0.0	150,000,000	0.0	428,742,750	185.8
Total Committed Credit Lines	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Credit Lines at Corporate Credit Unions	150,000,000	150,000,000	0.0	150,000,000	0.0	150,000,000	0.0	150,000,000	0.0
Draws Against Lines of Credit	18,852,861	23,806,562	26.3	13,764,879	-42.2	13,720,674	-0.3	53,674,896	291.2
BORROWINGS OUTSTANDING FROM CORPORATE CREDIT UNIONS									
Line of Credit Outstanding from Corporate Cus	0	0	N/A	0	N/A	0	N/A	0	N/A
Term Borrowings Outstanding from Corporate Cus	18,852,861	13,808,562	-26.8	13,764,879	-0.3	13,720,674	-0.3	13,674,896	-0.3
MISCELLANEOUS BORROWING INFORMATION:									
Assets Pledged to Secure Borrowings	0	314,000,719	N/A	353,484,575	12.6	371,657,253	5.1	370,766,081	-0.2
Amount of Borrowings Subject to Early Repayment at Lenders Option	0	0	N/A	0	N/A	0	N/A	0	N/A
Uninsured Secondary Capital [2]	0	0	N/A	0	N/A	0	N/A	0	N/A

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[1] Included MBL construction and land development prior to 03/31/09.

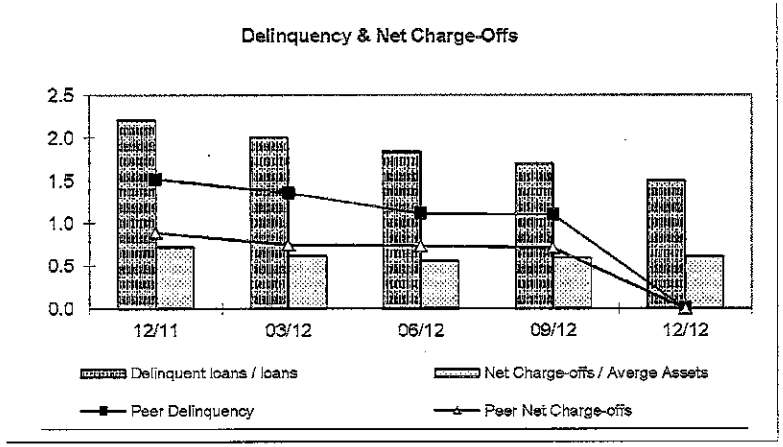
[2] Balance included in "Subordinated Debt Included in Net Worth" from 12/31/2011 forward

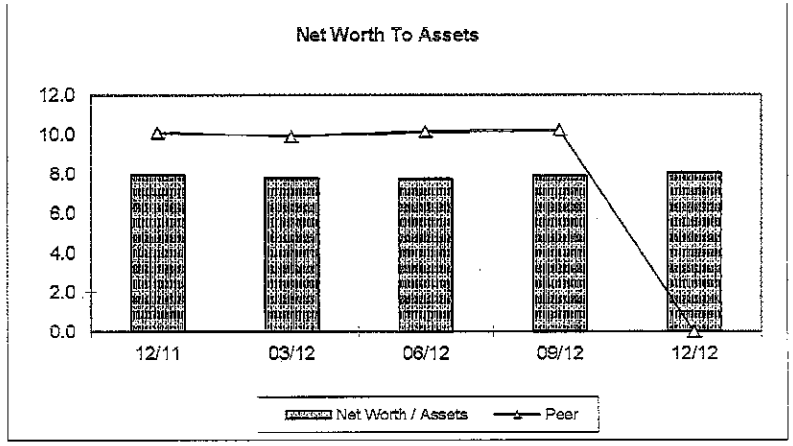
	Miscellaneous Information, Programs, Services								
Return to cover		For Charter :	66751						
02/06/2013		Count of CU :	1						
CU Name: LANDMARK		Asset Range :	Over 500,000,000						
Peer Group: 6		Criteria :	N/A						
	Count of CU in Peer Group :		0						
	Dec-2011	Mar-2012	% Chg	Jun-2012	% Chg	Sep-2012	% Chg	Dec-2012	% Chg
MEMBERSHIP:									
Num Current Members	188,170	190,107	1.0	192,417	1.2	196,286	2.0	209,011	6.5
Num Potential Members	1,000,000	1,000,000	0.0	2,100,000	110.0	2,100,000	0.0	2,100,000	0.0
% Current Members to Potential Members	18.82	19.01	1.0	9.16	-51.8	9.35	2.0	9.95	6.5
* % Membership Growth	14.31	4.12	-71.2	4.51	9.6	5.75	27.4	11.08	92.6
Total Num Savings Accts	331,752	338,588	2.1	344,142	1.6	350,961	2.0	370,817	5.7
EMPLOYEES:									
Num Full-Time Employees	393	397	1.0	407	2.5	411	1.0	441	7.3
Num Part-Time Employees	93	91	-2.2	87	-4.4	85	-2.3	88	3.5
BRANCHES:									
Num of CU Branches	26	26	0.0	26	0.0	26	0.0	31	19.2
Num of CUs Reporting Shared Branches	0	0	N/A	0	N/A	0	N/A	0	N/A
Plan to add new branches or expand existing facilities	0	0	N/A	0	N/A	1	N/A	1	0.0
MISCELLANEOUS LOAN INFORMATION:									
**Total Amount of Loans Granted YTD	864,340,389	214,099,444	-0.9	481,843,007	12.5	772,905,186	6.9	1,083,909,987	5.2
MEMBER SERVICE AND PRODUCT OFFERINGS (Credit Programs):									
Business Loans	1	1	0.0	1	0.0	1	0.0	1	0.0
Credit Builder	0	0	N/A	0	N/A	0	N/A	0	N/A
Debt Cancellation/Suspension	0	0	N/A	0	N/A	0	N/A	0	N/A
Direct Financing Leases	0	0	N/A	0	N/A	0	N/A	0	N/A
Indirect Business Loans	0	0	N/A	0	N/A	0	N/A	0	N/A
Indirect Consumer Loans	1	1	0.0	1	0.0	1	0.0	1	0.0
Indirect Mortgage Loans	0	0	N/A	0	N/A	0	N/A	0	N/A
Interest Only or Payment Option 1st Mortgage Loans	0	0	N/A	0	N/A	0	N/A	0	N/A
Micro Business Loans	0	0	N/A	0	N/A	0	N/A	0	N/A
Micro Consumer Loans	0	0	N/A	0	N/A	0	N/A	0	N/A
Overdraft Lines of Credit	1	1	0.0	1	0.0	1	0.0	1	0.0
Overdraft Protection	1	1	0.0	1	0.0	1	0.0	1	0.0
Participation Loans	1	1	0.0	1	0.0	1	0.0	1	0.0
Pay Day Loans	1	1	0.0	1	0.0	1	0.0	1	0.0
Real Estate Loans	1	1	0.0	1	0.0	1	0.0	1	0.0
Refund Anticipation Loans	0	0	N/A	0	N/A	0	N/A	0	N/A
Risk Based Loans	1	1	0.0	1	0.0	1	0.0	1	0.0
Share Secured Credit Cards	0	0	N/A	0	N/A	0	N/A	1	N/A
Short-Term, Small Amount Loans (STS)	0	0	N/A	0	N/A	0	N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS (Other Programs):									
ATM/Debit Card Program	1	1	0.0	1	0.0	1	0.0	1	0.0
Business Share Accounts	1	1	0.0	1	0.0	1	0.0	1	0.0
Check Cashing	1	1	0.0	1	0.0	1	0.0	1	0.0
First Time Homebuyer Program	1	1	0.0	1	0.0	1	0.0	1	0.0
Health Savings Accounts	1	1	0.0	1	0.0	1	0.0	1	0.0
Individual Development Accounts	0	0	N/A	0	N/A	0	N/A	0	N/A
In-School Branches	0	0	N/A	0	N/A	0	N/A	1	N/A
Insurance/Investment Sales	1	1	0.0	1	0.0	1	0.0	1	0.0
International Remittances	1	1	0.0	1	0.0	1	0.0	1	0.0
Low Cost Wire Transfers	1	1	0.0	1	0.0	1	0.0	1	0.0
MERGERS/ACQUISITIONS:									
Completed Merger/Acquisition Qualifying for Business Combo Acctng (FAS 141R)	1	1	0.0	1	0.0	1	0.0	1	0.0
Adjusted Retained Earnings Obtained through Business Combinations	10,299,424	10,299,638	0.0	10,299,638	0.0	10,299,638	0.0	14,909,924	44.8
Fixed Assets - Capital & Operating Leases									
Aggregate of Future Capital and Operating Lease Pmts on Fixed Assets (not discounted to PV)	828,730	775,531	-6.4	722,333	-6.9	722,320	0.0	1,001,002	38.6
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
** Amount is year-to-date and the related % change ratio is annualized.									
# Means the number is too large to display in the cell								15.MiscInfoAndServices	

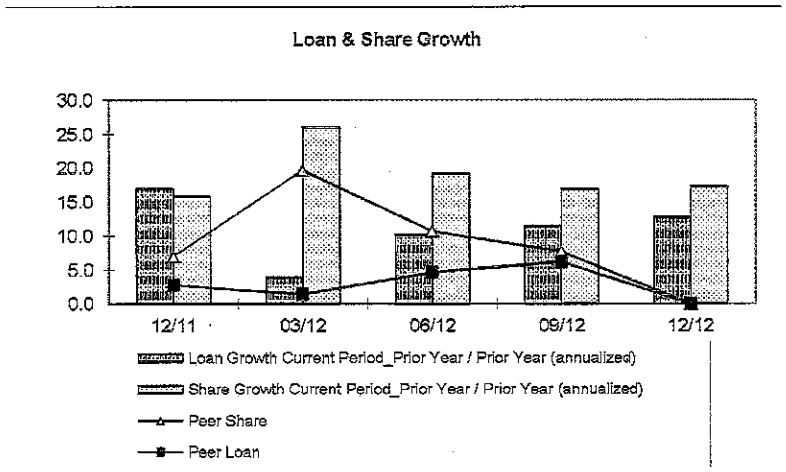
	Information Systems & Technology								
Return to cover	For Charter : 66751								
02/06/2013	Count of CU : 1								
CU Name: LANDMARK	Asset Range : Over 500,000,000								
Peer Group: 6	Criteria : N/A								
	Count of CU in Peer Group : 0								
	Dec-2011	Mar-2012	% Chg	Jun-2012	% Chg	Sep-2012	% Chg	Dec-2012	% Chg
System Used to Maintain Share/Loan Records									
Manual System (No Automation)	0	0	N/A	0	N/A	0	N/A	0	N/A
Vendor Supplied In-House System	1	1	0.0	1	0.0	1	0.0	1	0.0
Vendor On-Line Service Bureau	0	0	N/A	0	N/A	0	N/A	0	N/A
CU Developed In-House System	0	0	N/A	0	N/A	0	N/A	0	N/A
Other	0	0	N/A	0	N/A	0	N/A	0	N/A
Electronic Financial Services									
Home Banking Via Internet Website	1	1	0.0	1	0.0	1	0.0	1	0.0
Audio Response/Phone Based	1	1	0.0	1	0.0	1	0.0	1	0.0
Automatic Teller Machine (ATM)	1	1	0.0	1	0.0	1	0.0	1	0.0
Kiosk	0	0	N/A	0	N/A	0	N/A	0	N/A
Mobile Banking	0	0	N/A	1	N/A	1	0.0	1	0.0
Other	0	0	N/A	0	N/A	0	N/A	0	N/A
Services Offered Electronically									
Member Application	0	0	N/A	1	N/A	1	0.0	1	0.0
New Loan	1	1	0.0	1	0.0	1	0.0	1	0.0
Account Balance Inquiry	1	1	0.0	1	0.0	1	0.0	1	0.0
Share Draft Orders	1	1	0.0	1	0.0	1	0.0	1	0.0
New Share Account	0	0	N/A	1	N/A	1	0.0	1	0.0
Loan Payments	1	1	0.0	1	0.0	1	0.0	1	0.0
Account Aggregation	0	0	N/A	0	N/A	0	N/A	0	N/A
Internet Access Services	0	0	N/A	0	N/A	0	N/A	0	N/A
e-Statements	1	1	0.0	1	0.0	1	0.0	1	0.0
External Account Transfers	0	0	N/A	0	N/A	0	N/A	0	N/A
View Account History	1	1	0.0	1	0.0	1	0.0	1	0.0
Merchandise Purchase	0	0	N/A	0	N/A	0	N/A	0	N/A
Merchant Processing Services	0	0	N/A	0	N/A	0	N/A	0	N/A
Remote Deposit Capture	0	0	N/A	0	N/A	0	N/A	1	N/A
Share Account Transfers	1	1	0.0	1	0.0	1	0.0	1	0.0
Bill Payment	1	1	0.0	1	0.0	1	0.0	1	0.0
Download Account History	1	1	0.0	1	0.0	1	0.0	1	0.0
Electronic Cash	0	0	N/A	0	N/A	0	N/A	0	N/A
Electronic Signature Authentification/Certification	1	1	0.0	1	0.0	1	0.0	1	0.0
Type of World Wide Website Address									
Informational	0	0	N/A	0	N/A	0	N/A	0	N/A
Interactive	1	1	0.0	0	-100.0	0	N/A	0	N/A
Transactional	0	0	N/A	1	N/A	1	0.0	1	0.0
Number of Members That Use Transactional Website	51,365	55,126	7.3	56,062	1.7	58,285	4.0	65,386	12.2
No Website, But Planning to Add in the Future	0	0	N/A	0	N/A	0	N/A	0	N/A
Type of Website Planned for Future									
Informational	0	0	N/A	0	N/A	0	N/A	0	N/A
Interactive	0	0	N/A	0	N/A	0	N/A	0	N/A
Transactional	0	0	N/A	0	N/A	0	N/A	0	N/A
Miscellaneous									
Internet Access	1	1	0.0	1	0.0	1	0.0	1	0.0

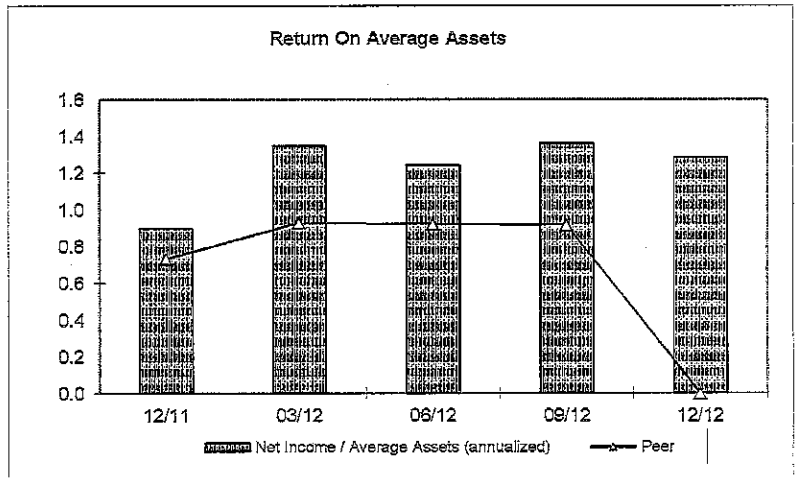
Return to cover
02/06/2013
CU Name: LANDMARK
Peer Group: 6

Graphs 1
For Charter : 66751
Count of CU : 1
Asset Range : Over 500,000,000
Criteria : N/A
Count of CU in Peer Group : 0





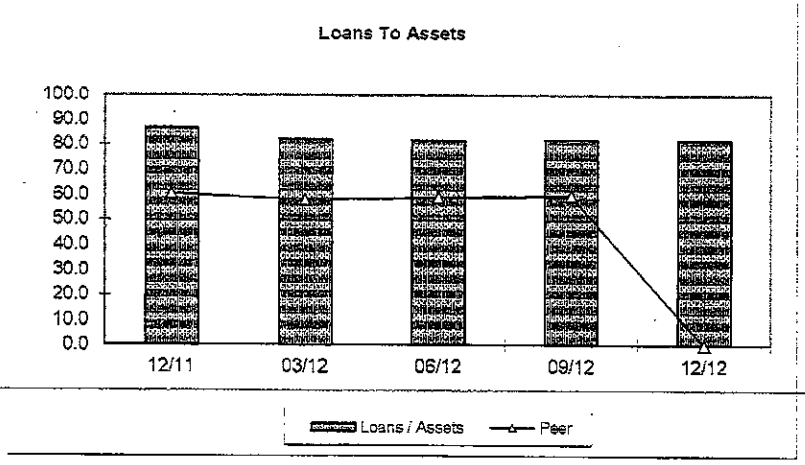


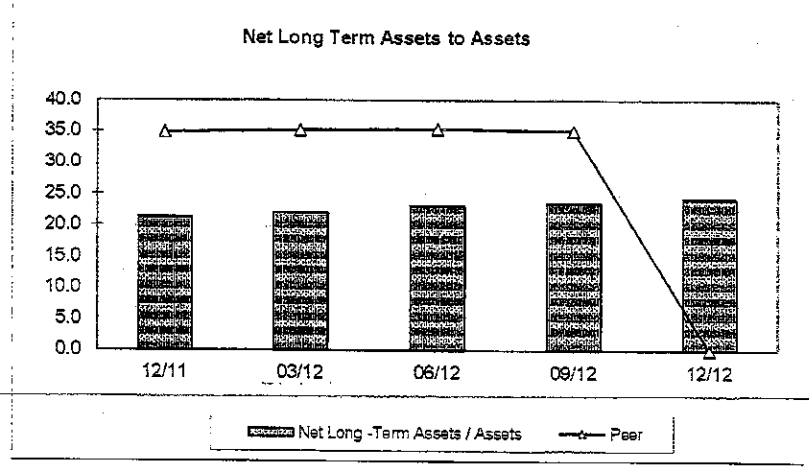


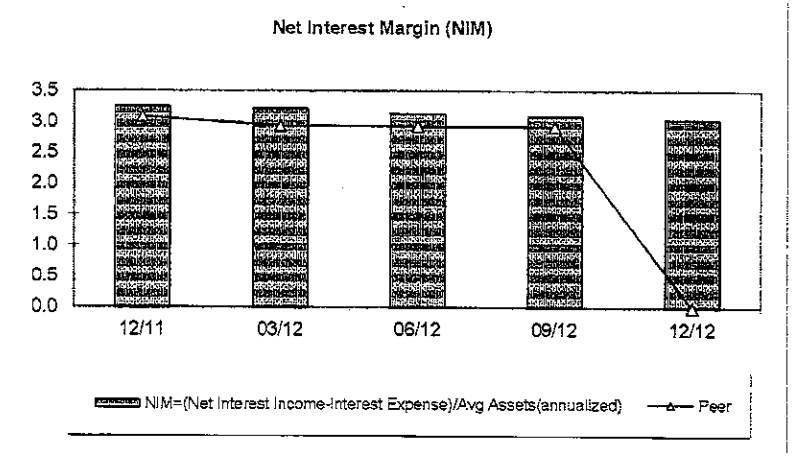
Note: The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.

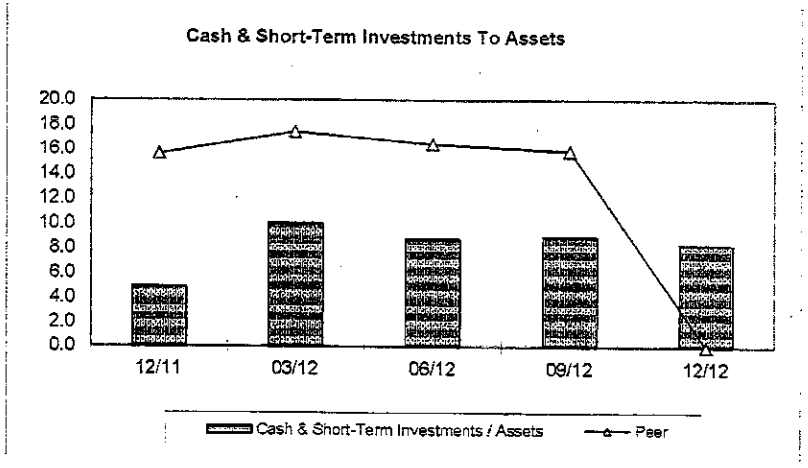
Return to cover
02/06/2013
CU Name: LANDMARK
Peer Group: 6

Graphs 2
For Charter : 66751
Count of CU : 1
Asset Range : Over 500,000,000
Criteria : N/A
Count of CU in Peer Group : 0









National Credit Union Administration
REGION IV

March 25, 2013

Sent Via Federal Express – Signature Required

Grace Kostroski, Board Chairperson
Jay Magulski, President
Landmark Credit Union
5445 S. Westridge Drive
New Berlin, WI 53151

Dear Ms. Kostroski:

In accordance with Section 205(b) of the Federal Credit Union Act and Part 741.8 of the National Credit Union Administration Rules and Regulations, we approved the purchase and assumption (P&A) of the assets and deposit liabilities of Hartford Mutual Savings Bank as outlined in the Purchase and Assumption Agreement between Landmark Credit Union and Hartford.

This approval is conditioned on the credit union also complying with the requirements of the Wisconsin Office of Credit Unions and receipt of the following:

- Evidence of approval by the Federal Deposit Insurance Corporation (FDIC);
- Notification of the total amount of assets and liabilities transferred (b)(8) (b)(8) as of the P&A date;
- Landmark Credit Union's consolidated financial statements.

(b)(8)

4807 Spicewood Springs Road • Suite 5200 • Austin, TX 78759-8490 • 512-342-5600 • 512-342-5620 fax • region4@ncua.gov

(b)(6)

If you have any questions, please contact Insurance Analyst Cynthia Martin at (b)(6)
(b)(6)

Sincerely,

C. Keith Morton
Regional Director

IV\DOS\CLM:clm
SCU 66751 – N3

cc: Wisconsin Office of Credit Unions
Federal Deposit Insurance Corporation