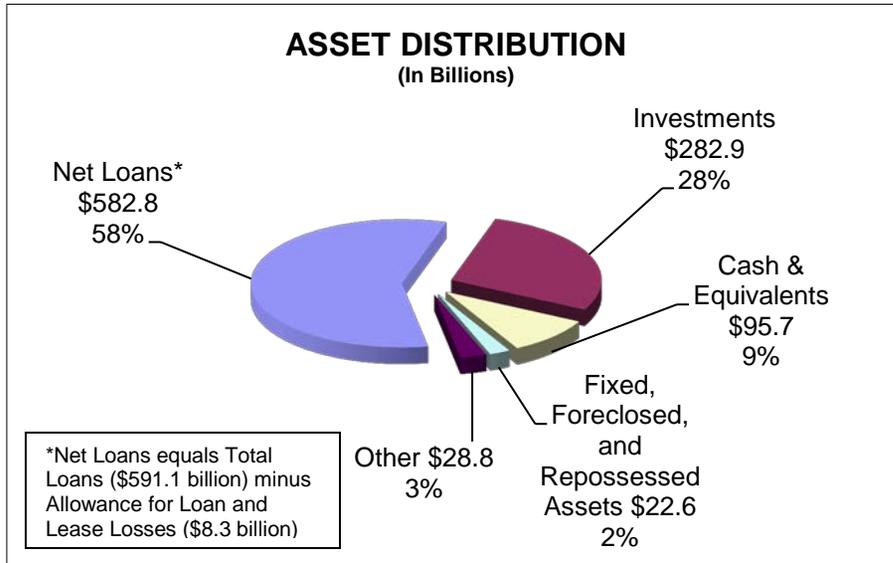


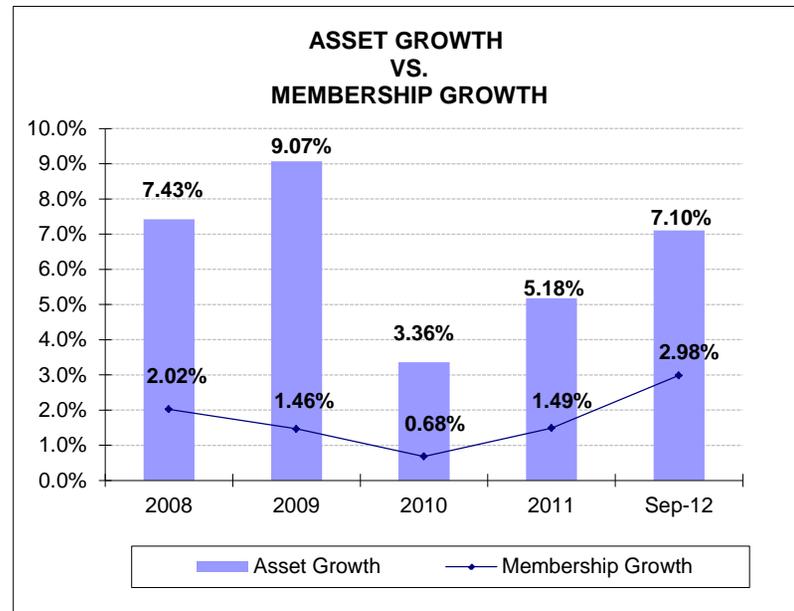
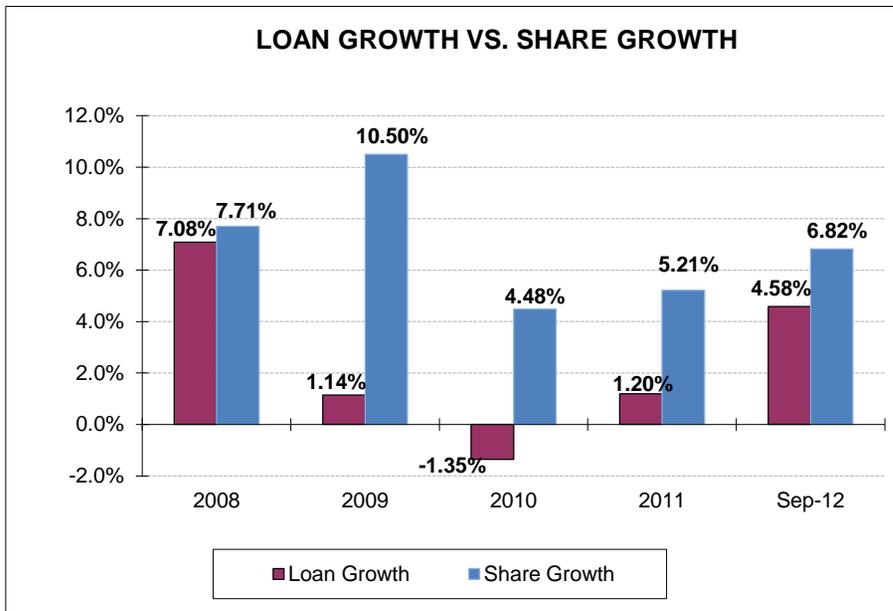
SEPTEMBER 30, 2012

OVERALL TRENDS



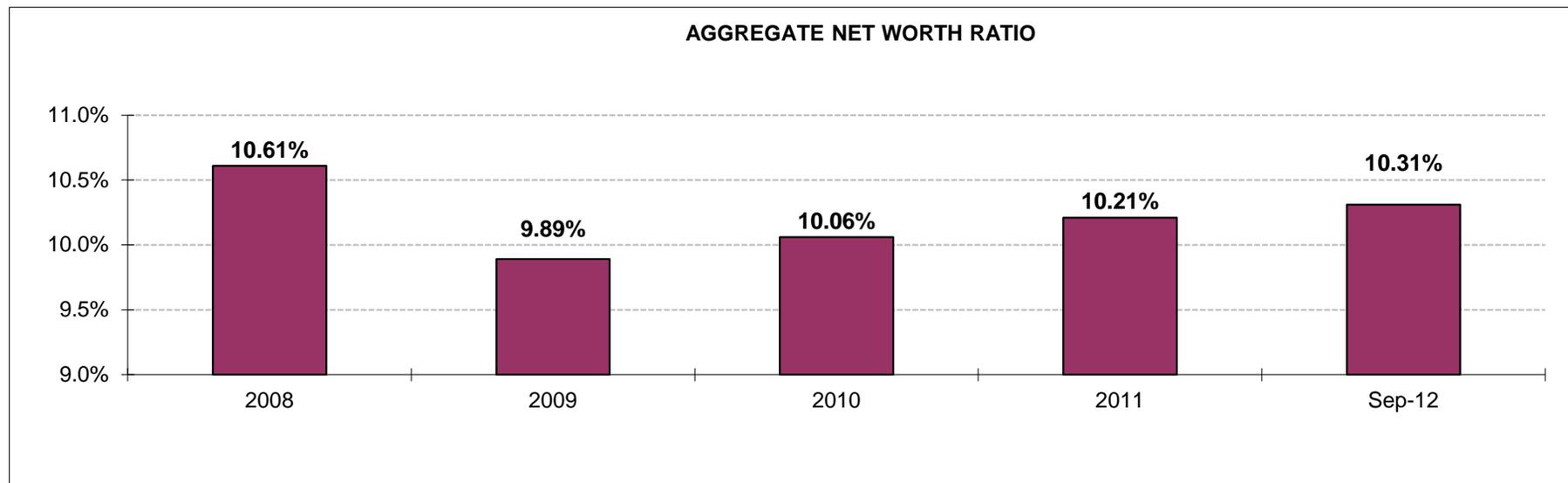
Number of Credit Unions Reporting

	Federal Charter	State Charter	Total
2008	4,847	2,959	7,806
2009	4,714	2,840	7,554
2010	4,589	2,750	7,339
2011	4,447	2,647	7,094
Sep-12	4,322	2,566	6,888



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NET WORTH



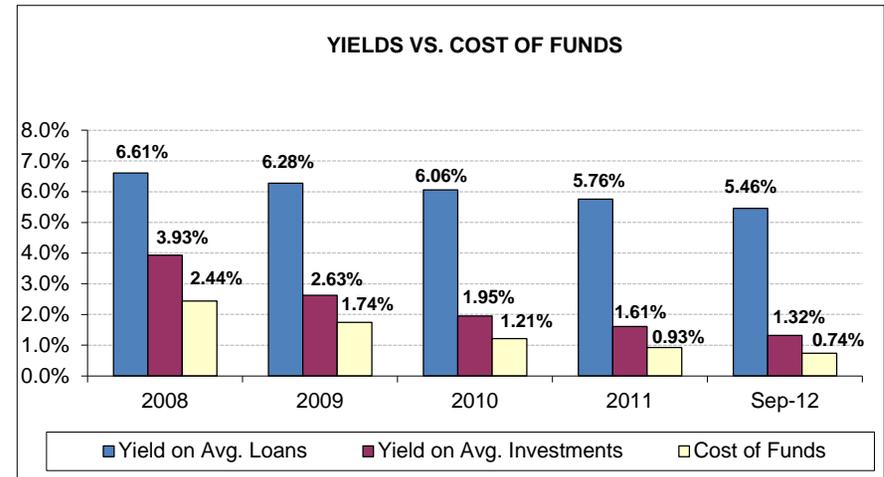
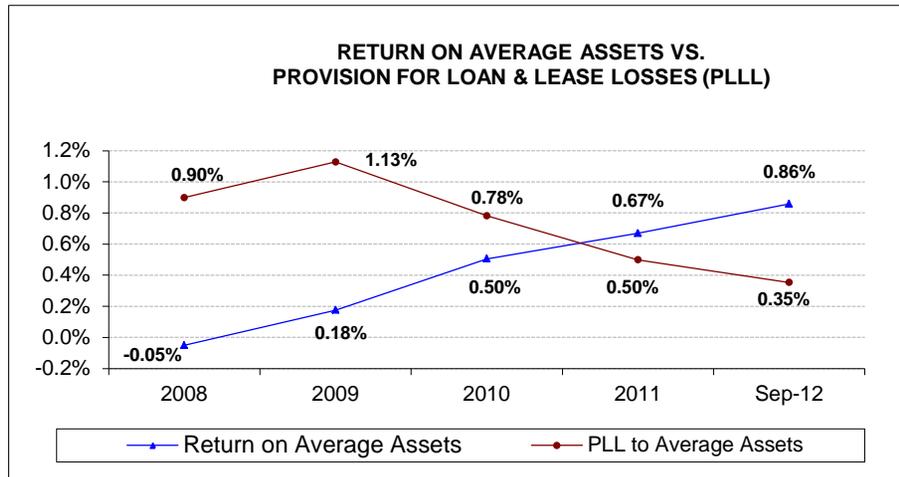
	December 2011 In Billions	September 2012 In Billions	% Change (Annualized)
Total Net Worth	\$98.25	\$104.50	8.48%
Secondary Capital*	\$0.167	\$0.163	-3.26%

*For low-income designated credit unions, net worth includes secondary capital.

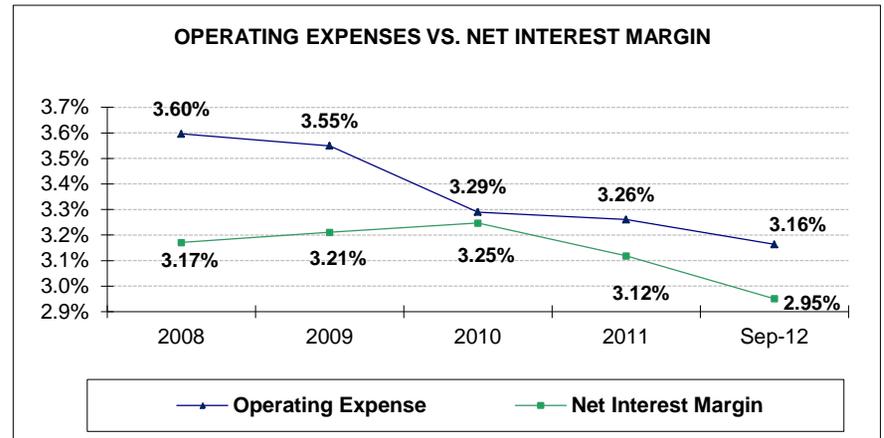
NET WORTH RATIOS				
Number of Credit Unions	December 2011	% of Total	September 2012	% of Total
7% or above	6,777	95.53%	6,632	96.29%
6% to 6.99%	184	2.59%	166	2.41%
4% to 5.99%	88	1.24%	70	1.02%
2% to 3.99%	31	0.44%	14	0.20%
0% to < 2.00%	12	0.17%	3	0.04%
Less than 0%	2	0.03%	3	0.04%

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EARNINGS

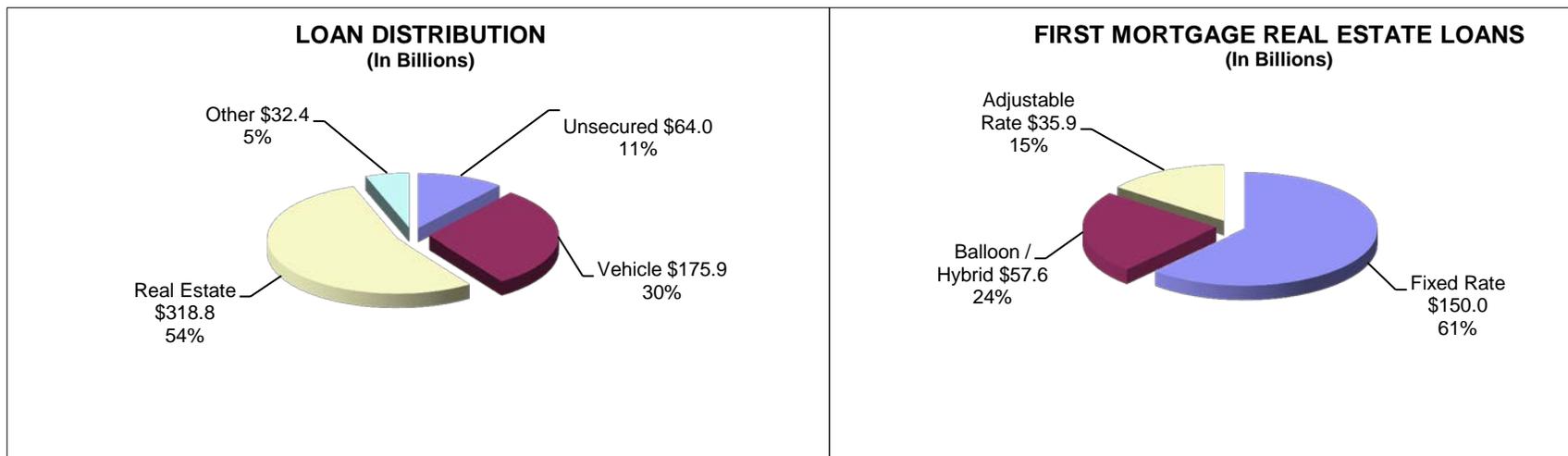


Ratio (% of Average Assets)	December 2011	September 2012	Effect on ROA
Net Interest Margin	3.12%	2.95%	-17 bp
+ Fee & Other Inc.	1.30%	1.39%	+9 bp
- Operating Expenses	3.26%	3.16%	+10 bp
- PLLL	0.50%	0.35%	+15 bp
+ Non-Operating Income	0.01%	0.03%	+2 bp
= ROA	0.67%	0.86%	+19 bp



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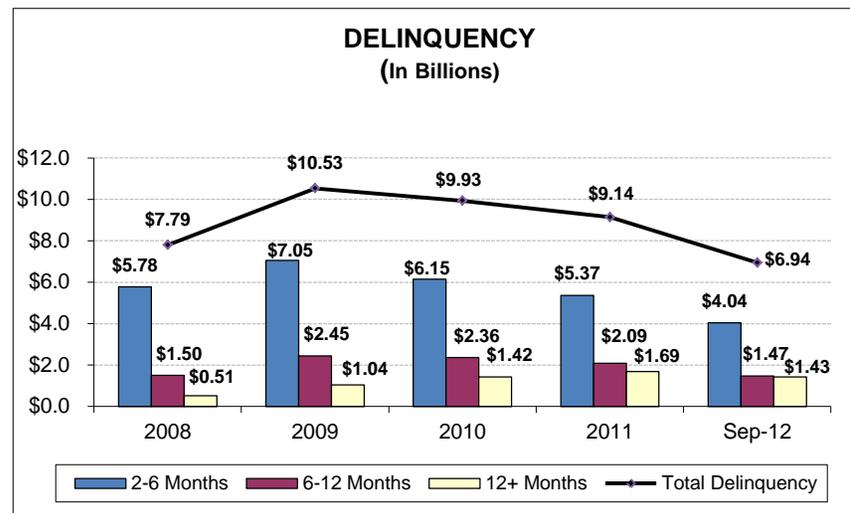
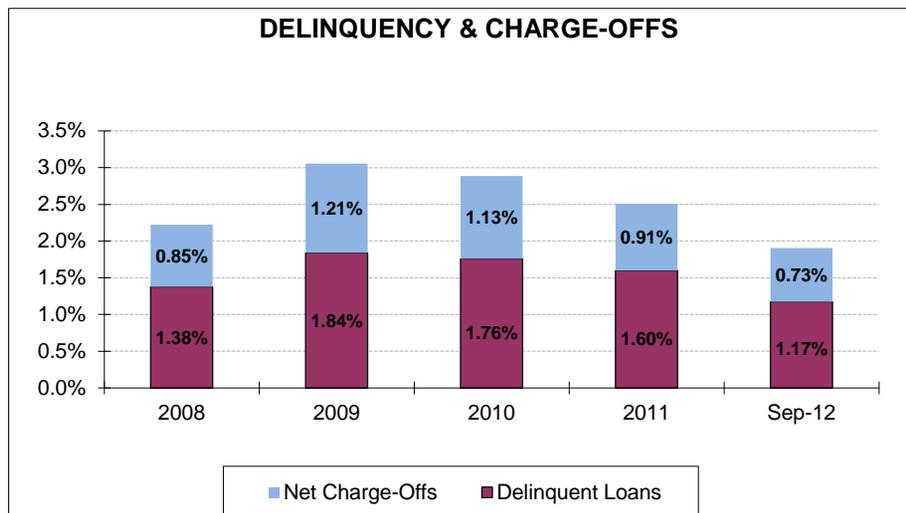
LOAN DISTRIBUTION



Loan Category	December 2011 Balance In Billions	% of Total Loans December 2011	September 2012 Balance In Billions	% of Total Loans September 2012	Growth In Billions	Growth Rate (Annualized)
Unsecured Credit Card	\$37.38	6.54%	\$37.83	6.40%	\$0.45	1.59%
All Other Unsecured	\$25.57	4.48%	\$26.15	4.42%	\$0.58	2.99%
New Vehicle	\$58.27	10.20%	\$61.95	10.48%	\$3.68	8.41%
Used Vehicle	\$106.76	18.68%	\$113.98	19.28%	\$7.22	9.02%
First Mortgage Real Estate	\$233.06	40.78%	\$243.43	41.18%	\$10.37	5.93%
Other Real Estate	\$79.96	13.99%	\$75.40	12.76%	-\$4.56	-7.59%
Leases Receivable & All Other	\$30.48	5.33%	\$32.38	5.48%	\$1.90	8.32%
Total Loans	\$571.48		\$591.12		\$19.64	4.58%

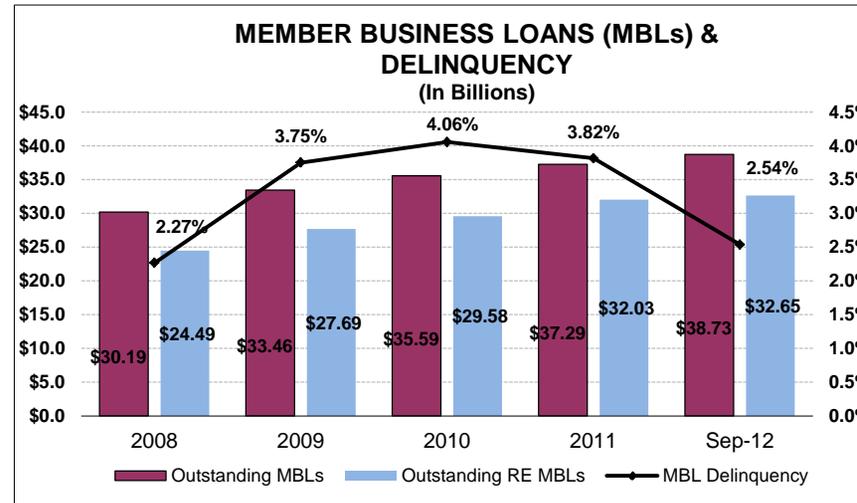
SEPTEMBER 30, 2012

LOAN AND DELINQUENCY TRENDS



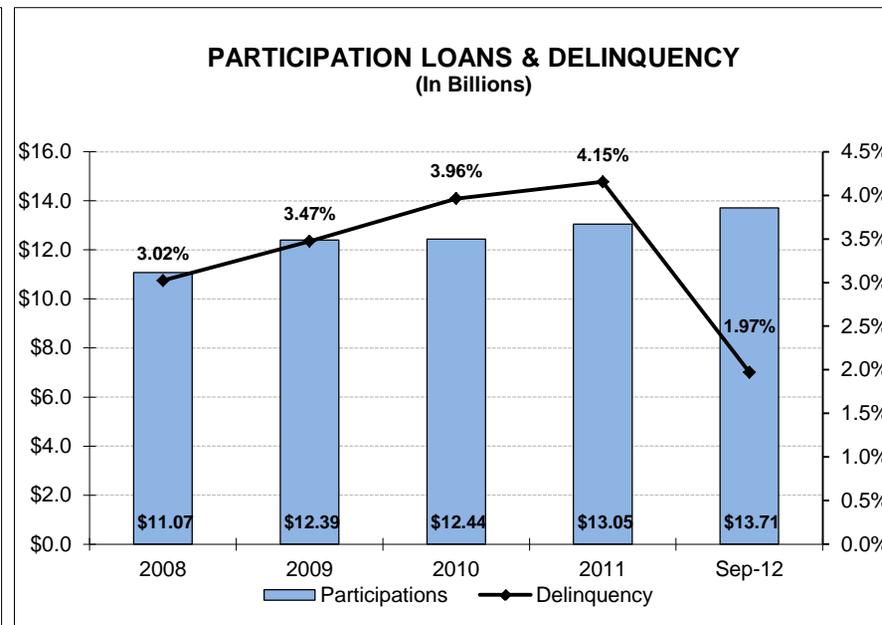
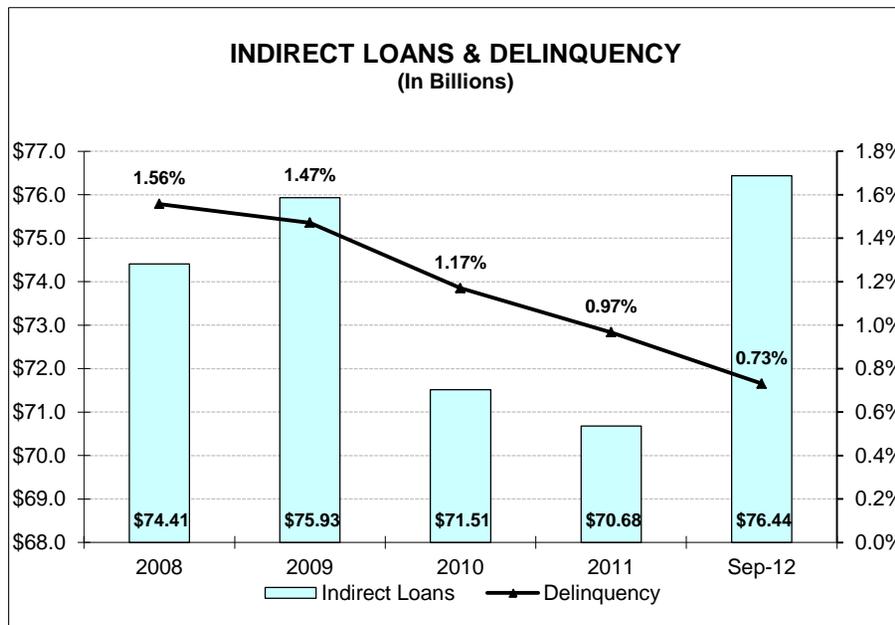
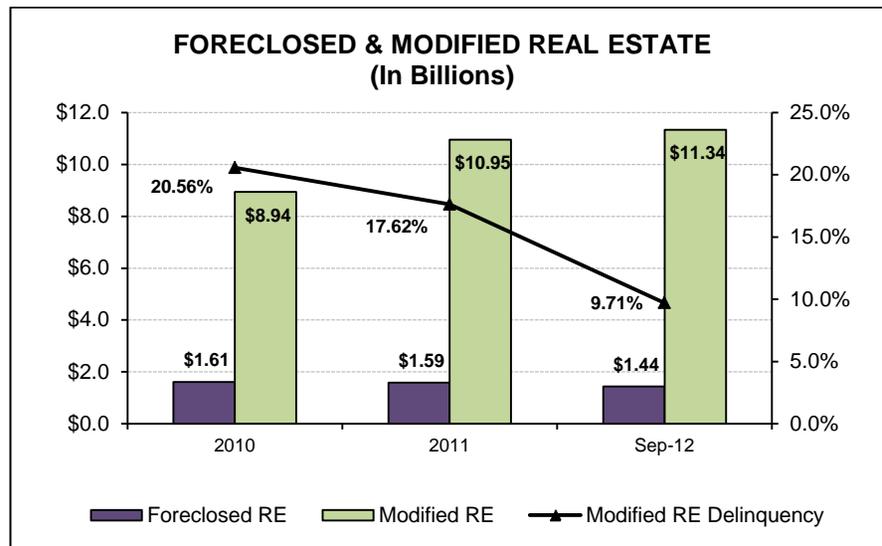
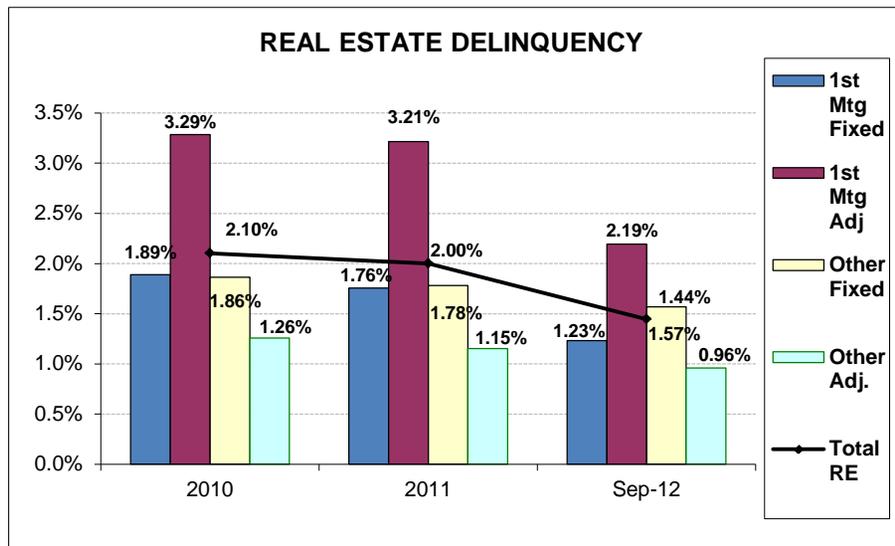
Total Loan Charge-Offs and Recoveries	December 2011 In Billions	September 2012* In Billions	% Change
Total Loans Charged Off	\$6.01	\$5.11	-14.94%
Total Loan Recoveries	\$0.83	\$0.87	4.88%
Total Net Charge-Offs	\$5.18	\$4.24	-18.10%

* Annualized



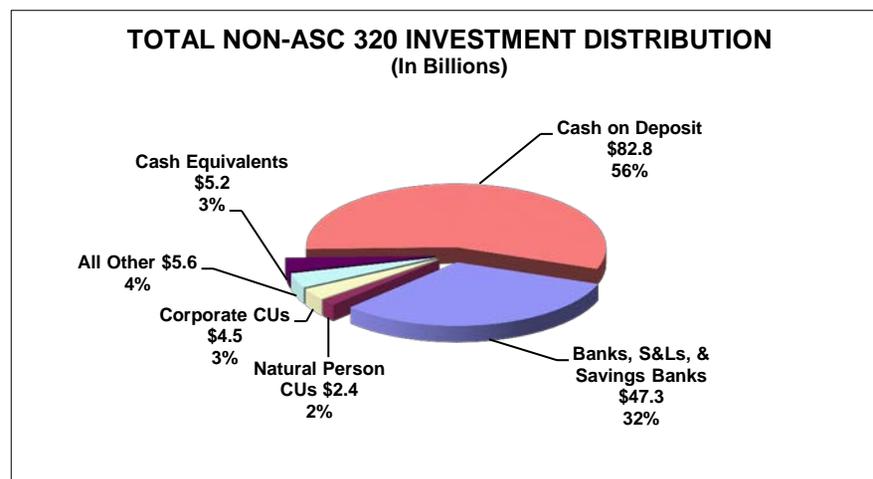
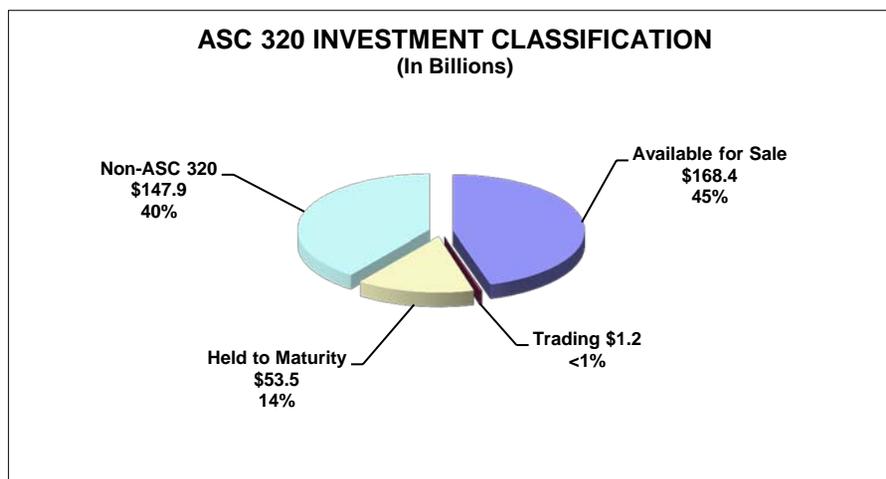
SEPTEMBER 30, 2012

LOAN AND DELINQUENCY TRENDS (continued)



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INVESTMENT TRENDS

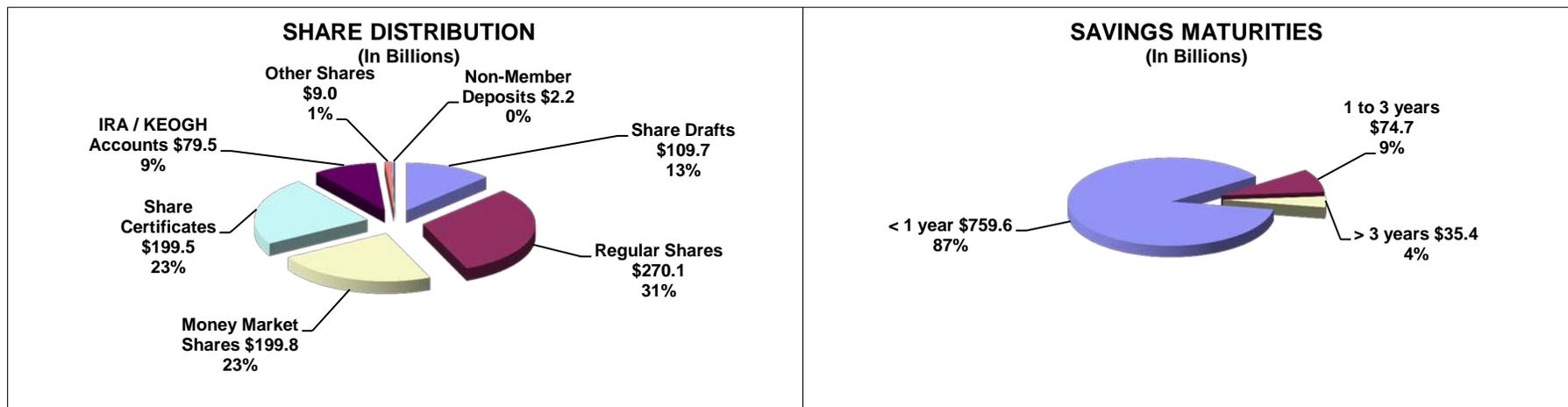


Maturity or Repricing Intervals for Investments and Cash on Deposit & Equivalents	December 2011 In Billions	% of Total Investments December 2011	September 2012 In Billions	% of Total Investments September 2012	Growth in Billions	Growth Rate (Annualized)
Less than 1 year	\$158.41	46.03%	\$165.23	44.54%	\$6.82	5.74%
1 to 3 years	\$105.98	30.80%	\$110.95	29.90%	\$4.97	6.25%
3 to 5 years	\$54.44	15.82%	\$63.53	17.12%	\$9.09	22.26%
5 to 10 years	\$19.35	5.62%	\$25.21	6.80%	\$5.86	40.43%
Greater than 10 years	\$5.96	1.73%	\$6.08	1.64%	\$0.12	2.62%
Total Investments*	\$344.14		\$371.00		\$26.86	10.41%

*Includes borrowing repurchase agreements placed in investments for positive arbitrage

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SHARE TRENDS

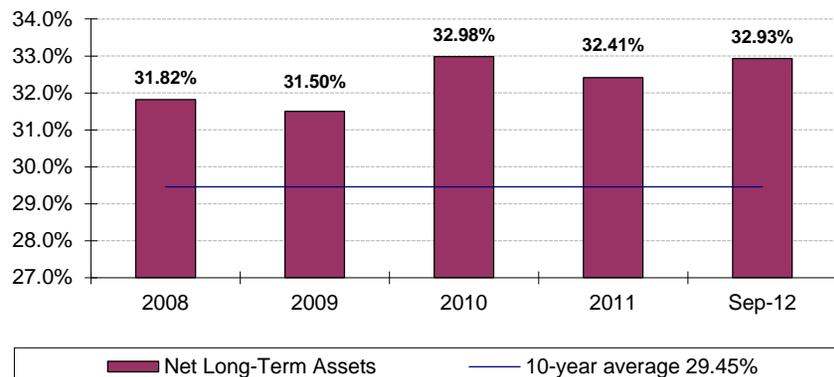


Share Category	December 2011 Balance In Billions	% of Total Shares December 2011	September 2012 Balance In Billions	% of Total Shares September 2012	Growth In Billions	Growth Rate (Annualized)
Share Drafts	\$100.65	12.16%	\$109.67	12.61%	\$9.02	11.96%
Regular Shares	\$244.97	29.61%	\$270.06	31.05%	\$25.09	13.66%
Money Market Shares	\$189.14	22.86%	\$199.82	22.98%	\$10.68	7.53%
Share Certificates	\$204.09	24.67%	\$199.51	22.94%	\$(4.58)	-3.00%
IRA / KEOGH Accounts	\$77.64	9.38%	\$79.47	9.14%	\$1.83	3.14%
All Other Shares	\$8.71	1.05%	\$8.99	1.03%	\$0.28	4.23%
Non-Member Deposits	\$2.21	0.27%	\$2.21	0.25%	\$0.00	0.00%
Total Shares and Deposits	\$827.41		\$869.73		\$42.32	6.82%

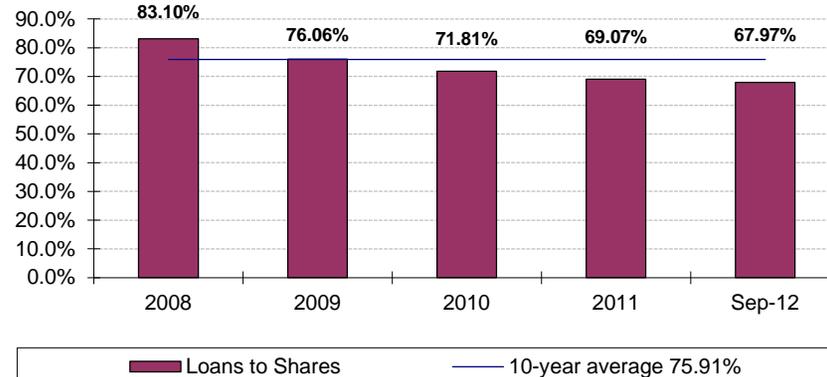
SEPTEMBER 30, 2012

ASSET-LIABILITY MANAGEMENT TRENDS

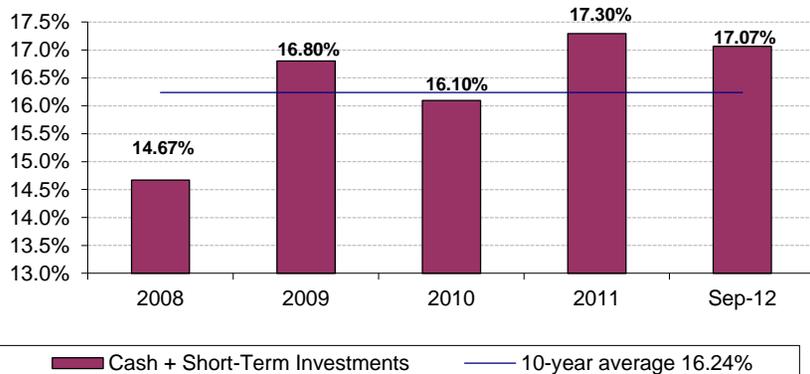
NET LONG-TERM ASSETS / TOTAL ASSETS



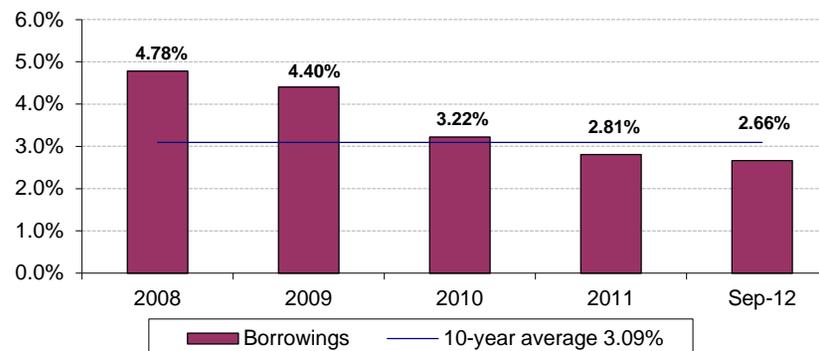
TOTAL LOANS / TOTAL SHARES



CASH + SHORT-TERM INVESTMENTS / ASSETS



BORROWINGS / TOTAL SHARES & NET WORTH



SEPTEMBER 30, 2012

SUMMARY OF TRENDS BY ASSET GROUP

	Asset Group Under \$10 million	Asset Group \$10 million to \$100 million	Asset Group \$100 million to \$500 million	Asset Group \$500 million and Greater
# of Credit Unions	2,402	3,054	1,029	403
Total Assets	\$9.60 billion	\$111.59 billion	\$228.71 billion	\$663.01 billion
Average Assets/CU	\$3.99 million	\$36.54 million	\$222.27 million	\$1,645.20 million
Net Worth / Total Assets	14.47%	11.42%	10.41%	10.03%
Average Net Worth (non-dollar weighted)	15.94%	11.91%	10.42%	10.24%
Net Worth Growth*	0.13%	3.82%	7.08%	10.78%
Return on Average Assets (ROA)	0.02%	0.40%	0.68%	1.01%
Net Interest Margin/Average Assets	3.49%	3.24%	3.14%	2.84%
Fee & Other Income/Average Assets	0.66%	1.15%	1.49%	1.40%
Operating Expense/Average Assets	3.88%	3.74%	3.67%	2.89%
Members / Full-Time Employees	411.36	399.93	348.80	403.86
Provision for Loan Loss/Average Assets	0.28%	0.27%	0.31%	0.38%
Loans / Shares	55.30%	58.17%	66.19%	70.48%
Delinquent Loans / Total Loans	2.14%	1.35%	1.18%	1.14%
% of Real Estate Loans Delinquent > 2 Months	1.89%	1.57%	1.47%	1.42%
% of Member Business Loans Delinquent > 2 Mos.	1.99%	1.54%	2.51%	2.60%
Net Charge-Offs/Average Loans	0.65%	0.59%	0.66%	0.78%
Share Growth*	4.36%	5.98%	6.56%	8.02%
Loan Growth*	0.71%	2.55%	4.60%	5.72%
Asset Growth*	3.72%	5.90%	6.78%	8.34%
Membership Growth*	-1.38%	0.82%	2.58%	5.54%
Net Long-Term Assets / Total Assets	9.95%	24.57%	33.10%	34.61%
Cash + Short-Term Investments / Assets	32.98%	23.70%	17.32%	15.63%
Borrowings / Shares & Net Worth	0.07%	0.21%	1.00%	3.72%

*Note: The growth trends are based on the same federally insured credit unions reporting at 12/31/11 and 9/30/12, based on 9/30/12 assets.