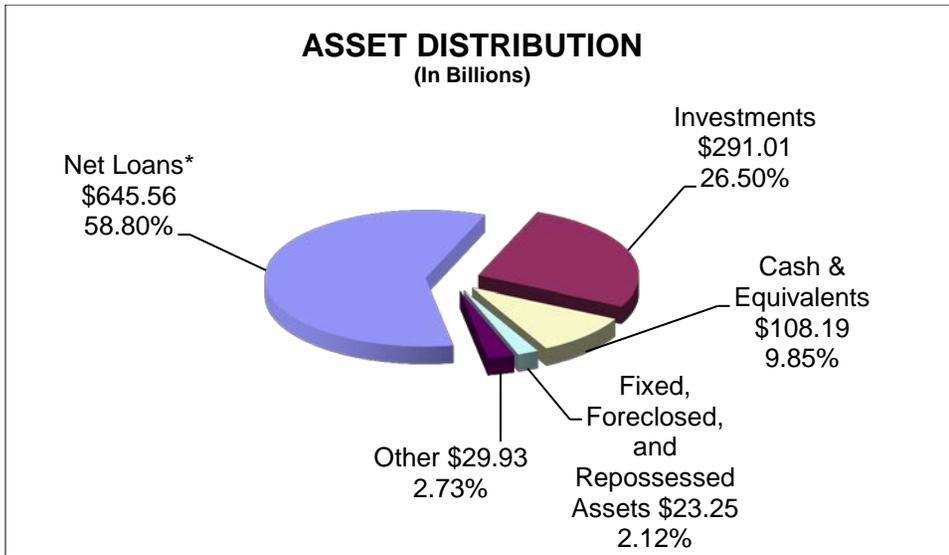


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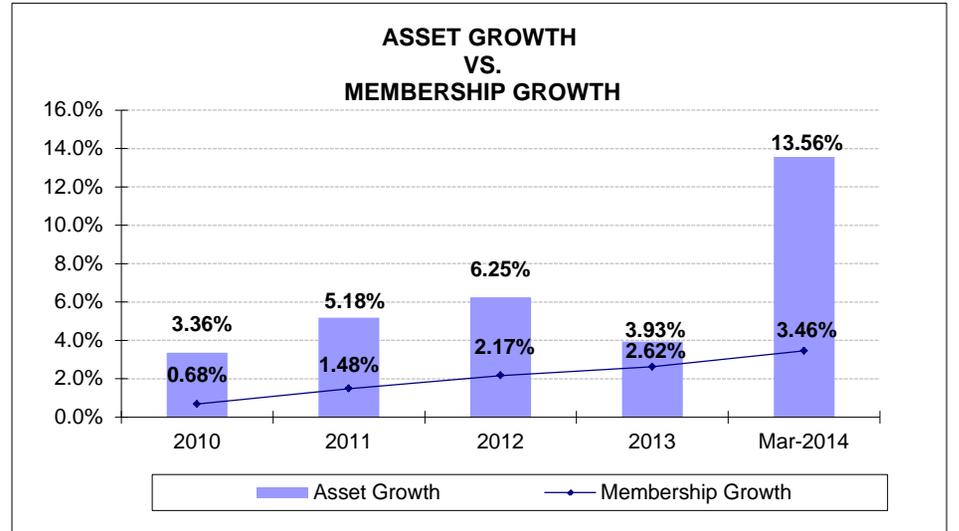
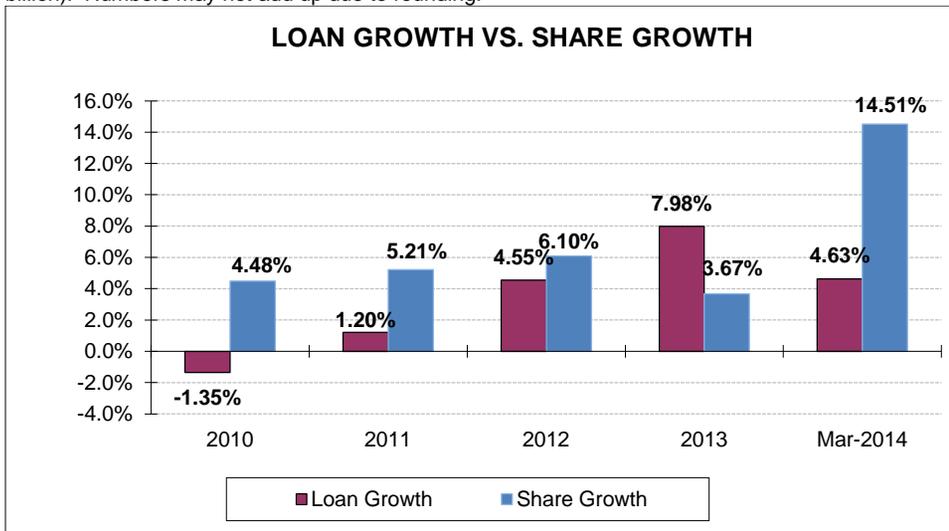
OVERALL TRENDS



Number of Insured Credit Unions Reporting

	Federal Charter	State Charter	Total
2010	4,589	2,750	7,339
2011	4,447	2,647	7,094
2012	4,272	2,547	6,819
2013	4,105	2,449	6,554
Mar-2014	4,062	2,429	6,491

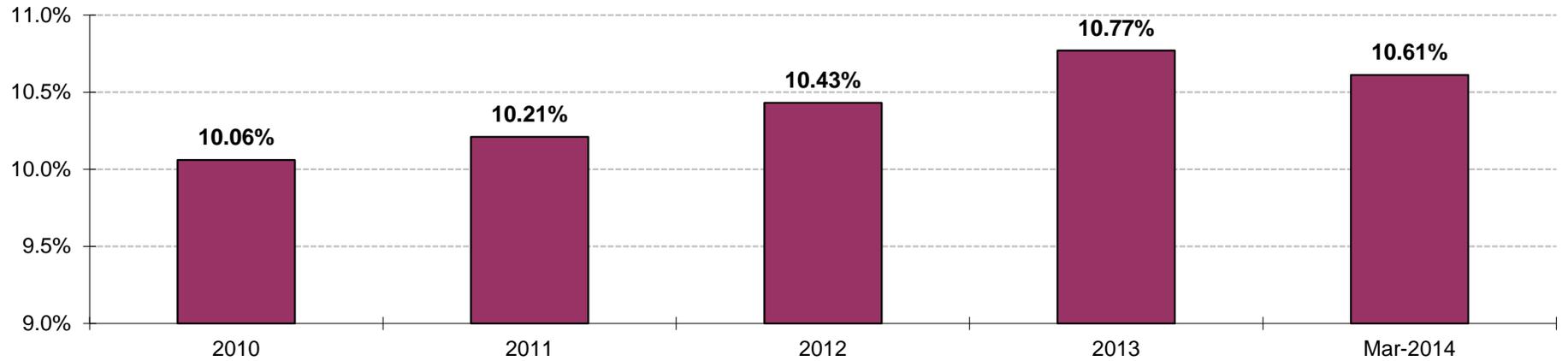
*Net Loans equals Total Loans (\$652.7 billion) minus Allowance for Loan and Lease Losses (\$7.1 billion). Numbers may not add up due to rounding.



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NET WORTH

AGGREGATE NET WORTH RATIO



	December 2013 In Billions	March 2014 In Billions	% Change (Annualized)
Total Net Worth	\$114.48	\$116.56	7.26%
Secondary Capital*	\$0.16	\$0.16	-0.70%

*For low-income designated credit unions, net worth includes secondary capital.
Numbers may not add up due to rounding.

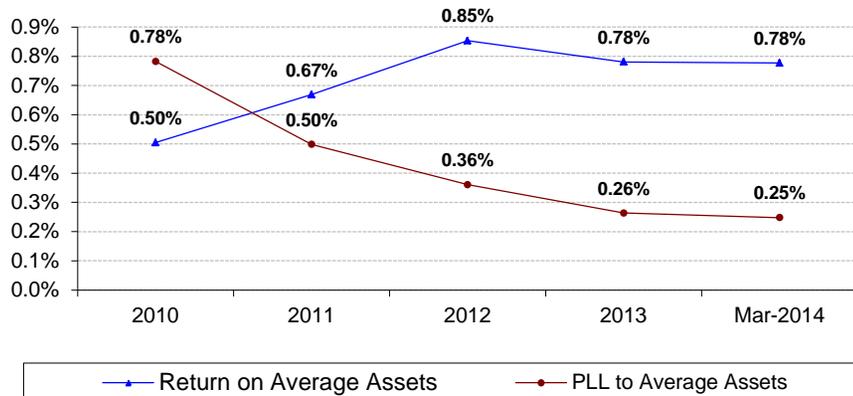
NET WORTH RATIOS				
Number of Credit Unions	December 2013	% of Total	March 2014	% of Total
7% or above	6,370	97.19%	6,296	97.00%
6% to 6.99%	125	1.91%	139	2.14%
4% to 5.99%	46	0.70%	40	0.62%
2% to 3.99%	8	0.12%	13	0.20%
0% to < 2.00%	3	0.05%	1	0.02%
Less than 0%	2	0.03%	2	0.03%

Numbers may not add up due to rounding.

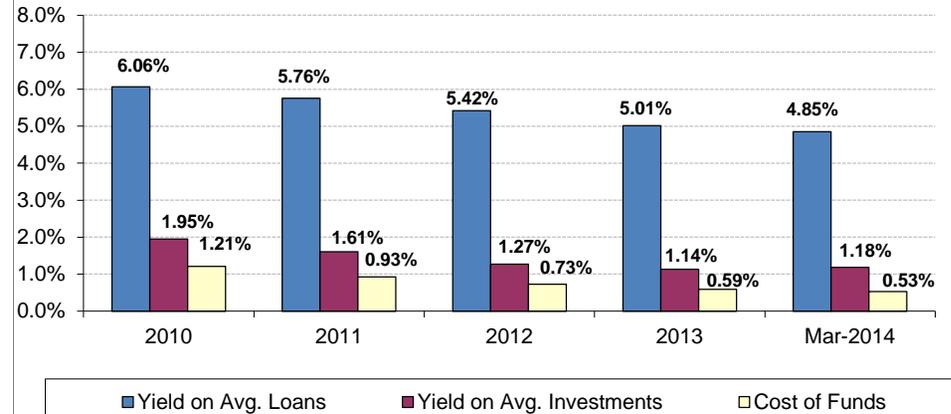
March 31, 2014

EARNINGS

RETURN ON AVERAGE ASSETS VS. PROVISION FOR LOAN & LEASE LOSSES (PLLL)



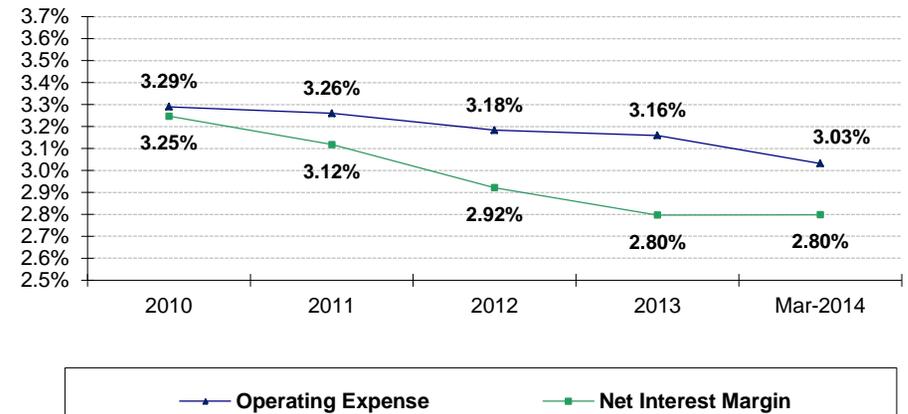
YIELDS VS. COST OF FUNDS



Ratio (% of Average Assets)	December 2013	March 2014	Effect on ROA
Net Interest Margin	2.80%	2.80%	0.00 bp
+ Fee & Other Inc.	1.38%	1.21%	-0.17 bp
- Operating Expenses	3.16%	3.03%	0.13 bp
- PLLL	0.26%	0.25%	0.01 bp
+ Non-Operating Income	0.03%	0.04%	0.01 bp
= ROA	0.78%	0.78%	0.00 bp

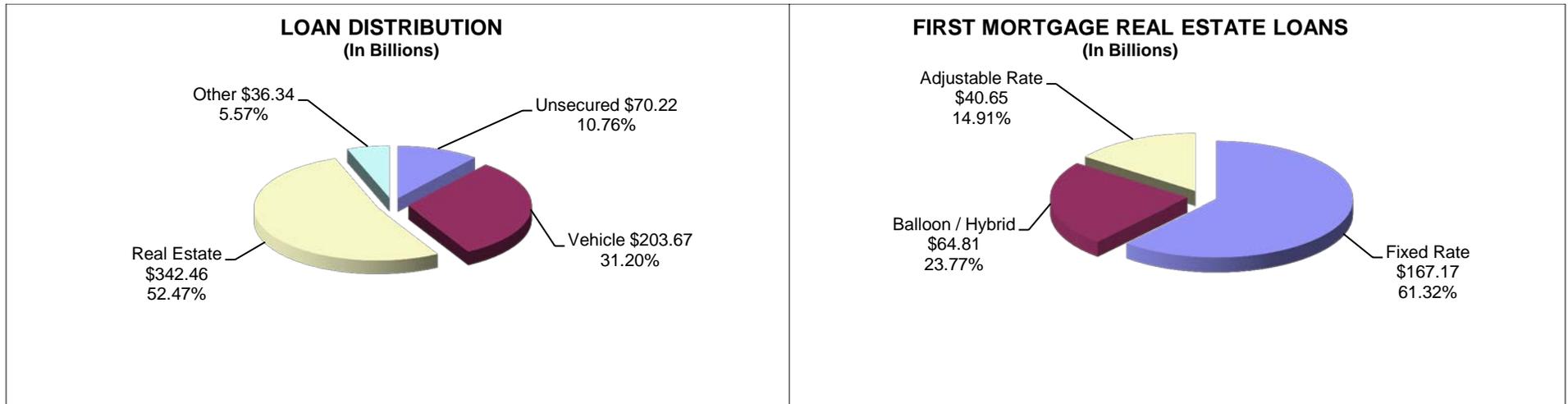
Numbers may not add up due to rounding.

OPERATING EXPENSES VS. NET INTEREST MARGIN



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LOAN DISTRIBUTION



Numbers may not add up due to rounding.

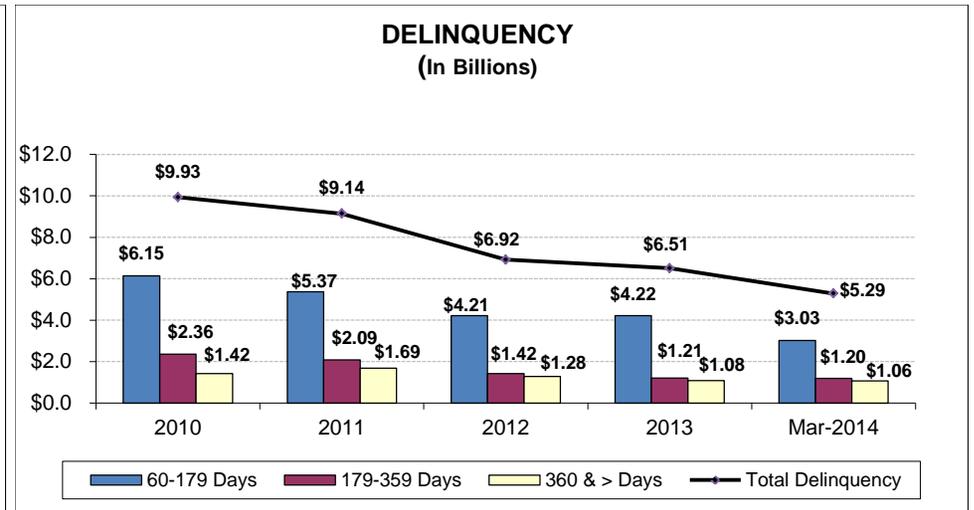
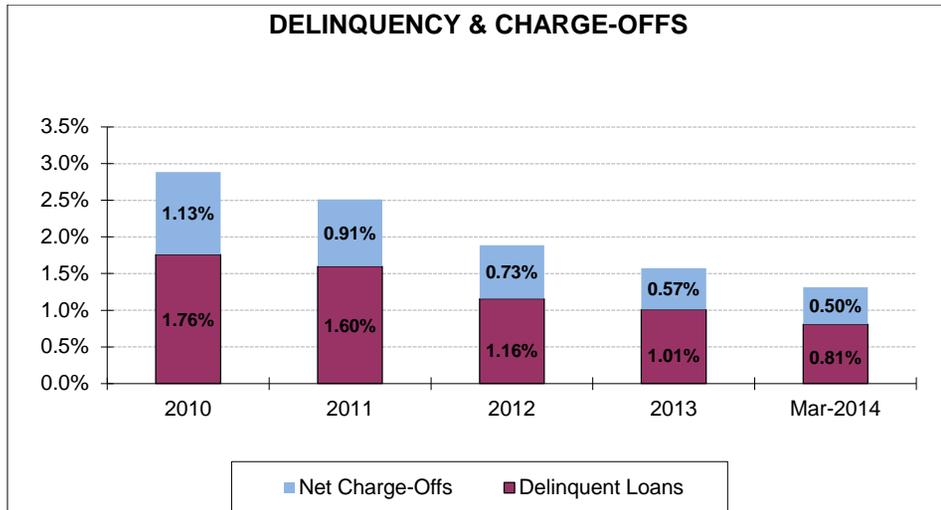
Numbers may not add up due to rounding.

Loan Category	December-2013 Balance In Billions	% of Total Loans December-2013	March 2014 In Billions	% of Total Loans March 2014	Growth In Billions	Growth Rate (Annualized)
Unsecured Credit Card	\$42.59	6.60%	\$41.53	6.36%	-\$1.06	-9.94%
All Other Unsecured	\$29.29	4.54%	\$28.69	4.40%	-\$0.60	-8.26%
New Vehicle	\$71.37	11.06%	\$73.52	11.26%	\$2.15	12.05%
Used Vehicle	\$127.35	19.74%	\$130.15	19.94%	\$2.80	8.80%
First Mortgage Real Estate	\$268.52	41.62%	\$272.62	41.77%	\$4.10	6.11%
Other Real Estate	\$70.35	10.90%	\$69.83	10.70%	-\$0.51	-2.93%
Leases Receivable & All Other	\$35.75	5.54%	\$36.34	5.57%	\$0.59	6.64%
Total Loans	\$645.22		\$652.69		\$7.47	4.63%

Numbers may not add up due to rounding.

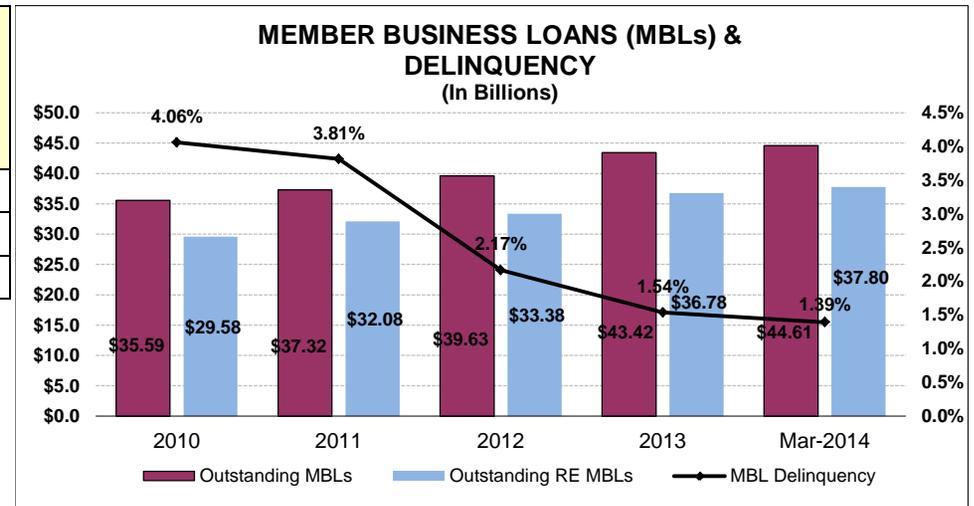
March 31, 2014

LOAN AND DELINQUENCY TRENDS



Total Loan Charge-Offs and Recoveries	December 2013 In Billions	March 2014 In Billions*	% Change
Total Loans Charged Off	\$4.41	\$4.15	-5.74%
Total Loan Recoveries	\$0.89	\$0.90	0.72%
Total Net Charge-Offs	\$3.52	\$3.26	-7.38%

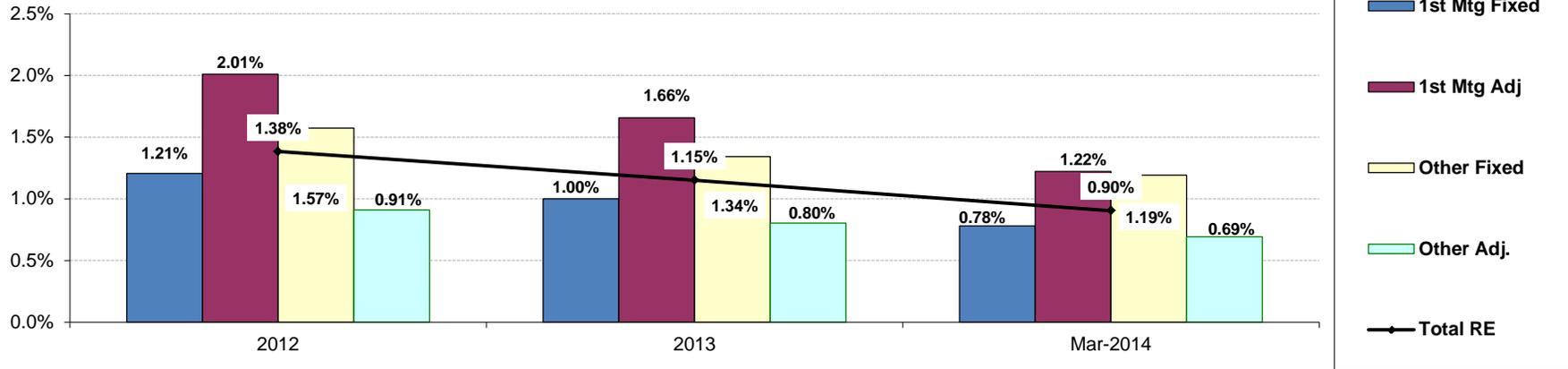
* Annualized
Numbers may not add up due to rounding.



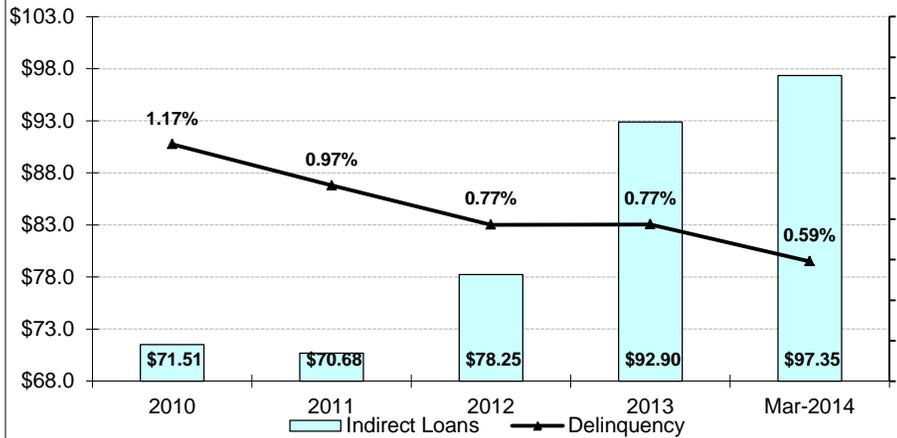
March 31, 2014

LOAN AND DELINQUENCY TRENDS (continued)

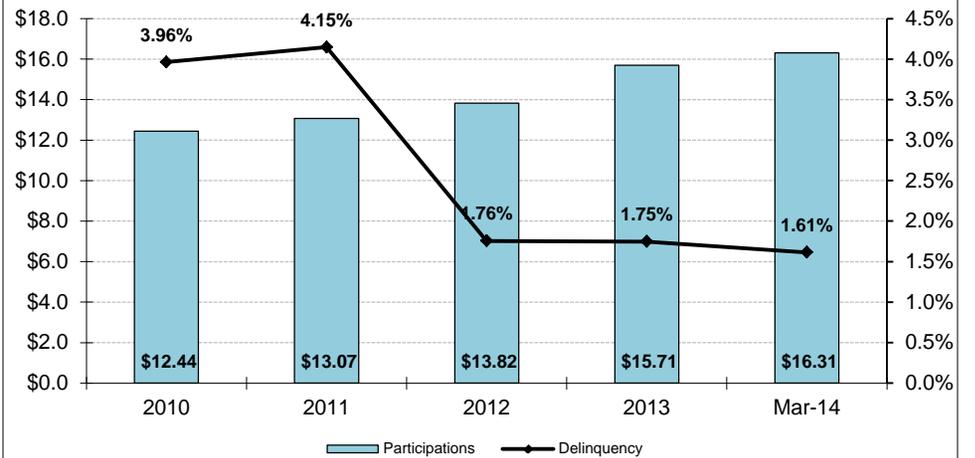
REAL ESTATE DELINQUENCY



INDIRECT LOANS & DELINQUENCY (In Billions)

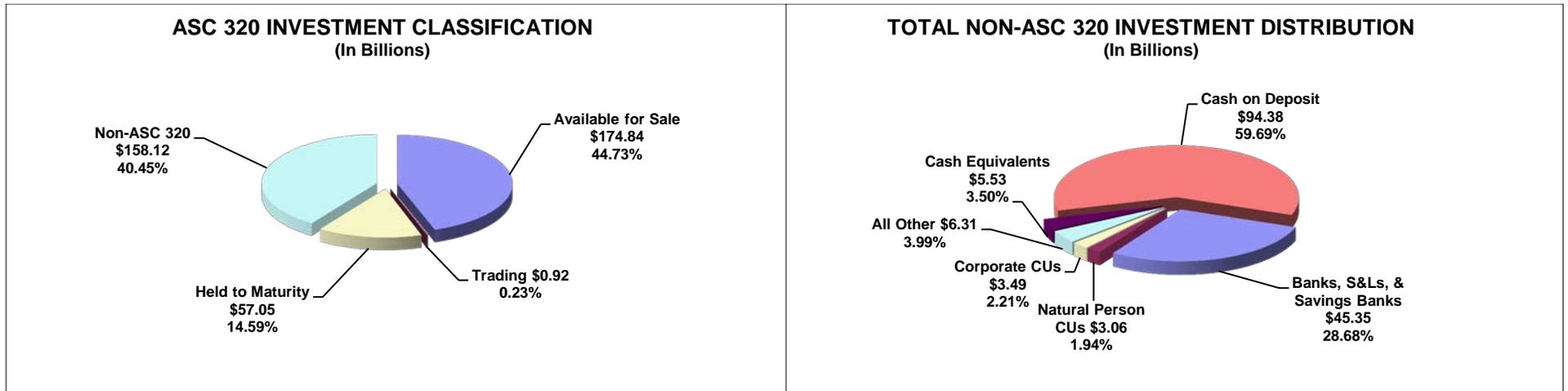


PARTICIPATION LOANS & DELINQUENCY (In Billions)



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INVESTMENT TRENDS



Numbers may not add up due to rounding.

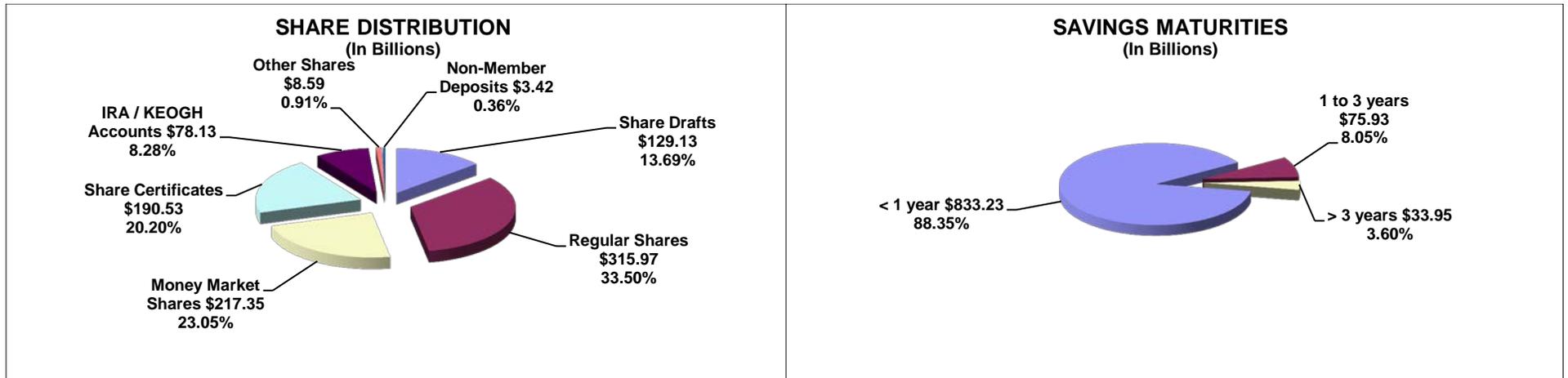
Numbers may not add up due to rounding.

Maturity or Repricing Intervals for Investments and Cash on Deposit & Equivalents	December 2013 In Billions	% of Total Investments December 2013	March 2014 in Billions	% of Total Investments March 2014	Growth in Billions	Growth Rate (Annualized)
Less than 1 year	\$149.45	41.04%	\$169.87	43.45%	\$20.41	54.64%
1 to 3 years	\$89.27	24.51%	\$89.20	22.82%	-\$0.06	-0.28%
3 to 5 years	\$79.01	21.69%	\$84.27	21.56%	\$5.26	26.65%
5 to 10 years	\$39.31	10.79%	\$40.12	10.26%	\$0.81	8.28%
Greater than 10 years	\$7.15	1.96%	\$7.45	1.91%	\$0.31	17.22%
Total Investments*	\$364.18		\$390.92		\$26.74	29.36%

*Includes borrowing repurchase agreements placed in investments for positive arbitrage
Numbers may not add up due to rounding.

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SHARE TRENDS



Numbers may not add up due to rounding.

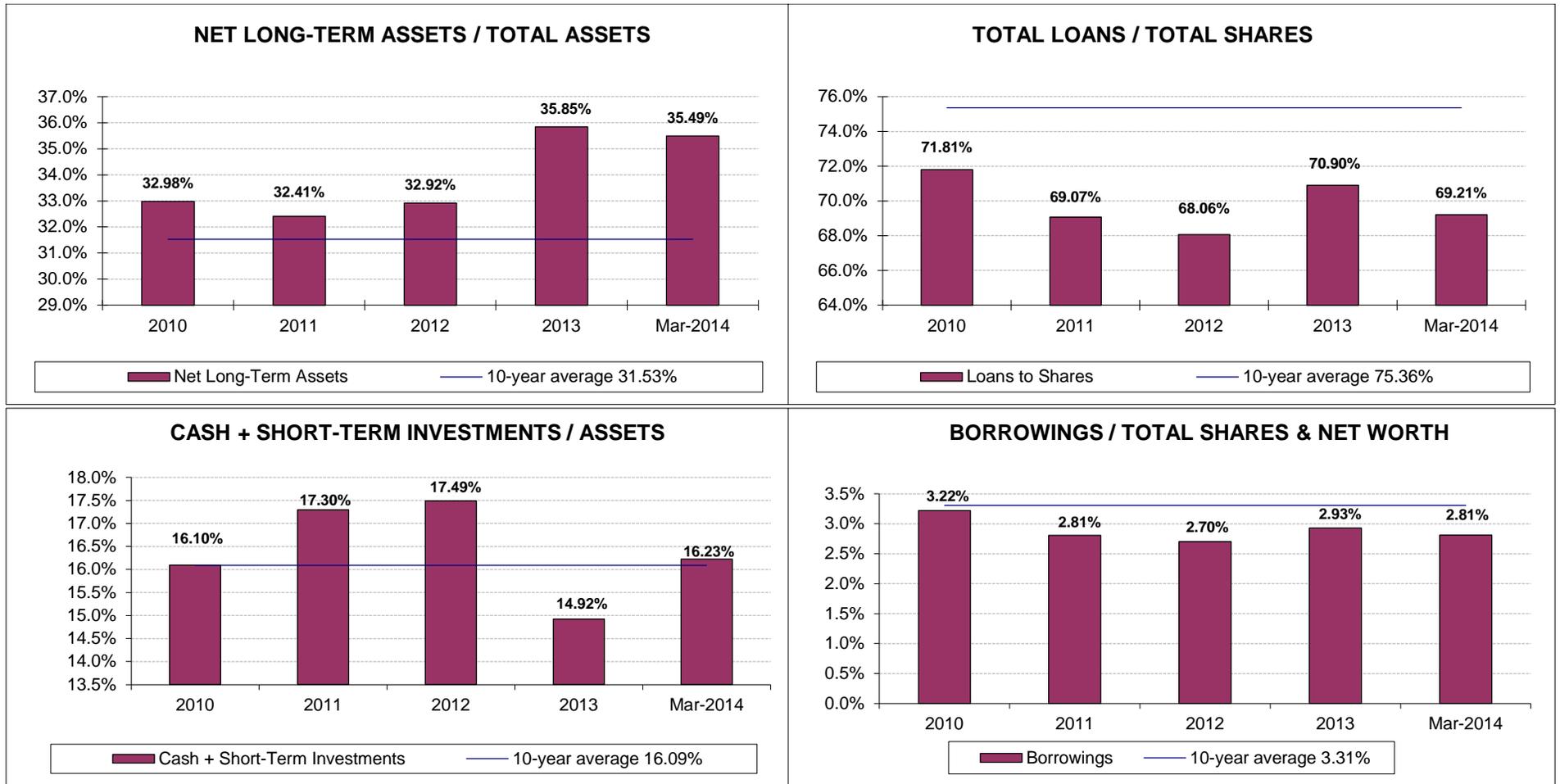
Numbers may not add up due to rounding.

Share Category	December 2013 Balance In Billions	% of Total Shares December 2013	March 2014 Balance In Billions	% of Total Shares March 2014	Growth In Billions	Growth Rate (Annualized)
Share Drafts	\$118.79	13.05%	\$129.13	13.69%	\$10.34	34.81%
Regular Shares	\$297.78	32.72%	\$315.97	33.50%	\$18.19	24.43%
Money Market Shares	\$212.33	23.33%	\$217.35	23.05%	\$5.02	9.46%
Share Certificates	\$191.54	21.05%	\$190.53	20.20%	-\$1.01	-2.10%
IRA / KEOGH Accounts	\$78.43	8.62%	\$78.13	8.28%	-\$0.31	-1.56%
All Other Shares	\$8.25	0.91%	\$8.59	0.91%	\$0.34	16.56%
Non-Member Deposits	\$2.98	0.33%	\$3.42	0.36%	\$0.44	59.65%
Total Shares and Deposits	\$910.09		\$943.12		\$33.02	14.51%

Numbers may not add up due to rounding.

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ASSET-LIABILITY MANAGEMENT TRENDS



March 31, 2014

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	2,101	2,899	1,046	445
Total Assets	\$8.52 billion	\$107.23 billion	\$230.71 billion	\$751.47 billion
Average Assets/CU	\$4.06 million	\$36.99 million	\$220.57 million	\$1,688.70 million
Net Worth / Total Assets	14.41%	11.46%	10.58%	10.46%
Average Net Worth (non-dollar weighted)	15.93%	11.90%	10.57%	10.61%
Net Worth Growth*	-0.46%	2.59%	5.36%	9.56%
Return on Average Assets (ROA)	-0.04%	0.30%	0.54%	0.93%
Net Interest Margin/Average Assets	3.32%	2.99%	2.97%	2.71%
Fee & Other Income/Average Assets	0.63%	1.07%	1.33%	1.21%
Operating Expense/Average Assets	3.83%	3.60%	3.57%	2.78%
Members / Full-Time Employees	425.35	398.77	349.48	398.04
Provision for Loan Loss/Average Assets	0.23%	0.19%	0.21%	0.27%
Loans / Shares	53.68%	56.34%	66.14%	72.25%
Delinquent Loans / Total Loans	1.99%	1.10%	0.85%	0.75%
% of Real Estate Loans Delinquent > 59 Days	1.90%	1.23%	0.97%	0.86%
% of Member Business Loans Delinquent > 59 Days	1.00%	1.14%	1.18%	1.47%
Net Charge-Offs/Average Loans	0.58%	0.48%	0.47%	0.51%
Share Growth*	11.32%	13.82%	14.25%	15.53%
Loan Growth*	-7.20%	-2.41%	2.39%	6.84%
Asset Growth*	9.35%	12.50%	13.11%	14.66%
Membership Growth*	-1.77%	-0.06%	2.30%	6.04%
Net Long-Term Assets / Total Assets	10.66%	27.02%	36.14%	36.78%
Cash + Short-Term Investments / Assets	32.96%	23.10%	16.49%	14.97%
Borrowings / Shares & Net Worth	0.08%	0.18%	1.00%	3.81%

*Note: The growth trends are based on the same federally insured credit unions reporting at 12/31/2013 and 03/31/2014, based on 03/31/2014 assets.