



# **2010 YEAREND STATISTICS FOR FEDERALLY INSURED CREDIT UNIONS**

# **NCUA**

## PREFACE

### 2010 YEAREND STATISTICS FOR FEDERALLY INSURED CREDIT UNIONS

This publication presents in detail the aggregate financial and statistical information for the nation's federally insured credit unions. Credit unions provided the data contained in this report by completing the YEAREND CALL REPORT.

This publication presents information in tables classified by peer group and by state. The aggregate statistical information in these tables is the latest as of the publication date. It includes any updates credit unions have made to their call report data for each of the reporting periods presented. The publication is organized into the following five sections:

- **Part I**                      All Federally Insured Credit Unions
- **Part II**                     Federal Credit Unions
- **Part III**                    Federally Insured State Chartered Credit Unions
- **Part IV**                    Corporate Credit Unions
- **Part V**                     State Tables

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## FINANCIAL TRENDS IN FEDERALLY INSURED CREDIT UNIONS

January 1 – December 31, 2010

### HIGHLIGHTS

This report summarizes the trends of all federally insured credit unions that reported as of December 31, 2010. Change is measured from December 31, 2009.<sup>1</sup>

Number of Credit Unions Reporting			
	Federal Charter	State Charter	Total
2006	5,189	3,173	8,362
2007	5,036	3,065	8,101
2008	4,847	2,959	7,806
2009	4,714	2,840	7,554
2010	4,589	2,750	7,339

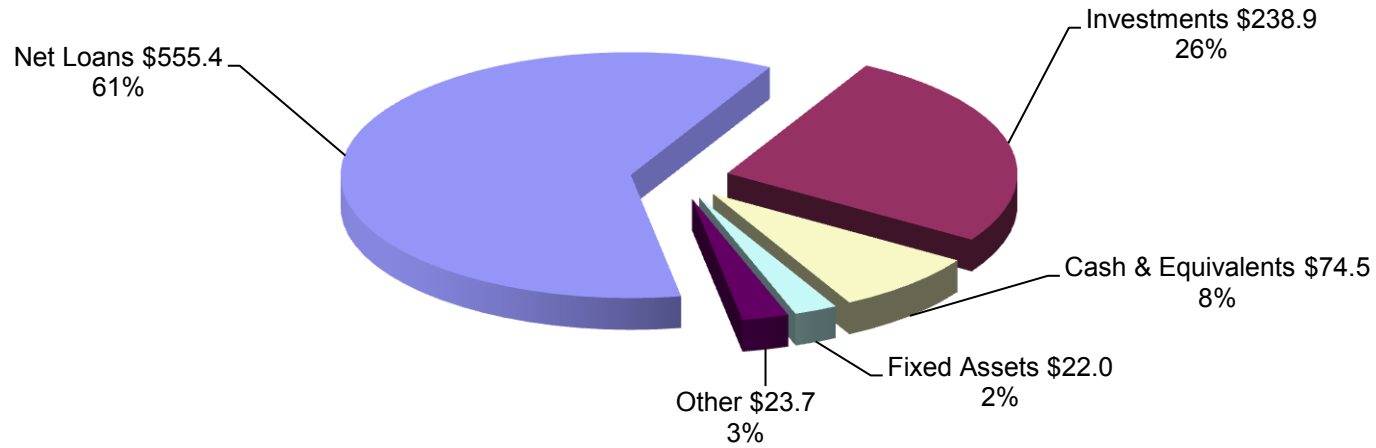
- **Assets** increased \$29.87 billion, or 3.38%. Assets of federally insured credit unions total \$914.47 billion.
- **Net Worth** dollars increased \$4.51 billion to \$92.07 billion, or 5.15% growth. The net worth to assets ratio also increased from 9.89% to 10.06%.
- **Earnings**, as measured by the return on average assets ratio, increased from 0.18% to 0.51%.
- **Loans** declined \$7.68 billion, or -1.34%. The loans to shares ratio decreased from 76.06% to 71.82%. Declining loan categories include new vehicle loans, other real estate loans, and leases receivable.
- **Delinquent Loans** as a percentage of total loans declined from 1.84% to 1.74%; however, delinquency for most loan types has increased in the 12 months and over category. Delinquent real estate loans as a percentage of total real estate loans increased from 1.99% to 2.07%, while delinquent business loans to total business loans increased from 3.71% to 3.92%. Similarly, delinquent loan participations as a percentage of total loan participations increased from 3.49% to 3.83%.
- **Net Loan Charge-Offs** as a percentage of average loans decreased from 1.21% to 1.13%.
- **Shares** increased \$33.81 billion, or 4.49%. The largest percentage growth in shares was in money market shares followed closely by regular shares, while the largest decline was in share certificates.
- **Current members** increased by 0.61 million, or growth of 0.68%.

Federally insured credit unions reported improved earnings performance and slightly lower loan delinquency overall. Sustained caution is necessary due to declining loan volume and increasing foreclosures and loan modifications. Real estate loan and member business loan delinquency also remain high and continue to rise. Vigilant underwriting and sound asset liability management practices are essential in the current economic environment.

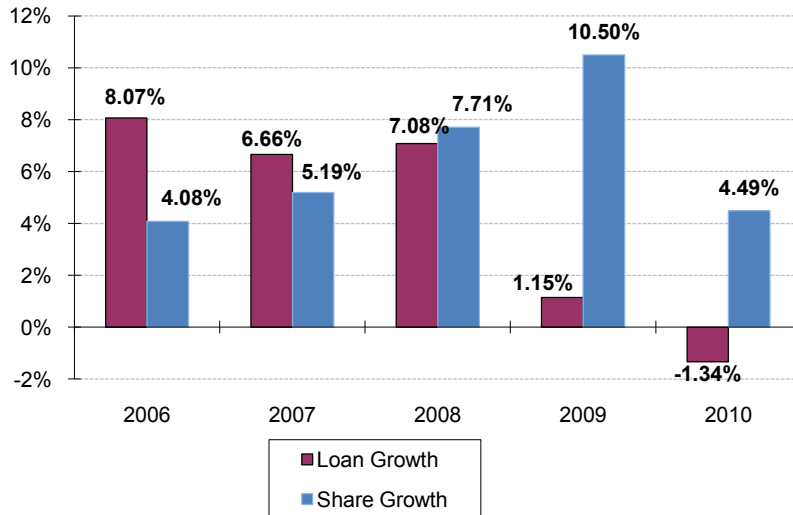
<sup>1</sup> The financial results for prior periods may reflect changes when compared to prior period trend letters, due to subsequent Call Report modifications.

# OVERALL TRENDS

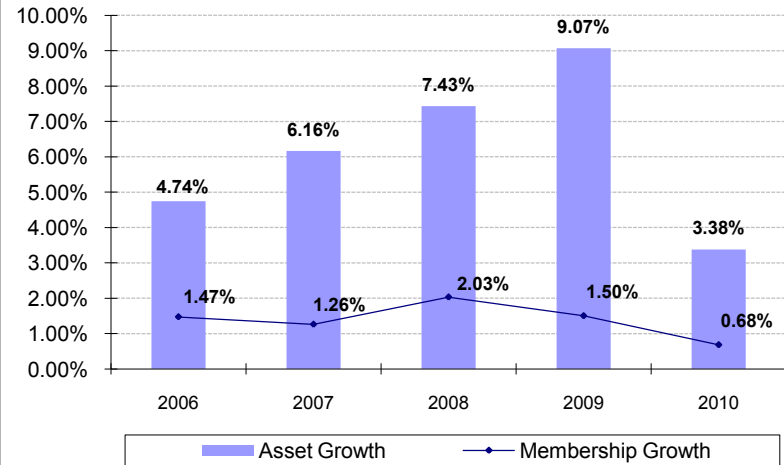
## ASSET DISTRIBUTION (In Billions)



## LOAN GROWTH VS. SHARE GROWTH

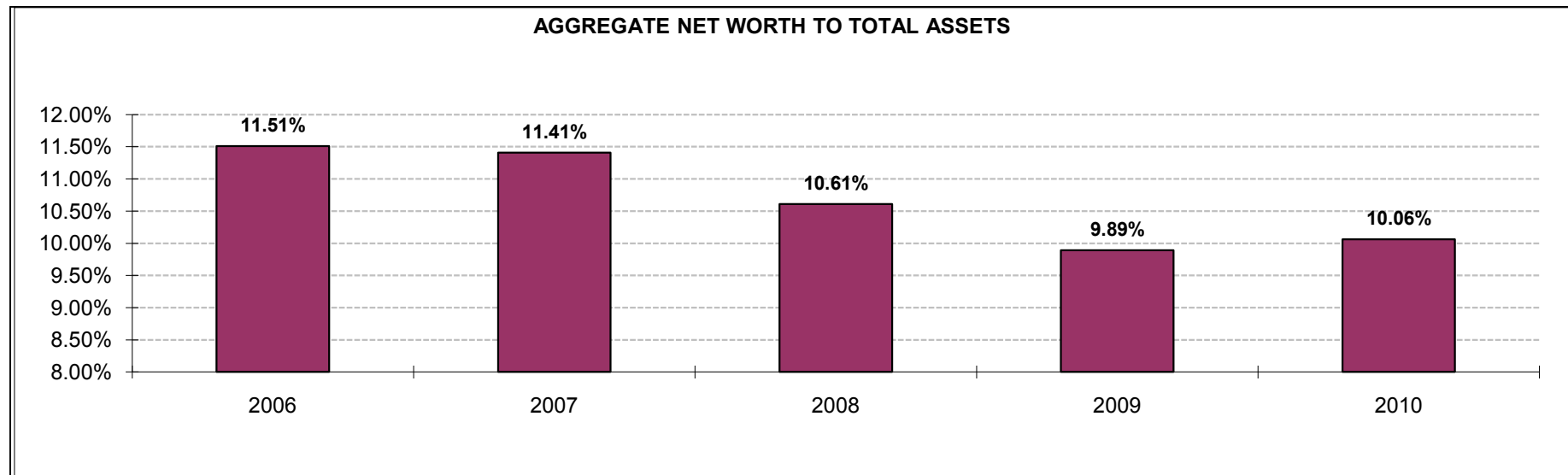


## ASSET GROWTH VS. MEMBERSHIP GROWTH





## NET WORTH



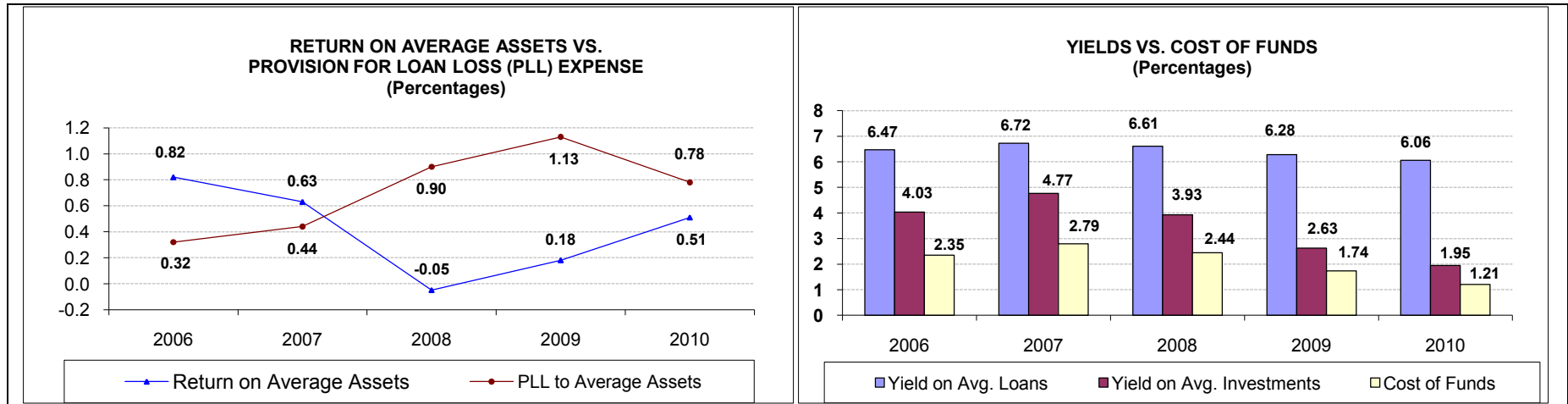
	<b>December 2009</b> In Billions	<b>December 2010</b> In Billions	<b>% Change</b> (Annualized)
Total Net Worth	\$87.56	\$92.07	5.15%
Secondary Capital*	\$0.079	\$0.156	97.2%

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

<b>NET WORTH RATIOS</b>				
<b>Number of Credit Unions</b>	<b>December 2009</b>	<b>% of Total</b>	<b>December 2010</b>	<b>% of Total</b>
7% or above	7,153	94.69%	6,979	95.09%
6% to 6.99%	222	2.94%	200	2.73%
4% to 5.99%	129	1.71%	116	1.58%
2% to 3.99%	33	0.43%	34	0.46%
0% to < 2.00%	8	0.11%	7	0.10%
Less than 0%	9	0.12%	3	0.04%

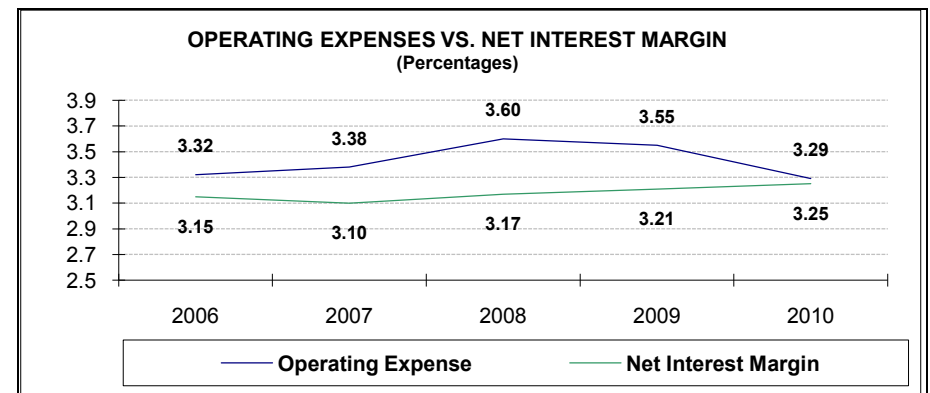
Net worth dollars increased by \$4.51 billion during 2010, while the aggregate net worth ratio increased to 10.06%. More than three-quarters of the credit unions reporting an increase in secondary capital in 2010 were awarded funding under the Treasury's Community Development Capital Initiative program, which used returned funds from the Troubled Assets Relief Program (TARP) to expand credit and services in economically challenged communities. The number of credit unions subject to Prompt Corrective Action (PCA), as a percentage of total credit unions, decreased from 5.31% as of December 31, 2009 to 4.91% as of December 31, 2010, indicating reduced stress on individual credit unions from the current economic environment.

# EARNINGS



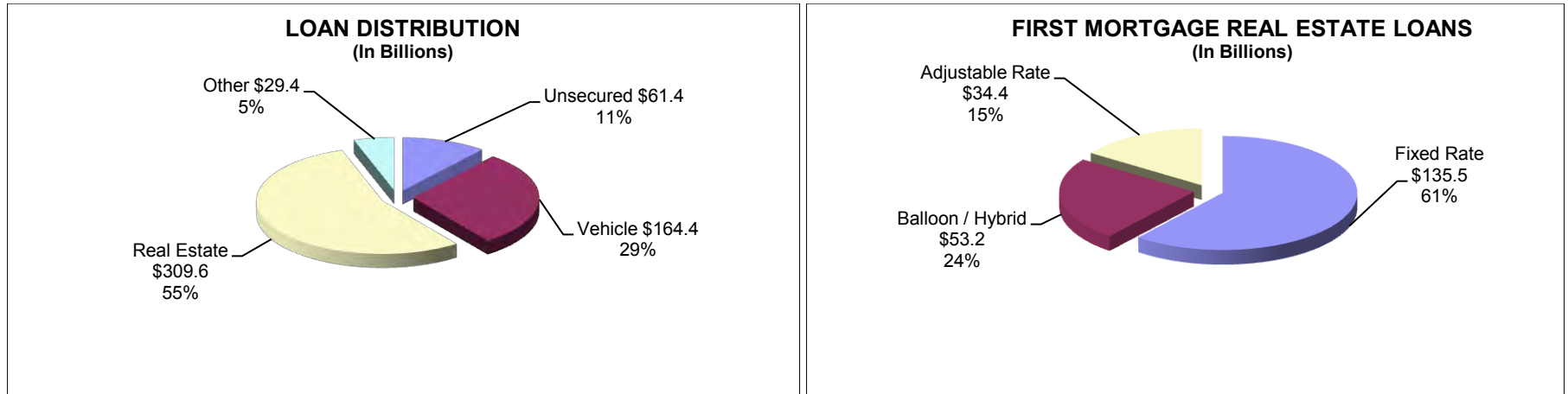
Ratio (% of Average Assets)	December 2009	December 2010	Effect on ROA
Net Interest Margin	3.21%	3.25%	+4 bp
+ Fee & Other Inc.	1.36%	1.33%	-3 bp
- Operating Expenses*	3.55%	3.29%	+26 bp
- PLLL	1.13%	0.78%	+35 bp
+ Non-Operating Income*	0.29%	0.00%	-29 bp
= ROA	0.18%	0.51%	+33 bp

\*Reflects income and expenses associated with Corporate Stabilization Efforts



Declines in Provision for Loan Loss expense and operating expenses primarily contributed to the increase in the return on average assets ratio to 0.51% in 2010. The improved operating expense ratio indicates credit unions have become more efficient. The net interest margin increased slightly, as the cost of funds declined at a faster rate than yields on loans and investments. Examiners will consider the impact of NCUSIF premiums and Temporary Corporate Credit Union Stabilization Fund assessments when evaluating credit union earnings. A credit union's earnings level will be evaluated in relation to its overall risk profile, net worth needs, financial and operational structure, the current economic climate, and its strategic plans.

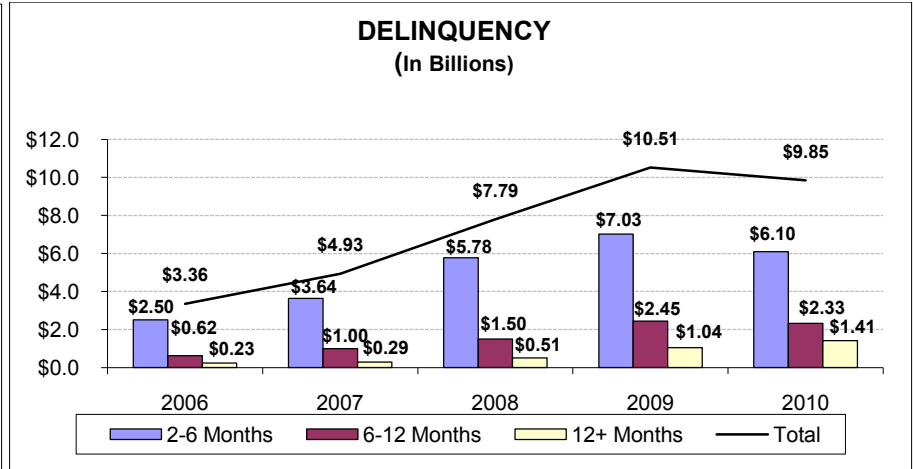
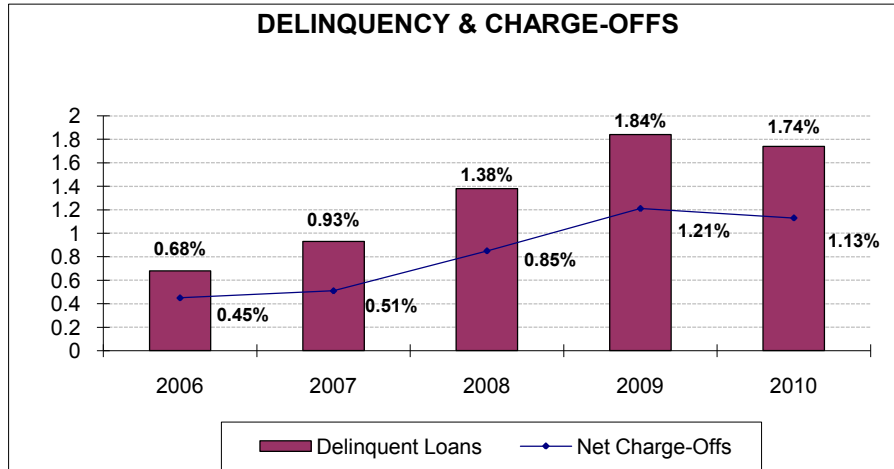
## LOAN DISTRIBUTION



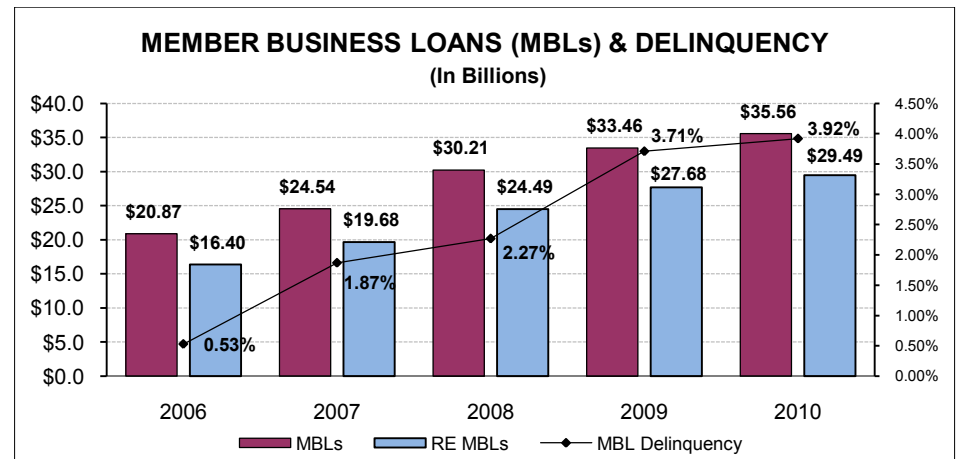
Loan Category	December 2009 Balance In Billions	% of Total Loans December 2009	December 2010 Balance In Billions	% of Total Loans December 2010	Growth In Billions	Growth Rate
Unsecured Credit Card	\$34.87	6.09%	\$35.96	6.37%	\$1.09	3.12%
All Other Unsecured	\$25.54	4.46%	\$25.49	4.51%	-\$0.05	-0.21%
New Vehicle	\$75.25	13.14%	\$62.89	11.13%	-\$12.35	-16.42%
Used Vehicle	\$98.15	17.15%	\$101.52	17.97%	\$3.37	3.43%
First Mortgage Real Estate	\$217.21	37.94%	\$223.05	39.49%	\$5.84	2.69%
Other Real Estate	\$92.36	16.13%	\$86.57	15.33%	-\$5.80	-6.28%
Leases Receivable & All Other	\$29.13	5.09%	\$29.35	5.20%	\$0.22	0.76%
<b>Total Loans</b>	<b>\$572.51</b>		<b>\$564.83</b>		<b>-\$7.68</b>	<b>-1.34%</b>

Loans declined by \$7.68 billion in 2010. This decline, coupled with positive share growth, resulted in a decrease in the loans to shares ratio to 71.82%, the lowest since 2004. Real estate loans grew \$45.37 million in 2010 and continue to comprise the largest portion of total loans at 54.82%, followed by vehicle loans at 29.11%. Attaining positive loan growth while originating loans in a safe and sound manner will continue to be a challenge in the current economic environment.

## LOAN AND DELINQUENCY TRENDS

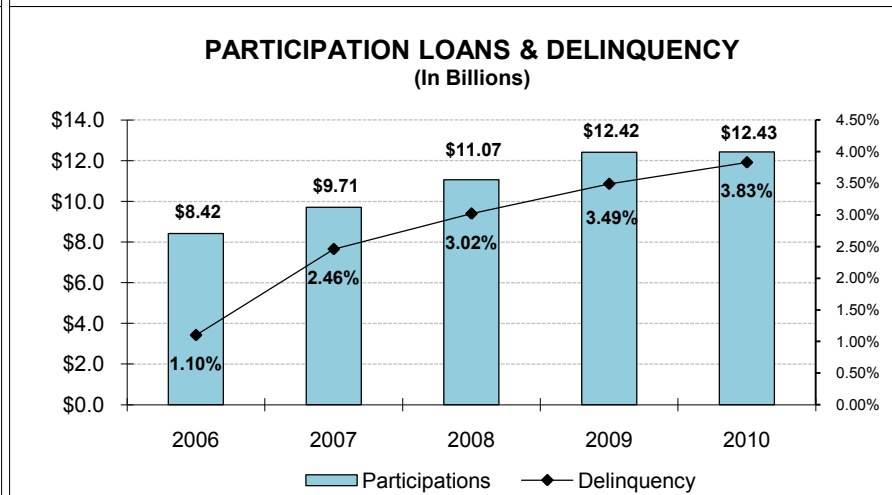
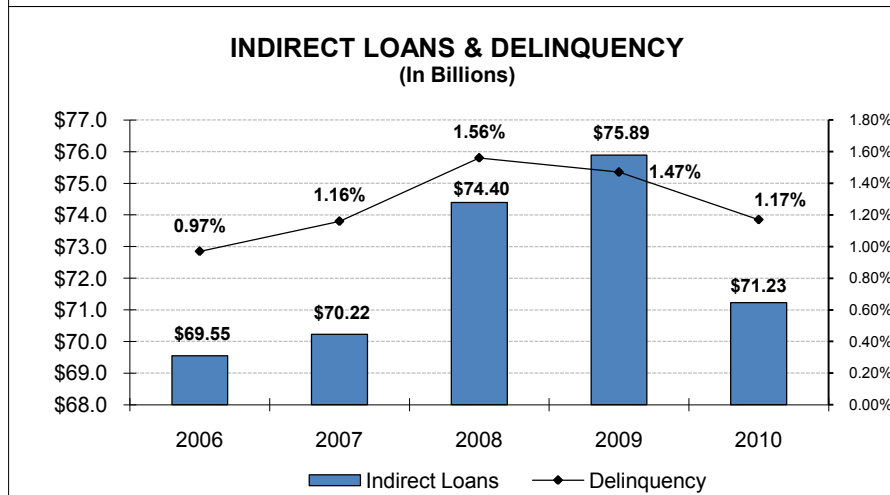
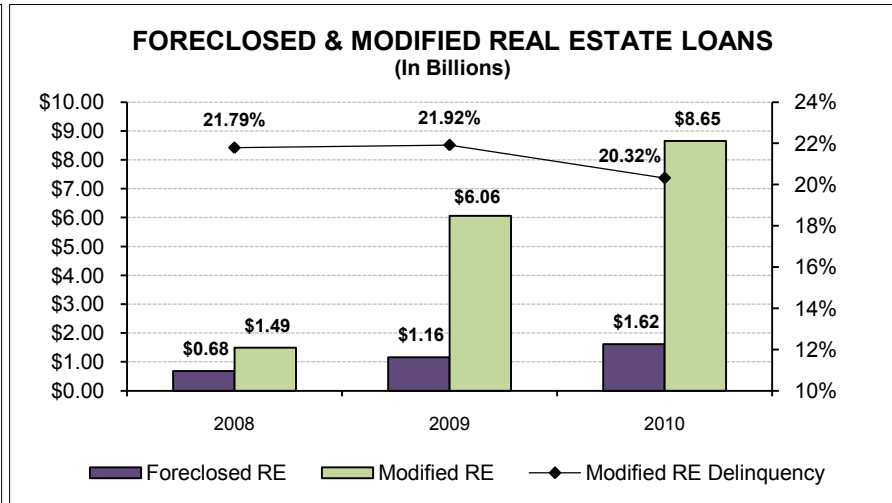
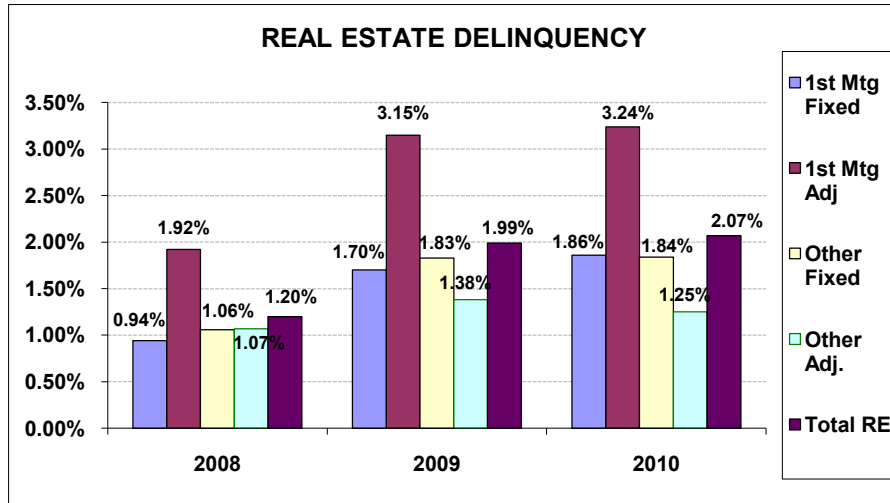


Total Loan Charge-Offs and Recoveries	December 2009 In Billions	December 2010 In Billions	% Change
Total Loans Charged Off	\$7.63	\$7.23	-5.17%
Total Loan Recoveries	\$0.72	\$0.82	13.61%
Total Net Charge-Offs	\$6.91	\$6.41	-7.13%



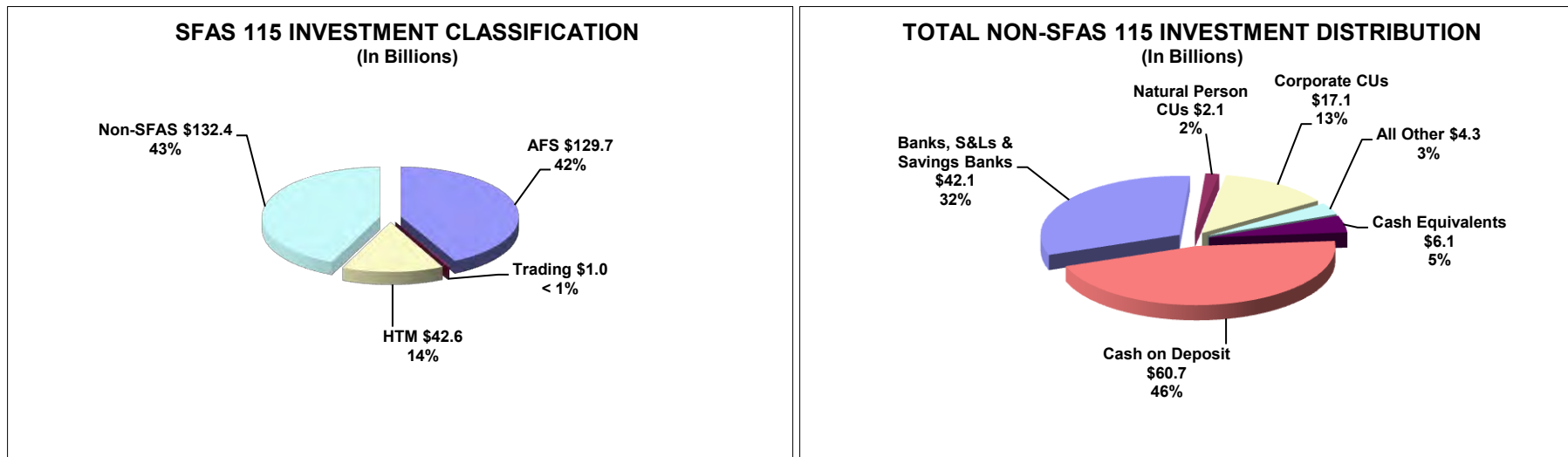
Overall, delinquent dollars declined by \$667.34 million, and net charge-offs decreased by 7.13% in 2010. This trend is encouraging, but loans delinquent in excess of 12 months have steadily increased, rising 36.14% last year. Further, member business loan (MBL) delinquency increased by \$151.38 million to 3.92% of total MBLs in 2010. Net charge-offs in this category have increased from 0.67% to 0.82%. Credit unions engaged in commercial lending must closely monitor these trends and employ sound risk management, underwriting, and collection practices.

## LOAN AND DELINQUENCY TRENDS (continued)



Total real estate loan delinquencies rose from 1.99% to 2.07%, while net real estate loan charge-offs increased from 0.55% to 0.64% of average real estate loans in 2010. Foreclosed real estate increased by \$455.04 million, and modified real estate loans increased by \$2.6 billion. As of December 31, 2010, credit unions held \$8.65 billion in modified real estate loans, with 20.32% of these loans reported as delinquent. In addition, participation loan delinquency increased by \$41.77 million to 3.83%. These factors indicate credit risk remains an area that requires the full attention of credit union management.

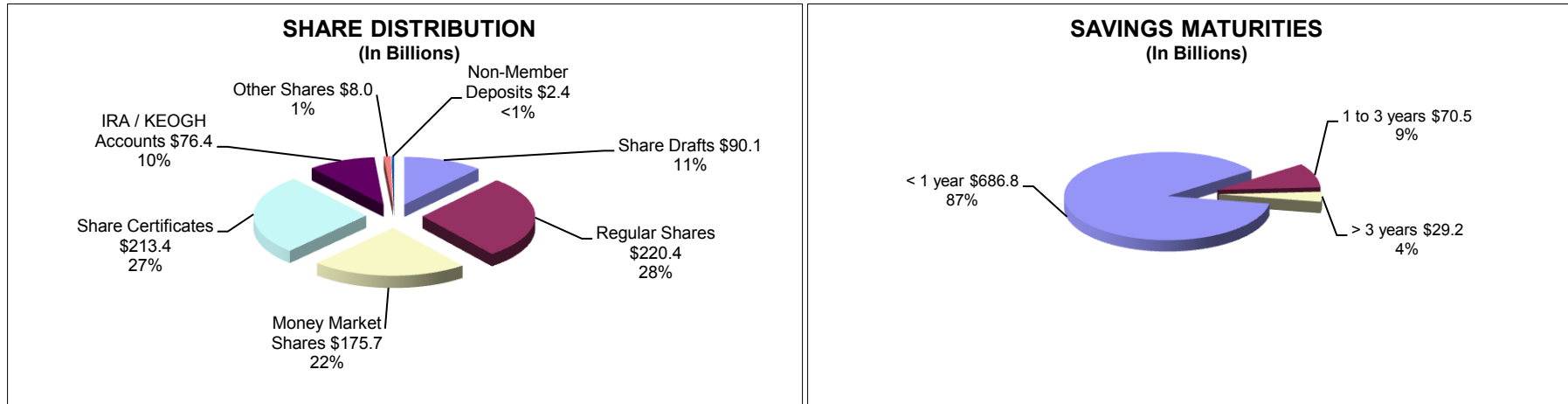
## INVESTMENT TRENDS



Maturity or Repricing Intervals for Investments and Cash Deposits & Equivalents	December 2009 In Billions	% of Total Investments December 2009	December 2010 In Billions	% of Total Investments December 2010
<b>Less than 1 year</b>	\$141.11	52.11%	\$139.60	45.67%
<b>1 to 3 years</b>	\$79.11	29.22%	\$93.92	30.73%
<b>3 to 5 years</b>	\$33.13	12.24%	\$46.74	15.29%
<b>5 to 10 years</b>	\$13.05	4.82%	\$20.21	6.61%
<b>Greater than 10 years</b>	\$4.36	1.61%	\$5.20	1.70%
<b>Total Investments</b>	<b>\$270.76</b>		<b>\$305.67</b>	

Credit union investment holdings have increased in 2010, due to positive share growth and declining loans. The maturity structure of the investment portfolio remains short-term, resulting in a low interest rate risk profile for this portion of the balance sheet. However, movement from the under 1 year to the extended maturity categories continues. Credit unions maintain their investments in high quality, safe instruments. Forty-two percent of all investments are in cash deposits or cash equivalents, deposits in corporate credit unions, and deposits in other financial institutions. These investments provide liquidity and are generally not vulnerable to changing market values. Of the remaining investments, which are subject to Statement of Financial Accounting Standards (SFAS) 115 classification, 89% are in U.S. Government or Federal Agency Securities.

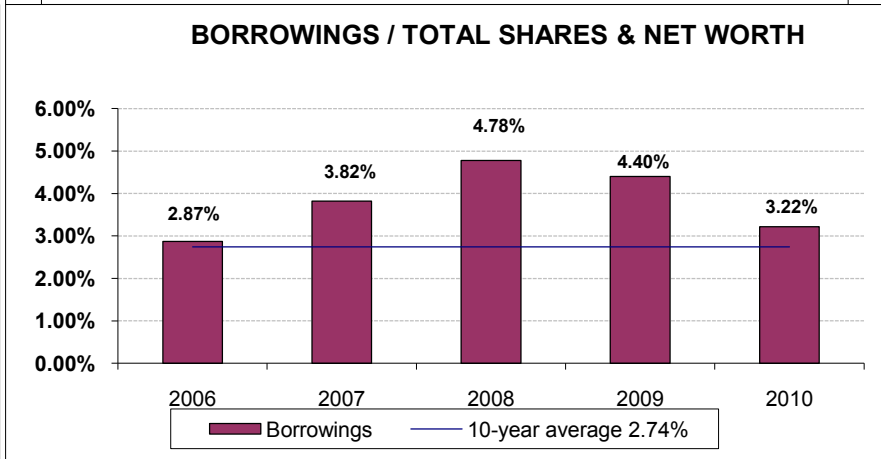
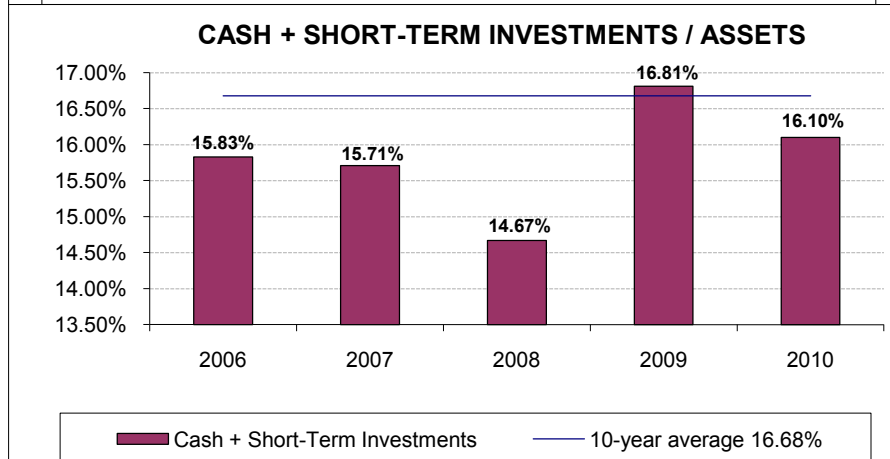
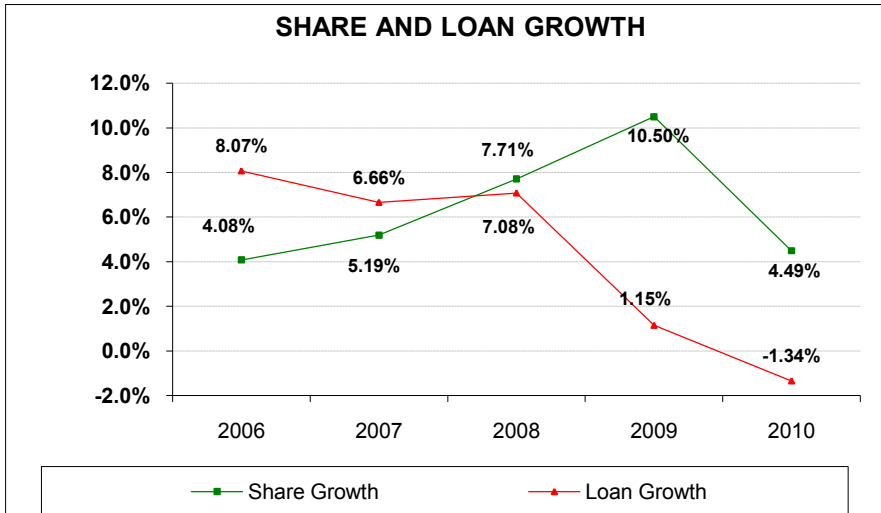
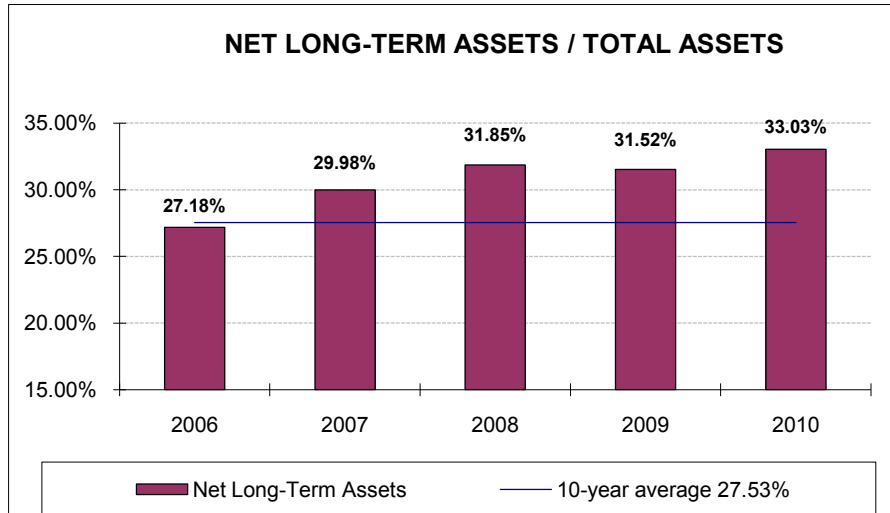
## SHARE TRENDS



Share Category	December 2009 Balance In Billions	% of Total Shares 2009	December 2010 Balance In Billions	% of Total Shares 2010	Growth In Billions	Growth Rate
Share Drafts	\$85.30	11.33%	\$90.06	11.45%	\$4.75	5.57%
Regular Shares	\$199.91	26.56%	\$220.44	28.03%	\$20.54	10.27%
Money Market Shares	\$158.32	21.04%	\$175.74	22.34%	\$17.42	11.00%
Share Certificates	\$225.56	29.97%	\$213.43	27.14%	-\$12.12	-5.38%
IRA / KEOGH Accounts	\$73.39	9.75%	\$76.39	9.71%	\$3.00	4.09%
All Other Shares	\$7.71	1.02%	\$8.01	1.02%	\$0.30	3.90%
Non-Member Deposits	\$2.48	0.33%	\$2.41	0.31%	-\$0.08	-3.15%
<b>Total Shares and Deposits</b>	<b>\$752.67</b>		<b>\$786.48</b>		<b>\$33.81</b>	<b>4.49%</b>

Total shares increased \$33.81 billion. Share certificates declined 5.38%, continuing a trend which started in the second quarter of 2009. However, share certificates still comprise more than a quarter of total shares and deposits. The largest growth rate was in money market and regular share accounts in 2010. While the growth in regular shares reflects continued member loyalty, 59.5% of total shares are in rate-sensitive accounts. Despite the growth in the 1 to 3 and greater than 3 year categories, share maturities remain short-term, with 87% of total shares maturing within one year.

## ASSET LIABILITY MANAGEMENT TRENDS



Credit unions have improved liquidity and reduced their reliance on borrowings; however, in a rising interest rate environment, the potential for increasing interest rate and liquidity risks exists. The slight decline in the cash and short-term investments to assets ratio is due to an increase in investments with maturities in excess of one year. The higher net long-term assets ratio of 33.03% represents potential interest rate risk exposure. Credit unions with higher levels of liquidity or interest rate risk must continue to demonstrate diligent risk management procedures.



## SUMMARY OF TRENDS BY ASSET GROUP

	<b>Asset Group</b> Under \$10 million	<b>Asset Group</b> \$10 million to \$100 million	<b>Asset Group</b> \$100 million to \$500 million	<b>Asset Group</b> Over \$500 million
# of Credit Unions	2,781	3,189	1,000	369
Total Assets	\$10.78 billion	\$113.37 billion	\$219.81 billion	\$570.51 billion
Average Assets/CU	\$3.88 million	\$35.55 million	\$219.81 million	\$1.55 billion
Net Worth/Total Assets	14.86%	11.62%	10.21%	9.61%
Average Net Worth (non dollar-weighted)	16.59%	12.16%	10.22%	9.92%
Net Worth Growth*	-1.90%	1.27%	3.97%	7.83%
Return on Average Assets (ROA)	-0.30%	0.09%	0.35%	0.68%
Net Interest Margin/Average Assets	3.76%	3.56%	3.41%	3.13%
Fee & Other Income/Average Assets	0.70%	1.18%	1.49%	1.32%
Operating Expense/Average Assets	4.22%	4.03%	3.81%	2.94%
Members / Full-Time Employees	397.51	398.10	351.45	399.41
Provision for LLL/Average Assets	0.47%	0.52%	0.71%	0.87%
Loans/Shares	59.04%	62.85%	70.20%	74.54%
Delinquent Loans/Total Loans	2.58%	1.65%	1.68%	1.77%
% of Real Estate Lns Delinquent > 2 Mths	1.91%	1.79%	1.97%	2.14%
% of Member Business Loans Delinquent > 2 Mths	1.54%	2.61%	3.72%	4.08%
Net Charge-Offs/Average Loans	0.83%	0.83%	1.01%	1.23%
Share Growth*	3.13%	4.43%	4.93%	5.66%
Loan Growth*	-2.18%	-0.92%	-0.38%	-0.48%
Asset Growth*	2.09%	2.97%	3.11%	4.81%
Membership Growth*	-1.21%	-0.22%	0.76%	3.03%
Net Long-Term Assets/Total Assets	8.93%	23.40%	32.14%	35.74%
Cash + Short-Term Invest./Assets	34.17%	23.47%	17.01%	13.95%
Borrowings/Shares & Net Worth	0.08%	0.27%	1.30%	4.66%

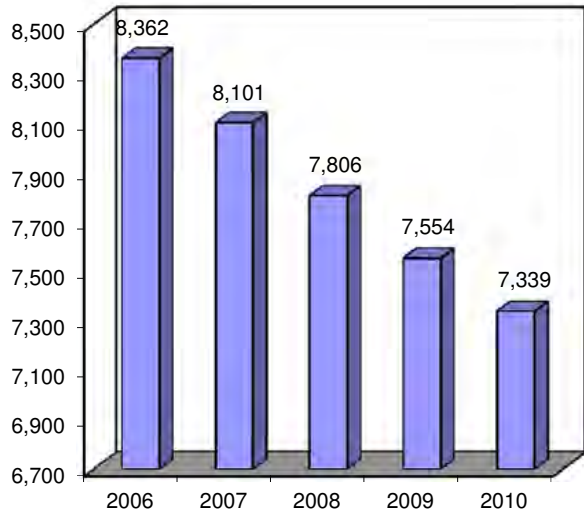
\*Note: The growth trends are based on the same FICUs reporting at 12/31/09 and 12/31/10, using assets as of 12/31/10.

A distinct difference exists in the performance among the different asset groups. Net worth ratios remain strong in all four asset groups, particularly in the under \$10 million category. However, these smaller credit unions are having the greatest challenge with earnings, loan growth, overall delinquency, and membership growth. The larger credit union categories benefit from their economies of scale, as reflected in lower operating expense ratios, and generate greater net income due to these efficiencies.

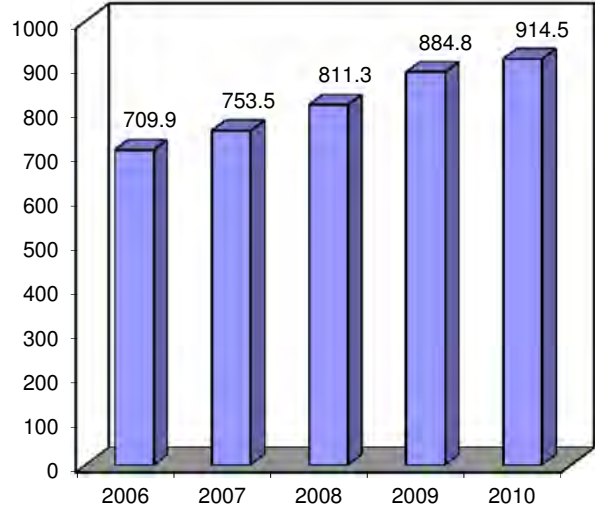
**FEDERALLY INSURED  
CREDIT UNIONS**

**Federally Insured Credit Unions  
5 Year Trends**

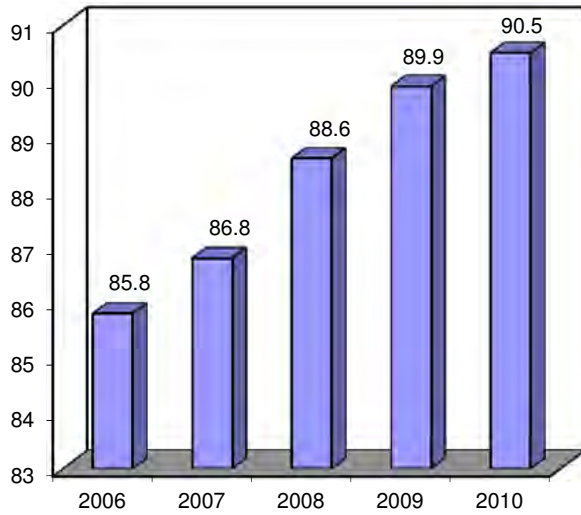
**Number of  
Federally Insured Credit Unions  
as of December 31**



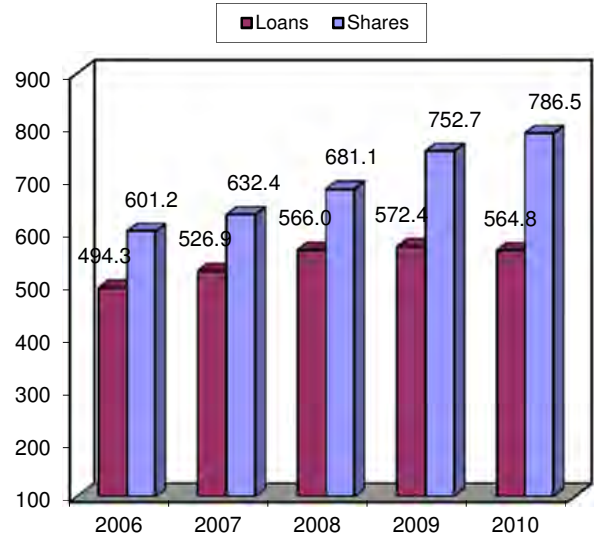
**Assets of  
Federally Insured Credit Unions  
as of December 31  
(in Billions)**



**Membership in  
Federally Insured Credit Unions  
as of December 31  
(in Millions)**

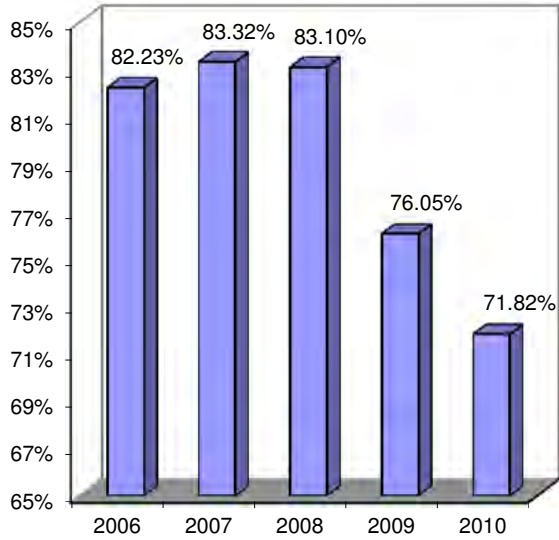


**Loans and Shares in  
Federally Insured Credit Unions  
as of December 31  
(in Billions)**

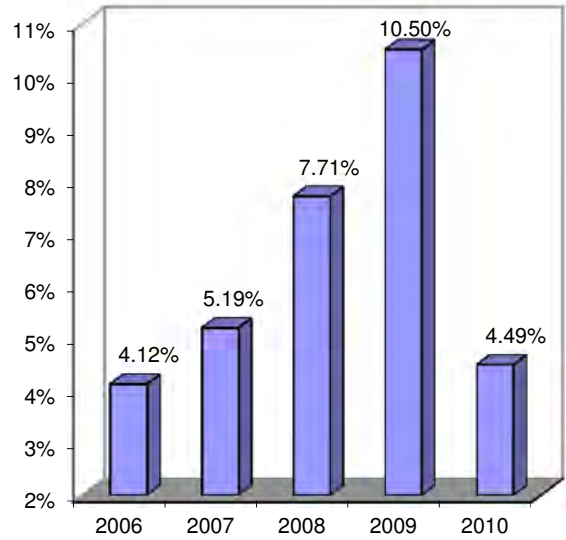


**Federally Insured Credit Unions  
5 Year Trends**

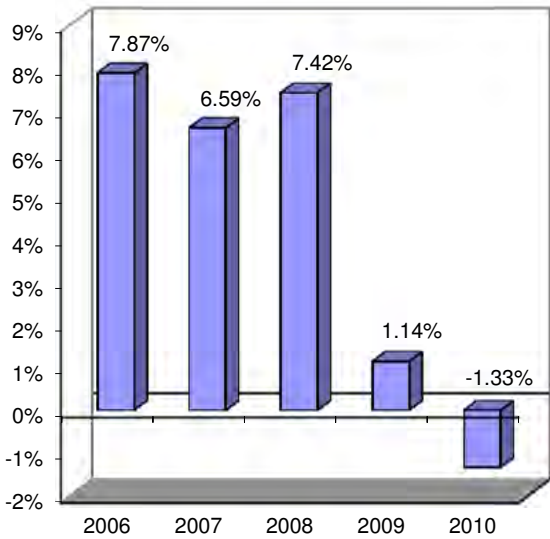
**Loan to Share Ratio  
as of December 31**



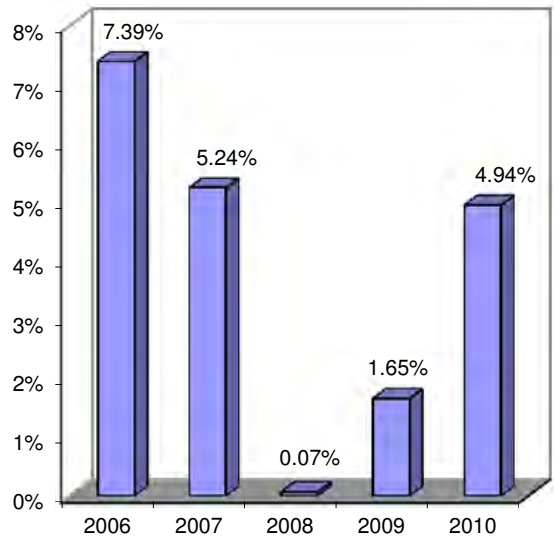
**Share Growth Annually  
as of December 31**



**Loan Growth Annually  
as of December 31**

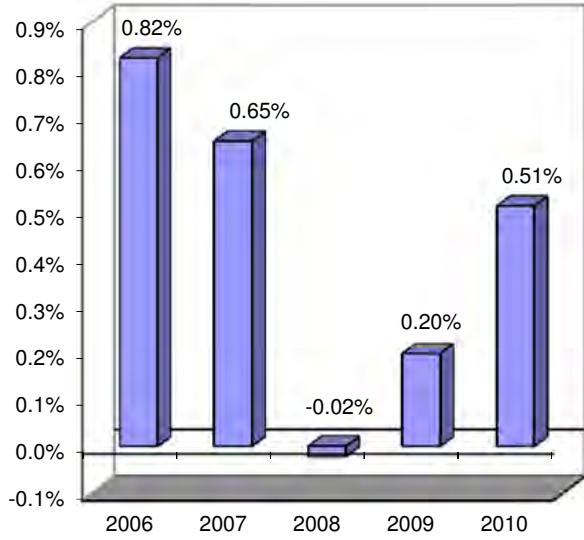


**Net Worth Growth Annually  
as of December 31**

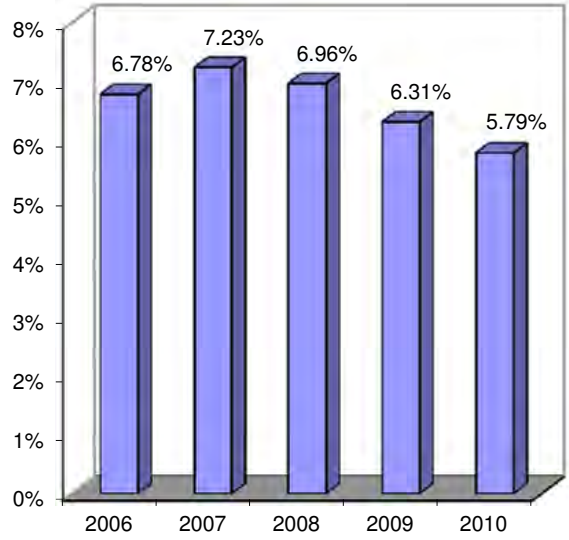


**Federally Insured Credit Unions  
5 Year Trends**

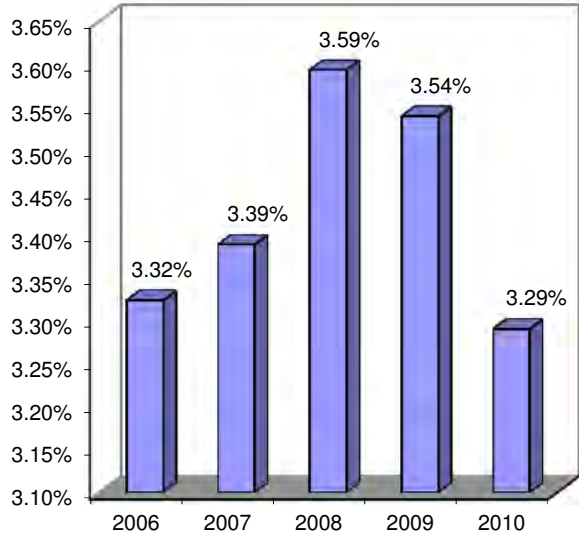
**Return on Average Assets  
as of December 31**



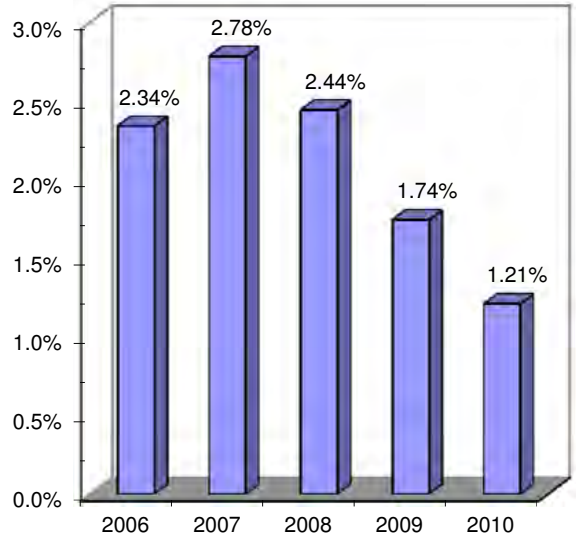
**Gross Operating Income to  
Average Assets  
as of December 31**



**Operating Expenses to  
Average Assets  
as of December 31**

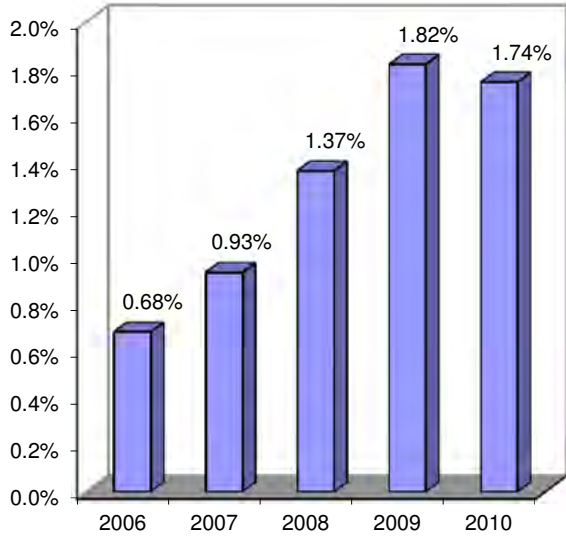


**Cost of Funds to  
Average Assets  
as of December 31**

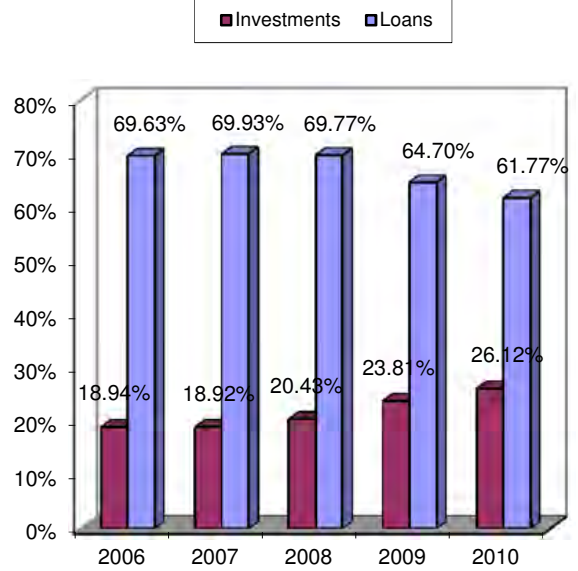


**Federally Insured Credit Unions  
5 Year Trends**

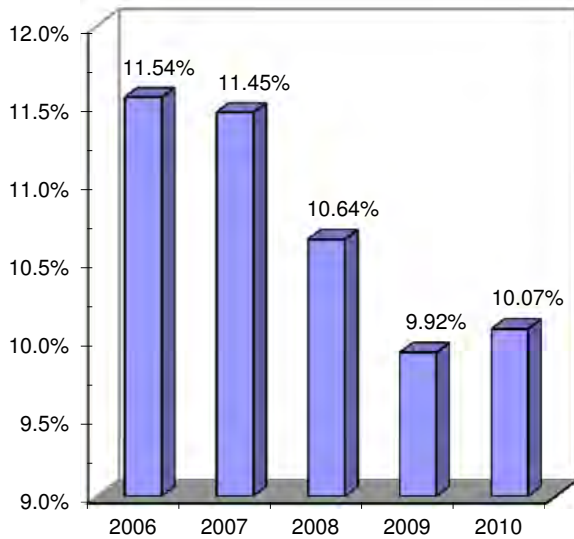
**Delinquency Rates  
as of December 31**



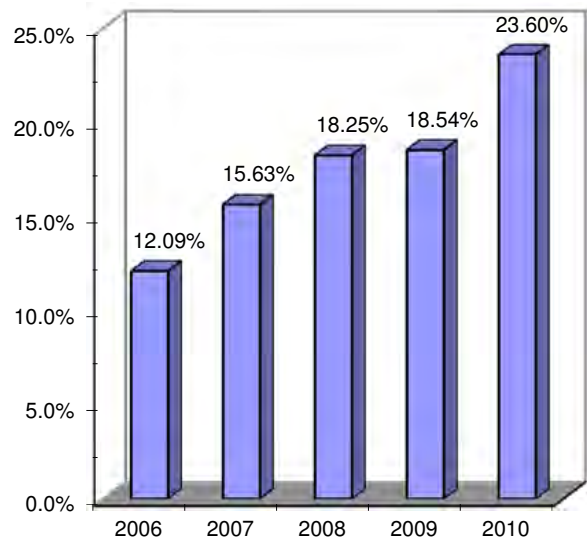
**Loans and Investments as  
Percent of Total Assets  
as of December 31**



**Net Worth to Total Assets  
as of December 31**



**Long Term Investments as  
Percent of Total Investments  
as of December 31**



Investments greater than 3 years

**TABLE 1**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERALLY INSURED CREDIT UNIONS**  
**December 31, 2010**  
**(DOLLAR AMOUNTS IN MILLIONS)**

ASSETS	Dec-08	Dec-09	% CHG <sup>1</sup>	Dec-10	% CHG <sup>1</sup>
NUMBER OF CREDIT UNIONS	7,806	7,554	(3.2)	7,339	(2.8)
<b>Cash &amp; Equivalents</b>	<b>48,514</b>	<b>67,710</b>	<b>39.6</b>	<b>74,455</b>	<b>10.0</b>
<b>TOTAL INVESTMENTS</b>	<b>165,737</b>	<b>210,679</b>	<b>27.1</b>	<b>238,886</b>	<b>13.4</b>
TRADING SECURITIES	376	924	145.6	969	4.8
AVAILABLE FOR SALE SECURITIES	74,571	97,237	30.4	129,733	33.4
HELD-TO-MATURITY SECURITIES	25,636	34,845	35.9	42,558	22.1
COMMERCIAL BANKS, S&Ls	27,613	36,819	33.3	42,055	14.2
CREDIT UNIONS -LOANS TO, INVESTMENTS IN NATURAL PERSON CREDIT UNIONS	1,877	1,970	5.0	2,117	7.5
MCSD AND PIC AT CORPORATE CU	2,972	1,387	(53.3)	1,058	(23.7)
ALL OTHER CORPORATE CREDIT UNION	28,743	32,072	11.6	16,067	(49.9)
ALL OTHER INVESTMENTS	3,949	5,424	37.3	4,330	(20.2)
LOANS HELD FOR SALE	1,058	2,335	120.8	3,211	37.5
TOTAL LOANS OUTSTANDING	565,997	572,439	1.1	564,831	(1.3)
UNSECURED CREDIT CARD LOANS	32,715	34,864	6.6	35,957	3.1
ALL OTHER UNSECURED LOANS	25,349	25,553	0.8	25,474	(0.3)
SHORT-TERM, SMALL AMOUNT LOANS (STS) (FEDERAL CU ONLY)	N/A	N/A	N/A	14	N/A
NEW VEHICLE LOANS	81,519	75,264	(7.7)	62,896	(16.4)
USED VEHICLE LOANS	94,280	98,132	4.1	101,521	3.5
FIRST MORTGAGE REAL ESTATE LOANS/LOC	207,940	217,100	4.4	223,052	2.7
OTHER REAL ESTATE LOANS/LOC	96,562	92,418	(4.3)	86,566	(6.3)
LEASES RECEIVABLE	743	603	(18.8)	478	(20.8)
ALL OTHER LOANS/LOC	26,889	28,504	6.0	28,874	1.3
ALLOWANCE FOR LOAN LOSSES	6,189	8,767	41.7	9,411	7.3
FORECLOSED AND REPOSSESSED ASSETS	1,016	1,507	48.3	1,861	23.5
FORECLOSED AND REPOSSESSED REAL ESTATE	685	1,168	70.4	1,618	38.6
FORECLOSED & REPOSSESSED AUTOS	311	301	(3.1)	209	(30.7)
FORECLOSED AND REPOSSESSED -OTHER	20	38	88.8	34	(11.2)
LAND AND BUILDING	15,135	16,143	6.7	16,778	3.9
OTHER FIXED ASSETS	3,812	3,557	(6.7)	3,366	(5.4)
NCUSIF CAPITALIZATION DEPOSIT	4,512	7,034	55.9	7,471	6.2
TOTAL INTANGIBLE ASSETS	N/A	393	N/A	605	53.9
IDENTIFIABLE INTANGIBLE ASSETS	N/A	118	N/A	190	61.0
GOODWILL	N/A	275	N/A	415	50.9
OTHER ASSETS	11,665	11,723	0.5	12,418	5.9
<b>TOTAL ASSETS</b>	<b>811,257</b>	<b>884,753</b>	<b>9.1</b>	<b>914,470</b>	<b>3.4</b>
<b>LIABILITIES</b>					
TOTAL BORROWINGS	37,160	37,451	0.8	28,640	(23.5)
ACCRUED DIVIDENDS/INTEREST PAYABLE	671	496	(26.1)	373	(24.8)
ACCOUNTS PAYABLE AND OTHER LIABILITIES	7,404	7,297	(1.4)	7,646	4.8
UNINSURED SECONDARY CAPITAL	32	79	143.6	156	97.1
<b>TOTAL LIABILITIES</b>	<b>45,268</b>	<b>45,323</b>	<b>0.1</b>	<b>36,815</b>	<b>(18.8)</b>
<b>EQUITY/SAVINGS</b>					
TOTAL SAVINGS	681,128	752,667	10.5	786,480	4.5
SHARE DRAFTS	73,627	85,090	15.6	90,058	5.8
REGULAR SHARES	178,703	199,772	11.8	220,444	10.3
MONEY MARKET SHARES	128,498	158,661	23.5	175,738	10.8
SHARE CERTIFICATES/CDS	226,257	225,790	(0.2)	213,432	(5.5)
IRA/KEOGH ACCOUNTS	64,660	73,388	13.5	76,393	4.1
ALL OTHER SHARES	6,776	7,703	13.7	8,008	4.0
NON-MEMBER DEPOSITS	2,606	2,263	(13.2)	2,407	6.4
REGULAR RESERVES	18,776	18,926	0.8	19,237	1.6
EQUITY ACQUIRED IN MERGER	N/A	162	N/A	390	141.5
APPR. FOR NON-CONF. INVEST.	80	25	(68.3)	30	18.0
MISCELLANEOUS EQUITY	11	15	30.2	20	37.5
ACCUM. UNREALIZED G/L ON A-F-S	(32)	527	1,728.4	623	18.2
ACCUM. UNREALIZED G/L FOR OTTI (DUE TO OTHER FACTORS) ON HTM DEBT SECURITIES	N/A	(43)	N/A	(27)	36.1
ACCUM. UNREALIZED NET GAINS (LOSSES) ON CASH FLOW HEDGES	(34)	(27)	18.6	(28)	(1.2)
OTHER RESERVES	8,531	8,870	4.0	9,555	7.7
OTHER COMPREHENSIVE INCOME	(1,354)	(1,344)	0.7	(1,286)	4.3
UNDIVIDED EARNINGS	58,895	59,668	1.3	62,681	5.0
TOTAL EQUITY	84,861	86,763	2.2	91,175	5.1
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>811,257</b>	<b>884,753</b>	<b>9.1</b>	<b>914,470</b>	<b>3.4</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

**TABLE 2**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERALLY INSURED CREDIT UNIONS**  
**December 31, 2010**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Dec-08	Dec-09	% CHG <sup>1</sup>	Dec-10	% CHG <sup>1</sup>
NUMBER OF CREDIT UNIONS	7,806	7,554	(3.2)	7,339	(2.8)
<b>INTEREST INCOME</b>					
INTEREST ON LOANS	36,237	35,790	(1.2)	34,506	(3.6)
(LESS) INTEREST REFUND	50	43	(14.2)	40	(6.5)
INCOME FROM INVESTMENTS	7,770	6,260	(19.4)	5,616	(10.3)
TRADING PROFITS AND LOSSES	(12)	14	216.7	6	(60.5)
<b>TOTAL INTEREST INCOME</b>	<b>43,946</b>	<b>42,021</b>	<b>(4.4)</b>	<b>40,088</b>	<b>(4.6)</b>
<b>INTEREST EXPENSE</b>					
DIVIDENDS ON SHARES	15,381	11,725	(23.8)	8,610	(26.6)
INTEREST ON DEPOSITS	2,344	1,791	(23.6)	1,247	(30.4)
INTEREST ON BORROWED MONEY	1,379	1,275	(7.5)	1,032	(19.1)
<b>TOTAL INTEREST EXPENSE</b>	<b>19,105</b>	<b>14,791</b>	<b>(22.6)</b>	<b>10,889</b>	<b>(26.4)</b>
PROVISION FOR LOAN & LEASE LOSSES	6,984	9,430	35.0	6,990	(25.9)
<b>NET INTEREST INCOME AFTER PLL</b>	<b>17,858</b>	<b>17,800</b>	<b>(0.3)</b>	<b>22,209</b>	<b>24.8</b>
<b>NON-INTEREST INCOME</b>					
FEE INCOME	6,809	7,035	3.3	7,049	0.2
OTHER OPERATING INCOME	3,724	4,456	19.7	4,907	10.1
GAIN (LOSS) ON INVESTMENTS	(352)	(1,007)	(186.4)	6	100.6
TOTAL OTHER-THAN-TEMPORARY-IMPAIRMENT (OTTI) LOSSES	N/A	(126)	N/A	0*	100.5
LESS: PORTION OTTI LOSSES IN OTHER COMPREHENSIVE INCOME	N/A	(30)	N/A	(3)	88.5
OTTI LOSSES RECOGNIZED IN EARNINGS	N/A	(96)	N/A	4	104.3
GAIN (LOSS) ON DISPOSITION OF FIXED ASSETS	(18)	(59)	(226.6)	(78)	(33.4)
OTHER NON-OPERATING INCOME (EXPENSE)	(74)	3,440	4,746.8	67	(98.0)
NCUSIF STABILIZATION INCOME	N/A	3,303	N/A	0*	(100.0)
<b>TOTAL NON-INTEREST INCOME</b>	<b>10,089</b>	<b>13,886</b>	<b>37.6</b>	<b>11,983</b>	<b>(13.7)</b>
<b>NON-INTEREST EXPENSE</b>					
EMPLOYEE COMPENSATION AND BENEFITS	13,280	13,658	2.9	13,990	2.4
TRAVEL AND CONFERENCE EXPENSE	329	244	(25.9)	252	3.3
OFFICE OCCUPANCY EXPENSE	1,982	2,076	4.8	2,135	2.8
OFFICE OPERATIONS EXPENSE	5,216	5,295	1.5	5,321	0.5
EDUCATIONAL & PROMOTIONAL EXPENSE	1,044	911	(12.7)	953	4.7
LOAN SERVICING EXPENSE	1,577	1,738	10.2	1,831	5.3
PROFESSIONAL AND OUTSIDE SERVICES	1,992	2,053	3.1	2,147	4.6
MEMBER INSURANCE	1,484	112	(92.5)	2,082	1,765.7
NCUSIF PREMIUM EXPENSE	N/A	N/A	N/A	980	N/A
TEMPORARY CORPORATE CU STABILIZATION ASSESSMENT <sup>2</sup>	N/A	3,008	N/A	999	(66.8)
OTHER MEMBER INSURANCE	N/A	N/A	N/A	103	N/A
OPERATING FEES	185	157	(15.3)	146	(6.8)
MISCELLANEOUS OPERATING EXPENSES	1,025	761	(25.8)	748	(1.6)
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>28,114</b>	<b>27,005</b>	<b>(3.9)</b>	<b>29,606</b>	<b>9.6</b>
<b>NET INCOME (LOSS)</b>	<b>(167)</b>	<b>1,673</b>	<b>1,100.6</b>	<b>4,586</b>	<b>174.1</b>
TRANSFER TO REGULAR RESERVE	593	432	(27.2)	418	(3.2)
<b>NET INCOME (LOSS) EXCLUDING NCUSIF PREMIUMS AND TEMPORARY CORPORATE CU STABILIZATION FUND ASSESSMENT</b>	<b>N/A</b>	<b>4,681</b>	<b>N/A</b>	<b>6,564</b>	<b>40.2</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

<sup>2</sup> In 2009, the NCUSIF Premium Expense and Temporary Corporate Stabilization Assessment were combined and reported as NCUSIF Stabilization Expense.



**TABLE 3  
SUPPLEMENTAL LOAN DATA  
Federally Insured Credit Unions  
December 31, 2010**

Number of Credit Unions on this Report:	7,339			
<b><u>NUMBER OF LOANS BY TYPE</u></b>				
UNSECURED CREDIT CARDS	13,199,438			
ALL OTHER UNSECURED LOANS/LINES OF CREDIT	9,933,072			
SHORT-TERM, SMALL AMOUNT LOANS (STS) (FEDERAL CREDIT UNION ONLY)	45,289			
NEW VEHICLE	4,550,735			
USED VEHICLE	10,353,535			
1ST MORTGAGE REAL ESTATE/LOC	1,704,195			
OTHER REAL ESTATE/LOC	2,495,049			
LEASES RECEIVABLE	26,993			
ALL OTHER LOANS/LOC	3,020,984			
<b>TOTAL NUMBER OF LOANS</b>	<b>45,329,290</b>			
<b><u>MISCELLANEOUS LOAN INFORMATION</u></b>				
ALL LOANS GRANTED YTD	19,045,305	288,015,754,079		
SHORT-TERM, SMALL AMOUNT LOANS (STS) (FCU ONLY) GRANTED YTD	91,608	44,859,599		
INDIRECT LOANS - POINT OF SALE	3,904,608	50,668,828,813		
INDIRECT LOANS - OUTSOURCED	1,522,763	20,561,753,348		
<b>TOTAL INDIRECT LOANS</b>	5,427,371	71,230,582,161		
LOANS PURCHASED YTD	18,197	1,839,995,145		
LOANS SOLD YTD	111,071	472,793,314		
PARTICIPATION LOANS PURCHASED OUTSTANDING	540,757	9,877,826,862		
PARTICIPATION LOANS PURCHASED YTD	145,803	2,362,234,362		
PARTICIPATION LOANS SOLD OUTSTANDING (RETAINED PORTION)	85,735	2,549,386,670		
PARTICIPATION LOANS SOLD YTD (RETAINED PORTION)	26,327	794,104,535		
PARTICIPATION LOANS SOLD TO OTHER INSTITUTIONS OUTSTANDING	80,589	7,330,389,468		
PARTICIPATION LOANS SOLD YTD TO OTHER INSTITUTIONS	25,466	1,919,462,396		
LOANS TO OFFICIALS & SENIOR EXECUTIVE STAFF	110,103	3,315,066,924		
<b>TOTAL AMOUNT OF DELINQUENT LOANS BY COLLATERAL TYPE</b>	<b><u>2-6 MONTHS</u></b>	<b><u>6-12 MONTHS</u></b>	<b><u>&gt;12 MONTHS</u></b>	<b><u>TOTAL</u></b>
UNSECURED CREDIT CARD LOANS	470,070,608	73,002,220	10,057,184	553,130,012
SHORT-TERM, SMALL AMOUNT LOANS (STS)(FCU ONLY)	220,050	161,045	322,855	703,950
1 <sup>st</sup> MORTGAGE FIXED RATE (INCL HYBRID/BALLOON>5YRS) LOANS	1,570,973,307	768,352,676	527,881,263	2,867,207,246
1 <sup>st</sup> MORTGATE ADJ RATE (INCL HYBRID/BALLOON<5YRS OR LESS)	1,099,199,976	657,179,493	470,035,957	2,226,415,426
OTHER FIXED RATE HYBRID/BALLOON RE/LOCs	477,117,785	176,665,969	105,896,634	759,680,388
OTHER ADJ RATE HYBRID/BALLOON RE/LOCs	337,396,710	137,243,419	94,965,626	569,605,755
LEASES RECEIVABLE	1,351,755	134,924	7,484	1,494,163
ALL OTHER LOANS	2,146,331,108	518,026,216	205,241,646	2,869,598,970
<b>TOTAL REPORTABLE DELINQUENCY</b>	<b>6,102,661,299</b>	<b>2,330,765,962</b>	<b>1,414,408,649</b>	<b>9,847,835,910</b>
<b><u>ADDITIONAL DELINQUENCY INFORMATION</u></b>	<b><u>2-6 MONTHS</u></b>	<b><u>6-12 MONTHS</u></b>	<b><u>&gt;12 MONTHS</u></b>	<b><u>TOTAL</u></b>
INDIRECT LOANS	644,457,739	144,508,941	44,923,711	833,890,391
PARTICIPATION LOANS	234,441,515	118,807,602	122,459,346	475,708,463
INT ONLY & PAYMENT OPTION 1ST MTG LOANS	161,817,452	116,554,852	169,543,054	447,915,358
INT ONLY & PAYMENT OPTION OTHER RE.LOCs	99,992,437	42,413,399	20,291,079	162,696,915
RESIDENTIAL CONSTR-EXCL BUSINESS PURPOSE	7,066,243	6,111,041	4,665,790	17,843,074
MEMBER BUS LOANS EXCL AGRIC LOANS	495,147,821	320,523,893	353,287,804	1,168,959,518
AGRICULTURAL LOANS	7,167,644	6,882,451	11,491,191	25,541,286
NONMEMBER BUSINESS LOANS	87,299,347	58,513,383	52,909,023	198,721,753
BUSINESS CONTRUCTION & DEV LOANS	48,012,793	41,086,803	139,195,773	228,295,369
MODIFIED 1 <sup>st</sup> MORTGAGE REAL ESTATE LOAN	917,963,182	436,493,202	199,714,805	1,554,171,189
MODIFIED OTHER RE LOANS/LINES OF CREDIT	132,846,458	50,978,121	22,826,406	206,650,985
MODIFIED RE LNS ALSO REPORTED AS BUS LN	233,583,871	100,197,386	119,928,301	453,709,558
MODIFIED CONSUMER LOANS NOT SECURED BY REAL ESTATE	281,336,125	43,128,050	9,520,432	333,984,607
MODIFIED BUSINESS LOANS NOT SECURED BY REAL ESTATE	10,429,900	2,045,145	1,487,728	13,962,773
<b><u>TOTAL NUMBER OF DELINQUENT LOANS BY COLLATERAL TYPE</u></b>	<b><u>2-6 MONTHS</u></b>	<b><u>6-12 MONTHS</u></b>	<b><u>&gt;12 MONTHS</u></b>	<b><u>TOTAL</u></b>
UNSECURED CREDIT CARD LOANS	92,800	14,119	1,806	108,725
SHORT-TERM, SMALL AMOUNT LOANS (STS)(FCU ONLY)	546	517	1,042	2,105
1 <sup>st</sup> MORTGAGE FIXED RATE (INCL HYBRID/BALLOON>5YRS) LOANS	9,326	4,004	2,573	15,903
1 <sup>st</sup> MORTGATE ADJ RATE (INCL HYBRID/BALLOON<5YRS OR LESS)	5,411	3,003	1,587	10,001
OTHER FIXED RATE HYBRID/BALLOON RE/LOCs	9,999	3,270	1,812	15,081
OTHER ADJ RATE HYBRID/BALLOON RE/LOCs	6,406	2,129	1,203	9,738
LEASES RECEIVABLE	169	30	6	205
ALL OTHER LOANS	288,303	61,697	19,075	369,075
<b>TOTAL NUMBER OF REPORTABLE DELINQUENCY</b>	<b>412,960</b>	<b>88,769</b>	<b>29,104</b>	<b>530,833</b>
<b><u>ADDITIONAL DELINQUENCY INFO. FOR NUMBER OF DELINQUENT LOANS</u></b>	<b><u>2-6 MONTHS</u></b>	<b><u>6-12 MONTHS</u></b>	<b><u>&gt;12 MONTHS</u></b>	<b><u>TOTAL</u></b>
INDIRECT LOANS	53,931	11,280	3,746	68,957
PARTICIPATION LOANS	8,498	1,227	777	10,502
INT ONLY & PAYMENT OPTION 1 <sup>ST</sup> MTG LOANS	336	213	160	709
INT ONLY & PAYMENT OPTION OTHER RE/LOCs	1,262	408	210	1,880
RESIDENTIAL CONSTR-EXCL BUSINESS PURPOSE	24	12	16	52
MEMBER BUS LOANS EXCL AGRIC LOANS	1,759	948	688	3,395
AGRICULTURAL LOANS	71	37	39	147
NONMEMBER BUSINESS LOANS	90	63	57	210
BUSINESS CONTRUCTION & DEV LOANS	28	22	59	109
MODIFIED 1 <sup>ST</sup> MORTGAGE REAL ESTATE LOAN	3,992	1,942	662	6,596
MODIFIED OTHER RE LOANS/LINES OF CREDIT	2,056	542	243	2,841
MODIFIED RE LNS ALSO REPORTED AS BUS LN	344	288	101	733
MODIFIED CONSUMER LOANS NOT SECURED BY REAL ESTATE	25,586	3,602	991	30,179
MODIFIED BUSINESS LOANS NOT SECURED BY REAL ESTATE	72	17	15	104

**TABLE 3 CONTINUED (A)  
SUPPLEMENTAL LOAN DATA  
Federally Insured Credit Unions  
December 31, 2010**

Number of Credit Unions on this Report:

7,339

<u>CONSUMER LOAN LOSS INFORMATION</u>	<u>CHARGE OFFS</u>	<u>RECOVERIES</u>
UNSECURED CREDIT CARD LOANS	1,569,144,834	96,487,813
SHORT-TERM, SMALL AMOUNT LOANS (STS) (FEDERAL CREDIT UNION ONLY)	562,406	109,470
TOTAL 1ST MORTGAGE REAL ESTATE LOANS/LINES OF CREDIT	822,853,509	38,776,949
TOTAL OTHER REAL ESTATE LOANS/LINES OF CREDIT	1,225,528,769	41,383,637
LEASES RECEIVABLE	17,648,897	1,703,780
ALL OTHER LOANS	3,597,918,934	640,357,163
TOTAL CHARGE OFFS & RECOVERIES	7,233,627,957	818,813,165

<u>ADDITIONAL LOAN LOSS INFORMATION</u>	<u>CHARGE OFFS</u>	<u>RECOVERIES</u>
INDIRECT LOANS	1,089,591,254	209,417,804
PARTICIPATION LOANS	151,408,621	10,668,066
INT ONLY & PAYMENT OPTION 1 <sup>ST</sup> MTG LOANS	98,763,771	926,517
INT ONLY & PAYMENT OPTION OTHER RE/LOCs	202,444,151	4,955,144
RESIDENTIAL CONSTR-EXCL BUSINESS PURPOSE LOANS	8,085,887	755,605
MEMBER BUS LOANS EXCL AGRIC LOANS	247,885,305	6,706,515
AGRICULTURAL LOANS	1,837,406	317,445
NONMEMBER BUSINESS LOANS	39,602,133	507,906
BUSINESS CONSTRUCTION & DEV LOANS	19,850,944	163,437
MODIFIED 1 <sup>ST</sup> MORTGAGE REAL ESTATE LOAN	141,992,828	2,183,853
MODIFIED OTHER RE LOANS/LINES OF CREDIT	109,977,138	1,438,179
MODIFIED RE LNS ALSO REPORTED AS BUS LN	56,221,794	37,879
MODIFIED CONSUMER LOANS NOT SECURED BY REAL ESTATE	329,835,539	26,558,881
MODIFIED BUSINESS LOANS NOT SECURED BY REAL ESTATE	2,546,993	10,606

<u>OTHER GENERAL LOAN INFORMATION</u>		
NUMBER MEMBERS FILING CHAPTER 7 BANKRUPTCY Y-T-D		236,699
NUMBER MEMBERS FILING CHAPTER 13 BANKRUPTCY Y-T-D		95,602
NUMBER MEMBERS FILING CHAPTER 11 BANKRUPTCY Y-T-D		1,746
AMOUNT OF LOANS SUBJECT TO BANKRUPTCIES		4,975,896,540
TOTAL AMOUNT OF CHARGE OFFS DUE TO BANKRUPTCY, Y-T-D INCLUDES CHAPTERS 7, 13, & 11 BANKRUPTCIES		1,715,248,724

<u>MODIFIED LOANS OUTSTANDING</u>	<u>NUMBER</u>	<u>AMOUNT</u>
MODIFIED LOANS SECURED BY FIRST MORTGAGES	31,415	7,487,607,922
MODIFIED LOANS SECURED BY OTHER RE/LOCs	18,554	1,167,343,994
MODIFIED RE LOANS ALSO REPORTED AS BUSINESS LOANS	2,856	1,880,923,995
MODIFIED CONSUMER LOANS NOT SECURED BY REAL ESTATE	255,499	2,953,030,895
MODIFIED BUSINESS LOANS NOT SECURED BY REAL ESTATE	600	114,343,075

<u>LOANS MODIFIED YEAR-TO-DATE</u>	<u>AMOUNT</u>
MODIFIED LOANS SECURED BY FIRST MORTGAGES	4,341,710,061
MODIFIED LOANS SECURED BY OTHER RE/LOCs	636,143,416
MODIFIED RE LOANS ALSO REPORTED AS BUSINESS LOANS	1,110,388,800
MODIFIED CONSUMER LOANS NOT SECURED BY REAL ESTATE	1,876,042,448
MODIFIED BUSINESS LOANS NOT SECURED BY REAL ESTATE	88,588,117

<u>REAL ESTATE LOANS &amp; LOC INCLUDING MBL SECURED BY REAL ESTATE</u>	<u>NUMBER</u>	<u>AMOUNT</u>
1ST MORTGAGE FIXED RATE > 15 YRS	510,312	81,584,181,950
1ST MORTGAGE FIXED RATE < 15 YRS	645,417	52,439,055,054
1ST MORTGAGE BALLOON/HYBRID > 5 YRS	93,437	18,893,561,720
1ST MORTGAGE BALLOON/HYBRID < 5 YRS	181,870	34,267,532,883
OTHER FIXED RATE	12,480	1,484,181,650
1ST MORTGAGE ADJUSTABLE RATE < 1YR	75,093	6,929,650,603
1ST MORTGAGE ADJUSTABLE RATE > 1 YR	185,586	27,453,955,151
OTHER REAL ESTATE CLOSED-END FIXED RATE	1,092,707	39,395,252,814
OTHER REAL ESTATE CLOSED-END ADJ. RATE	42,564	2,214,195,157
OTHER REAL ESTATE OPEN-END ADJ. RATE	1,307,102	43,187,176,443
OTHER REAL ESTATE OPEN-END FIXED RATE	52,676	1,769,388,431
<b>TOTAL REAL ESTATE LOANS OUTSTANDING</b>	<b>4,199,244</b>	<b>309,618,131,856</b>

<u>REAL ESTATE LOANS GRANTED YEAR-TO-DATE</u>	<u>NUMBER</u>	<u>AMOUNT</u>
1ST MORTGAGE FIXED RATE > 15 YRS	216,785	42,105,178,550
1ST MORTGAGE FIXED RATE < 15 YRS	185,096	24,057,888,246
1ST MORTGAGE BALLOON/HYBRID > 5 YRS	16,441	3,666,828,963
1ST MORTGAGE BALLOON/HYBRID < 5 YRS	34,750	6,193,878,078
OTHER FIXED RATE	4,970	650,979,247
1ST MORTGAGE ADJUSTABLE RATE < 1YR	16,811	1,184,472,093
1ST MORTGAGE ADJUSTABLE RATE > 1 YR	30,046	5,937,076,856
OTHER REAL ESTATE CLOSED-END FIXED RATE	159,644	6,945,372,926
OTHER REAL ESTATE CLOSED-END ADJ. RATE	7,367	406,654,679
OTHER REAL ESTATE OPEN-END ADJ. RATE	438,864	11,478,525,134
OTHER REAL ESTATE OPEN-END FIXED RATE	17,494	580,762,912
<b>TOTAL REAL ESTATE LOANS GRANTED YTD</b>	<b>1,128,268</b>	<b>103,207,617,684</b>

**TABLE 3 CONTINUED (B)**  
**SUPPLEMENTAL LOAN DATA**  
**Federally Insured Credit Unions**  
**December 31, 2010**

Number of Credit Unions on this Report:

7,339

<b><u>REVERSE MORTGAGES OUTSTANDING</u></b>	<b><u>NUMBER</u></b>	<b><u>AMOUNT</u></b>
FEDERALLY INSURED HOME EQUITY CONVERSION MORTGAGE (HECM)	91	10,574,428
PROPRIETARY REVERSE MORTGAGE PRODUCTS	340	28,750,845
<b><u>REVERSE MORTGAGES GRANTED YEAR-TO-DATE</u></b>	<b><u>NUMBER</u></b>	<b><u>AMOUNT</u></b>
FEDERALLY INSURED HOME EQUITY CONVERSION MORTGAGE (HECM)	81	4,161,280
PROPRIETARY REVERSE MORTGAGE PRODUCTS	173	6,397,976
<b><u>OTHER REAL ESTATE LOAN INFORMATION</u></b>		
BALANCE OUTSTANDING OF INTEREST ONLY & PAYMENT OPTION 1ST MORTGAGE LOANS		5,959,112,319
BALANCE OUTSTANDING OF 1ST MTG RESIDENTIAL CONSTRUCTION LOANS – EXCLUDING BUSINESS PURPOSE		726,924,640
ALLOWANCE FOR REAL ESTATE LOAN LOSSES		3,305,109,723
SHORT-TERM REAL ESTATE LOANS (< 5 YEARS)		113,438,932,298
AMOUNT OF ALL FIRST MORTGAGES SOLD Y-T-D		43,772,297,219
AMOUNT OF REAL ESTATE SOLD BUT SERVICED BY THE CREDIT UNION		108,370,153,771
MORTGAGE SERVICING RIGHTS		797,319,440
<b><u>NET MEMBER BUSINESS LOANS BALANCES (NMBLB) <sup>1</sup></u></b>	<b><u>NUMBER</u></b>	<b><u>AMOUNT</u></b>
MEMBER BUSINESS LOANS (NMBLB)	149,062	30,400,437,579
PURCHASED BUSINESS LOANS OR PARTICIPATION INTERESTS TO NONMEMBERS (NMBLB)	16,533	6,752,277,711
<b>TOTAL BUSINESS LOANS (NMBLB)</b>		<b>37,152,715,290</b>
<b>TOTAL NMBLB LESS UNFUNDED COMMITMENTS</b>		<b>35,830,887,527</b>
<b><u>MISCELLANEOUS BUSINESS LOAN INFORMATION</u></b>	<b><u>NUMBER</u></b>	<b><u>AMOUNT</u></b>
CONSTRUCTION AND DEVELOPMENT LOANS	1,697	1,423,178,755
UNSECURED BUSINESS LOANS	6,573	143,816,724
PURCHASED BUSINESS LOANS OR PARTICIPATION INTERESTS	1,200	794,154,802
AGRICULTURAL MBL	15,151	1,291,324,590
SMALL BUSINESS LOANS OUTSTANDING	8,562	712,008,030
PORTION OF REAL ESTATE LOANS WHICH ARE ALSO REPORTED AS BUSINESS LOANS.		29,488,238,894
<b><u>BUSINESS LOANS GRANTED Y-T-D</u></b>	<b><u>NUMBER</u></b>	<b><u>AMOUNT</u></b>
MEMBER BUSINESS LOANS	57,843	10,722,459,934
PURCHASED BUSINESS LOANS OR PARTICIPATION INTERESTS TO NONMEMBERS	5,344	1,331,587,382
CONSTRUCTION AND DEVELOPMENT LOANS	1,511	592,169,022
UNSECURED BUSINESS LOANS	1,986	74,834,238
PURCHASED BUSINESS LOANS OR PARTICIPATION INTERESTS TO MEMBERS	717	250,106,920
AGRICULTURAL MBL	12,480	807,503,786
 BUSINESS LOANS & PARTICIPATIONS SOLD YTD	 2,976	 1,509,914,088

<sup>1</sup> "NMBLB" means the outstanding loan balance plus any unfunded commitments, reduced by any portion of the loan that is secured by shares in the credit union, or by shares or deposits in other financial institutions, or by a lien on the member's primary residence, or insured or guaranteed by any agency of the federal government, a state or any political subdivision of such state, or subject to an advance commitment to purchase by any agency of the federal government, a state or any political subdivision of such state, or sold as participation interest without recourse and qualifying for sales accounting under generally accepted accounting principles. The NMBLB applies to both member and nonmember loans and participations.

**TABLE 4**  
**SUPPLEMENTAL MISCELLANEOUS DATA**  
**Federally Insured Credit Unions**  
**December 31, 2010**

Number of Credit Unions on this Report:	7,339
<b><u>NUMBER OF SAVINGS ACCOUNTS BY TYPE</u></b>	
SHARE DRAFT ACCOUNTS	43,743,218
REGULAR SHARE ACCOUNTS	98,662,477
MONEY MARKET SHARE ACCOUNTS	6,968,538
SHARE CERTIFICATE ACCOUNTS	10,888,899
IRA/KEOGH & RETIREMENT ACCOUNTS	5,328,003
OTHER SHARES	2,717,928
<b>TOTAL NUMBER SHARE ACCOUNTS</b>	<b>168,309,061</b>
NON-MEMBER DEPOSITS	39,531
<b>TOTAL NUMBER OF SAVINGS ACCOUNTS</b>	<b>168,348,594</b>
<b><u>OFF-BALANCE SHEET ITEMS</u></b>	
<b><u>UNUSED COMMITMENTS OF:</u></b>	
COMMERCIAL REAL ESTATE	353,430,868
CONSTRUCTION AND LAND DEVELOPMENT	268,332,161
OTHER UNFUNDED BUSINESS LOAN COMMITMENTS	968,396,895
REVOLVING OPEN-END LINES SECURED BY 1-4 FAMILY RESIDENTIAL PROPERTIES	36,642,261,600
CREDIT CARD LINES	71,304,947,035
OUTSTANDING LETTERS OF CREDIT	165,394,932
UNSECURED SHARE DRAFT LINES OF CREDIT	10,082,593,806
OVERDRAFT PROTECTION PROGRAM COMMITMENTS	12,104,402,906
RESIDENTIAL CONSTRUCTION LOANS-EXCLUDING BUSINESS PURPOSE	384,215,653
FEDERALLY INSURED HOME EQUITY CONVERSION MORTGAGES (HECM) (REVERSE MORTGAGES)	11,516,606
PROPRIETARY REVERSE MORTGAGES PRODUCTS	19,066,329
OTHER UNFUNDED COMMITMENTS	7,101,189,654
<b>TOTAL UNFUNDED COMMITMENTS</b>	<b>139,405,748,445</b>
<b><u>CONTINGENT LIABILITIES</u></b>	
DOLLAR AMOUNT OF PENDING BOND CLAIMS	93,782,781
LOANS TRANSFERRED WITH RECOURSE	3,176,457,089
OTHER CONTINGENT LIABILITIES	51,393,219
<b><u>CREDIT &amp; BORROWING ARRANGEMENTS</u></b>	
AMOUNT OF BORROWING SUBJECT TO EARLY REPAYMENT AT LENDER'S OPTION	2,883,871,523
TOTAL LINES OF CREDIT	130,824,125,744
TOTAL COMMITTED LINES OF CREDIT	2,290,926,385
TOTAL CREDIT LINES AT CORPORATE CREDIT UNIONS	44,146,051,213
BORROWINGS OUTSTANDING FROM CORPORATE CREDIT UNIONS	
CORPORATE CREDIT UNION LOCs	304,755,144
CORPORATE CREDIT UNION TERM BORROWINGS	1,552,138,221
ASSETS PLEDGED TO SECURED BORROWINGS	121,028,534,904
<b><u>LIQUIDITY OPTIONS</u></b>	
<b><u>NUMBER OF CUS REPORTING:</u></b>	
MEMBER OF FEDERAL HOME LOAN BANK	1,023
<b><u>NUMBER OF CUS DESCRIBING MOST RECENT AUDIT AS:</u></b>	
FINANCIAL STATEMENT AUDIT PERFORMED BY STATE LICENSED PERSONS	2,556
	SUPERVISORY COMMITTEE AUDIT PERFORMED BY STATE LICENSED PERSONS
	1,581
BALANCE SHEET AUDIT PERFORMED BY STATE LICENSED PERSONS	180
	SUPERVISORY COMMITTEE AUDIT PERFORMED BY OTHER EXTERNAL AUDITORS
	2,171
EXAMINATIONS OF INTERNAL CONTROLS OVER CALL REPORTING PERFORMED BY STATE LICENSED PERSONS	111
	SUPERVISORY COMMITTEE AUDIT PERFORMED BY THE SUPERVISORY COMMITTEE OR DESIGNATED STAFF
	681
<b><u>TYPES OF INVESTMENTS</u></b>	
U.S. GOVERNMENT OBLIGATIONS	10,897,862,731
NCUA GUARANTEED NOTES	1,461,281,880
AGENCY/GSE DEBT INSTRUMENTS (NOT BACKED BY MORTGAGES)	75,597,234,256
AGENCY/GSE MORTGAGE-BACKED SECURITIES	67,599,662,266
PRIVATELY ISSUED MORTGAGE-RELATED SECURITIES	1,850,341,211
PRIVATE ISSUED SECURITIES THAT FAIL TO MEET THE DEFINITION OF MORTGAGE RELATED SECURITY AFTER PURCHASE (FEDERAL CU ONLY)	719,674,522
PRIVATELY ISSUED MORTGAGE-BACKED SECURITIES (STATE CU ONLY)	357,274,603
MUTUAL FUNDS	1,524,845,713
COMMON TRUSTS	218,565,703
<b><u>INVESTMENTS MEETING SPECIFIC CRITERIA OF PART 703 (FCU ONLY)</u></b>	
NON-MORTGAGE RELATED SECURITIES WITH EMBEDDED OPTIONS OR COMPLEX COUPON FORMULAS	23,644,377,237
NON-MORTGAGE RELATED SECURITIES WITH MATURITIES GREATER THAN THREE YEARS THAT DO NOT HAVE EMBEDDED OPTIONS OR COMPLEX COUPON FORMULAS	6,977,418,525
TOTAL OF SECURITIES MEETING THE REQUIREMENTS OF SECTION 703.12(b)	71,402,966,035
TOTAL OF DEPOSITS AND SHARES MEETING THE REQUIREMENTS OF 703.10(a)	2,697,190,999
MARKET VALUE OF INVESTMENTS PURCHASED UNDER AN INVESTMENT PILOT PROGRAM – 703.19.	255,772,303
<b><u>MISCELLANEOUS INVESTMENT INFORMATION</u></b>	
FAIR VALUE OF HELD TO MATURITY INVESTMENTS	42,947,740,447
INVESTMENT REPURCHASE AGREEMENTS	177,623,431
BORROWING REPURCHASE TRANSACTIONS PLACED IN INVESTMENTS FOR PURPOSE OF POSITIVE ARBITRAGE	506,822,034
INVESTMENTS NOT AUTHORIZED BY THE FCU ACT OR NCUA REGULATIONS (STATE CU ONLY)	1,870,166,741
OUTSTANDING BALANCE OF BROKERED CERTIFICATES OF DEPOSIT AND SHARE CERTIFICATE	16,329,797,069
CMO/REMIC	36,630,010,695
COMMERCIAL MORTGAGE RELATED SECURITIES	1,658,146,976

**TABLE 4 CONTINUED**  
**SUPPLEMENTAL MISCELLANEOUS DATA**  
**Federally Insured Credit Unions**  
**December 31, 2010**

Number of Credit Unions on this Report: 7,339

**INFORMATION SYSTEMS & TECHNOLOGY**

**NUMBER OF CUS DESCRIBING RECORD MAINTENANCE AS:**

MANUAL SYSTEM	75	CU DEVELOPED IN-HOUSE	61
VENDOR SUPPLIED IN-HOUSE	4,849	OTHER	98
VENDOR ON-LINE SERVICE BUR.	2,201		

**NUMBER OF CUS REPORTING THAT MEMBERS ACCESS/PERFORM ELECTRONIC FINANCIAL SERVICES VIA:**

HOME BANKING VIA INTERNET WEBSITE	4,886	MOBILE BANKING	735
AUDIO RESPONSE/PHONE BASED	4,150	KIOSK	342
AUTOMATIC TELLER MACHINE	4,613	OTHER	322

**NUMBER OF CUS REPORTING OFFERING FINANCIAL SERVICES ELECTRONICALLY:**

ACCOUNT AGGREGATION	486	MEMBER APPLICATION	1,917
ACCOUNT BALANCE INQUIRY	5,118	MERCHANDISE PURCHASE	367
BILL PAYMENT	3,782	MERCHANT PROCESSING SERVICES	224
DOWNLOAD ACCOUNT HISTORY	4,227	NEW LOAN	2,890
ELECTRONIC CASH	214	NEW SHARE ACCOUNT	1,203
ELECTRONIC SIGNATURE		REMOTE DEPOSIT CAPTURE	283
AUTHENTICATION/CERTIFICATION	193		
E-STATEMENTS	3,571	VIEW ACCOUNT HISTORY	4,957
EXTERNAL ACCOUNT TRANSFERS	684	SHARE ACCOUNT TRANSFERS	4,859
INTERNET ACCESS SERVICES	831	SHARE DRAFT ORDERS	3,982
LOAN PAYMENTS	4,494	OTHER	177

**NUMBER OF CUs REPORTING WORLD WIDE WEBSITES**

5,534

**NUMBER OF CUS REPORTING WORLD WIDE WEBSITE TYPE AS:**

INFORMATIONAL	591	TRANSACTIONAL	4,465
INTERACTIVE	478		

**NUMBER OF CU MEMBERS REPORTED USING TRANSACTIONAL WORLD WIDE WEBSITES**

33,057,856

**NUMBER OF CUS REPORTING PLANS FOR A WORLD WIDE WEBSITE**

INFORMATIONAL	26	TRANSACTIONAL	3
INTERACTIVE	0		

**OTHER INFORMATION**

NUMBER OF CURRENT MEMBERS	90,528,636
NUMBER OF POTENTIAL MEMBERS	1,458,346,665
NUMBER OF FULL TIME EMPLOYEES	219,880
NUMBER OF PART TIME EMPLOYEES	30,653
NUMBER OF CREDIT UNION BRANCHES	21,060
NUMBER OF CREDIT UNIONS USING SHARED BRANCHING SERVICES	1,159

**CREDIT UNION SERVICE ORGANIZATION (CUSO) INFORMATION**

NUMBER OF CUSOs <sup>1</sup>	5,619
VALUE OF INVESTMENT IN CUSOs	1,329,513,711
AMOUNT LOANED TO CUSOs	791,730,481
AGGREGATE CASH OUTLAY IN CUSO	1,015,137,389
NUMBER OF CUSOs WHOLLY OWNED	606

**SERVICE OF CUSO<sup>2</sup>:**

CHECKING AND CURRENCY SERVICES	88	RECORD RETENTION, SECURITY, AND DISASTER RECOVERY SERVICES	29
CLERICAL, PROFESSIONAL AND MANAGEMENT SERVICES	93	SECURITIES BROKERAGE SERVICES	160
BUSINESS LOAN ORIGINATION	326	SHARED CREDIT UNION BRANCH (SERVICE CENTER) OPERATIONS	782
CONSUMER MORTGAGE ORIGINATION	267	STUDENT LOAN ORIGINATION	44
ELECTRONIC TRANSACTION SERVICES	1,204	TRAVEL AGENCY SERVICES	0
FINANCIAL COUNSELING SERVICES	101	TRUST AND TRUST-RELATED SERVICES	44
FIXED ASSET SERVICES	12	REAL ESTATE BROKERAGE SERVICES	62
INSURANCE BROKERAGE OR AGENCY	214	CUSO INVESTMENTS IN NON-CUSO SERVICE PROVIDERS	63
LEASING	16	CREDIT CARD LOAN ORIGINATION	107
LOAN SUPPORT SERVICES	275	PAYROLL PROCESSING SERVICES	10
		OTHER	1,056

**WHOLLY OWNED CUSO INFORMATION:**

TOTAL ASSETS OF CUSOs	2,455,332,535
TOTAL CAPITAL OF CUSOs	1,161,052,074
TOTAL NET INCOME/LOSS OF CUSOs	311,461,507
TOTAL DELINQUENCY OF CUSOs	33,207,526

<sup>1</sup> This figure represents the number of CUSO Schedules completed by all credit unions. Since more than one credit union may have a loan to or investment in a given CUSO, this figure does not represent the total number of unique CUSOs.

<sup>2</sup> Beginning in September 2009, credit unions can report multiple services for a single CUSO

**TABLE 5  
SUPPLEMENTAL DATA  
FEDERALLY INSURED CREDIT UNIONS  
DISTRIBUTION OF BORROWINGS, SAVINGS AND INVESTMENTS  
BY REMAINING MATURITY OR EARLIEST REPRICING INTERVAL  
December 31, 2010  
(DOLLAR AMOUNTS IN MILLIONS)**

Number of Credit Unions on this Report: 7,339

<b>BORROWINGS</b>	<b>NUMBER OF CUs Reporting</b>	<b>Amount &lt; 1 YEARS</b>	<b>Amount 1 to 3 YEARS</b>	<b>Amount &gt; 3 YEARS</b>	<b>Total</b>
Draws Against Lines of Credit	344	4,718	3,149	7,456	15,323
Other Notes, Promissory and Interest Payable	386	3,356	3,570	5,859	12,785
Borrowing Repurchase Transactions	5	491	37	0	528
Subordinated Debt	15	0*	2	0*	3
Uninsured Secondary Capital	74	N/A	7	149	156
<b>TOTAL BORROWINGS</b>	<b>705</b>	<b>8,566</b>	<b>6,765</b>	<b>13,466</b>	<b>28,796</b>

<b>SAVINGS</b>	<b>NUMBER OF CUs Reporting</b>	<b>Amount &lt; 1 YEARS</b>	<b>Amount 1 to 3 YEARS</b>	<b>Amount &gt; 3 YEARS</b>	<b>Total</b>
Share Drafts	5,499	90,058	N/A	N/A	90,058
Regular Shares	7,336	220,444	N/A	N/A	220,444
Money Market Shares	3,263	175,738	N/A	N/A	175,738
Share Certificates/CDS	5,703	141,048	52,970	19,414	213,432
IRA/KEOGH, Retirements	4,796	50,001	16,742	9,649	76,393
All Other Shares	2,882	7,906	72	29	8,008
Non-Members Deposits	844	1,583	671	154	2,407
<b>TOTAL SAVINGS</b>	<b>7,336</b>	<b>686,778</b>	<b>70,456</b>	<b>29,246</b>	<b>786,480</b>

<b>INVESTMENTS CLASSIFIED BY SFAS 115 AND OTHER INVESTMENTS:</b>	<b>NUMBER OF CUs Reporting</b>	<b>Amount &lt; 1 YEARS</b>	<b>Amount 1 to 3 YEARS</b>	<b>Amount 3 to 5 YEARS</b>	<b>Amount 5 to 10 YEARS</b>	<b>Amount &gt; 10 YRS</b>	<b>Total</b>
Held to Maturity	1,732	8,736	18,591	9,567	3,857	1,806	42,558
Available for Sale	1,730	28,043	48,947	33,785	15,847	3,110	129,733
Trading	38	434	340	112	72	11	969
Deposit In Commercial Banks, S&Ls, Saving Banks	5,837	21,562	17,698	2,627	135	34	42,055
Loans To And Investments In Natural Person Credit Unions	2,923	1,120	838	156	3	0	2,117
Membership Capital At Corporate Credit Unions	3,797	N/A	833	N/A	N/A	N/A	833
Paid In Capital At Corporate Credit Unions	721	N/A	226	N/A	N/A	N/A	226
All Other Investments In Corporate Credit Unions	2,648	11,566	4,229	227	43	2	16,067
All Other Investments	1,804	1,363	2,218	259	250	239	4,330
<b>TOTAL INVESTMENTS</b>	<b>7,168</b>	<b>72,825</b>	<b>93,919</b>	<b>46,734</b>	<b>20,207</b>	<b>5,201</b>	<b>238,886</b>

<b>NCUA GUARANTEED NOTES</b>	<b>NUMBER OF CUs Reporting</b>	<b>Amount &lt; 1 YEARS</b>	<b>Amount 1 to 3 YEARS</b>	<b>Amount 3 to 5 YEARS</b>	<b>Amount 5 to 10 YEARS</b>	<b>Amount &gt; 10 YRS</b>	<b>Total</b>
Variable Rate	172	548	20	167	477	5	1,216
Fixed Rate	104	0*	4	136	105	0	245

\* Amount Less than + or - 1 Million

**TABLE 6**  
**Federally Insured Credit Unions**  
**INTEREST RATES BY TYPE OF LOAN**  
**December 31, 2010**

Interest Rate Category	Unsecured Credit Cards		All Other Unsecured		Short-Term Small Amount Loans (STS) FCU Only	
	Number	Amount	Number	Amount	Number	Amount
.01% To 5.0% .....	14	91,684,964	17	89,599,339	1	225
5.0% To 6.0% .....	10	236,955,317	47	420,105,660	1	1,514,221
6.0% To 7.0% .....	73	802,595,304	93	153,411,143	3	92,504
7.0% To 8.0% .....	178	2,639,662,554	235	898,639,020	4	335,749
8.0% To 9.0% .....	426	9,185,964,755	508	2,744,757,904	2	53,884
9.0% To 10.0% .....	986	9,152,668,451	871	3,129,057,648	3	102,012
10.0% To 11.0% .....	569	6,305,039,972	1,086	3,875,938,037	4	41,727
11.0% To 12.0% .....	510	2,551,816,085	902	3,303,089,885	5	312,747
12.0% To 13.0% .....	595	3,207,665,814	1,326	3,956,710,136	11	469,437
13.0% To 14.0% .....	286	1,073,568,670	702	2,169,121,949	3	54,807
14.0% To 15.0% .....	106	355,909,539	517	1,046,523,639	8	147,324
15.0% To 16.0% .....	49	145,862,682	462	915,688,425	12	627,878
16.0% Or More .....	29	207,078,717	417	2,767,329,627	182	10,094,679
Not Reporting Or Zero ..	3,508	38,821	156	4,271,551	7,100	71,708
Total	7,339	35,956,511,645	7,339	25,474,243,963	7,339	13,918,902
Average Rate	10.8%		11.7%		18.4%	

Interest Rate Category	New Vehicle		Used Vehicle		1st Mortgage	
	Number	Amount	Number	Amount	Number	Amount
.01% To 5.0% .....	2,670	38,681,898,202	1,506	46,805,961,444	1,264	137,138,881,594
5.0% To 6.0% .....	2,026	13,475,970,635	1,487	20,544,802,150	1,849	72,275,782,533
6.0% To 7.0% .....	1,359	6,330,640,039	1,530	17,753,576,226	830	9,687,542,063
7.0% To 8.0% .....	516	3,114,869,703	1,056	8,820,241,792	275	3,347,516,776
8.0% To 9.0% .....	192	671,104,265	634	3,841,239,308	90	431,579,240
9.0% To 10.0% .....	100	427,518,943	366	2,037,341,009	40	141,659,568
10.0% To 11.0% .....	43	33,174,476	190	882,314,792	23	9,957,075
11.0% To 12.0% .....	14	91,058,963	82	115,104,982	7	602,687
12.0% To 13.0% .....	11	5,327,688	81	258,659,172	8	149,575
13.0% To 14.0% .....	6	4,749,401	27	167,328,763	1	1,709
14.0% To 15.0% .....	6	44,135,652	22	171,421,646	0	0
15.0% To 16.0% .....	3	2,668,646	27	71,530,129	0	0
16.0% Or More .....	4	12,630,496	9	51,235,224	0	0
Not Reporting Or Zero ..	389	0	322	0	2,952	18,446,191
Total	7,339	62,895,747,109	7,339	101,520,756,637	7,339	223,052,119,011
Average Rate	5.5%		6.6%		5.6%	

Interest Rate Category	Other Real Estate		Leases Receivable		All Other Loans	
	Number	Amount	Number	Amount	Number	Amount
.01% To 5.0% .....	1,349	42,226,470,951	33	121,789,839	1,589	3,909,332,606
5.0% To 6.0% .....	1,409	23,579,647,437	31	69,855,931	1,028	5,224,150,846
6.0% To 7.0% .....	1,260	11,951,559,276	29	244,377,376	1,196	7,989,712,245
7.0% To 8.0% .....	592	7,042,223,635	10	6,741,742	927	3,769,904,525
8.0% To 9.0% .....	198	1,228,574,164	6	24,105,460	665	2,902,778,339
9.0% To 10.0% .....	65	269,979,129	7	8,207,945	435	2,056,892,402
10.0% To 11.0% .....	23	10,252,877	4	432,384	330	1,112,094,573
11.0% To 12.0% .....	11	10,100,614	1	1,725,564	132	584,746,357
12.0% To 13.0% .....	5	2,361,183	1	865,914	189	637,800,945
13.0% To 14.0% .....	1	596,210	0	0	70	204,160,600
14.0% To 15.0% .....	2	107,174	0	0	48	273,151,985
15.0% To 16.0% .....	2	178,533	0	0	55	73,229,470
16.0% Or More .....	0	0	0	0	46	118,466,259
Not Reporting Or Zero ..	2,422	243,961,662	7,217	2,718	629	17,089,090
Total	7,339	86,566,012,845	7,339	478,104,873	7,339	28,873,510,242
Average Rate	5.8%		6.1%		6.9%	

**TABLE 7**  
**Federally Insured Credit Unions**  
**DIVIDEND RATES BY TYPE OF SAVINGS ACCOUNT**  
**December 31, 2010**

Dividend Rate Category	Share Drafts		Regular Shares		Money Market Shares	
	Number	Amount	Number	Amount	Number	Amount
.01% To 1.0% .....	2,520	59,046,581,863	6,165	191,298,907,984	2,795	147,582,008,084
1.0% To 2.0% .....	95	3,545,708,501	866	27,573,627,123	452	28,114,335,661
2.0% To 3.0% .....	32	2,414,246,184	130	1,015,952,296	10	38,914,331
3.0% To 4.0% .....	12	511,850,629	31	203,065,487	1	176,627
4.0% To 5.0% .....	5	281,652,963	11	60,880,688	0	0
5.0% To 6.0% .....	1	40,538,698	4	14,820,017	0	0
6.0% To 7.0% .....	1	10,393,265	0	0	1	367,272
7.0% Or More .....	0	0	5	17,995,423	0	0
Not Reporting Or Zero ..	4,673	24,206,882,246	127	258,912,425	4,080	2,281,979
Total	7,339	90,057,854,349	7,339	220,444,161,443	7,339	175,738,083,954
Average Rate	0.3%		0.5%		0.6%	

Dividend Rate Category	Share Certificates (1 Year)		IRA/KEOGH		Non-Member-Deposits	
	Number	Amount	Number	Amount	Number	Amount
.01% To 1.0% .....	1,960	80,327,706,396	1,750	24,907,916,496	219	901,852,434
1.0% To 2.0% .....	3,099	97,377,074,716	2,271	28,855,744,938	291	691,748,344
2.0% To 3.0% .....	562	34,203,593,511	621	14,424,533,289	164	592,691,100
3.0% To 4.0% .....	54	1,113,192,575	106	7,477,566,254	59	80,859,354
4.0% To 5.0% .....	12	350,390,958	34	640,433,859	15	40,125,870
5.0% To 6.0% .....	5	32,560,327	4	65,329,477	25	38,858,364
6.0% To 7.0% .....	1	11,545	0	0	1	1,188,505
7.0% Or More .....	1	7,016,911	2	18,747,973	1	198,000
Not Reporting Or Zero ..	1,645	20,353,890	2,551	2,246,683	6,564	59,912,245
Total	7,339	213,431,900,829	7,339	76,392,518,969	7,339	2,407,434,216
Average Rate	1.2%		1.2%		1.7%	

Dividend Rate Category	All Other Shares	
	Number	Amount
.01% To 1.0% .....	2,155	4,413,874,947
1.0% To 2.0% .....	323	2,816,391,705
2.0% To 3.0% .....	76	272,350,792
3.0% To 4.0% .....	17	95,322,747
4.0% To 5.0% .....	9	5,685,176
5.0% To 6.0% .....	6	1,903,971
6.0% To 7.0% .....	1	6,624
7.0% Or More .....	6	311,532,642
Not Reporting Or Zero ..	4,746	90,677,031
Total	7,339	8,007,745,635
Average Rate	0.6%	



**TABLE 8**  
**Selected Aggregate Ratios and Averages by Assets Size**  
**Federally Insured Credit Unions**  
**December 31, 2010**

	Total	Less Than \$2,000,000	\$2,000,000- \$10,000,000	\$10,000,000- \$50,000,000
<b>CAPITAL ADEQUACY:</b>				
Net Worth to Total Assets	10.07	18.32	14.56	12.21
Delinquent Loans to Net Worth	10.70	11.94	8.29	7.44
Solvency Evaluation (Est.)	111.61	122.61	117.14	113.97
Classified Assets (Est.) to Net Worth	10.25	7.00	4.82	5.27
<b>ASSET QUALITY:</b>				
Delinquent Loans to Total Loans	1.74	4.57	2.41	1.72
Net Charge-Offs to Average Loans	1.13	0.92	0.78	0.76
Fair Value H-T-M to Book Value H-T-M	100.92	100.42	103.47	100.82
Accum. Unreal. G/L on A-F-S to Cost of A-F-S	0.48	0.28	(0.42)	0.53
Delinquent Loans to Assets	1.08	2.19	1.21	0.91
<b>EARNINGS:</b>				
Return on Average Assets	0.51	(0.55)	(0.26)	0.01
Return on Average Assets Before NCUSIF Stabilization	0.73	(0.33)	(0.04)	0.23
Gross Operating Income to Average Assets	5.79	4.87	5.09	5.38
Yield on Average Loans	6.06	7.86	7.22	6.62
Yield on Average Investments	1.95	1.12	1.50	1.83
Cost of Funds to Average Assets	1.21	0.77	0.81	0.89
Net Margin to Average Assets	4.57	4.10	4.28	4.49
Operating Expenses to Average Assets	3.29	4.27	4.01	3.91
Provision for Loan & Lease Losses to Average Assets	0.78	0.47	0.44	0.47
Net Interest Margin to Average Assets	3.25	3.66	3.59	3.46
Operating Expenses to Gross Operating Income	56.89	87.69	78.81	72.76
Fixed Assets Including Foreclosed/Repossessed Assets to Total Assets	2.59	0.39	1.06	2.43
Net Operating Expenses to Average Assets	2.51	3.92	3.46	3.13
<b>ASSET/LIABILITY MANAGEMENT:</b>				
Net Long-Term Assets to Total Assets	33.03	3.66	9.40	20.56
Regular Shares to Savings and Borrowings	27.06	85.54	66.62	45.59
Total Loans to Total Savings	71.82	58.96	59.05	60.80
Total Loans to Total Assets	61.77	47.82	50.17	52.99
Cash Plus Short-Term Investments to Assets	16.11	42.87	33.39	25.64
Total Savings and Borrowings to Earning Assets	93.65	82.24	87.36	91.78
Regular Shares plus Share Drafts to Total Shares & Borrowings	38.11	86.83	72.57	56.61
Borrowings to Total Savings and Net Worth	3.22	0.17	0.07	0.17
<b>PRODUCTIVITY:</b>				
Members to Potential Members	6.21	10.38	13.94	5.84
Borrowers to Members	50.07	27.12	37.12	41.80
Members to Full-Time Employees	384.89	229.66	451.22	419.60
Average Savings Per Member	8,687.63	2,011.28	3,827.65	5,636.75
Average Loan Balance	12,460.62	4,372.02	6,088.35	8,198.91
Salary & Benefits to Full-Time Employees	59,478.21	11,727.13	41,879.11	49,804.26
<b>AS A PERCENTAGE OF TOTAL GROSS INCOME:</b>				
Interest on Loans (Net of Interest Refunds)	66.23	79.50	72.93	66.84
Income From Investments	10.79	11.38	13.57	13.86
Income From Trading Securities	0.01	0.04	0.01	(0.00)
Fee Income	13.54	7.22	10.81	14.63
Other Operating Income	9.43	1.86	2.67	4.67
<b>AS A PERCENTAGE OF TOTAL OPERATING EXPENSES:</b>				
Employee Compensation and Benefits	47.25	46.64	49.62	46.01
Travel and Conference	0.85	0.96	0.85	1.01
Office Occupancy	7.21	5.10	4.80	6.43
Office Operations	17.97	21.73	19.17	18.89
Educational and Promotional	3.22	0.73	1.12	2.28
Loan Servicing	6.18	2.04	2.95	4.70
Professional and Outside Services	7.25	7.57	8.90	10.74
Member Insurance	7.03	9.05	7.82	6.53
Operating Fees	0.49	1.47	0.98	0.72
Miscellaneous Operating Expenses	2.53	4.72	3.79	2.68

**TABLE 8 CONTINUED**  
**Selected Aggregate Ratios and Averages by Assets Size**  
**Federally Insured Credit Unions**  
**December 31, 2010**

	Total	\$50,000,000- \$100,000,000	\$100,000,000- \$500,000,000	Greater Than \$500,000,000
<b>CAPITAL ADEQUACY:</b>				
Net Worth to Total Assets	10.07	11.02	10.21	9.61
Delinquent Loans to Net Worth	10.70	8.21	10.14	11.68
Solvency Evaluation (Est.)	111.61	112.41	111.54	111.20
Classified Assets (Est.) to Net Worth	10.25	6.37	8.95	12.02
<b>ASSET QUALITY:</b>				
Delinquent Loans to Total Loans	1.74	1.58	1.68	1.77
Net Charge-Offs to Average Loans	1.13	0.88	0.99	1.24
Fair Value H-T-M to Book Value H-T-M	100.92	100.99	100.37	101.08
Accum. Unreal. G/L on A-F-S to Cost of A-F-S	0.48	0.33	0.54	0.47
Delinquent Loans to Assets	1.08	0.90	1.04	1.12
<b>EARNINGS:</b>				
Return on Average Assets	0.51	0.17	0.34	0.68
Return on Average Assets Before NCUSIF Stabilization	0.73	0.40	0.56	0.90
Gross Operating Income to Average Assets	5.79	5.90	5.88	5.79
Yield on Average Loans	6.06	6.62	6.11	5.92
Yield on Average Investments	1.95	2.02	1.87	2.01
Cost of Funds to Average Assets	1.21	1.01	1.08	1.33
Net Margin to Average Assets	4.57	4.89	4.80	4.47
Operating Expenses to Average Assets	3.29	4.06	3.74	2.96
Provision for Loan & Lease Losses to Average Assets	0.78	0.56	0.70	0.87
Net Interest Margin to Average Assets	3.25	3.59	3.35	3.14
Operating Expenses to Gross Operating Income	56.89	68.80	63.53	51.05
Fixed Assets Including Foreclosed/Repossessed Assets to Total Assets	2.59	3.03	3.26	2.33
Net Operating Expenses to Average Assets	2.51	3.13	2.75	2.26
<b>ASSET/LIABILITY MANAGEMENT:</b>				
Net Long-Term Assets to Total Assets	33.03	26.33	32.14	35.74
Regular Shares to Savings and Borrowings	27.06	34.94	27.53	23.55
Total Loans to Total Savings	71.82	64.95	70.20	74.54
Total Loans to Total Assets	61.77	57.24	61.63	63.37
Cash Plus Short-Term Investments to Assets	16.11	21.24	17.01	13.95
Total Savings and Borrowings to Earning Assets	93.65	93.91	94.56	93.60
Regular Shares plus Share Drafts to Total Shares & Borrowings	38.11	47.55	41.60	33.40
Borrowings to Total Savings and Net Worth	3.22	0.37	1.30	4.66
<b>PRODUCTIVITY:</b>				
Members to Potential Members	6.21	4.91	4.85	7.48
Borrowers to Members	50.07	45.38	47.39	54.54
Members to Full-Time Employees	384.89	374.85	351.45	399.41
Average Savings Per Member	8,687.63	6,670.90	7,863.70	10,284.72
Average Loan Balance	12,460.62	9,548.15	11,649.46	14,055.29
Salary & Benefits to Full-Time Employees	59,478.21	51,720.46	56,472.98	65,641.32
<b>AS A PERCENTAGE OF TOTAL GROSS INCOME:</b>				
Interest on Loans (Net of Interest Refunds)	66.23	65.55	65.16	66.53
Income From Investments	10.79	12.31	10.05	10.59
Income From Trading Securities	0.01	(0.01)	0.01	0.02
Fee Income	13.54	15.81	16.73	11.98
Other Operating Income	9.43	6.34	8.05	10.88
<b>AS A PERCENTAGE OF TOTAL OPERATING EXPENSES:</b>				
Employee Compensation and Benefits	47.25	45.98	47.83	47.25
Travel and Conference	0.85	1.12	1.00	0.72
Office Occupancy	7.21	7.04	7.43	7.30
Office Operations	17.97	18.03	18.09	17.74
Educational and Promotional	3.22	3.07	3.49	3.30
Loan Servicing	6.18	5.37	5.80	6.79
Professional and Outside Services	7.25	10.25	7.45	6.22
Member Insurance	7.03	6.29	6.21	7.59
Operating Fees	0.49	0.62	0.55	0.40
Miscellaneous Operating Expenses	2.53	2.21	2.16	2.70

**TABLE 9**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERALLY INSURED CREDIT UNIONS**  
**Peer Group 1: Asset Size Less Than \$2,000,000**  
**December 31, 2010**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Dec-08</b>	<b>Dec-09</b>	<b>% CHG<sup>1</sup></b>	<b>Dec-10</b>	<b>% CHG<sup>1</sup></b>
Number of Credit Unions	1,197	1,059	(11.5)	982	(7.3)
Cash & Equivalents	220	216	(1.5)	224	3.5
<b>TOTAL INVESTMENTS</b>	<b>275</b>	<b>248</b>	<b>(10.1)</b>	<b>235</b>	<b>(5.0)</b>
Trading Securities	0*	0*	(3.6)	0*	(38.6)
Available for Sale Securities	7	5	(32.0)	3	(47.6)
Held-to-Maturity Securities	5	5	(2.0)	4	(2.2)
Commercial Banks, S&Ls	155	159	2.7	170	7.0
Credit Unions - Loans To, Investments In					
Natural Person Credit Unions	11	15	43.2	19	23.2
MCSD and PIC at Corporate CU	8	5	(38.4)	3	(34.5)
All Other Corporate Credit Union	77	46	(39.8)	28	(40.0)
All Other Investments	13	12	(3.3)	8	(35.3)
Loans Held for Sale	0	0*	0.0	0	(100.0)
<b>TOTAL LOANS OUTSTANDING</b>	<b>571</b>	<b>480</b>	<b>(16.0)</b>	<b>424</b>	<b>(11.6)</b>
Unsecured Credit Card Loans	3	2	(30.0)	3	10.2
All Other Unsecured Loans	137	119	(13.4)	114	(4.2)
Short-Term, Small Amount Loans (STS) (Federal CU Only)	N/A	N/A	N/A	0*	N/A
New Vehicle Loans	164	126	(22.7)	94	(25.7)
Used Vehicle Loans	189	163	(13.6)	151	(7.5)
First Mortgage Real Estate Loans/LOC	9	7	(25.2)	7	(2.8)
Other Real Estate Loans/LOC	12	10	(13.5)	8	(24.6)
Leases Receivable	0*	0*	491.6	0*	1.9
All Other Loans/LOC	57	51	(10.5)	47	(8.2)
Allowance For Loan Losses	15	12	(16.3)	11	(6.4)
Foreclosed and Repossessed Assets	0*	0*	(16.9)	0*	(36.8)
Foreclosed and Repossessed Real Estate	0*	0*	(88.5)	0*	344.1
Foreclosed and Repossessed Autos	0*	0*	33.0	0*	(61.3)
Foreclosed and Repossessed - Other	0*	0*	68.3	0*	(55.8)
Land and Building	1	1	0.1	2	12.8
Other Fixed Assets	2	2	(14.9)	2	(13.9)
NCUSIF Capitalization Deposit	8	7	(9.2)	7	(2.2)
Total Intangible Assets	N/A	0*	N/A	0*	(75.3)
Identifiable Intangible Assets	N/A	0*	N/A	0*	(80.8)
Goodwill	N/A	0	N/A	0*	0.0
Other Assets	5	4	(14.3)	4	3.3
<b>TOTAL ASSETS</b>	<b>1,069</b>	<b>947</b>	<b>(11.4)</b>	<b>887</b>	<b>(6.3)</b>
<b>LIABILITIES</b>					
Total Borrowings	1	1	(23.6)	0*	(43.5)
Accrued Dividends/Interest Payable	2	1	(35.7)	1	(27.7)
Accounts Payable and Other Liabilities	4	4	(8.1)	3	(21.1)
Uninsured Secondary Capital	0*	0*	43.3	0*	75.1
<b>TOTAL LIABILITIES</b>	<b>8</b>	<b>7</b>	<b>(16.2)</b>	<b>6</b>	<b>(19.2)</b>
<b>EQUITY/SAVINGS</b>					
Total Savings	851	762	(10.4)	719	(5.6)
Share Drafts	8	7	(15.9)	9	35.9
Regular Shares	729	655	(10.1)	617	(5.9)
Money Market Shares	4	5	36.9	3	(34.3)
Share Certificates/CDs	75	69	(8.5)	62	(9.7)
IRA/Keogh Accounts	10	7	(23.7)	8	6.5
All Other Shares	9	7	(24.5)	6	(13.5)
Non-Member Deposits	16	12	(29.0)	14	23.9
Regular Reserves	53	46	(12.4)	42	(8.7)
Equity Acquired in Merger	N/A	0*	N/A	0	(100.0)
APPR. For Non-Conf. Invest.	0*	0	(100.0)	0	0.0
Miscellaneous Equity	0*	0*	(2.5)	0*	136.4
Accum. Unrealized G/L on A-F-S	(0*)	0*	100.8	0*	3,304.1
Accum. Unrealized G/L For OTTI (Due to Other Factors) on HTM Debt Securities	N/A	(0*)	N/A	(0*)	97.1
Accum. Unrealized Net Gains (Losses) on Cash Flow Hedges	0*	(0*)	(243.8)	(0*)	(1.8)
Other Reserves	5	3	(31.1)	3	(1.4)
Other Comprehensive Income	0*	(0*)	(160.2)	(0*)	71.0
Undivided Earnings	152	128	(15.6)	116	(9.3)
<b>TOTAL EQUITY</b>	<b>210</b>	<b>178</b>	<b>(15.2)</b>	<b>162</b>	<b>(9.1)</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>1,069</b>	<b>947</b>	<b>(11.4)</b>	<b>887</b>	<b>(6.3)</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

**TABLE 10**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERALLY INSURED CREDIT UNIONS**  
**Peer Group 2: Asset Size \$2,000,000 to \$10,000,000**  
**December 31, 2010**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Dec-08</b>	<b>Dec-09</b>	<b>% CHG<sup>1</sup></b>	<b>Dec-10</b>	<b>% CHG<sup>1</sup></b>
Number of Credit Unions	2,077	1,935	(6.8)	1,799	(7.0)
<b>Cash &amp; Equivalents</b>	1,498	1,598	6.6	1,575	(1.4)
<b>TOTAL INVESTMENTS</b>	3,255	3,255	0.0	3,188	(2.1)
Trading Securities	0*	0*	1,094.4	4	720.4
Available for Sale Securities	61	35	(41.9)	38	8.0
Held-to-Maturity Securities	123	146	18.8	128	(12.4)
Commercial Banks, S&Ls	2,161	2,354	8.9	2,427	3.1
Credit Unions - Loans To, Investments In Natural Person Credit Unions	153	196	28.3	212	8.2
MCSD and PIC at Corporate CU	97	51	(47.4)	34	(33.3)
All Other Corporate Credit Union	604	387	(36.0)	276	(28.8)
All Other Investments	55	86	55.6	69	(19.2)
Loans Held for Sale	0*	0*	(31.8)	0*	5.7
<b>TOTAL LOANS OUTSTANDING</b>	<b>6,324</b>	<b>5,562</b>	<b>(12.1)</b>	<b>4,963</b>	<b>(10.8)</b>
Unsecured Credit Card Loans	164	145	(11.4)	135	(7.3)
All Other Unsecured Loans	1,033	953	(7.8)	880	(7.7)
Short-Term, Small Amount Loans (STS) (Federal CU Only)	N/A	N/A	N/A	3	N/A
New Vehicle Loans	1,721	1,394	(19.0)	1,075	(22.9)
Used Vehicle Loans	1,916	1,772	(7.5)	1,688	(4.8)
First Mortgage Real Estate Loans/LOC	457	413	(9.7)	380	(7.9)
Other Real Estate Loans/LOC	525	416	(20.7)	362	(13.0)
Leases Receivable	1	3	227.2	6	89.5
All Other Loans/LOC	507	464	(8.5)	434	(6.5)
Allowance For Loan Losses	78	73	(5.8)	69	(5.2)
Foreclosed and Repossessed Assets	6	5	(7.6)	6	4.0
Foreclosed and Repossessed Real Estate	2	2	(30.1)	3	74.8
Foreclosed and Repossessed Autos	3	3	(3.3)	2	(25.8)
Foreclosed and Repossessed - Other	0*	0*	220.0	0*	(30.8)
Land and Building	103	87	(15.3)	76	(12.9)
Other Fixed Assets	33	27	(18.0)	22	(20.0)
NCUSIF Capitalization Deposit	83	82	(1.7)	81	(1.0)
Total Intangible Assets	N/A	(0*)	N/A	(0*)	(29.0)
Identifiable Intangible Assets	N/A	(0*)	N/A	(0*)	(29.5)
Goodwill	N/A	(0*)	N/A	(0*)	(26.9)
Other Assets	67	59	(11.9)	51	(14.5)
<b>TOTAL ASSETS</b>	<b>11,292</b>	<b>10,603</b>	<b>(6.1)</b>	<b>9,893</b>	<b>(6.7)</b>
<b>LIABILITIES</b>					
Total Borrowings	17	25	46.8	5	(80.7)
Accrued Dividends/Interest Payable	18	12	(29.8)	8	(36.2)
Accounts Payable and Other Liabilities	42	39	(7.3)	34	(13.8)
Uninsured Secondary Capital	1	1	(22.6)	2	53.7
<b>TOTAL LIABILITIES</b>	<b>78</b>	<b>78</b>	<b>(1.0)</b>	<b>48</b>	<b>(37.8)</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	9,377	8,943	(4.6)	8,406	(6.0)
Share Drafts	597	552	(7.5)	501	(9.3)
Regular Shares	6,073	5,808	(4.4)	5,605	(3.5)
Money Market Shares	254	257	1.5	257	(0.3)
Share Certificates/CDs	1,865	1,766	(5.3)	1,532	(13.3)
IRA/Keogh Accounts	400	372	(7.2)	337	(9.3)
All Other Shares	120	129	7.4	128	(1.1)
Non-Member Deposits	68	59	(13.3)	48	(18.3)
Regular Reserves	418	376	(10.0)	343	(8.8)
Equity Acquired in Merger	N/A	0*	N/A	0*	94.0
APPR. For Non-Conf. Invest.	0*	0*	(59.7)	0*	190.4
Miscellaneous Equity	2	0*	(42.8)	0*	(12.4)
Accum. Unrealized G/L on A-F-S	0*	(0*)	(267.4)	(0*)	4.2
Accum. Unrealized G/L for OTTI (Due to Other Factors) on HTM Debt Securities	N/A	(0*)	N/A	(0*)	(396.9)
Accum. Unrealized Net Gains (Losses) on Cash Flow Hedges	(0*)	(0*)	(1,803.3)	0*	102.8
Other Reserves	65	51	(20.9)	47	(8.3)
Other Comprehensive Income	(0*)	(1)	(8.1)	(0*)	21.6
Undivided Earnings	1,356	1,156	(14.7)	1,049	(9.3)
<b>TOTAL EQUITY</b>	<b>1,837</b>	<b>1,582</b>	<b>(13.9)</b>	<b>1,439</b>	<b>(9.1)</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>11,292</b>	<b>10,603</b>	<b>(6.1)</b>	<b>9,893</b>	<b>(6.7)</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

**TABLE 11**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERALLY INSURED CREDIT UNIONS**  
**Peer Group 3: Asset Size \$10,000,000 to \$50,000,000**  
**December 31, 2010**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Dec-08</b>	<b>Dec-09</b>	<b>% CHG<sup>1</sup></b>	<b>Dec-10</b>	<b>% CHG<sup>1</sup></b>
Number of Credit Unions	2,494	2,445	(2.0)	2,395	(2.0)
<b>Cash &amp; Equivalents</b>	5,868	6,833	16.4	6,883	0.7
<b>TOTAL INVESTMENTS</b>	16,193	17,662	9.1	18,211	3.1
Trading Securities	0*	2	459.3	15	551.6
Available for Sale Securities	1,209	1,200	(0.7)	1,351	12.6
Held-to-Maturity Securities	1,083	1,187	9.6	1,532	29.1
Commercial Banks, S&Ls	10,248	12,161	18.7	12,927	6.3
Credit Unions - Loans To, Investments In Natural Person Credit Unions	669	675	0.9	739	9.6
MCSD and PIC at Corporate CU	503	269	(46.5)	188	(30.1)
All Other Corporate Credit Union	2,249	1,844	(18.0)	1,138	(38.3)
All Other Investments	232	325	40.3	320	(1.6)
Loans Held for Sale	23	15	(33.3)	21	36.6
<b>TOTAL LOANS OUTSTANDING</b>	<b>35,407</b>	<b>33,249</b>	<b>(6.1)</b>	<b>30,544</b>	<b>(8.1)</b>
Unsecured Credit Card Loans	1,595	1,546	(3.1)	1,495	(3.4)
All Other Unsecured Loans	3,095	2,929	(5.4)	2,794	(4.6)
Short-Term, Small Amount Loans (STS) (Federal CU Only)	N/A	N/A	N/A	5	N/A
New Vehicle Loans	6,378	5,452	(14.5)	4,226	(22.5)
Used Vehicle Loans	8,680	8,342	(3.9)	8,049	(3.5)
First Mortgage Real Estate Loans/LOC	7,608	7,502	(1.4)	7,222	(3.7)
Other Real Estate Loans/LOC	5,572	5,008	(10.1)	4,398	(12.2)
Leases Receivable	6	16	152.6	13	(16.8)
All Other Loans/LOC	2,474	2,454	(0.8)	2,343	(4.5)
Allowance For Loan Losses	336	366	9.0	369	0.9
Foreclosed and Repossessed Assets	58	73	25.4	77	4.5
Foreclosed & Repossessed Real Estate	36	50	39.5	58	15.1
Foreclosed & Repossessed Autos	21	21	(1.8)	16	(20.6)
Foreclosed and Repossessed - Other	2	3	65.4	3	(1.2)
Land and Building	1,221	1,174	(3.9)	1,099	(6.4)
Other Fixed Assets	245	223	(8.7)	196	(12.0)
NCUSIF Capitalization Deposit	407	448	10.1	475	6.1
Total Intangible Assets	N/A	1	N/A	2	58.9
Identifiable Intangible Assets	N/A	0*	N/A	2	81.4
Goodwill	N/A	0*	N/A	0*	6.5
Other Assets	590	525	(11.0)	504	(4.0)
<b>TOTAL ASSETS</b>	<b>59,676</b>	<b>59,839</b>	<b>0.3</b>	<b>57,642</b>	<b>(3.7)</b>
<b>LIABILITIES</b>					
Total Borrowings	292	459	57.3	80	(82.5)
Accrued Dividends/Interest Payable	68	49	(27.9)	33	(31.7)
Accounts Payable and Other Liabilities	305	291	(4.8)	268	(7.8)
Uninsured Secondary Capital	8	7	(17.8)	19	172.0
<b>TOTAL LIABILITIES</b>	<b>673</b>	<b>805</b>	<b>19.6</b>	<b>400</b>	<b>(50.3)</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>50,881</b>	<b>51,578</b>	<b>1.4</b>	<b>50,239</b>	<b>(2.6)</b>
Share Drafts	5,752	5,772	0.3	5,546	(3.9)
Regular Shares	21,946	22,584	2.9	22,950	1.6
Money Market Shares	4,459	4,853	8.8	5,086	4.8
Share Certificates/CDs	13,971	13,523	(3.2)	11,943	(11.7)
IRA/Keogh Accounts	3,938	4,010	1.8	3,898	(2.8)
All Other Shares	540	547	1.3	563	2.9
Non-Member Deposits	274	289	5.3	252	(12.6)
Regular Reserves	1,861	1,738	(6.6)	1,633	(6.1)
Equity Acquired in Merger	N/A	3	N/A	6	105.4
APPR. For Non-Conf. Invest.	4	0*	(84.7)	2	277.2
Miscellaneous Equity	0*	0*	124.1	1	29.6
Accum. Unrealized G/L on A-F-S	0*	9	1,766.1	7	(23.0)
Accum. Unrealized G/L for OTTI (Due to Other Factors) on HTM Debt Securities	N/A	0*	N/A	(0*)	(343.2)
Accum. Unrealized Net Gains (Losses) on Cash Flow Hedges	(0*)	(0*)	(20,783.5)	(1)	(145.1)
Other Reserves	349	293	(16.2)	265	(9.5)
Other Comprehensive Income	(21)	(27)	(24.5)	(27)	(1.0)
Undivided Earnings	5,929	5,439	(8.3)	5,117	(5.9)
<b>TOTAL EQUITY</b>	<b>8,122</b>	<b>7,456</b>	<b>(8.2)</b>	<b>7,003</b>	<b>(6.1)</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>59,676</b>	<b>59,839</b>	<b>0.3</b>	<b>57,642</b>	<b>(3.7)</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

**TABLE 12**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERALLY INSURED CREDIT UNIONS**  
**Peer Group 4: Asset Size \$50,000,000 to \$100,000,000**  
**December 31, 2010**  
**DOLLAR AMOUNTS IN MILLIONS**

<b>ASSETS</b>	<b>Dec-08</b>	<b>Dec-09</b>	<b>% CHG<sup>1</sup></b>	<b>Dec-10</b>	<b>% CHG<sup>1</sup></b>
Number of Credit Unions	755	750	(0.7)	794	5.9
<b>Cash &amp; Equivalents</b>	4,022	4,945	22.9	5,541	12.1
<b>TOTAL INVESTMENTS</b>	12,410	14,195	14.4	15,836	11.6
Trading Securities	0*	0*	(68.0)	12	48,148.1
Available for Sale Securities	2,568	2,636	2.6	3,007	14.1
Held-to-Maturity Securities	1,326	1,535	15.8	2,132	38.9
Commercial Banks, S&Ls	5,685	7,477	31.5	9,083	21.5
Credit Unions - Loans To, Investments In Natural Person Credit Unions	338	368	8.9	442	20.3
MCS&D and PIC at Corporate CU	410	203	(50.4)	148	(27.4)
All Other Corporate Credit Union	1,968	1,727	(12.2)	810	(53.1)
All Other Investments	115	250	116.3	202	(19.2)
Loans Held for Sale	43	47	9.9	60	26.6
<b>TOTAL LOANS OUTSTANDING</b>	33,823	31,656	(6.4)	31,896	0.8
Unsecured Credit Card Loans	1,591	1,504	(5.5)	1,611	7.2
All Other Unsecured Loans	1,974	1,890	(4.2)	1,974	4.4
Short-Term, Small Amount Loans (STS) (Federal CU Only)	N/A	N/A	N/A	0*	N/A
New Vehicle Loans	5,043	4,480	(11.2)	3,845	(14.2)
Used Vehicle Loans	7,402	7,355	(0.6)	7,855	6.8
First Mortgage Real Estate Loans/LOC	9,674	9,229	(4.6)	9,527	3.2
Other Real Estate Loans/LOC	5,854	5,122	(12.5)	4,927	(3.8)
Leases Receivable	21	20	(3.9)	16	(20.3)
All Other Loans/LOC	2,264	2,056	(9.2)	2,141	4.1
Allowance For Loan Losses	299	357	19.3	391	9.5
Foreclosed and Repossessed Assets	84	95	13.6	96	1.4
Foreclosed & Repossessed Real Estate	55	70	28.0	77	10.0
Foreclosed & Repossessed Autos	28	22	(19.9)	17	(23.5)
Foreclosed & Repossessed - Other	1	3	119.9	2	(16.8)
Land and Building	1,353	1,227	(9.3)	1,319	7.5
Other Fixed Assets	270	233	(13.9)	218	(6.1)
NCUSIF Capitalization Deposit	362	440	21.6	477	8.4
Total Intangible Assets	N/A	4	N/A	5	28.7
Identifiable Intangible Assets	N/A	0*	N/A	2	103.7
Goodwill	N/A	3	N/A	3	8.5
Other Assets	666	646	(3.0)	670	3.7
<b>TOTAL ASSETS</b>	52,733	53,130	0.8	55,727	4.9
<b>LIABILITIES</b>					
Total Borrowings	638	771	20.8	178	(77.0)
Accrued Dividends/Interest Payable	47	32	(31.7)	22	(30.6)
Accounts Payable and Other Liabilities	345	342	(0.8)	326	(4.9)
Uninsured Secondary Capital	16	4	(77.4)	29	720.9
<b>TOTAL LIABILITIES</b>	1,046	1,149	9.8	555	(51.7)
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	45,407	46,190	1.7	49,109	6.3
Share Drafts	5,686	5,921	4.1	6,219	5.0
Regular Shares	15,012	15,194	1.2	17,231	13.4
Money Market Shares	5,564	6,415	15.3	7,266	13.3
Share Certificates/CDs	14,488	13,838	(4.5)	13,347	(3.5)
IRA/Keogh Accounts	4,081	4,244	4.0	4,463	5.2
All Other Shares	330	347	5.0	362	4.4
Non-Member Deposits	245	231	(5.9)	221	(4.3)
Regular Reserves	1,508	1,425	(5.5)	1,474	3.4
Equity Acquired in Merger	N/A	11	N/A	27	138.5
APPR. For Non-Conf. Invest.	4	0*	(88.7)	0*	(30.6)
Miscellaneous Equity	1	1	36.1	2	10.1
Accum. Unrealized G/L on A-F-S	(21)	15	172.9	10	(35.3)
Accum. Unrealized G/L for OTTI (Due to Other Factors) on HTM Debt Securities	N/A	(0*)	N/A	(0*)	(1.9)
Accum. Unrealized Net Gains (Losses) on Cash Flow Hedges	(0*)	(0*)	(249.2)	(0*)	(26.0)
Other Reserves	263	268	1.7	281	4.7
Other Comprehensive Income	(53)	(53)	0.1	(52)	1.8
Undivided Earnings	4,579	4,125	(9.9)	4,326	4.9
<b>TOTAL EQUITY</b>	6,280	5,791	(7.8)	6,064	4.7
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	52,733	53,130	0.8	55,727	4.9

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

**TABLE 13**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERALLY INSURED CREDIT UNIONS**  
**Peer Group 5: Asset Size \$100,000,000 to \$500,000,000**  
**December 31, 2010**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Dec-08</b>	<b>Dec-09</b>	<b>% CHG<sup>1</sup></b>	<b>Dec-10</b>	<b>% CHG<sup>1</sup></b>
Number of Credit Unions	954	1,010	5.9	1,000	(1.0)
<b>Cash &amp; Equivalents</b>	13,592	18,891	39.0	20,163	6.7
<b>TOTAL INVESTMENTS</b>	40,657	51,216	26.0	53,703	4.9
Trading Securities	16	13	(18.4)	9	(31.6)
Available for Sale Securities	16,351	20,009	22.4	24,593	22.9
Held-to-Maturity Securities	6,033	7,782	29.0	9,305	19.6
Commercial Banks, S&Ls	7,543	11,835	56.9	13,907	17.5
Credit Unions - Loans To, Investments In Natural Person Credit Unions	467	577	23.7	554	(4.0)
MCSD and PIC at Corporate CU	985	502	(49.0)	368	(26.7)
All Other Corporate Credit Union	8,482	9,046	6.6	3,953	(56.3)
All Other Investments	781	1,452	85.9	1,013	(30.2)
Loans Held for Sale	176	270	53.2	465	72.0
<b>TOTAL LOANS OUTSTANDING</b>	141,497	141,198	(0.2)	135,471	(4.1)
Unsecured Credit Card Loans	6,719	6,880	2.4	6,940	0.9
All Other Unsecured Loans	6,337	6,405	1.1	6,262	(2.2)
Short-Term, Small Amount Loans (STS) (Federal CU Only)	N/A	N/A	N/A	2	N/A
New Vehicle Loans	20,352	18,715	(8.0)	14,897	(20.4)
Used Vehicle Loans	27,575	28,340	2.8	28,413	0.3
First Mortgage Real Estate Loans/LOC	47,548	48,627	2.3	48,518	(0.2)
Other Real Estate Loans/LOC	25,240	23,752	(5.9)	22,057	(7.1)
Leases Receivable	121	111	(8.1)	96	(13.2)
All Other Loans/LOC	7,606	8,368	10.0	8,288	(1.0)
Allowance For Loan Losses	1,388	1,856	33.7	1,996	7.6
Foreclosed and Repossessed Assets	332	479	44.0	522	9.0
Foreclosed & Repossessed Real Estate	236	378	60.2	448	18.6
Foreclosed & Repossessed Autos	92	89	(3.4)	61	(31.1)
Foreclosed and Repossessed - Other	5	12	154.7	13	4.4
Land and Building	5,090	5,343	5.0	5,366	0.4
Other Fixed Assets	1,078	979	(9.1)	893	(8.8)
NCUSIF Capitalization Deposit	1,233	1,814	47.2	1,862	2.6
Total Intangible Assets	N/A	20	N/A	41	101.2
Identifiable Intangible Assets	N/A	11	N/A	27	149.2
Goodwill	N/A	10	N/A	14	47.0
Other Assets	3,166	3,213	1.5	3,323	3.4
<b>TOTAL ASSETS</b>	205,433	221,568	7.9	219,813	(0.8)
<b>LIABILITIES</b>					
Total Borrowings	5,272	6,240	18.4	2,727	(56.3)
Accrued Dividends/Interest Payable	166	117	(29.2)	82	(30.2)
Accounts Payable and Other Liabilities	1,786	1,670	(6.5)	1,735	3.9
Uninsured Secondary Capital	6	67	934.0	80	19.7
<b>TOTAL LIABILITIES</b>	7,230	8,094	12.0	4,624	(42.9)
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	175,814	191,283	8.8	192,978	0.9
Share Drafts	23,534	26,687	13.4	27,546	3.2
Regular Shares	46,058	50,636	9.9	53,894	6.4
Money Market Shares	29,802	35,861	20.3	38,276	6.7
Share Certificates/CDs	58,530	57,983	(0.9)	53,271	(8.1)
IRA/Keogh Accounts	15,494	17,358	12.0	17,377	0.1
All Other Shares	1,628	2,049	25.9	2,022	(1.3)
Non-Member Deposits	769	709	(7.7)	593	(16.4)
Regular Reserves	4,921	4,832	(1.8)	4,808	(0.5)
Equity Acquired in Merger	N/A	28	N/A	76	174.1
APPR. For Non-Conf. Invest.	45	9	(80.2)	13	43.1
Miscellaneous Equity	1	2	44.9	1	(7.9)
Accum. Unrealized G/L on A-F-S	1	156	12,800.1	133	(14.5)
Accum. Unrealized G/L for OTTI (Due to Other Factors) on HTM Debt Securities	N/A	(1)	N/A	(3)	(182.3)
Accum. Unrealized Net Gains (Losses) on Cash Flow Hedges	(17)	(15)	9.4	(1)	91.0
Other Reserves	1,273	1,155	(9.3)	921	(20.2)
Other Comprehensive Income	(304)	(304)	0.1	(282)	7.1
Undivided Earnings	16,470	16,332	(0.8)	16,546	1.3
<b>TOTAL EQUITY</b>	22,389	22,191	(0.9)	22,211	0.1
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	205,433	221,568	7.9	219,813	(0.8)

\* Amount Less than + or - 1 Million

**TABLE 14**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERALLY INSURED CREDIT UNIONS**  
**Peer Group 6: Asset Size Greater Than \$500,000,000**  
**December 31, 2010**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Dec-08</b>	<b>Dec-09</b>	<b>% CHG<sup>1</sup></b>	<b>Dec-10</b>	<b>% CHG<sup>1</sup></b>
Number of Credit Unions	329	355	7.9	369	3.9
<b>Cash &amp; Equivalents</b>	23,314	35,227	51.1	40,069	13.7
<b>TOTAL INVESTMENTS</b>	92,947	124,103	33.5	147,713	19.0
Trading Securities	359	908	152.6	928	2.2
Available for Sale Securities	54,376	73,352	34.9	100,740	37.3
Held-to-Maturity Securities	17,067	24,191	41.7	29,457	21.8
Commercial Banks, S&Ls	1,820	2,834	55.7	3,540	24.9
Credit Unions - Loans To, Investments in Natural Person Credit Unions	240	139	(42.0)	150	7.7
MCSD and PIC at Corporate CU	969	356	(63.2)	317	(11.0)
All Other Corporate Credit Union	15,363	19,023	23.8	9,863	(48.2)
All Other Investments	2,753	3,299	19.8	2,717	(17.6)
Loans Held for Sale	815	2,002	145.6	2,665	33.1
<b>TOTAL LOANS OUTSTANDING</b>	348,375	360,294	3.4	361,532	0.3
Unsecured Credit Card Loans	22,643	24,787	9.5	25,774	4.0
All Other Unsecured Loans	12,772	13,256	3.8	13,451	1.5
Short-Term, Small Amount Loans (STS) (Federal CU Only)	N/A	N/A	N/A	2	N/A
New Vehicle Loans	47,862	45,096	(5.8)	38,759	(14.1)
Used Vehicle Loans	48,519	52,159	7.5	55,367	6.1
First Mortgage Real Estate Loans/LOC	142,644	151,321	6.1	157,398	4.0
Other Real Estate Loans/LOC	59,359	58,111	(2.1)	54,813	(5.7)
Leases Receivable	595	453	(23.9)	346	(23.6)
All Other Loans/LOC	13,981	15,112	8.1	15,621	3.4
Allowance For Loan Losses	4,074	6,104	49.8	6,575	7.7
Foreclosed and Repossessed Assets	536	854	59.5	1,160	35.8
Foreclosed & Repossessed Real Estate	356	668	87.5	1,032	54.5
Foreclosed & Repossessed Autos	167	166	(0.4)	112	(32.7)
Foreclosed and Repossessed - Other	12	20	61.4	16	(20.5)
Land and Building	7,367	8,311	12.8	8,917	7.3
Other Fixed Assets	2,184	2,093	(4.1)	2,035	(2.8)
NCUSIF Capitalization Deposit	2,419	4,243	75.4	4,569	7.7
Total Intangible Assets	N/A	368	N/A	557	51.5
Identifiable Intangible Assets	N/A	105	N/A	160	51.5
Goodwill	N/A	262	N/A	397	51.5
Other Assets	7,171	7,276	1.5	7,866	8.1
<b>TOTAL ASSETS</b>	481,054	538,667	12.0	570,508	5.9
<b>LIABILITIES</b>					
Total Borrowings	30,939	29,955	(3.2)	25,650	(14.4)
Accrued Dividends/Interest Payable	371	284	(23.4)	227	(20.2)
Accounts Payable and Other Liabilities	4,921	4,951	0.6	5,281	6.7
Uninsured Secondary Capital	0	0	0.0	25	0.0
<b>TOTAL LIABILITIES</b>	36,232	35,190	(2.9)	31,182	(11.4)
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	398,799	453,912	13.8	485,028	6.9
Share Drafts	38,050	46,151	21.3	50,236	8.9
Regular Shares	88,885	104,895	18.0	120,147	14.5
Money Market Shares	88,416	111,270	25.8	124,851	12.2
Share Certificates/CDs	137,328	138,611	0.9	133,277	(3.8)
IRA/Keogh Accounts	40,737	47,396	16.3	50,310	6.1
All Other Shares	4,150	4,625	11.5	4,928	6.6
Non-Member Deposits	1,234	964	(21.9)	1,279	32.7
Regular Reserves	10,015	10,508	4.9	10,937	4.1
Equity Acquired in Merger	N/A	119	N/A	280	135.5
APPR. For Non-Conf. Invest.	27	15	(43.1)	14	(5.4)
Miscellaneous Equity	7	10	40.2	15	52.9
Accum. Unrealized G/L on A-F-S	(13)	347	2,704.2	473	36.3
Accum. Unrealized G/L for OTTI (Due to Other Factors) on HTM Debt Securities	N/A	(41)	N/A	(23)	43.7
Accum. Unrealized Net Gains (Losses) on Cash Flow Hedges	(17)	(11)	33.0	(25)	(123.0)
Other Reserves	6,575	7,100	8.0	8,038	13.2
Other Comprehensive Income	(974)	(959)	1.5	(923)	3.7
Undivided Earnings	30,409	32,487	6.8	35,527	9.4
<b>TOTAL EQUITY</b>	46,023	49,565	7.7	54,298	9.5
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	481,054	538,667	12.0	570,508	5.9

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.



**TABLE 15**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERALLY INSURED CREDIT UNIONS**  
**Peer Group 1: Asset Size Less Than \$2,000,000**  
**December 31, 2010**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Dec-08	Dec-09	% CHG <sup>1</sup>	Dec-10	% CHG <sup>1</sup>
Number of Credit Unions	1,197	1,059	(11.5)	982	(7.3)
<b>INTEREST INCOME</b>					
Interest on Loans	48	39	(17.6)	36	(9.9)
(Less) Interest Refund	0*	0*	(31.8)	0*	(34.0)
Income from Investments	13	7	(44.6)	5	(30.6)
Trading Profits and Losses	0*	0*	1,032.3	0*	(54.2)
<b>TOTAL INTEREST INCOME</b>	<b>61</b>	<b>47</b>	<b>(23.4)</b>	<b>41</b>	<b>(13.1)</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	16	10	(35.0)	7	(31.1)
Interest on Deposits	0*	0*	(64.7)	0*	(7.7)
Interest on Borrowed Money	0*	0*	(40.7)	0*	(43.8)
<b>TOTAL INTEREST EXPENSE</b>	<b>16</b>	<b>10</b>	<b>(35.6)</b>	<b>7</b>	<b>(31.0)</b>
PROVISION FOR LOAN & LEASE LOSSES	7	5	(21.8)	4	(19.7)
<b>NET INTEREST INCOME AFTER PLL</b>	<b>38</b>	<b>31</b>	<b>(18.5)</b>	<b>29</b>	<b>(6.1)</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	4	3	(21.4)	3	10.7
Other Operating Income	0*	1	54.2	0*	(23.4)
Gain (Loss) on Investments	(0*)	(1)	(6,541.8)	(0*)	38.6
Total Other-Than-Temporary-Impairment (OTTI) Losses	N/A	(0*)	N/A	(0*)	57.8
Less: Portion OTTI Losses in Other Comprehensive Income	N/A	0	N/A	0*	0.0
OTTI Losses recognized in earnings	N/A	(0*)	N/A	(0*)	56.2
Gain (Loss) on Disposition of Fixed Assets	0*	(0*)	(3,380.8)	(0*)	(490.2)
Other Non-Operating Income (Expense)	1	4	228.5	2	(55.1)
NCUSIF Stabilization Income	N/A	2	N/A	0*	(99.7)
<b>TOTAL NON-INTEREST INCOME</b>	<b>6</b>	<b>7</b>	<b>18.1</b>	<b>5</b>	<b>(24.9)</b>
<b>NON-INTEREST EXPENSE</b>					
Employee Compensation and Benefits	22	19	(14.2)	18	(3.9)
Travel and Conference Expense	0*	0*	(24.4)	0*	(15.3)
Office Occupancy Expense	2	2	(14.5)	2	(1.6)
Office Operations Expense	10	8	(14.8)	9	0.5
Educational and Promotional Expense	0*	0*	(31.7)	0*	(11.0)
Loan Servicing Expense	0*	0*	(12.6)	0*	1.6
Professional and Outside Services	4	3	(8.2)	3	(11.5)
Member Insurance	3	3	1.6	4	29.7
NCUSIF Premium Expense	N/A	N/A	N/A	0*	N/A
Temporary Corporate CU Stabilization Assessment <sup>2</sup>	N/A	4	N/A	1	(71.8)
Other Member Insurance	N/A	N/A	N/A	2	N/A
Operating Fees	0*	0*	(2.1)	0*	(9.7)
Miscellaneous Operating Expenses	3	2	(11.5)	2	(24.7)
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>46</b>	<b>40</b>	<b>(12.9)</b>	<b>39</b>	<b>(2.7)</b>
<b>Net Income (Loss)</b>	<b>(2)</b>	<b>(6)</b>	<b>(150.2)</b>	<b>(5)</b>	<b>17.7</b>
Transfer to Regular Reserve	0*	0*	(56.5)	0*	24.6
<b>Net Income (Loss) Excluding NCUSIF Premiums and Temporary Corporate CU Stabilization Fund Assessment</b>	<b>N/A</b>	<b>(3)</b>	<b>N/A</b>	<b>(3)</b>	<b>(20.0)</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

<sup>2</sup> In 2009, the NCUSIF Premium Expense and temporary Corporate Stabilization Assessments were combined and reported as NCUSIF Stabilization Expense.

**TABLE 16**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERALLY INSURED CREDIT UNIONS**  
**Peer Group 2: Asset Size \$2,000,000 to \$10,000,000**  
**December 31, 2010**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Dec-08	Dec-09	% CHG <sup>1</sup>	Dec-10	% CHG <sup>1</sup>
Number of Credit Unions	2,077	1,935	(6.8)	1,799	(7.0)
<b>INTEREST INCOME</b>					
Interest on Loans	494	426	(13.7)	381	(10.6)
(Less) Interest Refund	0*	0*	(30.8)	0*	0.8
Income from Investments	150	104	(30.7)	71	(31.7)
Trading Profits and Losses	(0*)	(0*)	(32.4)	0*	274.7
<b>TOTAL INTEREST INCOME</b>	<b>643</b>	<b>529</b>	<b>(17.7)</b>	<b>451</b>	<b>(14.8)</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	182	120	(33.8)	79	(34.2)
Interest on Deposits	9	6	(28.8)	4	(40.9)
Interest on Borrowed Money	0*	0*	(34.6)	0*	(62.1)
<b>TOTAL INTEREST EXPENSE</b>	<b>191</b>	<b>127</b>	<b>(33.6)</b>	<b>83</b>	<b>(34.6)</b>
PROVISION FOR LOAN & LEASE LOSSES	51	56	9.4	45	(19.1)
<b>NET INTEREST INCOME AFTER PLL</b>	<b>400</b>	<b>346</b>	<b>(13.5)</b>	<b>322</b>	<b>(6.8)</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	71	62	(12.5)	56	(9.1)
Other Operating Income	17	17	(1.3)	14	(16.8)
Gain (Loss) on Investments	(0*)	(27)	(5,402.6)	(11)	59.6
Total Other-Than-Temporary-Impairment (OTTI) Losses	N/A	(3)	N/A	(0*)	77.6
Less: Portion OTTI Losses in Other Comprehensive Income	N/A	0*	N/A	0*	(97.8)
OTTI Losses recognized in earnings	N/A	(3)	N/A	(0*)	79.2
Gain (Loss) on Disposition of Fixed Assets	(0*)	(0*)	(6.4)	0*	441.5
Other Non-Operating Income (Expense)	4	38	938.3	2	(95.7)
NCUSIF Stabilization Income	N/A	33	N/A	0*	(99.9)
<b>TOTAL NON-INTEREST INCOME</b>	<b>91</b>	<b>89</b>	<b>(1.5)</b>	<b>62</b>	<b>(30.6)</b>
<b>NON-INTEREST EXPENSE</b>					
Employee Compensation and Benefits	249	223	(10.4)	204	(8.5)
Travel and Conference Expense	5	4	(21.0)	4	(15.8)
Office Occupancy Expense	25	22	(9.8)	20	(10.9)
Office Operations Expense	96	87	(9.2)	79	(9.4)
Educational and Promotional Expense	7	6	(21.9)	5	(17.4)
Loan Servicing Expense	15	13	(9.2)	12	(8.3)
Professional and Outside Services	42	39	(6.2)	37	(6.2)
Member Insurance	17	18	5.6	32	78.9
NCUSIF Premium Expense	N/A	N/A	N/A	11	N/A
Temporary Corporate CU Stabilization Assessment <sup>2</sup>	N/A	46	N/A	12	(74.7)
Other Member Insurance	N/A	N/A	N/A	10	N/A
Operating Fees	5	5	2.3	4	(18.8)
Miscellaneous Operating Expenses	19	20	3.0	16	(20.5)
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>478</b>	<b>436</b>	<b>(8.8)</b>	<b>411</b>	<b>(5.8)</b>
<b>Net Income (Loss)</b>	<b>12</b>	<b>(47)</b>	<b>(482.1)</b>	<b>(26)</b>	<b>44.0</b>
Transfer to Regular Reserve	5	3	(45.6)	3	31.9
<b>Net Income (Loss) Excluding NCUSIF Premiums and Temporary Corporate CU Stabilization Fund Assessment</b>	<b>N/A</b>	<b>(1)</b>	<b>N/A</b>	<b>(4)</b>	<b>(263.4)</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

<sup>2</sup> In 2009, the NCUSIF Premium Expense and temporary Corporate Stabilization Assessments were combined and reported as NCUSIF Stabilization Expense.

**TABLE 17**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERALLY INSURED CREDIT UNIONS**  
**Peer Group 3: Asset Size \$10,000,000 to \$50,000,000**  
**December 31, 2010**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Dec-08	Dec-09	% CHG <sup>1</sup>	Dec-10	% CHG <sup>1</sup>
Number of Credit Unions	2,494	2,445	(2.0)	2,395	(2.0)
<b>INTEREST INCOME</b>					
Interest on Loans	2,558	2,309	(9.7)	2,114	(8.5)
(Less) Interest Refund	3	2	(23.3)	2	(32.8)
Income from Investments	754	561	(25.7)	438	(21.9)
Trading Profits and Losses	0*	(0*)	(676.9)	(0*)	98.3
<b>TOTAL INTEREST INCOME</b>	<b>3,309</b>	<b>2,867</b>	<b>(13.3)</b>	<b>2,550</b>	<b>(11.1)</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	991	694	(30.0)	473	(31.9)
Interest on Deposits	108	74	(31.1)	45	(38.9)
Interest on Borrowed Money	7	6	(7.5)	3	(58.6)
<b>TOTAL INTEREST EXPENSE</b>	<b>1,106</b>	<b>775</b>	<b>(30.0)</b>	<b>521</b>	<b>(32.8)</b>
PROVISION FOR LOAN & LEASE LOSSES	290	351	21.1	273	(22.1)
<b>NET INTEREST INCOME AFTER PLL</b>	<b>1,913</b>	<b>1,742</b>	<b>(8.9)</b>	<b>1,756</b>	<b>0.8</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	530	484	(8.7)	462	(4.6)
Other Operating Income	157	152	(3.0)	148	(3.0)
Gain (Loss) on Investments	(5)	(151)	(2,934.9)	(60)	60.0
Total Other-Than-Temporary-Impairment (OTTI) Losses	N/A	(18)	N/A	(4)	80.3
Less: Portion OTTI Losses in Other Comprehensive Income	N/A	1	N/A	0*	(79.0)
OTTI Losses recognized in earnings	N/A	(19)	N/A	(4)	80.2
Gain (Loss) on Disposition of Fixed Assets	(2)	(4)	(86.8)	(7)	(66.6)
Other Non-Operating Income (Expense)	(2)	228	15,181.3	6	(97.6)
NCUSIF Stabilization Income	N/A	211	N/A	0*	(99.9)
<b>TOTAL NON-INTEREST INCOME</b>	<b>679</b>	<b>710</b>	<b>4.6</b>	<b>548</b>	<b>(22.7)</b>
<b>NON-INTEREST EXPENSE</b>					
Employee Compensation and Benefits	1,189	1,113	(6.4)	1,058	(5.0)
Travel and Conference Expense	34	26	(24.1)	23	(10.1)
Office Occupancy Expense	164	156	(4.9)	148	(5.2)
Office Operations Expense	488	455	(6.9)	434	(4.5)
Educational and Promotional Expense	72	59	(18.6)	52	(11.1)
Loan Servicing Expense	115	113	(1.4)	108	(4.4)
Professional and Outside Services	262	252	(4.1)	247	(1.9)
Member Insurance	70	45	(35.4)	150	232.9
NCUSIF Premium Expense	N/A	N/A	N/A	63	N/A
Temporary Corporate CU Stabilization Assessment <sup>2</sup>	N/A	254	N/A	66	(74.1)
Other Member Insurance	N/A	N/A	N/A	22	N/A
Operating Fees	20	20	0.7	17	(15.7)
Miscellaneous Operating Expenses	74	73	(1.2)	62	(15.4)
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>2,488</b>	<b>2,311</b>	<b>(7.1)</b>	<b>2,299</b>	<b>(0.5)</b>
<b>Net Income (Loss)</b>	<b>103</b>	<b>(114)</b>	<b>(210.9)</b>	<b>5</b>	<b>104.4</b>
Transfer to Regular Reserve	21	17	(18.6)	16	(9.4)
<b>Net Income (Loss) Excluding NCUSIF Premiums and Temporary Corporate CU Stabilization Fund Assessment</b>	<b>N/A</b>	<b>140</b>	<b>N/A</b>	<b>133</b>	<b>(4.8)</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

<sup>2</sup> In 2009, the NCUSIF Premium Expense and temporary Corporate Stabilization Assessments were combined and reported as NCUSIF Stabilization Expense.

**TABLE 18**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERALLY INSURED CREDIT UNIONS**  
**Peer Group 4: Asset Size \$50,000,000 to \$100,000,000**  
**December 31, 2010**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Dec-08	Dec-09	% CHG <sup>1</sup>	Dec-10	% CHG <sup>1</sup>
Number of Credit Unions	755	750	(0.7)	794	5.9
<b>INTEREST INCOME</b>					
Interest on Loans	2,324	2,104	(9.5)	2,107	0.1
(Less) Interest Refund	3	2	(33.6)	2	10.8
Income from Investments	596	451	(24.4)	395	(12.4)
Trading Profits and Losses	(0*)	0	100.0	(0*)	0.0
<b>TOTAL INTEREST INCOME</b>	<b>2,917</b>	<b>2,553</b>	<b>(12.5)</b>	<b>2,499</b>	<b>(2.1)</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	899	633	(29.5)	467	(26.3)
Interest on Deposits	140	106	(24.6)	74	(29.9)
Interest on Borrowed Money	19	14	(28.9)	6	(52.7)
<b>TOTAL INTEREST EXPENSE</b>	<b>1,058</b>	<b>752</b>	<b>(28.9)</b>	<b>547</b>	<b>(27.2)</b>
PROVISION FOR LOAN & LEASE LOSSES	298	376	26.4	307	(18.3)
<b>NET INTEREST INCOME AFTER PLL</b>	<b>1,562</b>	<b>1,424</b>	<b>(8.8)</b>	<b>1,645</b>	<b>15.5</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	543	502	(7.5)	508	1.0
Other Operating Income	197	195	(1.2)	204	4.6
Gain (Loss) on Investments	(10)	(133)	(1,171.1)	(41)	69.5
Total Other-Than-Temporary-Impairment (OTTI) Losses	N/A	(16)	N/A	(2)	87.5
Less: Portion OTTI Losses in Other Comprehensive Income	N/A	0*	N/A	0*	(93.3)
OTTI Losses recognized in earnings	N/A	(17)	N/A	(2)	87.8
Gain (Loss) on Disposition of Fixed Assets	6	(7)	(224.1)	(8)	(19.7)
Other Non-Operating Income (Expense)	(0*)	201	23,851.9	(5)	(102.7)
NCUSIF Stabilization Income	N/A	198	N/A	0*	(100.0)
<b>TOTAL NON-INTEREST INCOME</b>	<b>735</b>	<b>765</b>	<b>4.1</b>	<b>657</b>	<b>(14.0)</b>
<b>NON-INTEREST EXPENSE</b>					
Employee Compensation and Benefits	1,060	984	(7.2)	1,016	3.2
Travel and Conference Expense	33	24	(27.8)	25	2.9
Office Occupancy Expense	158	150	(5.4)	156	3.8
Office Operations Expense	425	391	(8.0)	398	1.8
Educational and Promotional Expense	80	66	(17.6)	68	2.9
Loan Servicing Expense	113	115	1.9	119	2.8
Professional and Outside Services	216	214	(1.0)	227	5.8
Member Insurance	74	21	(71.7)	139	563.3
NCUSIF Premium Expense	N/A	N/A	N/A	61	N/A
Temporary Corporate CU Stabilization Assessment <sup>2</sup>	N/A	216	N/A	65	(69.8)
Other Member Insurance	N/A	N/A	N/A	12	N/A
Operating Fees	13	15	8.7	14	(4.9)
Miscellaneous Operating Expenses	52	51	(1.0)	49	(5.1)
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>2,226</b>	<b>2,032</b>	<b>(8.7)</b>	<b>2,209</b>	<b>8.7</b>
<b>Net Income (Loss)</b>	<b>71</b>	<b>(59)</b>	<b>(182.7)</b>	<b>93</b>	<b>258.9</b>
Transfer to Regular Reserve	24	25	3.4	18	(25.6)
<b>Net Income (Loss) Excluding NCUSIF Premiums and Temporary Corporate CU Stabilization Fund Assessment</b>	<b>N/A</b>	<b>157</b>	<b>N/A</b>	<b>220</b>	<b>39.9</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

<sup>2</sup> In 2009, the NCUSIF Premium Expense and temporary Corporate Stabilization Assessments were combined and reported as NCUSIF Stabilization Expense.

**TABLE 19**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERALLY INSURED CREDIT UNIONS**  
**Peer Group 5: Asset Size \$100,000,000 to \$500,000,000**  
**December 31, 2010**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Dec-08	Dec-09	% CHG <sup>1</sup>	Dec-10	% CHG <sup>1</sup>
Number of Credit Unions	954	1,010	5.9	1,000	(1.0)
<b>INTEREST INCOME</b>					
Interest on Loans	9,230	8,983	(2.7)	8,464	(5.8)
(Less) Interest Refund	10	9	(16.2)	8	(7.0)
Income from Investments	1,964	1,542	(21.5)	1,304	(15.4)
Trading Profits and Losses	(1)	0*	157.8	0*	61.4
<b>TOTAL INTEREST INCOME</b>	<b>11,182</b>	<b>10,517</b>	<b>(5.9)</b>	<b>9,761</b>	<b>(7.2)</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	3,566	2,758	(22.7)	1,949	(29.3)
Interest on Deposits	699	491	(29.8)	328	(33.1)
Interest on Borrowed Money	171	155	(9.4)	101	(35.0)
<b>TOTAL INTEREST EXPENSE</b>	<b>4,436</b>	<b>3,404</b>	<b>(23.3)</b>	<b>2,378</b>	<b>(30.1)</b>
PROVISION FOR LOAN & LEASE LOSSES	1,530	1,996	30.5	1,536	(23.1)
<b>NET INTEREST INCOME AFTER PLL</b>	<b>5,217</b>	<b>5,117</b>	<b>(1.9)</b>	<b>5,847</b>	<b>14.3</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	2,213	2,225	0.5	2,171	(2.4)
Other Operating Income	853	973	14.0	1,044	7.4
Gain (Loss) on Investments	(72)	(354)	(392.6)	(54)	84.6
Total Other-Than-Temporary-Impairment (OTTI) Losses	N/A	(38)	N/A	8	122.4
Less: Portion OTTI Losses in Other Comprehensive Income	N/A	(6)	N/A	5	186.0
OTTI Losses recognized in earnings	N/A	(32)	N/A	3	110.7
Gain (Loss) on Disposition of Fixed Assets	(6)	(17)	(175.5)	(27)	(57.2)
Other Non-Operating Income (Expense)	(38)	833	2,291.3	6	(99.3)
NCUSIF Stabilization Income	N/A	840	N/A	0*	(100.0)
<b>TOTAL NON-INTEREST INCOME</b>	<b>2,951</b>	<b>3,664</b>	<b>24.2</b>	<b>3,152</b>	<b>(14.0)</b>
<b>NON-INTEREST EXPENSE</b>					
Employee Compensation and Benefits	3,953	4,005	1.3	3,943	(1.5)
Travel and Conference Expense	113	84	(25.8)	83	(0.9)
Office Occupancy Expense	596	610	2.4	612	0.4
Office Operations Expense	1,541	1,535	(0.4)	1,492	(2.8)
Educational and Promotional Expense	341	296	(13.2)	287	(3.0)
Loan Servicing Expense	435	478	9.7	478	0.1
Professional and Outside Services	592	610	3.1	614	0.6
Member Insurance	350	50	(85.8)	512	931.3
NCUSIF Premium Expense	N/A	N/A	N/A	239	N/A
Temporary Corporate CU Stabilization Assessment <sup>2</sup>	N/A	756	N/A	247	(67.3)
Other Member Insurance	N/A	N/A	N/A	27	N/A
Operating Fees	59	49	(16.9)	45	(8.8)
Miscellaneous Operating Expenses	214	194	(9.3)	178	(8.3)
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>8,194</b>	<b>7,910</b>	<b>(3.5)</b>	<b>8,245</b>	<b>4.2</b>
<b>Net Income (Loss)</b>	<b>(27)</b>	<b>115</b>	<b>520.2</b>	<b>754</b>	<b>557.8</b>
Transfer to Regular Reserve	72	88	23.0	80	(9.5)
<b>Net Income (Loss) Excluding NCUSIF Premiums and Temporary Corporate CU Stabilization Fund Assessment</b>	<b>N/A</b>	<b>870</b>	<b>N/A</b>	<b>1,240</b>	<b>42.5</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

<sup>2</sup> In 2009, the NCUSIF Premium Expense and temporary Corporate Stabilization Assessments were combined and reported as NCUSIF Stabilization Expense.

**TABLE 20**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERALLY INSURED CREDIT UNIONS**  
**Peer Group 6: Asset Size Greater Than \$500,000,000**  
**December 31, 2010**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Dec-08	Dec-09	% CHG <sup>1</sup>	Dec-10	% CHG <sup>1</sup>
Number of Credit Unions	329	355	7.9	369	3.9
<b>INTEREST INCOME</b>					
Interest on Loans	21,584	21,928	1.6	21,405	(2.4)
(Less) Interest Refund	32	29	(10.4)	27	(5.4)
Income from Investments	4,294	3,595	(16.3)	3,404	(5.3)
Trading Profits and Losses	(11)	14	224.8	5	(64.3)
<b>TOTAL INTEREST INCOME</b>	<b>25,835</b>	<b>25,508</b>	<b>(1.3)</b>	<b>24,786</b>	<b>(2.8)</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	9,728	7,509	(22.8)	5,635	(25.0)
Interest on Deposits	1,388	1,114	(19.7)	796	(28.6)
Interest on Borrowed Money	1,182	1,100	(6.9)	922	(16.1)
<b>TOTAL INTEREST EXPENSE</b>	<b>12,298</b>	<b>9,723</b>	<b>(20.9)</b>	<b>7,353</b>	<b>(24.4)</b>
PROVISION FOR LOAN & LEASE LOSSES	4,808	6,644	38.2	4,824	(27.4)
<b>NET INTEREST INCOME AFTER PLL</b>	<b>8,729</b>	<b>9,141</b>	<b>4.7</b>	<b>12,609</b>	<b>37.9</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	3,447	3,758	9.0	3,848	2.4
Other Operating Income	2,499	3,119	24.8	3,496	12.1
Gain (Loss) on Investments	(264)	(341)	(29.4)	173	150.8
Total Other-Than-Temporary-Impairment (OTTI) Losses	N/A	(51)	N/A	(1)	97.1
Less: Portion OTTI Losses in Other Comprehensive Income	N/A	(26)	N/A	(9)	66.8
OTTI Losses recognized in earnings	N/A	(25)	N/A	7	129.4
Gain (Loss) on Disposition of Fixed Assets	(15)	(30)	(101.1)	(37)	(23.2)
Other Non-Operating Income (Expense)	(38)	2,137	5,653.0	58	(97.3)
NCUSIF Stabilization Income	N/A	2,018	N/A	0*	(100.0)
<b>TOTAL NON-INTEREST INCOME</b>	<b>5,629</b>	<b>8,652</b>	<b>53.7</b>	<b>7,559</b>	<b>(12.6)</b>
<b>NON-INTEREST EXPENSE</b>					
Employee Compensation and Benefits	6,807	7,315	7.5	7,751	6.0
Travel and Conference Expense	144	106	(26.3)	117	10.8
Office Occupancy Expense	1,037	1,136	9.6	1,198	5.4
Office Operations Expense	2,656	2,818	6.1	2,909	3.2
Educational and Promotional Expense	542	484	(10.8)	541	11.8
Loan Servicing Expense	899	1,018	13.3	1,113	9.3
Professional and Outside Services	876	935	6.8	1,020	9.1
Member Insurance	969	(25)	(102.6)	1,245	5,107.3
NCUSIF Premium Expense	N/A	N/A	N/A	605	N/A
Temporary Corporate CU Stabilization Assessment <sup>2</sup>	N/A	1,733	N/A	608	(64.9)
Other Member Insurance	N/A	N/A	N/A	31	N/A
Operating Fees	87	68	(22.6)	66	(2.2)
Miscellaneous Operating Expenses	664	420	(36.7)	442	5.3
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>14,681</b>	<b>14,275</b>	<b>(2.8)</b>	<b>16,403</b>	<b>14.9</b>
<b>Net Income (Loss)</b>	<b>(324)</b>	<b>1,784</b>	<b>651.2</b>	<b>3,765</b>	<b>111.0</b>
Transfer to Regular Reserve	471	299	(36.5)	301	0.5
<b>Net Income (Loss) Excluding NCUSIF Premiums and Temporary Corporate CU Stabilization Fund Assessment</b>	<b>N/A</b>	<b>3,518</b>	<b>N/A</b>	<b>4,978</b>	<b>41.5</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

<sup>2</sup> In 2009, the NCUSIF Premium Expense and temporary Corporate Stabilization Assessments were combined and reported as NCUSIF Stabilization Expense.

**TABLE 21**  
**FEDERALLY INSURED CREDIT UNIONS**  
**NEGATIVE NET INCOME, AND CAMEL RATING DATA**

**Negative Net Income Data as of December 31**

<b>Year</b>	<b>Total Number of Credit Unions</b>	<b>Number Experiencing Losses</b>	<b>Percent of Total</b>	<b>Negative Earnings (in thousands)</b>
2006	8,362	905	10.82	(203,356)
2007	8,101	1,010	12.47	(459,185)
2008	7,806	2,221	28.45	(2,861,608)
2009	7,554	3,789	50.16	(2,657,250)
2010	7,339	2,965	40.40	(818,805)

**Losses By Assets Size as of December 31**

<b>Assets Size</b>	<b>Number of Credit Unions</b>	<b>Assets</b>	<b>Negative Earnings</b>	<b>Net Worth</b>
Less Than 2 Million	583	510,497,420	(8,064,079)	92,987,190
2 Million To 10 Million	947	5,142,183,176	(52,013,518)	730,751,473
10 Million To 50 Million	958	21,993,727,083	(161,336,933)	2,537,072,491
50 Million To 100 Million	247	17,279,905,189	(106,954,225)	1,787,947,107
100 Million To 500 Million	199	40,248,599,354	(273,143,566)	3,513,092,638
500 Million and Over	31	39,609,715,176	(217,292,990)	3,034,187,991
<b>Total</b>	<b>2,965</b>	<b>124,784,627,398</b>	<b>(818,805,311)</b>	<b>11,696,038,890</b>

**\* Number of Credit Unions By Camel Rating as of December 31**

<b>Year</b>	<b>Camel 1</b>	<b>Camel 2</b>	<b>Camel 3</b>	<b>Camel 4</b>	<b>Camel 5</b>	<b>Total</b>
2006	1,601	5,009	1,510	228	12	8,360
2007	1,567	4,901	1,421	209	3	8,101
2008	1,485	4,539	1,526	243	11	7,804
2009	1,237	4,339	1,648	312	16	7,552
2010	1,058	4,102	1,818	341	19	7,338

**Camel Rating 4 and 5 as of December 31**

<b>Year</b>	<b>Number of Credit Unions</b>	<b>% of Total Credit Unions</b>	<b>Shares</b>	<b>% of Total Shares</b>
2006	240	2.87	5,597,347,456	0.93
2007	212	2.62	5,784,691,879	0.91
2008	254	3.25	15,744,881,838	2.31
2009	328	4.34	40,341,031,037	5.36
2010	360	4.91	36,935,683,237	4.70

\* The total number of credit unions by CAMEL rating as of December 31 may not reconcile to the total number of credit unions reporting for December 31. Some newly chartered credit unions may not yet have been examined and assigned a CAMEL rating.

**Table 22**  
**100 Largest Federally Insured Credit Unions**  
**December 31, 2010**

Current Rank	Name of Credit Union	Rank 1 Year Ago	City	State	Year Chartered	Assets
1	NAVY FEDERAL CREDIT UNION	1	VIENNA	VA	1947	44,198,366,338
2	STATE EMPLOYEES'	2	RALEIGH	NC	1937	21,463,166,674
3	PENTAGON	3	ALEXANDRIA	VA	1935	14,894,897,942
4	BOEING EMPLOYEES	4	TUKWILA	WA	1935	9,180,707,552
5	SCHOOLSFIRST	5	SANTA ANA	CA	1934	8,497,394,729
6	THE GOLDEN 1	6	SACRAMENTO	CA	1933	7,748,674,101
7	ALLIANT	7	CHICAGO	IL	1935	7,592,420,419
8	SECURITY SERVICE	8	SAN ANTONIO	TX	1956	6,167,927,302
9	STAR ONE	10	SUNNYVALE	CA	1956	5,431,567,753
10	AMERICAN AIRLINES	11	FORT WORTH	TX	1982	5,192,807,784
11	SUNCOAST SCHOOLS	9	TAMPA	FL	1978	5,015,743,195
12	SAN DIEGO COUNTY	13	SAN DIEGO	CA	1938	4,968,092,780
13	AMERICA FIRST	12	RIVERDALE	UT	1939	4,967,725,010
14	CITIZENS EQUITY FIRST	14	PEORIA	IL	1937	4,430,119,072
15	ALASKA USA	16	ANCHORAGE	AK	1948	4,248,673,474
16	RANDOLPH-BROOKS	19	UNIVERSAL CITY	TX	1952	4,184,166,785
17	VYSTAR	15	JACKSONVILLE	FL	1952	4,068,722,132
18	TEACHERS	22	FARMINGVILLE	NY	1952	4,014,173,454
19	BETHPAGE	21	BETHPAGE	NY	1941	4,011,332,960
20	ESL	18	ROCHESTER	NY	1995	3,932,966,591
21	DELTA COMMUNITY	23	ATLANTA	GA	1940	3,880,849,393
22	POLICE & FIRE	26	PHILADELPHIA	PA	1938	3,801,365,955
23	DIGITAL	17	MARLBOROUGH	MA	1979	3,650,782,172
24	PENNSYLVANIA STATE EMPLOYEES	24	HARRISBURG	PA	1933	3,645,703,185
25	STATE FARM	27	BLOOMINGTON	IL	1936	3,591,228,723
26	PATELCO	20	SAN FRANCISCO	CA	1936	3,571,214,395
27	KINECTA	25	MANHATTAN BEACH	CA	1940	3,529,913,994
28	UNITED NATIONS	30	LONG ISLAND CIT	NY	1947	3,282,515,731
29	WINGS FINANCIAL	41	APPLE VALLEY	MN	1938	3,158,931,729
30	ENT	31	COLORADO SPRING	CO	1957	3,130,122,643
31	BANK FUND STAFF	35	WASHINGTON	DC	1947	3,057,207,706
32	HUDSON VALLEY	39	POUGHKEEPSIE	NY	1963	3,038,228,662
33	SPACE COAST	28	MELBOURNE	FL	1951	3,017,630,126
34	DFCU FINANCIAL	40	DEARBORN	MI	1936	2,985,260,013
35	LOCKHEED	34	BURBANK	CA	1937	2,923,432,227
36	SAN ANTONIO	33	SAN ANTONIO	TX	1935	2,919,053,832
37	REDSTONE	38	HUNTSVILLE	AL	1951	2,897,123,068
38	ONPOINT COMMUNITY	37	PORTLAND	OR	1932	2,841,312,937
39	DESERT SCHOOLS	29	PHOENIX	AZ	1939	2,805,734,249
40	MOUNTAIN AMERICA	36	WEST JORDAN	UT	1936	2,777,514,332
41	WESCOM CENTRAL	32	PASADENA	CA	1934	2,629,135,065
42	VISIONS	43	ENDICOTT	NY	1966	2,549,854,658
43	ADDISON AVENUE	42	PALO ALTO	CA	1970	2,412,920,349
44	TINKER	47	OKLAHOMA CITY	OK	1946	2,391,521,366
45	EASTMAN	44	KINGSPORT	TN	1934	2,335,049,393
46	FIRST TECHNOLOGY	45	BEAVERTON	OR	1952	2,323,792,006
47	TOWER	49	ANNAPOLIS JUNCT	MD	1953	2,240,279,989
48	LAKE MICHIGAN	59	GRAND RAPIDS	MI	1933	2,164,323,962
49	STATE EMPLOYEES	57	ALBANY	NY	1934	2,118,108,241
50	VIRGINIA CREDIT UNION, INC.,	56	RICHMOND	VA	1928	2,094,078,800
51	STATE EMPLOYEES CU OF MARYLAND, INC	51	LINTHICUM	MD	1951	2,092,646,927
52	NORTHWEST	54	HERNDON	VA	1947	2,051,347,230
53	MISSION	50	SAN DIEGO	CA	1961	2,038,866,830
54	AFFINITY	55	BASKING RIDGE	NJ	1935	2,033,750,528
55	TEACHERS	52	SOUTH BEND	IN	1931	2,001,081,214
56	WRIGHT-PATT	68	FAIRBORN	OH	1932	1,997,720,615
57	MICHIGAN STATE UNIVERSITY	62	EAST LANSING	MI	1979	1,962,910,295
58	APCO EMPLOYEES	65	BIRMINGHAM	AL	1953	1,959,466,591
59	COASTAL	46	RALEIGH	NC	1967	1,944,329,569
60	ATLANTA POSTAL	48	ATLANTA	GA	1925	1,939,474,086
61	BELLCO	53	GREENWOOD VILLA	CO	1936	1,912,999,423
62	MEMBERS 1ST	66	MECHANICSBURG	PA	1950	1,901,664,594



**Table 22**  
**100 Largest Federally Insured Credit Unions**  
**December 31, 2010**

Current Rank	Name of Credit Union	Rank 1 Year Ago	City	State	Year Chartered	Assets
63	KEESLER	63	BILOXI	MS	1947	1,888,836,624
64	EDUCATIONAL EMPLOYEES	60	FRESNO	CA	1934	1,852,384,836
65	HARBORONE	64	BROCKTON	MA	1917	1,848,910,630
66	TRAVIS	82	VACAVILLE	CA	1951	1,799,255,772
67	VERIDIAN	71	WATERLOO	IA	1934	1,783,385,449
68	CHARTWAY	117	VIRGINIA BEACH	VA	1959	1,767,918,593
69	SERVICE	85	PORTSMOUTH	NH	1957	1,747,812,582
70	REDWOOD	74	SANTA ROSA	CA	1950	1,728,070,850
71	COMMUNITY AMERICA	67	KANSAS CITY	MO	1940	1,717,766,926
72	GROW FINANCIAL	70	TAMPA	FL	1955	1,714,212,290
73	GECU	77	EL PASO	TX	1932	1,709,839,334
74	SAFE	69	NORTH HIGHLANDS	CA	1940	1,701,869,070
75	FIRST COMMUNITY	83	CHESTERFIELD	MO	1934	1,672,781,255
76	PROVIDENT	72	REDWOOD CITY	CA	1950	1,626,499,894
77	CALIFORNIA COAST	61	SAN DIEGO	CA	1929	1,615,539,608
78	GEORGIA'S OWN	86	ATLANTA	GA	1934	1,608,491,163
79	SANDIA LABORATORY	96	ALBUQUERQUE	NM	1948	1,600,523,694
80	TEXANS	76	RICHARDSON	TX	1953	1,591,380,619
81	LANGLEY	73	NEWPORT NEWS	VA	1936	1,589,788,551
82	TEXAS DOW EMPLOYEES	84	LAKE JACKSON	TX	1954	1,587,831,894
83	SUMMIT	94	MADISON	WI	1935	1,581,105,305
84	CONNECTICUT STATE EMPLOYEES	87	HARTFORD	CT	1946	1,566,023,751
85	LAKE TRUST	265	LANSING	MI	1944	1,560,661,915
86	NASSAU EDUCATORS	100	WESTBURY	NY	1938	1,560,252,108
87	FOUNDERS	80	LANCASTER	SC	1961	1,554,277,798
88	MERCK EMPLOYEES	99	RAHWAY	NJ	1936	1,552,077,334
89	WASHINGTON STATE EMPLOYEES	88	OLYMPIA	WA	1957	1,546,329,474
90	CHEVRON	98	OAKLAND	CA	1935	1,543,583,508
91	MUNICIPAL	89	NEW YORK	NY	1917	1,541,023,384
92	LANDMARK	92	NEW BERLIN	WI	1933	1,539,767,833
93	FAIRWINDS	81	ORLANDO	FL	1949	1,539,490,360
94	MIDFLORIDA	101	LAKELAND	FL	1978	1,520,145,681
95	WESTERN	58	MANHATTAN BEACH	CA	1963	1,514,286,635
96	CITADEL	97	THORNDALE	PA	1937	1,513,887,807
97	JSC	102	HOUSTON	TX	1961	1,471,214,942
98	TECHNOLOGY	107	SAN JOSE	CA	1960	1,469,063,046
99	SPOKANE TEACHERS	103	LIBERTY LAKE	WA	1934	1,459,830,086
100	COMMUNITY FIRST	104	APPLETON	WI	1975	1,446,925,199

**Table 23**  
**Number of Credit Unions**  
**Federally Insured Credit Unions**  
**December 31, 2010**

	Federal Charters	State Charters	Total Number	% of Total
Alabama	62	63	125	1.70
Alaska	11	1	12	0.16
Arizona	31	21	52	0.71
Arkansas	62		62	0.84
California	277	149	426	5.80
Colorado	56	46	102	1.39
Connecticut	100	34	134	1.83
Delaware	26		26	0.35
District of Columbia	50		50	0.68
Florida	100	76	176	2.40
Georgia	92	61	153	2.08
Guam	2		2	0.03
Hawaii	85		85	1.16
Idaho	20	20	40	0.55
Illinois	100	263	363	4.95
Indiana	143	29	172	2.34
Iowa	1	133	134	1.83
Kansas	21	81	102	1.39
Kentucky	60	26	86	1.17
Louisiana	178	44	222	3.02
Maine	52	12	64	0.87
Maryland	102	6	108	1.47
Massachusetts	127	90	217	2.96
Michigan	123	201	324	4.41
Minnesota	57	95	152	2.07
Mississippi	67	25	92	1.25
Missouri	13	126	139	1.89
Montana	49	8	57	0.78
Nebraska	53	19	72	0.98
Nevada	14	2	16	0.22
New Hampshire	8	15	23	0.31
New Jersey	188	19	207	2.82
New Mexico	27	24	51	0.69
New York	421	20	441	6.01
North Carolina	47	52	99	1.35
North Dakota	19	28	47	0.64
Ohio	214	110	324	4.41
Oklahoma	53	21	74	1.01
Oregon	61	20	81	1.10
Pennsylvania	478	63	541	7.37
Puerto Rico	12		12	0.16
Rhode Island	14	10	24	0.33
South Carolina	62	15	77	1.05
South Dakota	50		50	0.68
Tennessee	76	105	181	2.47
Texas	344	205	549	7.48
Utah	45	49	94	1.28
Vermont	7	20	27	0.37
Virgin Islands	5		5	0.07
Virginia	143	50	193	2.63
Washington	47	65	112	1.53
West Virginia	101	5	106	1.44
Wisconsin	2	223	225	3.07
Wyoming	31		31	0.42
<b>Total</b>	<b>4,589</b>	<b>2,750</b>	<b>7,339</b>	<b>100.00</b>

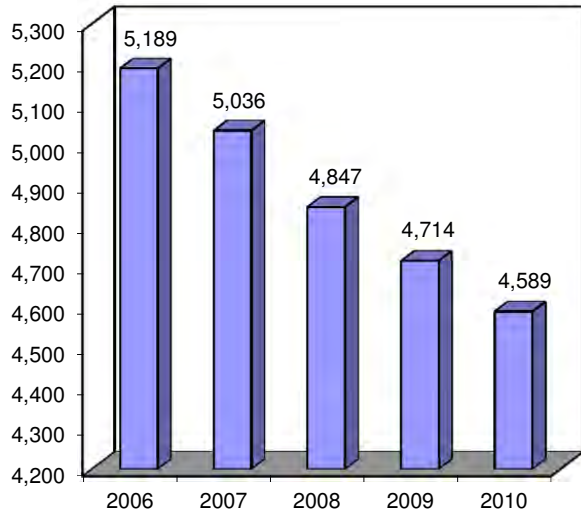
**Table 24**  
**Credit Union Assets by State**  
**Federally Insured Credit Unions**  
**December 31, 2010**

	Federal Charters	State Charters	Total Assets	% of Total Assets
Alabama	7,024,279,888	8,152,640,474	15,176,920,362	1.66
Alaska	5,527,864,036	747,356,611	6,275,220,647	0.69
Arizona	6,540,222,695	5,413,777,527	11,954,000,222	1.31
Arkansas	2,306,643,303		2,306,643,303	0.25
California	52,223,251,144	69,018,228,300	121,241,479,444	13.26
Colorado	5,942,899,980	9,050,775,633	14,993,675,613	1.64
Connecticut	5,186,292,063	3,399,895,388	8,586,187,451	0.94
Delaware	1,766,014,370		1,766,014,370	0.19
District of Columbia	6,303,004,915		6,303,004,915	0.69
Florida	21,475,645,549	20,539,777,215	42,015,422,764	4.59
Georgia	4,984,132,658	11,652,006,251	16,636,138,909	1.82
Guam	348,496,358		348,496,358	0.04
Hawaii	9,070,333,312		9,070,333,312	0.99
Idaho	2,020,572,744	2,099,987,822	4,120,560,566	0.45
Illinois	6,136,846,749	25,285,128,202	31,421,974,951	3.44
Indiana	9,741,209,223	7,331,260,889	17,072,470,112	1.87
Iowa	138,100,812	8,775,281,236	8,913,382,048	0.97
Kansas	433,339,298	4,023,731,668	4,457,070,966	0.49
Kentucky	4,316,233,219	1,714,675,332	6,030,908,551	0.66
Louisiana	7,237,977,617	1,206,459,718	8,444,437,335	0.92
Maine	3,930,054,269	1,466,025,737	5,396,080,006	0.59
Maryland	14,060,865,061	3,962,154,916	18,023,019,977	1.97
Massachusetts	13,905,496,965	14,536,466,418	28,441,963,383	3.11
Michigan	11,736,839,269	28,249,898,004	39,986,737,273	4.37
Minnesota	7,551,059,295	8,084,741,050	15,635,800,345	1.71
Mississippi	3,417,543,080	608,640,714	4,026,183,794	0.44
Missouri	857,768,845	9,750,420,831	10,608,189,676	1.16
Montana	2,167,845,319	1,728,104,701	3,895,950,020	0.43
Nebraska	2,579,892,798	599,946,943	3,179,839,741	0.35
Nevada	1,235,162,425	601,519,695	1,836,682,120	0.20
New Hampshire	294,109,475	4,730,575,613	5,024,685,088	0.55
New Jersey	11,202,570,432	597,661,011	11,800,231,443	1.29
New Mexico	5,107,115,917	1,787,889,094	6,895,005,011	0.75
New York	48,077,225,916	5,598,022,148	53,675,248,064	5.87
North Carolina	8,435,650,480	24,030,541,774	32,466,192,254	3.55
North Dakota	379,849,530	1,961,991,923	2,341,841,453	0.26
Ohio	8,024,677,600	11,105,536,457	19,130,214,057	2.09
Oklahoma	6,191,523,388	3,713,655,879	9,905,179,267	1.08
Oregon	4,638,844,785	11,536,367,793	16,175,212,578	1.77
Pennsylvania	24,657,886,877	9,103,030,904	33,760,917,781	3.69
Puerto Rico	530,336,700		530,336,700	0.06
Rhode Island	296,303,437	4,048,456,208	4,344,759,645	0.48
South Carolina	9,109,184,649	485,682,989	9,594,867,638	1.05
South Dakota	2,274,265,906		2,274,265,906	0.25
Tennessee	8,177,614,258	7,494,173,743	15,671,788,001	1.71
Texas	44,133,607,514	23,500,737,677	67,634,345,191	7.40
Utah	12,608,327,003	1,724,735,891	14,333,062,894	1.57
Vermont	1,690,242,179	992,425,400	2,682,667,579	0.29
Virgin Islands	82,228,663		82,228,663	0.01
Virginia	75,892,494,536	5,783,865,312	81,676,359,848	8.93
Washington	2,779,351,938	27,365,875,242	30,145,227,180	3.30
West Virginia	2,621,632,752	149,047,425	2,770,680,177	0.30
Wisconsin	783,411,638	20,685,413,727	21,468,825,365	2.35
Wyoming	1,920,998,381		1,920,998,381	0.21
<b>Total</b>	<b>500,075,341,213</b>	<b>414,394,587,485</b>	<b>914,469,928,698</b>	<b>100.00</b>

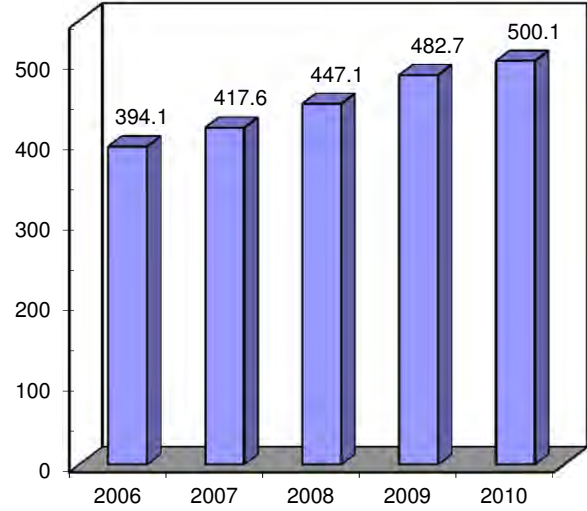
**FEDERAL  
CREDIT UNIONS**

**Federal Credit Unions  
5 Year Trends**

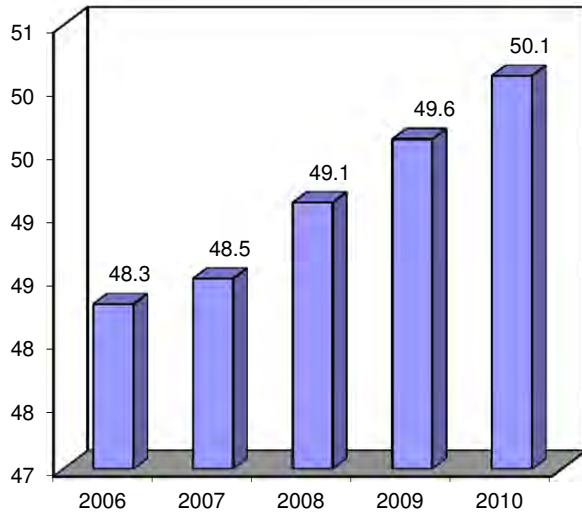
**Number of  
Federal Credit Unions  
as of December 31**



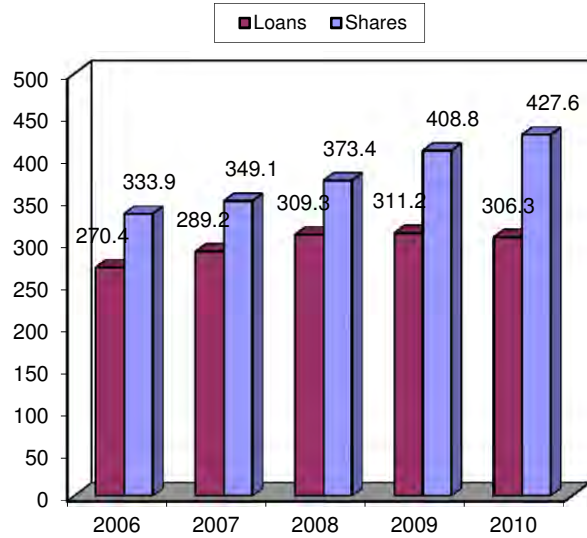
**Assets of  
Federal Credit Unions  
as of December 31  
(in Billions)**



**Membership in  
Federal Credit Unions  
as of December 31  
(in Millions)**

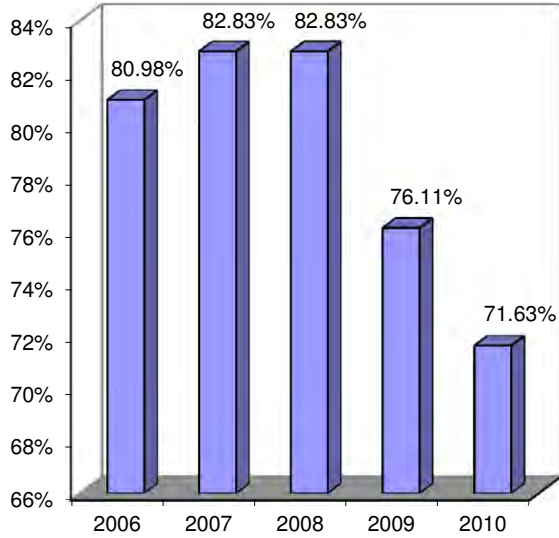


**Loans and Shares in  
Federal Credit Unions  
as of December 31  
(in Billions)**

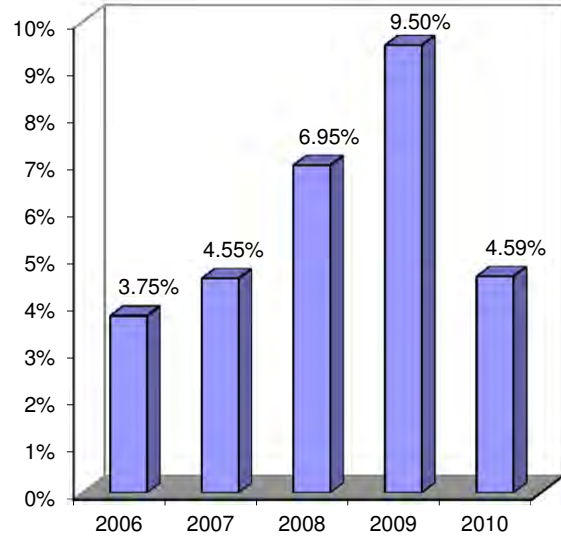


**Federal Credit Unions  
5 Year Trends**

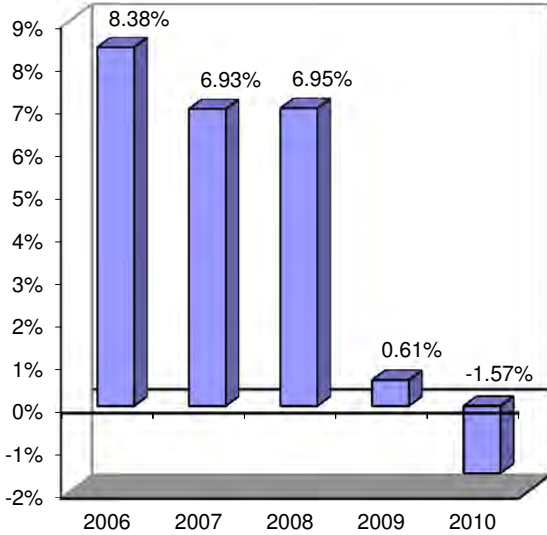
**Loan to Share Ratio  
as of December 31**



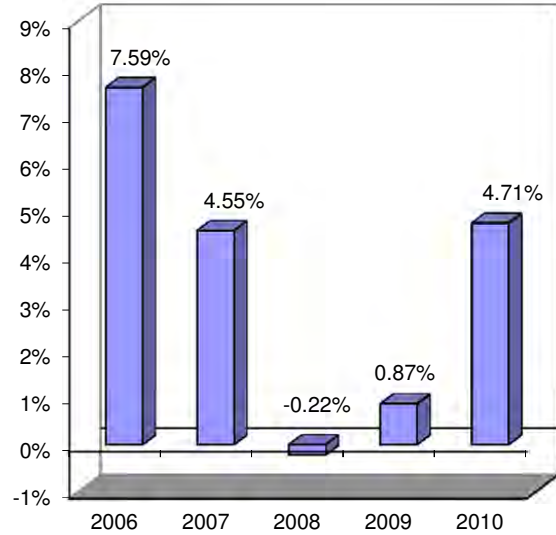
**Share Growth Annually  
as of December 31**



**Loan Growth Annually  
as of December 31**

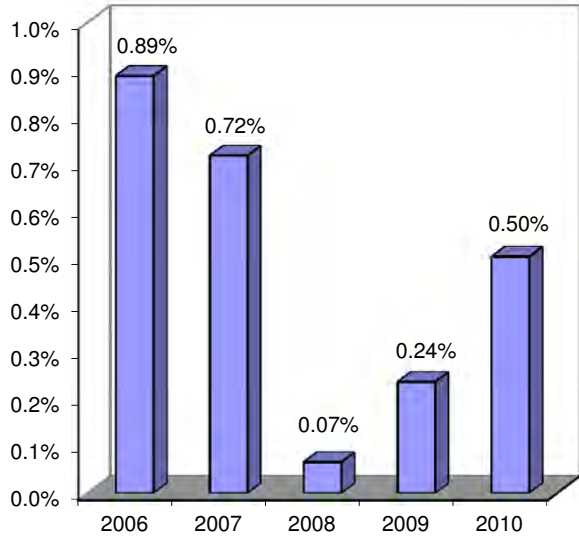


**Net Worth Growth Annually  
as of December 31**

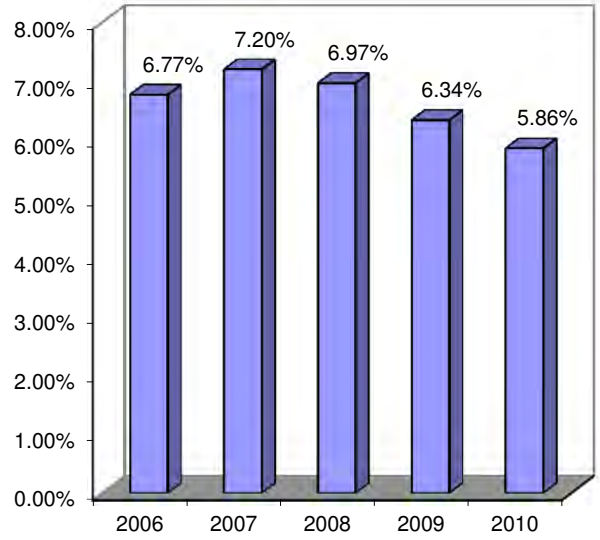


**Federal Credit Unions  
5 Year Trends**

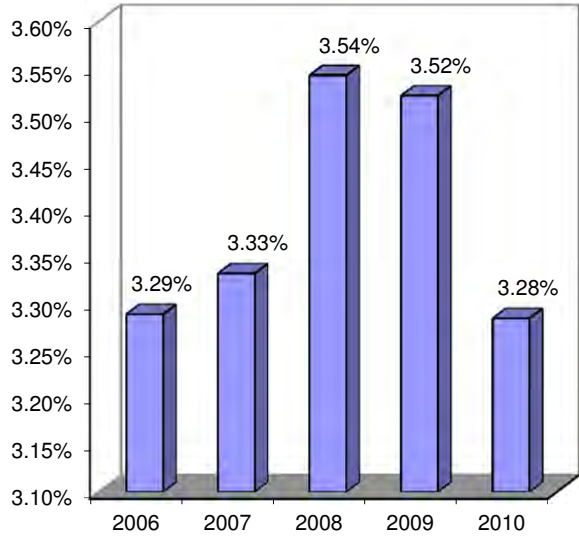
**Return on Average Assets  
as of December 31**



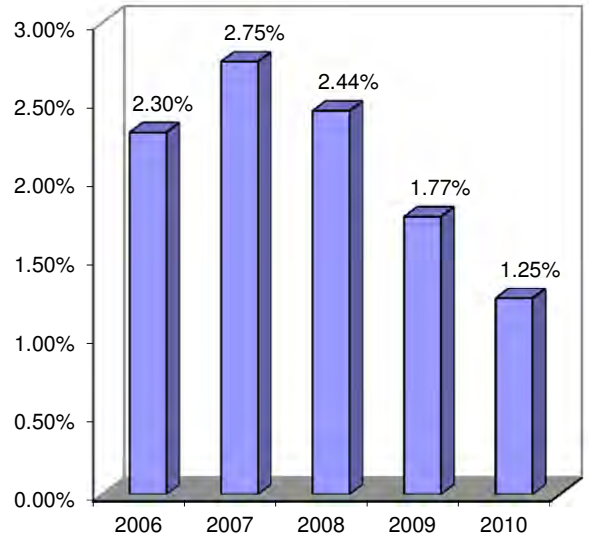
**Gross Operating Income to  
Average Assets  
as of December 31**



**Operating Expenses to  
Average Assets  
as of December 31**

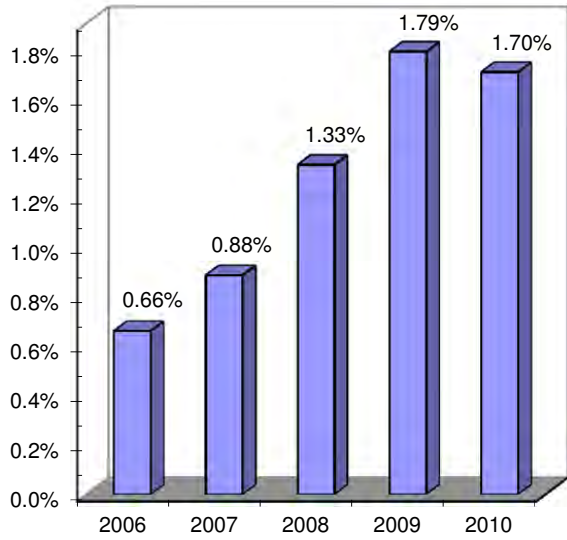


**Cost of Funds to  
Average Assets  
as of December 31**

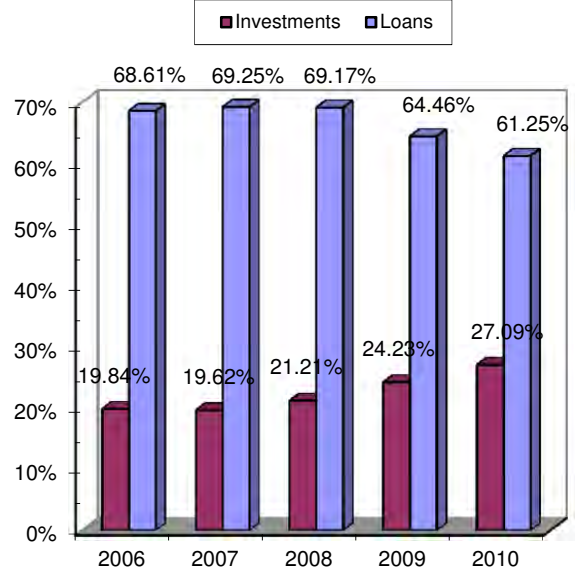


**Federal Credit Unions  
5 Year Trends**

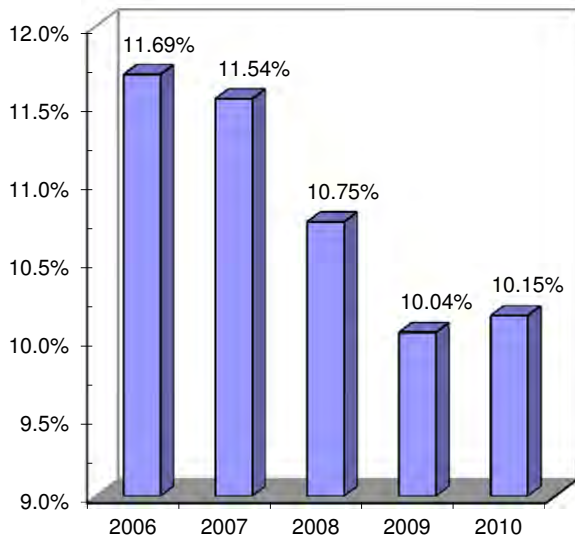
**Delinquency Rates  
as of December 31**



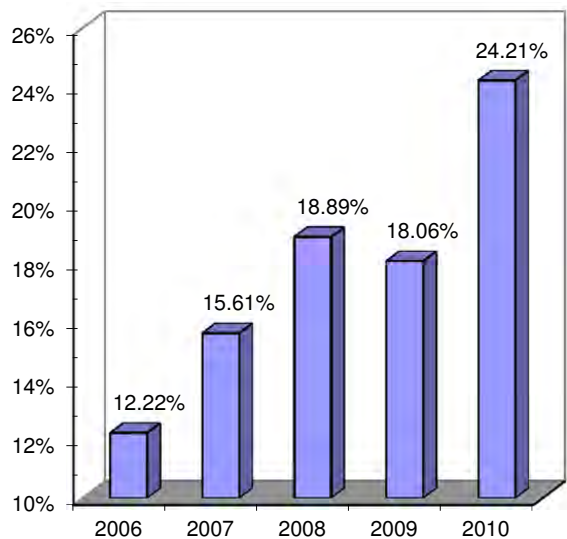
**Loans and Investments as  
Percent of Total Assets  
as of December 31**



**Net Worth to Total Assets  
as of December 31**



**Long Term Investments as  
Percent of Total Investments  
as of December 31**



Investments greater than 3 years



**TABLE 1**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERAL CREDIT UNIONS**  
**December 31, 2010**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Dec-08</b>	<b>Dec-09</b>	<b>% CHG<sup>1</sup></b>	<b>Dec-10</b>	<b>% CHG<sup>1</sup></b>
NUMBER OF CREDIT UNIONS	4,847	4,714	(2.7)	4,589	(2.7)
<b>Cash &amp; Equivalents</b>	<b>26,078</b>	<b>35,661</b>	<b>36.7</b>	<b>38,155</b>	<b>7.0</b>
<b>TOTAL INVESTMENTS</b>	<b>94,837</b>	<b>116,956</b>	<b>23.3</b>	<b>135,452</b>	<b>15.8</b>
TRADING SECURITIES	249	758	203.9	793	4.6
AVAILABLE FOR SALE SECURITIES	41,854	50,359	20.3	69,229	37.5
HELD-TO-MATURITY SECURITIES	16,335	22,538	38.0	27,656	22.7
COMMERCIAL BANKS, S&Ls	17,213	22,926	33.2	26,588	16.0
CREDIT UNIONS -LOANS TO, INVESTMENTS IN NATURAL PERSON CREDIT UNIONS	1,210	1,223	1.1	1,276	4.3
MCSO AND PIC AT CORPORATE CU	1,603	697	(56.5)	469	(32.7)
ALL OTHER CORPORATE CREDIT UNION	14,212	15,590	9.7	7,097	(54.5)
ALL OTHER INVESTMENTS	2,161	2,865	32.6	2,344	(18.2)
LOANS HELD FOR SALE	581	1,661	185.8	2,027	22.0
TOTAL LOANS OUTSTANDING	309,277	311,154	0.6	306,276	(1.6)
UNSECURED CREDIT CARD LOANS	20,598	21,860	6.1	22,577	3.3
ALL OTHER UNSECURED LOANS	15,706	15,980	1.7	15,995	0.1
SHORT-TERM, SMALL AMOUNT LOANS (STS) (FEDERAL CU ONLY)	N/A	N/A	N/A	14	N/A
NEW VEHICLE LOANS	45,440	42,065	(7.4)	35,343	(16.0)
USED VEHICLE LOANS	49,700	52,051	4.7	53,937	3.6
FIRST MORTGAGE REAL ESTATE LOANS/LOC	108,624	111,859	3.0	114,595	2.4
OTHER REAL ESTATE LOANS/LOC	54,515	51,810	(5.0)	48,556	(6.3)
LEASES RECEIVABLE	190	119	(37.1)	96	(19.4)
ALL OTHER LOANS/LOC	14,504	15,409	6.2	15,163	(1.6)
ALLOWANCE FOR LOAN LOSSES	3,257	4,532	39.2	4,946	9.1
FORECLOSED AND REPOSSESSED ASSETS	498	723	45.3	888	22.8
FORECLOSED AND REPOSSESSED REAL ESTATE	317	526	66.1	752	42.9
FORECLOSED & REPOSSESSED AUTOS	171	175	2.2	121	(30.7)
FORECLOSED AND REPOSSESSED -OTHER	10	23	124.3	15	(32.9)
LAND AND BUILDING	8,123	8,666	6.7	9,089	4.9
OTHER FIXED ASSETS	2,129	1,998	(6.1)	1,917	(4.1)
NCUSIF CAPITALIZATION DEPOSIT	2,473	3,811	54.1	4,051	6.3
TOTAL INTANGIBLE ASSETS	N/A	145	N/A	294	102.8
IDENTIFIABLE INTANGIBLE ASSETS	N/A	39	N/A	71	83.7
GOODWILL	N/A	106	N/A	223	109.8
OTHER ASSETS	6,385	6,442	0.9	6,873	6.7
<b>TOTAL ASSETS</b>	<b>447,124</b>	<b>482,684</b>	<b>8.0</b>	<b>500,075</b>	<b>3.6</b>
<b>LIABILITIES</b>					
TOTAL BORROWINGS	22,279	21,720	(2.5)	18,033	(17.0)
ACCRUED DIVIDENDS/INTEREST PAYABLE	387	269	(30.5)	205	(23.5)
ACCOUNTS PAYABLE AND OTHER LIABILITIES	3,968	3,924	(1.1)	4,001	2.0
UNINSURED SECONDARY CAPITAL	10	48	378.4	118	147.7
<b>TOTAL LIABILITIES</b>	<b>26,643</b>	<b>25,961</b>	<b>(2.6)</b>	<b>22,358</b>	<b>(13.9)</b>
<b>EQUITY/SAVINGS</b>					
TOTAL SAVINGS	373,366	408,832	9.5	427,603	4.6
SHARE DRAFTS	40,316	46,210	14.6	48,332	4.6
REGULAR SHARES	99,428	110,333	11.0	122,405	10.9
MONEY MARKET SHARES	66,470	80,102	20.5	89,448	11.7
SHARE CERTIFICATES/CDS	125,298	126,271	0.8	119,734	(5.2)
IRA/KEOGH ACCOUNTS	35,825	40,211	12.2	41,864	4.1
ALL OTHER SHARES	4,560	4,353	(4.5)	4,406	1.2
NON-MEMBER DEPOSITS	1,469	1,351	(8.1)	1,412	4.6
REGULAR RESERVES	8,982	8,972	(0.1)	9,103	1.5
EQUITY ACQUIRED IN MERGER	N/A	65	N/A	130	100.4
APPR. FOR NON-CONF. INVEST.	0	0	0.0	0	0.0
MISCELLANEOUS EQUITY	3	3	(7.6)	7	136.8
ACCUM. UNREALIZED G/L ON A-F-S	(72)	357	597.4	345	(3.5)
ACCUM. UNREALIZED G/L FOR OTTI (DUE TO OTHER FACTORS) ON HTM DEBT SECURITIES	N/A	(41)	N/A	(24)	41.9
ACCUM. UNREALIZED NET GAINS (LOSSES) ON CASH FLOW HEDGES	(13)	(14)	(6.2)	(10)	33.1
OTHER RESERVES	5,900	6,161	4.4	6,779	10.0
OTHER COMPREHENSIVE INCOME	(859)	(842)	1.9	(823)	2.2
UNDIVIDED EARNINGS	33,177	33,235	0.2	34,615	4.2
TOTAL EQUITY	47,116	47,892	1.6	50,115	4.6
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>447,124</b>	<b>482,684</b>	<b>8.0</b>	<b>500,075</b>	<b>3.6</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

**TABLE 2**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERAL CREDIT UNIONS**  
**December 31, 2010**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Dec-08	Dec-09	% CHG <sup>1</sup>	Dec-10	% CHG <sup>1</sup>
NUMBER OF CREDIT UNIONS	4,847	4,714	(2.7)	4,589	(2.7)
<b>INTEREST INCOME</b>					
INTEREST ON LOANS	19,921	19,626	(1.5)	19,007	(3.2)
(LESS) INTEREST REFUND	31	20	(35.1)	19	(7.9)
INCOME FROM INVESTMENTS	4,406	3,543	(19.6)	3,214	(9.3)
TRADING PROFITS AND LOSSES	(0*)	8	1,764.4	1	(83.9)
<b>TOTAL INTEREST INCOME</b>	<b>24,295</b>	<b>23,157</b>	<b>(4.7)</b>	<b>22,204</b>	<b>(4.1)</b>
<b>INTEREST EXPENSE</b>					
DIVIDENDS ON SHARES	9,686	7,421	(23.4)	5,483	(26.1)
INTEREST ON DEPOSITS	0	0	0.0	0	0.0
INTEREST ON BORROWED MONEY	861	789	(8.3)	645	(18.2)
<b>TOTAL INTEREST EXPENSE</b>	<b>10,547</b>	<b>8,211</b>	<b>(22.2)</b>	<b>6,128</b>	<b>(25.4)</b>
PROVISION FOR LOAN & LEASE LOSSES	3,814	5,056	32.6	3,945	(22.0)
<b>NET INTEREST INCOME AFTER PLL</b>	<b>9,934</b>	<b>9,890</b>	<b>(0.4)</b>	<b>12,131</b>	<b>22.7</b>
<b>NON-INTEREST INCOME</b>					
FEE INCOME	3,638	3,717	2.1	3,756	1.1
OTHER OPERATING INCOME	2,188	2,596	18.6	2,821	8.7
GAIN (LOSS) ON INVESTMENTS	(141)	(522)	(270.8)	(115)	78.0
TOTAL OTHER-THAN-TEMPORARY-IMPAIRMENT (OTTI) LOSSES	N/A	(84)	N/A	(7)	91.2
LESS: PORTION OTTI LOSSES IN OTHER COMPREHENSIVE INCOME	N/A	(22)	N/A	(7)	67.7
OTTI LOSSES RECOGNIZED IN EARNINGS	N/A	(62)	N/A	(0*)	99.5
GAIN (LOSS) ON DISPOSITION OF FIXED ASSETS	(0*)	(24)	(13,429.1)	(29)	(21.2)
OTHER NON-OPERATING INCOME (EXPENSE)	(18)	1,804	10,054.7	17	(99.1)
NCUSIF STABILIZATION INCOME	N/A	1,701	N/A	0*	(100.0)
<b>TOTAL NON-INTEREST INCOME</b>	<b>5,667</b>	<b>7,577</b>	<b>33.7</b>	<b>6,477</b>	<b>(14.5)</b>
<b>NON-INTEREST EXPENSE</b>					
EMPLOYEE COMPENSATION AND BENEFITS	7,210	7,427	3.0	7,599	2.3
TRAVEL AND CONFERENCE EXPENSE	177	129	(27.1)	135	4.9
OFFICE OCCUPANCY EXPENSE	1,032	1,077	4.3	1,118	3.8
OFFICE OPERATIONS EXPENSE	2,865	2,893	1.0	2,913	0.7
EDUCATIONAL & PROMOTIONAL EXPENSE	544	476	(12.5)	502	5.3
LOAN SERVICING EXPENSE	932	1,014	8.8	1,070	5.5
PROFESSIONAL AND OUTSIDE SERVICES	1,099	1,129	2.7	1,196	6.0
MEMBER INSURANCE	747	82	(89.0)	1,124	1,267.6
NCUSIF PREMIUM EXPENSE	N/A	N/A	N/A	518	N/A
TEMPORARY CORPORATE CU STABILIZATION ASSESSMENT <sup>2</sup>	N/A	1,659	N/A	543	(67.3)
OTHER MEMBER INSURANCE	N/A	N/A	N/A	63	N/A
OPERATING FEES	119	99	(16.7)	89	(10.7)
MISCELLANEOUS OPERATING EXPENSES	590	383	(35.1)	393	2.5
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>15,317</b>	<b>14,710</b>	<b>(4.0)</b>	<b>16,139</b>	<b>9.7</b>
<b>NET INCOME (LOSS)</b>	<b>284</b>	<b>1,098</b>	<b>286.6</b>	<b>2,468</b>	<b>124.8</b>
TRANSFER TO REGULAR RESERVE	172	135	(21.4)	157	16.1
<b>NET INCOME (LOSS) EXCLUDING NCUSIF PREMIUMS AND TEMPORARY CORPORATE CU STABILIZATION FUND ASSESSMENT</b>	<b>N/A</b>	<b>2,757</b>	<b>N/A</b>	<b>3,528</b>	<b>28.0</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

<sup>2</sup> In 2009, the NCUSIF Premium Expense and Temporary Corporate Stabilization Assessment were combined and reported as NCUSIF Stabilization Expense.

**TABLE 3  
SUPPLEMENTAL LOAN DATA  
Federal Credit Unions  
December 31, 2010**

Number of Credit Unions on this Report:	4,589			
<b><u>NUMBER OF LOANS BY TYPE</u></b>				
UNSECURED CREDIT CARDS	7,801,243			
ALL OTHER UNSECURED LOANS/LINES OF CREDIT	5,991,032			
SHORT-TERM, SMALL AMOUNT LOANS (STS) (FEDERAL CREDIT UNION ONLY)	45,289			
NEW VEHICLE	2,509,041			
USED VEHICLE	5,435,067			
1ST MORTGAGE REAL ESTATE/LOC	851,599			
OTHER REAL ESTATE/LOC	1,334,632			
LEASES RECEIVABLE	4,824			
ALL OTHER LOANS/LOC	1,635,423			
<b>TOTAL NUMBER OF LOANS</b>	<b>25,608,150</b>			
<b><u>MISCELLANEOUS LOAN INFORMATION</u></b>				
ALL LOANS GRANTED YTD	11,493,395	179,300,690,405		
SHORT-TERM, SMALL AMOUNT LOANS (STS) (FCU ONLY) GRANTED YTD	91,608	44,859,599		
INDIRECT LOANS - POINT OF SALE	2,018,861	27,107,045,325		
INDIRECT LOANS - OUTSOURCED	549,012	8,370,914,310		
<b>TOTAL INDIRECT LOANS</b>	<b>2,567,873</b>	<b>35,477,959,635</b>		
LOANS PURCHASED YTD	2,093	242,254,744		
LOANS SOLD YTD	84,808	338,352,042		
PARTICIPATION LOANS PURCHASED OUTSTANDING	177,059	4,246,848,760		
PARTICIPATION LOANS PURCHASED YTD	33,217	966,619,255		
PARTICIPATION LOANS SOLD OUTSTANDING (RETAINED PORTION)	30,906	971,443,445		
PARTICIPATION LOANS SOLD YTD (RETAINED PORTION)	12,656	307,491,104		
PARTICIPATION LOANS SOLD TO OTHER INSTITUTIONS OUTSTANDING	29,395	1,960,792,406		
PARTICIPATION LOANS SOLD YTD TO OTHER INSTITUTIONS	12,571	572,771,195		
LOANS TO OFFICIALS & SENIOR EXECUTIVE STAFF	65,391	1,863,309,891		
<b>TOTAL AMOUNT OF DELINQUENT LOANS BY COLLATERAL TYPE</b>	<b>2-6 MONTHS</b>	<b>6-12 MONTHS</b>	<b>&gt;12 MONTHS</b>	<b>TOTAL</b>
UNSECURED CREDIT CARD LOANS	293,486,009	45,614,949	7,398,430	346,499,388
SHORT-TERM, SMALL AMOUNT LOANS (STS)(FCU ONLY)	220,050	161,045	322,855	703,950
1 <sup>st</sup> MORTGAGE FIXED RATE (INCL HYBRID/BALLOON>5YRS) LOANS	801,404,243	362,868,022	274,364,285	1,438,636,550
1 <sup>st</sup> MORTGAGE ADJ RATE (INCL HYBRID/BALLOON<5YRS OR LESS)	497,763,914	264,964,586	236,744,143	999,472,643
OTHER FIXED RATE HYBRID/BALLOON RE/LOCs	293,633,780	101,652,237	64,801,207	460,087,224
OTHER ADJ RATE HYBRID/BALLOON RE/LOCs	190,349,841	81,394,501	62,996,396	334,740,738
LEASES RECEIVABLE	355,821	134,924	7,338	498,083
ALL OTHER LOANS	1,213,141,281	308,654,627	114,958,721	1,636,754,629
<b>TOTAL REPORTABLE DELINQUENCY</b>	<b>3,290,354,939</b>	<b>1,165,444,891</b>	<b>761,593,375</b>	<b>5,217,393,205</b>
<b><u>ADDITIONAL DELINQUENCY INFORMATION</u></b>	<b>2-6 MONTHS</b>	<b>6-12 MONTHS</b>	<b>&gt;12 MONTHS</b>	<b>TOTAL</b>
INDIRECT LOANS	348,581,315	89,125,646	30,751,096	468,458,057
PARTICIPATION LOANS	93,467,880	44,941,818	41,756,759	180,166,457
INT ONLY & PAYMENT OPTION 1ST MTG LOANS	69,196,548	47,077,492	120,007,325	236,281,365
INT ONLY & PAYMENT OPTION OTHER RE.LOCs	44,428,006	20,591,695	12,601,478	77,621,179
RESIDENTIAL CONSTR-EXCL BUSINESS PURPOSE	4,543,140	1,290,144	3,104,602	8,937,886
MEMBER BUS LOANS EXCL AGRIC LOANS	266,015,028	155,818,045	175,109,937	596,943,010
AGRICULTURAL LOANS	3,310,049	3,808,488	5,253,936	12,372,473
NONMEMBER BUSINESS LOANS	28,495,000	20,524,136	24,614,454	73,633,590
BUSINESS CONSTRUCTION & DEV LOANS	38,707,469	18,889,383	67,876,374	125,473,226
MODIFIED 1 <sup>st</sup> MORTGAGE REAL ESTATE LOAN	430,784,087	156,756,504	106,249,097	693,789,688
MODIFIED OTHER RE LOANS/LINES OF CREDIT	75,574,901	26,384,673	11,293,513	113,253,087
MODIFIED RE LNS ALSO REPORTED AS BUS LN	121,312,937	47,050,257	74,435,275	242,798,469
MODIFIED CONSUMER LOANS NOT SECURED BY REAL ESTATE	182,241,411	23,484,903	4,627,589	210,353,903
MODIFIED BUSINESS LOANS NOT SECURED BY REAL ESTATE	3,683,409	1,883,865	1,244,471	6,811,745
<b><u>TOTAL NUMBER OF DELINQUENT LOANS BY COLLATERAL TYPE</u></b>	<b>2-6 MONTHS</b>	<b>6-12 MONTHS</b>	<b>&gt;12 MONTHS</b>	<b>TOTAL</b>
UNSECURED CREDIT CARD LOANS	55,448	8,527	1,230	65,205
SHORT-TERM, SMALL AMOUNT LOANS (STS)(FCU ONLY)	546	517	1,042	2,105
1 <sup>st</sup> MORTGAGE FIXED RATE (INCL HYBRID/BALLOON>5YRS) LOANS	4,799	1,916	1,312	8,027
1 <sup>st</sup> MORTGAGE ADJ RATE (INCL HYBRID/BALLOON<5YRS OR LESS)	2,252	1,077	738	4,067
OTHER FIXED RATE HYBRID/BALLOON RE/LOCs	5,714	1,846	1,056	8,616
OTHER ADJ RATE HYBRID/BALLOON RE/LOCs	3,431	1,216	716	5,363
LEASES RECEIVABLE	63	20	2	85
ALL OTHER LOANS	165,778	36,296	11,229	213,303
<b>TOTAL NUMBER OF REPORTABLE DELINQUENCY</b>	<b>238,031</b>	<b>51,415</b>	<b>17,325</b>	<b>306,771</b>
<b><u>ADDITIONAL DELINQUENCY INFO. FOR NUMBER OF DELINQUENT LOANS</u></b>	<b>2-6 MONTHS</b>	<b>6-12 MONTHS</b>	<b>&gt;12 MONTHS</b>	<b>TOTAL</b>
INDIRECT LOANS	26,980	6,200	2,350	35,530
PARTICIPATION LOANS	1,455	672	576	2,703
INT ONLY & PAYMENT OPTION 1 <sup>ST</sup> MTG LOANS	122	73	73	268
INT ONLY & PAYMENT OPTION OTHER RE/LOCs	539	207	107	853
RESIDENTIAL CONSTR-EXCL BUSINESS PURPOSE	15	3	12	30
MEMBER BUS LOANS EXCL AGRIC LOANS	835	458	318	1,611
AGRICULTURAL LOANS	29	16	16	61
NONMEMBER BUSINESS LOANS	32	24	23	79
BUSINESS CONSTRUCTION & DEV LOANS	18	10	29	57
MODIFIED 1 <sup>ST</sup> MORTGAGE REAL ESTATE LOAN	1,710	521	276	2,507
MODIFIED OTHER RE LOANS/LINES OF CREDIT	1,177	300	123	1,600
MODIFIED RE LNS ALSO REPORTED AS BUS LN	137	154	63	354
MODIFIED CONSUMER LOANS NOT SECURED BY REAL ESTATE	16,779	1,992	454	19,225
MODIFIED BUSINESS LOANS NOT SECURED BY REAL ESTATE	37	12	9	58

**TABLE 3 CONTINUED (A)**  
**SUPPLEMENTAL LOAN DATA**  
**Federal Credit Unions**  
**December 31, 2010**

Number of Credit Unions on this Report:

4,589

**CONSUMER LOAN LOSS INFORMATION**

	<b><u>CHARGE OFFS</u></b>	<b><u>RECOVERIES</u></b>
UNSECURED CREDIT CARD LOANS	960,718,835	56,273,905
SHORT-TERM, SMALL AMOUNT LOANS (STS) (FEDERAL CREDIT UNION ONLY)	562,406	109,470
TOTAL 1ST MORTGAGE REAL ESTATE LOANS/LINES OF CREDIT	375,503,924	21,890,780
TOTAL OTHER REAL ESTATE LOANS/LINES OF CREDIT	680,961,346	24,978,660
LEASES RECEIVABLE	3,081,945	293,149
ALL OTHER LOANS	1,989,729,041	360,944,412
TOTAL CHARGE OFFS & RECOVERIES	4,010,557,497	464,490,376

**ADDITIONAL LOAN LOSS INFORMATION**

	<b><u>CHARGE OFFS</u></b>	<b><u>RECOVERIES</u></b>
INDIRECT LOANS	518,576,293	101,480,821
PARTICIPATION LOANS	48,111,286	6,128,662
INT ONLY & PAYMENT OPTION 1 <sup>ST</sup> MTG LOANS	35,540,624	376,460
INT ONLY & PAYMENT OPTION OTHER RE/LOCs	75,685,039	2,158,910
RESIDENTIAL CONSTR-EXCL BUSINESS PURPOSE LOANS	2,549,408	622,430
MEMBER BUS LOANS EXCL AGRIC LOANS	117,039,779	2,908,741
AGRICULTURAL LOANS	750,448	154,928
NONMEMBER BUSINESS LOANS	12,394,656	126,106
BUSINESS CONSTRUCTION & DEV LOANS	7,567,726	25,000
MODIFIED 1 <sup>ST</sup> MORTGAGE REAL ESTATE LOAN	60,116,963	856,106
MODIFIED OTHER RE LOANS/LINES OF CREDIT	56,987,441	726,084
MODIFIED RE LNS ALSO REPORTED AS BUS LN	21,262,419	18,101
MODIFIED CONSUMER LOANS NOT SECURED BY REAL ESTATE	231,245,659	21,874,864
MODIFIED BUSINESS LOANS NOT SECURED BY REAL ESTATE	1,240,973	10,546

**OTHER GENERAL LOAN INFORMATION**

NUMBER MEMBERS FILING CHAPTER 7 BANKRUPTCY Y-T-D	119,147
NUMBER MEMBERS FILING CHAPTER 13 BANKRUPTCY Y-T-D	50,939
NUMBER MEMBERS FILING CHAPTER 11 BANKRUPTCY Y-T-D	1,364
AMOUNT OF LOANS SUBJECT TO BANKRUPTCIES	2,539,589,015
TOTAL AMOUNT OF CHARGE OFFS DUE TO BANKRUPTCY, Y-T-D INCLUDES CHAPTERS 7, 13, & 11 BANKRUPTCIES	947,900,920

**MODIFIED LOANS OUTSTANDING**

	<b><u>NUMBER</u></b>	<b><u>AMOUNT</u></b>
MODIFIED LOANS SECURED BY FIRST MORTGAGES	14,619	3,675,903,739
MODIFIED LOANS SECURED BY OTHER RE/LOCs	9,971	658,182,997
MODIFIED RE LOANS ALSO REPORTED AS BUSINESS LOANS	1,236	867,839,748
MODIFIED CONSUMER LOANS NOT SECURED BY REAL ESTATE	164,874	1,787,804,651
MODIFIED BUSINESS LOANS NOT SECURED BY REAL ESTATE	345	39,408,046

**LOANS MODIFIED YEAR-TO-DATE**

	<b><u>AMOUNT</u></b>
MODIFIED LOANS SECURED BY FIRST MORTGAGES	2,069,908,285
MODIFIED LOANS SECURED BY OTHER RE/LOCs	369,872,227
MODIFIED RE LOANS ALSO REPORTED AS BUSINESS LOANS	532,798,268
MODIFIED CONSUMER LOANS NOT SECURED BY REAL ESTATE	1,123,616,771
MODIFIED BUSINESS LOANS NOT SECURED BY REAL ESTATE	30,687,390

**REAL ESTATE LOANS & LOC INCLUDING MBL SECURED BY REAL ESTATE**

	<b><u>NUMBER</u></b>	<b><u>AMOUNT</u></b>
1ST MORTGAGE FIXED RATE > 15 YRS	270,333	45,160,106,326
1ST MORTGAGE FIXED RATE < 15 YRS	358,588	29,374,837,441
1ST MORTGAGE BALLOON/HYBRID > 5 YRS	44,795	9,751,546,794
1ST MORTGAGE BALLOON/HYBRID < 5 YRS	83,764	16,605,610,462
OTHER FIXED RATE	6,972	870,515,268
1ST MORTGAGE ADJUSTABLE RATE < 1YR	37,137	3,393,134,634
1ST MORTGAGE ADJUSTABLE RATE > 1 YR	50,010	9,439,082,923
OTHER REAL ESTATE CLOSED-END FIXED RATE	609,589	23,197,118,009
OTHER REAL ESTATE CLOSED-END ADJ. RATE	24,413	1,430,545,384
OTHER REAL ESTATE OPEN-END ADJ. RATE	669,612	22,930,486,711
OTHER REAL ESTATE OPEN-END FIXED RATE	31,018	997,915,137
<b>TOTAL REAL ESTATE LOANS OUTSTANDING</b>	<b>2,186,231</b>	<b>163,150,899,089</b>

**REAL ESTATE LOANS GRANTED YEAR-TO-DATE**

	<b><u>NUMBER</u></b>	<b><u>AMOUNT</u></b>
1ST MORTGAGE FIXED RATE > 15 YRS	115,589	23,614,819,572
1ST MORTGAGE FIXED RATE < 15 YRS	99,053	13,279,650,419
1ST MORTGAGE BALLOON/HYBRID > 5 YRS	7,725	2,092,721,819
1ST MORTGAGE BALLOON/HYBRID < 5 YRS	14,260	2,753,272,221
OTHER FIXED RATE	2,551	414,424,162
1ST MORTGAGE ADJUSTABLE RATE < 1YR	8,863	560,542,362
1ST MORTGAGE ADJUSTABLE RATE > 1 YR	10,590	2,651,883,020
OTHER REAL ESTATE CLOSED-END FIXED RATE	88,283	4,067,029,353
OTHER REAL ESTATE CLOSED-END ADJ. RATE	4,064	245,052,749
OTHER REAL ESTATE OPEN-END ADJ. RATE	230,535	5,590,501,950
OTHER REAL ESTATE OPEN-END FIXED RATE	10,850	299,462,735
<b>TOTAL REAL ESTATE LOANS GRANTED YTD</b>	<b>592,363</b>	<b>55,569,360,362</b>

**TABLE 3 CONTINUED (B)**  
**SUPPLEMENTAL LOAN DATA**  
**Federal Credit Unions**  
**December 31, 2010**

Number of Credit Unions on this Report: 4,589

<b><u>REVERSE MORTGAGES OUTSTANDING</u></b>	<b><u>NUMBER</u></b>	<b><u>AMOUNT</u></b>
FEDERALLY INSURED HOME EQUITY CONVERSION MORTGAGE (HECM)	87	10,215,294
PROPRIETARY REVERSE MORTGAGE PRODUCTS	172	14,981,542

<b><u>REVERSE MORTGAGES GRANTED YEAR-TO-DATE</u></b>	<b><u>NUMBER</u></b>	<b><u>AMOUNT</u></b>
FEDERALLY INSURED HOME EQUITY CONVERSION MORTGAGE (HECM)	81	4,161,280
PROPRIETARY REVERSE MORTGAGE PRODUCTS	121	2,496,927

<b><u>OTHER REAL ESTATE LOAN INFORMATION</u></b>		
BALANCE OUTSTANDING OF INTEREST ONLY & PAYMENT OPTION 1ST MORTGAGE LOANS		2,817,740,728
BALANCE OUTSTANDING OF 1ST MTG RESIDENTIAL CONSTRUCTION LOANS – EXCLUDING BUSINESS PURPOSE		391,202,434
ALLOWANCE FOR REAL ESTATE LOAN LOSSES		1,513,552,856
SHORT-TERM REAL ESTATE LOANS (< 5 YEARS)		56,698,228,508
AMOUNT OF ALL FIRST MORTGAGES SOLD Y-T-D		23,635,142,818
AMOUNT OF REAL ESTATE SOLD BUT SERVICED BY THE CREDIT UNION		61,826,094,892
MORTGAGE SERVICING RIGHTS		492,007,160

<b><u>NET MEMBER BUSINESS LOANS BALANCES (NMBLB) <sup>1</sup></u></b>	<b><u>NUMBER</u></b>	<b><u>AMOUNT</u></b>
MEMBER BUSINESS LOANS (NMBLB)	58,791	12,481,490,717
PURCHASED BUSINESS LOANS OR PARTICIPATION INTERESTS TO NONMEMBERS (NMBLB)	6,813	2,916,920,129

<b>TOTAL BUSINESS LOANS (NMBLB)</b>		<b>15,398,410,846</b>
<b>TOTAL NMBLB LESS UNFUNDED COMMITMENTS</b>		<b>14,859,548,458</b>

<b><u>MISCELLANEOUS BUSINESS LOAN INFORMATION</u></b>	<b><u>NUMBER</u></b>	<b><u>AMOUNT</u></b>
CONSTRUCTION AND DEVELOPMENT LOANS	774	680,897,714
UNSECURED BUSINESS LOANS	3,216	69,214,606
PURCHASED BUSINESS LOANS OR PARTICIPATION INTERESTS	492	299,281,735
AGRICULTURAL MBL	2,017	193,508,665
SMALL BUSINESS LOANS OUTSTANDING	6,015	388,444,388
PORTION OF REAL ESTATE LOANS WHICH ARE ALSO REPORTED AS BUSINESS LOANS.		12,495,612,653

<b><u>BUSINESS LOANS GRANTED Y-T-D</u></b>	<b><u>NUMBER</u></b>	<b><u>AMOUNT</u></b>
MEMBER BUSINESS LOANS	18,917	4,082,494,257
PURCHASED BUSINESS LOANS OR PARTICIPATION INTERESTS TO NONMEMBERS	3,283	644,480,049
CONSTRUCTION AND DEVELOPMENT LOANS	541	290,523,024
UNSECURED BUSINESS LOANS	899	35,237,994
PURCHASED BUSINESS LOANS OR PARTICIPATION INTERESTS TO MEMBERS	172	108,969,589
AGRICULTURAL MBL	1,084	114,539,636
 BUSINESS LOANS & PARTICIPATIONS SOLD YTD	 1,138	 458,970,662

<sup>1</sup> "NMBLB" means the outstanding loan balance plus any unfunded commitments, reduced by any portion of the loan that is secured by shares in the credit union, or by shares or deposits in other financial institutions, or by a lien on the member's primary residence, or insured or guaranteed by any agency of the federal government, a state or any political subdivision of such state, or subject to an advance commitment to purchase by any agency of the federal government, a state or any political subdivision of such state, or sold as participation interest without recourse and qualifying for sales accounting under generally accepted accounting principles. The NMBLB applies to both member and nonmember loans and participations.

**TABLE 4**  
**SUPPLEMENTAL MISCELLANEOUS DATA**  
**Federal Credit Unions**  
**December 31, 2010**

Number of Credit Unions on this Report:	4,589
<b><u>NUMBER OF SAVINGS ACCOUNTS BY TYPE</u></b>	
SHARE DRAFT ACCOUNTS	23,959,983
REGULAR SHARE ACCOUNTS	54,681,593
MONEY MARKET SHARE ACCOUNTS	3,507,479
SHARE CERTIFICATE ACCOUNTS	6,017,599
IRA/KEOGH & RETIREMENT ACCOUNTS	2,973,957
OTHER SHARES	1,507,755
<b>TOTAL NUMBER SHARE ACCOUNTS</b>	<b>92,648,366</b>
NON-MEMBER DEPOSITS	24,180
<b>TOTAL NUMBER OF SAVINGS ACCOUNTS</b>	<b>92,672,546</b>
<b><u>OFF-BALANCE SHEET ITEMS</u></b>	
<b><u>UNUSED COMMITMENTS OF:</u></b>	
COMMERCIAL REAL ESTATE	174,460,986
CONSTRUCTION AND LAND DEVELOPMENT	129,302,071
OTHER UNFUNDED BUSINESS LOAN COMMITMENTS	364,401,402
REVOLVING OPEN-END LINES SECURED BY 1-4 FAMILY RESIDENTIAL PROPERTIES	19,185,891,490
CREDIT CARD LINES	43,184,651,581
OUTSTANDING LETTERS OF CREDIT	107,622,228
UNSECURED SHARE DRAFT LINES OF CREDIT	5,526,410,336
OVERDRAFT PROTECTION PROGRAM COMMITMENTS	5,914,813,208
RESIDENTIAL CONSTRUCTION LOANS-EXCLUDING BUSINESS PURPOSE	183,832,897
FEDERALLY INSURED HOME EQUITY CONVERSION MORTGAGES (HECM) (REVERSE MORTGAGES)	10,172,747
PROPRIETARY REVERSE MORTGAGES PRODUCTS	12,159,716
OTHER UNFUNDED COMMITMENTS	4,735,828,492
<b>TOTAL UNFUNDED COMMITMENTS</b>	<b>79,529,547,154</b>
<b><u>CONTINGENT LIABILITIES</u></b>	
DOLLAR AMOUNT OF PENDING BOND CLAIMS	16,996,180
LOANS TRANSFERRED WITH RECOURSE	1,672,632,240
OTHER CONTINGENT LIABILITIES	18,646,836
<b><u>CREDIT &amp; BORROWING ARRANGEMENTS</u></b>	
AMOUNT OF BORROWING SUBJECT TO EARLY REPAYMENT AT LENDER'S OPTION	1,094,751,549
TOTAL LINES OF CREDIT	69,276,623,552
TOTAL COMMITTED LINES OF CREDIT	1,488,678,204
TOTAL CREDIT LINES AT CORPORATE CREDIT UNIONS	21,580,900,846
BORROWINGS OUTSTANDING FROM CORPORATE CREDIT UNIONS	
CORPORATE CREDIT UNION LOCs	120,189,567
CORPORATE CREDIT UNION TERM BORROWINGS	768,020,448
ASSETS PLEDGED TO SECURED BORROWINGS	66,599,889,865
<b><u>LIQUIDITY OPTIONS</u></b>	
<b><u>NUMBER OF CUS REPORTING:</u></b>	
MEMBER OF FEDERAL HOME LOAN BANK	522
<b><u>NUMBER OF CUS DESCRIBING MOST RECENT AUDIT AS:</u></b>	
FINANCIAL STATEMENT AUDIT PERFORMED BY STATE LICENSED PERSONS	1,381
BALANCE SHEET AUDIT PERFORMED BY STATE LICENSED PERSONS	97
EXAMINATIONS OF INTERNAL CONTROLS OVER CALL REPORTING PERFORMED BY STATE LICENSED PERSONS	48
SUPERVISORY COMMITTEE AUDIT PERFORMED BY STATE LICENSED PERSONS	1,107
SUPERVISORY COMMITTEE AUDIT PERFORMED BY OTHER EXTERNAL AUDITORS	1,609
SUPERVISORY COMMITTEE AUDIT PERFORMED BY THE SUPERVISORY COMMITTEE OR DESIGNATED STAFF	320
<b><u>TYPES OF INVESTMENTS</u></b>	
U.S. GOVERNMENT OBLIGATIONS	3,539,654,624
NCUA GUARANTEED NOTES	824,908,606
AGENCY/GSE DEBT INSTRUMENTS (NOT BACKED BY MORTGAGES)	44,377,335,327
AGENCY/GSE MORTGAGE-BACKED SECURITIES	38,925,091,320
PRIVATELY ISSUED MORTGAGE-RELATED SECURITIES	1,135,634,028
PRIVATE ISSUED SECURITIES THAT FAIL TO MEET THE DEFINITION OF MORTGAGE RELATED SECURITY AFTER PURCHASE (FEDERAL CU ONLY)	719,674,522
PRIVATELY ISSUED MORTGAGE-BACKED SECURITIES (STATE CU ONLY)	0
MUTUAL FUNDS	705,965,653
COMMON TRUSTS	91,393,946
<b><u>INVESTMENTS MEETING SPECIFIC CRITERIA OF PART 703 (FCU ONLY)</u></b>	
NON-MORTGAGE RELATED SECURITIES WITH EMBEDDED OPTIONS OR COMPLEX COUPON FORMULAS	23,644,377,237
NON-MORTGAGE RELATED SECURITIES WITH MATURITIES GREATER THAN THREE YEARS THAT DO NOT HAVE EMBEDDED OPTIONS OR COMPLEX COUPON FORMULAS	6,977,418,525
TOTAL OF SECURITIES MEETING THE REQUIREMENTS OF SECTION 703.12(b)	71,402,195,632
TOTAL OF DEPOSITS AND SHARES MEETING THE REQUIREMENTS OF 703.10(a)	2,697,190,999
MARKET VALUE OF INVESTMENTS PURCHASED UNDER AN INVESTMENT PILOT PROGRAM – 703.19.	255,772,303
<b><u>MISCELLANEOUS INVESTMENT INFORMATION</u></b>	
FAIR VALUE OF HELD TO MATURITY INVESTMENTS	27,920,061,999
INVESTMENT REPURCHASE AGREEMENTS	30,111,847
BORROWING REPURCHASE TRANSACTIONS PLACED IN INVESTMENTS FOR PURPOSE OF POSITIVE ARBITRAGE	22,261,461
INVESTMENTS NOT AUTHORIZED BY THE FCU ACT OR NCUA REGULATIONS (STATE CU ONLY)	0
OUTSTANDING BALANCE OF BROKERED CERTIFICATES OF DEPOSIT AND SHARE CERTIFICATE	10,314,625,354
CMO/REMIC	20,618,362,924
COMMERCIAL MORTGAGE RELATED SECURITIES	1,211,843,361

**TABLE 4 CONTINUED**  
**SUPPLEMENTAL MISCELLANEOUS DATA**  
**Federal Credit Unions**  
**December 31, 2010**

Number of Credit Unions on this Report: 4,589

**INFORMATION SYSTEMS & TECHNOLOGY**

**NUMBER OF CUS DESCRIBING RECORD MAINTENANCE AS:**

MANUAL SYSTEM	46	CU DEVELOPED IN-HOUSE	38
VENDOR SUPPLIED IN-HOUSE	3,085	OTHER	63
VENDOR ON-LINE SERVICE BUR.	1,319		

**NUMBER OF CUS REPORTING THAT MEMBERS ACCESS/PERFORM ELECTRONIC FINANCIAL SERVICES VIA:**

HOME BANKING VIA INTERNET WEBSITE	2,930	MOBILE BANKING	402
AUDIO RESPONSE/PHONE BASED	2,517	KIOSK	190
AUTOMATIC TELLER MACHINE	2,794	OTHER	213

**NUMBER OF CUS REPORTING OFFERING FINANCIAL SERVICES ELECTRONICALLY:**

ACCOUNT AGGREGATION	268	MEMBER APPLICATION	1,107
ACCOUNT BALANCE INQUIRY	3,103	MERCHANDISE PURCHASE	237
BILL PAYMENT	2,247	MERCHANT PROCESSING SERVICES	131
DOWNLOAD ACCOUNT HISTORY	2,517	NEW LOAN	1,722
ELECTRONIC CASH	121	NEW SHARE ACCOUNT	697
ELECTRONIC SIGNATURE		REMOTE DEPOSIT CAPTURE	151
AUTHENTICATION/CERTIFICATION	102		
E-STATEMENTS	2,046	VIEW ACCOUNT HISTORY	2,982
EXTERNAL ACCOUNT TRANSFERS	388	SHARE ACCOUNT TRANSFERS	2,933
INTERNET ACCESS SERVICES	499	SHARE DRAFT ORDERS	2,374
LOAN PAYMENTS	2,685	OTHER	103

**NUMBER OF CUs REPORTING WORLD WIDE WEBSITES**

3,386

**NUMBER OF CUS REPORTING WORLD WIDE WEBSITE TYPE AS:**

INFORMATIONAL	414	TRANSACTIONAL	2,667
INTERACTIVE	305		

**NUMBER OF CU MEMBERS REPORTED USING TRANSACTIONAL WORLD WIDE WEBSITES**

18,594,433

**NUMBER OF CUS REPORTING PLANS FOR A WORLD WIDE WEBSITE**

INFORMATIONAL	20	TRANSACTIONAL	1
INTERACTIVE	0		

**OTHER INFORMATION**

NUMBER OF CURRENT MEMBERS	50,081,400
NUMBER OF POTENTIAL MEMBERS	568,357,672
NUMBER OF FULL TIME EMPLOYEES	120,781
NUMBER OF PART TIME EMPLOYEES	16,870
NUMBER OF CREDIT UNION BRANCHES	12,022
NUMBER OF CREDIT UNIONS USING SHARED BRANCHING SERVICES	668

**CREDIT UNION SERVICE ORGANIZATION (CUSO) INFORMATION**

NUMBER OF CUSOs <sup>1</sup>	2,953
VALUE OF INVESTMENT IN CUSOs	661,102,383
AMOUNT LOANED TO CUSOs	252,774,840
AGGREGATE CASH OUTLAY IN CUSO	431,042,555
NUMBER OF CUSOs WHOLLY OWNED	313

**SERVICE OF CUSO<sup>2</sup>:**

CHECKING AND CURRENCY SERVICES	42	RECORD RETENTION, SECURITY, AND DISASTER RECOVERY SERVICES	22
CLERICAL, PROFESSIONAL AND MANAGEMENT SERVICES	45	SECURITIES BROKERAGE SERVICES	79
BUSINESS LOAN ORIGINATION	155	SHARED CREDIT UNION BRANCH (SERVICE CENTER) OPERATIONS	427
CONSUMER MORTGAGE ORIGINATION	152	STUDENT LOAN ORIGINATION	24
ELECTRONIC TRANSACTION SERVICES	624	TRAVEL AGENCY SERVICES	0
FINANCIAL COUNSELING SERVICES	62	TRUST AND TRUST-RELATED SERVICES	24
FIXED ASSET SERVICES	8	REAL ESTATE BROKERAGE SERVICES	32
INSURANCE BROKERAGE OR AGENCY	113	CUSO INVESTMENTS IN NON-CUSO SERVICE PROVIDERS	32
LEASING	7	CREDIT CARD LOAN ORIGINATION	37
LOAN SUPPORT SERVICES	153	PAYROLL PROCESSING SERVICES	5
		OTHER	539

**WHOLLY OWNED CUSO INFORMATION:**

TOTAL ASSETS OF CUSOs	1,545,285,145
TOTAL CAPITAL OF CUSOs	882,724,020
TOTAL NET INCOME/LOSS OF CUSOs	342,757,819
TOTAL DELINQUENCY OF CUSOs	3,679,487

<sup>1</sup> This figure represents the number of CUSO Schedules completed by all credit unions. Since more than one credit union may have a loan to or investment in a given CUSO, this figure does not represent the total number of unique CUSOs.

<sup>2</sup> Beginning in September 2009, credit unions can report multiple services for a single CUSO

**TABLE 5  
SUPPLEMENTAL DATA  
FEDERAL CREDIT UNIONS  
DISTRIBUTION OF BORROWINGS, SAVINGS AND INVESTMENTS  
BY REMAINING MATURITY OR EARLIEST REPRICING INTERVAL  
December 31, 2010  
(DOLLAR AMOUNTS IN MILLIONS)**

Number of Credit Unions on this Report: 4,589

<b>BORROWINGS</b>	<b>NUMBER OF CUs</b>	<b>Amount</b>	<b>Amount</b>	<b>Amount</b>	<b>Total</b>
	<b>Reporting</b>	<b>&lt; 1 YEARS</b>	<b>1 to 3 YEARS</b>	<b>&gt; 3 YEARS</b>	
Draws Against Lines of Credit	187	3,474	2,081	6,037	11,592
Other Notes, Promissory and Interest Payable	200	1,510	1,748	3,137	6,395
Borrowing Repurchase Transactions	4	7	37	0	44
Subordinated Debt	12	0*	0*	0*	2
Uninsured Secondary Capital	60	N/A	3	116	118
<b>TOTAL BORROWINGS</b>	<b>389</b>	<b>4,991</b>	<b>3,869</b>	<b>9,290</b>	<b>18,151</b>

<b>SAVINGS</b>	<b>NUMBER OF CUs</b>	<b>Amount</b>	<b>Amount</b>	<b>Amount</b>	<b>Total</b>
	<b>Reporting</b>	<b>&lt; 1 YEARS</b>	<b>1 to 3 YEARS</b>	<b>&gt; 3 YEARS</b>	
Share Drafts	3,373	48,332	N/A	N/A	48,332
Regular Shares	4,586	122,405	N/A	N/A	122,405
Money Market Shares	1,866	89,448	N/A	N/A	89,448
Share Certificates/CDS	3,498	76,761	31,081	11,892	119,734
IRA/KEOGH, Retirements	2,889	26,328	9,773	5,763	41,864
All Other Shares	1,779	4,390	8	8	4,406
Non-Members Deposits	553	904	393	115	1,412
<b>TOTAL SAVINGS</b>	<b>4,586</b>	<b>368,569</b>	<b>41,256</b>	<b>17,779</b>	<b>427,603</b>

<b>INVESTMENTS CLASSIFIED BY SFAS 115 AND OTHER INVESTMENTS:</b>	<b>NUMBER OF CUs</b>	<b>Amount</b>	<b>Amount</b>	<b>Amount</b>	<b>Amount</b>	<b>Amount</b>	<b>Total</b>
	<b>Reporting</b>	<b>&lt; 1 YEARS</b>	<b>1 to 3 YEARS</b>	<b>3 to 5 YEARS</b>	<b>5 to 10 YEARS</b>	<b>&gt; 10 YRS</b>	
Held to Maturity	1,065	5,233	12,156	6,728	2,765	773	27,656
Available for Sale	970	16,195	24,633	17,219	9,667	1,516	69,229
Trading	23	410	264	68	46	5	793
Deposit In Commercial Banks, S&Ls, Saving Banks	3,693	13,263	11,552	1,673	79	21	26,588
Loans To And Investments In Natural Person Credit Unions	1,754	667	513	94	2	0	1,276
Membership Capital At Corporate Credit Unions	2,174	N/A	413	N/A	N/A	N/A	413
Paid In Capital At Corporate Credit Unions	351	N/A	56	N/A	N/A	N/A	56
All Other Investments In Corporate Credit Unions	1,661	5,335	1,698	57	7	0*	7,097
All Other Investments	1,012	760	1,285	118	58	123	2,344
<b>TOTAL INVESTMENTS</b>	<b>4,460</b>	<b>41,864</b>	<b>52,570</b>	<b>25,957</b>	<b>12,623</b>	<b>2,438</b>	<b>135,452</b>

<b>NCUA GUARANTEED NOTES</b>	<b>NUMBER OF CUs</b>	<b>Amount</b>	<b>Amount</b>	<b>Amount</b>	<b>Amount</b>	<b>Amount</b>	<b>Total</b>
	<b>Reporting</b>	<b>&lt; 1 YEARS</b>	<b>1 to 3 YEARS</b>	<b>3 to 5 YEARS</b>	<b>5 to 10 YEARS</b>	<b>&gt; 10 YRS</b>	
Variable Rate	100	243	15	98	284	2	643
Fixed Rate	68	0*	4	106	73	0	182

\* Amount Less than + or - 1 Million



**TABLE 6**  
**Federal Credit Unions**  
**INTEREST RATES BY TYPE OF LOAN**  
**December 31, 2010**

Interest Rate Category	Unsecured Credit Cards		All Other Unsecured		Short-Term Small Amount Loans (STS) FCU Only	
	Number	Amount	Number	Amount	Number	Amount
.01% To 5.0% .....	10	29,616,887	16	88,380,517	1	225
5.0% To 6.0% .....	8	231,055,459	38	378,406,482	1	1,514,221
6.0% To 7.0% .....	40	492,062,348	55	94,419,764	3	92,504
7.0% To 8.0% .....	107	1,595,880,751	164	610,978,566	4	335,749
8.0% To 9.0% .....	269	7,429,910,911	334	1,757,719,736	2	53,884
9.0% To 10.0% .....	626	4,571,336,130	571	1,970,993,344	3	102,012
10.0% To 11.0% .....	341	3,552,031,580	672	2,086,876,787	4	41,727
11.0% To 12.0% .....	283	1,236,534,565	604	2,250,394,816	5	312,747
12.0% To 13.0% .....	358	2,367,056,461	801	1,876,627,166	11	469,437
13.0% To 14.0% .....	164	681,413,766	413	1,372,286,883	3	54,807
14.0% To 15.0% .....	58	227,822,042	285	500,179,594	8	147,324
15.0% To 16.0% .....	32	44,890,313	276	586,571,076	12	627,878
16.0% Or More .....	17	117,389,162	250	2,420,601,598	182	10,094,679
Not Reporting Or Zero ..	2,276	735	110	213,804	4,350	71,708
Total	4,589	22,577,001,110	4,589	15,994,650,133	4,589	13,918,902
Average Rate	10.8%		11.6%		18.4%	

Interest Rate Category	New Vehicle		Used Vehicle		1st Mortgage	
	Number	Amount	Number	Amount	Number	Amount
.01% To 5.0% .....	1,539	22,201,175,450	844	23,554,178,476	691	72,614,041,354
5.0% To 6.0% .....	1,270	7,480,193,132	888	11,093,661,714	1,077	34,933,420,499
6.0% To 7.0% .....	884	3,769,951,992	955	10,423,618,628	531	5,735,066,762
7.0% To 8.0% .....	348	1,038,245,350	680	4,500,317,453	177	973,273,316
8.0% To 9.0% .....	132	480,364,545	423	2,373,466,729	59	199,799,249
9.0% To 10.0% .....	63	207,904,074	243	1,075,650,259	32	121,145,753
10.0% To 11.0% .....	35	23,994,709	125	453,389,166	18	4,556,572
11.0% To 12.0% .....	11	87,625,739	57	82,758,946	4	318,705
12.0% To 13.0% .....	10	4,818,088	52	125,910,682	6	119,845
13.0% To 14.0% .....	5	4,433,024	23	48,814,177	1	1,709
14.0% To 15.0% .....	3	37,143,309	17	133,420,468	0	0
15.0% To 16.0% .....	3	2,668,646	17	38,680,152	0	0
16.0% Or More .....	2	4,640,908	7	33,307,468	0	0
Not Reporting Or Zero ..	284	0	258	0	1,993	13,090,084
Total	4,589	35,343,158,966	4,589	53,937,174,318	4,589	114,594,833,848
Average Rate	5.6%		6.7%		5.6%	

Interest Rate Category	Other Real Estate		Leases Receivable		All Other Loans	
	Number	Amount	Number	Amount	Number	Amount
.01% To 5.0% .....	788	25,911,368,711	20	44,223,836	1,054	2,132,930,038
5.0% To 6.0% .....	832	12,335,309,594	16	36,674,951	622	2,116,850,726
6.0% To 7.0% .....	767	6,751,477,958	17	11,148,056	733	4,902,667,180
7.0% To 8.0% .....	376	3,169,645,827	7	1,254,426	555	1,962,873,971
8.0% To 9.0% .....	128	250,524,949	2	26,735	402	1,660,858,481
9.0% To 10.0% .....	41	99,826,643	5	2,689,448	264	1,013,195,835
10.0% To 11.0% .....	18	8,516,511	2	237,412	197	452,186,468
11.0% To 12.0% .....	9	9,680,086	0	0	83	293,773,827
12.0% To 13.0% .....	5	2,361,183	0	0	116	319,436,243
13.0% To 14.0% .....	1	596,210	0	0	34	48,988,551
14.0% To 15.0% .....	2	107,174	0	0	26	119,088,476
15.0% To 16.0% .....	2	178,533	0	0	34	57,801,651
16.0% Or More .....	0	0	0	0	28	81,215,225
Not Reporting Or Zero ..	1,620	16,471,862	4,520	0	441	1,150,012
Total	4,589	48,556,065,241	4,589	96,254,864	4,589	15,163,016,684
Average Rate	5.8%		6.0%		6.8%	

**TABLE 7**  
**Federal Credit Unions**  
**DIVIDEND RATES BY TYPE OF SAVINGS ACCOUNT**  
**December 31, 2010**

Dividend Rate Category	Share Drafts		Regular Shares		Money Market Shares	
	Number	Amount	Number	Amount	Number	Amount
.01% To 1.0% .....	1,431	30,477,939,998	3,818	106,971,168,144	1,609	81,862,430,789
1.0% To 2.0% .....	55	1,388,631,226	566	14,374,880,246	246	7,547,132,278
2.0% To 3.0% .....	16	1,189,606,124	80	763,334,935	8	37,359,640
3.0% To 4.0% .....	6	195,438,446	13	46,010,868	0	0
4.0% To 5.0% .....	0	0	8	41,624,084	0	0
5.0% To 6.0% .....	1	40,538,698	2	12,040,033	0	0
6.0% To 7.0% .....	0	0	0	0	1	367,272
7.0% Or More .....	0	0	2	4,078,410	0	0
Not Reporting Or Zero ..	3,080	15,040,314,271	100	192,337,443	2,725	624,101
Total	4,589	48,332,468,763	4,589	122,405,474,163	4,589	89,447,914,080
Average Rate	0.3%		0.5%		0.6%	

Dividend Rate Category	Share Certificates (1 Year)		IRA/KEOGH		Non-Member-Deposits	
	Number	Amount	Number	Amount	Number	Amount
.01% To 1.0% .....	1,178	41,762,414,418	1,026	13,178,568,650	141	500,353,074
1.0% To 2.0% .....	1,919	53,253,566,430	1,380	14,473,959,835	198	380,443,566
2.0% To 3.0% .....	341	23,909,473,195	379	6,654,110,223	110	378,671,571
3.0% To 4.0% .....	40	452,322,113	73	6,993,162,922	35	48,816,307
4.0% To 5.0% .....	9	341,374,375	23	560,014,337	12	35,556,870
5.0% To 6.0% .....	4	4,346,246	0	0	15	29,715,277
6.0% To 7.0% .....	1	11,545	0	0	1	1,188,505
7.0% Or More .....	1	7,016,911	1	2,745,068	1	198,000
Not Reporting Or Zero ..	1,096	3,465,100	1,707	1,638,537	4,076	37,524,099
Total	4,589	119,733,990,333	4,589	41,864,199,572	4,589	1,412,467,269
Average Rate	1.2%		1.3%		1.7%	

Dividend Rate Category	All Other Shares	
	Number	Amount
.01% To 1.0% .....	1,347	2,158,523,566
1.0% To 2.0% .....	185	1,810,544,398
2.0% To 3.0% .....	51	56,640,637
3.0% To 4.0% .....	5	2,283,948
4.0% To 5.0% .....	6	2,580,310
5.0% To 6.0% .....	2	1,167,363
6.0% To 7.0% .....	1	6,624
7.0% Or More .....	3	311,468,286
Not Reporting Or Zero ..	2,989	63,189,442
Total	4,589	4,406,404,574
Average Rate	0.5%	

**TABLE 8**  
**Selected Aggregate Ratios and Averages by Assets Size**  
**Federal Credit Unions**  
**December 31, 2010**

	Total	Less Than \$2,000,000	\$2,000,000- \$10,000,000	\$10,000,000- \$50,000,000
<b>CAPITAL ADEQUACY:</b>				
Net Worth to Total Assets	10.15	17.82	14.33	12.04
Delinquent Loans to Net Worth	10.28	13.20	8.90	7.38
Solvency Evaluation (Est.)	111.75	121.90	116.83	113.74
Classified Assets (Est.) to Net Worth	9.74	7.17	4.82	4.94
<b>ASSET QUALITY:</b>				
Delinquent Loans to Total Loans	1.70	5.03	2.57	1.71
Net Charge-Offs to Average Loans	1.15	0.99	0.83	0.77
Fair Value H-T-M to Book Value H-T-M	100.95	100.45	99.63	100.96
Accum. Unreal. G/L on A-F-S to Cost of A-F-S	0.50	(1.39)	(1.46)	0.30
Delinquent Loans to Assets	1.04	2.35	1.28	0.89
<b>EARNINGS:</b>				
Return on Average Assets	0.50	(0.52)	(0.31)	0.00
Return on Average Assets Before NCUSIF Stabilization	0.72	(0.30)	(0.09)	0.22
Gross Operating Income to Average Assets	5.86	4.91	5.11	5.35
Yield on Average Loans	6.15	8.10	7.30	6.69
Yield on Average Investments	2.02	1.09	1.49	1.82
Cost of Funds to Average Assets	1.25	0.75	0.80	0.88
Net Margin to Average Assets	4.61	4.16	4.31	4.47
Operating Expenses to Average Assets	3.28	4.30	4.06	3.90
Provision for Loan & Lease Losses to Average Assets	0.80	0.50	0.48	0.45
Net Interest Margin to Average Assets	3.27	3.70	3.61	3.45
Operating Expenses to Gross Operating Income	56.08	87.58	79.52	72.96
Fixed Assets Including Foreclosed/Repossessed Assets to Total Assets	2.57	0.48	1.04	2.45
Net Operating Expenses to Average Assets	2.52	3.95	3.50	3.14
<b>ASSET/LIABILITY MANAGEMENT:</b>				
Net Long-Term Assets to Total Assets	32.95	3.92	9.73	20.66
Regular Shares to Savings and Borrowings	27.46	85.80	67.52	46.73
Total Loans to Total Savings	71.63	57.37	58.26	59.52
Total Loans to Total Assets	61.25	46.77	49.63	52.00
Cash Plus Short-Term Investments to Assets	16.00	43.70	33.96	25.98
Total Savings and Borrowings to Earning Assets	93.70	82.71	87.58	91.98
Regular Shares plus Share Drafts to Total Shares & Borrowings	38.31	86.87	73.35	57.45
Borrowings to Total Savings and Net Worth	3.79	0.13	0.08	0.16
<b>PRODUCTIVITY:</b>				
Members to Potential Members	8.81	8.99	16.13	6.68
Borrowers to Members	51.13	26.64	36.06	41.64
Members to Full-Time Employees	387.58	196.95	452.34	424.95
Average Savings Per Member	8,538.16	1,973.66	3,747.34	5,635.77
Average Loan Balance	11,960.10	4,250.24	6,053.62	8,055.26
Salary & Benefits to Full-Time Employees	58,812.32	9,854.72	41,652.40	50,062.87
<b>AS A PERCENTAGE OF TOTAL GROSS INCOME:</b>				
Interest on Loans (Net of Interest Refunds)	65.98	79.41	72.74	66.87
Income From Investments	11.17	11.17	13.52	14.22
Income From Trading Securities	0.00	0.06	0.01	0.00
Fee Income	13.05	7.26	11.03	14.25
Other Operating Income	9.80	2.10	2.70	4.66
<b>AS A PERCENTAGE OF TOTAL OPERATING EXPENSES:</b>				
Employee Compensation and Benefits	47.09	46.55	49.85	46.01
Travel and Conference	0.84	1.02	0.85	1.01
Office Occupancy	6.93	4.86	4.69	6.33
Office Operations	18.05	23.02	19.47	19.36
Educational and Promotional	3.11	0.70	1.09	2.25
Loan Servicing	6.63	2.04	2.99	4.78
Professional and Outside Services	7.41	7.86	8.95	10.52
Member Insurance	6.96	8.81	7.73	6.59
Operating Fees	0.55	0.82	0.72	0.67
Miscellaneous Operating Expenses	2.43	4.33	3.65	2.50

**TABLE 8 CONTINUED**  
**Selected Aggregate Ratios and Averages by Assets Size**  
**Federal Credit Unions**  
**December 31, 2010**

	Total	\$50,000,000- \$100,000,000	\$100,000,000- \$500,000,000	Greater Than \$500,000,000
<b>CAPITAL ADEQUACY:</b>				
Net Worth to Total Assets	10.15	10.99	10.20	9.71
Delinquent Loans to Net Worth	10.28	8.36	10.02	11.09
Solvency Evaluation (Est.)	111.75	112.36	111.49	111.41
Classified Assets (Est.) to Net Worth	9.74	6.03	8.25	11.72
<b>ASSET QUALITY:</b>				
Delinquent Loans to Total Loans	1.70	1.64	1.69	1.69
Net Charge-Offs to Average Loans	1.15	0.89	0.95	1.30
Fair Value H-T-M to Book Value H-T-M	100.95	100.86	99.98	101.25
Accum. Unreal. G/L on A-F-S to Cost of A-F-S	0.50	0.42	0.50	0.51
Delinquent Loans to Assets	1.04	0.92	1.02	1.08
<b>EARNINGS:</b>				
Return on Average Assets	0.50	0.09	0.31	0.71
Return on Average Assets Before NCUSIF Stabilization	0.72	0.33	0.53	0.92
Gross Operating Income to Average Assets	5.86	5.88	5.77	5.98
Yield on Average Loans	6.15	6.69	6.09	6.04
Yield on Average Investments	2.02	2.03	1.91	2.13
Cost of Funds to Average Assets	1.25	1.00	1.10	1.40
Net Margin to Average Assets	4.61	4.88	4.67	4.58
Operating Expenses to Average Assets	3.28	4.09	3.66	2.94
Provision for Loan & Lease Losses to Average Assets	0.80	0.58	0.67	0.94
Net Interest Margin to Average Assets	3.27	3.57	3.28	3.20
Operating Expenses to Gross Operating Income	56.08	69.53	63.47	49.19
Fixed Assets Including Foreclosed/Repossessed Assets to Total Assets	2.57	2.93	3.14	2.34
Net Operating Expenses to Average Assets	2.52	3.17	2.72	2.26
<b>ASSET/LIABILITY MANAGEMENT:</b>				
Net Long-Term Assets to Total Assets	32.95	26.58	31.93	36.09
Regular Shares to Savings and Borrowings	27.46	36.43	28.46	22.89
Total Loans to Total Savings	71.63	63.29	68.54	75.74
Total Loans to Total Assets	61.25	55.85	60.38	63.58
Cash Plus Short-Term Investments to Assets	16.00	22.25	17.36	13.12
Total Savings and Borrowings to Earning Assets	93.70	93.85	94.49	93.73
Regular Shares plus Share Drafts to Total Shares & Borrowings	38.31	49.26	42.16	32.49
Borrowings to Total Savings and Net Worth	3.79	0.35	1.09	5.90
<b>PRODUCTIVITY:</b>				
Members to Potential Members	8.81	6.89	6.65	12.06
Borrowers to Members	51.13	44.86	47.34	57.55
Members to Full-Time Employees	387.58	377.46	353.25	403.25
Average Savings Per Member	8,538.16	6,714.40	8,001.39	10,148.17
Average Loan Balance	11,960.10	9,472.67	11,584.02	13,355.30
Salary & Benefits to Full-Time Employees	58,812.32	52,193.43	56,197.11	65,422.13
<b>AS A PERCENTAGE OF TOTAL GROSS INCOME:</b>				
Interest on Loans (Net of Interest Refunds)	65.98	64.88	64.92	66.27
Income From Investments	11.17	12.94	10.91	10.69
Income From Trading Securities	0.00	(0.02)	0.01	0.00
Fee Income	13.05	15.65	16.38	11.32
Other Operating Income	9.80	6.55	7.78	11.71
<b>AS A PERCENTAGE OF TOTAL OPERATING EXPENSES:</b>				
Employee Compensation and Benefits	47.09	46.03	47.63	47.06
Travel and Conference	0.84	1.14	1.00	0.68
Office Occupancy	6.93	6.83	7.19	6.98
Office Operations	18.05	18.17	18.05	17.76
Educational and Promotional	3.11	2.95	3.49	3.15
Loan Servicing	6.63	5.35	5.78	7.71
Professional and Outside Services	7.41	10.32	7.78	6.21
Member Insurance	6.96	6.41	6.36	7.40
Operating Fees	0.55	0.64	0.63	0.47
Miscellaneous Operating Expenses	2.43	2.17	2.10	2.60

**TABLE 9**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERAL CREDIT UNIONS**  
**Peer Group 1: Asset Size Less Than \$2,000,000**  
**December 31, 2010**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Dec-08</b>	<b>Dec-09</b>	<b>% CHG<sup>1</sup></b>	<b>Dec-10</b>	<b>% CHG<sup>1</sup></b>
Number of Credit Unions	798	716	(10.3)	668	(6.7)
Cash & Equivalents	141	143	1.2	152	6.7
<b>TOTAL INVESTMENTS</b>	<b>192</b>	<b>169</b>	<b>(11.8)</b>	<b>156</b>	<b>(7.4)</b>
Trading Securities	0*	0*	25.0	0*	1,213.0
Available for Sale Securities	5	4	(29.8)	1	(68.5)
Held-to-Maturity Securities	3	3	8.9	3	(1.3)
Commercial Banks, S&Ls	104	106	1.7	114	7.4
Credit Unions - Loans To, Investments In					
Natural Person Credit Unions	7	8	17.0	9	16.6
MCSD and PIC at Corporate CU	5	3	(34.5)	2	(37.5)
All Other Corporate Credit Union	57	35	(38.8)	22	(37.8)
All Other Investments	10	10	(2.8)	5	(45.9)
Loans Held for Sale	0	0*	0.0	0	(100.0)
<b>TOTAL LOANS OUTSTANDING</b>	<b>358</b>	<b>309</b>	<b>(13.7)</b>	<b>274</b>	<b>(11.2)</b>
Unsecured Credit Card Loans	2	1	(33.5)	1	2.7
All Other Unsecured Loans	96	85	(10.7)	84	(2.1)
Short-Term, Small Amount Loans (STS) (Federal CU Only)	N/A	N/A	N/A	0*	N/A
New Vehicle Loans	104	84	(19.4)	62	(26.8)
Used Vehicle Loans	106	94	(11.4)	87	(7.9)
First Mortgage Real Estate Loans/LOC	6	4	(26.7)	4	(3.7)
Other Real Estate Loans/LOC	8	6	(18.4)	5	(16.4)
Leases Receivable	0	0*	0.0	0*	31.5
All Other Loans/LOC	36	32	(9.0)	30	(8.1)
Allowance For Loan Losses	10	8	(15.5)	7	(6.8)
Foreclosed and Repossessed Assets	0*	0*	(20.0)	0*	(31.2)
Foreclosed and Repossessed Real Estate	0*	0*	(88.5)	0*	344.1
Foreclosed and Repossessed Autos	0*	0*	64.4	0*	(62.0)
Foreclosed and Repossessed - Other	0*	0*	8.2	0*	(61.6)
Land and Building	1	1	7.1	1	13.7
Other Fixed Assets	2	1	(17.9)	1	(10.9)
NCUSIF Capitalization Deposit	5	5	(8.4)	5	(0.7)
Total Intangible Assets	N/A	0*	N/A	0*	(76.7)
Identifiable Intangible Assets	N/A	0*	N/A	0*	(76.7)
Goodwill	N/A	0	N/A	0	0.0
Other Assets	3	3	(8.6)	3	1.1
<b>TOTAL ASSETS</b>	<b>692</b>	<b>623</b>	<b>(10.0)</b>	<b>586</b>	<b>(5.9)</b>
<b>LIABILITIES</b>					
Total Borrowings	1	1	0.9	0*	(51.6)
Accrued Dividends/Interest Payable	1	1	(27.4)	0*	(34.1)
Accounts Payable and Other Liabilities	3	3	(7.5)	2	(8.8)
Uninsured Secondary Capital	0*	0*	(45.2)	0*	40.9
<b>TOTAL LIABILITIES</b>	<b>6</b>	<b>5</b>	<b>(13.2)</b>	<b>4</b>	<b>(21.3)</b>
<b>EQUITY/SAVINGS</b>					
Total Savings	554	503	(9.1)	478	(5.1)
Share Drafts	5	4	(12.4)	5	24.5
Regular Shares	474	432	(9.0)	411	(4.9)
Money Market Shares	2	2	29.4	2	(0.2)
Share Certificates/CDs	47	46	(2.9)	39	(14.2)
IRA/Keogh Accounts	6	5	(18.5)	5	15.1
All Other Shares	5	5	(6.5)	5	(5.6)
Non-Member Deposits	14	10	(33.9)	10	8.7
Regular Reserves	30	26	(10.4)	24	(7.7)
Equity Acquired in Merger	N/A	0*	N/A	0	(100.0)
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Miscellaneous Equity	0*	0*	(32.7)	0*	215.5
Accum. Unrealized G/L on A-F-S	(0*)	(0*)	86.3	(0*)	(100.8)
Accum. Unrealized G/L For OTTI (Due to Other Factors) on HTM Debt Securities	N/A	(0*)	N/A	0*	122.6
Accum. Unrealized Net Gains (Losses) on Cash Flow Hedges	0*	(0*)	(36,372.7)	0*	101.0
Other Reserves	2	0*	(37.6)	1	12.9
Other Comprehensive Income	0*	(0*)	(147.7)	0*	130.9
Undivided Earnings	102	87	(14.6)	79	(9.6)
<b>TOTAL EQUITY</b>	<b>133</b>	<b>115</b>	<b>(13.8)</b>	<b>104</b>	<b>(9.0)</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>692</b>	<b>623</b>	<b>(10.0)</b>	<b>586</b>	<b>(5.9)</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

**TABLE 10**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERAL CREDIT UNIONS**  
**Peer Group 2: Asset Size \$2,000,000 to \$10,000,000**  
**December 31, 2010**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Dec-08</b>	<b>Dec-09</b>	<b>% CHG<sup>1</sup></b>	<b>Dec-10</b>	<b>% CHG<sup>1</sup></b>
Number of Credit Unions	1,371	1,287	(6.1)	1,200	(6.8)
<b>Cash &amp; Equivalents</b>	1,016	1,065	4.8	1,071	0.6
<b>TOTAL INVESTMENTS</b>	2,113	2,159	2.2	2,124	(1.6)
Trading Securities	0*	0*	1,631.1	4	742.5
Available for Sale Securities	34	23	(31.8)	26	12.3
Held-to-Maturity Securities	71	80	11.8	78	(2.0)
Commercial Banks, S&Ls	1,389	1,574	13.3	1,615	2.6
Credit Unions - Loans To, Investments In Natural Person Credit Unions	95	123	29.8	130	5.6
MCSD and PIC at Corporate CU	65	34	(47.9)	22	(35.3)
All Other Corporate Credit Union	422	273	(35.3)	207	(24.3)
All Other Investments	38	52	37.6	43	(17.8)
Loans Held for Sale	0*	0*	(32.9)	0*	(54.8)
<b>TOTAL LOANS OUTSTANDING</b>	<b>4,114</b>	<b>3,644</b>	<b>(11.4)</b>	<b>3,253</b>	<b>(10.7)</b>
Unsecured Credit Card Loans	108	97	(10.2)	93	(3.6)
All Other Unsecured Loans	732	678	(7.4)	626	(7.6)
Short-Term, Small Amount Loans (STS) (Federal CU Only)	N/A	N/A	N/A	3	N/A
New Vehicle Loans	1,149	933	(18.8)	716	(23.2)
Used Vehicle Loans	1,178	1,100	(6.6)	1,047	(4.8)
First Mortgage Real Estate Loans/LOC	280	263	(6.3)	247	(6.1)
Other Real Estate Loans/LOC	343	272	(20.6)	238	(12.6)
Leases Receivable	0*	3	176.7	3	32.9
All Other Loans/LOC	324	299	(7.7)	279	(6.6)
Allowance For Loan Losses	47	47	(1.8)	45	(2.9)
Foreclosed and Repossessed Assets	3	4	7.5	3	(7.7)
Foreclosed and Repossessed Real Estate	1	0*	(32.3)	1	79.8
Foreclosed and Repossessed Autos	2	2	10.9	2	(30.9)
Foreclosed and Repossessed - Other	0*	0*	488.1	0*	(29.6)
Land and Building	66	56	(14.1)	50	(11.3)
Other Fixed Assets	22	17	(23.8)	14	(18.9)
NCUSIF Capitalization Deposit	54	54	(0.5)	54	(0.6)
Total Intangible Assets	N/A	(0*)	N/A	(0*)	19.4
Identifiable Intangible Assets	N/A	(0*)	N/A	(0*)	24.2
Goodwill	N/A	(0*)	N/A	(0*)	(26.9)
Other Assets	41	38	(7.2)	32	(15.3)
<b>TOTAL ASSETS</b>	<b>7,382</b>	<b>6,990</b>	<b>(5.3)</b>	<b>6,556</b>	<b>(6.2)</b>
<b>LIABILITIES</b>					
Total Borrowings	11	17	47.2	4	(77.9)
Accrued Dividends/Interest Payable	12	8	(31.0)	5	(38.1)
Accounts Payable and Other Liabilities	27	27	(1.6)	23	(13.7)
Uninsured Secondary Capital	1	1	(23.4)	2	58.9
<b>TOTAL LIABILITIES</b>	<b>52</b>	<b>53</b>	<b>1.7</b>	<b>34</b>	<b>(36.2)</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	6,138	5,907	(3.8)	5,584	(5.5)
Share Drafts	380	353	(7.2)	326	(7.6)
Regular Shares	4,022	3,888	(3.3)	3,774	(2.9)
Money Market Shares	143	146	1.8	137	(5.7)
Share Certificates/CDs	1,192	1,143	(4.2)	1,000	(12.5)
IRA/Keogh Accounts	260	240	(7.8)	220	(8.2)
All Other Shares	84	88	5.0	85	(3.8)
Non-Member Deposits	56	50	(10.0)	42	(16.9)
Regular Reserves	241	220	(8.7)	201	(8.5)
Equity Acquired in Merger	N/A	0*	N/A	0*	2,154.9
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Miscellaneous Equity	1	0*	(49.2)	0*	(34.7)
Accum. Unrealized G/L on A-F-S	(0*)	(0*)	(23.1)	(0*)	(71.1)
Accum. Unrealized G/L for OTTI (Due to Other Factors) on HTM Debt Securities	N/A	(0*)	N/A	(0*)	(468.1)
Accum. Unrealized Net Gains (Losses) on Cash Flow Hedges	(0*)	(0*)	(1,295.4)	0	100.0
Other Reserves	29	24	(16.2)	22	(9.5)
Other Comprehensive Income	(0*)	(0*)	3.1	(0*)	15.1
Undivided Earnings	924	787	(14.8)	715	(9.1)
<b>TOTAL EQUITY</b>	<b>1,192</b>	<b>1,030</b>	<b>(13.6)</b>	<b>938</b>	<b>(8.9)</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>7,382</b>	<b>6,990</b>	<b>(5.3)</b>	<b>6,556</b>	<b>(6.2)</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

**TABLE 11**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERAL CREDIT UNIONS**  
**Peer Group 3: Asset Size \$10,000,000 to \$50,000,000**  
**December 31, 2010**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Dec-08</b>	<b>Dec-09</b>	<b>% CHG<sup>1</sup></b>	<b>Dec-10</b>	<b>% CHG<sup>1</sup></b>
Number of Credit Unions	1,538	1,533	(0.3)	1,505	(1.8)
<b>Cash &amp; Equivalents</b>	3,571	4,251	19.1	4,281	0.7
<b>TOTAL INVESTMENTS</b>	10,099	11,114	10.1	11,608	4.4
Trading Securities	0*	0*	(59.2)	11	12,383.3
Available for Sale Securities	672	607	(9.6)	678	11.7
Held-to-Maturity Securities	614	701	14.2	981	39.9
Commercial Banks, S&Ls	6,566	7,917	20.6	8,503	7.4
Credit Unions - Loans To, Investments In Natural Person Credit Unions	421	435	3.3	442	1.6
MCSD and PIC at Corporate CU	308	160	(48.0)	103	(35.5)
All Other Corporate Credit Union	1,381	1,132	(18.0)	702	(38.0)
All Other Investments	137	162	18.4	187	15.9
Loans Held for Sale	4	7	78.1	9	40.6
<b>TOTAL LOANS OUTSTANDING</b>	<b>20,872</b>	<b>20,265</b>	<b>(2.9)</b>	<b>18,549</b>	<b>(8.5)</b>
Unsecured Credit Card Loans	983	972	(1.0)	940	(3.4)
All Other Unsecured Loans	2,041	1,994	(2.3)	1,885	(5.5)
Short-Term, Small Amount Loans (STS) (Federal CU Only)	N/A	N/A	N/A	5	N/A
New Vehicle Loans	3,979	3,478	(12.6)	2,685	(22.8)
Used Vehicle Loans	4,945	4,977	0.7	4,793	(3.7)
First Mortgage Real Estate Loans/LOC	4,149	4,227	1.9	4,105	(2.9)
Other Real Estate Loans/LOC	3,382	3,164	(6.5)	2,756	(12.9)
Leases Receivable	0*	4	530.1	4	(17.6)
All Other Loans/LOC	1,393	1,448	4.0	1,378	(4.8)
Allowance For Loan Losses	181	214	18.2	212	(0.7)
Foreclosed and Repossessed Assets	35	43	23.9	46	5.9
Foreclosed & Repossessed Real Estate	21	27	30.0	33	24.1
Foreclosed & Repossessed Autos	13	14	9.8	11	(24.5)
Foreclosed and Repossessed - Other	1	2	81.5	2	(20.0)
Land and Building	739	740	0.1	692	(6.4)
Other Fixed Assets	145	132	(8.8)	116	(12.2)
NCUSIF Capitalization Deposit	244	277	13.3	295	6.5
Total Intangible Assets	N/A	0*	N/A	0*	1,016.3
Identifiable Intangible Assets	N/A	0*	N/A	0*	1,110.6
Goodwill	N/A	0*	N/A	0*	388.1
Other Assets	330	307	(7.2)	288	(6.0)
<b>TOTAL ASSETS</b>	<b>35,857</b>	<b>36,922</b>	<b>3.0</b>	<b>35,673</b>	<b>(3.4)</b>
<b>LIABILITIES</b>					
Total Borrowings	142	202	42.4	46	(77.1)
Accrued Dividends/Interest Payable	39	29	(24.6)	20	(32.1)
Accounts Payable and Other Liabilities	175	182	4.1	160	(12.1)
Uninsured Secondary Capital	5	3	(28.8)	12	243.3
<b>TOTAL LIABILITIES</b>	<b>360</b>	<b>417</b>	<b>15.7</b>	<b>238</b>	<b>(42.9)</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>30,646</b>	<b>31,960</b>	<b>4.3</b>	<b>31,167</b>	<b>(2.5)</b>
Share Drafts	3,396	3,484	2.6	3,347	(3.9)
Regular Shares	13,598	14,362	5.6	14,592	1.6
Money Market Shares	2,514	2,804	11.6	3,006	7.2
Share Certificates/CDs	8,304	8,316	0.1	7,308	(12.1)
IRA/Keogh Accounts	2,360	2,493	5.6	2,427	(2.6)
All Other Shares	291	304	4.5	316	4.0
Non-Member Deposits	183	197	7.4	170	(13.4)
Regular Reserves	991	955	(3.6)	901	(5.7)
Equity Acquired in Merger	N/A	1	N/A	3	68.2
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Miscellaneous Equity	0*	0*	(16.5)	0*	64.4
Accum. Unrealized G/L on A-F-S	1	4	275.9	2	(50.4)
Accum. Unrealized G/L for OTTI (Due to Other Factors) on HTM Debt Securities	N/A	0	N/A	(0*)	0.0
Accum. Unrealized Net Gains (Losses) on Cash Flow Hedges	(0*)	(0*)	(13,653.2)	(1)	(272.2)
Other Reserves	142	118	(17.1)	98	(16.7)
Other Comprehensive Income	(12)	(16)	(34.9)	(17)	(5.4)
Undivided Earnings	3,728	3,482	(6.6)	3,283	(5.7)
<b>TOTAL EQUITY</b>	<b>4,851</b>	<b>4,545</b>	<b>(6.3)</b>	<b>4,269</b>	<b>(6.1)</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>35,857</b>	<b>36,922</b>	<b>3.0</b>	<b>35,673</b>	<b>(3.4)</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

**TABLE 12**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERAL CREDIT UNIONS**  
**Peer Group 4: Asset Size \$50,000,000 to \$100,000,000**  
**December 31, 2010**  
**DOLLAR AMOUNTS IN MILLIONS**

<b>ASSETS</b>	<b>Dec-08</b>	<b>Dec-09</b>	<b>% CHG<sup>1</sup></b>	<b>Dec-10</b>	<b>% CHG<sup>1</sup></b>
Number of Credit Unions	450	440	(2.2)	476	8.2
<b>Cash &amp; Equivalents</b>	2,420	2,955	22.1	3,409	15.4
<b>TOTAL INVESTMENTS</b>	7,671	8,741	14.0	9,945	13.8
Trading Securities	0	0	0.0	12	0.0
Available for Sale Securities	1,455	1,543	6.0	1,776	15.1
Held-to-Maturity Securities	888	1,006	13.3	1,371	36.3
Commercial Banks, S&Ls	3,586	4,690	30.8	5,807	23.8
Credit Unions - Loans To, Investments In Natural Person Credit Unions	226	236	4.3	281	19.3
MCS&D and PIC at Corporate CU	246	107	(56.4)	72	(32.7)
All Other Corporate Credit Union	1,226	1,030	(16.0)	533	(48.2)
All Other Investments	44	130	198.9	92	(29.4)
Loans Held for Sale	26	32	25.4	29	(10.5)
<b>TOTAL LOANS OUTSTANDING</b>	19,756	18,174	(8.0)	18,703	2.9
Unsecured Credit Card Loans	993	938	(5.5)	1,009	7.5
All Other Unsecured Loans	1,255	1,202	(4.3)	1,287	7.1
Short-Term, Small Amount Loans (STS) (Federal CU Only)	N/A	N/A	N/A	0*	N/A
New Vehicle Loans	3,096	2,645	(14.6)	2,287	(13.5)
Used Vehicle Loans	4,149	3,965	(4.4)	4,312	8.7
First Mortgage Real Estate Loans/LOC	5,416	5,167	(4.6)	5,472	5.9
Other Real Estate Loans/LOC	3,544	3,045	(14.1)	3,044	(0.0)
Leases Receivable	0*	0*	(33.8)	0*	(40.0)
All Other Loans/LOC	1,304	1,211	(7.1)	1,291	6.6
Allowance For Loan Losses	158	190	19.8	222	17.1
Foreclosed and Repossessed Assets	40	46	15.9	52	12.1
Foreclosed & Repossessed Real Estate	27	32	19.6	40	25.1
Foreclosed & Repossessed Autos	12	12	(6.3)	10	(14.0)
Foreclosed & Repossessed - Other	0*	2	360.3	2	(35.4)
Land and Building	781	693	(11.3)	757	9.2
Other Fixed Assets	164	139	(15.2)	136	(2.4)
NCUSIF Capitalization Deposit	211	259	22.7	287	10.8
Total Intangible Assets	N/A	1	N/A	2	67.1
Identifiable Intangible Assets	N/A	0*	N/A	0*	129.6
Goodwill	N/A	0*	N/A	0*	31.6
Other Assets	395	375	(5.2)	391	4.4
<b>TOTAL ASSETS</b>	31,305	31,226	(0.3)	33,488	7.2
<b>LIABILITIES</b>					
Total Borrowings	299	384	28.6	89	(76.7)
Accrued Dividends/Interest Payable	25	19	(27.0)	13	(28.6)
Accounts Payable and Other Liabilities	196	182	(7.3)	183	0.6
Uninsured Secondary Capital	2	2	8.4	26	1,206.0
<b>TOTAL LIABILITIES</b>	522	587	12.3	312	(46.8)
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	27,032	27,222	0.7	29,550	8.6
Share Drafts	3,478	3,538	1.7	3,806	7.6
Regular Shares	9,324	9,274	(0.5)	10,808	16.5
Money Market Shares	3,099	3,545	14.4	4,098	15.6
Share Certificates/CDs	8,350	8,001	(4.2)	7,827	(2.2)
IRA/Keogh Accounts	2,445	2,510	2.7	2,669	6.3
All Other Shares	186	220	18.6	213	(3.4)
Non-Member Deposits	149	134	(10.4)	129	(4.0)
Regular Reserves	772	717	(7.2)	765	6.7
Equity Acquired in Merger	N/A	4	N/A	16	327.7
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Miscellaneous Equity	1	1	5.6	2	42.3
Accum. Unrealized G/L on A-F-S	(11)	9	185.1	8	(16.2)
Accum. Unrealized G/L for OTTI (Due to Other Factors) on HTM Debt Securities	N/A	(0*)	N/A	0	100.0
Accum. Unrealized Net Gains (Losses) on Cash Flow Hedges	(0*)	0	100.0	0	0.0
Other Reserves	160	147	(8.0)	147	(0.2)
Other Comprehensive Income	(33)	(38)	(15.3)	(35)	7.9
Undivided Earnings	2,862	2,578	(9.9)	2,725	5.7
<b>TOTAL EQUITY</b>	3,751	3,417	(8.9)	3,626	6.1
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	31,305	31,226	(0.3)	33,488	7.2

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.



**TABLE 13**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERAL CREDIT UNIONS**  
**Peer Group 5: Asset Size \$100,000,000 to \$500,000,000**  
**December 31, 2010**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Dec-08</b>	<b>Dec-09</b>	<b>% CHG<sup>1</sup></b>	<b>Dec-10</b>	<b>% CHG<sup>1</sup></b>
Number of Credit Unions	535	568	6.2	562	(1.1)
<b>Cash &amp; Equivalents</b>	7,880	10,769	36.7	11,066	2.8
<b>TOTAL INVESTMENTS</b>	24,186	30,122	24.5	31,995	6.2
Trading Securities	15	9	(44.0)	8	(11.6)
Available for Sale Securities	9,775	11,929	22.0	14,614	22.5
Held-to-Maturity Securities	3,704	4,584	23.8	5,681	23.9
Commercial Banks, S&Ls	4,611	7,017	52.2	8,418	20.0
Credit Unions - Loans To, Investments In Natural Person Credit Unions	300	357	19.3	344	(3.7)
MCSD and PIC at Corporate CU	568	262	(53.9)	167	(36.2)
All Other Corporate Credit Union	4,752	5,085	7.0	2,161	(57.5)
All Other Investments	461	879	90.7	602	(31.5)
Loans Held for Sale	81	129	59.8	193	49.4
<b>TOTAL LOANS OUTSTANDING</b>	77,839	77,522	(0.4)	74,202	(4.3)
Unsecured Credit Card Loans	3,988	4,005	0.4	4,081	1.9
All Other Unsecured Loans	3,850	3,897	1.2	3,781	(3.0)
Short-Term, Small Amount Loans (STS) (Federal CU Only)	N/A	N/A	N/A	2	N/A
New Vehicle Loans	11,399	10,594	(7.1)	8,370	(21.0)
Used Vehicle Loans	14,340	15,069	5.1	14,908	(1.1)
First Mortgage Real Estate Loans/LOC	25,701	25,767	0.3	25,752	(0.1)
Other Real Estate Loans/LOC	14,439	13,684	(5.2)	12,993	(5.0)
Leases Receivable	83	52	(36.9)	56	7.2
All Other Loans/LOC	4,040	4,454	10.3	4,261	(4.4)
Allowance For Loan Losses	710	928	30.8	1,035	11.5
Foreclosed and Repossessed Assets	168	246	46.1	255	3.5
Foreclosed & Repossessed Real Estate	117	187	59.9	215	15.0
Foreclosed & Repossessed Autos	50	54	8.2	37	(31.8)
Foreclosed and Repossessed - Other	2	5	184.7	3	(42.9)
Land and Building	2,745	2,875	4.7	2,880	0.2
Other Fixed Assets	590	547	(7.3)	509	(6.8)
NCUSIF Capitalization Deposit	690	1,014	46.9	1,044	3.0
Total Intangible Assets	N/A	6	N/A	19	232.7
Identifiable Intangible Assets	N/A	2	N/A	12	651.1
Goodwill	N/A	4	N/A	7	77.0
Other Assets	1,707	1,735	1.6	1,771	2.1
<b>TOTAL ASSETS</b>	115,176	124,035	7.7	122,898	(0.9)
<b>LIABILITIES</b>					
Total Borrowings	2,375	3,175	33.7	1,235	(61.1)
Accrued Dividends/Interest Payable	107	73	(31.9)	50	(31.3)
Accounts Payable and Other Liabilities	970	871	(10.2)	913	4.8
Uninsured Secondary Capital	1	41	2,676.9	78	90.9
<b>TOTAL LIABILITIES</b>	3,454	4,160	20.5	2,276	(45.3)
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	99,049	107,397	8.4	108,264	0.8
Share Drafts	13,077	14,772	13.0	15,012	1.6
Regular Shares	27,106	29,483	8.8	31,190	5.8
Money Market Shares	16,051	19,335	20.5	21,040	8.8
Share Certificates/CDs	32,815	32,639	(0.5)	30,042	(8.0)
IRA/Keogh Accounts	8,705	9,736	11.8	9,774	0.4
All Other Shares	738	991	34.3	890	(10.2)
Non-Member Deposits	557	442	(20.6)	315	(28.7)
Regular Reserves	2,448	2,394	(2.2)	2,366	(1.2)
Equity Acquired in Merger	N/A	13	N/A	26	92.0
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Miscellaneous Equity	0*	0*	111.5	0*	9.1
Accum. Unrealized G/L on A-F-S	17	92	439.7	73	(20.1)
Accum. Unrealized G/L for OTTI (Due to Other Factors) on HTM Debt Securities	N/A	(1)	N/A	(2)	(110.7)
Accum. Unrealized Net Gains (Losses) on Cash Flow Hedges	(2)	(5)	(149.8)	0*	103.7
Other Reserves	613	542	(11.6)	447	(17.7)
Other Comprehensive Income	(164)	(167)	(2.4)	(170)	(1.6)
Undivided Earnings	9,761	9,610	(1.5)	9,619	0.1
<b>TOTAL EQUITY</b>	12,674	12,478	(1.5)	12,358	(1.0)
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	115,176	124,035	7.7	122,898	(0.9)

\* Amount Less than + or - 1 Million

**TABLE 14**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERAL CREDIT UNIONS**  
**Peer Group 6: Asset Size Greater Than \$500,000,000**  
**December 31, 2010**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Dec-08</b>	<b>Dec-09</b>	<b>% CHG<sup>1</sup></b>	<b>Dec-10</b>	<b>% CHG<sup>1</sup></b>
Number of Credit Unions	155	170	9.7	178	4.7
<b>Cash &amp; Equivalents</b>	11,051	16,478	49.1	18,176	10.3
<b>TOTAL INVESTMENTS</b>	50,577	64,651	27.8	79,624	23.2
Trading Securities	234	748	220.2	758	1.2
Available for Sale Securities	29,913	36,254	21.2	52,134	43.8
Held-to-Maturity Securities	11,055	16,164	46.2	19,542	20.9
Commercial Banks, S&Ls	956	1,623	69.6	2,131	31.3
Credit Unions - Loans To, Investments in Natural Person Credit Unions	162	65	(59.9)	70	7.6
MCSD and PIC at Corporate CU	411	131	(68.1)	102	(21.7)
All Other Corporate Credit Union	6,374	8,034	26.0	3,473	(56.8)
All Other Investments	1,472	1,633	10.9	1,415	(13.4)
Loans Held for Sale	470	1,492	217.3	1,795	20.3
<b>TOTAL LOANS OUTSTANDING</b>	186,339	191,241	2.6	191,293	0.0
Unsecured Credit Card Loans	14,525	15,847	9.1	16,453	3.8
All Other Unsecured Loans	7,733	8,124	5.1	8,332	2.6
Short-Term, Small Amount Loans (STS) (Federal CU Only)	N/A	N/A	N/A	2	N/A
New Vehicle Loans	25,713	24,331	(5.4)	21,223	(12.8)
Used Vehicle Loans	24,982	26,846	7.5	28,790	7.2
First Mortgage Real Estate Loans/LOC	73,072	76,431	4.6	79,016	3.4
Other Real Estate Loans/LOC	32,800	31,639	(3.5)	29,520	(6.7)
Leases Receivable	105	59	(43.4)	32	(45.3)
All Other Loans/LOC	7,409	7,964	7.5	7,924	(0.5)
Allowance For Loan Losses	2,151	3,145	46.2	3,424	8.8
Foreclosed and Repossessed Assets	251	384	53.0	532	38.6
Foreclosed & Repossessed Real Estate	151	280	84.9	462	65.2
Foreclosed & Repossessed Autos	93	92	(1.3)	62	(33.0)
Foreclosed and Repossessed - Other	6	12	90.6	9	(30.1)
Land and Building	3,791	4,301	13.4	4,709	9.5
Other Fixed Assets	1,206	1,162	(3.6)	1,140	(1.9)
NCUSIF Capitalization Deposit	1,269	2,202	73.6	2,368	7.5
Total Intangible Assets	N/A	138	N/A	273	97.4
Identifiable Intangible Assets	N/A	37	N/A	58	58.2
Goodwill	N/A	102	N/A	215	111.6
Other Assets	3,909	3,985	2.0	4,387	10.1
<b>TOTAL ASSETS</b>	256,711	282,889	10.2	300,874	6.4
<b>LIABILITIES</b>					
Total Borrowings	19,451	17,941	(7.8)	16,658	(7.2)
Accrued Dividends/Interest Payable	202	139	(31.4)	117	(15.9)
Accounts Payable and Other Liabilities	2,597	2,659	2.4	2,720	2.3
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	22,249	20,739	(6.8)	19,494	(6.0)
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	209,948	235,842	12.3	252,560	7.1
Share Drafts	19,980	24,059	20.4	25,835	7.4
Regular Shares	44,902	52,895	17.8	61,631	16.5
Money Market Shares	44,661	54,270	21.5	61,163	12.7
Share Certificates/CDs	74,589	76,128	2.1	73,518	(3.4)
IRA/Keogh Accounts	22,049	25,227	14.4	26,769	6.1
All Other Shares	3,256	2,745	(15.7)	2,898	5.6
Non-Member Deposits	509	518	1.8	746	44.0
Regular Reserves	4,500	4,659	3.5	4,845	4.0
Equity Acquired in Merger	N/A	46	N/A	85	84.6
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Miscellaneous Equity	0*	0*	33.4	4	705.1
Accum. Unrealized G/L on A-F-S	(79)	253	419.6	262	3.8
Accum. Unrealized G/L for OTTI (Due to Other Factors) on HTM Debt Securities	N/A	(39)	N/A	(21)	46.5
Accum. Unrealized Net Gains (Losses) on Cash Flow Hedges	(11)	(8)	24.8	(9)	(3.6)
Other Reserves	4,954	5,329	7.6	6,064	13.8
Other Comprehensive Income	(650)	(621)	4.5	(602)	3.1
Undivided Earnings	15,800	16,690	5.6	18,194	9.0
<b>TOTAL EQUITY</b>	24,514	26,308	7.3	28,819	9.5
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	256,711	282,889	10.2	300,874	6.4

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

**TABLE 15**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERAL CREDIT UNIONS**  
**Peer Group 1: Asset Size Less Than \$2,000,000**  
**December 31, 2010**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Dec-08	Dec-09	% CHG <sup>1</sup>	Dec-10	% CHG <sup>1</sup>
Number of Credit Unions	798	716	(10.3)	668	(6.7)
<b>INTEREST INCOME</b>					
Interest on Loans	30	26	(15.0)	24	(8.6)
(Less) Interest Refund	0*	0*	(30.5)	0*	(39.9)
Income from Investments	9	5	(44.9)	3	(31.5)
Trading Profits and Losses	0*	0	(100.0)	0*	0.0
<b>TOTAL INTEREST INCOME</b>	<b>39</b>	<b>31</b>	<b>(21.7)</b>	<b>27</b>	<b>(12.1)</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	10	7	(33.2)	5	(32.3)
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	(56.2)	0*	(15.4)
<b>TOTAL INTEREST EXPENSE</b>	<b>10</b>	<b>7</b>	<b>(33.3)</b>	<b>5</b>	<b>(32.2)</b>
PROVISION FOR LOAN & LEASE LOSSES	5	4	(24.2)	3	(20.0)
<b>NET INTEREST INCOME AFTER PLL</b>	<b>24</b>	<b>20</b>	<b>(16.3)</b>	<b>19</b>	<b>(3.9)</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	2	2	(7.9)	2	(5.0)
Other Operating Income	0*	0*	76.2	0*	(25.5)
Gain (Loss) on Investments	(0*)	(0*)	(3,621.9)	(0*)	26.8
Total Other-Than-Temporary-Impairment (OTTI) Losses	N/A	(0*)	N/A	(0*)	51.1
Less: Portion OTTI Losses in Other Comprehensive Income	N/A	0	N/A	0*	0.0
OTTI Losses recognized in earnings	N/A	(0*)	N/A	(0*)	49.1
Gain (Loss) on Disposition of Fixed Assets	(0*)	(0*)	(3,493.2)	0*	282.9
Other Non-Operating Income (Expense)	1	2	105.3	1	(41.8)
NCUSIF Stabilization Income	N/A	2	N/A	0*	(99.7)
<b>TOTAL NON-INTEREST INCOME</b>	<b>4</b>	<b>5</b>	<b>13.3</b>	<b>4</b>	<b>(22.9)</b>
<b>NON-INTEREST EXPENSE</b>					
Employee Compensation and Benefits	14	13	(12.6)	12	(3.5)
Travel and Conference Expense	0*	0*	(21.8)	0*	(17.4)
Office Occupancy Expense	2	1	(19.9)	1	(6.5)
Office Operations Expense	7	6	(13.1)	6	(0.7)
Educational and Promotional Expense	0*	0*	(33.5)	0*	(12.8)
Loan Servicing Expense	0*	0*	(13.0)	0*	2.0
Professional and Outside Services	3	2	(13.6)	2	(13.3)
Member Insurance	2	2	8.9	2	25.3
NCUSIF Premium Expense	N/A	N/A	N/A	0*	N/A
Temporary Corporate CU Stabilization Assessment <sup>2</sup>	N/A	2	N/A	0*	(69.5)
Other Member Insurance	N/A	N/A	N/A	0*	N/A
Operating Fees	0*	0*	33.6	0*	(30.9)
Miscellaneous Operating Expenses	2	1	(10.6)	1	(23.7)
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>31</b>	<b>27</b>	<b>(11.9)</b>	<b>26</b>	<b>(3.5)</b>
<b>Net Income (Loss)</b>	<b>(2)</b>	<b>(4)</b>	<b>(76.8)</b>	<b>(3)</b>	<b>29.0</b>
Transfer to Regular Reserve	0*	0*	(28.5)	0*	2.1
<b>Net Income (Loss) Excluding NCUSIF Premiums and Temporary Corporate CU Stabilization Fund Assessment</b>	<b>N/A</b>	<b>(2)</b>	<b>N/A</b>	<b>(2)</b>	<b>17.8</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

<sup>2</sup> In 2009, the NCUSIF Premium Expense and temporary Corporate Stabilization Assessments were combined and reported as NCUSIF Stabilization Expense.

**TABLE 16**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERAL CREDIT UNIONS**  
**Peer Group 2: Asset Size \$2,000,000 to \$10,000,000**  
**December 31, 2010**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Dec-08	Dec-09	% CHG <sup>1</sup>	Dec-10	% CHG <sup>1</sup>
Number of Credit Unions	1,371	1,287	(6.1)	1,200	(6.8)
<b>INTEREST INCOME</b>					
Interest on Loans	323	282	(12.8)	252	(10.4)
(Less) Interest Refund	0*	0*	(36.7)	0*	(2.8)
Income from Investments	96	69	(28.0)	47	(32.4)
Trading Profits and Losses	0	(0*)	0.0	0*	274.7
<b>TOTAL INTEREST INCOME</b>	<b>418</b>	<b>350</b>	<b>(16.2)</b>	<b>299</b>	<b>(14.8)</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	122	82	(32.2)	54	(34.7)
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	(22.2)	0*	(62.1)
<b>TOTAL INTEREST EXPENSE</b>	<b>122</b>	<b>83</b>	<b>(32.2)</b>	<b>54</b>	<b>(34.9)</b>
PROVISION FOR LOAN & LEASE LOSSES	33	38	14.8	32	(15.9)
<b>NET INTEREST INCOME AFTER PLL</b>	<b>263</b>	<b>229</b>	<b>(12.8)</b>	<b>212</b>	<b>(7.3)</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	47	41	(12.5)	38	(6.3)
Other Operating Income	11	11	5.0	9	(18.0)
Gain (Loss) on Investments	(0*)	(19)	(4,816.0)	(8)	59.3
Total Other-Than-Temporary-Impairment (OTTI) Losses	N/A	(2)	N/A	(0*)	80.5
Less: Portion OTTI Losses in Other Comprehensive Income	N/A	0*	N/A	(0*)	(109.1)
OTTI Losses recognized in earnings	N/A	(2)	N/A	(0*)	83.1
Gain (Loss) on Disposition of Fixed Assets	(0*)	0*	116.0	0*	3,815.8
Other Non-Operating Income (Expense)	3	24	764.1	1	(95.1)
NCUSIF Stabilization Income	N/A	22	N/A	0*	(99.9)
<b>TOTAL NON-INTEREST INCOME</b>	<b>60</b>	<b>57</b>	<b>(5.1)</b>	<b>42</b>	<b>(26.3)</b>
<b>NON-INTEREST EXPENSE</b>					
Employee Compensation and Benefits	164	148	(9.5)	137	(7.4)
Travel and Conference Expense	4	3	(20.4)	2	(16.1)
Office Occupancy Expense	16	14	(8.3)	13	(9.5)
Office Operations Expense	64	59	(7.8)	54	(9.3)
Educational and Promotional Expense	5	4	(20.8)	3	(16.3)
Loan Servicing Expense	10	9	(6.6)	8	(8.4)
Professional and Outside Services	27	26	(4.9)	25	(4.9)
Member Insurance	11	13	11.6	21	69.2
NCUSIF Premium Expense	N/A	N/A	N/A	7	N/A
Temporary Corporate CU Stabilization Assessment <sup>2</sup>	N/A	30	N/A	8	(74.2)
Other Member Insurance	N/A	N/A	N/A	6	N/A
Operating Fees	2	3	10.9	2	(25.0)
Miscellaneous Operating Expenses	12	12	6.1	10	(18.4)
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>314</b>	<b>290</b>	<b>(7.4)</b>	<b>275</b>	<b>(5.2)</b>
<b>Net Income (Loss)</b>	<b>9</b>	<b>(35)</b>	<b>(496.9)</b>	<b>(21)</b>	<b>39.2</b>
Transfer to Regular Reserve	3	1	(53.4)	1	4.2
<b>Net Income (Loss) Excluding NCUSIF Premiums and Temporary Corporate CU Stabilization Fund Assessment</b>	<b>N/A</b>	<b>(5)</b>	<b>N/A</b>	<b>(6)</b>	<b>(39.2)</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

<sup>2</sup> In 2009, the NCUSIF Premium Expense and temporary Corporate Stabilization Assessments were combined and reported as NCUSIF Stabilization Expense.

**TABLE 17**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERAL CREDIT UNIONS**  
**Peer Group 3: Asset Size \$10,000,000 to \$50,000,000**  
**December 31, 2010**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Dec-08	Dec-09	% CHG <sup>1</sup>	Dec-10	% CHG <sup>1</sup>
Number of Credit Unions	1,538	1,533	(0.3)	1,505	(1.8)
<b>INTEREST INCOME</b>					
Interest on Loans	1,515	1,419	(6.3)	1,299	(8.5)
(Less) Interest Refund	2	2	(4.6)	0*	(46.3)
Income from Investments	467	352	(24.5)	276	(21.6)
Trading Profits and Losses	0*	(0*)	(3,648.8)	0*	108.7
<b>TOTAL INTEREST INCOME</b>	<b>1,980</b>	<b>1,770</b>	<b>(10.6)</b>	<b>1,574</b>	<b>(11.1)</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	652	472	(27.6)	318	(32.6)
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	3	3	(3.0)	1	(55.1)
<b>TOTAL INTEREST EXPENSE</b>	<b>655</b>	<b>475</b>	<b>(27.5)</b>	<b>320</b>	<b>(32.7)</b>
PROVISION FOR LOAN & LEASE LOSSES	171	217	26.8	164	(24.3)
<b>NET INTEREST INCOME AFTER PLL</b>	<b>1,154</b>	<b>1,078</b>	<b>(6.6)</b>	<b>1,090</b>	<b>1.1</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	310	295	(4.8)	277	(6.2)
Other Operating Income	95	95	0.1	90	(4.9)
Gain (Loss) on Investments	(2)	(99)	(4,384.6)	(39)	60.2
Total Other-Than-Temporary-Impairment (OTTI) Losses	N/A	(12)	N/A	(2)	82.9
Less: Portion OTTI Losses in Other Comprehensive Income	N/A	0*	N/A	0*	(75.5)
OTTI Losses recognized in earnings	N/A	(13)	N/A	(2)	82.3
Gain (Loss) on Disposition of Fixed Assets	(1)	(2)	(52.5)	(3)	(50.5)
Other Non-Operating Income (Expense)	1	137	9,922.6	2	(98.7)
NCUSIF Stabilization Income	N/A	129	N/A	0*	(99.8)
<b>TOTAL NON-INTEREST INCOME</b>	<b>403</b>	<b>426</b>	<b>5.7</b>	<b>326</b>	<b>(23.3)</b>
<b>NON-INTEREST EXPENSE</b>					
Employee Compensation and Benefits	710	686	(3.3)	651	(5.0)
Travel and Conference Expense	20	16	(22.0)	14	(9.9)
Office Occupancy Expense	96	93	(2.7)	90	(4.1)
Office Operations Expense	297	287	(3.4)	274	(4.4)
Educational and Promotional Expense	43	36	(15.4)	32	(11.9)
Loan Servicing Expense	69	71	3.1	68	(5.3)
Professional and Outside Services	159	157	(1.4)	149	(5.0)
Member Insurance	43	30	(30.2)	93	208.2
NCUSIF Premium Expense	N/A	N/A	N/A	39	N/A
Temporary Corporate CU Stabilization Assessment <sup>2</sup>	N/A	150	N/A	42	(72.2)
Other Member Insurance	N/A	N/A	N/A	13	N/A
Operating Fees	11	12	10.7	9	(19.5)
Miscellaneous Operating Expenses	41	43	3.1	35	(16.9)
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>1,489</b>	<b>1,431</b>	<b>(3.9)</b>	<b>1,416</b>	<b>(1.0)</b>
<b>Net Income (Loss)</b>	<b>68</b>	<b>(77)</b>	<b>(214.4)</b>	<b>0*</b>	<b>100.7</b>
Transfer to Regular Reserve	9	8	(14.0)	7	(11.6)
<b>Net Income (Loss) Excluding NCUSIF Premiums and Temporary Corporate CU Stabilization Fund Assessment</b>	<b>N/A</b>	<b>72</b>	<b>N/A</b>	<b>81</b>	<b>11.4</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

<sup>2</sup> In 2009, the NCUSIF Premium Expense and temporary Corporate Stabilization Assessments were combined and reported as NCUSIF Stabilization Expense.

**TABLE 18**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERAL CREDIT UNIONS**  
**Peer Group 4: Asset Size \$50,000,000 to \$100,000,000**  
**December 31, 2010**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Dec-08	Dec-09	% CHG <sup>1</sup>	Dec-10	% CHG <sup>1</sup>
Number of Credit Unions	450	440	(2.2)	476	8.2
<b>INTEREST INCOME</b>					
Interest on Loans	1,362	1,212	(11.0)	1,235	2.0
(Less) Interest Refund	2	2	(25.9)	2	6.2
Income from Investments	365	278	(23.7)	246	(11.6)
Trading Profits and Losses	0	0	0.0	(0*)	0.0
<b>TOTAL INTEREST INCOME</b>	<b>1,724</b>	<b>1,488</b>	<b>(13.7)</b>	<b>1,479</b>	<b>(0.6)</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	605	429	(29.2)	319	(25.5)
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	9	6	(27.9)	3	(46.1)
<b>TOTAL INTEREST EXPENSE</b>	<b>614</b>	<b>435</b>	<b>(29.2)</b>	<b>323</b>	<b>(25.8)</b>
PROVISION FOR LOAN & LEASE LOSSES	161	204	27.0	189	(7.5)
<b>NET INTEREST INCOME AFTER PLL</b>	<b>950</b>	<b>849</b>	<b>(10.6)</b>	<b>968</b>	<b>13.9</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	313	289	(7.9)	298	3.1
Other Operating Income	121	118	(2.4)	124	5.6
Gain (Loss) on Investments	(2)	(88)	(4,630.0)	(29)	66.8
Total Other-Than-Temporary-Impairment (OTTI) Losses	N/A	(12)	N/A	(1)	89.9
Less: Portion OTTI Losses in Other Comprehensive Income	N/A	2	N/A	0	(100.0)
OTTI Losses recognized in earnings	N/A	(14)	N/A	(1)	91.1
Gain (Loss) on Disposition of Fixed Assets	6	(5)	(177.1)	(4)	16.8
Other Non-Operating Income (Expense)	(1)	114	8,467.8	(5)	(104.0)
NCUSIF Stabilization Income	N/A	116	N/A	0*	(100.0)
<b>TOTAL NON-INTEREST INCOME</b>	<b>437</b>	<b>433</b>	<b>(1.0)</b>	<b>385</b>	<b>(11.1)</b>
<b>NON-INTEREST EXPENSE</b>					
Employee Compensation and Benefits	629	579	(8.1)	609	5.2
Travel and Conference Expense	20	14	(28.0)	15	7.2
Office Occupancy Expense	90	84	(5.7)	90	6.9
Office Operations Expense	255	233	(8.6)	240	3.2
Educational and Promotional Expense	46	38	(17.8)	39	2.4
Loan Servicing Expense	68	68	0.8	71	3.3
Professional and Outside Services	131	127	(2.9)	136	7.6
Member Insurance	49	14	(70.7)	85	486.0
NCUSIF Premium Expense	N/A	N/A	N/A	37	N/A
Temporary Corporate CU Stabilization Assessment <sup>2</sup>	N/A	119	N/A	40	(66.5)
Other Member Insurance	N/A	N/A	N/A	8	N/A
Operating Fees	8	9	22.1	8	(8.6)
Miscellaneous Operating Expenses	31	30	(3.5)	29	(4.2)
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>1,326</b>	<b>1,197</b>	<b>(9.7)</b>	<b>1,322</b>	<b>10.5</b>
<b>Net Income (Loss)</b>	<b>61</b>	<b>(34)</b>	<b>(156.5)</b>	<b>30</b>	<b>188.1</b>
Transfer to Regular Reserve	3	11	253.7	6	(46.1)
<b>Net Income (Loss) Excluding NCUSIF Premiums and Temporary Corporate CU Stabilization Fund Assessment</b>	<b>N/A</b>	<b>85</b>	<b>N/A</b>	<b>107</b>	<b>25.2</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

<sup>2</sup> In 2009, the NCUSIF Premium Expense and temporary Corporate Stabilization Assessments were combined and reported as NCUSIF Stabilization Expense.

**TABLE 19**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERAL CREDIT UNIONS**  
**Peer Group 5: Asset Size \$100,000,000 to \$500,000,000**  
**December 31, 2010**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Dec-08	Dec-09	% CHG <sup>1</sup>	Dec-10	% CHG <sup>1</sup>
Number of Credit Unions	535	568	6.2	562	(1.1)
<b>INTEREST INCOME</b>					
Interest on Loans	5,062	4,914	(2.9)	4,628	(5.8)
(Less) Interest Refund	8	6	(21.0)	6	(7.7)
Income from Investments	1,161	925	(20.3)	777	(16.0)
Trading Profits and Losses	(0*)	0*	130.2	0*	153.9
<b>TOTAL INTEREST INCOME</b>	<b>6,214</b>	<b>5,833</b>	<b>(6.1)</b>	<b>5,400</b>	<b>(7.4)</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	2,408	1,838	(23.7)	1,308	(28.8)
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	75	71	(4.7)	46	(35.0)
<b>TOTAL INTEREST EXPENSE</b>	<b>2,483</b>	<b>1,910</b>	<b>(23.1)</b>	<b>1,355</b>	<b>(29.1)</b>
PROVISION FOR LOAN & LEASE LOSSES	799	1,020	27.7	828	(18.9)
<b>NET INTEREST INCOME AFTER PLL</b>	<b>2,932</b>	<b>2,903</b>	<b>(1.0)</b>	<b>3,218</b>	<b>10.9</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	1,207	1,196	(0.9)	1,167	(2.5)
Other Operating Income	485	532	9.7	554	4.1
Gain (Loss) on Investments	(21)	(201)	(872.3)	(37)	81.7
Total Other-Than-Temporary-Impairment (OTTI) Losses	N/A	(25)	N/A	3	113.0
Less: Portion OTTI Losses in Other Comprehensive Income	N/A	(0*)	N/A	4	613.7
OTTI Losses recognized in earnings	N/A	(24)	N/A	(0*)	96.1
Gain (Loss) on Disposition of Fixed Assets	(0*)	0*	125.2	(6)	(4,352.3)
Other Non-Operating Income (Expense)	0*	440	359,065.3	(0*)	(100.1)
NCUSIF Stabilization Income	N/A	439	N/A	0*	(99.9)
<b>TOTAL NON-INTEREST INCOME</b>	<b>1,671</b>	<b>1,968</b>	<b>17.8</b>	<b>1,685</b>	<b>(14.4)</b>
<b>NON-INTEREST EXPENSE</b>					
Employee Compensation and Benefits	2,172	2,185	0.6	2,153	(1.5)
Travel and Conference Expense	62	45	(27.0)	45	0.9
Office Occupancy Expense	316	321	1.6	325	1.4
Office Operations Expense	859	841	(2.1)	816	(3.0)
Educational and Promotional Expense	185	164	(11.3)	158	(4.1)
Loan Servicing Expense	241	263	9.1	261	(0.6)
Professional and Outside Services	335	348	3.8	352	1.1
Member Insurance	202	34	(83.3)	287	751.2
NCUSIF Premium Expense	N/A	N/A	N/A	134	N/A
Temporary Corporate CU Stabilization Assessment <sup>2</sup>	N/A	407	N/A	137	(66.4)
Other Member Insurance	N/A	N/A	N/A	17	N/A
Operating Fees	36	32	(11.1)	28	(11.6)
Miscellaneous Operating Expenses	109	100	(8.6)	95	(4.9)
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>4,517</b>	<b>4,332</b>	<b>(4.1)</b>	<b>4,520</b>	<b>4.3</b>
<b>Net Income (Loss)</b>	<b>86</b>	<b>132</b>	<b>53.7</b>	<b>383</b>	<b>190.9</b>
Transfer to Regular Reserve	30	26	(11.0)	22	(16.2)
<b>Net Income (Loss) Excluding NCUSIF Premiums and Temporary Corporate CU Stabilization Fund Assessment</b>	<b>N/A</b>	<b>539</b>	<b>N/A</b>	<b>654</b>	<b>21.4</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

<sup>2</sup> In 2009, the NCUSIF Premium Expense and temporary Corporate Stabilization Assessments were combined and reported as NCUSIF Stabilization Expense.

**TABLE 20**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERAL CREDIT UNIONS**  
**Peer Group 6: Asset Size Greater Than \$500,000,000**  
**December 31, 2010**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Dec-08	Dec-09	% CHG <sup>1</sup>	Dec-10	% CHG <sup>1</sup>
Number of Credit Unions	155	170	9.7	178	4.7
<b>INTEREST INCOME</b>					
Interest on Loans	11,629	11,774	1.3	11,569	(1.7)
(Less) Interest Refund	19	10	(45.0)	10	(3.9)
Income from Investments	2,309	1,914	(17.1)	1,865	(2.5)
Trading Profits and Losses	0*	8	1,842.5	0*	(88.7)
<b>TOTAL INTEREST INCOME</b>	<b>13,919</b>	<b>13,685</b>	<b>(1.7)</b>	<b>13,425</b>	<b>(1.9)</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	5,889	4,593	(22.0)	3,479	(24.3)
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	774	708	(8.4)	594	(16.1)
<b>TOTAL INTEREST EXPENSE</b>	<b>6,663</b>	<b>5,301</b>	<b>(20.4)</b>	<b>4,073</b>	<b>(23.2)</b>
PROVISION FOR LOAN & LEASE LOSSES	2,645	3,573	35.1	2,730	(23.6)
<b>NET INTEREST INCOME AFTER PLL</b>	<b>4,612</b>	<b>4,811</b>	<b>4.3</b>	<b>6,623</b>	<b>37.7</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	1,759	1,894	7.7	1,975	4.3
Other Operating Income	1,475	1,838	24.6	2,042	11.1
Gain (Loss) on Investments	(116)	(113)	2.1	(0*)	99.4
Total Other-Than-Temporary-Impairment (OTTI) Losses	N/A	(32)	N/A	(7)	79.1
Less: Portion OTTI Losses in Other Comprehensive Income	N/A	(24)	N/A	(11)	51.9
OTTI Losses recognized in earnings	N/A	(9)	N/A	5	153.7
Gain (Loss) on Disposition of Fixed Assets	(4)	(17)	(322.2)	(16)	5.2
Other Non-Operating Income (Expense)	(22)	1,088	5,024.4	17	(98.4)
NCUSIF Stabilization Income	N/A	993	N/A	0	(100.0)
<b>TOTAL NON-INTEREST INCOME</b>	<b>3,093</b>	<b>4,690</b>	<b>51.6</b>	<b>4,035</b>	<b>(14.0)</b>
<b>NON-INTEREST EXPENSE</b>					
Employee Compensation and Benefits	3,521	3,816	8.4	4,038	5.8
Travel and Conference Expense	72	51	(28.8)	58	13.7
Office Occupancy Expense	513	563	9.6	599	6.5
Office Operations Expense	1,384	1,468	6.0	1,524	3.8
Educational and Promotional Expense	265	234	(11.8)	270	15.4
Loan Servicing Expense	544	602	10.7	661	9.9
Professional and Outside Services	444	469	5.6	533	13.5
Member Insurance	439	(11)	(102.4)	635	6,010.9
NCUSIF Premium Expense	N/A	N/A	N/A	301	N/A
Temporary Corporate CU Stabilization Assessment <sup>2</sup>	N/A	951	N/A	316	(66.8)
Other Member Insurance	N/A	N/A	N/A	18	N/A
Operating Fees	63	44	(30.4)	40	(7.0)
Miscellaneous Operating Expenses	396	197	(50.1)	223	12.9
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>7,641</b>	<b>7,433</b>	<b>(2.7)</b>	<b>8,580</b>	<b>15.4</b>
<b>Net Income (Loss)</b>	<b>64</b>	<b>1,117</b>	<b>1,656.3</b>	<b>2,078</b>	<b>86.1</b>
Transfer to Regular Reserve	127	89	(30.4)	121	36.2
<b>Net Income (Loss) Excluding NCUSIF Premiums and Temporary Corporate CU Stabilization Fund Assessment</b>	<b>N/A</b>	<b>2,068</b>	<b>N/A</b>	<b>2,695</b>	<b>30.3</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

<sup>2</sup> In 2009, the NCUSIF Premium Expense and temporary Corporate Stabilization Assessments were combined and reported as NCUSIF Stabilization Expense.



**TABLE 21  
FEDERAL CREDIT UNIONS  
NEGATIVE NET INCOME, AND CAMEL RATING DATA**

**Negative Net Income Data as of December 31**

<b>Year</b>	<b>Total Number of Credit Unions</b>	<b>Number Experiencing Losses</b>	<b>Percent of Total</b>	<b>Negative Earnings (in thousands)</b>
2006	5,189	587	11.31	(93,523)
2007	5,036	657	13.05	(139,133)
2008	4,847	1,379	28.45	(1,308,366)
2009	4,714	2,452	52.02	(1,408,828)
2010	4,589	1,993	43.43	(487,644)

**Losses By Assets Size as of December 31**

<b>Assets Size</b>	<b>Number of Credit Unions</b>	<b>Assets</b>	<b>Negative Earnings</b>	<b>Net Worth</b>
Less Than 2 Million	406	348,234,962	(5,365,159)	61,312,054
2 Million To 10 Million	660	3,557,920,166	(38,166,349)	498,135,202
10 Million To 50 Million	634	14,328,552,534	(99,276,258)	1,632,194,602
50 Million To 100 Million	164	11,507,464,636	(75,268,569)	1,190,144,053
100 Million To 500 Million	115	21,738,985,619	(164,289,805)	1,883,789,604
500 Million and Over	14	24,366,036,136	(105,277,959)	1,859,144,001
<b>Total</b>	<b>1,993</b>	<b>75,847,194,053</b>	<b>(487,644,099)</b>	<b>7,124,719,516</b>

**\* Number of Credit Unions By Camel Rating as of December 31**

<b>Year</b>	<b>Camel 1</b>	<b>Camel 2</b>	<b>Camel 3</b>	<b>Camel 4</b>	<b>Camel 5</b>	<b>Total</b>
2006	965	3,098	957	159	8	5,187
2007	941	3,038	913	142	2	5,036
2008	898	2,813	961	167	7	4,846
2009	761	2,695	1,058	185	15	4,714
2010	644	2,536	1,180	219	10	4,589

**Camel Rating 4 and 5 as of December 31**

<b>Year</b>	<b>Number of Credit Unions</b>	<b>% of Total Credit Unions</b>	<b>Shares</b>	<b>% of Total Shares</b>
2006	167	3.22	3,530,183,823	1.06
2007	144	2.86	3,770,902,379	1.08
2008	174	3.59	7,114,225,405	1.91
2009	200	4.24	13,083,069,422	3.20
2010	229	4.99	19,133,417,164	4.47

\* The total number of credit unions by CAMEL rating as of December 31 may not reconcile to the total number of credit unions reporting for December 31. Some newly chartered credit unions may not yet have been examined and assigned a CAMEL rating.

**Table 22**  
**100 Largest Federal Credit Unions**  
**December 31, 2010**

Current Rank	Name of Credit Union	Rank 1 Year Ago	City	State	Year Chartered	Assets
1	NAVY FEDERAL CREDIT UNION	1	VIENNA	VA	1947	44,198,366,338
2	PENTAGON	2	ALEXANDRIA	VA	1935	14,894,897,942
3	SCHOOLSFIRST	3	SANTA ANA	CA	1934	8,497,394,729
4	SECURITY SERVICE	4	SAN ANTONIO	TX	1956	6,167,927,302
5	AMERICAN AIRLINES	6	FORT WORTH	TX	1982	5,192,807,784
6	SUNCOAST SCHOOLS	5	TAMPA	FL	1978	5,015,743,195
7	AMERICA FIRST	7	RIVERDALE	UT	1939	4,967,725,010
8	ALASKA USA	8	ANCHORAGE	AK	1948	4,248,673,474
9	RANDOLPH-BROOKS	11	UNIVERSAL CITY	TX	1952	4,184,166,785
10	TEACHERS	13	FARMINGVILLE	NY	1952	4,014,173,454
11	BETHPAGE	12	BETHPAGE	NY	1941	4,011,332,960
12	ESL	10	ROCHESTER	NY	1995	3,932,966,591
13	POLICE & FIRE	15	PHILADELPHIA	PA	1938	3,801,365,955
14	DIGITAL	9	MARLBOROUGH	MA	1979	3,650,782,172
15	STATE FARM	16	BLOOMINGTON	IL	1936	3,591,228,723
16	KINECTA	14	MANHATTAN BEACH	CA	1940	3,529,913,994
17	UNITED NATIONS	18	LONG ISLAND CIT	NY	1947	3,282,515,731
18	ENT	19	COLORADO SPRING	CO	1957	3,130,122,643
19	BANK FUND STAFF	22	WASHINGTON	DC	1947	3,057,207,706
20	HUDSON VALLEY	25	POUGHKEEPSIE	NY	1963	3,038,228,662
21	LOCKHEED	21	BURBANK	CA	1937	2,923,432,227
22	SAN ANTONIO	20	SAN ANTONIO	TX	1935	2,919,053,832
23	REDSTONE	24	HUNTSVILLE	AL	1951	2,897,123,068
24	DESERT SCHOOLS	17	PHOENIX	AZ	1939	2,805,734,249
25	MOUNTAIN AMERICA	23	WEST JORDAN	UT	1936	2,777,514,332
26	VISIONS	27	ENDICOTT	NY	1966	2,549,854,658
27	ADDISON AVENUE	26	PALO ALTO	CA	1970	2,412,920,349
28	TINKER	29	OKLAHOMA CITY	OK	1946	2,391,521,366
29	TOWER	30	ANNAPOLIS JUNCT	MD	1953	2,240,279,989
30	STATE EMPLOYEES	34	ALBANY	NY	1934	2,118,108,241
31	NORTHWEST	32	HERNDON	VA	1947	2,051,347,230
32	MISSION	31	SAN DIEGO	CA	1961	2,038,866,830
33	AFFINITY	33	BASKING RIDGE	NJ	1935	2,033,750,528
34	MICHIGAN STATE UNIVERSITY	36	EAST LANSING	MI	1979	1,962,910,295
35	COASTAL	28	RALEIGH	NC	1967	1,944,329,569
36	MEMBERS 1ST	38	MECHANICSBURG	PA	1950	1,901,664,594
37	KEESLER	37	BILOXI	MS	1947	1,888,836,624
38	CHARTWAY	59	VIRGINIA BEACH	VA	1959	1,767,918,593
39	GROW FINANCIAL	39	TAMPA	FL	1955	1,714,212,290
40	SANDIA LABORATORY	46	ALBUQUERQUE	NM	1948	1,600,523,694
41	LANGLEY	40	NEWPORT NEWS	VA	1936	1,589,788,551
42	NASSAU EDUCATORS	50	WESTBURY	NY	1938	1,560,252,108
43	FOUNDERS	44	LANCASTER	SC	1961	1,554,277,798
44	MERCK EMPLOYEES	49	RAHWAY	NJ	1936	1,552,077,334
45	CHEVRON	48	OAKLAND	CA	1935	1,543,583,508
46	WESTERN	35	MANHATTAN BEACH	CA	1963	1,514,286,635
47	CITADEL	47	THORNDALE	PA	1937	1,513,887,807
48	JSC	51	HOUSTON	TX	1961	1,471,214,942
49	GTE	41	TAMPA	FL	1935	1,411,920,816
50	TRULIANT	53	WINSTON SALEM	NC	1952	1,394,920,314
51	ASCEND	57	TULLAHOMA	TN	1951	1,391,599,792
52	ROBINS	55	WARNER ROBINS	GA	1954	1,374,634,167
53	POLISH & SLAVIC	58	BROOKLYN	NY	1976	1,372,559,589
54	KERN SCHOOLS	43	BAKERSFIELD	CA	1940	1,348,489,794
55	AMERICAN EAGLE	42	EAST HARTFORD	CT	1935	1,343,810,005
56	STATE DEPARTMENT	64	ALEXANDRIA	VA	1935	1,320,978,965
57	EGLIN	62	FORT WALTON BEA	FL	1954	1,311,241,137
58	APPLE	60	FAIRFAX	VA	1956	1,306,319,895
59	AFFINITY PLUS	52	SAINT PAUL	MN	1934	1,303,401,421
60	ORNL	56	OAK RIDGE	TN	1948	1,278,130,175
61	SOUTH CAROLINA	54	NORTH CHARLESTO	SC	1936	1,271,995,450
62	UNIVERSITY	68	AUSTIN	TX	1936	1,268,446,740

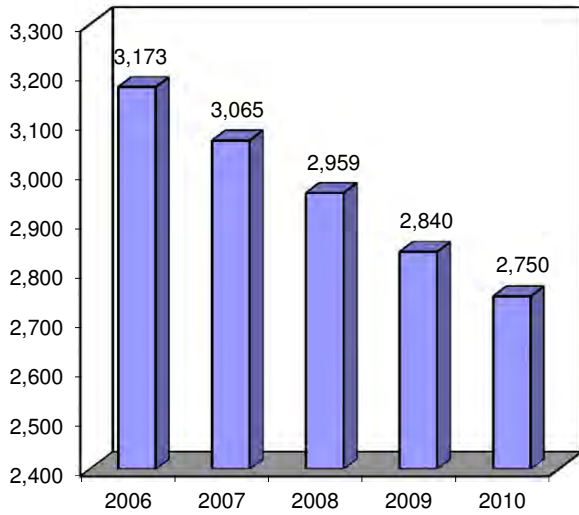
**Table 22**  
**100 Largest Federal Credit Unions**  
**December 31, 2010**

Current Rank	Name of Credit Union	Rank 1 Year Ago	City	State	Year Chartered	Assets
63	ARIZONA	45	PHOENIX	AZ	1936	1,265,753,074
64	GREYLOCK	61	PITTSFIELD	MA	1935	1,239,244,780
65	UNITED	69	SAINT JOSEPH	MI	1949	1,228,405,495
66	STANFORD	71	PALO ALTO	CA	1959	1,213,211,934
67	HAWAIIUSA	67	HONOLULU	HI	1936	1,199,870,046
68	NUVISION	63	HUNTINGTON BEAC	CA	1935	1,191,931,143
69	HAWAII STATE	66	HONOLULU	HI	1936	1,188,214,308
70	CENTRAL FLORIDA EDUCATORS	65	LAKE MARY	FL	1937	1,167,619,479
71	NAVY ARMY	83	CORPUS CHRISTI	TX	1955	1,133,626,727
72	F & A	72	MONTEREY PARK	CA	1936	1,131,211,896
73	NASA	70	UPPER MARLBORO	MD	1949	1,106,287,728
74	AMERICA'S FIRST	77	BIRMINGHAM	AL	1936	1,102,512,800
75	LOCAL GOVERNMENT	78	RALEIGH	NC	1983	1,085,592,490
76	AUSTIN TELCO	79	AUSTIN	TX	1941	1,083,073,340
77	TYNDALL	74	PANAMA CITY	FL	1956	1,062,045,220
78	ROCKLAND	73	ROCKLAND	MA	1985	1,045,101,305
79	NEW MEXICO EDUCATORS	81	ALBUQUERQUE	NM	1936	1,042,321,544
80	CALTECH EMPLOYEES	82	LA CANADA	CA	1950	1,032,067,478
81	PEN AIR	75	PENSACOLA	FL	1936	1,031,283,589
82	AMERICAN HERITAGE	85	PHILADELPHIA	PA	1948	1,011,752,313
83	BARKSDALE	84	BARKSDALE AFB	LA	1954	967,823,798
84	ARMY AVIATION CENTER	95	DALEVILLE	AL	1966	939,970,151
85	SHARONVIEW	80	FORT MILL	SC	1976	938,997,196
86	ELI LILLY	87	INDIANAPOLIS	IN	1976	938,170,537
87	PARTNERS	88	BURBANK	CA	1968	937,510,508
88	FORT KNOX	90	RADCLIFF	KY	1950	930,430,554
89	ADVANCIAL	86	DALLAS	TX	1937	926,503,457
90	EMPOWER	96	SYRACUSE	NY	1939	925,475,543
91	ALLEGACY	76	WINSTON-SALEM	NC	1967	907,624,355
92	SUFFOLK	89	MEDFORD	NY	1967	888,982,070
93	BLACK HILLS	94	RAPID CITY	SD	1941	877,407,667
94	CAPITAL COMMUNICATIONS	101	ALBANY	NY	1953	866,468,305
95	FIRST FINANCIAL OF MARYLAND	104	LUTHERVILLE	MD	1953	859,867,824
96	HANSCOM	107	HANSCOM AFB	MA	1953	854,111,237
97	NORTHROP GRUMMAN	105	GARDENA	CA	1946	850,749,890
98	IBM SOUTHEAST EMPLOYEES	98	BOCA RATON	FL	1969	836,704,438
99	CORNING	113	CORNING	NY	1936	832,743,911
100	HIWAY	93	SAINT PAUL	MN	1934	828,468,450

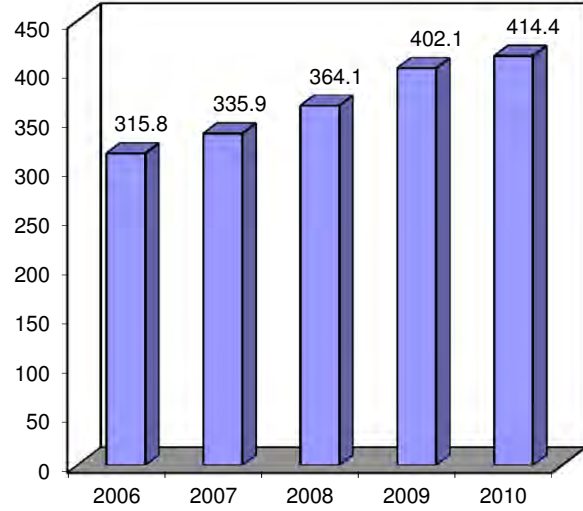
**FEDERALLY INSURED  
STATE CHARTERED  
CREDIT UNIONS**

**Federally Insured State Credit Unions  
5 Year Trends**

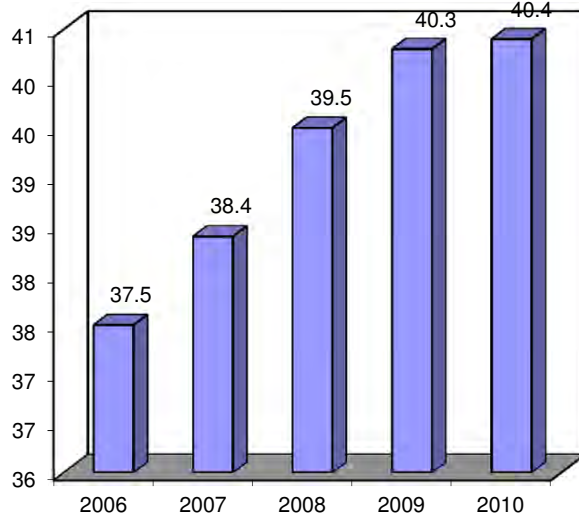
**Number of  
Federally Insured State Credit Unions  
as of December 31**



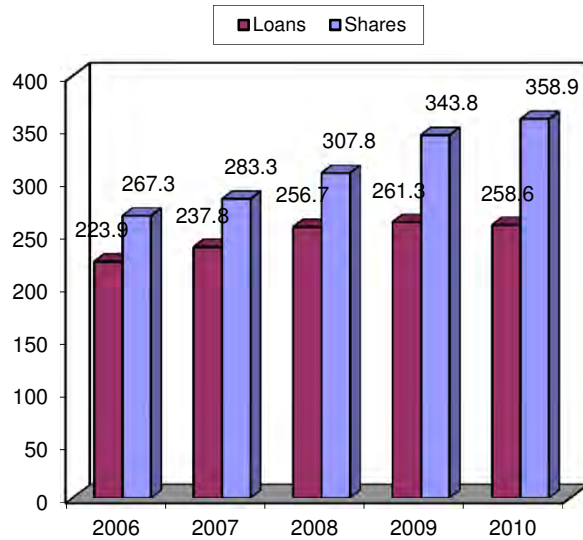
**Assets of  
Federally Insured State Credit Unions  
as of December 31  
(in Billions)**



**Membership in  
Federally Insured State Credit Unions  
as of December 31  
(in Millions)**

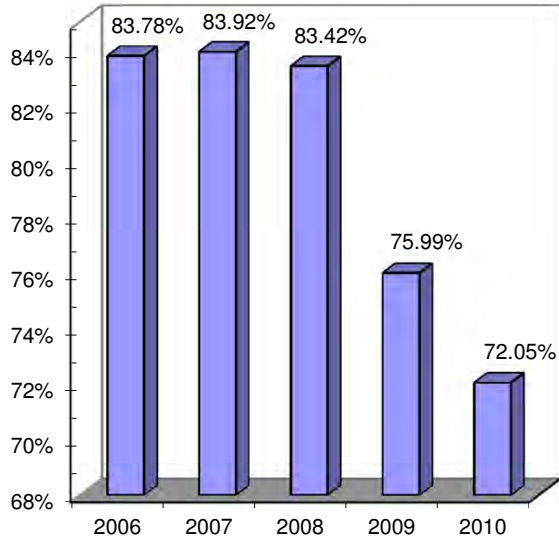


**Loans and Shares in  
Federally Insured State Credit Unions  
as of December 31  
(in Billions)**

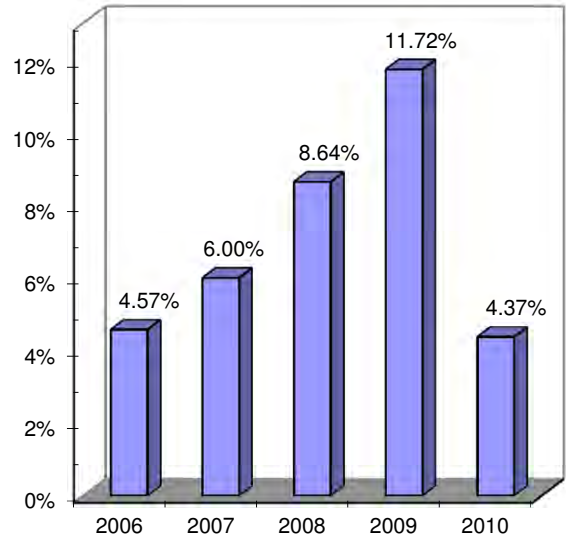


**Federally Insured State Credit Unions  
5 Year Trends**

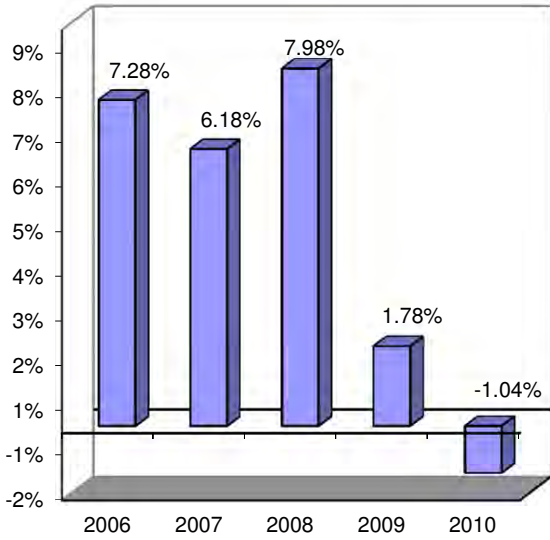
**Loan to Share Ratio  
as of December 31**



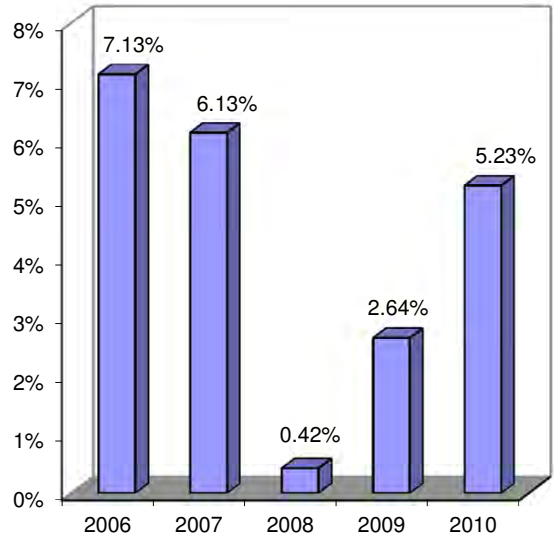
**Share Growth Annually  
as of December 31**



**Loan Growth Annually  
as of December 31**

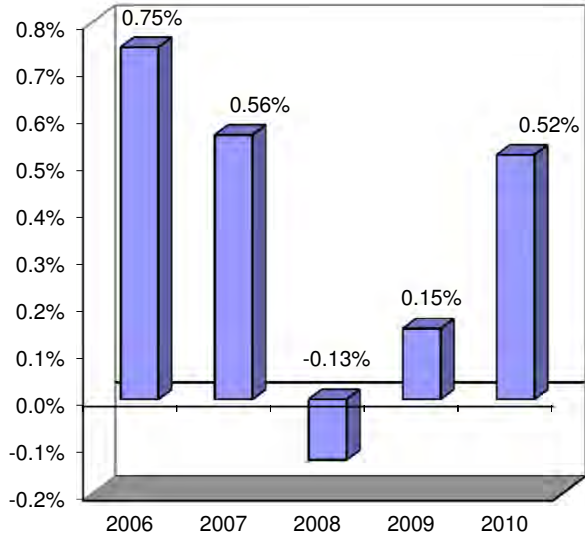


**Net Worth Growth Annually  
as of December 31**

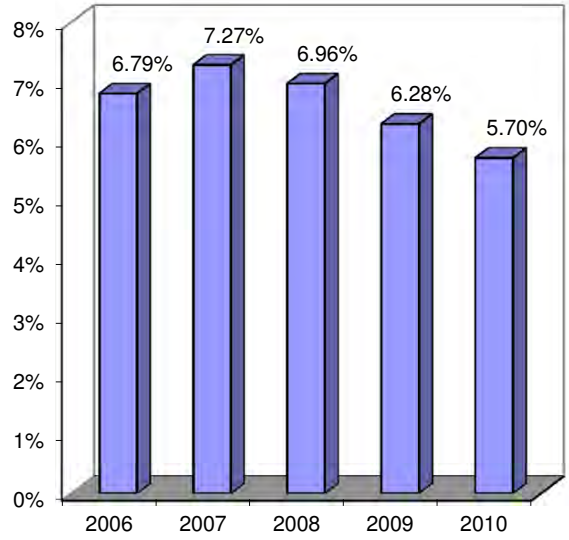


**Federally Insured State Credit Unions  
5 Year Trends**

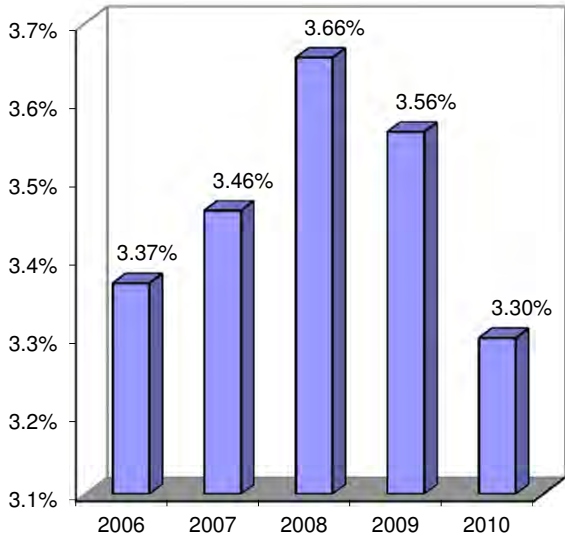
**Return on Average Assets  
as of December 31**



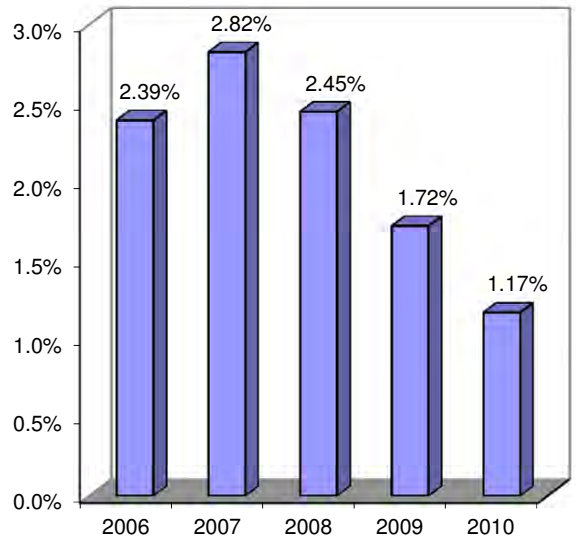
**Gross Operating Income to  
Average Assets  
as of December 31**



**Operating Expenses to  
Average Assets  
as of December 31**

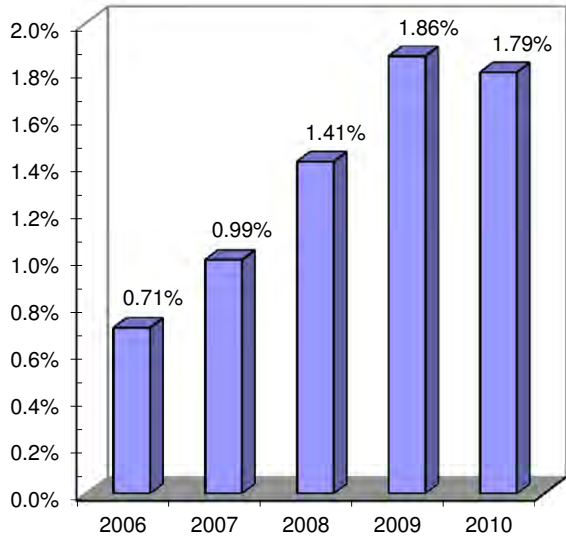


**Cost of Funds to  
Average Assets  
as of December 31**

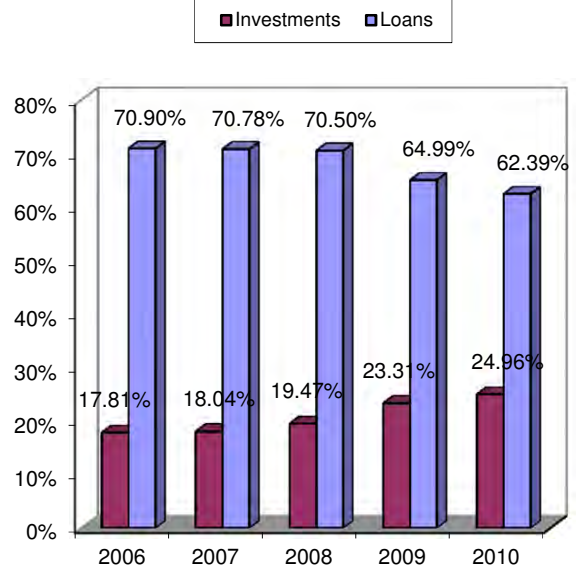


**Federally Insured State Credit Unions  
5 Year Trends**

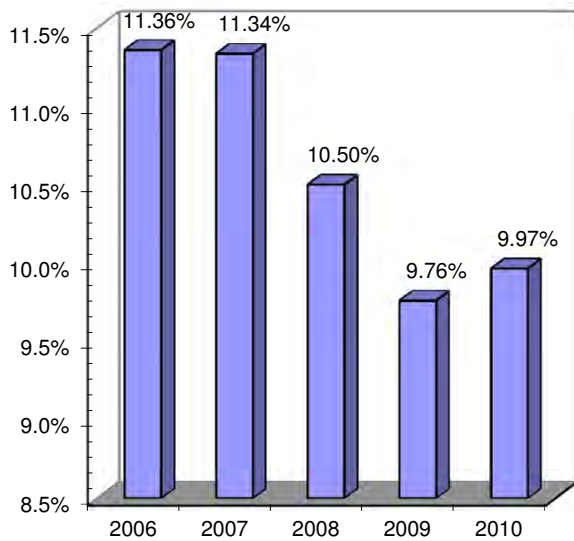
**Delinquency Rates  
as of December 31**



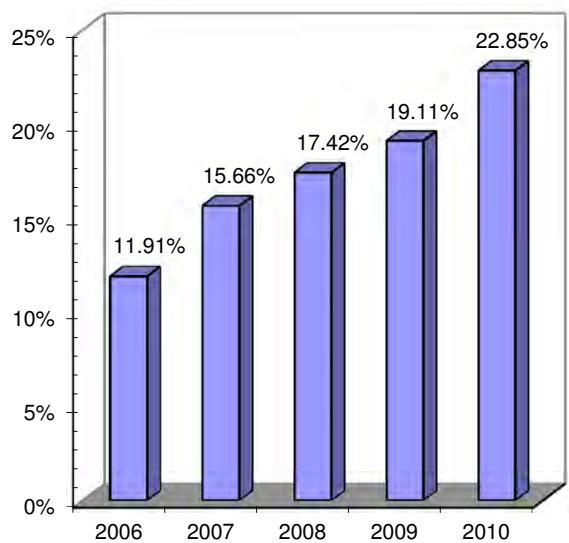
**Loans and Investments as  
Percent of Total Assets  
as of December 31**



**Net Worth to Total Assets  
as of December 31**



**Long Term Investments as  
Percent of Total Investments  
as of December 31**



Investments greater than 3 years



**TABLE 1**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERALLY INSURED STATE CREDIT UNIONS**  
**December 31, 2010**  
**(DOLLAR AMOUNTS IN MILLIONS)**

ASSETS	Dec-08	Dec-09	% CHG <sup>1</sup>	Dec-10	% CHG <sup>1</sup>
NUMBER OF CREDIT UNIONS	2,959	2,840	(4.0)	2,750	(3.2)
<b>Cash &amp; Equivalents</b>	<b>22,435</b>	<b>32,049</b>	<b>42.9</b>	<b>36,301</b>	<b>13.3</b>
<b>TOTAL INVESTMENTS</b>	<b>70,901</b>	<b>93,723</b>	<b>32.2</b>	<b>103,434</b>	<b>10.4</b>
TRADING SECURITIES	127	166	31.1	176	5.7
AVAILABLE FOR SALE SECURITIES	32,718	46,877	43.3	60,504	29.1
HELD-TO-MATURITY SECURITIES	9,301	12,308	32.3	14,901	21.1
COMMERCIAL BANKS, S&Ls	10,400	13,893	33.6	15,467	11.3
CREDIT UNIONS -LOANS TO, INVESTMENTS IN NATURAL PERSON CREDIT UNIONS	667	747	12.0	841	12.6
MCSO AND PIC AT CORPORATE CU	1,370	690	(49.7)	589	(14.6)
ALL OTHER CORPORATE CREDIT UNION	14,530	16,483	13.4	8,970	(45.6)
ALL OTHER INVESTMENTS	1,788	2,559	43.1	1,986	(22.4)
LOANS HELD FOR SALE	476	674	41.5	1,184	75.6
TOTAL LOANS OUTSTANDING	256,720	261,285	1.8	258,555	(1.0)
UNSECURED CREDIT CARD LOANS	12,117	13,004	7.3	13,380	2.9
ALL OTHER UNSECURED LOANS	9,643	9,573	(0.7)	9,480	(1.0)
SHORT-TERM, SMALL AMOUNT LOANS (STS) (FEDERAL CU ONLY)	N/A	N/A	N/A	0	N/A
NEW VEHICLE LOANS	36,079	33,199	(8.0)	27,553	(17.0)
USED VEHICLE LOANS	44,580	46,081	3.4	47,584	3.3
FIRST MORTGAGE REAL ESTATE LOANS/LOC	99,316	105,241	6.0	108,457	3.1
OTHER REAL ESTATE LOANS/LOC	42,047	40,608	(3.4)	38,010	(6.4)
LEASES RECEIVABLE	554	484	(12.6)	382	(21.1)
ALL OTHER LOANS/LOC	12,385	13,095	5.7	13,710	4.7
ALLOWANCE FOR LOAN LOSSES	2,932	4,235	44.4	4,465	5.4
FORECLOSED AND REPOSSESSED ASSETS	519	784	51.1	973	24.1
FORECLOSED AND REPOSSESSED REAL ESTATE	369	642	74.1	866	35.1
FORECLOSED & REPOSSESSED AUTOS	140	127	(9.6)	88	(30.7)
FORECLOSED AND REPOSSESSED -OTHER	10	16	53.5	19	20.5
LAND AND BUILDING	7,012	7,477	6.6	7,689	2.8
OTHER FIXED ASSETS	1,683	1,559	(7.4)	1,449	(7.1)
NCUSIF CAPITALIZATION DEPOSIT	2,038	3,224	58.1	3,419	6.1
TOTAL INTANGIBLE ASSETS	N/A	248	N/A	311	25.3
IDENTIFIABLE INTANGIBLE ASSETS	N/A	79	N/A	119	50.0
GOODWILL	N/A	169	N/A	192	13.7
OTHER ASSETS	5,280	5,281	0.0	5,545	5.0
<b>TOTAL ASSETS</b>	<b>364,132</b>	<b>402,069</b>	<b>10.4</b>	<b>414,395</b>	<b>3.1</b>
<b>LIABILITIES</b>					
TOTAL BORROWINGS	14,881	15,730	5.7	10,607	(32.6)
ACCRUED DIVIDENDS/INTEREST PAYABLE	285	228	(20.0)	168	(26.3)
ACCOUNTS PAYABLE AND OTHER LIABILITIES	3,436	3,373	(1.9)	3,644	8.1
UNINSURED SECONDARY CAPITAL	23	31	39.6	38	20.2
<b>TOTAL LIABILITIES</b>	<b>18,625</b>	<b>19,362</b>	<b>4.0</b>	<b>14,457</b>	<b>(25.3)</b>
<b>EQUITY/SAVINGS</b>					
TOTAL SAVINGS	307,762	343,835	11.7	358,877	4.4
SHARE DRAFTS	33,311	38,880	16.7	41,725	7.3
REGULAR SHARES	79,275	89,438	12.8	98,039	9.6
MONEY MARKET SHARES	62,028	78,559	26.7	86,290	9.8
SHARE CERTIFICATES/CDS	100,959	99,519	(1.4)	93,698	(5.8)
IRA/KEOGH ACCOUNTS	28,835	33,177	15.1	34,528	4.1
ALL OTHER SHARES	2,217	3,350	51.1	3,601	7.5
NON-MEMBER DEPOSITS	1,137	912	(19.8)	995	9.1
REGULAR RESERVES	9,794	9,954	1.6	10,133	1.8
EQUITY ACQUIRED IN MERGER	N/A	97	N/A	260	169.1
APPR. FOR NON-CONF. INVEST.	80	25	(68.3)	30	18.0
MISCELLANEOUS EQUITY	8	12	45.6	13	11.8
ACCUM. UNREALIZED G/L ON A-F-S	39	170	331.2	279	63.9
ACCUM. UNREALIZED G/L FOR OTTI (DUE TO OTHER FACTORS) ON HTM DEBT SECURITIES	N/A	(2)	N/A	(4)	(87.6)
ACCUM. UNREALIZED NET GAINS (LOSSES) ON CASH FLOW HEDGES	(20)	(13)	35.2	(18)	(38.8)
OTHER RESERVES	2,631	2,708	3.0	2,776	2.5
OTHER COMPREHENSIVE INCOME	(495)	(502)	(1.4)	(462)	7.9
UNDIVIDED EARNINGS	25,717	26,434	2.8	28,066	6.2
TOTAL EQUITY	37,746	38,871	3.0	41,061	5.6
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>364,132</b>	<b>402,069</b>	<b>10.4</b>	<b>414,395</b>	<b>3.1</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

**TABLE 2**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERALLY INSURED STATE CREDIT UNIONS**  
**December 31, 2010**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Dec-08	Dec-09	% CHG <sup>1</sup>	Dec-10	% CHG <sup>1</sup>
NUMBER OF CREDIT UNIONS	2,959	2,840	(4.0)	2,750	(3.2)
<b>INTEREST INCOME</b>					
INTEREST ON LOANS	16,317	16,164	(0.9)	15,498	(4.1)
(LESS) INTEREST REFUND	18	22	21.5	21	(5.2)
INCOME FROM INVESTMENTS	3,365	2,716	(19.3)	2,402	(11.6)
TRADING PROFITS AND LOSSES	(12)	6	155.3	4	(32.7)
<b>TOTAL INTEREST INCOME</b>	<b>19,651</b>	<b>18,864</b>	<b>(4.0)</b>	<b>17,884</b>	<b>(5.2)</b>
<b>INTEREST EXPENSE</b>					
DIVIDENDS ON SHARES	5,695	4,303	(24.4)	3,126	(27.3)
INTEREST ON DEPOSITS	2,344	1,791	(23.6)	1,247	(30.4)
INTEREST ON BORROWED MONEY	518	486	(6.3)	387	(20.4)
<b>TOTAL INTEREST EXPENSE</b>	<b>8,558</b>	<b>6,580</b>	<b>(23.1)</b>	<b>4,761</b>	<b>(27.7)</b>
PROVISION FOR LOAN & LEASE LOSSES	3,170	4,373	38.0	3,045	(30.4)
<b>NET INTEREST INCOME AFTER PLL</b>	<b>7,923</b>	<b>7,910</b>	<b>(0.2)</b>	<b>10,078</b>	<b>27.4</b>
<b>NON-INTEREST INCOME</b>					
FEE INCOME	3,170	3,319	4.7	3,293	(0.8)
OTHER OPERATING INCOME	1,536	1,861	21.1	2,085	12.1
GAIN (LOSS) ON INVESTMENTS	(211)	(485)	(130.1)	121	124.9
TOTAL OTHER-THAN-TEMPORARY-IMPAIRMENT (OTTI) LOSSES	N/A	(42)	N/A	8	119.1
LESS: PORTION OTTI LOSSES IN OTHER COMPREHENSIVE INCOME	N/A	(8)	N/A	4	143.6
OTTI LOSSES RECOGNIZED IN EARNINGS	N/A	(34)	N/A	4	113.1
GAIN (LOSS) ON DISPOSITION OF FIXED ASSETS	(18)	(35)	(96.4)	(49)	(41.7)
OTHER NON-OPERATING INCOME (EXPENSE)	(56)	1,636	3,025.9	51	(96.9)
NCUSIF STABILIZATION INCOME	N/A	1,602	N/A	0*	(100.0)
<b>TOTAL NON-INTEREST INCOME</b>	<b>4,422</b>	<b>6,309</b>	<b>42.7</b>	<b>5,507</b>	<b>(12.7)</b>
<b>NON-INTEREST EXPENSE</b>					
EMPLOYEE COMPENSATION AND BENEFITS	6,070	6,232	2.7	6,390	2.5
TRAVEL AND CONFERENCE EXPENSE	153	115	(24.6)	117	1.5
OFFICE OCCUPANCY EXPENSE	950	1,000	5.2	1,017	1.7
OFFICE OPERATIONS EXPENSE	2,350	2,402	2.2	2,408	0.3
EDUCATIONAL & PROMOTIONAL EXPENSE	499	434	(13.0)	452	4.0
LOAN SERVICING EXPENSE	645	724	12.3	761	5.2
PROFESSIONAL AND OUTSIDE SERVICES	893	924	3.5	951	2.9
MEMBER INSURANCE	736	29	(96.0)	958	3,158.1
NCUSIF PREMIUM EXPENSE	N/A	N/A	N/A	462	N/A
TEMPORARY CORPORATE CU STABILIZATION ASSESSMENT <sup>2</sup>	N/A	1,349	N/A	456	(66.2)
OTHER MEMBER INSURANCE	N/A	N/A	N/A	40	N/A
OPERATING FEES	66	57	(12.9)	57	(0.1)
MISCELLANEOUS OPERATING EXPENSES	435	377	(13.2)	355	(5.8)
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>12,797</b>	<b>12,295</b>	<b>(3.9)</b>	<b>13,467</b>	<b>9.5</b>
<b>NET INCOME (LOSS)</b>	<b>(451)</b>	<b>575</b>	<b>227.5</b>	<b>2,118</b>	<b>268.3</b>
TRANSFER TO REGULAR RESERVE	421	296	(29.6)	261	(12.1)
<b>NET INCOME (LOSS) EXCLUDING NCUSIF PREMIUMS AND TEMPORARY CORPORATE CU STABILIZATION FUND ASSESSMENT</b>	<b>N/A</b>	<b>1,924</b>	<b>N/A</b>	<b>3,036</b>	<b>57.8</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

<sup>2</sup> In 2009, the NCUSIF Premium Expense and Temporary Corporate Stabilization Assessment were combined and reported as NCUSIF Stabilization Expense.

**TABLE 3  
SUPPLEMENTAL LOAN DATA  
Federally Insured State Credit Unions  
December 31, 2010**

Number of Credit Unions on this Report:	2,750				
<b>NUMBER OF LOANS BY TYPE</b>					
UNSECURED CREDIT CARDS	5,398,195				
ALL OTHER UNSECURED LOANS/LINES OF CREDIT	3,942,040				
SHORT-TERM, SMALL AMOUNT LOANS (STS) (FEDERAL CREDIT UNION ONLY)	0				
NEW VEHICLE	2,041,694				
USED VEHICLE	4,918,468				
1ST MORTGAGE REAL ESTATE/LOC	852,596				
OTHER REAL ESTATE/LOC	1,160,417				
LEASES RECEIVABLE	22,169				
ALL OTHER LOANS/LOC	1,385,561				
<b>TOTAL NUMBER OF LOANS</b>	<b>19,721,140</b>				
<b>MISCELLANEOUS LOAN INFORMATION</b>					
ALL LOANS GRANTED YTD	7,551,910	108,715,063,674			
SHORT-TERM, SMALL AMOUNT LOANS (STS) (FCU ONLY) GRANTED YTD	0	0			
INDIRECT LOANS - POINT OF SALE	1,885,747	23,561,783,488			
INDIRECT LOANS - OUTSOURCED	973,751	12,190,839,038			
<b>TOTAL INDIRECT LOANS</b>	<b>2,859,498</b>	<b>35,752,622,526</b>			
LOANS PURCHASED YTD	16,104	1,597,740,401			
LOANS SOLD YTD	26,263	134,441,272			
PARTICIPATION LOANS PURCHASED OUTSTANDING	363,698	5,630,978,102			
PARTICIPATION LOANS PURCHASED YTD	112,586	1,395,615,107			
PARTICIPATION LOANS SOLD OUTSTANDING (RETAINED PORTION)	54,829	1,577,943,225			
PARTICIPATION LOANS SOLD YTD (RETAINED PORTION)	13,671	486,613,431			
PARTICIPATION LOANS SOLD TO OTHER INSTITUTIONS OUTSTANDING	51,194	5,369,597,062			
PARTICIPATION LOANS SOLD YTD TO OTHER INSTITUTIONS	12,895	1,346,691,201			
LOANS TO OFFICIALS & SENIOR EXECUTIVE STAFF	44,712	1,451,757,033			
<b>TOTAL AMOUNT OF DELINQUENT LOANS BY COLLATERAL TYPE</b>		<b>2-6 MONTHS</b>	<b>6-12 MONTHS</b>	<b>&gt;12 MONTHS</b>	<b>TOTAL</b>
UNSECURED CREDIT CARD LOANS	176,584,599	27,387,271	2,658,754	206,630,624	
SHORT-TERM, SMALL AMOUNT LOANS (STS)(FCU ONLY)	0	0	0	0	
1 <sup>st</sup> MORTGAGE FIXED RATE (INCL HYBRID/BALLOON>5YRS) LOANS	769,569,064	405,484,654	253,516,978	1,428,570,696	
1 <sup>st</sup> MORTGATE ADJ RATE (INCL HYBRID/BALLOON<5YRS OR LESS)	601,436,062	392,214,907	233,291,814	1,226,942,783	
OTHER FIXED RATE HYBRID/BALLOON RE/LOCs	183,484,005	75,013,732	41,095,427	299,593,164	
OTHER ADJ RATE HYBRID/BALLOON RE/LOCs	147,046,869	55,848,918	31,969,230	234,865,017	
LEASES RECEIVABLE	995,934	0	146	996,080	
ALL OTHER LOANS	933,189,827	209,371,589	90,282,925	1,232,844,341	
<b>TOTAL REPORTABLE DELINQUENCY</b>	<b>2,812,306,360</b>	<b>1,165,321,071</b>	<b>652,815,274</b>	<b>4,630,442,705</b>	
<b>ADDITIONAL DELINQUENCY INFORMATION</b>		<b>2-6 MONTHS</b>	<b>6-12 MONTHS</b>	<b>&gt;12 MONTHS</b>	<b>TOTAL</b>
INDIRECT LOANS	295,876,424	55,383,295	14,172,615	365,432,334	
PARTICIPATION LOANS	140,973,635	73,865,784	80,702,587	295,542,006	
INT ONLY & PAYMENT OPTION 1ST MTG LOANS	92,620,904	69,477,360	49,535,729	211,633,993	
INT ONLY & PAYMENT OPTION OTHER RE.LOCs	55,564,431	21,821,704	7,689,601	85,075,736	
RESIDENTIAL CONSTR-EXCL BUSINESS PURPOSE	2,523,103	4,820,897	1,561,188	8,905,188	
MEMBER BUS LOANS EXCL AGRIC LOANS	229,132,793	164,705,848	178,177,867	572,016,508	
AGRICULTURAL LOANS	3,857,595	3,073,963	6,237,255	13,168,813	
NONMEMBER BUSINESS LOANS	58,804,347	37,989,247	28,294,569	125,088,163	
BUSINESS CONTRUCTION & DEV LOANS	9,305,324	22,197,420	71,319,399	102,822,143	
MODIFIED 1 <sup>st</sup> MORTGAGE REAL ESTATE LOAN	487,179,095	279,736,698	93,465,708	860,381,501	
MODIFIED OTHER RE LOANS/LINES OF CREDIT	57,271,557	24,593,448	11,532,893	93,397,898	
MODIFIED RE LNS ALSO REPORTED AS BUS LN	112,270,934	53,147,129	45,493,026	210,911,089	
MODIFIED CONSUMER LOANS NOT SECURED BY REAL ESTATE	99,094,714	19,643,147	4,892,843	123,630,704	
MODIFIED BUSINESS LOANS NOT SECURED BY REAL ESTATE	6,746,491	161,280	243,257	7,151,028	
<b>TOTAL NUMBER OF DELINQUENT LOANS BY COLLATERAL TYPE</b>		<b>2-6 MONTHS</b>	<b>6-12 MONTHS</b>	<b>&gt;12 MONTHS</b>	<b>TOTAL</b>
UNSECURED CREDIT CARD LOANS	37,352	5,592	576	43,520	
SHORT-TERM, SMALL AMOUNT LOANS (STS)(FCU ONLY)	0	0	0	0	
1 <sup>st</sup> MORTGAGE FIXED RATE (INCL HYBRID/BALLOON>5YRS) LOANS	4,527	2,088	1,261	7,876	
1 <sup>st</sup> MORTGATE ADJ RATE (INCL HYBRID/BALLOON<5YRS OR LESS)	3,159	1,926	849	5,934	
OTHER FIXED RATE HYBRID/BALLOON RE/LOCs	4,285	1,424	756	6,465	
OTHER ADJ RATE HYBRID/BALLOON RE/LOCs	2,975	913	487	4,375	
LEASES RECEIVABLE	106	10	4	120	
ALL OTHER LOANS	122,525	25,401	7,846	155,772	
<b>TOTAL NUMBER OF REPORTABLE DELINQUENCY</b>	<b>174,929</b>	<b>37,354</b>	<b>11,779</b>	<b>224,062</b>	
<b>ADDITIONAL DELINQUENCY INFO. FOR NUMBER OF DELINQUENT LOANS</b>		<b>2-6 MONTHS</b>	<b>6-12 MONTHS</b>	<b>&gt;12 MONTHS</b>	<b>TOTAL</b>
INDIRECT LOANS	26,951	5,080	1,396	33,427	
PARTICIPATION LOANS	7,043	555	201	7,799	
INT ONLY & PAYMENT OPTION 1 <sup>ST</sup> MTG LOANS	214	140	87	441	
INT ONLY & PAYMENT OPTION OTHER RE/LOCs	723	201	103	1,027	
RESIDENTIAL CONSTR-EXCL BUSINESS PURPOSE	9	9	4	22	
MEMBER BUS LOANS EXCL AGRIC LOANS	924	490	370	1,784	
AGRICULTURAL LOANS	42	21	23	86	
NONMEMBER BUSINESS LOANS	58	39	34	131	
BUSINESS CONTRUCTION & DEV LOANS	10	12	30	52	
MODIFIED 1 <sup>ST</sup> MORTGAGE REAL ESTATE LOAN	2,282	1,421	386	4,089	
MODIFIED OTHER RE LOANS/LINES OF CREDIT	879	242	120	1,241	
MODIFIED RE LNS ALSO REPORTED AS BUS LN	207	134	38	379	
MODIFIED CONSUMER LOANS NOT SECURED BY REAL ESTATE	8,807	1,610	537	10,954	
MODIFIED BUSINESS LOANS NOT SECURED BY REAL ESTATE	35	5	6	46	

**TABLE 3 CONTINUED (A)**  
**SUPPLEMENTAL LOAN DATA**  
**Federally Insured State Credit Unions**  
**December 31, 2010**

Number of Credit Unions on this Report: 2,750

<u>CONSUMER LOAN LOSS INFORMATION</u>	<u>CHARGE OFFS</u>	<u>RECOVERIES</u>
UNSECURED CREDIT CARD LOANS	608,425,999	40,213,908
SHORT-TERM, SMALL AMOUNT LOANS (STS) (FEDERAL CREDIT UNION ONLY)	0	0
TOTAL 1ST MORTGAGE REAL ESTATE LOANS/LINES OF CREDIT	447,349,585	16,886,169
TOTAL OTHER REAL ESTATE LOANS/LINES OF CREDIT	544,567,423	16,404,977
LEASES RECEIVABLE	14,566,952	1,410,631
ALL OTHER LOANS	1,608,189,893	279,412,751
TOTAL CHARGE OFFS & RECOVERIES	3,223,070,460	354,322,789

<u>ADDITIONAL LOAN LOSS INFORMATION</u>	<u>CHARGE OFFS</u>	<u>RECOVERIES</u>
INDIRECT LOANS	571,014,961	107,936,983
PARTICIPATION LOANS	103,297,335	4,539,404
INT ONLY & PAYMENT OPTION 1 <sup>ST</sup> MTG LOANS	63,223,147	550,057
INT ONLY & PAYMENT OPTION OTHER RE/LOCs	126,759,112	2,796,234
RESIDENTIAL CONSTR-EXCL BUSINESS PURPOSE LOANS	5,536,479	133,175
MEMBER BUS LOANS EXCL AGRIC LOANS	130,845,526	3,797,774
AGRICULTURAL LOANS	1,086,958	162,517
NONMEMBER BUSINESS LOANS	27,207,477	381,800
BUSINESS CONSTRUCTION & DEV LOANS	12,283,218	138,437
MODIFIED 1 <sup>ST</sup> MORTGAGE REAL ESTATE LOAN	81,875,865	1,327,747
MODIFIED OTHER RE LOANS/LINES OF CREDIT	52,989,697	712,095
MODIFIED RE LNS ALSO REPORTED AS BUS LN	34,959,375	19,778
MODIFIED CONSUMER LOANS NOT SECURED BY REAL ESTATE	98,589,880	4,684,017
MODIFIED BUSINESS LOANS NOT SECURED BY REAL ESTATE	1,306,020	60

<u>OTHER GENERAL LOAN INFORMATION</u>		
NUMBER MEMBERS FILING CHAPTER 7 BANKRUPTCY Y-T-D		117,552
NUMBER MEMBERS FILING CHAPTER 13 BANKRUPTCY Y-T-D		44,663
NUMBER MEMBERS FILING CHAPTER 11 BANKRUPTCY Y-T-D		382
AMOUNT OF LOANS SUBJECT TO BANKRUPTCIES		2,436,307,525
TOTAL AMOUNT OF CHARGE OFFS DUE TO BANKRUPTCY, Y-T-D INCLUDES CHAPTERS 7, 13, & 11 BANKRUPTCIES		767,347,804

<u>MODIFIED LOANS OUTSTANDING</u>	<u>NUMBER</u>	<u>AMOUNT</u>
MODIFIED LOANS SECURED BY FIRST MORTGAGES	16,796	3,811,704,183
MODIFIED LOANS SECURED BY OTHER RE/LOCs	8,583	509,160,997
MODIFIED RE LOANS ALSO REPORTED AS BUSINESS LOANS	1,620	1,013,084,247
MODIFIED CONSUMER LOANS NOT SECURED BY REAL ESTATE	90,625	1,165,226,244
MODIFIED BUSINESS LOANS NOT SECURED BY REAL ESTATE	255	74,935,029

<u>LOANS MODIFIED YEAR-TO-DATE</u>	<u>AMOUNT</u>
MODIFIED LOANS SECURED BY FIRST MORTGAGES	2,271,801,776
MODIFIED LOANS SECURED BY OTHER RE/LOCs	266,271,189
MODIFIED RE LOANS ALSO REPORTED AS BUSINESS LOANS	577,590,532
MODIFIED CONSUMER LOANS NOT SECURED BY REAL ESTATE	752,425,677
MODIFIED BUSINESS LOANS NOT SECURED BY REAL ESTATE	57,900,727

<u>REAL ESTATE LOANS &amp; LOC INCLUDING MBL SECURED BY REAL ESTATE</u>	<u>NUMBER</u>	<u>AMOUNT</u>
1ST MORTGAGE FIXED RATE > 15 YRS	239,979	36,424,075,624
1ST MORTGAGE FIXED RATE < 15 YRS	286,829	23,064,217,613
1ST MORTGAGE BALLOON/HYBRID > 5 YRS	48,642	9,142,014,926
1ST MORTGAGE BALLOON/HYBRID < 5 YRS	98,106	17,661,922,421
OTHER FIXED RATE	5,508	613,666,382
1ST MORTGAGE ADJUSTABLE RATE < 1YR	37,956	3,536,515,969
1ST MORTGAGE ADJUSTABLE RATE > 1 YR	135,576	18,014,872,228
OTHER REAL ESTATE CLOSED-END FIXED RATE	483,118	16,198,134,805
OTHER REAL ESTATE CLOSED-END ADJ. RATE	18,151	783,649,773
OTHER REAL ESTATE OPEN-END ADJ. RATE	637,490	20,256,689,732
OTHER REAL ESTATE OPEN-END FIXED RATE	21,658	771,473,294
<b>TOTAL REAL ESTATE LOANS OUTSTANDING</b>	<b>2,013,013</b>	<b>146,467,232,767</b>

<u>REAL ESTATE LOANS GRANTED YEAR-TO-DATE</u>	<u>NUMBER</u>	<u>AMOUNT</u>
1ST MORTGAGE FIXED RATE > 15 YRS	101,196	18,490,358,978
1ST MORTGAGE FIXED RATE < 15 YRS	86,043	10,778,237,827
1ST MORTGAGE BALLOON/HYBRID > 5 YRS	8,716	1,574,107,144
1ST MORTGAGE BALLOON/HYBRID < 5 YRS	20,490	3,440,605,857
OTHER FIXED RATE	2,419	236,555,085
1ST MORTGAGE ADJUSTABLE RATE < 1YR	7,948	623,929,731
1ST MORTGAGE ADJUSTABLE RATE > 1 YR	19,456	3,285,193,836
OTHER REAL ESTATE CLOSED-END FIXED RATE	71,361	2,878,343,573
OTHER REAL ESTATE CLOSED-END ADJ. RATE	3,303	161,601,930
OTHER REAL ESTATE OPEN-END ADJ. RATE	208,329	5,888,023,184
OTHER REAL ESTATE OPEN-END FIXED RATE	6,644	281,300,177
<b>TOTAL REAL ESTATE LOANS GRANTED YTD</b>	<b>535,905</b>	<b>47,638,257,322</b>

**TABLE 3 CONTINUED (B)**  
**SUPPLEMENTAL LOAN DATA**  
**Federally Insured State Credit Unions**  
**December 31, 2010**

Number of Credit Unions on this Report:

2,750

**REVERSE MORTGAGES OUTSTANDING**

	<b><u>NUMBER</u></b>	<b><u>AMOUNT</u></b>
FEDERALLY INSURED HOME EQUITY CONVERSION MORTGAGE (HECM)	4	359,134
PROPRIETARY REVERSE MORTGAGE PRODUCTS	168	13,769,303

**REVERSE MORTGAGES GRANTED YEAR-TO-DATE**

	<b><u>NUMBER</u></b>	<b><u>AMOUNT</u></b>
FEDERALLY INSURED HOME EQUITY CONVERSION MORTGAGE (HECM)	0	0
PROPRIETARY REVERSE MORTGAGE PRODUCTS	52	3,901,049

**OTHER REAL ESTATE LOAN INFORMATION**

BALANCE OUTSTANDING OF INTEREST ONLY & PAYMENT OPTION 1ST MORTGAGE LOANS		3,141,371,591
BALANCE OUTSTANDING OF 1ST MTG RESIDENTIAL CONSTRUCTION LOANS – EXCLUDING BUSINESS PURPOSE		335,722,206
ALLOWANCE FOR REAL ESTATE LOAN LOSSES		1,791,556,867
SHORT-TERM REAL ESTATE LOANS (< 5 YEARS)		56,740,703,790
AMOUNT OF ALL FIRST MORTGAGES SOLD Y-T-D		20,137,154,401
AMOUNT OF REAL ESTATE SOLD BUT SERVICED BY THE CREDIT UNION		46,544,058,879
MORTGAGE SERVICING RIGHTS		305,312,280

**NET MEMBER BUSINESS LOANS BALANCES (NMBLB) <sup>1</sup>**

	<b><u>NUMBER</u></b>	<b><u>AMOUNT</u></b>
MEMBER BUSINESS LOANS (NMBLB)	90,271	17,918,946,862
PURCHASED BUSINESS LOANS OR PARTICIPATION INTERESTS TO NONMEMBERS (NMBLB)	9,720	3,835,357,582

**TOTAL BUSINESS LOANS (NMBLB)**

**21,754,304,444**

**TOTAL NMBLB LESS UNFUNDED COMMITMENTS**

**20,971,339,069**

**MISCELLANEOUS BUSINESS LOAN INFORMATION**

	<b><u>NUMBER</u></b>	<b><u>AMOUNT</u></b>
CONSTRUCTION AND DEVELOPMENT LOANS	923	742,281,041
UNSECURED BUSINESS LOANS	3,357	74,602,118
PURCHASED BUSINESS LOANS OR PARTICIPATION INTERESTS	708	494,873,067
AGRICULTURAL MBL	13,134	1,097,815,925
SMALL BUSINESS LOANS OUTSTANDING	2,547	323,563,642
PORTION OF REAL ESTATE LOANS WHICH ARE ALSO REPORTED AS BUSINESS LOANS.		16,992,626,241

**BUSINESS LOANS GRANTED Y-T-D**

	<b><u>NUMBER</u></b>	<b><u>AMOUNT</u></b>
MEMBER BUSINESS LOANS	38,926	6,639,965,677
PURCHASED BUSINESS LOANS OR PARTICIPATION INTERESTS TO NONMEMBERS	2,061	687,107,333
CONSTRUCTION AND DEVELOPMENT LOANS	970	301,645,998
UNSECURED BUSINESS LOANS	1,087	39,596,244
PURCHASED BUSINESS LOANS OR PARTICIPATION INTERESTS TO MEMBERS	545	141,137,331
AGRICULTURAL MBL	11,396	692,964,150
 BUSINESS LOANS & PARTICIPATIONS SOLD YTD	 1,838	 1,050,943,426

<sup>1</sup> "NMBLB" means the outstanding loan balance plus any unfunded commitments, reduced by any portion of the loan that is secured by shares in the credit union, or by shares or deposits in other financial institutions, or by a lien on the member's primary residence, or insured or guaranteed by any agency of the federal government, a state or any political subdivision of such state, or subject to an advance commitment to purchase by any agency of the federal government, a state or any political subdivision of such state, or sold as participation interest without recourse and qualifying for sales accounting under generally accepted accounting principles. The NMBLB applies to both member and nonmember loans and participations.

**TABLE 4**  
**SUPPLEMENTAL MISCELLANEOUS DATA**  
**Federally Insured State Credit Unions**  
**December 31, 2010**

Number of Credit Unions on this Report:	2,750
<b><u>NUMBER OF SAVINGS ACCOUNTS BY TYPE</u></b>	
SHARE DRAFT ACCOUNTS	19,783,235
REGULAR SHARE ACCOUNTS	43,980,884
MONEY MARKET SHARE ACCOUNTS	3,461,059
SHARE CERTIFICATE ACCOUNTS	4,871,300
IRA/KEOGH & RETIREMENT ACCOUNTS	2,354,046
OTHER SHARES	1,210,173
<b>TOTAL NUMBER SHARE ACCOUNTS</b>	<b>75,660,695</b>
NON-MEMBER DEPOSITS	15,351
<b>TOTAL NUMBER OF SAVINGS ACCOUNTS</b>	<b>75,676,048</b>
<b><u>OFF-BALANCE SHEET ITEMS</u></b>	
<b><u>UNUSED COMMITMENTS OF:</u></b>	
COMMERCIAL REAL ESTATE	178,969,882
CONSTRUCTION AND LAND DEVELOPMENT	139,030,090
OTHER UNFUNDED BUSINESS LOAN COMMITMENTS	603,995,493
REVOLVING OPEN-END LINES SECURED BY 1-4 FAMILY RESIDENTIAL PROPERTIES	17,456,370,110
CREDIT CARD LINES	28,120,295,454
OUTSTANDING LETTERS OF CREDIT	57,772,704
UNSECURED SHARE DRAFT LINES OF CREDIT	4,556,183,470
OVERDRAFT PROTECTION PROGRAM COMMITMENTS	6,189,589,698
RESIDENTIAL CONSTRUCTION LOANS-EXCLUDING BUSINESS PURPOSE	200,382,756
FEDERALLY INSURED HOME EQUITY CONVERSION MORTGAGES (HECM) (REVERSE MORTGAGES)	1,343,859
PROPRIETARY REVERSE MORTGAGES PRODUCTS	6,906,613
OTHER UNFUNDED COMMITMENTS	2,365,361,162
<b>TOTAL UNFUNDED COMMITMENTS</b>	<b>59,876,201,291</b>
<b><u>CONTINGENT LIABILITIES</u></b>	
DOLLAR AMOUNT OF PENDING BOND CLAIMS	76,786,601
LOANS TRANSFERRED WITH RECOURSE	1,503,824,849
OTHER CONTINGENT LIABILITIES	32,746,383
<b><u>CREDIT &amp; BORROWING ARRANGEMENTS</u></b>	
AMOUNT OF BORROWING SUBJECT TO EARLY REPAYMENT AT LENDER'S OPTION	1,789,119,974
TOTAL LINES OF CREDIT	61,547,502,192
TOTAL COMMITTED LINES OF CREDIT	802,248,181
TOTAL CREDIT LINES AT CORPORATE CREDIT UNIONS	22,565,150,367
BORROWINGS OUTSTANDING FROM CORPORATE CREDIT UNIONS	
CORPORATE CREDIT UNION LOCs	184,565,577
CORPORATE CREDIT UNION TERM BORROWINGS	784,117,773
ASSETS PLEDGED TO SECURED BORROWINGS	54,428,645,039
<b><u>LIQUIDITY OPTIONS</u></b>	
<b><u>NUMBER OF CUS REPORTING:</u></b>	
MEMBER OF FEDERAL HOME LOAN BANK	501
<b><u>NUMBER OF CUS DESCRIBING MOST RECENT AUDIT AS:</u></b>	
FINANCIAL STATEMENT AUDIT PERFORMED BY STATE LICENSED PERSONS	1,175
BALANCE SHEET AUDIT PERFORMED BY STATE LICENSED PERSONS	83
EXAMINATIONS OF INTERNAL CONTROLS OVER CALL REPORTING PERFORMED BY STATE LICENSED PERSONS	63
	474
	562
	361
<b><u>TYPES OF INVESTMENTS</u></b>	
U.S. GOVERNMENT OBLIGATIONS	7,358,208,107
NCUA GUARANTEED NOTES	636,373,274
AGENCY/GSE DEBT INSTRUMENTS (NOT BACKED BY MORTGAGES)	31,219,898,929
AGENCY/GSE MORTGAGE-BACKED SECURITIES	28,674,570,946
PRIVATELY ISSUED MORTGAGE-RELATED SECURITIES	714,707,183
PRIVATE ISSUED SECURITIES THAT FAIL TO MEET THE DEFINITION OF MORTGAGE RELATED SECURITY AFTER PURCHASE (FEDERAL CU ONLY)	0
PRIVATELY ISSUED MORTGAGE-BACKED SECURITIES (STATE CU ONLY)	357,274,603
MUTUAL FUNDS	818,880,060
COMMON TRUSTS	127,171,757
<b><u>INVESTMENTS MEETING SPECIFIC CRITERIA OF PART 703 (FCU ONLY)</u></b>	
NON-MORTGAGE RELATED SECURITIES WITH EMBEDDED OPTIONS OR COMPLEX COUPON FORMULAS	0
NON-MORTGAGE RELATED SECURITIES WITH MATURITIES GREATER THAN THREE YEARS THAT DO NOT HAVE EMBEDDED OPTIONS OR COMPLEX COUPON FORMULAS	0
TOTAL OF SECURITIES MEETING THE REQUIREMENTS OF SECTION 703.12(b)	770,403
TOTAL OF DEPOSITS AND SHARES MEETING THE REQUIREMENTS OF 703.10(a)	0
MARKET VALUE OF INVESTMENTS PURCHASED UNDER AN INVESTMENT PILOT PROGRAM – 703.19.	0
<b><u>MISCELLANEOUS INVESTMENT INFORMATION</u></b>	
FAIR VALUE OF HELD TO MATURITY INVESTMENTS	15,027,678,448
INVESTMENT REPURCHASE AGREEMENTS	147,511,584
BORROWING REPURCHASE TRANSACTIONS PLACED IN INVESTMENTS FOR PURPOSE OF POSITIVE ARBITRAGE	484,560,573
INVESTMENTS NOT AUTHORIZED BY THE FCU ACT OR NCUA REGULATIONS (STATE CU ONLY)	1,870,166,741
OUTSTANDING BALANCE OF BROKERED CERTIFICATES OF DEPOSIT AND SHARE CERTIFICATE	6,015,171,715
CMO/REMIC	16,011,647,771
COMMERCIAL MORTGAGE RELATED SECURITIES	446,303,615

**TABLE 4 CONTINUED**  
**SUPPLEMENTAL MISCELLANEOUS DATA**  
**Federally Insured State Credit Unions**  
**December 31, 2010**

Number of Credit Unions on this Report: 2,750

**INFORMATION SYSTEMS & TECHNOLOGY**

**NUMBER OF CUS DESCRIBING RECORD MAINTENANCE AS:**

MANUAL SYSTEM	29	CU DEVELOPED IN-HOUSE	23
VENDOR SUPPLIED IN-HOUSE	1,764	OTHER	35
VENDOR ON-LINE SERVICE BUR.	882		

**NUMBER OF CUS REPORTING THAT MEMBERS ACCESS/PERFORM ELECTRONIC FINANCIAL SERVICES VIA:**

HOME BANKING VIA INTERNET WEBSITE	1,956	MOBILE BANKING	333
AUDIO RESPONSE/PHONE BASED	1,633	KIOSK	152
AUTOMATIC TELLER MACHINE	1,819	OTHER	109

**NUMBER OF CUS REPORTING OFFERING FINANCIAL SERVICES ELECTRONICALLY:**

ACCOUNT AGGREGATION	218	MEMBER APPLICATION	810
ACCOUNT BALANCE INQUIRY	2,015	MERCHANDISE PURCHASE	130
BILL PAYMENT	1,535	MERCHANT PROCESSING SERVICES	93
DOWNLOAD ACCOUNT HISTORY	1,710	NEW LOAN	1,168
ELECTRONIC CASH	93	NEW SHARE ACCOUNT	506
ELECTRONIC SIGNATURE		REMOTE DEPOSIT CAPTURE	132
AUTHENTICATION/CERTIFICATION	91		
E-STATEMENTS	1,525	VIEW ACCOUNT HISTORY	1,975
EXTERNAL ACCOUNT TRANSFERS	296	SHARE ACCOUNT TRANSFERS	1,926
INTERNET ACCESS SERVICES	332	SHARE DRAFT ORDERS	1,608
LOAN PAYMENTS	1,809	OTHER	74

**NUMBER OF CUs REPORTING WORLD WIDE WEBSITES** 2,148

**NUMBER OF CUS REPORTING WORLD WIDE WEBSITE TYPE AS:**

INFORMATIONAL	177	TRANSACTIONAL	1,798
INTERACTIVE	173		

**NUMBER OF CU MEMBERS REPORTED USING TRANSACTIONAL WORLD WIDE WEBSITES** 14,463,423

**NUMBER OF CUS REPORTING PLANS FOR A WORLD WIDE WEBSITE**

INFORMATIONAL	6	TRANSACTIONAL	2
INTERACTIVE	0		

**OTHER INFORMATION**

NUMBER OF CURRENT MEMBERS	40,447,236
NUMBER OF POTENTIAL MEMBERS	889,988,993
NUMBER OF FULL TIME EMPLOYEES	99,099
NUMBER OF PART TIME EMPLOYEES	13,783
NUMBER OF CREDIT UNION BRANCHES	9,038
NUMBER OF CREDIT UNIONS USING SHARED BRANCHING SERVICES	491

**CREDIT UNION SERVICE ORGANIZATION (CUSO) INFORMATION**

NUMBER OF CUSOs <sup>1</sup>	2,666
VALUE OF INVESTMENT IN CUSOs	668,411,328
AMOUNT LOANED TO CUSOs	538,955,641
AGGREGATE CASH OUTLAY IN CUSO	584,094,834
NUMBER OF CUSOs WHOLLY OWNED	293

**SERVICE OF CUSO<sup>2</sup>:**

CHECKING AND CURRENCY SERVICES	46	RECORD RETENTION, SECURITY, AND DISASTER RECOVERY SERVICES	7
CLERICAL, PROFESSIONAL AND MANAGEMENT SERVICES	48	SECURITIES BROKERAGE SERVICES	81
BUSINESS LOAN ORIGINATION	171	SHARED CREDIT UNION BRANCH (SERVICE CENTER) OPERATIONS	355
CONSUMER MORTGAGE ORIGINATION	115	STUDENT LOAN ORIGINATION	20
ELECTRONIC TRANSACTION SERVICES	580	TRAVEL AGENCY SERVICES	0
FINANCIAL COUNSELING SERVICES	39	TRUST AND TRUST-RELATED SERVICES	20
FIXED ASSET SERVICES	4	REAL ESTATE BROKERAGE SERVICES	30
INSURANCE BROKERAGE OR AGENCY	101	CUSO INVESTMENTS IN NON-CUSO SERVICE PROVIDERS	31
LEASING	9	CREDIT CARD LOAN ORIGINATION	70
LOAN SUPPORT SERVICES	122	PAYROLL PROCESSING SERVICES	5
		OTHER	517

**WHOLLY OWNED CUSO INFORMATION:**

TOTAL ASSETS OF CUSOs	910,047,390
TOTAL CAPITAL OF CUSOs	278,328,054
TOTAL NET INCOME/LOSS OF CUSOs	(31,296,312)
TOTAL DELINQUENCY OF CUSOs	29,528,039

<sup>1</sup> This figure represents the number of CUSO Schedules completed by all credit unions. Since more than one credit union may have a loan to or investment in a given CUSO, this figure does not represent the total number of unique CUSOs.

<sup>2</sup> Beginning in September 2009, credit unions can report multiple services for a single CUSO

**TABLE 5**  
**SUPPLEMENTAL DATA**  
**FEDERALLY INSURED STATE CREDIT UNIONS**  
**DISTRIBUTION OF BORROWINGS, SAVINGS AND INVESTMENTS**  
**BY REMAINING MATURITY OR EARLIEST REPRICING INTERVAL**  
**December 31, 2010**  
**(DOLLAR AMOUNTS IN MILLIONS)**

Number of Credit Unions on this Report: 2,750

<b>BORROWINGS</b>	<b>NUMBER OF CUs</b>	<b>Amount</b>	<b>Amount</b>	<b>Amount</b>	<b>Total</b>
	<b>Reporting</b>	<b>&lt; 1 YEARS</b>	<b>1 to 3 YEARS</b>	<b>&gt; 3 YEARS</b>	
Draws Against Lines of Credit	157	1,243	1,068	1,420	3,731
Other Notes, Promissory and Interest Payable	186	1,846	1,822	2,722	6,390
Borrowing Repurchase Transactions	1	484	0	0	484
Subordinated Debt	3	0*	1	0	2
Uninsured Secondary Capital	14	N/A	4	33	38
<b>TOTAL BORROWINGS</b>	<b>316</b>	<b>3,574</b>	<b>2,895</b>	<b>4,175</b>	<b>10,645</b>

<b>SAVINGS</b>	<b>NUMBER OF CUs</b>	<b>Amount</b>	<b>Amount</b>	<b>Amount</b>	<b>Total</b>
	<b>Reporting</b>	<b>&lt; 1 YEARS</b>	<b>1 to 3 YEARS</b>	<b>&gt; 3 YEARS</b>	
Share Drafts	2,126	41,725	N/A	N/A	41,725
Regular Shares	2,750	98,039	N/A	N/A	98,039
Money Market Shares	1,397	86,290	N/A	N/A	86,290
Share Certificates/CDS	2,205	64,287	21,889	7,522	93,698
IRA/KEOGH, Retirements	1,907	23,673	6,969	3,887	34,528
All Other Shares	1,103	3,517	64	21	3,601
Non-Members Deposits	291	679	277	38	995
<b>TOTAL SAVINGS</b>	<b>2,750</b>	<b>318,210</b>	<b>29,200</b>	<b>11,467</b>	<b>358,877</b>

<b>INVESTMENTS CLASSIFIED BY SFAS 115 AND OTHER INVESTMENTS:</b>	<b>NUMBER OF CUs</b>	<b>Amount</b>	<b>Amount</b>	<b>Amount</b>	<b>Amount</b>	<b>Amount</b>	<b>Total</b>
	<b>Reporting</b>	<b>&lt; 1 YEARS</b>	<b>1 to 3 YEARS</b>	<b>3 to 5 YEARS</b>	<b>5 to 10 YEARS</b>	<b>&gt; 10 YRS</b>	
Held to Maturity	667	3,503	6,435	2,839	1,093	1,032	14,901
Available for Sale	760	11,848	24,314	16,566	6,181	1,594	60,504
Trading	15	24	76	44	26	6	176
Deposit In Commercial Banks, S&Ls, Saving Banks	2,144	8,299	6,147	954	55	13	15,467
Loans To And Investments In Natural Person Credit Unions	1,169	453	325	62	0*	0	841
Membership Capital At Corporate Credit Unions	1,623	N/A	419	N/A	N/A	N/A	419
Paid In Capital At Corporate Credit Unions	370	N/A	170	N/A	N/A	N/A	170
All Other Investments In Corporate Credit Unions	987	6,232	2,530	171	36	1	8,970
All Other Investments	792	603	933	141	193	116	1,986
<b>TOTAL INVESTMENTS</b>	<b>2,708</b>	<b>30,961</b>	<b>41,349</b>	<b>20,777</b>	<b>7,584</b>	<b>2,763</b>	<b>103,434</b>

<b>NCUA GUARANTEED NOTES</b>	<b>NUMBER OF CUs</b>	<b>Amount</b>	<b>Amount</b>	<b>Amount</b>	<b>Amount</b>	<b>Amount</b>	<b>Total</b>
	<b>Reporting</b>	<b>&lt; 1 YEARS</b>	<b>1 to 3 YEARS</b>	<b>3 to 5 YEARS</b>	<b>5 to 10 YEARS</b>	<b>&gt; 10 YRS</b>	
Variable Rate	72	305	5	68	193	2	574
Fixed Rate	36	0	0*	30	32	0	63

\* Amount Less than + or - 1 Million



**TABLE 6**  
**Federally Insured State Credit Unions**  
**INTEREST RATES BY TYPE OF LOAN**  
**December 31, 2010**

Interest Rate Category	Unsecured Credit Cards		All Other Unsecured	
	Number	Amount	Number	Amount
.01% To 5.0% .....	4	62,068,077	1	1,218,822
5.0% To 6.0% .....	2	5,899,858	9	41,699,178
6.0% To 7.0% .....	33	310,532,956	38	58,991,379
7.0% To 8.0% .....	71	1,043,781,803	71	287,660,454
8.0% To 9.0% .....	157	1,756,053,844	174	987,038,168
9.0% To 10.0% .....	360	4,581,332,321	300	1,158,064,304
10.0% To 11.0% .....	228	2,753,008,392	414	1,789,061,250
11.0% To 12.0% .....	227	1,315,281,520	298	1,052,695,069
12.0% To 13.0% .....	237	840,609,353	525	2,080,082,970
13.0% To 14.0% .....	122	392,154,904	289	796,835,066
14.0% To 15.0% .....	48	128,087,497	232	546,344,045
15.0% To 16.0% .....	17	100,972,369	186	329,117,349
16.0% Or More .....	12	89,689,555	167	346,728,029
Not Reporting Or Zero ..	1,232	38,086	46	4,057,747
Total	2,750	13,379,510,535	2,750	9,479,593,830
Average Rate	10.9%		11.9%	

Interest Rate Category	New Vehicle		Used Vehicle		1st Mortgage	
	Number	Amount	Number	Amount	Number	Amount
.01% To 5.0% .....	1,131	16,480,722,752	662	23,251,782,968	573	64,524,840,240
5.0% To 6.0% .....	756	5,995,777,503	599	9,451,140,436	772	37,342,362,034
6.0% To 7.0% .....	475	2,560,688,047	575	7,329,957,598	299	3,952,475,301
7.0% To 8.0% .....	168	2,076,624,353	376	4,319,924,339	98	2,374,243,460
8.0% To 9.0% .....	60	190,739,720	211	1,467,772,579	31	231,779,991
9.0% To 10.0% .....	37	219,614,869	123	961,690,750	8	20,513,815
10.0% To 11.0% .....	8	9,179,767	65	428,925,626	5	5,400,503
11.0% To 12.0% .....	3	3,433,224	25	32,346,036	3	283,982
12.0% To 13.0% .....	1	509,600	29	132,748,490	2	29,730
13.0% To 14.0% .....	1	316,377	4	118,514,586	0	0
14.0% To 15.0% .....	3	6,992,343	5	38,001,178	0	0
15.0% To 16.0% .....	0	0	10	32,849,977	0	0
16.0% Or More .....	2	7,989,588	2	17,927,756	0	0
Not Reporting Or Zero ..	105	0	64	0	959	5,356,107
Total	2,750	27,552,588,143	2,750	47,583,582,319	2,750	108,457,285,163
Average Rate	5.4%		6.4%		5.4%	

Interest Rate Category	Other Real Estate		Leases Receivable		All Other Loans	
	Number	Amount	Number	Amount	Number	Amount
.01% To 5.0% .....	561	16,315,102,240	13	77,566,003	535	1,776,402,568
5.0% To 6.0% .....	577	11,244,337,843	15	33,180,980	406	3,107,300,120
6.0% To 7.0% .....	493	5,200,081,318	12	233,229,320	463	3,087,045,065
7.0% To 8.0% .....	216	3,872,577,808	3	5,487,316	372	1,807,030,554
8.0% To 9.0% .....	70	978,049,215	4	24,078,725	263	1,241,919,858
9.0% To 10.0% .....	24	170,152,486	2	5,518,497	171	1,043,696,567
10.0% To 11.0% .....	5	1,736,366	2	194,972	133	659,908,105
11.0% To 12.0% .....	2	420,528	1	1,725,564	49	290,972,530
12.0% To 13.0% .....	0	0	1	865,914	73	318,364,702
13.0% To 14.0% .....	0	0	0	0	36	155,172,049
14.0% To 15.0% .....	0	0	0	0	22	154,063,509
15.0% To 16.0% .....	0	0	0	0	21	15,427,819
16.0% Or More .....	0	0	0	0	18	37,251,034
Not Reporting Or Zero ..	802	227,489,800	2,697	2,718	188	15,939,078
Total	2,750	38,009,947,604	2,750	381,850,009	2,750	13,710,493,558
Average Rate	5.7%		6.2%		7.0%	

**TABLE 7**  
**Federally Insured State Credit Unions**  
**DIVIDEND RATES BY TYPE OF SAVINGS ACCOUNT**  
**December 31, 2010**

Dividend Rate Category	Share Drafts		Regular Shares		Money Market Shares	
	Number	Amount	Number	Amount	Number	Amount
.01% To 1.0% .....	1,089	28,568,641,865	2,347	84,327,739,840	1,186	65,719,577,295
1.0% To 2.0% .....	40	2,157,077,275	300	13,198,746,877	206	20,567,203,383
2.0% To 3.0% .....	16	1,224,640,060	50	252,617,361	2	1,554,691
3.0% To 4.0% .....	6	316,412,183	18	157,054,619	1	176,627
4.0% To 5.0% .....	5	281,652,963	3	19,256,604	0	0
5.0% To 6.0% .....	0	0	2	2,779,984	0	0
6.0% To 7.0% .....	1	10,393,265	0	0	0	0
7.0% Or More .....	0	0	3	13,917,013	0	0
Not Reporting Or Zero ..	1,593	9,166,567,975	27	66,574,982	1,355	1,657,878
Total	2,750	41,725,385,586	2,750	98,038,687,280	2,750	86,290,169,874
Average Rate	0.3%		0.5%		0.6%	

Dividend Rate Category	Share Certificates (1 Year)		IRA/KEOGH		Non-Member-Deposits	
	Number	Amount	Number	Amount	Number	Amount
.01% To 1.0% .....	782	38,565,291,978	724	11,729,347,846	78	401,499,360
1.0% To 2.0% .....	1,180	44,123,508,286	891	14,381,785,103	93	311,304,778
2.0% To 3.0% .....	221	10,294,120,316	242	7,770,423,066	54	214,019,529
3.0% To 4.0% .....	14	660,870,462	33	484,403,332	24	32,043,047
4.0% To 5.0% .....	3	9,016,583	11	80,419,522	3	4,569,000
5.0% To 6.0% .....	1	28,214,081	4	65,329,477	10	9,143,087
6.0% To 7.0% .....	0	0	0	0	0	0
7.0% Or More .....	0	0	1	16,002,905	0	0
Not Reporting Or Zero ..	549	16,888,790	844	608,146	2,488	22,388,146
Total	2,750	93,697,910,496	2,750	34,528,319,397	2,750	994,966,947
Average Rate	1.2%		1.2%		1.7%	

Dividend Rate Category	All Other Shares	
	Number	Amount
.01% To 1.0% .....	808	2,255,351,381
1.0% To 2.0% .....	138	1,005,847,307
2.0% To 3.0% .....	25	215,710,155
3.0% To 4.0% .....	12	93,038,799
4.0% To 5.0% .....	3	3,104,866
5.0% To 6.0% .....	4	736,608
6.0% To 7.0% .....	0	0
7.0% Or More .....	3	64,356
Not Reporting Or Zero ..	1,757	27,487,589
Total	2,750	3,601,341,061
Average Rate	0.6%	

**TABLE 8**  
**Selected Aggregate Ratios and Averages by Assets Size**  
**Federally Insured State Credit Unions**  
**December 31, 2010**

	Total	Less Than \$2,000,000	\$2,000,000- \$10,000,000	\$10,000,000- \$50,000,000
<b>CAPITAL ADEQUACY:</b>				
Net Worth to Total Assets	9.97	19.28	15.00	12.49
Delinquent Loans to Net Worth	11.21	9.68	7.15	7.55
Solvency Evaluation (Est.)	111.44	124.03	117.75	114.36
Classified Assets (Est.) to Net Worth	10.88	6.68	4.83	5.79
<b>ASSET QUALITY:</b>				
Delinquent Loans to Total Loans	1.79	3.74	2.09	1.73
Net Charge-Offs to Average Loans	1.10	0.81	0.68	0.73
Fair Value H-T-M to Book Value H-T-M	100.85	100.35	109.55	100.56
Accum. Unreal. G/L on A-F-S to Cost of A-F-S	0.46	1.71	1.99	0.77
Delinquent Loans to Assets	1.12	1.87	1.07	0.94
<b>EARNINGS:</b>				
Return on Average Assets	0.52	(0.61)	(0.15)	0.02
Return on Average Assets Before NCUSIF Stabilization	0.74	(0.39)	0.07	0.23
Gross Operating Income to Average Assets	5.70	4.79	5.04	5.43
Yield on Average Loans	5.95	7.42	7.08	6.52
Yield on Average Investments	1.86	1.18	1.53	1.83
Cost of Funds to Average Assets	1.17	0.81	0.84	0.90
Net Margin to Average Assets	4.53	3.97	4.20	4.54
Operating Expenses to Average Assets	3.30	4.21	3.90	3.94
Provision for Loan & Lease Losses to Average Assets	0.75	0.42	0.38	0.49
Net Interest Margin to Average Assets	3.21	3.57	3.54	3.46
Operating Expenses to Gross Operating Income	57.89	87.91	77.39	72.45
Fixed Assets Including Foreclosed/Repossessed Assets to Total Assets	2.62	0.21	1.12	2.40
Net Operating Expenses to Average Assets	2.49	3.87	3.38	3.11
<b>ASSET/LIABILITY MANAGEMENT:</b>				
Net Long-Term Assets to Total Assets	33.12	3.14	8.75	20.39
Regular Shares to Savings and Borrowings	26.57	85.03	64.84	43.73
Total Loans to Total Savings	72.05	62.10	60.61	62.89
Total Loans to Total Assets	62.39	49.88	51.25	54.60
Cash Plus Short-Term Investments to Assets	16.23	41.27	32.27	25.09
Total Savings and Borrowings to Earning Assets	93.59	81.33	86.93	91.46
Regular Shares plus Share Drafts to Total Shares & Borrowings	37.87	86.74	71.03	55.23
Borrowings to Total Savings and Net Worth	2.54	0.24	0.03	0.19
<b>PRODUCTIVITY:</b>				
Members to Potential Members	4.54	15.35	10.84	4.84
Borrowers to Members	48.76	28.13	39.36	42.06
Members to Full-Time Employees	381.61	352.23	448.87	411.14
Average Savings Per Member	8,872.71	2,090.14	3,997.22	5,638.35
Average Loan Balance	13,110.54	4,613.68	6,155.56	8,431.42
Salary & Benefits to Full-Time Employees	60,290.02	18,745.82	42,354.07	49,395.23
<b>AS A PERCENTAGE OF TOTAL GROSS INCOME:</b>				
Interest on Loans (Net of Interest Refunds)	66.54	79.67	73.31	66.80
Income From Investments	10.33	11.82	13.69	13.29
Income From Trading Securities	0.02	0.00	0.00	(0.00)
Fee Income	14.16	7.15	10.38	15.23
Other Operating Income	8.96	1.37	2.62	4.69
<b>AS A PERCENTAGE OF TOTAL OPERATING EXPENSES:</b>				
Employee Compensation and Benefits	47.45	46.81	49.16	45.99
Travel and Conference	0.87	0.86	0.86	1.01
Office Occupancy	7.55	5.57	5.00	6.60
Office Operations	17.88	19.18	18.58	18.15
Educational and Promotional	3.35	0.78	1.17	2.33
Loan Servicing	5.65	2.04	2.87	4.59
Professional and Outside Services	7.06	6.99	8.82	11.10
Member Insurance	7.11	9.52	7.98	6.44
Operating Fees	0.43	2.76	1.49	0.81
Miscellaneous Operating Expenses	2.64	5.48	4.07	2.98

**TABLE 8 CONTINUED**  
**Selected Aggregate Ratios and Averages by Assets Size**  
**Federally Insured State Credit Unions**  
**December 31, 2010**

	Total	\$50,000,000- \$100,000,000	\$100,000,000- \$500,000,000	Greater Than \$500,000,000
<b>CAPITAL ADEQUACY:</b>				
Net Worth to Total Assets	9.97	11.05	10.22	9.51
Delinquent Loans to Net Worth	11.21	8.00	10.28	12.35
Solvency Evaluation (Est.)	111.44	112.48	111.62	110.96
Classified Assets (Est.) to Net Worth	10.88	6.88	9.83	12.35
<b>ASSET QUALITY:</b>				
Delinquent Loans to Total Loans	1.79	1.49	1.66	1.86
Net Charge-Offs to Average Loans	1.10	0.88	1.04	1.18
Fair Value H-T-M to Book Value H-T-M	100.85	101.21	100.98	100.74
Accum. Unreal. G/L on A-F-S to Cost of A-F-S	0.46	0.19	0.60	0.44
Delinquent Loans to Assets	1.12	0.88	1.05	1.17
<b>EARNINGS:</b>				
Return on Average Assets	0.52	0.29	0.38	0.64
Return on Average Assets Before NCUSIF Stabilization	0.74	0.51	0.60	0.87
Gross Operating Income to Average Assets	5.70	5.93	6.02	5.59
Yield on Average Loans	5.95	6.53	6.14	5.79
Yield on Average Investments	1.86	2.01	1.82	1.87
Cost of Funds to Average Assets	1.17	1.02	1.05	1.25
Net Margin to Average Assets	4.53	4.91	4.97	4.34
Operating Expenses to Average Assets	3.30	4.02	3.83	2.98
Provision for Loan & Lease Losses to Average Assets	0.75	0.54	0.73	0.80
Net Interest Margin to Average Assets	3.21	3.60	3.43	3.08
Operating Expenses to Gross Operating Income	57.89	67.74	63.61	53.26
Fixed Assets Including Foreclosed/Repossessed Assets to Total Assets	2.62	3.17	3.41	2.33
Net Operating Expenses to Average Assets	2.49	3.07	2.80	2.26
<b>ASSET/LIABILITY MANAGEMENT:</b>				
Net Long-Term Assets to Total Assets	33.12	25.95	32.41	35.34
Regular Shares to Savings and Borrowings	26.57	32.69	26.34	24.28
Total Loans to Total Savings	72.05	67.45	72.32	73.23
Total Loans to Total Assets	62.39	59.32	63.22	63.14
Cash Plus Short-Term Investments to Assets	16.23	19.73	16.57	14.87
Total Savings and Borrowings to Earning Assets	93.59	93.99	94.66	93.45
Regular Shares plus Share Drafts to Total Shares & Borrowings	37.87	44.97	40.88	34.41
Borrowings to Total Savings and Net Worth	2.54	0.41	1.58	3.31
<b>PRODUCTIVITY:</b>				
Members to Potential Members	4.54	3.44	3.64	5.25
Borrowers to Members	48.76	46.14	47.44	51.18
Members to Full-Time Employees	381.61	371.03	349.26	395.19
Average Savings Per Member	8,872.71	6,606.23	7,694.50	10,437.31
Average Loan Balance	13,110.54	9,657.24	11,729.71	14,934.88
Salary & Benefits to Full-Time Employees	60,290.02	51,029.37	56,808.17	65,881.33
<b>AS A PERCENTAGE OF TOTAL GROSS INCOME:</b>				
Interest on Loans (Net of Interest Refunds)	66.54	66.52	65.46	66.85
Income From Investments	10.33	11.39	8.99	10.48
Income From Trading Securities	0.02	0.00	0.01	0.03
Fee Income	14.16	16.04	17.16	12.75
Other Operating Income	8.96	6.05	8.38	9.90
<b>AS A PERCENTAGE OF TOTAL OPERATING EXPENSES:</b>				
Employee Compensation and Benefits	47.45	45.92	48.07	47.47
Travel and Conference	0.87	1.09	1.01	0.76
Office Occupancy	7.55	7.37	7.71	7.65
Office Operations	17.88	17.82	18.15	17.71
Educational and Promotional	3.35	3.25	3.49	3.46
Loan Servicing	5.65	5.40	5.82	5.78
Professional and Outside Services	7.06	10.16	7.04	6.23
Member Insurance	7.11	6.12	6.04	7.80
Operating Fees	0.43	0.61	0.45	0.33
Miscellaneous Operating Expenses	2.64	2.27	2.23	2.81

**TABLE 9**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERALLY INSURED STATE CREDIT UNIONS**  
**Peer Group 1: Asset Size Less Than \$2,000,000**  
**December 31, 2010**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Dec-08</b>	<b>Dec-09</b>	<b>% CHG<sup>1</sup></b>	<b>Dec-10</b>	<b>% CHG<sup>1</sup></b>
Number of Credit Unions	399	343	(14.0)	314	(8.5)
Cash & Equivalents	79	74	(6.4)	72	(2.8)
<b>TOTAL INVESTMENTS</b>	<b>84</b>	<b>79</b>	<b>(6.2)</b>	<b>79</b>	<b>0.1</b>
Trading Securities	0*	0*	(4.7)	0	(100.0)
Available for Sale Securities	2	1	(38.0)	1	16.5
Held-to-Maturity Securities	2	1	(20.5)	1	(4.3)
Commercial Banks, S&Ls	51	53	4.6	56	6.3
Credit Unions - Loans To, Investments In					
Natural Person Credit Unions	4	8	84.8	10	29.8
MCSD and PIC at Corporate CU	3	2	(45.1)	1	(28.2)
All Other Corporate Credit Union	20	11	(42.4)	6	(46.8)
All Other Investments	2	2	(5.5)	2	12.6
Loans Held for Sale	0	0	0.0	0	0.0
<b>TOTAL LOANS OUTSTANDING</b>	<b>214</b>	<b>171</b>	<b>(19.9)</b>	<b>150</b>	<b>(12.3)</b>
Unsecured Credit Card Loans	1	0*	(23.9)	1	21.8
All Other Unsecured Loans	42	34	(19.4)	30	(9.6)
Short-Term, Small Amount Loans (STS) (Federal CU Only)	N/A	N/A	N/A	0	N/A
New Vehicle Loans	59	42	(28.7)	32	(23.6)
Used Vehicle Loans	82	69	(16.5)	64	(7.0)
First Mortgage Real Estate Loans/LOC	3	3	(22.9)	3	(1.4)
Other Real Estate Loans/LOC	4	4	(4.8)	3	(37.1)
Leases Receivable	0*	0*	135.2	0*	(42.9)
All Other Loans/LOC	21	18	(13.0)	17	(8.5)
Allowance For Loan Losses	5	4	(17.8)	4	(5.6)
Foreclosed and Repossessed Assets	0*	0*	(4.0)	0*	(56.5)
Foreclosed and Repossessed Real Estate	0	0	0.0	0	0.0
Foreclosed and Repossessed Autos	0*	0*	(20.9)	0*	(58.9)
Foreclosed and Repossessed - Other	0*	0*	4,700.0	0*	(45.8)
Land and Building	0*	0*	(32.7)	0*	6.3
Other Fixed Assets	0*	0*	(6.2)	0*	(21.5)
NCUSIF Capitalization Deposit	3	3	(10.7)	2	(5.2)
Total Intangible Assets	N/A	(0*)	N/A	0*	102.7
Identifiable Intangible Assets	N/A	(0*)	N/A	(0*)	1.4
Goodwill	N/A	0	N/A	0*	0.0
Other Assets	2	1	(26.9)	1	9.3
<b>TOTAL ASSETS</b>	<b>376</b>	<b>324</b>	<b>(14.0)</b>	<b>301</b>	<b>(7.1)</b>
<b>LIABILITIES</b>					
Total Borrowings	0*	0*	(83.5)	0*	78.9
Accrued Dividends/Interest Payable	0*	0*	(50.4)	0*	(10.9)
Accounts Payable and Other Liabilities	1	1	(9.4)	0*	(48.1)
Uninsured Secondary Capital	0	0*	0.0	0*	96.2
<b>TOTAL LIABILITIES</b>	<b>3</b>	<b>2</b>	<b>(22.6)</b>	<b>2</b>	<b>(14.1)</b>
<b>EQUITY/SAVINGS</b>					
Total Savings	297	258	(13.0)	241	(6.5)
Share Drafts	3	3	(20.8)	4	53.4
Regular Shares	254	223	(12.1)	206	(7.9)
Money Market Shares	2	2	45.2	0*	(68.0)
Share Certificates/CDs	28	23	(17.6)	23	(0.8)
IRA/Keogh Accounts	4	3	(31.8)	2	(9.5)
All Other Shares	3	2	(52.0)	1	(37.3)
Non-Member Deposits	2	2	6.5	4	93.0
Regular Reserves	23	20	(15.0)	18	(10.1)
Equity Acquired in Merger	N/A	(0*)	N/A	0	100.0
APPR. For Non-Conf. Invest.	0*	0	(100.0)	0	0.0
Miscellaneous Equity	0*	0*	135.2	0*	33.0
Accum. Unrealized G/L on A-F-S	0*	0*	(75.4)	0*	182.0
Accum. Unrealized G/L For OTTI (Due to Other Factors) on HTM Debt Securities	N/A	(0*)	N/A	(0*)	84.6
Accum. Unrealized Net Gains (Losses) on Cash Flow Hedges	0*	0	(100.0)	(0*)	0.0
Other Reserves	3	2	(27.9)	2	(7.4)
Other Comprehensive Income	0*	(0*)	(180.4)	(0*)	13.4
Undivided Earnings	50	41	(17.8)	37	(8.9)
<b>TOTAL EQUITY</b>	<b>77</b>	<b>63</b>	<b>(17.5)</b>	<b>57</b>	<b>(9.2)</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>376</b>	<b>324</b>	<b>(14.0)</b>	<b>301</b>	<b>(7.1)</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

**TABLE 10**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERALLY INSURED STATE CREDIT UNIONS**  
**Peer Group 2: Asset Size \$2,000,000 to \$10,000,000**  
**December 31, 2010**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Dec-08</b>	<b>Dec-09</b>	<b>% CHG<sup>1</sup></b>	<b>Dec-10</b>	<b>% CHG<sup>1</sup></b>
Number of Credit Unions	706	648	(8.2)	599	(7.6)
<b>Cash &amp; Equivalents</b>	483	533	10.4	504	(5.3)
<b>TOTAL INVESTMENTS</b>	1,141	1,096	(3.9)	1,064	(3.0)
Trading Securities	0*	0*	(4.7)	0	(100.0)
Available for Sale Securities	26	12	(55.2)	12	(0.6)
Held-to-Maturity Securities	51	66	28.7	49	(24.9)
Commercial Banks, S&Ls	773	780	0.9	812	4.1
Credit Unions - Loans To, Investments In Natural Person Credit Unions	58	73	26.0	82	12.4
MCSD and PIC at Corporate CU	33	18	(46.4)	12	(29.5)
All Other Corporate Credit Union	182	114	(37.7)	69	(39.4)
All Other Investments	17	34	94.3	27	(21.3)
Loans Held for Sale	0	0*	0.0	0*	3,756.3
<b>TOTAL LOANS OUTSTANDING</b>	<b>2,210</b>	<b>1,918</b>	<b>(13.2)</b>	<b>1,710</b>	<b>(10.9)</b>
Unsecured Credit Card Loans	56	48	(13.5)	41	(14.8)
All Other Unsecured Loans	302	276	(8.6)	254	(8.0)
Short-Term, Small Amount Loans (STS) (Federal CU Only)	N/A	N/A	N/A	0	N/A
New Vehicle Loans	572	462	(19.3)	359	(22.3)
Used Vehicle Loans	738	672	(8.9)	640	(4.7)
First Mortgage Real Estate Loans/LOC	177	151	(15.1)	134	(11.1)
Other Real Estate Loans/LOC	182	144	(20.9)	124	(13.7)
Leases Receivable	0*	0*	926.7	3	301.0
All Other Loans/LOC	183	165	(9.9)	155	(6.2)
Allowance For Loan Losses	30	27	(12.0)	24	(9.3)
Foreclosed and Repossessed Assets	2	2	(28.7)	2	28.7
Foreclosed and Repossessed Real Estate	1	0*	(28.2)	1	70.4
Foreclosed and Repossessed Autos	1	0*	(30.9)	0*	(10.0)
Foreclosed and Repossessed - Other	0*	0*	(6.4)	0*	(36.7)
Land and Building	37	31	(17.5)	26	(15.8)
Other Fixed Assets	11	10	(6.3)	8	(22.0)
NCUSIF Capitalization Deposit	29	28	(3.8)	27	(1.7)
Total Intangible Assets	N/A	0*	N/A	0*	(65.5)
Identifiable Intangible Assets	N/A	0*	N/A	0*	(65.5)
Goodwill	N/A	0	N/A	0	0.0
Other Assets	27	22	(19.1)	19	(13.0)
<b>TOTAL ASSETS</b>	<b>3,910</b>	<b>3,613</b>	<b>(7.6)</b>	<b>3,337</b>	<b>(7.6)</b>
<b>LIABILITIES</b>					
Total Borrowings	6	8	46.0	1	(86.2)
Accrued Dividends/Interest Payable	6	4	(27.4)	3	(32.5)
Accounts Payable and Other Liabilities	15	12	(17.6)	10	(13.9)
Uninsured Secondary Capital	0*	0*	0.0	0*	(60.0)
<b>TOTAL LIABILITIES</b>	<b>26</b>	<b>25</b>	<b>(6.2)</b>	<b>15</b>	<b>(41.2)</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	3,239	3,036	(6.3)	2,821	(7.1)
Share Drafts	217	199	(7.9)	175	(12.3)
Regular Shares	2,051	1,920	(6.4)	1,830	(4.7)
Money Market Shares	111	112	1.1	119	6.8
Share Certificates/CDs	672	624	(7.3)	531	(14.8)
IRA/Keogh Accounts	141	132	(6.1)	117	(11.4)
All Other Shares	36	41	12.9	43	4.6
Non-Member Deposits	12	8	(28.9)	6	(27.1)
Regular Reserves	177	156	(11.7)	142	(9.1)
Equity Acquired in Merger	N/A	0*	N/A	0*	(55.2)
APPR. For Non-Conf. Invest.	0*	0*	(59.7)	0*	190.4
Miscellaneous Equity	0*	0*	(17.9)	0*	41.2
Accum. Unrealized G/L on A-F-S	0*	0*	(79.5)	0*	288.8
Accum. Unrealized G/L for OTTI (Due to Other Factors) on HTM Debt Securities	N/A	0	N/A	0*	0.0
Accum. Unrealized Net Gains (Losses) on Cash Flow Hedges	0*	0*	95.6	0*	(36.7)
Other Reserves	36	27	(24.7)	25	(7.2)
Other Comprehensive Income	(0*)	(0*)	(22.2)	(0*)	28.1
Undivided Earnings	432	369	(14.6)	334	(9.6)
<b>TOTAL EQUITY</b>	<b>645</b>	<b>552</b>	<b>(14.4)</b>	<b>501</b>	<b>(9.3)</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>3,910</b>	<b>3,613</b>	<b>(7.6)</b>	<b>3,337</b>	<b>(7.6)</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

**TABLE 11**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERALLY INSURED STATE CREDIT UNIONS**  
**Peer Group 3: Asset Size \$10,000,000 to \$50,000,000**  
**December 31, 2010**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Dec-08</b>	<b>Dec-09</b>	<b>% CHG<sup>1</sup></b>	<b>Dec-10</b>	<b>% CHG<sup>1</sup></b>
Number of Credit Unions	956	912	(4.6)	890	(2.4)
<b>Cash &amp; Equivalents</b>	2,297	2,582	12.4	2,601	0.8
<b>TOTAL INVESTMENTS</b>	6,094	6,548	7.4	6,603	0.8
Trading Securities	0*	2	1,038.1	4	77.6
Available for Sale Securities	537	593	10.5	673	13.5
Held-to-Maturity Securities	469	485	3.5	551	13.5
Commercial Banks, S&Ls	3,682	4,244	15.3	4,424	4.2
Credit Unions - Loans To, Investments In Natural Person Credit Unions	248	240	(3.2)	297	24.0
MCSD and PIC at Corporate CU	196	109	(44.1)	85	(22.2)
All Other Corporate Credit Union	868	711	(18.1)	436	(38.7)
All Other Investments	95	163	72.0	132	(18.8)
Loans Held for Sale	19	9	(54.9)	11	33.5
<b>TOTAL LOANS OUTSTANDING</b>	<b>14,536</b>	<b>12,985</b>	<b>(10.7)</b>	<b>11,995</b>	<b>(7.6)</b>
Unsecured Credit Card Loans	613	574	(6.3)	555	(3.3)
All Other Unsecured Loans	1,054	935	(11.3)	909	(2.7)
Short-Term, Small Amount Loans (STS) (Federal CU Only)	N/A	N/A	N/A	0	N/A
New Vehicle Loans	2,399	1,974	(17.7)	1,541	(21.9)
Used Vehicle Loans	3,735	3,365	(9.9)	3,256	(3.3)
First Mortgage Real Estate Loans/LOC	3,459	3,275	(5.3)	3,117	(4.8)
Other Real Estate Loans/LOC	2,189	1,844	(15.8)	1,642	(10.9)
Leases Receivable	6	11	105.5	9	(16.5)
All Other Loans/LOC	1,081	1,005	(7.0)	965	(4.0)
Allowance For Loan Losses	155	152	(1.8)	157	3.1
Foreclosed and Repossessed Assets	24	30	27.5	31	2.5
Foreclosed & Repossessed Real Estate	15	23	52.4	24	4.8
Foreclosed & Repossessed Autos	8	6	(21.3)	5	(11.5)
Foreclosed and Repossessed - Other	0*	0*	32.3	1	52.2
Land and Building	483	434	(10.0)	407	(6.4)
Other Fixed Assets	99	91	(8.6)	80	(11.7)
NCUSIF Capitalization Deposit	163	171	5.1	180	5.5
Total Intangible Assets	N/A	1	N/A	1	20.6
Identifiable Intangible Assets	N/A	0*	N/A	1	29.7
Goodwill	N/A	0*	N/A	0*	0.0
Other Assets	260	219	(15.8)	216	(1.3)
<b>TOTAL ASSETS</b>	<b>23,819</b>	<b>22,917</b>	<b>(3.8)</b>	<b>21,969</b>	<b>(4.1)</b>
<b>LIABILITIES</b>					
Total Borrowings	150	257	71.3	34	(86.7)
Accrued Dividends/Interest Payable	29	19	(32.4)	13	(31.0)
Accounts Payable and Other Liabilities	131	109	(16.8)	108	(0.7)
Uninsured Secondary Capital	4	4	(3.2)	7	101.6
<b>TOTAL LIABILITIES</b>	<b>313</b>	<b>388</b>	<b>24.1</b>	<b>162</b>	<b>(58.1)</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>20,235</b>	<b>19,618</b>	<b>(3.0)</b>	<b>19,073</b>	<b>(2.8)</b>
Share Drafts	2,356	2,288	(2.9)	2,199	(3.9)
Regular Shares	8,348	8,222	(1.5)	8,358	1.7
Money Market Shares	1,945	2,049	5.3	2,080	1.5
Share Certificates/CDs	5,667	5,207	(8.1)	4,635	(11.0)
IRA/Keogh Accounts	1,578	1,518	(3.8)	1,471	(3.1)
All Other Shares	249	243	(2.4)	247	1.7
Non-Member Deposits	91	92	1.0	82	(10.8)
Regular Reserves	870	783	(10.0)	731	(6.6)
Equity Acquired in Merger	N/A	2	N/A	4	140.2
APPR. For Non-Conf. Invest.	4	0*	(84.7)	2	277.2
Miscellaneous Equity	0*	0*	377.7	0*	18.7
Accum. Unrealized G/L on A-F-S	(0*)	5	1,010.9	5	(2.0)
Accum. Unrealized G/L for OTTI (Due to Other Factors) on HTM Debt Securities	N/A	0*	N/A	0*	20.9
Accum. Unrealized Net Gains (Losses) on Cash Flow Hedges	0	(0*)	0.0	0	100.0
Other Reserves	207	175	(15.6)	167	(4.6)
Other Comprehensive Income	(10)	(11)	(11.9)	(10)	5.4
Undivided Earnings	2,201	1,957	(11.1)	1,835	(6.2)
<b>TOTAL EQUITY</b>	<b>3,271</b>	<b>2,911</b>	<b>(11.0)</b>	<b>2,734</b>	<b>(6.1)</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>23,819</b>	<b>22,917</b>	<b>(3.8)</b>	<b>21,969</b>	<b>(4.1)</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

**TABLE 12**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERALLY INSURED STATE CREDIT UNIONS**  
**Peer Group 4: Asset Size \$50,000,000 to \$100,000,000**  
**December 31, 2010**  
**DOLLAR AMOUNTS IN MILLIONS**

<b>ASSETS</b>	<b>Dec-08</b>	<b>Dec-09</b>	<b>% CHG<sup>1</sup></b>	<b>Dec-10</b>	<b>% CHG<sup>1</sup></b>
Number of Credit Unions	305	310	1.6	318	2.6
<b>Cash &amp; Equivalents</b>	1,602	1,990	24.2	2,132	7.1
<b>TOTAL INVESTMENTS</b>	4,740	5,454	15.1	5,891	8.0
Trading Securities	0*	0*	(68.0)	0*	65.7
Available for Sale Securities	1,114	1,093	(1.8)	1,232	12.7
Held-to-Maturity Securities	438	529	20.7	761	43.8
Commercial Banks, S&Ls	2,099	2,787	32.8	3,276	17.5
Credit Unions - Loans To, Investments In Natural Person Credit Unions	112	132	18.2	161	22.0
MCS&D and PIC at Corporate CU	164	96	(41.3)	75	(21.6)
All Other Corporate Credit Union	741	697	(5.9)	277	(60.3)
All Other Investments	72	119	66.3	110	(7.9)
Loans Held for Sale	17	15	(13.7)	30	108.8
<b>TOTAL LOANS OUTSTANDING</b>	14,066	13,482	(4.2)	13,193	(2.1)
Unsecured Credit Card Loans	598	566	(5.5)	603	6.6
All Other Unsecured Loans	719	689	(4.2)	687	(0.3)
Short-Term, Small Amount Loans (STS) (Federal CU Only)	N/A	N/A	N/A	0	N/A
New Vehicle Loans	1,947	1,835	(5.8)	1,558	(15.1)
Used Vehicle Loans	3,253	3,390	4.2	3,543	4.5
First Mortgage Real Estate Loans/LOC	4,258	4,062	(4.6)	4,055	(0.2)
Other Real Estate Loans/LOC	2,310	2,077	(10.1)	1,883	(9.3)
Leases Receivable	20	19	(2.5)	16	(19.7)
All Other Loans/LOC	961	845	(12.1)	850	0.6
Allowance For Loan Losses	141	167	18.7	169	0.9
Foreclosed and Repossessed Assets	44	49	11.5	45	(8.6)
Foreclosed & Repossessed Real Estate	28	38	35.9	37	(2.7)
Foreclosed & Repossessed Autos	15	10	(31.0)	7	(33.9)
Foreclosed & Repossessed - Other	0*	0*	(41.8)	0*	82.0
Land and Building	572	534	(6.6)	562	5.4
Other Fixed Assets	106	94	(12.0)	83	(11.6)
NCUSIF Capitalization Deposit	151	181	20.2	190	4.9
Total Intangible Assets	N/A	2	N/A	3	10.3
Identifiable Intangible Assets	N/A	0*	N/A	0*	71.5
Goodwill	N/A	2	N/A	2	0.3
Other Assets	270	271	0.3	278	2.6
<b>TOTAL ASSETS</b>	21,427	21,904	2.2	22,239	1.5
<b>LIABILITIES</b>					
Total Borrowings	340	387	13.9	88	(77.2)
Accrued Dividends/Interest Payable	21	13	(37.4)	9	(33.4)
Accounts Payable and Other Liabilities	149	160	7.7	143	(11.1)
Uninsured Secondary Capital	14	2	(88.8)	3	97.9
<b>TOTAL LIABILITIES</b>	524	562	7.3	243	(56.8)
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	18,374	18,968	3.2	19,559	3.1
Share Drafts	2,208	2,383	7.9	2,412	1.2
Regular Shares	5,687	5,920	4.1	6,423	8.5
Money Market Shares	2,465	2,870	16.4	3,167	10.4
Share Certificates/CDs	6,138	5,837	(4.9)	5,520	(5.4)
IRA/Keogh Accounts	1,636	1,734	6.0	1,794	3.5
All Other Shares	144	126	(12.6)	149	18.0
Non-Member Deposits	96	97	1.1	92	(4.7)
Regular Reserves	736	708	(3.8)	708	0.1
Equity Acquired in Merger	N/A	8	N/A	11	44.2
APPR. For Non-Conf. Invest.	4	0*	(88.7)	0*	(30.6)
Miscellaneous Equity	0*	0*	3,091.1	0*	(96.9)
Accum. Unrealized G/L on A-F-S	(10)	6	160.5	2	(62.7)
Accum. Unrealized G/L for OTTI (Due to Other Factors) on HTM Debt Securities	N/A	(0*)	N/A	(0*)	(112.3)
Accum. Unrealized Net Gains (Losses) on Cash Flow Hedges	0	(0*)	0.0	(0*)	(26.0)
Other Reserves	103	121	16.8	134	10.8
Other Comprehensive Income	(21)	(16)	24.7	(18)	(12.9)
Undivided Earnings	1,717	1,547	(9.9)	1,600	3.4
<b>TOTAL EQUITY</b>	2,529	2,374	(6.1)	2,437	2.7
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	21,427	21,904	2.2	22,239	1.5

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.



**TABLE 13**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERALLY INSURED STATE CREDIT UNIONS**  
**Peer Group 5: Asset Size \$100,000,000 to \$500,000,000**  
**December 31, 2010**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Dec-08</b>	<b>Dec-09</b>	<b>% CHG<sup>1</sup></b>	<b>Dec-10</b>	<b>% CHG<sup>1</sup></b>
Number of Credit Unions	419	442	5.5	438	(0.9)
<b>Cash &amp; Equivalents</b>	5,711	8,122	42.2	9,098	12.0
<b>TOTAL INVESTMENTS</b>	16,471	21,095	28.1	21,708	2.9
Trading Securities	0*	4	551.0	1	(69.8)
Available for Sale Securities	6,576	8,080	22.9	9,979	23.5
Held-to-Maturity Securities	2,329	3,198	37.3	3,623	13.3
Commercial Banks, S&Ls	2,931	4,818	64.4	5,489	13.9
Credit Unions - Loans To, Investments In Natural Person Credit Unions	167	220	31.7	210	(4.4)
MCSD and PIC at Corporate CU	417	240	(42.4)	201	(16.3)
All Other Corporate Credit Union	3,730	3,961	6.2	1,792	(54.7)
All Other Investments	320	574	79.1	411	(28.3)
Loans Held for Sale	96	141	47.7	272	92.7
<b>TOTAL LOANS OUTSTANDING</b>	63,658	63,676	0.0	61,269	(3.8)
Unsecured Credit Card Loans	2,731	2,875	5.3	2,858	(0.6)
All Other Unsecured Loans	2,488	2,508	0.8	2,481	(1.1)
Short-Term, Small Amount Loans (STS) (Federal CU Only)	N/A	N/A	N/A	0	N/A
New Vehicle Loans	8,953	8,121	(9.3)	6,527	(19.6)
Used Vehicle Loans	13,235	13,271	0.3	13,504	1.8
First Mortgage Real Estate Loans/LOC	21,846	22,860	4.6	22,767	(0.4)
Other Real Estate Loans/LOC	10,801	10,068	(6.8)	9,064	(10.0)
Leases Receivable	38	59	54.6	40	(31.3)
All Other Loans/LOC	3,566	3,914	9.7	4,027	2.9
Allowance For Loan Losses	678	927	36.7	961	3.6
Foreclosed and Repossessed Assets	164	233	41.8	267	14.9
Foreclosed & Repossessed Real Estate	119	191	60.6	233	22.2
Foreclosed & Repossessed Autos	42	35	(16.9)	25	(30.2)
Foreclosed and Repossessed - Other	3	7	134.3	10	43.7
Land and Building	2,345	2,468	5.2	2,486	0.8
Other Fixed Assets	488	432	(11.4)	383	(11.4)
NCUSIF Capitalization Deposit	542	800	47.5	818	2.2
Total Intangible Assets	N/A	15	N/A	22	51.0
Identifiable Intangible Assets	N/A	9	N/A	16	66.6
Goodwill	N/A	6	N/A	7	24.5
Other Assets	1,459	1,478	1.3	1,552	5.0
<b>TOTAL ASSETS</b>	90,257	97,533	8.1	96,915	(0.6)
<b>LIABILITIES</b>					
Total Borrowings	2,897	3,065	5.8	1,492	(51.3)
Accrued Dividends/Interest Payable	59	44	(24.4)	32	(28.4)
Accounts Payable and Other Liabilities	816	799	(2.1)	822	2.9
Uninsured Secondary Capital	5	26	420.3	2	(92.3)
<b>TOTAL LIABILITIES</b>	3,777	3,934	4.2	2,348	(40.3)
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	76,765	83,885	9.3	84,715	1.0
Share Drafts	10,457	11,915	13.9	12,534	5.2
Regular Shares	18,951	21,153	11.6	22,705	7.3
Money Market Shares	13,751	16,526	20.2	17,235	4.3
Share Certificates/CDs	25,715	25,344	(1.4)	23,229	(8.3)
IRA/Keogh Accounts	6,789	7,622	12.3	7,602	(0.3)
All Other Shares	890	1,058	18.9	1,132	6.9
Non-Member Deposits	212	268	26.0	278	3.8
Regular Reserves	2,473	2,438	(1.4)	2,442	0.2
Equity Acquired in Merger	N/A	15	N/A	51	248.9
APPR. For Non-Conf. Invest.	45	9	(80.2)	13	43.1
Miscellaneous Equity	0*	1	24.1	0*	(17.0)
Accum. Unrealized G/L on A-F-S	(16)	64	504.9	60	(6.4)
Accum. Unrealized G/L for OTTI (Due to Other Factors) on HTM Debt Securities	N/A	0	N/A	(0*)	0.0
Accum. Unrealized Net Gains (Losses) on Cash Flow Hedges	(15)	(10)	32.9	(2)	84.1
Other Reserves	660	612	(7.2)	474	(22.5)
Other Comprehensive Income	(141)	(137)	3.0	(112)	17.8
Undivided Earnings	6,709	6,722	0.2	6,927	3.1
<b>TOTAL EQUITY</b>	9,715	9,713	(0.0)	9,853	1.4
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	90,257	97,533	8.1	96,915	(0.6)

\* Amount Less than + or - 1 Million

**TABLE 14**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERALLY INSURED STATE CREDIT UNIONS**  
**Peer Group 6: Asset Size Greater Than \$500,000,000**  
**December 31, 2010**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Dec-08</b>	<b>Dec-09</b>	<b>% CHG<sup>1</sup></b>	<b>Dec-10</b>	<b>% CHG<sup>1</sup></b>
Number of Credit Unions	174	185	6.3	191	3.2
<b>Cash &amp; Equivalents</b>	12,263	18,749	52.9	21,893	16.8
<b>TOTAL INVESTMENTS</b>	42,371	59,452	40.3	68,090	14.5
Trading Securities	126	159	26.8	170	7.0
Available for Sale Securities	24,463	37,099	51.7	48,607	31.0
Held-to-Maturity Securities	6,012	8,028	33.5	9,915	23.5
Commercial Banks, S&Ls	864	1,211	40.2	1,410	16.4
Credit Unions - Loans To, Investments in Natural Person Credit Unions	78	74	(4.9)	80	7.7
MCSD and PIC at Corporate CU	558	225	(59.6)	215	(4.8)
All Other Corporate Credit Union	8,989	10,989	22.2	6,390	(41.9)
All Other Investments	1,281	1,667	30.1	1,303	(21.8)
Loans Held for Sale	345	510	47.9	870	70.6
<b>TOTAL LOANS OUTSTANDING</b>	162,036	169,053	4.3	170,238	0.7
Unsecured Credit Card Loans	8,117	8,940	10.1	9,321	4.3
All Other Unsecured Loans	5,039	5,132	1.9	5,119	(0.3)
Short-Term, Small Amount Loans (STS) (Federal CU Only)	N/A	N/A	N/A	0	N/A
New Vehicle Loans	22,149	20,765	(6.2)	17,536	(15.6)
Used Vehicle Loans	23,538	25,314	7.5	26,576	5.0
First Mortgage Real Estate Loans/LOC	69,572	74,890	7.6	78,383	4.7
Other Real Estate Loans/LOC	26,559	26,471	(0.3)	25,293	(4.5)
Leases Receivable	490	393	(19.7)	313	(20.3)
All Other Loans/LOC	6,572	7,147	8.7	7,697	7.7
Allowance For Loan Losses	1,923	2,958	53.8	3,151	6.5
Foreclosed and Repossessed Assets	285	470	65.2	628	33.5
Foreclosed & Repossessed Real Estate	205	388	89.3	570	46.8
Foreclosed & Repossessed Autos	73	74	0.6	50	(32.3)
Foreclosed and Repossessed - Other	6	8	29.6	7	(5.1)
Land and Building	3,576	4,011	12.2	4,208	4.9
Other Fixed Assets	978	931	(4.8)	894	(4.0)
NCUSIF Capitalization Deposit	1,151	2,041	77.4	2,201	7.9
Total Intangible Assets	N/A	229	N/A	284	23.8
Identifiable Intangible Assets	N/A	69	N/A	102	47.9
Goodwill	N/A	161	N/A	182	13.5
Other Assets	3,262	3,291	0.9	3,479	5.7
<b>TOTAL ASSETS</b>	224,342	255,778	14.0	269,634	5.4
<b>LIABILITIES</b>					
Total Borrowings	11,489	12,014	4.6	8,992	(25.2)
Accrued Dividends/Interest Payable	169	146	(13.9)	110	(24.3)
Accounts Payable and Other Liabilities	2,324	2,291	(1.4)	2,561	11.8
Uninsured Secondary Capital	0	0	0.0	25	0.0
<b>TOTAL LIABILITIES</b>	13,982	14,450	3.3	11,688	(19.1)
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	188,851	218,070	15.5	232,468	6.6
Share Drafts	18,070	22,092	22.3	24,401	10.5
Regular Shares	43,983	52,000	18.2	58,516	12.5
Money Market Shares	43,754	57,000	30.3	63,687	11.7
Share Certificates/CDs	62,738	62,484	(0.4)	59,759	(4.4)
IRA/Keogh Accounts	18,688	22,169	18.6	23,542	6.2
All Other Shares	894	1,880	110.4	2,030	8.0
Non-Member Deposits	725	446	(38.5)	533	19.6
Regular Reserves	5,515	5,850	6.1	6,091	4.1
Equity Acquired in Merger	N/A	73	N/A	195	167.8
APPR. For Non-Conf. Invest.	27	15	(43.1)	14	(5.4)
Miscellaneous Equity	7	10	40.6	11	17.2
Accum. Unrealized G/L on A-F-S	66	95	43.9	211	123.1
Accum. Unrealized G/L for OTTI (Due to Other Factors) on HTM Debt Securities	N/A	(2)	N/A	(2)	(26.3)
Accum. Unrealized Net Gains (Losses) on Cash Flow Hedges	(5)	(3)	50.0	(16)	(492.6)
Other Reserves	1,621	1,771	9.3	1,974	11.5
Other Comprehensive Income	(323)	(338)	(4.6)	(322)	4.8
Undivided Earnings	14,609	15,797	8.1	17,333	9.7
<b>TOTAL EQUITY</b>	21,509	23,258	8.1	25,479	9.5
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	224,342	255,778	14.0	269,634	5.4

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

**TABLE 15**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERALLY INSURED STATE CREDIT UNIONS**  
**Peer Group 1: Asset Size Less Than \$2,000,000**  
**December 31, 2010**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Dec-08	Dec-09	% CHG <sup>1</sup>	Dec-10	% CHG <sup>1</sup>
Number of Credit Unions	399	343	(14.0)	314	(8.5)
<b>INTEREST INCOME</b>					
Interest on Loans	17	14	(22.1)	12	(12.4)
(Less) Interest Refund	0*	0*	(38.6)	0*	(1.0)
Income from Investments	4	2	(43.9)	2	(28.9)
Trading Profits and Losses	0*	0*	5,697.6	0*	(99.8)
<b>TOTAL INTEREST INCOME</b>	<b>22</b>	<b>16</b>	<b>(26.4)</b>	<b>14</b>	<b>(15.2)</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	6	3	(38.3)	2	(28.8)
Interest on Deposits	0*	0*	(64.7)	0*	(7.7)
Interest on Borrowed Money	0*	0*	(16.7)	0*	(67.0)
<b>TOTAL INTEREST EXPENSE</b>	<b>6</b>	<b>4</b>	<b>(39.5)</b>	<b>3</b>	<b>(28.6)</b>
PROVISION FOR LOAN & LEASE LOSSES	2	2	(15.6)	1	(19.1)
<b>NET INTEREST INCOME AFTER PLL</b>	<b>14</b>	<b>11</b>	<b>(22.4)</b>	<b>10</b>	<b>(10.2)</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	1	0*	(48.3)	1	66.3
Other Operating Income	0*	0*	7.9	0*	(16.3)
Gain (Loss) on Investments	0*	(0*)	(14,692.3)	(0*)	60.5
Total Other-Than-Temporary-Impairment (OTTI) Losses	N/A	(0*)	N/A	(0*)	81.1
Less: Portion OTTI Losses in Other Comprehensive Income	N/A	0	N/A	0	0.0
OTTI Losses recognized in earnings	N/A	(0*)	N/A	(0*)	81.1
Gain (Loss) on Disposition of Fixed Assets	0*	(0*)	(1,718.5)	(0*)	(905.2)
Other Non-Operating Income (Expense)	0*	2	2,281.0	0*	(74.3)
NCUSIF Stabilization Income	N/A	0*	N/A	0*	(99.7)
<b>TOTAL NON-INTEREST INCOME</b>	<b>2</b>	<b>2</b>	<b>30.6</b>	<b>1</b>	<b>(29.4)</b>
<b>NON-INTEREST EXPENSE</b>					
Employee Compensation and Benefits	8	6	(17.2)	6	(4.7)
Travel and Conference Expense	0*	0*	(30.4)	0*	(9.8)
Office Occupancy Expense	0*	0*	(1.2)	0*	8.2
Office Operations Expense	3	2	(18.8)	3	3.5
Educational and Promotional Expense	0*	0*	(27.9)	0*	(7.6)
Loan Servicing Expense	0*	0*	(11.9)	0*	0.8
Professional and Outside Services	0*	0*	7.9	0*	(7.3)
Member Insurance	1	0*	(10.4)	1	38.5
NCUSIF Premium Expense	N/A	N/A	N/A	0*	N/A
Temporary Corporate CU Stabilization Assessment <sup>2</sup>	N/A	1	N/A	0*	(75.3)
Other Member Insurance	N/A	N/A	N/A	0*	N/A
Operating Fees	0*	0*	(21.7)	0*	10.3
Miscellaneous Operating Expenses	1	0*	(12.9)	0*	(26.2)
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>16</b>	<b>13</b>	<b>(14.9)</b>	<b>13</b>	<b>(1.0)</b>
<b>Net Income (Loss)</b>	<b>0*</b>	<b>(2)</b>	<b>(3,222.0)</b>	<b>(2)</b>	<b>(11.8)</b>
Transfer to Regular Reserve	0*	0*	(73.3)	0*	61.1
<b>Net Income (Loss) Excluding NCUSIF Premiums and Temporary Corporate CU Stabilization Fund Assessment</b>	<b>N/A</b>	<b>(0*)</b>	<b>N/A</b>	<b>(1)</b>	<b>(289.5)</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

<sup>2</sup> In 2009, the NCUSIF Premium Expense and temporary Corporate Stabilization Assessments were combined and reported as NCUSIF Stabilization Expense.

**TABLE 16**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERALLY INSURED STATE CREDIT UNIONS**  
**Peer Group 2: Asset Size \$2,000,000 to \$10,000,000**  
**December 31, 2010**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Dec-08	Dec-09	% CHG <sup>1</sup>	Dec-10	% CHG <sup>1</sup>
Number of Credit Unions	706	648	(8.2)	599	(7.6)
<b>INTEREST INCOME</b>					
Interest on Loans	171	145	(15.5)	129	(11.0)
(Less) Interest Refund	0*	0*	(20.8)	0*	5.8
Income from Investments	53	34	(35.7)	24	(30.2)
Trading Profits and Losses	(0*)	0	100.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>224</b>	<b>179</b>	<b>(20.3)</b>	<b>152</b>	<b>(14.7)</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	60	38	(36.9)	25	(33.0)
Interest on Deposits	9	6	(28.8)	4	(40.9)
Interest on Borrowed Money	0*	0*	(59.9)	0*	(62.2)
<b>TOTAL INTEREST EXPENSE</b>	<b>69</b>	<b>44</b>	<b>(36.0)</b>	<b>29</b>	<b>(34.2)</b>
PROVISION FOR LOAN & LEASE LOSSES	18	18	(0.8)	13	(26.1)
<b>NET INTEREST INCOME AFTER PLL</b>	<b>137</b>	<b>117</b>	<b>(15.0)</b>	<b>110</b>	<b>(5.6)</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	24	21	(12.6)	18	(14.3)
Other Operating Income	6	5	(12.6)	5	(14.2)
Gain (Loss) on Investments	(0*)	(8)	(7,800.1)	(3)	60.5
Total Other-Than-Temporary-Impairment (OTTI) Losses	N/A	(0*)	N/A	(0*)	65.2
Less: Portion OTTI Losses in Other Comprehensive Income	N/A	0*	N/A	0*	62.3
OTTI Losses recognized in earnings	N/A	(0*)	N/A	(0*)	61.6
Gain (Loss) on Disposition of Fixed Assets	(0*)	(0*)	(157.9)	0*	114.9
Other Non-Operating Income (Expense)	0*	14	1,469.6	0*	(96.7)
NCUSIF Stabilization Income	N/A	11	N/A	0*	(99.8)
<b>TOTAL NON-INTEREST INCOME</b>	<b>31</b>	<b>33</b>	<b>5.5</b>	<b>20</b>	<b>(38.1)</b>
<b>NON-INTEREST EXPENSE</b>					
Employee Compensation and Benefits	85	75	(12.1)	67	(10.7)
Travel and Conference Expense	2	1	(22.2)	1	(15.4)
Office Occupancy Expense	9	8	(12.6)	7	(13.4)
Office Operations Expense	32	28	(12.1)	25	(9.5)
Educational and Promotional Expense	3	2	(23.9)	2	(19.4)
Loan Servicing Expense	5	4	(14.2)	4	(7.9)
Professional and Outside Services	14	13	(8.8)	12	(8.7)
Member Insurance	6	5	(6.2)	11	101.6
NCUSIF Premium Expense	N/A	N/A	N/A	4	N/A
Temporary Corporate CU Stabilization Assessment <sup>2</sup>	N/A	16	N/A	4	(75.6)
Other Member Insurance	N/A	N/A	N/A	3	N/A
Operating Fees	2	2	(6.1)	2	(11.6)
Miscellaneous Operating Expenses	7	7	(2.0)	6	(24.2)
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>165</b>	<b>146</b>	<b>(11.4)</b>	<b>135</b>	<b>(7.1)</b>
<b>Net Income (Loss)</b>	<b>4</b>	<b>(12)</b>	<b>(445.7)</b>	<b>(5)</b>	<b>57.6</b>
Transfer to Regular Reserve	2	1	(35.1)	2	58.5
<b>Net Income (Loss) Excluding NCUSIF Premiums and Temporary Corporate CU Stabilization Fund Assessment</b>	<b>N/A</b>	<b>4</b>	<b>N/A</b>	<b>2</b>	<b>(30.2)</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

<sup>2</sup> In 2009, the NCUSIF Premium Expense and temporary Corporate Stabilization Assessments were combined and reported as NCUSIF Stabilization Expense.

**TABLE 17**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERALLY INSURED STATE CREDIT UNIONS**  
**Peer Group 3: Asset Size \$10,000,000 to \$50,000,000**  
**December 31, 2010**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Dec-08	Dec-09	% CHG <sup>1</sup>	Dec-10	% CHG <sup>1</sup>
Number of Credit Unions	956	912	(4.6)	890	(2.4)
<b>INTEREST INCOME</b>					
Interest on Loans	1,042	890	(14.6)	815	(8.4)
(Less) Interest Refund	1	0*	(46.9)	0*	(2.1)
Income from Investments	288	208	(27.5)	162	(22.3)
Trading Profits and Losses	0*	(0*)	(256.1)	(0*)	65.0
<b>TOTAL INTEREST INCOME</b>	<b>1,329</b>	<b>1,098</b>	<b>(17.4)</b>	<b>977</b>	<b>(11.0)</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	340	222	(34.6)	155	(30.4)
Interest on Deposits	108	74	(31.1)	45	(38.9)
Interest on Borrowed Money	3	3	(12.3)	1	(62.7)
<b>TOTAL INTEREST EXPENSE</b>	<b>451</b>	<b>299</b>	<b>(33.6)</b>	<b>201</b>	<b>(32.8)</b>
PROVISION FOR LOAN & LEASE LOSSES	119	134	12.9	109	(18.6)
<b>NET INTEREST INCOME AFTER PLL</b>	<b>759</b>	<b>664</b>	<b>(12.5)</b>	<b>666</b>	<b>0.3</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	221	190	(14.0)	186	(2.1)
Other Operating Income	62	57	(7.7)	57	0.1
Gain (Loss) on Investments	(3)	(52)	(1,777.6)	(21)	59.6
Total Other-Than-Temporary-Impairment (OTTI) Losses	N/A	(6)	N/A	(2)	75.2
Less: Portion OTTI Losses in Other Comprehensive Income	N/A	0*	N/A	0*	(95.9)
OTTI Losses recognized in earnings	N/A	(6)	N/A	(2)	75.9
Gain (Loss) on Disposition of Fixed Assets	(0*)	(2)	(136.0)	(4)	(81.5)
Other Non-Operating Income (Expense)	(3)	91	3,269.8	4	(95.9)
NCUSIF Stabilization Income	N/A	82	N/A	0*	(100.0)
<b>TOTAL NON-INTEREST INCOME</b>	<b>276</b>	<b>284</b>	<b>2.9</b>	<b>222</b>	<b>(21.9)</b>
<b>NON-INTEREST EXPENSE</b>					
Employee Compensation and Benefits	479	427	(10.9)	406	(4.9)
Travel and Conference Expense	14	10	(27.2)	9	(10.3)
Office Occupancy Expense	68	63	(8.0)	58	(6.8)
Office Operations Expense	192	168	(12.2)	160	(4.7)
Educational and Promotional Expense	30	23	(23.2)	21	(9.8)
Loan Servicing Expense	46	42	(8.3)	41	(2.9)
Professional and Outside Services	103	95	(8.2)	98	3.3
Member Insurance	27	15	(44.0)	57	283.1
NCUSIF Premium Expense	N/A	N/A	N/A	24	N/A
Temporary Corporate CU Stabilization Assessment <sup>2</sup>	N/A	104	N/A	24	(76.8)
Other Member Insurance	N/A	N/A	N/A	9	N/A
Operating Fees	9	8	(11.1)	7	(10.2)
Miscellaneous Operating Expenses	33	30	(6.7)	26	(13.3)
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>999</b>	<b>881</b>	<b>(11.9)</b>	<b>884</b>	<b>0.3</b>
<b>Net Income (Loss)</b>	<b>35</b>	<b>(37)</b>	<b>(204.1)</b>	<b>4</b>	<b>112.1</b>
Transfer to Regular Reserve	12	9	(22.3)	8	(7.4)
<b>Net Income (Loss) Excluding NCUSIF Premiums and Temporary Corporate CU Stabilization Fund Assessment</b>	<b>N/A</b>	<b>67</b>	<b>N/A</b>	<b>52</b>	<b>(22.1)</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

<sup>2</sup> In 2009, the NCUSIF Premium Expense and temporary Corporate Stabilization Assessments were combined and reported as NCUSIF Stabilization Expense.

**TABLE 18**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERALLY INSURED STATE CREDIT UNIONS**  
**Peer Group 4: Asset Size \$50,000,000 to \$100,000,000**  
**December 31, 2010**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Dec-08	Dec-09	% CHG <sup>1</sup>	Dec-10	% CHG <sup>1</sup>
Number of Credit Unions	305	310	1.6	318	2.6
<b>INTEREST INCOME</b>					
Interest on Loans	962	892	(7.3)	871	(2.3)
(Less) Interest Refund	0*	0*	(51.5)	0*	27.0
Income from Investments	232	173	(25.4)	149	(13.7)
Trading Profits and Losses	(0*)	0	100.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>1,193</b>	<b>1,064</b>	<b>(10.8)</b>	<b>1,020</b>	<b>(4.2)</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	293	205	(30.2)	148	(27.9)
Interest on Deposits	140	106	(24.6)	74	(29.9)
Interest on Borrowed Money	11	7	(29.6)	3	(58.2)
<b>TOTAL INTEREST EXPENSE</b>	<b>444</b>	<b>317</b>	<b>(28.4)</b>	<b>225</b>	<b>(29.2)</b>
PROVISION FOR LOAN & LEASE LOSSES	137	172	25.7	118	(31.2)
<b>NET INTEREST INCOME AFTER PLL</b>	<b>612</b>	<b>575</b>	<b>(6.1)</b>	<b>677</b>	<b>17.8</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	230	214	(7.1)	210	(1.7)
Other Operating Income	76	77	0.8	79	3.1
Gain (Loss) on Investments	(9)	(44)	(417.5)	(11)	74.8
Total Other-Than-Temporary-Impairment (OTTI) Losses	N/A	(4)	N/A	(0*)	79.1
Less: Portion OTTI Losses in Other Comprehensive Income	N/A	(0*)	N/A	0*	109.0
OTTI Losses recognized in earnings	N/A	(3)	N/A	(0*)	72.3
Gain (Loss) on Disposition of Fixed Assets	(0*)	(2)	(891.4)	(5)	(87.2)
Other Non-Operating Income (Expense)	0*	88	17,143.8	(0*)	(100.9)
NCUSIF Stabilization Income	N/A	82	N/A	0	(100.0)
<b>TOTAL NON-INTEREST INCOME</b>	<b>298</b>	<b>332</b>	<b>11.4</b>	<b>273</b>	<b>(17.8)</b>
<b>NON-INTEREST EXPENSE</b>					
Employee Compensation and Benefits	430	405	(5.8)	407	0.4
Travel and Conference Expense	14	10	(27.6)	10	(3.1)
Office Occupancy Expense	69	65	(5.0)	65	(0.1)
Office Operations Expense	171	159	(7.0)	158	(0.3)
Educational and Promotional Expense	34	28	(17.4)	29	3.7
Loan Servicing Expense	45	47	3.6	48	2.0
Professional and Outside Services	86	87	1.8	90	3.1
Member Insurance	25	6	(73.8)	54	735.6
NCUSIF Premium Expense	N/A	N/A	N/A	25	N/A
Temporary Corporate CU Stabilization Assessment <sup>2</sup>	N/A	96	N/A	25	(73.9)
Other Member Insurance	N/A	N/A	N/A	4	N/A
Operating Fees	6	5	(8.8)	5	1.6
Miscellaneous Operating Expenses	21	21	2.8	20	(6.2)
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>900</b>	<b>835</b>	<b>(7.2)</b>	<b>887</b>	<b>6.2</b>
<b>Net Income (Loss)</b>	<b>10</b>	<b>(24)</b>	<b>(339.2)</b>	<b>63</b>	<b>358.5</b>
Transfer to Regular Reserve	21	14	(34.3)	12	(9.0)
<b>Net Income (Loss) Excluding NCUSIF Premiums and Temporary Corporate CU Stabilization Fund Assessment</b>	<b>N/A</b>	<b>72</b>	<b>N/A</b>	<b>113</b>	<b>57.3</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

<sup>2</sup> In 2009, the NCUSIF Premium Expense and temporary Corporate Stabilization Assessments were combined and reported as NCUSIF Stabilization Expense.

**TABLE 19**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERALLY INSURED STATE CREDIT UNIONS**  
**Peer Group 5: Asset Size \$100,000,000 to \$500,000,000**  
**December 31, 2010**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Dec-08	Dec-09	% CHG <sup>1</sup>	Dec-10	% CHG <sup>1</sup>
Number of Credit Unions	419	442	5.5	438	(0.9)
<b>INTEREST INCOME</b>					
Interest on Loans	4,168	4,070	(2.4)	3,836	(5.7)
(Less) Interest Refund	2	2	0.6	2	(5.3)
Income from Investments	803	616	(23.2)	527	(14.6)
Trading Profits and Losses	(0*)	0*	296.3	0*	(9.8)
<b>TOTAL INTEREST INCOME</b>	<b>4,969</b>	<b>4,684</b>	<b>(5.7)</b>	<b>4,361</b>	<b>(6.9)</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	1,157	919	(20.6)	641	(30.3)
Interest on Deposits	699	491	(29.8)	328	(33.1)
Interest on Borrowed Money	96	84	(13.0)	54	(35.1)
<b>TOTAL INTEREST EXPENSE</b>	<b>1,953</b>	<b>1,494</b>	<b>(23.5)</b>	<b>1,023</b>	<b>(31.5)</b>
PROVISION FOR LOAN & LEASE LOSSES	731	976	33.5	708	(27.5)
<b>NET INTEREST INCOME AFTER PLL</b>	<b>2,285</b>	<b>2,214</b>	<b>(3.1)</b>	<b>2,629</b>	<b>18.8</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	1,006	1,029	2.3	1,005	(2.3)
Other Operating Income	368	441	19.7	491	11.3
Gain (Loss) on Investments	(51)	(153)	(198.5)	(18)	88.4
Total Other-Than-Temporary-Impairment (OTTI) Losses	N/A	(13)	N/A	5	140.5
Less: Portion OTTI Losses in Other Comprehensive Income	N/A	(5)	N/A	0*	117.1
OTTI Losses recognized in earnings	N/A	(8)	N/A	4	155.5
Gain (Loss) on Disposition of Fixed Assets	(6)	(17)	(208.4)	(20)	(17.8)
Other Non-Operating Income (Expense)	(38)	393	1,129.9	6	(98.4)
NCUSIF Stabilization Income	N/A	401	N/A	0	(100.0)
<b>TOTAL NON-INTEREST INCOME</b>	<b>1,280</b>	<b>1,696</b>	<b>32.5</b>	<b>1,467</b>	<b>(13.5)</b>
<b>NON-INTEREST EXPENSE</b>					
Employee Compensation and Benefits	1,781	1,820	2.2	1,791	(1.6)
Travel and Conference Expense	51	39	(24.3)	37	(3.1)
Office Occupancy Expense	280	289	3.3	287	(0.7)
Office Operations Expense	682	694	1.7	676	(2.6)
Educational and Promotional Expense	156	132	(15.4)	130	(1.6)
Loan Servicing Expense	194	215	10.4	217	1.0
Professional and Outside Services	257	262	2.1	262	0.0
Member Insurance	148	16	(89.2)	225	1,313.5
NCUSIF Premium Expense	N/A	N/A	N/A	104	N/A
Temporary Corporate CU Stabilization Assessment <sup>2</sup>	N/A	349	N/A	110	(68.3)
Other Member Insurance	N/A	N/A	N/A	10	N/A
Operating Fees	24	17	(25.8)	17	(3.6)
Miscellaneous Operating Expenses	105	94	(10.0)	83	(12.0)
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>3,677</b>	<b>3,578</b>	<b>(2.7)</b>	<b>3,725</b>	<b>4.1</b>
<b>Net Income (Loss)</b>	<b>(113)</b>	<b>(17)</b>	<b>84.8</b>	<b>371</b>	<b>2,265.4</b>
Transfer to Regular Reserve	42	62	47.0	58	(6.6)
<b>Net Income (Loss) Excluding NCUSIF Premiums and Temporary Corporate CU Stabilization Fund Assessment</b>	<b>N/A</b>	<b>332</b>	<b>N/A</b>	<b>586</b>	<b>76.6</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

<sup>2</sup> In 2009, the NCUSIF Premium Expense and temporary Corporate Stabilization Assessments were combined and reported as NCUSIF Stabilization Expense.

**TABLE 20**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERALLY INSURED STATE CREDIT UNIONS**  
**Peer Group 6: Asset Size Greater Than \$500,000,000**  
**December 31, 2010**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Dec-08	Dec-09	% CHG <sup>1</sup>	Dec-10	% CHG <sup>1</sup>
Number of Credit Unions	174	185	6.3	191	3.2
<b>INTEREST INCOME</b>					
Interest on Loans	9,955	10,154	2.0	9,835	(3.1)
(Less) Interest Refund	14	19	37.9	17	(6.2)
Income from Investments	1,985	1,682	(15.3)	1,538	(8.5)
Trading Profits and Losses	(11)	6	153.7	4	(33.8)
<b>TOTAL INTEREST INCOME</b>	<b>11,915</b>	<b>11,823</b>	<b>(0.8)</b>	<b>11,360</b>	<b>(3.9)</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	3,839	2,916	(24.0)	2,156	(26.1)
Interest on Deposits	1,388	1,114	(19.7)	796	(28.6)
Interest on Borrowed Money	408	391	(4.0)	328	(16.2)
<b>TOTAL INTEREST EXPENSE</b>	<b>5,635</b>	<b>4,421</b>	<b>(21.5)</b>	<b>3,280</b>	<b>(25.8)</b>
PROVISION FOR LOAN & LEASE LOSSES	2,163	3,071	42.0	2,095	(31.8)
<b>NET INTEREST INCOME AFTER PLL</b>	<b>4,117</b>	<b>4,330</b>	<b>5.2</b>	<b>5,986</b>	<b>38.2</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	1,688	1,864	10.5	1,873	0.5
Other Operating Income	1,024	1,281	25.1	1,454	13.5
Gain (Loss) on Investments	(148)	(228)	(53.9)	174	176.3
Total Other-Than-Temporary-Impairment (OTTI) Losses	N/A	(19)	N/A	5	127.9
Less: Portion OTTI Losses in Other Comprehensive Income	N/A	(3)	N/A	3	195.9
OTTI Losses recognized in earnings	N/A	(16)	N/A	3	116.3
Gain (Loss) on Disposition of Fixed Assets	(11)	(13)	(18.4)	(21)	(61.1)
Other Non-Operating Income (Expense)	(16)	1,049	6,500.8	41	(96.1)
NCUSIF Stabilization Income	N/A	1,025	N/A	0*	(100.0)
<b>TOTAL NON-INTEREST INCOME</b>	<b>2,536</b>	<b>3,962</b>	<b>56.2</b>	<b>3,524</b>	<b>(11.1)</b>
<b>NON-INTEREST EXPENSE</b>					
Employee Compensation and Benefits	3,287	3,498	6.4	3,713	6.1
Travel and Conference Expense	72	55	(23.8)	59	8.2
Office Occupancy Expense	524	574	9.6	599	4.3
Office Operations Expense	1,271	1,351	6.2	1,386	2.6
Educational and Promotional Expense	277	250	(9.8)	271	8.4
Loan Servicing Expense	355	416	17.4	452	8.6
Professional and Outside Services	431	466	8.0	488	4.7
Member Insurance	530	(14)	(102.7)	610	4,420.0
NCUSIF Premium Expense	N/A	N/A	N/A	305	N/A
Temporary Corporate CU Stabilization Assessment <sup>2</sup>	N/A	783	N/A	292	(62.7)
Other Member Insurance	N/A	N/A	N/A	13	N/A
Operating Fees	25	24	(2.9)	26	6.4
Miscellaneous Operating Expenses	268	223	(16.8)	220	(1.5)
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>7,040</b>	<b>6,843</b>	<b>(2.8)</b>	<b>7,823</b>	<b>14.3</b>
<b>Net Income (Loss)</b>	<b>(387)</b>	<b>667</b>	<b>272.3</b>	<b>1,687</b>	<b>152.7</b>
Transfer to Regular Reserve	344	210	(38.8)	180	(14.5)
<b>Net Income (Loss) Excluding NCUSIF Premiums and Temporary Corporate CU Stabilization Fund Assessment</b>	<b>N/A</b>	<b>1,450</b>	<b>N/A</b>	<b>2,284</b>	<b>57.5</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

<sup>2</sup> In 2009, the NCUSIF Premium Expense and temporary Corporate Stabilization Assessments were combined and reported as NCUSIF Stabilization Expense.



**TABLE 21**  
**FEDERALLY INSURED STATE CREDIT UNIONS**  
**NEGATIVE NET INCOME, AND CAMEL RATING DATA**

**Negative Net Income Data as of December 31**

<b>Year</b>	<b>Total Number of Credit Unions</b>	<b>Number Experiencing Losses</b>	<b>Percent of Total</b>	<b>Negative Earnings (in thousands)</b>
2006	3,173	318	10.02	(109,833)
2007	3,065	353	11.52	(320,053)
2008	2,959	842	28.46	(1,553,242)
2009	2,840	1,337	47.08	(1,248,422)
2010	2,750	972	35.35	(331,161)

**Losses By Assets Size as of December 31**

<b>Assets Size</b>	<b>Number of Credit Unions</b>	<b>Assets</b>	<b>Negative Earnings</b>	<b>Net Worth</b>
Less Than 2 Million	177	162,262,458	(2,698,920)	31,675,136
2 Million To 10 Million	287	1,584,263,010	(13,847,169)	232,616,271
10 Million To 50 Million	324	7,665,174,549	(62,060,675)	904,877,889
50 Million To 100 Million	83	5,772,440,553	(31,685,656)	597,803,054
100 Million To 500 Million	84	18,509,613,735	(108,853,761)	1,629,303,034
500 Million and Over	17	15,243,679,040	(112,015,031)	1,175,043,990
Total	972	48,937,433,345	(331,161,212)	4,571,319,374

**\* Number of Credit Unions By Camel Rating as of December 31**

<b>Year</b>	<b>Camel 1</b>	<b>Camel 2</b>	<b>Camel 3</b>	<b>Camel 4</b>	<b>Camel 5</b>	<b>Total</b>
2006	636	1,911	553	69	4	3,173
2007	626	1,863	508	67	1	3,065
2008	587	1,726	565	76	4	2,958
2009	476	1,644	590	127	1	2,838
2010	414	1,566	638	122	9	2,749

**Camel Rating 4 and 5 as of December 31**

<b>Year</b>	<b>Number of Credit Unions</b>	<b>% of Total Credit Unions</b>	<b>Shares</b>	<b>% of Total Shares</b>
2006	73	2.30	2,067,163,633	0.77
2007	68	2.22	2,013,789,500	0.71
2008	80	2.70	8,630,656,433	2.80
2009	128	4.51	27,257,961,615	7.93
2010	131	4.76	17,802,266,073	4.96

\* The total number of credit unions by CAMEL rating as of December 31 may not reconcile to the total number of credit unions reporting for December 31. Some newly chartered credit unions may not yet have been examined and assigned a CAMEL rating.

**Table 22**  
**100 Largest Federally Insured State Credit Unions**  
**December 31, 2010**

Current Rank	Name of Credit Union	Rank 1 Year Ago	City	State	Year Chartered	Assets
1	STATE EMPLOYEES'	1	RALEIGH	NC	1937	21,463,166,674
2	BOEING EMPLOYEES	2	TUKWILA	WA	1935	9,180,707,552
3	THE GOLDEN 1	3	SACRAMENTO	CA	1933	7,748,674,101
4	ALLIANT	4	CHICAGO	IL	1935	7,592,420,419
5	STAR ONE	5	SUNNYVALE	CA	1956	5,431,567,753
6	SAN DIEGO COUNTY	6	SAN DIEGO	CA	1938	4,968,092,780
7	CITIZENS EQUITY FIRST	7	PEORIA	IL	1937	4,430,119,072
8	VYSTAR	8	JACKSONVILLE	FL	1952	4,068,722,132
9	DELTA COMMUNITY	10	ATLANTA	GA	1940	3,880,849,393
10	PENNSYLVANIA STATE EMPLOYEES	11	HARRISBURG	PA	1933	3,645,703,185
11	PATELCO	9	SAN FRANCISCO	CA	1936	3,571,214,395
12	WINGS FINANCIAL	16	APPLE VALLEY	MN	1938	3,158,931,729
13	SPACE COAST	12	MELBOURNE	FL	1951	3,017,630,126
14	DFCU FINANCIAL	15	DEARBORN	MI	1936	2,985,260,013
15	ONPOINT COMMUNITY	14	PORTLAND	OR	1932	2,841,312,937
16	WESCOM CENTRAL	13	PASADENA	CA	1934	2,629,135,065
17	EASTMAN	17	KINGSPORT	TN	1934	2,335,049,393
18	FIRST TECHNOLOGY	18	BEAVERTON	OR	1952	2,323,792,006
19	LAKE MICHIGAN	24	GRAND RAPIDS	MI	1933	2,164,323,962
20	VIRGINIA CREDIT UNION, INC.,	23	RICHMOND	VA	1928	2,094,078,800
21	STATE EMPLOYEES CU OF MARYLAND, INC	20	LINTHICUM	MD	1951	2,092,646,927
22	TEACHERS	21	SOUTH BEND	IN	1931	2,001,081,214
23	WRIGHT-PATT	30	FAIRBORN	OH	1932	1,997,720,615
24	APCO EMPLOYEES	28	BIRMINGHAM	AL	1953	1,959,466,591
25	ATLANTA POSTAL	19	ATLANTA	GA	1925	1,939,474,086
26	BELLCO	22	GREENWOOD VILLA	CO	1936	1,912,999,423
27	EDUCATIONAL EMPLOYEES	25	FRESNO	CA	1934	1,852,384,836
28	HARBORONE	27	BROCKTON	MA	1917	1,848,910,630
29	TRAVIS	38	VACAVILLE	CA	1951	1,799,255,772
30	VERIDIAN	32	WATERLOO	IA	1934	1,783,385,449
31	SERVICE	41	PORTSMOUTH	NH	1957	1,747,812,582
32	REDWOOD	34	SANTA ROSA	CA	1950	1,728,070,850
33	COMMUNITY AMERICA	29	KANSAS CITY	MO	1940	1,717,766,926
34	GECU	36	EL PASO	TX	1932	1,709,839,334
35	SAFE	31	NORTH HIGHLANDS	CA	1940	1,701,869,070
36	FIRST COMMUNITY	39	CHESTERFIELD	MO	1934	1,672,781,255
37	PROVIDENT	33	REDWOOD CITY	CA	1950	1,626,499,894
38	CALIFORNIA COAST	26	SAN DIEGO	CA	1929	1,615,539,608
39	GEORGIA'S OWN	42	ATLANTA	GA	1934	1,608,491,163
40	TEXANS	35	RICHARDSON	TX	1953	1,591,380,619
41	TEXAS DOW EMPLOYEES	40	LAKE JACKSON	TX	1954	1,587,831,894
42	SUMMIT	49	MADISON	WI	1935	1,581,105,305
43	CONNECTICUT STATE EMPLOYEES	43	HARTFORD	CT	1946	1,566,023,751
44	LAKE TRUST	143	LANSING	MI	1944	1,560,661,915
45	WASHINGTON STATE EMPLOYEES	44	OLYMPIA	WA	1957	1,546,329,474
46	MUNICIPAL	45	NEW YORK	NY	1917	1,541,023,384
47	LANDMARK	47	NEW BERLIN	WI	1933	1,539,767,833
48	FAIRWINDS	37	ORLANDO	FL	1949	1,539,490,360
49	MIDFLORIDA	51	LAKELAND	FL	1978	1,520,145,681
50	TECHNOLOGY	55	SAN JOSE	CA	1960	1,469,063,046
51	SPOKANE TEACHERS	52	LIBERTY LAKE	WA	1934	1,459,830,086
52	COMMUNITY FIRST	53	APPLETON	WI	1975	1,446,925,199
53	BAXTER	46	VERNON HILLS	IL	1980	1,444,690,313
54	MELROSE	60	BRIARWOOD	NY	1922	1,412,139,706
55	DOW CHEMICAL EMPLOYEES'	57	MIDLAND	MI	1937	1,350,353,549
56	GENISYS	56	AUBURN HILLS	MI	1964	1,335,051,767
57	SCHOOLS FINANCIAL	50	SACRAMENTO	CA	1933	1,317,045,042
58	PREMIER AMERICA	54	CHATSWORTH	CA	1957	1,300,732,771
59	EDUCATORS	69	RACINE	WI	1937	1,284,620,908
60	ANHEUSER-BUSCH EMPLOYEES	63	SAINT LOUIS	MO	1939	1,276,258,233
61	INDIANA MEMBERS	59	INDIANAPOLIS	IN	1956	1,275,416,672
62	TRUMARK FINANCIAL	62	TREVOSE	PA	1939	1,274,316,790

**Table 22**  
**100 Largest Federally Insured State Credit Unions**  
**December 31, 2010**

Current Rank	Name of Credit Union	Rank		City	State	Year Chartered	Assets
		1 Year Ago					
63	UNIVERSITY OF WISCONSIN	66		MADISON	WI	1931	1,267,147,133
64	ARIZONA STATE	58		PHOENIX	AZ	1972	1,265,688,581
65	ROYAL	80		EAU CLAIRE	WI	1964	1,249,222,031
66	PAWTUCKET	70		PAWTUCKET	RI	1926	1,243,693,657
67	WHITEFISH CREDIT UNION ASSOCIATION	68		WHITEFISH	MT	1934	1,220,407,396
68	NAVIGANT	72		SMITHFIELD	RI	1915	1,216,767,167
69	EVANGELICAL CHRISTIAN	61		BREA	CA	1964	1,206,688,764
70	EECU	83		FORT WORTH	TX	1934	1,197,399,861
71	GENERAL ELECTRIC	81		CINCINNATI	OH	1954	1,193,269,544
72	WESTERRA	67		DENVER	CO	1934	1,175,882,855
73	NORTH ISLAND FINANCIAL	48		SAN DIEGO	CA	1940	1,136,376,034
74	ASSOCIATED CREDIT UNION	64		NORCROSS	GA	1930	1,134,232,842
75	BAYPORT CREDIT UNION	73		NEWPORT NEWS	VA	1928	1,132,027,613
76	UNIVERSITY OF IOWA COMMUNITY	95		IOWA CITY	IA	1938	1,116,851,101
77	COMMUNITY FIRST CREDIT UNION OF FLO	74		JACKSONVILLE	FL	1961	1,092,269,410
78	MUNICIPAL EMPL.CREDIT UNION OF BALT	82		BALTIMORE	MD	1936	1,080,871,994
79	MERIWEST	65		SAN JOSE	CA	1961	1,075,090,864
80	VANTAGE WEST	77		TUCSON	AZ	1955	1,073,929,571
81	PACIFIC SERVICE	78		WALNUT CREEK	CA	1936	1,068,788,233
82	NUMERICA	86		SPOKANE VALLEY	WA	1941	1,064,524,203
83	CAMPUS USA	75		GAINESVILLE	FL	1935	1,049,946,079
84	MICHIGAN SCHOOLS AND GOVERNMENT	79		CLINTON TOWNSHI	MI	1954	1,048,989,693
85	CALIFORNIA	71		GLENDALE	CA	1933	1,044,937,672
86	PUBLIC SERVICE EMPLOYEES	76		DENVER	CO	1938	1,038,180,228
87	GESA	90		RICHLAND	WA	1953	1,017,020,152
88	CREDIT UNION OF TEXAS	84		DALLAS	TX	1931	996,420,286
89	TULSA TEACHERS	94		TULSA	OK	1934	988,798,799
90	LBS FINANCIAL	87		LONG BEACH	CA	1935	988,244,858
91	ELEVATIONS	89		BOULDER	CO	1952	968,195,351
92	ORANGE COUNTY'S	91		SANTA ANA	CA	1938	950,692,134
93	OREGON COMMUNITY	93		EUGENE	OR	1981	949,628,072
94	CREDIT UNION OF COLORADO	88		DENVER	CO	1934	945,533,080
95	FORUM	85		INDIANAPOLIS	IN	1941	945,490,340
96	KNOXVILLE TVA EMPLOYEES	107		KNOXVILLE	TN	1934	925,084,492
97	UTILITIES EMPLOYEES	106		READING	PA	1934	925,048,918
98	AMERICU	109		ROME	NY	1978	920,280,240
99	JEANNE D'ARC	108		LOWELL	MA	1911	905,369,579
100	DUPACO COMMUNITY	114		DUBUQUE	IA	1948	905,293,048

**CORPORATE  
CREDIT UNIONS**

**Table A  
Corporate Credit Union Data  
December 31, 2010**

<b>Charter</b>	<b>Name and Address</b>	<b>ST</b>	<b>Assets</b>	<b>Total Capital</b>	<b>% Share Growth</b>	<b>No. of Members</b>
65991	CORPORATE AMERICA CREDIT UNION BONDS, THOMAS D 4365 CRESCENT ROAD IRONDALE, AL 35210 (800)292-6242	AL	3,701,680,078	126,893,310	74.81	369
65170	FIRST CORPORATE PRITTS, PETE 2 N. CENTRAL AVE. STE. 1000 PHOENIX, AZ 85004 (602)322-2462	AZ	979,434,608	35,216,951	1.49	51
24833	WESTERN BRIDGE CORPORATE FEDERAL CR PHIL PERKINS 924 OVERLAND COURT SAN DIMAS, CA 91773 (909)394-6300	CA	16,756,261,478	7,916,080	*	1,010
24817	SYSTEM UNITED CORPORATE FEDERAL CRE GRAHAM, THOMAS R 11080 CIRCLEPOINT ROAD SUITE 500 WESTMINSTER, CO 80020 (877)786-2677	CO	2,091,271,453	49,291,769	(15.27)	383
22328	SOUTHEAST CORPORATE MILLER, BRAD L 3692 COOLIDGE COURT TALLAHASSEE, FL 32311 (850)701-4000	FL	2,561,506,266	57,143,783	(23.39)	390
24838	GEORGIA CORPORATE FEDERAL CREDIT UN MOORE, GREG 6705 SUGARLOAF PKWY, SUITE 250 DULUTH, GA 30097 (770)476-9704	GA	1,737,086,985	23,420,968	(31.10)	171
65216	IOWA CORPORATE CENTRAL CREDIT UNION FLYNN, SARA P.O. BOX 8388 DES MOINES, IA 50325 (515)457-2000	IA	108,218,099	14,044,896	23.30	159
24835	MEMBERS UNITED BRIDGE CORPORATE FED CHARLES FURBEE 4450 WEAVER PARKWAY WARRENVILLE, IL 60555 (630)276-2600	IL	10,012,878,615	4,564,554	*	2,166
67932	KANSAS CORPORATE EISENHAUER, LARRY 8615 WEST FRAZIER WICHITA, KS 67212 (316)721-2600	KS	302,346,037	27,177,773	(6.35)	148
23884	KENTUCKY CORPORATE THOMPSON, JIM 3615 NEWBURG ROAD LOUISVILLE, KY 40218 (502)459-6110	KY	363,242,802	12,092,558	(18.76)	105

**Table A  
Corporate Credit Union Data  
December 31, 2010**

<b>Charter</b>	<b>Name and Address</b>	<b>ST</b>	<b>Assets</b>	<b>Total Capital</b>	<b>% Share Growth</b>	<b>No. of Members</b>
67259	LOUISIANA CORPORATE SAVOIE, DAVID A 3500 N. CAUSEWAY BLVD, SUITE 1510 METAIRIE, LA 70002 (504)838-8250	LA	146,733,880	8,295,205	(4.76)	172
23254	EASTERN CORPORATE MELCHIONDA, JANE C 35 CORPORATE DRIVE, SUITE 300 BURLINGTON, MA 01803 (781)933-9950	MA	507,459,092	45,667,784	(41.48)	278
22230	TRICORP ROY, STEPHEN 2 LEDGEVIEW DRIVE WESTBROOK, ME 04092 (207)761-0774	ME	617,113,491	14,182,539	(35.36)	184
68060	CENTRAL CORPORATE WALBY, WILLIAM A PO BOX 5092 SOUTHFIELD, MI 48086 (248)351-2100	MI	2,394,290,346	78,064,537	(16.81)	359
68500	MISSOURI CORPORATE CREDIT UNION DEGROODT, DENNIS J 2055 CRAIGSHIRE DRIVE SAINT LOUIS, MO 63146 (314)542-1373	MO	501,014,375	24,175,115	(44.93)	223
68532	TREASURE STATE CORPORATE CU HOWKE, STEVEN D 101 NORTH RODNEY STREET, SUITE 2 HELENA, MT 59601 (406)442-9081	MT	386,316,308	5,272,819	5.62	63
65653	FIRST CAROLINA CORPORATE BREHMER, DAVID PO BOX 49379 GREENSBORO, NC 27419 (336)299-6286	NC	1,917,670,924	37,711,671	10.54	172
24647	MIDWEST CORPORATE LAIDLAW, JAMES PO BOX 7008 BISMARCK, ND 58507 (701)250-3979	ND	181,656,841	1,000,597	(2.78)	60
24635	CORPORATE ONE FCU BUTKE, LEE C P.O. BOX 2770 COLUMBUS, OH 43216-2770 (614)825-9201	OH	2,881,081,136	182,905,983	(15.19)	768
22331	MID-ATLANTIC CORPORATE MURRAY, JAY R 1201 FULLING MILL ROAD MIDDLETOWN, PA 17057 (717)985-3300	PA	3,025,682,209	151,552,628	(20.83)	888

**Table A**  
**Corporate Credit Union Data**  
**December 31, 2010**

<b>Charter</b>	<b>Name and Address</b>	<b>ST</b>	<b>Assets</b>	<b>Total Capital</b>	<b>% Share Growth</b>	<b>No. of Members</b>
68054	VOLUNTEER CORPORATE VEACH, RICK 2460 ATRIUM WAY NASHVILLE, TN 37214 (615)232-7900	TN	1,351,696,022	57,661,578	(0.56)	256
24836	SOUTHWEST BRIDGE CORPORATE FEDERAL DIANE ADDINGTON 6801 PARKWOOD BOULEVARD PLANO, TX 75024 (800)442-5763	TX	7,745,263,323	3,414,153	*	1,377
22311	VACORP CHAPMAN, DON 107 LEROY BOWEN DRIVE LYNCHBURG, VA 24502 (434)455-7800	VA	1,056,509,992	15,418,875	(26.46)	229
68520	CORPORATE CENTRAL CREDIT UNION FOUCH, ROBERT W 6262 S. LOWELL PLACE MUSKEGO, WI 53150 (414)425-5555	WI	1,623,690,808	179,183,154	(5.50)	281
24822	WEST VIRGINIA CORPORATE F. C. U. THOMAS, CHARLES E P.O. BOX 209 PARKERSBURG, WV 26102-0209 (304)485-4563	WV	228,135,846	9,534,096	(6.01)	110
24834	U.S. CENTRAL BRIDGE CORPORATE FEDER FRANCOIS HENRIQUEZ 9701 RENNER BLVD., SUITE 100 LENEXA, KS 66219 (913)227-6000	KS	18,412,901,347	-8,533,081	*	56
<b>Total</b>			<b>81,591,142,361</b>	<b>1,163,270,295</b>	<b>-9.08</b>	<b>10,428</b>

\* The Charter was not in existence in December 2009, therefore no "% Share Growth" can be calculated.

**CREDIT UNION TABLES  
BY STATE**



**Alabama**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2010**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-08</b>	<b>Dec-09</b>	<b>% CHG<sup>1</sup></b>	<b>Dec-10</b>	<b>% CHG<sup>1</sup></b>
NUMBER OF CREDIT UNIONS	138	132	(4.3)	125	(5.3)
<b>CASH &amp; EQUIVALENTS</b>	<b>1,497</b>	<b>1,841</b>	<b>23.0</b>	<b>2,182</b>	<b>18.5</b>
<b>TOTAL INVESTMENTS</b>	<b>3,547</b>	<b>4,174</b>	<b>17.7</b>	<b>4,924</b>	<b>18.0</b>
TRADING SECURITIES	0	0	0.0	0	0.0
AVAILABLE FOR SALE SECURITIES	2,102	2,158	2.6	2,443	13.2
HELD-TO-MATURITY SECURITIES	595	1,099	84.8	1,462	33.0
COMMERCIAL BANKS, S&Ls	294	381	29.4	377	(0.9)
CREDIT UNIONS -LOANS TO, INVESTMENTS IN NATURAL PERSON CREDIT UNIONS	21	26	22.5	36	39.4
MCSO AND PIC AT CORPORATE CU	52	82	57.4	109	33.7
ALL OTHER CORPORATE CREDIT UNION	401	354	(11.6)	422	19.1
ALL OTHER INVESTMENTS	82	75	(8.9)	75	0.1
LOANS HELD FOR SALE	22	20	(10.8)	29	44.4
TOTAL LOANS OUTSTANDING	7,108	7,495	5.4	7,398	(1.3)
UNSECURED CREDIT CARD LOANS	418	451	7.8	462	2.4
ALL OTHER UNSECURED LOANS	438	443	1.1	440	(0.7)
SHORT-TERM, SMALL AMOUNT LOANS (STS) (FEDERAL CU ONLY)	N/A	N/A	N/A	0*	N/A
NEW VEHICLE LOANS	1,330	1,168	(12.2)	917	(21.5)
USED VEHICLE LOANS	1,736	1,960	12.9	2,005	2.3
FIRST MORTGAGE REAL ESTATE LOANS/LOC	2,201	2,436	10.6	2,545	4.5
OTHER REAL ESTATE LOANS/LOC	605	610	0.8	593	(2.8)
LEASES RECEIVABLE	0*	31	62,820.8	29	(5.5)
ALL OTHER LOANS/LOC	379	396	4.6	408	2.9
ALLOWANCE FOR LOAN LOSSES	65	80	22.9	88	9.7
FORECLOSED AND REPOSSESSED ASSETS	29	32	8.6	39	21.1
FORECLOSED AND REPOSSESSED REAL ESTATE	21	24	16.1	33	34.7
FORECLOSED & REPOSSESSED AUTOS	8	7	(9.9)	6	(22.3)
FORECLOSED AND REPOSSESSED -OTHER	0*	0*	(13.8)	0*	(23.8)
LAND AND BUILDING	324	342	5.7	353	3.0
OTHER FIXED ASSETS	59	55	(6.4)	54	(3.1)
NCUSIF CAPITALIZATION DEPOSIT	73	115	57.8	124	8.0
TOTAL INTANGIBLE ASSETS	N/A	0*	N/A	0*	201.0
IDENTIFIABLE INTANGIBLE ASSETS	N/A	(0*)	N/A	(0*)	47.3
GOODWILL	N/A	0*	N/A	0*	97.5
OTHER ASSETS	168	169	0.3	163	(3.7)
<b>TOTAL ASSETS</b>	<b>12,763</b>	<b>14,163</b>	<b>11.0</b>	<b>15,177</b>	<b>7.2</b>
<b>LIABILITIES</b>					
TOTAL BORROWINGS	96	84	(12.0)	58	(30.8)
ACCRUED DIVIDENDS/INTEREST PAYABLE	13	8	(39.3)	5	(33.1)
ACCOUNTS PAYABLE AND OTHER LIABILITIES	93	92	(1.7)	106	15.8
UNINSURED SECONDARY CAPITAL	0*	0*	(35.5)	0*	147.8
<b>TOTAL LIABILITIES</b>	<b>203</b>	<b>184</b>	<b>(9.1)</b>	<b>170</b>	<b>(7.6)</b>
<b>EQUITY/SAVINGS</b>					
TOTAL SAVINGS	11,039	12,385	12.2	13,333	7.7
SHARE DRAFTS	1,091	1,373	25.9	1,346	(2.0)
REGULAR SHARES	3,858	4,254	10.3	4,886	14.9
MONEY MARKET SHARES	1,337	1,671	25.0	1,989	19.1
SHARE CERTIFICATES/CDS	3,429	3,536	3.1	3,419	(3.3)
IRA/KEOGH ACCOUNTS	1,233	1,458	18.3	1,593	9.2
ALL OTHER SHARES	55	63	14.4	67	6.4
NON-MEMBER DEPOSITS	37	29	(20.1)	32	10.0
REGULAR RESERVES	393	410	4.3	475	16.1
EQUITY ACQUIRED IN MERGER	N/A	3	N/A	4	19.3
APPR. FOR NON-CONF. INVEST.	0	0	0.0	0	0.0
MISCELLANEOUS EQUITY	0*	0*	(38.6)	0*	(9.5)
ACCUM. UNREALIZED G/L ON A-F-S	16	21	33.5	22	1.7
ACCUM. UNREALIZED G/L FOR OTTI (DUE TO OTHER FACTORS) ON HTM DEBT SECURITIES	N/A	(0*)	N/A	0	100.0
ACCUM. UNREALIZED NET GAINS (LOSSES) ON CASH FLOW HEDGES	(0*)	(0*)	(133.6)	0	100.0
OTHER RESERVES	236	252	6.6	261	3.8
OTHER COMPREHENSIVE INCOME	(17)	(30)	(70.6)	(39)	(32.5)
UNDIVIDED EARNINGS	894	939	5.1	951	1.2
TOTAL EQUITY	1,521	1,595	4.8	1,674	5.0
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>12,763</b>	<b>14,163</b>	<b>11.0</b>	<b>15,177</b>	<b>7.2</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

**Alabama**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2010**  
**(Dollar Amounts in Millions)**

	Dec-08	Dec-09	% CHG <sup>1</sup>	Dec-10	% CHG <sup>1</sup>
NUMBER OF CREDIT UNIONS	138	132	(4.3)	125	(5.3)
<b>INTEREST INCOME</b>					
INTEREST ON LOANS	471	477	1.3	471	(1.2)
(LESS) INTEREST REFUND	2	2	5.9	2	(1.3)
INCOME FROM INVESTMENTS	182	147	(19.6)	136	(7.4)
TRADING PROFITS AND LOSSES	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>652</b>	<b>622</b>	<b>(4.6)</b>	<b>605</b>	<b>(2.7)</b>
<b>INTEREST EXPENSE</b>					
DIVIDENDS ON SHARES	206	149	(27.8)	125	(16.4)
INTEREST ON DEPOSITS	83	84	1.5	60	(28.6)
INTEREST ON BORROWED MONEY	4	3	(18.9)	2	(23.0)
<b>TOTAL INTEREST EXPENSE</b>	<b>293</b>	<b>237</b>	<b>(19.4)</b>	<b>187</b>	<b>(20.8)</b>
PROVISION FOR LOAN & LEASE LOSSES	61	83	36.8	68	(18.3)
<b>NET INTEREST INCOME AFTER PLL</b>	<b>298</b>	<b>303</b>	<b>1.6</b>	<b>351</b>	<b>15.7</b>
<b>NON-INTEREST INCOME</b>					
FEE INCOME	156	156	(0.3)	150	(3.5)
OTHER OPERATING INCOME	58	68	17.2	76	11.7
GAIN (LOSS) ON INVESTMENTS	4	(2)	(143.0)	0*	111.9
TOTAL OTHER-THAN-TEMPORARY-IMPAIRMENT (OTTI) LOSSES	N/A	(0*)	N/A	0*	1,806.2
LESS: PORTION OTTI LOSSES IN OTHER COMPREHENSIVE INCOME	N/A	0	N/A	0	0.0
OTTI LOSSES RECOGNIZED IN EARNINGS	N/A	(0*)	N/A	0*	1,806.2
GAIN (LOSS) ON DISPOSITION OF FIXED ASSETS	0*	(5)	(1,326.9)	(2)	60.7
OTHER NON-OPERATING INCOME (EXPENSE)	2	51	2,539.1	0*	(99.8)
NCUSIF STABILIZATION INCOME	N/A	43	N/A	0*	(100.0)
<b>TOTAL NON-INTEREST INCOME</b>	<b>221</b>	<b>269</b>	<b>21.9</b>	<b>225</b>	<b>(16.3)</b>
<b>NON-INTEREST EXPENSE</b>					
EMPLOYEE COMPENSATION AND BENEFITS	205	216	5.1	223	3.3
TRAVEL AND CONFERENCE EXPENSE	5	4	(21.4)	4	5.0
OFFICE OCCUPANCY EXPENSE	28	30	6.8	30	(2.1)
OFFICE OPERATIONS EXPENSE	87	91	4.2	90	(1.3)
EDUCATIONAL & PROMOTIONAL EXPENSE	13	13	1.5	13	1.5
LOAN SERVICING EXPENSE	26	29	12.3	32	9.8
PROFESSIONAL AND OUTSIDE SERVICES	38	41	10.4	42	0.9
MEMBER INSURANCE	24	5	(78.3)	36	592.9
NCUSIF PREMIUM EXPENSE	N/A	N/A	N/A	16	N/A
TEMPORARY CORPORATE CU STABILIZATION ASSESSMENT <sup>2</sup>	N/A	43	N/A	18	(58.7)
OTHER MEMBER INSURANCE	N/A	N/A	N/A	3	N/A
OPERATING FEES	3	2	(11.4)	3	15.3
MISCELLANEOUS OPERATING EXPENSES	15	14	(3.5)	11	(20.8)
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>444</b>	<b>447</b>	<b>0.6</b>	<b>485</b>	<b>8.4</b>
NET INCOME (LOSS)	74	82	10.8	91	10.7
Transfer to Regular Reserve	21	27	23.9	28	6.9
<b>NET INCOME (LOSS) EXCLUDING NCUSIF PREMIUMS AND TEMPORARY CORPORATE CU STABILIZATION</b>	<b>N/A</b>	<b>125</b>	<b>N/A</b>	<b>125</b>	<b>(0.5)</b>
<b>FUND ASSESSMENT</b>					

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

<sup>2</sup> In 2009, the NCUSIF Premium Expense and Temporary Corporate Stabilization Assessment were combined and reported as NCUSIF Stabilization Expense.

**Alaska**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2010**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-08</b>	<b>Dec-09</b>	<b>% CHG<sup>1</sup></b>	<b>Dec-10</b>	<b>% CHG<sup>1</sup></b>
NUMBER OF CREDIT UNIONS	12	12	0.0	12	0.0
<b>CASH &amp; EQUIVALENTS</b>	189	334	76.9	475	42.1
<b>TOTAL INVESTMENTS</b>	1,090	1,135	4.1	1,034	(8.9)
TRADING SECURITIES	0	0	0.0	0	0.0
AVAILABLE FOR SALE SECURITIES	990	996	0.6	955	(4.1)
HELD-TO-MATURITY SECURITIES	7	14	99.0	10	(28.7)
COMMERCIAL BANKS, S&Ls	39	41	4.2	38	(8.0)
CREDIT UNIONS -LOANS TO, INVESTMENTS IN NATURAL PERSON CREDIT UNIONS	4	6	42.0	1	(80.4)
MCSO AND PIC AT CORPORATE CU	9	2	(76.2)	1	(31.6)
ALL OTHER CORPORATE CREDIT UNION	22	6	(73.9)	9	52.0
ALL OTHER INVESTMENTS	19	70	263.2	20	(71.5)
LOANS HELD FOR SALE	61	104	69.9	166	60.0
TOTAL LOANS OUTSTANDING	3,854	4,025	4.5	4,220	4.8
UNSECURED CREDIT CARD LOANS	172	208	20.7	219	5.4
ALL OTHER UNSECURED LOANS	98	107	8.8	111	3.5
SHORT-TERM, SMALL AMOUNT LOANS (STS) (FEDERAL CU ONLY)	N/A	N/A	N/A	0	N/A
NEW VEHICLE LOANS	891	903	1.3	930	2.9
USED VEHICLE LOANS	1,121	1,237	10.3	1,422	15.0
FIRST MORTGAGE REAL ESTATE LOANS/LOC	914	939	2.7	990	5.4
OTHER REAL ESTATE LOANS/LOC	195	161	(17.5)	206	28.2
LEASES RECEIVABLE	0	0	0.0	0	0.0
ALL OTHER LOANS/LOC	462	472	2.0	343	(27.2)
ALLOWANCE FOR LOAN LOSSES	41	61	50.0	60	(2.1)
FORECLOSED AND REPOSSESSED ASSETS	4	14	260.1	15	14.6
FORECLOSED AND REPOSSESSED REAL ESTATE	2	11	361.1	13	19.8
FORECLOSED & REPOSSESSED AUTOS	0*	2	73.7	1	(3.1)
FORECLOSED AND REPOSSESSED -OTHER	0*	0*	75.4	0*	(25.3)
LAND AND BUILDING	148	165	11.9	168	1.9
OTHER FIXED ASSETS	38	38	(0.4)	45	17.4
NCUSIF CAPITALIZATION DEPOSIT	36	48	34.5	53	10.0
TOTAL INTANGIBLE ASSETS	N/A	25	N/A	34	35.6
IDENTIFIABLE INTANGIBLE ASSETS	N/A	5	N/A	8	63.4
GOODWILL	N/A	20	N/A	25	28.5
OTHER ASSETS	162	174	7.7	126	(27.7)
<b>TOTAL ASSETS</b>	<b>5,540</b>	<b>6,000</b>	<b>8.3</b>	<b>6,275</b>	<b>4.6</b>
<b>LIABILITIES</b>					
TOTAL BORROWINGS	364	123	(66.1)	12	(90.2)
ACCRUED DIVIDENDS/INTEREST PAYABLE	2	1	(40.7)	1	(23.0)
ACCOUNTS PAYABLE AND OTHER LIABILITIES	72	74	1.9	84	13.1
UNINSURED SECONDARY CAPITAL	0	0	0.0	2	0.0
<b>TOTAL LIABILITIES</b>	<b>439</b>	<b>199</b>	<b>(54.7)</b>	<b>98</b>	<b>(50.5)</b>
<b>EQUITY/SAVINGS</b>					
TOTAL SAVINGS	4,752	5,403	13.7	5,753	6.5
SHARE DRAFTS	470	561	19.3	634	13.2
REGULAR SHARES	1,317	1,470	11.6	1,671	13.6
MONEY MARKET SHARES	1,447	1,667	15.2	1,837	10.3
SHARE CERTIFICATES/CDS	1,202	1,272	5.8	1,194	(6.1)
IRA/KEOGH ACCOUNTS	312	383	22.6	408	6.5
ALL OTHER SHARES	0*	0*	2,061.7	0*	4.1
NON-MEMBER DEPOSITS	3	50	1,605.4	7	(86.5)
REGULAR RESERVES	72	75	4.5	73	(1.7)
EQUITY ACQUIRED IN MERGER	N/A	0	N/A	0	0.0
APPR. FOR NON-CONF. INVEST.	0	0	0.0	0	0.0
MISCELLANEOUS EQUITY	0	0	0.0	0	0.0
ACCUM. UNREALIZED G/L ON A-F-S	(89)	(60)	31.8	(88)	(45.7)
ACCUM. UNREALIZED G/L FOR OTTI (DUE TO OTHER FACTORS) ON HTM DEBT SECURITIES	N/A	0	N/A	0	0.0
ACCUM. UNREALIZED NET GAINS (LOSSES) ON CASH FLOW HEDGES	0	0	0.0	0	0.0
OTHER RESERVES	0	0	0.0	0	0.0
OTHER COMPREHENSIVE INCOME	(22)	(41)	(84.5)	(46)	(11.7)
UNDIVIDED EARNINGS	389	425	9.4	485	14.0
TOTAL EQUITY	349	398	14.0	424	6.5
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>5,540</b>	<b>6,000</b>	<b>8.3</b>	<b>6,275</b>	<b>4.6</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

**Alaska**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2010**  
**(Dollar Amounts in Millions)**

	Dec-08	Dec-09	% CHG <sup>1</sup>	Dec-10	% CHG <sup>1</sup>
NUMBER OF CREDIT UNIONS	12	12	0.0	12	0.0
<b>INTEREST INCOME</b>					
INTEREST ON LOANS	270	289	6.7	290	0.4
(LESS) INTEREST REFUND	0*	0*	(89.4)	0*	(12.3)
INCOME FROM INVESTMENTS	50	34	(31.6)	25	(26.7)
TRADING PROFITS AND LOSSES	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>320</b>	<b>323</b>	<b>0.8</b>	<b>315</b>	<b>(2.5)</b>
<b>INTEREST EXPENSE</b>					
DIVIDENDS ON SHARES	112	73	(34.9)	55	(24.3)
INTEREST ON DEPOSITS	0	0	0.0	0	0.0
INTEREST ON BORROWED MONEY	8	2	(71.9)	0*	(84.5)
<b>TOTAL INTEREST EXPENSE</b>	<b>120</b>	<b>75</b>	<b>(37.5)</b>	<b>55</b>	<b>(26.2)</b>
PROVISION FOR LOAN & LEASE LOSSES	55	68	22.9	46	(32.1)
<b>NET INTEREST INCOME AFTER PLL</b>	<b>145</b>	<b>180</b>	<b>24.2</b>	<b>213</b>	<b>18.7</b>
<b>NON-INTEREST INCOME</b>					
FEE INCOME	62	71	14.0	72	1.6
OTHER OPERATING INCOME	56	70	24.7	74	5.9
GAIN (LOSS) ON INVESTMENTS	0	(0*)	0.0	(5)	(1,368.8)
TOTAL OTHER-THAN-TEMPORARY-IMPAIRMENT (OTTI) LOSSES	N/A	(0*)	N/A	3	495.0
LESS: PORTION OTTI LOSSES IN OTHER COMPREHENSIVE INCOME	N/A	0	N/A	0	0.0
OTTI LOSSES RECOGNIZED IN EARNINGS	N/A	(0*)	N/A	3	495.0
GAIN (LOSS) ON DISPOSITION OF FIXED ASSETS	4	(0*)	(117.8)	(0*)	(0.2)
OTHER NON-OPERATING INCOME (EXPENSE)	3	6	121.2	(2)	(124.8)
NCUSIF STABILIZATION INCOME	N/A	7	N/A	0	(100.0)
<b>TOTAL NON-INTEREST INCOME</b>	<b>125</b>	<b>146</b>	<b>16.7</b>	<b>142</b>	<b>(2.3)</b>
<b>NON-INTEREST EXPENSE</b>					
EMPLOYEE COMPENSATION AND BENEFITS	145	162	11.3	177	9.6
TRAVEL AND CONFERENCE EXPENSE	1	1	(8.9)	1	7.4
OFFICE OCCUPANCY EXPENSE	22	25	10.8	27	7.1
OFFICE OPERATIONS EXPENSE	51	52	2.1	57	9.4
EDUCATIONAL & PROMOTIONAL EXPENSE	6	6	(1.3)	7	12.6
LOAN SERVICING EXPENSE	8	11	31.0	16	50.6
PROFESSIONAL AND OUTSIDE SERVICES	7	9	27.5	10	12.0
MEMBER INSURANCE	3	(0*)	(100.1)	13	522,548.6
NCUSIF PREMIUM EXPENSE	N/A	N/A	N/A	6	N/A
TEMPORARY CORPORATE CU STABILIZATION ASSESSMENT <sup>2</sup>	N/A	14	N/A	7	(49.3)
OTHER MEMBER INSURANCE	N/A	N/A	N/A	0*	N/A
OPERATING FEES	0*	0*	1.0	0*	14.3
MISCELLANEOUS OPERATING EXPENSES	0*	5	450.6	(7)	(248.7)
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>246</b>	<b>271</b>	<b>10.1</b>	<b>302</b>	<b>11.5</b>
NET INCOME (LOSS)	23	41	74.6	53	30.5
Transfer to Regular Reserve	0*	2	280.6	1	(44.4)
<b>NET INCOME (LOSS) EXCLUDING NCUSIF PREMIUMS AND TEMPORARY CORPORATE CU STABILIZATION</b>	<b>N/A</b>	<b>54</b>	<b>N/A</b>	<b>67</b>	<b>22.4</b>
<b>FUND ASSESSMENT</b>					

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

<sup>2</sup> In 2009, the NCUSIF Premium Expense and Temporary Corporate Stabilization Assessment were combined and reported as NCUSIF Stabilization Expense.

**Arizona**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2010**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-08</b>	<b>Dec-09</b>	<b>% CHG<sup>1</sup></b>	<b>Dec-10</b>	<b>% CHG<sup>1</sup></b>
NUMBER OF CREDIT UNIONS	55	53	(3.6)	52	(1.9)
<b>CASH &amp; EQUIVALENTS</b>	656	963	46.7	1,031	7.1
<b>TOTAL INVESTMENTS</b>	1,709	2,546	49.0	2,997	17.7
TRADING SECURITIES	1	2	62.1	2	27.8
AVAILABLE FOR SALE SECURITIES	880	1,326	50.7	1,725	30.0
HELD-TO-MATURITY SECURITIES	217	514	136.9	667	29.7
COMMERCIAL BANKS, S&Ls	207	319	54.5	341	6.9
CREDIT UNIONS -LOANS TO, INVESTMENTS IN NATURAL PERSON CREDIT UNIONS	16	8	(51.3)	16	101.4
MCSO AND PIC AT CORPORATE CU	49	34	(30.3)	33	(2.7)
ALL OTHER CORPORATE CREDIT UNION	208	283	36.0	145	(48.6)
ALL OTHER INVESTMENTS	130	60	(54.2)	67	12.4
LOANS HELD FOR SALE	23	27	19.9	35	27.0
TOTAL LOANS OUTSTANDING	9,852	8,821	(10.5)	7,556	(14.3)
UNSECURED CREDIT CARD LOANS	466	455	(2.3)	422	(7.3)
ALL OTHER UNSECURED LOANS	344	307	(10.6)	266	(13.4)
SHORT-TERM, SMALL AMOUNT LOANS (STS) (FEDERAL CU ONLY)	N/A	N/A	N/A	0*	N/A
NEW VEHICLE LOANS	2,576	2,000	(22.4)	1,374	(31.3)
USED VEHICLE LOANS	2,117	1,888	(10.8)	1,692	(10.4)
FIRST MORTGAGE REAL ESTATE LOANS/LOC	2,209	2,196	(0.6)	2,098	(4.4)
OTHER REAL ESTATE LOANS/LOC	1,802	1,636	(9.2)	1,419	(13.3)
LEASES RECEIVABLE	2	0*	(87.5)	0	(100.0)
ALL OTHER LOANS/LOC	337	338	0.6	284	(16.0)
ALLOWANCE FOR LOAN LOSSES	248	367	47.9	393	7.1
FORECLOSED AND REPOSSESSED ASSETS	41	47	13.4	61	30.1
FORECLOSED AND REPOSSESSED REAL ESTATE	19	29	54.6	53	82.3
FORECLOSED & REPOSSESSED AUTOS	22	17	(21.5)	8	(55.4)
FORECLOSED AND REPOSSESSED -OTHER	0*	0*	22.3	0*	1.1
LAND AND BUILDING	349	349	0.1	348	(0.4)
OTHER FIXED ASSETS	66	61	(7.0)	49	(19.7)
NCUSIF CAPITALIZATION DEPOSIT	77	114	48.4	110	(3.7)
TOTAL INTANGIBLE ASSETS	N/A	6	N/A	7	16.7
IDENTIFIABLE INTANGIBLE ASSETS	N/A	0*	N/A	2	102.5
GOODWILL	N/A	5	N/A	5	1.5
OTHER ASSETS	153	146	(5.0)	153	5.4
<b>TOTAL ASSETS</b>	<b>12,677</b>	<b>12,713</b>	<b>0.3</b>	<b>11,954</b>	<b>(6.0)</b>
<b>LIABILITIES</b>					
TOTAL BORROWINGS	493	266	(46.0)	80	(70.0)
ACCRUED DIVIDENDS/INTEREST PAYABLE	4	3	(32.2)	1	(46.3)
ACCOUNTS PAYABLE AND OTHER LIABILITIES	120	102	(15.2)	109	7.4
UNINSURED SECONDARY CAPITAL	0	0	0.0	2	0.0
<b>TOTAL LIABILITIES</b>	<b>617</b>	<b>371</b>	<b>(39.9)</b>	<b>193</b>	<b>(47.9)</b>
<b>EQUITY/SAVINGS</b>					
TOTAL SAVINGS	10,921	11,392	4.3	10,869	(4.6)
SHARE DRAFTS	1,203	1,302	8.2	1,153	(11.4)
REGULAR SHARES	1,992	2,327	16.8	2,657	14.2
MONEY MARKET SHARES	3,669	4,101	11.8	4,028	(1.8)
SHARE CERTIFICATES/CDS	2,969	2,524	(15.0)	1,926	(23.7)
IRA/KEOGH ACCOUNTS	893	1,004	12.4	969	(3.5)
ALL OTHER SHARES	70	99	42.6	120	20.4
NON-MEMBER DEPOSITS	125	36	(71.1)	17	(51.5)
REGULAR RESERVES	214	218	1.8	212	(2.5)
EQUITY ACQUIRED IN MERGER	N/A	2	N/A	5	156.3
APPR. FOR NON-CONF. INVEST.	0	0	0.0	0	0.0
MISCELLANEOUS EQUITY	0*	0*	0.0	0*	0.0
ACCUM. UNREALIZED G/L ON A-F-S	(14)	0*	103.5	10	1,986.2
ACCUM. UNREALIZED G/L FOR OTTI (DUE TO OTHER FACTORS) ON HTM DEBT SECURITIES	N/A	0	N/A	0*	0.0
ACCUM. UNREALIZED NET GAINS (LOSSES) ON CASH FLOW HEDGES	0	0	0.0	0	0.0
OTHER RESERVES	146	143	(2.2)	154	7.5
OTHER COMPREHENSIVE INCOME	(24)	(34)	(42.6)	(32)	6.3
UNDIVIDED EARNINGS	816	621	(24.0)	543	(12.5)
TOTAL EQUITY	1,139	950	(16.6)	892	(6.1)
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>12,677</b>	<b>12,713</b>	<b>0.3</b>	<b>11,954</b>	<b>(6.0)</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

**Arizona**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2010**  
**(Dollar Amounts in Millions)**

	Dec-08	Dec-09	% CHG <sup>1</sup>	Dec-10	% CHG <sup>1</sup>
NUMBER OF CREDIT UNIONS	55	53	(3.6)	52	(1.9)
<b>INTEREST INCOME</b>					
INTEREST ON LOANS	675	611	(9.5)	527	(13.7)
(LESS) INTEREST REFUND	0	0	0.0	0*	0.0
INCOME FROM INVESTMENTS	88	78	(12.1)	80	3.4
TRADING PROFITS AND LOSSES	(0*)	0*	186.9	0*	(35.8)
<b>TOTAL INTEREST INCOME</b>	<b>763</b>	<b>689</b>	<b>(9.7)</b>	<b>608</b>	<b>(11.8)</b>
<b>INTEREST EXPENSE</b>					
DIVIDENDS ON SHARES	239	157	(34.3)	74	(53.1)
INTEREST ON DEPOSITS	26	14	(45.9)	6	(54.2)
INTEREST ON BORROWED MONEY	20	14	(28.5)	11	(23.9)
<b>TOTAL INTEREST EXPENSE</b>	<b>284</b>	<b>185</b>	<b>(34.9)</b>	<b>91</b>	<b>(50.9)</b>
PROVISION FOR LOAN & LEASE LOSSES	397	438	10.1	313	(28.5)
<b>NET INTEREST INCOME AFTER PLL</b>	<b>81</b>	<b>66</b>	<b>(18.6)</b>	<b>204</b>	<b>208.1</b>
<b>NON-INTEREST INCOME</b>					
FEE INCOME	168	168	(0.3)	162	(3.3)
OTHER OPERATING INCOME	81	86	6.1	94	9.7
GAIN (LOSS) ON INVESTMENTS	(8)	(7)	17.1	4	157.3
TOTAL OTHER-THAN-TEMPORARY-IMPAIRMENT (OTTI) LOSSES	N/A	0*	N/A	0*	9.5
LESS: PORTION OTTI LOSSES IN OTHER COMPREHENSIVE INCOME	N/A	0	N/A	0	0.0
OTTI LOSSES RECOGNIZED IN EARNINGS	N/A	0*	N/A	0*	9.5
GAIN (LOSS) ON DISPOSITION OF FIXED ASSETS	(2)	(4)	(56.3)	(8)	(109.4)
OTHER NON-OPERATING INCOME (EXPENSE)	(8)	70	1,007.0	1	(98.3)
NCUSIF STABILIZATION INCOME	N/A	62	N/A	0	(100.0)
<b>TOTAL NON-INTEREST INCOME</b>	<b>231</b>	<b>313</b>	<b>35.6</b>	<b>255</b>	<b>(18.5)</b>
<b>NON-INTEREST EXPENSE</b>					
EMPLOYEE COMPENSATION AND BENEFITS	275	271	(1.6)	245	(9.4)
TRAVEL AND CONFERENCE EXPENSE	7	4	(43.6)	4	(7.2)
OFFICE OCCUPANCY EXPENSE	45	46	3.2	46	0.2
OFFICE OPERATIONS EXPENSE	120	121	0.2	113	(6.6)
EDUCATIONAL & PROMOTIONAL EXPENSE	24	18	(27.2)	17	(5.2)
LOAN SERVICING EXPENSE	23	24	5.1	27	12.6
PROFESSIONAL AND OUTSIDE SERVICES	22	22	1.2	22	(3.6)
MEMBER INSURANCE	23	2	(89.6)	27	1,048.6
NCUSIF PREMIUM EXPENSE	N/A	N/A	N/A	11	N/A
TEMPORARY CORPORATE CU STABILIZATION ASSESSMENT <sup>2</sup>	N/A	54	N/A	16	(70.6)
OTHER MEMBER INSURANCE	N/A	N/A	N/A	0*	N/A
OPERATING FEES	2	2	6.1	2	(0.6)
MISCELLANEOUS OPERATING EXPENSES	12	11	(10.6)	12	9.9
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>553</b>	<b>520</b>	<b>(5.9)</b>	<b>514</b>	<b>(1.2)</b>
NET INCOME (LOSS)	(240)	(195)	19.0	(54)	72.0
Transfer to Regular Reserve	0*	5	11,441.0	10	84.4
<b>NET INCOME (LOSS) EXCLUDING NCUSIF PREMIUMS AND TEMPORARY CORPORATE CU STABILIZATION</b>	<b>N/A</b>	<b>(141)</b>	<b>N/A</b>	<b>(27)</b>	<b>80.6</b>
<b>FUND ASSESSMENT</b>					

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

<sup>2</sup> In 2009, the NCUSIF Premium Expense and Temporary Corporate Stabilization Assessment were combined and reported as NCUSIF Stabilization Expense.

**Arkansas**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2010**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-08</b>	<b>Dec-09</b>	<b>% CHG<sup>1</sup></b>	<b>Dec-10</b>	<b>% CHG<sup>1</sup></b>
NUMBER OF CREDIT UNIONS	67	64	(4.5)	62	(3.1)
<b>CASH &amp; EQUIVALENTS</b>	<b>133</b>	<b>199</b>	<b>49.3</b>	<b>193</b>	<b>(3.2)</b>
<b>TOTAL INVESTMENTS</b>	<b>506</b>	<b>508</b>	<b>0.4</b>	<b>570</b>	<b>12.1</b>
TRADING SECURITIES	0	0	0.0	0	0.0
AVAILABLE FOR SALE SECURITIES	168	194	15.4	222	14.8
HELD-TO-MATURITY SECURITIES	82	83	0.8	92	11.2
COMMERCIAL BANKS, S&Ls	173	197	13.7	233	18.3
CREDIT UNIONS -LOANS TO, INVESTMENTS IN NATURAL PERSON CREDIT UNIONS	12	13	8.2	9	(27.5)
MCSO AND PIC AT CORPORATE CU	11	6	(46.4)	0*	(98.3)
ALL OTHER CORPORATE CREDIT UNION	54	8	(85.8)	6	(18.0)
ALL OTHER INVESTMENTS	6	9	34.2	7	(20.3)
LOANS HELD FOR SALE	0*	0*	73.1	0*	18.9
<b>TOTAL LOANS OUTSTANDING</b>	<b>1,255</b>	<b>1,393</b>	<b>11.0</b>	<b>1,426</b>	<b>2.4</b>
UNSECURED CREDIT CARD LOANS	69	78	12.7	82	5.1
ALL OTHER UNSECURED LOANS	60	60	1.6	62	2.1
SHORT-TERM, SMALL AMOUNT LOANS (STS) (FEDERAL CU ONLY)	N/A	N/A	N/A	0*	N/A
NEW VEHICLE LOANS	356	392	10.0	360	(8.0)
USED VEHICLE LOANS	289	344	19.1	383	11.4
FIRST MORTGAGE REAL ESTATE LOANS/LOC	332	372	12.3	392	5.4
OTHER REAL ESTATE LOANS/LOC	61	55	(9.5)	51	(7.1)
LEASES RECEIVABLE	0	0*	0.0	1	64.5
ALL OTHER LOANS/LOC	89	91	2.1	94	3.6
ALLOWANCE FOR LOAN LOSSES	7	8	12.3	8	(1.6)
FORECLOSED AND REPOSSESSED ASSETS	1	2	48.4	1	(19.5)
FORECLOSED AND REPOSSESSED REAL ESTATE	0*	1	142.4	1	(6.1)
FORECLOSED & REPOSSESSED AUTOS	0*	0*	(22.5)	0*	(35.6)
FORECLOSED AND REPOSSESSED -OTHER	0*	0*	26.2	0*	(91.1)
LAND AND BUILDING	48	51	5.9	52	0.9
OTHER FIXED ASSETS	7	6	(11.3)	9	38.4
NCUSIF CAPITALIZATION DEPOSIT	10	16	65.9	18	11.6
<b>TOTAL INTANGIBLE ASSETS</b>	<b>N/A</b>	<b>0*</b>	<b>N/A</b>	<b>0*</b>	<b>339.3</b>
IDENTIFIABLE INTANGIBLE ASSETS	N/A	0*	N/A	0*	270.3
GOODWILL	N/A	0	N/A	0*	0.0
OTHER ASSETS	23	31	34.5	45	45.1
<b>TOTAL ASSETS</b>	<b>1,977</b>	<b>2,199</b>	<b>11.2</b>	<b>2,307</b>	<b>4.9</b>
<b>LIABILITIES</b>					
TOTAL BORROWINGS	120	126	5.2	134	6.7
ACCRUED DIVIDENDS/INTEREST PAYABLE	2	2	(29.0)	1	(22.2)
ACCOUNTS PAYABLE AND OTHER LIABILITIES	7	10	44.5	11	9.4
UNINSURED SECONDARY CAPITAL	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	<b>129</b>	<b>138</b>	<b>6.7</b>	<b>147</b>	<b>6.6</b>
<b>EQUITY/SAVINGS</b>					
TOTAL SAVINGS	1,581	1,773	12.1	1,863	5.1
SHARE DRAFTS	104	89	(14.4)	93	4.6
REGULAR SHARES	469	651	38.6	714	9.7
MONEY MARKET SHARES	293	248	(15.4)	273	10.1
SHARE CERTIFICATES/CDS	527	534	1.2	518	(3.0)
IRA/KEOGH ACCOUNTS	168	199	18.2	218	9.7
ALL OTHER SHARES	8	29	255.0	30	3.3
NON-MEMBER DEPOSITS	11	23	115.8	17	(27.9)
REGULAR RESERVES	46	47	1.6	47	0.0
EQUITY ACQUIRED IN MERGER	N/A	0*	N/A	1	546.6
APPR. FOR NON-CONF. INVEST.	0	0	0.0	0	0.0
MISCELLANEOUS EQUITY	0	0	0.0	0	0.0
ACCUM. UNREALIZED G/L ON A-F-S	1	6	308.0	6	(7.5)
ACCUM. UNREALIZED G/L FOR OTTI (DUE TO OTHER FACTORS) ON HTM DEBT SECURITIES	N/A	0	N/A	0	0.0
ACCUM. UNREALIZED NET GAINS (LOSSES) ON CASH FLOW HEDGES	0	(0*)	0.0	0	100.0
OTHER RESERVES	2	3	15.7	3	(8.9)
OTHER COMPREHENSIVE INCOME	(5)	(2)	59.2	(3)	(28.4)
UNDIVIDED EARNINGS	223	235	5.7	243	3.3
TOTAL EQUITY	267	289	8.0	296	2.7
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>1,977</b>	<b>2,199</b>	<b>11.2</b>	<b>2,307</b>	<b>4.9</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

**Arkansas**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2010**  
**(Dollar Amounts in Millions)**

	Dec-08	Dec-09	% CHG <sup>1</sup>	Dec-10	% CHG <sup>1</sup>
NUMBER OF CREDIT UNIONS	67	64	(4.5)	62	(3.1)
<b>INTEREST INCOME</b>					
INTEREST ON LOANS	82	88	7.2	88	0.8
(LESS) INTEREST REFUND	0*	0*	(46.1)	0*	3.1
INCOME FROM INVESTMENTS	25	18	(26.1)	13	(27.0)
TRADING PROFITS AND LOSSES	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>106</b>	<b>106</b>	<b>(0.5)</b>	<b>102</b>	<b>(4.1)</b>
<b>INTEREST EXPENSE</b>					
DIVIDENDS ON SHARES	39	31	(20.3)	24	(22.7)
INTEREST ON DEPOSITS	0	0	0.0	0	0.0
INTEREST ON BORROWED MONEY	4	5	25.8	5	(1.5)
<b>TOTAL INTEREST EXPENSE</b>	<b>43</b>	<b>36</b>	<b>(16.1)</b>	<b>29</b>	<b>(19.9)</b>
PROVISION FOR LOAN & LEASE LOSSES	7	7	4.8	6	(11.2)
<b>NET INTEREST INCOME AFTER PLL</b>	<b>56</b>	<b>62</b>	<b>10.8</b>	<b>66</b>	<b>5.9</b>
<b>NON-INTEREST INCOME</b>					
FEE INCOME	13	13	3.9	14	1.4
OTHER OPERATING INCOME	7	7	6.3	8	18.0
GAIN (LOSS) ON INVESTMENTS	(2)	(3)	(64.0)	(4)	(19.5)
TOTAL OTHER-THAN-TEMPORARY-IMPAIRMENT (OTTI) LOSSES	N/A	(0*)	N/A	(0*)	(25.0)
LESS: PORTION OTTI LOSSES IN OTHER COMPREHENSIVE INCOME	N/A	0	N/A	0	0.0
OTTI LOSSES RECOGNIZED IN EARNINGS	N/A	(0*)	N/A	(0*)	(25.0)
GAIN (LOSS) ON DISPOSITION OF FIXED ASSETS	(0*)	(0*)	(125.4)	0*	103.8
OTHER NON-OPERATING INCOME (EXPENSE)	0*	8	3,242.3	0*	(97.6)
NCUSIF STABILIZATION INCOME	N/A	7	N/A	0	(100.0)
<b>TOTAL NON-INTEREST INCOME</b>	<b>18</b>	<b>25</b>	<b>41.6</b>	<b>18</b>	<b>(26.8)</b>
<b>NON-INTEREST EXPENSE</b>					
EMPLOYEE COMPENSATION AND BENEFITS	30	32	6.6	33	2.8
TRAVEL AND CONFERENCE EXPENSE	1	0*	(12.3)	1	11.7
OFFICE OCCUPANCY EXPENSE	4	4	6.5	4	9.9
OFFICE OPERATIONS EXPENSE	12	13	5.9	13	1.3
EDUCATIONAL & PROMOTIONAL EXPENSE	3	3	(7.2)	3	(8.0)
LOAN SERVICING EXPENSE	4	4	7.9	5	12.6
PROFESSIONAL AND OUTSIDE SERVICES	7	7	12.8	7	0.5
MEMBER INSURANCE	7	1	(81.6)	6	410.2
NCUSIF PREMIUM EXPENSE	N/A	N/A	N/A	2	N/A
TEMPORARY CORPORATE CU STABILIZATION ASSESSMENT <sup>2</sup>	N/A	5	N/A	2	(50.4)
OTHER MEMBER INSURANCE	N/A	N/A	N/A	2	N/A
OPERATING FEES	0*	0*	23.4	0*	4.5
MISCELLANEOUS OPERATING EXPENSES	2	2	19.3	2	(6.3)
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>70</b>	<b>68</b>	<b>(2.2)</b>	<b>75</b>	<b>10.2</b>
NET INCOME (LOSS)	5	14	221.1	9	(34.3)
Transfer to Regular Reserve	0*	0*	(45.4)	0*	(95.5)
<b>NET INCOME (LOSS) EXCLUDING NCUSIF PREMIUMS AND TEMPORARY CORPORATE CU STABILIZATION</b>	<b>N/A</b>	<b>19</b>	<b>N/A</b>	<b>14</b>	<b>(26.4)</b>
<b>FUND ASSESSMENT</b>					

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

<sup>2</sup> In 2009, the NCUSIF Premium Expense and Temporary Corporate Stabilization Assessment were combined and reported as NCUSIF Stabilization Expense.



**California**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2010**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-08</b>	<b>Dec-09</b>	<b>% CHG<sup>1</sup></b>	<b>Dec-10</b>	<b>% CHG<sup>1</sup></b>
NUMBER OF CREDIT UNIONS	471	443	(5.9)	426	(3.8)
<b>CASH &amp; EQUIVALENTS</b>	<b>6,461</b>	<b>8,852</b>	<b>37.0</b>	<b>9,605</b>	<b>8.5</b>
<b>TOTAL INVESTMENTS</b>	<b>24,977</b>	<b>33,742</b>	<b>35.1</b>	<b>37,664</b>	<b>11.6</b>
TRADING SECURITIES	0*	3	250.9	8	177.1
AVAILABLE FOR SALE SECURITIES	10,396	15,250	46.7	19,999	31.1
HELD-TO-MATURITY SECURITIES	3,488	5,164	48.1	8,794	70.3
COMMERCIAL BANKS, S&Ls	2,168	2,907	34.1	3,611	24.2
CREDIT UNIONS -LOANS TO, INVESTMENTS IN NATURAL PERSON CREDIT UNIONS	175	160	(8.3)	138	(13.5)
MCS&D AND PIC AT CORPORATE CU	371	10	(97.4)	4	(61.0)
ALL OTHER CORPORATE CREDIT UNION	7,854	9,534	21.4	4,487	(52.9)
ALL OTHER INVESTMENTS	524	715	36.3	623	(12.9)
LOANS HELD FOR SALE	81	179	122.5	404	125.2
TOTAL LOANS OUTSTANDING	84,672	77,598	(8.4)	70,291	(9.4)
UNSECURED CREDIT CARD LOANS	4,416	4,329	(2.0)	4,130	(4.6)
ALL OTHER UNSECURED LOANS	2,397	2,213	(7.7)	1,988	(10.2)
SHORT-TERM, SMALL AMOUNT LOANS (STS) (FEDERAL CU ONLY)	N/A	N/A	N/A	0*	N/A
NEW VEHICLE LOANS	11,021	8,494	(22.9)	6,038	(28.9)
USED VEHICLE LOANS	11,530	10,370	(10.1)	9,377	(9.6)
FIRST MORTGAGE REAL ESTATE LOANS/LOC	37,356	35,801	(4.2)	34,211	(4.4)
OTHER REAL ESTATE LOANS/LOC	15,149	13,728	(9.4)	12,040	(12.3)
LEASES RECEIVABLE	17	12	(27.7)	11	(7.3)
ALL OTHER LOANS/LOC	2,786	2,651	(4.8)	2,496	(5.8)
ALLOWANCE FOR LOAN LOSSES	1,348	2,124	57.6	2,075	(2.3)
FORECLOSED AND REPOSSESSED ASSETS	152	201	32.2	247	23.1
FORECLOSED AND REPOSSESSED REAL ESTATE	88	148	67.3	217	46.3
FORECLOSED & REPOSSESSED AUTOS	59	45	(23.4)	26	(42.7)
FORECLOSED AND REPOSSESSED -OTHER	4	7	74.4	5	(38.2)
LAND AND BUILDING	1,467	1,498	2.1	1,469	(1.9)
OTHER FIXED ASSETS	506	444	(12.1)	364	(18.1)
NCUSIF CAPITALIZATION DEPOSIT	674	1,007	49.3	1,005	(0.2)
TOTAL INTANGIBLE ASSETS	N/A	143	N/A	148	3.4
IDENTIFIABLE INTANGIBLE ASSETS	N/A	41	N/A	42	1.7
GOODWILL	N/A	101	N/A	106	4.0
OTHER ASSETS	2,182	2,140	(1.9)	2,121	(0.8)
<b>TOTAL ASSETS</b>	<b>119,821</b>	<b>123,679</b>	<b>3.2</b>	<b>121,241</b>	<b>(2.0)</b>
<b>LIABILITIES</b>					
TOTAL BORROWINGS	6,097	7,360	20.7	4,329	(41.2)
ACCRUED DIVIDENDS/INTEREST PAYABLE	75	42	(43.7)	27	(37.1)
ACCOUNTS PAYABLE AND OTHER LIABILITIES	1,073	1,037	(3.3)	1,033	(0.4)
UNINSURED SECONDARY CAPITAL	0*	0*	46.0	7	698.6
<b>TOTAL LIABILITIES</b>	<b>7,245</b>	<b>8,440</b>	<b>16.5</b>	<b>5,396</b>	<b>(36.1)</b>
<b>EQUITY/SAVINGS</b>					
TOTAL SAVINGS	100,785	103,980	3.2	104,103	0.1
SHARE DRAFTS	10,107	10,800	6.9	10,944	1.3
REGULAR SHARES	23,715	26,682	12.5	28,767	7.8
MONEY MARKET SHARES	20,578	25,297	22.9	27,366	8.2
SHARE CERTIFICATES/CDS	35,658	30,177	(15.4)	26,190	(13.2)
IRA/KEOGH ACCOUNTS	9,385	9,872	5.2	9,788	(0.9)
ALL OTHER SHARES	660	720	9.2	565	(21.5)
NON-MEMBER DEPOSITS	683	432	(36.7)	484	12.0
REGULAR RESERVES	2,719	2,691	(1.0)	2,745	2.0
EQUITY ACQUIRED IN MERGER	N/A	76	N/A	87	14.0
APPR. FOR NON-CONF. INVEST.	0	0	0.0	0	0.0
MISCELLANEOUS EQUITY	0*	0*	(28.3)	0*	(5.9)
ACCUM. UNREALIZED G/L ON A-F-S	32	116	268.0	114	(1.8)
ACCUM. UNREALIZED G/L FOR OTTI (DUE TO OTHER FACTORS) ON HTM DEBT SECURITIES	N/A	0	N/A	(0*)	0.0
ACCUM. UNREALIZED NET GAINS (LOSSES) ON CASH FLOW HEDGES	(6)	(3)	54.2	(4)	(35.7)
OTHER RESERVES	784	808	3.0	815	1.0
OTHER COMPREHENSIVE INCOME	(107)	(120)	(12.9)	(99)	18.0
UNDIVIDED EARNINGS	8,369	7,690	(8.1)	8,084	5.1
TOTAL EQUITY	11,791	11,258	(4.5)	11,742	4.3
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>119,821</b>	<b>123,679</b>	<b>3.2</b>	<b>121,241</b>	<b>(2.0)</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

**California**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2010**  
**(Dollar Amounts in Millions)**

	Dec-08	Dec-09	% CHG <sup>1</sup>	Dec-10	% CHG <sup>1</sup>
NUMBER OF CREDIT UNIONS	471	443	(5.9)	426	(3.8)
<b>INTEREST INCOME</b>					
INTEREST ON LOANS	5,358	4,866	(9.2)	4,283	(12.0)
(LESS) INTEREST REFUND	0*	0*	(74.4)	0*	168.8
INCOME FROM INVESTMENTS	1,209	983	(18.6)	843	(14.3)
TRADING PROFITS AND LOSSES	0*	0*	(20.3)	0*	22.8
<b>TOTAL INTEREST INCOME</b>	<b>6,567</b>	<b>5,850</b>	<b>(10.9)</b>	<b>5,127</b>	<b>(12.4)</b>
<b>INTEREST EXPENSE</b>					
DIVIDENDS ON SHARES	2,569	1,641	(36.1)	994	(39.4)
INTEREST ON DEPOSITS	147	87	(40.6)	44	(49.9)
INTEREST ON BORROWED MONEY	241	233	(3.4)	176	(24.3)
<b>TOTAL INTEREST EXPENSE</b>	<b>2,957</b>	<b>1,961</b>	<b>(33.7)</b>	<b>1,214</b>	<b>(38.1)</b>
PROVISION FOR LOAN & LEASE LOSSES	1,734	2,309	33.2	1,238	(46.4)
<b>NET INTEREST INCOME AFTER PLL</b>	<b>1,877</b>	<b>1,581</b>	<b>(15.8)</b>	<b>2,675</b>	<b>69.2</b>
<b>NON-INTEREST INCOME</b>					
FEE INCOME	849	872	2.7	812	(6.9)
OTHER OPERATING INCOME	514	549	6.9	627	14.1
GAIN (LOSS) ON INVESTMENTS	(255)	(260)	(1.9)	28	110.8
TOTAL OTHER-THAN-TEMPORARY-IMPAIRMENT (OTTI) LOSSES	N/A	24	N/A	11	(56.5)
LESS: PORTION OTTI LOSSES IN OTHER COMPREHENSIVE INCOME	N/A	8	N/A	7	(19.7)
OTTI LOSSES RECOGNIZED IN EARNINGS	N/A	16	N/A	4	(75.8)
GAIN (LOSS) ON DISPOSITION OF FIXED ASSETS	(0*)	(0*)	93.1	(9)	(15,538.8)
OTHER NON-OPERATING INCOME (EXPENSE)	(6)	527	8,809.3	13	(97.5)
NCUSIF STABILIZATION INCOME	N/A	506	N/A	0*	(99.9)
<b>TOTAL NON-INTEREST INCOME</b>	<b>1,101</b>	<b>1,689</b>	<b>53.4</b>	<b>1,470</b>	<b>(13.0)</b>
<b>NON-INTEREST EXPENSE</b>					
EMPLOYEE COMPENSATION AND BENEFITS	1,839	1,757	(4.5)	1,718	(2.2)
TRAVEL AND CONFERENCE EXPENSE	44	27	(38.2)	26	(2.9)
OFFICE OCCUPANCY EXPENSE	304	312	2.9	296	(5.2)
OFFICE OPERATIONS EXPENSE	757	721	(4.8)	701	(2.8)
EDUCATIONAL & PROMOTIONAL EXPENSE	134	96	(28.0)	93	(3.9)
LOAN SERVICING EXPENSE	181	179	(0.9)	172	(4.0)
PROFESSIONAL AND OUTSIDE SERVICES	214	214	(0.4)	218	1.9
MEMBER INSURANCE	275	(12)	(104.2)	272	2,438.5
NCUSIF PREMIUM EXPENSE	N/A	N/A	N/A	126	N/A
TEMPORARY CORPORATE CU STABILIZATION ASSESSMENT <sup>2</sup>	N/A	422	N/A	137	(67.5)
OTHER MEMBER INSURANCE	N/A	N/A	N/A	9	N/A
OPERATING FEES	17	19	12.4	16	(17.8)
MISCELLANEOUS OPERATING EXPENSES	124	108	(12.8)	88	(18.5)
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>3,888</b>	<b>3,421</b>	<b>(12.0)</b>	<b>3,598</b>	<b>5.2</b>
NET INCOME (LOSS)	(910)	(573)	37.0	547	195.4
Transfer to Regular Reserve	117	47	(59.5)	64	36.7
<b>NET INCOME (LOSS) EXCLUDING NCUSIF PREMIUMS AND TEMPORARY CORPORATE CU STABILIZATION</b>	<b>N/A</b>	<b>(151)</b>	<b>N/A</b>	<b>810</b>	<b>635.4</b>
<b>FUND ASSESSMENT</b>					

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

<sup>2</sup> In 2009, the NCUSIF Premium Expense and Temporary Corporate Stabilization Assessment were combined and reported as NCUSIF Stabilization Expense.

**Colorado**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2010**  
**(Dollar Amounts in Millions)**

ASSETS	Dec-08	Dec-09	% CHG <sup>1</sup>	Dec-10	% CHG <sup>1</sup>
NUMBER OF CREDIT UNIONS	116	108	(6.9)	102	(5.6)
<b>CASH &amp; EQUIVALENTS</b>	<b>775</b>	<b>1,475</b>	<b>90.3</b>	<b>1,608</b>	<b>9.0</b>
<b>TOTAL INVESTMENTS</b>	<b>2,299</b>	<b>3,161</b>	<b>37.5</b>	<b>3,587</b>	<b>13.4</b>
TRADING SECURITIES	0	0	0.0	0	0.0
AVAILABLE FOR SALE SECURITIES	1,065	1,513	42.0	2,070	36.9
HELD-TO-MATURITY SECURITIES	79	104	31.2	168	62.3
COMMERCIAL BANKS, S&Ls	325	503	54.8	545	8.4
CREDIT UNIONS -LOANS TO, INVESTMENTS IN NATURAL PERSON CREDIT UNIONS	31	35	11.0	33	(5.5)
MCSO AND PIC AT CORPORATE CU	48	19	(60.5)	14	(29.0)
ALL OTHER CORPORATE CREDIT UNION	701	903	28.8	699	(22.5)
ALL OTHER INVESTMENTS	49	85	72.4	57	(33.0)
LOANS HELD FOR SALE	42	37	(13.8)	22	(39.0)
TOTAL LOANS OUTSTANDING	10,222	9,974	(2.4)	9,265	(7.1)
UNSECURED CREDIT CARD LOANS	381	400	4.9	413	3.3
ALL OTHER UNSECURED LOANS	254	246	(2.9)	239	(3.2)
SHORT-TERM, SMALL AMOUNT LOANS (STS) (FEDERAL CU ONLY)	N/A	N/A	N/A	0*	N/A
NEW VEHICLE LOANS	1,557	1,333	(14.4)	965	(27.6)
USED VEHICLE LOANS	2,588	2,612	0.9	2,399	(8.2)
FIRST MORTGAGE REAL ESTATE LOANS/LOC	3,380	3,366	(0.4)	3,408	1.3
OTHER REAL ESTATE LOANS/LOC	1,808	1,739	(3.8)	1,574	(9.5)
LEASES RECEIVABLE	21	26	23.7	24	(8.3)
ALL OTHER LOANS/LOC	232	251	8.3	243	(3.4)
ALLOWANCE FOR LOAN LOSSES	106	150	42.1	145	(3.3)
FORECLOSED AND REPOSSESSED ASSETS	23	31	31.3	31	(0.0)
FORECLOSED AND REPOSSESSED REAL ESTATE	19	23	18.0	25	12.8
FORECLOSED & REPOSSESSED AUTOS	4	8	90.2	5	(38.0)
FORECLOSED AND REPOSSESSED -OTHER	0*	0*	229.0	0*	75.7
LAND AND BUILDING	246	262	6.5	255	(2.6)
OTHER FIXED ASSETS	52	50	(4.4)	45	(9.2)
NCUSIF CAPITALIZATION DEPOSIT	75	119	58.6	126	6.0
TOTAL INTANGIBLE ASSETS	N/A	25	N/A	27	5.4
IDENTIFIABLE INTANGIBLE ASSETS	N/A	17	N/A	18	6.1
GOODWILL	N/A	8	N/A	9	4.0
OTHER ASSETS	174	160	(8.1)	174	9.0
<b>TOTAL ASSETS</b>	<b>13,804</b>	<b>15,143</b>	<b>9.7</b>	<b>14,994</b>	<b>(1.0)</b>
<b>LIABILITIES</b>					
TOTAL BORROWINGS	532	577	8.4	228	(60.4)
ACCRUED DIVIDENDS/INTEREST PAYABLE	1	0*	(18.4)	0*	(11.0)
ACCOUNTS PAYABLE AND OTHER LIABILITIES	121	118	(2.7)	140	18.6
UNINSURED SECONDARY CAPITAL	0*	0*	(9.5)	0*	(26.3)
<b>TOTAL LIABILITIES</b>	<b>655</b>	<b>696</b>	<b>6.3</b>	<b>369</b>	<b>(47.0)</b>
<b>EQUITY/SAVINGS</b>					
TOTAL SAVINGS	11,729	12,963	10.5	13,045	0.6
SHARE DRAFTS	1,490	1,781	19.5	1,623	(8.9)
REGULAR SHARES	2,329	2,506	7.6	2,981	19.0
MONEY MARKET SHARES	2,717	3,375	24.2	3,633	7.7
SHARE CERTIFICATES/CDS	4,091	3,967	(3.0)	3,513	(11.5)
IRA/KEOGH ACCOUNTS	1,022	1,141	11.6	1,102	(3.4)
ALL OTHER SHARES	45	166	269.9	174	4.5
NON-MEMBER DEPOSITS	35	27	(22.1)	20	(26.5)
REGULAR RESERVES	263	263	(0.1)	255	(2.8)
EQUITY ACQUIRED IN MERGER	N/A	6	N/A	9	53.2
APPR. FOR NON-CONF. INVEST.	0	0	0.0	0	0.0
MISCELLANEOUS EQUITY	0*	0*	181.9	0*	2,210.3
ACCUM. UNREALIZED G/L ON A-F-S	9	15	54.1	6	(56.3)
ACCUM. UNREALIZED G/L FOR OTTI (DUE TO OTHER FACTORS) ON HTM DEBT SECURITIES	N/A	0	N/A	0*	0.0
ACCUM. UNREALIZED NET GAINS (LOSSES) ON CASH FLOW HEDGES	0	0*	0.0	0	(100.0)
OTHER RESERVES	2	2	2.5	0*	(79.9)
OTHER COMPREHENSIVE INCOME	(2)	(3)	(37.5)	(2)	25.7
UNDIVIDED EARNINGS	1,147	1,201	4.7	1,310	9.1
TOTAL EQUITY	1,420	1,484	4.5	1,580	6.5
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>13,804</b>	<b>15,143</b>	<b>9.7</b>	<b>14,994</b>	<b>(1.0)</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

**Colorado**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2010**  
**(Dollar Amounts in Millions)**

	Dec-08	Dec-09	% CHG <sup>1</sup>	Dec-10	% CHG <sup>1</sup>
NUMBER OF CREDIT UNIONS	116	108	(6.9)	102	(5.6)
<b>INTEREST INCOME</b>					
INTEREST ON LOANS	624	645	3.5	591	(8.4)
(LESS) INTEREST REFUND	0*	0*	56.7	0*	(59.6)
INCOME FROM INVESTMENTS	107	82	(23.1)	69	(16.5)
TRADING PROFITS AND LOSSES	0	(0*)	0.0	0	100.0
<b>TOTAL INTEREST INCOME</b>	<b>731</b>	<b>728</b>	<b>(0.4)</b>	<b>660</b>	<b>(9.3)</b>
<b>INTEREST EXPENSE</b>					
DIVIDENDS ON SHARES	130	94	(27.2)	62	(34.6)
INTEREST ON DEPOSITS	156	117	(25.3)	72	(38.5)
INTEREST ON BORROWED MONEY	15	14	(7.0)	9	(36.3)
<b>TOTAL INTEREST EXPENSE</b>	<b>301</b>	<b>225</b>	<b>(25.2)</b>	<b>143</b>	<b>(36.7)</b>
PROVISION FOR LOAN & LEASE LOSSES	102	179	76.2	105	(41.5)
<b>NET INTEREST INCOME AFTER PLL</b>	<b>328</b>	<b>323</b>	<b>(1.5)</b>	<b>412</b>	<b>27.6</b>
<b>NON-INTEREST INCOME</b>					
FEE INCOME	98	101	2.9	95	(6.6)
OTHER OPERATING INCOME	78	96	22.9	106	10.3
GAIN (LOSS) ON INVESTMENTS	(9)	(18)	(92.9)	(1)	92.3
TOTAL OTHER-THAN-TEMPORARY-IMPAIRMENT (OTTI) LOSSES	N/A	0*	N/A	0*	7.8
LESS: PORTION OTTI LOSSES IN OTHER COMPREHENSIVE INCOME	N/A	0	N/A	0	0.0
OTTI LOSSES RECOGNIZED IN EARNINGS	N/A	0*	N/A	0*	7.8
GAIN (LOSS) ON DISPOSITION OF FIXED ASSETS	0*	(3)	(521.8)	(4)	(13.6)
OTHER NON-OPERATING INCOME (EXPENSE)	5	62	1,208.0	(6)	(108.9)
NCUSIF STABILIZATION INCOME	N/A	62	N/A	0	(100.0)
<b>TOTAL NON-INTEREST INCOME</b>	<b>173</b>	<b>238</b>	<b>37.8</b>	<b>196</b>	<b>(17.8)</b>
<b>NON-INTEREST EXPENSE</b>					
EMPLOYEE COMPENSATION AND BENEFITS	225	231	2.6	226	(2.1)
TRAVEL AND CONFERENCE EXPENSE	5	4	(19.5)	4	(8.2)
OFFICE OCCUPANCY EXPENSE	34	35	3.2	36	2.0
OFFICE OPERATIONS EXPENSE	83	81	(3.0)	80	(0.5)
EDUCATIONAL & PROMOTIONAL EXPENSE	21	18	(11.3)	17	(6.5)
LOAN SERVICING EXPENSE	31	32	3.4	34	6.1
PROFESSIONAL AND OUTSIDE SERVICES	43	45	6.0	45	(0.4)
MEMBER INSURANCE	41	1	(97.4)	34	3,091.1
NCUSIF PREMIUM EXPENSE	N/A	N/A	N/A	16	N/A
TEMPORARY CORPORATE CU STABILIZATION ASSESSMENT <sup>2</sup>	N/A	37	N/A	16	(55.3)
OTHER MEMBER INSURANCE	N/A	N/A	N/A	1	N/A
OPERATING FEES	4	3	(7.1)	3	(21.8)
MISCELLANEOUS OPERATING EXPENSES	11	11	7.7	11	(4.5)
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>498</b>	<b>463</b>	<b>(7.0)</b>	<b>490</b>	<b>5.9</b>
NET INCOME (LOSS)	3	62	1,733.3	118	90.2
Transfer to Regular Reserve	0*	0*	49.1	0*	(93.4)
<b>NET INCOME (LOSS) EXCLUDING NCUSIF PREMIUMS AND TEMPORARY CORPORATE CU STABILIZATION</b>	<b>N/A</b>	<b>99</b>	<b>N/A</b>	<b>151</b>	<b>52.7</b>
<b>FUND ASSESSMENT</b>					

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

<sup>2</sup> In 2009, the NCUSIF Premium Expense and Temporary Corporate Stabilization Assessment were combined and reported as NCUSIF Stabilization Expense.

**Connecticut**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2010**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-08</b>	<b>Dec-09</b>	<b>% CHG<sup>1</sup></b>	<b>Dec-10</b>	<b>% CHG<sup>1</sup></b>
NUMBER OF CREDIT UNIONS	142	141	(0.7)	134	(5.0)
<b>CASH &amp; EQUIVALENTS</b>	<b>475</b>	<b>590</b>	<b>24.3</b>	<b>702</b>	<b>18.9</b>
<b>TOTAL INVESTMENTS</b>	<b>2,592</b>	<b>3,479</b>	<b>34.2</b>	<b>3,297</b>	<b>(5.2)</b>
TRADING SECURITIES	0	0	0.0	0*	0.0
AVAILABLE FOR SALE SECURITIES	258	441	70.9	449	1.8
HELD-TO-MATURITY SECURITIES	511	833	63.2	1,340	60.7
COMMERCIAL BANKS, S&Ls	532	748	40.5	804	7.5
CREDIT UNIONS -LOANS TO, INVESTMENTS IN NATURAL PERSON CREDIT UNIONS	29	27	(8.8)	32	19.2
MCSD AND PIC AT CORPORATE CU	66	2	(97.6)	0*	(84.9)
ALL OTHER CORPORATE CREDIT UNION	1,180	1,408	19.3	644	(54.2)
ALL OTHER INVESTMENTS	16	20	23.3	28	39.2
LOANS HELD FOR SALE	18	10	(43.9)	14	38.8
TOTAL LOANS OUTSTANDING	4,385	4,461	1.7	4,367	(2.1)
UNSECURED CREDIT CARD LOANS	307	319	3.9	322	1.1
ALL OTHER UNSECURED LOANS	254	254	(0.2)	257	1.4
SHORT-TERM, SMALL AMOUNT LOANS (STS) (FEDERAL CU ONLY)	N/A	N/A	N/A	0*	N/A
NEW VEHICLE LOANS	457	397	(13.0)	289	(27.3)
USED VEHICLE LOANS	679	690	1.5	658	(4.5)
FIRST MORTGAGE REAL ESTATE LOANS/LOC	1,300	1,467	12.8	1,572	7.2
OTHER REAL ESTATE LOANS/LOC	1,336	1,275	(4.6)	1,198	(6.0)
LEASES RECEIVABLE	0	0*	0.0	0	(100.0)
ALL OTHER LOANS/LOC	52	60	15.4	69	15.1
ALLOWANCE FOR LOAN LOSSES	29	41	40.6	45	10.4
FORECLOSED AND REPOSSESSED ASSETS	1	3	126.6	4	37.5
FORECLOSED AND REPOSSESSED REAL ESTATE	0*	1	92.7	3	94.4
FORECLOSED & REPOSSESSED AUTOS	0*	1	152.3	0*	(21.3)
FORECLOSED AND REPOSSESSED -OTHER	0	0*	0.0	0*	(70.9)
LAND AND BUILDING	78	79	2.1	78	(2.1)
OTHER FIXED ASSETS	26	24	(9.9)	22	(5.6)
NCUSIF CAPITALIZATION DEPOSIT	53	70	32.6	74	6.0
TOTAL INTANGIBLE ASSETS	N/A	0*	N/A	0*	259.7
IDENTIFIABLE INTANGIBLE ASSETS	N/A	0*	N/A	0*	259.7
GOODWILL	N/A	0	N/A	0	0.0
OTHER ASSETS	77	84	9.2	72	(13.8)
<b>TOTAL ASSETS</b>	<b>7,677</b>	<b>8,760</b>	<b>14.1</b>	<b>8,586</b>	<b>(2.0)</b>
<b>LIABILITIES</b>					
TOTAL BORROWINGS	181	482	166.5	81	(83.2)
ACCRUED DIVIDENDS/INTEREST PAYABLE	16	10	(36.6)	7	(30.1)
ACCOUNTS PAYABLE AND OTHER LIABILITIES	55	48	(12.9)	48	(0.4)
UNINSURED SECONDARY CAPITAL	0	0	0.0	0*	0.0
<b>TOTAL LIABILITIES</b>	<b>252</b>	<b>541</b>	<b>114.3</b>	<b>136</b>	<b>(74.8)</b>
<b>EQUITY/SAVINGS</b>					
TOTAL SAVINGS	6,577	7,414	12.7	7,619	2.8
SHARE DRAFTS	591	707	19.6	756	6.9
REGULAR SHARES	2,594	2,940	13.3	3,104	5.6
MONEY MARKET SHARES	886	1,218	37.4	1,370	12.5
SHARE CERTIFICATES/CDS	1,960	1,923	(1.9)	1,755	(8.7)
IRA/KEOGH ACCOUNTS	495	568	14.8	569	0.2
ALL OTHER SHARES	39	43	10.0	52	22.2
NON-MEMBER DEPOSITS	11	14	23.6	12	(9.5)
REGULAR RESERVES	115	112	(2.5)	110	(1.8)
EQUITY ACQUIRED IN MERGER	N/A	0	N/A	0*	0.0
APPR. FOR NON-CONF. INVEST.	0	0	0.0	0	0.0
MISCELLANEOUS EQUITY	0*	0*	(13.8)	0*	0.0
ACCUM. UNREALIZED G/L ON A-F-S	(6)	(3)	60.1	(1)	58.9
ACCUM. UNREALIZED G/L FOR OTTI (DUE TO OTHER FACTORS) ON HTM DEBT SECURITIES	N/A	(0*)	N/A	(0*)	(29.5)
ACCUM. UNREALIZED NET GAINS (LOSSES) ON CASH FLOW HEDGES	0	0	0.0	(0*)	0.0
OTHER RESERVES	104	112	8.0	122	8.5
OTHER COMPREHENSIVE INCOME	(14)	(14)	(2.7)	(14)	(0.1)
UNDIVIDED EARNINGS	649	598	(7.8)	615	2.8
TOTAL EQUITY	848	806	(5.0)	831	3.1
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>7,677</b>	<b>8,760</b>	<b>14.1</b>	<b>8,586</b>	<b>(2.0)</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

**Connecticut**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2010**  
**(Dollar Amounts in Millions)**

	Dec-08	Dec-09	% CHG <sup>1</sup>	Dec-10	% CHG <sup>1</sup>
NUMBER OF CREDIT UNIONS	142	141	(0.7)	134	(5.0)
<b>INTEREST INCOME</b>					
INTEREST ON LOANS	276	276	(0.1)	266	(3.6)
(LESS) INTEREST REFUND	0*	0*	(91.8)	0*	4.5
INCOME FROM INVESTMENTS	114	90	(21.1)	72	(20.4)
TRADING PROFITS AND LOSSES	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>390</b>	<b>366</b>	<b>(6.2)</b>	<b>337</b>	<b>(7.8)</b>
<b>INTEREST EXPENSE</b>					
DIVIDENDS ON SHARES	162	122	(24.5)	81	(33.4)
INTEREST ON DEPOSITS	0	0	0.0	0	0.0
INTEREST ON BORROWED MONEY	5	6	18.1	3	(54.0)
<b>TOTAL INTEREST EXPENSE</b>	<b>167</b>	<b>129</b>	<b>(23.1)</b>	<b>84</b>	<b>(34.5)</b>
PROVISION FOR LOAN & LEASE LOSSES	30	40	33.1	35	(11.9)
<b>NET INTEREST INCOME AFTER PLL</b>	<b>192</b>	<b>197</b>	<b>2.3</b>	<b>218</b>	<b>10.6</b>
<b>NON-INTEREST INCOME</b>					
FEE INCOME	48	49	2.0	50	2.0
OTHER OPERATING INCOME	24	26	9.3	29	13.4
GAIN (LOSS) ON INVESTMENTS	(0*)	(29)	(4,087.1)	(2)	94.3
TOTAL OTHER-THAN-TEMPORARY-IMPAIRMENT (OTTI) LOSSES	N/A	3	N/A	(2)	(180.9)
LESS: PORTION OTTI LOSSES IN OTHER COMPREHENSIVE INCOME	N/A	0*	N/A	(0*)	(145.4)
OTTI LOSSES RECOGNIZED IN EARNINGS	N/A	2	N/A	(2)	(186.6)
GAIN (LOSS) ON DISPOSITION OF FIXED ASSETS	0*	(0*)	(154.6)	(0*)	(43.6)
OTHER NON-OPERATING INCOME (EXPENSE)	1	22	1,603.2	0*	(99.8)
NCUSIF STABILIZATION INCOME	N/A	40	N/A	0	(100.0)
<b>TOTAL NON-INTEREST INCOME</b>	<b>72</b>	<b>67</b>	<b>(7.1)</b>	<b>77</b>	<b>15.2</b>
<b>NON-INTEREST EXPENSE</b>					
EMPLOYEE COMPENSATION AND BENEFITS	130	134	3.0	135	1.2
TRAVEL AND CONFERENCE EXPENSE	3	2	(31.4)	2	7.1
OFFICE OCCUPANCY EXPENSE	16	17	2.4	17	0.1
OFFICE OPERATIONS EXPENSE	46	48	3.2	47	(2.3)
EDUCATIONAL & PROMOTIONAL EXPENSE	8	7	(10.3)	7	(5.0)
LOAN SERVICING EXPENSE	13	14	9.3	15	5.1
PROFESSIONAL AND OUTSIDE SERVICES	16	16	2.8	16	1.2
MEMBER INSURANCE	7	5	(23.9)	21	309.6
NCUSIF PREMIUM EXPENSE	N/A	N/A	N/A	11	N/A
TEMPORARY CORPORATE CU STABILIZATION ASSESSMENT <sup>2</sup>	N/A	39	N/A	9	(77.2)
OTHER MEMBER INSURANCE	N/A	N/A	N/A	2	N/A
OPERATING FEES	3	2	(36.0)	1	(8.9)
MISCELLANEOUS OPERATING EXPENSES	9	7	(30.6)	6	(9.8)
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>251</b>	<b>251</b>	<b>0.1</b>	<b>268</b>	<b>6.6</b>
NET INCOME (LOSS)	13	(27)	(303.8)	27	198.8
Transfer to Regular Reserve	6	4	(32.8)	0*	(89.8)
<b>NET INCOME (LOSS) EXCLUDING NCUSIF PREMIUMS AND TEMPORARY CORPORATE CU STABILIZATION FUND ASSESSMENT</b>	<b>N/A</b>	<b>12</b>	<b>N/A</b>	<b>46</b>	<b>275.4</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

<sup>2</sup> In 2009, the NCUSIF Premium Expense and Temporary Corporate Stabilization Assessment were combined and reported as NCUSIF Stabilization Expense.

**Delaware**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2010**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-08</b>	<b>Dec-09</b>	<b>% CHG<sup>1</sup></b>	<b>Dec-10</b>	<b>% CHG<sup>1</sup></b>
NUMBER OF CREDIT UNIONS	30	27	(10.0)	26	(3.7)
<b>CASH &amp; EQUIVALENTS</b>	103	131	27.5	110	(16.4)
<b>TOTAL INVESTMENTS</b>	458	655	43.0	782	19.3
TRADING SECURITIES	0	0	0.0	0	0.0
AVAILABLE FOR SALE SECURITIES	299	475	58.9	592	24.7
HELD-TO-MATURITY SECURITIES	64	42	(35.0)	34	(18.8)
COMMERCIAL BANKS, S&Ls	71	113	58.3	131	15.9
CREDIT UNIONS -LOANS TO, INVESTMENTS IN NATURAL PERSON CREDIT UNIONS	2	2	3.5	10	332.1
MCSO AND PIC AT CORPORATE CU	10	8	(21.5)	8	3.5
ALL OTHER CORPORATE CREDIT UNION	9	13	39.3	5	(64.1)
ALL OTHER INVESTMENTS	2	3	21.5	2	(17.2)
LOANS HELD FOR SALE	0*	3	1,680.7	4	10.0
TOTAL LOANS OUTSTANDING	817	812	(0.6)	786	(3.2)
UNSECURED CREDIT CARD LOANS	57	60	5.7	63	5.4
ALL OTHER UNSECURED LOANS	81	79	(2.2)	79	0.1
SHORT-TERM, SMALL AMOUNT LOANS (STS) (FEDERAL CU ONLY)	N/A	N/A	N/A	0*	N/A
NEW VEHICLE LOANS	115	118	2.7	105	(10.9)
USED VEHICLE LOANS	111	127	14.0	130	2.6
FIRST MORTGAGE REAL ESTATE LOANS/LOC	185	191	2.8	195	2.3
OTHER REAL ESTATE LOANS/LOC	258	227	(12.1)	202	(10.9)
LEASES RECEIVABLE	0	0	0.0	0	0.0
ALL OTHER LOANS/LOC	10	11	10.1	11	3.9
ALLOWANCE FOR LOAN LOSSES	14	15	7.4	15	(4.7)
FORECLOSED AND REPOSSESSED ASSETS	2	2	(9.3)	3	46.6
FORECLOSED AND REPOSSESSED REAL ESTATE	2	2	(3.4)	2	31.6
FORECLOSED & REPOSSESSED AUTOS	0*	0*	(96.1)	0*	5,467.1
FORECLOSED AND REPOSSESSED -OTHER	0	0	0.0	0	0.0
LAND AND BUILDING	52	55	5.6	59	7.8
OTHER FIXED ASSETS	9	11	20.9	10	(7.0)
NCUSIF CAPITALIZATION DEPOSIT	11	13	24.0	15	14.3
TOTAL INTANGIBLE ASSETS	N/A	0*	N/A	0*	(41.4)
IDENTIFIABLE INTANGIBLE ASSETS	N/A	0*	N/A	0*	(41.4)
GOODWILL	N/A	0	N/A	0	0.0
OTHER ASSETS	10	11	6.2	13	16.6
<b>TOTAL ASSETS</b>	<b>1,448</b>	<b>1,678</b>	<b>15.9</b>	<b>1,766</b>	<b>5.2</b>
<b>LIABILITIES</b>					
TOTAL BORROWINGS	2	0*	(65.5)	0	(100.0)
ACCRUED DIVIDENDS/INTEREST PAYABLE	2	1	(2.3)	0*	(35.6)
ACCOUNTS PAYABLE AND OTHER LIABILITIES	8	8	(2.2)	10	29.3
UNINSURED SECONDARY CAPITAL	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	<b>12</b>	<b>10</b>	<b>(13.8)</b>	<b>11</b>	<b>10.4</b>
<b>EQUITY/SAVINGS</b>					
TOTAL SAVINGS	1,257	1,486	18.2	1,570	5.6
SHARE DRAFTS	132	162	22.8	166	2.7
REGULAR SHARES	438	468	6.8	503	7.6
MONEY MARKET SHARES	205	263	28.7	332	26.2
SHARE CERTIFICATES/CDS	346	433	25.3	402	(7.2)
IRA/KEOGH ACCOUNTS	121	142	17.6	144	1.8
ALL OTHER SHARES	6	6	(2.2)	6	1.1
NON-MEMBER DEPOSITS	10	12	22.1	16	26.9
REGULAR RESERVES	44	44	(1.5)	43	(0.3)
EQUITY ACQUIRED IN MERGER	N/A	1	N/A	0*	(90.2)
APPR. FOR NON-CONF. INVEST.	0	0	0.0	0	0.0
MISCELLANEOUS EQUITY	0	0	0.0	0*	0.0
ACCUM. UNREALIZED G/L ON A-F-S	(2)	1	149.1	2	102.4
ACCUM. UNREALIZED G/L FOR OTTI (DUE TO OTHER FACTORS) ON HTM DEBT SECURITIES	N/A	0	N/A	0	0.0
ACCUM. UNREALIZED NET GAINS (LOSSES) ON CASH FLOW HEDGES	0	0	0.0	0	0.0
OTHER RESERVES	24	23	(5.9)	23	0.1
OTHER COMPREHENSIVE INCOME	2	(0*)	(136.0)	(0*)	(28.9)
UNDIVIDED EARNINGS	111	113	2.3	117	2.9
TOTAL EQUITY	179	182	1.6	185	1.7
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>1,448</b>	<b>1,678</b>	<b>15.9</b>	<b>1,766</b>	<b>5.2</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

**Delaware**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2010**  
**(Dollar Amounts in Millions)**

	Dec-08	Dec-09	% CHG <sup>1</sup>	Dec-10	% CHG <sup>1</sup>
NUMBER OF CREDIT UNIONS	30	27	(10.0)	26	(3.7)
<b>INTEREST INCOME</b>					
INTEREST ON LOANS	58	56	(4.1)	54	(3.0)
(LESS) INTEREST REFUND	0	0	0.0	0	0.0
INCOME FROM INVESTMENTS	22	22	(2.7)	20	(5.8)
TRADING PROFITS AND LOSSES	0	0	0.0	0*	0.0
<b>TOTAL INTEREST INCOME</b>	<b>81</b>	<b>78</b>	<b>(3.7)</b>	<b>75</b>	<b>(3.7)</b>
<b>INTEREST EXPENSE</b>					
DIVIDENDS ON SHARES	30	25	(17.8)	21	(17.1)
INTEREST ON DEPOSITS	0	0	0.0	0	0.0
INTEREST ON BORROWED MONEY	0*	0*	(56.5)	0*	(66.4)
<b>TOTAL INTEREST EXPENSE</b>	<b>30</b>	<b>25</b>	<b>(17.9)</b>	<b>21</b>	<b>(17.2)</b>
PROVISION FOR LOAN & LEASE LOSSES	16	12	(25.9)	12	(1.5)
<b>NET INTEREST INCOME AFTER PLL</b>	<b>34</b>	<b>41</b>	<b>19.2</b>	<b>42</b>	<b>3.8</b>
<b>NON-INTEREST INCOME</b>					
FEE INCOME	12	13	4.2	14	5.6
OTHER OPERATING INCOME	6	7	9.0	6	(8.0)
GAIN (LOSS) ON INVESTMENTS	0*	(0*)	(288.4)	0*	198.4
TOTAL OTHER-THAN-TEMPORARY-IMPAIRMENT (OTTI) LOSSES	N/A	0	N/A	0*	0.0
LESS: PORTION OTTI LOSSES IN OTHER COMPREHENSIVE INCOME	N/A	0	N/A	0	0.0
OTTI LOSSES RECOGNIZED IN EARNINGS	N/A	0	N/A	0*	0.0
GAIN (LOSS) ON DISPOSITION OF FIXED ASSETS	(0*)	(0*)	96.8	(0*)	(451.1)
OTHER NON-OPERATING INCOME (EXPENSE)	0*	7	3,062.5	0*	(97.5)
NCUSIF STABILIZATION INCOME	N/A	5	N/A	0	(100.0)
<b>TOTAL NON-INTEREST INCOME</b>	<b>19</b>	<b>26</b>	<b>38.9</b>	<b>20</b>	<b>(21.5)</b>
<b>NON-INTEREST EXPENSE</b>					
EMPLOYEE COMPENSATION AND BENEFITS	25	26	4.4	26	(1.3)
TRAVEL AND CONFERENCE EXPENSE	0*	0*	(22.0)	0*	6.5
OFFICE OCCUPANCY EXPENSE	4	4	6.6	4	0.8
OFFICE OPERATIONS EXPENSE	10	11	3.1	11	1.5
EDUCATIONAL & PROMOTIONAL EXPENSE	2	2	(11.2)	2	(8.4)
LOAN SERVICING EXPENSE	3	4	17.2	4	4.9
PROFESSIONAL AND OUTSIDE SERVICES	7	6	(7.8)	7	8.3
MEMBER INSURANCE	2	0*	(70.7)	4	682.4
NCUSIF PREMIUM EXPENSE	N/A	N/A	N/A	2	N/A
TEMPORARY CORPORATE CU STABILIZATION ASSESSMENT <sup>2</sup>	N/A	9	N/A	2	(77.8)
OTHER MEMBER INSURANCE	N/A	N/A	N/A	0*	N/A
OPERATING FEES	0*	0*	33.8	0*	(41.2)
MISCELLANEOUS OPERATING EXPENSES	0*	0*	(9.8)	1	53.1
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>55</b>	<b>55</b>	<b>0.1</b>	<b>60</b>	<b>7.7</b>
NET INCOME (LOSS)	(3)	3	203.5	3	14.8
Transfer to Regular Reserve	0*	0*	(52.2)	0*	(76.3)
<b>NET INCOME (LOSS) EXCLUDING NCUSIF PREMIUMS AND TEMPORARY CORPORATE CU STABILIZATION</b>	<b>N/A</b>	<b>11</b>	<b>N/A</b>	<b>7</b>	<b>(39.1)</b>
<b>FUND ASSESSMENT</b>					

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

<sup>2</sup> In 2009, the NCUSIF Premium Expense and Temporary Corporate Stabilization Assessment were combined and reported as NCUSIF Stabilization Expense.



District of Columbia  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2010**  
(Dollar Amounts in Millions)

ASSETS	Dec-08	Dec-09	% CHG <sup>1</sup>	Dec-10	% CHG <sup>1</sup>
NUMBER OF CREDIT UNIONS	56	51	(8.9)	50	(2.0)
<b>CASH &amp; EQUIVALENTS</b>	<b>654</b>	<b>616</b>	<b>(5.9)</b>	<b>628</b>	<b>2.1</b>
<b>TOTAL INVESTMENTS</b>	<b>1,222</b>	<b>1,519</b>	<b>24.3</b>	<b>1,719</b>	<b>13.2</b>
TRADING SECURITIES	228	690	203.0	683	(1.0)
AVAILABLE FOR SALE SECURITIES	329	376	14.2	448	19.2
HELD-TO-MATURITY SECURITIES	339	168	(50.5)	280	66.6
COMMERCIAL BANKS, S&Ls	114	200	74.9	223	11.2
CREDIT UNIONS -LOANS TO, INVESTMENTS IN NATURAL PERSON CREDIT UNIONS	4	7	54.2	8	9.2
MCSO AND PIC AT CORPORATE CU	10	7	(31.7)	7	1.0
ALL OTHER CORPORATE CREDIT UNION	44	23	(46.9)	21	(10.2)
ALL OTHER INVESTMENTS	153	48	(68.7)	50	4.5
LOANS HELD FOR SALE	6	9	61.3	21	124.4
TOTAL LOANS OUTSTANDING	3,419	3,553	3.9	3,793	6.8
UNSECURED CREDIT CARD LOANS	230	232	1.2	253	8.9
ALL OTHER UNSECURED LOANS	209	221	6.0	231	4.3
SHORT-TERM, SMALL AMOUNT LOANS (STS) (FEDERAL CU ONLY)	N/A	N/A	N/A	0*	N/A
NEW VEHICLE LOANS	259	217	(16.3)	174	(20.0)
USED VEHICLE LOANS	212	198	(7.0)	206	4.2
FIRST MORTGAGE REAL ESTATE LOANS/LOC	1,948	2,164	11.1	2,419	11.8
OTHER REAL ESTATE LOANS/LOC	525	490	(6.8)	480	(2.0)
LEASES RECEIVABLE	2	0*	(78.2)	0*	67.3
ALL OTHER LOANS/LOC	32	30	(7.1)	30	(1.7)
ALLOWANCE FOR LOAN LOSSES	16	25	58.0	31	26.9
FORECLOSED AND REPOSSESSED ASSETS	3	3	(3.0)	3	6.5
FORECLOSED AND REPOSSESSED REAL ESTATE	3	2	(14.0)	2	5.1
FORECLOSED & REPOSSESSED AUTOS	0*	0*	211.4	0*	12.3
FORECLOSED AND REPOSSESSED -OTHER	0	0	0.0	0*	0.0
LAND AND BUILDING	24	24	(2.0)	25	4.4
OTHER FIXED ASSETS	28	32	13.3	31	(2.4)
NCUSIF CAPITALIZATION DEPOSIT	32	43	32.9	46	8.4
TOTAL INTANGIBLE ASSETS	N/A	1	N/A	1	(4.6)
IDENTIFIABLE INTANGIBLE ASSETS	N/A	0*	N/A	0*	(17.4)
GOODWILL	N/A	1	N/A	1	0.0
OTHER ASSETS	61	62	2.4	66	6.1
<b>TOTAL ASSETS</b>	<b>5,433</b>	<b>5,837</b>	<b>7.4</b>	<b>6,303</b>	<b>8.0</b>
<b>LIABILITIES</b>					
TOTAL BORROWINGS	40	35	(12.5)	43	25.1
ACCRUED DIVIDENDS/INTEREST PAYABLE	19	15	(21.6)	14	(3.8)
ACCOUNTS PAYABLE AND OTHER LIABILITIES	37	39	4.8	50	29.5
UNINSURED SECONDARY CAPITAL	0	0	0.0	2	0.0
<b>TOTAL LIABILITIES</b>	<b>95</b>	<b>88</b>	<b>(7.6)</b>	<b>109</b>	<b>24.0</b>
<b>EQUITY/SAVINGS</b>					
TOTAL SAVINGS	4,653	5,070	9.0	5,482	8.1
SHARE DRAFTS	754	825	9.3	965	17.0
REGULAR SHARES	985	1,131	14.9	1,331	17.7
MONEY MARKET SHARES	1,363	1,500	10.0	1,631	8.8
SHARE CERTIFICATES/CDS	1,372	1,424	3.8	1,357	(4.7)
IRA/KEOGH ACCOUNTS	165	176	6.3	184	4.9
ALL OTHER SHARES	12	12	3.4	11	(6.1)
NON-MEMBER DEPOSITS	2	3	43.7	2	(32.0)
REGULAR RESERVES	85	90	5.2	82	(8.3)
EQUITY ACQUIRED IN MERGER	N/A	1	N/A	1	0.0
APPR. FOR NON-CONF. INVEST.	0	0	0.0	0	0.0
MISCELLANEOUS EQUITY	0	0	0.0	0*	0.0
ACCUM. UNREALIZED G/L ON A-F-S	(5)	2	141.7	5	136.9
ACCUM. UNREALIZED G/L FOR OTTI (DUE TO OTHER FACTORS) ON HTM DEBT SECURITIES	N/A	0	N/A	0*	0.0
ACCUM. UNREALIZED NET GAINS (LOSSES) ON CASH FLOW HEDGES	0	0	0.0	(0*)	0.0
OTHER RESERVES	57	58	0.9	59	2.1
OTHER COMPREHENSIVE INCOME	(11)	(5)	50.9	(10)	(88.6)
UNDIVIDED EARNINGS	558	534	(4.4)	574	7.6
TOTAL EQUITY	685	679	(0.9)	711	4.7
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>5,433</b>	<b>5,837</b>	<b>7.4</b>	<b>6,303</b>	<b>8.0</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

District of Columbia  
Table 2  
Consolidated Income and Expense Statement  
Federally Insured Credit Unions  
December 31, 2010  
(Dollar Amounts in Millions)

	Dec-08	Dec-09	% CHG <sup>1</sup>	Dec-10	% CHG <sup>1</sup>
NUMBER OF CREDIT UNIONS	56	51	(8.9)	50	(2.0)
<b>INTEREST INCOME</b>					
INTEREST ON LOANS	203	188	(7.2)	191	1.2
(LESS) INTEREST REFUND	0*	0*	108.0	0*	(57.5)
INCOME FROM INVESTMENTS	50	34	(33.3)	30	(11.9)
TRADING PROFITS AND LOSSES	2	4	155.4	5	19.3
<b>TOTAL INTEREST INCOME</b>	<b>255</b>	<b>226</b>	<b>(11.3)</b>	<b>225</b>	<b>(0.3)</b>
<b>INTEREST EXPENSE</b>					
DIVIDENDS ON SHARES	112	73	(34.6)	58	(20.8)
INTEREST ON DEPOSITS	0	0	0.0	0	0.0
INTEREST ON BORROWED MONEY	2	1	(18.5)	1	7.1
<b>TOTAL INTEREST EXPENSE</b>	<b>113</b>	<b>74</b>	<b>(34.4)</b>	<b>59</b>	<b>(20.3)</b>
PROVISION FOR LOAN & LEASE LOSSES	15	24	64.3	24	0.5
<b>NET INTEREST INCOME AFTER PLL</b>	<b>127</b>	<b>127</b>	<b>0.5</b>	<b>142</b>	<b>11.2</b>
<b>NON-INTEREST INCOME</b>					
FEE INCOME	30	32	7.8	35	9.1
OTHER OPERATING INCOME	15	17	16.6	18	5.1
GAIN (LOSS) ON INVESTMENTS	1	0*	(27.4)	1	34.9
TOTAL OTHER-THAN-TEMPORARY-IMPAIRMENT (OTTI) LOSSES	N/A	(0*)	N/A	0*	124.5
LESS: PORTION OTTI LOSSES IN OTHER COMPREHENSIVE INCOME	N/A	0	N/A	0	0.0
OTTI LOSSES RECOGNIZED IN EARNINGS	N/A	(0*)	N/A	0*	124.5
GAIN (LOSS) ON DISPOSITION OF FIXED ASSETS	0*	(0*)	(173.3)	(0*)	(34.5)
OTHER NON-OPERATING INCOME (EXPENSE)	0*	20	19,748.6	0*	(99.6)
NCUSIF STABILIZATION INCOME	N/A	18	N/A	0	(100.0)
<b>TOTAL NON-INTEREST INCOME</b>	<b>47</b>	<b>70</b>	<b>50.0</b>	<b>54</b>	<b>(22.5)</b>
<b>NON-INTEREST EXPENSE</b>					
EMPLOYEE COMPENSATION AND BENEFITS	77	77	0.1	80	4.9
TRAVEL AND CONFERENCE EXPENSE	2	2	(30.1)	2	7.6
OFFICE OCCUPANCY EXPENSE	9	9	1.1	9	1.9
OFFICE OPERATIONS EXPENSE	37	37	1.5	40	6.2
EDUCATIONAL & PROMOTIONAL EXPENSE	4	4	(11.9)	4	(1.7)
LOAN SERVICING EXPENSE	11	12	12.3	13	7.6
PROFESSIONAL AND OUTSIDE SERVICES	12	12	0.4	12	3.7
MEMBER INSURANCE	1	2	46.0	13	613.4
NCUSIF PREMIUM EXPENSE	N/A	N/A	N/A	6	N/A
TEMPORARY CORPORATE CU STABILIZATION ASSESSMENT <sup>2</sup>	N/A	23	N/A	6	(73.5)
OTHER MEMBER INSURANCE	N/A	N/A	N/A	0*	N/A
OPERATING FEES	0*	1	14.9	1	(4.7)
MISCELLANEOUS OPERATING EXPENSES	3	3	(6.9)	2	(14.3)
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>157</b>	<b>158</b>	<b>0.9</b>	<b>176</b>	<b>11.6</b>
NET INCOME (LOSS)	17	16	(3.8)	20	21.6
Transfer to Regular Reserve	0*	0*	(50.2)	0*	29.9
<b>NET INCOME (LOSS) EXCLUDING NCUSIF PREMIUMS AND TEMPORARY CORPORATE CU STABILIZATION</b>	<b>N/A</b>	<b>40</b>	<b>N/A</b>	<b>32</b>	<b>(19.8)</b>
<b>FUND ASSESSMENT</b>					

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

<sup>2</sup> In 2009, the NCUSIF Premium Expense and Temporary Corporate Stabilization Assessment were combined and reported as NCUSIF Stabilization Expense.

**Florida**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2010**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-08</b>	<b>Dec-09</b>	<b>% CHG<sup>1</sup></b>	<b>Dec-10</b>	<b>% CHG<sup>1</sup></b>
NUMBER OF CREDIT UNIONS	185	179	(3.2)	176	(1.7)
<b>CASH &amp; EQUIVALENTS</b>	<b>2,554</b>	<b>3,860</b>	<b>51.1</b>	<b>3,895</b>	<b>0.9</b>
<b>TOTAL INVESTMENTS</b>	<b>7,892</b>	<b>8,892</b>	<b>12.7</b>	<b>10,046</b>	<b>13.0</b>
TRADING SECURITIES	0*	0*	(11.3)	0*	(84.4)
AVAILABLE FOR SALE SECURITIES	4,599	5,134	11.6	6,559	27.8
HELD-TO-MATURITY SECURITIES	692	892	28.9	1,124	26.1
COMMERCIAL BANKS, S&Ls	680	988	45.3	1,069	8.2
CREDIT UNIONS -LOANS TO, INVESTMENTS IN NATURAL PERSON CREDIT UNIONS	38	35	(8.6)	58	65.8
MCSO AND PIC AT CORPORATE CU	112	63	(43.4)	42	(33.4)
ALL OTHER CORPORATE CREDIT UNION	1,575	1,549	(1.7)	1,021	(34.1)
ALL OTHER INVESTMENTS	195	231	18.1	172	(25.3)
LOANS HELD FOR SALE	97	56	(42.5)	88	56.8
TOTAL LOANS OUTSTANDING	29,239	28,205	(3.5)	26,364	(6.5)
UNSECURED CREDIT CARD LOANS	2,429	2,487	2.4	2,425	(2.5)
ALL OTHER UNSECURED LOANS	1,013	965	(4.8)	928	(3.8)
SHORT-TERM, SMALL AMOUNT LOANS (STS) (FEDERAL CU ONLY)	N/A	N/A	N/A	2	N/A
NEW VEHICLE LOANS	5,524	4,779	(13.5)	3,709	(22.4)
USED VEHICLE LOANS	4,706	4,526	(3.8)	4,392	(3.0)
FIRST MORTGAGE REAL ESTATE LOANS/LOC	9,862	10,061	2.0	10,018	(0.4)
OTHER REAL ESTATE LOANS/LOC	4,535	4,273	(5.8)	3,841	(10.1)
LEASES RECEIVABLE	3	3	(0.7)	0*	(93.2)
ALL OTHER LOANS/LOC	1,167	1,110	(4.8)	1,050	(5.5)
ALLOWANCE FOR LOAN LOSSES	479	705	47.1	789	11.9
FORECLOSED AND REPOSSESSED ASSETS	85	109	28.5	157	43.7
FORECLOSED AND REPOSSESSED REAL ESTATE	56	84	49.2	139	65.1
FORECLOSED & REPOSSESSED AUTOS	27	22	(15.4)	15	(31.9)
FORECLOSED AND REPOSSESSED -OTHER	2	2	28.4	2	0.4
LAND AND BUILDING	1,070	1,132	5.8	1,134	0.2
OTHER FIXED ASSETS	216	202	(6.4)	177	(12.4)
NCUSIF CAPITALIZATION DEPOSIT	237	355	49.9	356	0.4
TOTAL INTANGIBLE ASSETS	N/A	24	N/A	31	26.6
IDENTIFIABLE INTANGIBLE ASSETS	N/A	7	N/A	7	(4.0)
GOODWILL	N/A	18	N/A	24	38.5
OTHER ASSETS	512	465	(9.1)	557	19.8
<b>TOTAL ASSETS</b>	<b>41,422</b>	<b>42,595</b>	<b>2.8</b>	<b>42,015</b>	<b>(1.4)</b>
<b>LIABILITIES</b>					
TOTAL BORROWINGS	1,879	1,411	(24.9)	1,117	(20.9)
ACCRUED DIVIDENDS/INTEREST PAYABLE	18	13	(24.4)	8	(40.6)
ACCOUNTS PAYABLE AND OTHER LIABILITIES	449	400	(10.8)	406	1.5
UNINSURED SECONDARY CAPITAL	0*	0*	(88.0)	0*	0.0
<b>TOTAL LIABILITIES</b>	<b>2,346</b>	<b>1,824</b>	<b>(22.2)</b>	<b>1,531</b>	<b>(16.1)</b>
<b>EQUITY/SAVINGS</b>					
TOTAL SAVINGS	34,937	36,744	5.2	36,447	(0.8)
SHARE DRAFTS	3,767	4,285	13.8	4,530	5.7
REGULAR SHARES	8,645	9,699	12.2	10,376	7.0
MONEY MARKET SHARES	6,283	7,219	14.9	7,582	5.0
SHARE CERTIFICATES/CDS	12,086	11,067	(8.4)	9,488	(14.3)
IRA/KEOGH ACCOUNTS	3,643	3,970	9.0	3,950	(0.5)
ALL OTHER SHARES	497	488	(1.8)	496	1.6
NON-MEMBER DEPOSITS	17	15	(9.3)	26	69.6
REGULAR RESERVES	936	900	(3.8)	916	1.8
EQUITY ACQUIRED IN MERGER	N/A	10	N/A	11	14.5
APPR. FOR NON-CONF. INVEST.	0	3	0.0	2	(39.8)
MISCELLANEOUS EQUITY	0*	4	265.9	3	(3.0)
ACCUM. UNREALIZED G/L ON A-F-S	16	54	230.1	39	(28.2)
ACCUM. UNREALIZED G/L FOR OTTI (DUE TO OTHER FACTORS) ON HTM DEBT SECURITIES	N/A	0	N/A	0	0.0
ACCUM. UNREALIZED NET GAINS (LOSSES) ON CASH FLOW HEDGES	0	0	0.0	0*	0.0
OTHER RESERVES	432	335	(22.4)	345	3.0
OTHER COMPREHENSIVE INCOME	(81)	(79)	2.2	(60)	24.1
UNDIVIDED EARNINGS	2,836	2,804	(1.1)	2,784	(0.7)
TOTAL EQUITY	4,138	4,027	(2.7)	4,037	0.3
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>41,422</b>	<b>42,595</b>	<b>2.8</b>	<b>42,015</b>	<b>(1.4)</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

**Florida**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2010**  
**(Dollar Amounts in Millions)**

	Dec-08	Dec-09	% CHG <sup>1</sup>	Dec-10	% CHG <sup>1</sup>
NUMBER OF CREDIT UNIONS	185	179	(3.2)	176	(1.7)
<b>INTEREST INCOME</b>					
INTEREST ON LOANS	1,917	1,758	(8.3)	1,657	(5.7)
(LESS) INTEREST REFUND	0*	0	(100.0)	0	0.0
INCOME FROM INVESTMENTS	403	298	(26.0)	249	(16.4)
TRADING PROFITS AND LOSSES	0*	0*	(98.3)	0*	(90.2)
<b>TOTAL INTEREST INCOME</b>	<b>2,319</b>	<b>2,056</b>	<b>(11.4)</b>	<b>1,906</b>	<b>(7.3)</b>
<b>INTEREST EXPENSE</b>					
DIVIDENDS ON SHARES	680	448	(34.2)	281	(37.3)
INTEREST ON DEPOSITS	291	190	(34.8)	129	(31.8)
INTEREST ON BORROWED MONEY	59	57	(3.2)	51	(11.3)
<b>TOTAL INTEREST EXPENSE</b>	<b>1,030</b>	<b>695</b>	<b>(32.5)</b>	<b>461</b>	<b>(33.6)</b>
PROVISION FOR LOAN & LEASE LOSSES	715	789	10.4	639	(19.0)
<b>NET INTEREST INCOME AFTER PLL</b>	<b>574</b>	<b>571</b>	<b>(0.5)</b>	<b>805</b>	<b>40.9</b>
<b>NON-INTEREST INCOME</b>					
FEE INCOME	499	470	(5.8)	470	(0.1)
OTHER OPERATING INCOME	238	254	6.8	284	11.9
GAIN (LOSS) ON INVESTMENTS	(32)	(33)	(3.2)	2	105.6
TOTAL OTHER-THAN-TEMPORARY-IMPAIRMENT (OTTI) LOSSES	N/A	(3)	N/A	0*	123.6
LESS: PORTION OTTI LOSSES IN OTHER COMPREHENSIVE INCOME	N/A	(0*)	N/A	0	100.0
OTTI LOSSES RECOGNIZED IN EARNINGS	N/A	(3)	N/A	0*	125.0
GAIN (LOSS) ON DISPOSITION OF FIXED ASSETS	(5)	(6)	(8.2)	(8)	(42.0)
OTHER NON-OPERATING INCOME (EXPENSE)	(19)	176	1,009.9	(3)	(101.5)
NCUSIF STABILIZATION INCOME	N/A	127	N/A	0	(100.0)
<b>TOTAL NON-INTEREST INCOME</b>	<b>681</b>	<b>872</b>	<b>28.1</b>	<b>745</b>	<b>(14.5)</b>
<b>NON-INTEREST EXPENSE</b>					
EMPLOYEE COMPENSATION AND BENEFITS	719	698	(2.9)	690	(1.2)
TRAVEL AND CONFERENCE EXPENSE	17	11	(33.1)	11	(6.8)
OFFICE OCCUPANCY EXPENSE	126	125	(0.9)	124	(0.6)
OFFICE OPERATIONS EXPENSE	299	289	(3.3)	293	1.1
EDUCATIONAL & PROMOTIONAL EXPENSE	63	48	(23.9)	46	(3.9)
LOAN SERVICING EXPENSE	76	84	10.9	90	6.9
PROFESSIONAL AND OUTSIDE SERVICES	132	130	(1.5)	130	(0.4)
MEMBER INSURANCE	94	(3)	(103.3)	97	3,224.8
NCUSIF PREMIUM EXPENSE	N/A	N/A	N/A	48	N/A
TEMPORARY CORPORATE CU STABILIZATION ASSESSMENT <sup>2</sup>	N/A	117	N/A	45	(61.4)
OTHER MEMBER INSURANCE	N/A	N/A	N/A	4	N/A
OPERATING FEES	14	8	(45.1)	7	(5.8)
MISCELLANEOUS OPERATING EXPENSES	32	31	(5.4)	28	(9.2)
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>1,573</b>	<b>1,422</b>	<b>(9.6)</b>	<b>1,516</b>	<b>6.6</b>
NET INCOME (LOSS)	(318)	(96)	69.9	35	136.0
Transfer to Regular Reserve	50	1	(97.4)	26	1,941.2
<b>NET INCOME (LOSS) EXCLUDING NCUSIF PREMIUMS AND TEMPORARY CORPORATE CU STABILIZATION FUND ASSESSMENT</b>	<b>N/A</b>	<b>21</b>	<b>N/A</b>	<b>128</b>	<b>497.0</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

<sup>2</sup> In 2009, the NCUSIF Premium Expense and Temporary Corporate Stabilization Assessment were combined and reported as NCUSIF Stabilization Expense.

**Georgia**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2010**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-08</b>	<b>Dec-09</b>	<b>% CHG<sup>1</sup></b>	<b>Dec-10</b>	<b>% CHG<sup>1</sup></b>
NUMBER OF CREDIT UNIONS	171	163	(4.7)	153	(6.1)
<b>CASH &amp; EQUIVALENTS</b>	<b>1,268</b>	<b>1,762</b>	<b>38.9</b>	<b>1,931</b>	<b>9.6</b>
<b>TOTAL INVESTMENTS</b>	<b>3,429</b>	<b>4,916</b>	<b>43.4</b>	<b>4,819</b>	<b>(2.0)</b>
TRADING SECURITIES	0	0	0.0	0	0.0
AVAILABLE FOR SALE SECURITIES	924	1,449	56.8	2,413	66.5
HELD-TO-MATURITY SECURITIES	281	573	103.8	696	21.6
COMMERCIAL BANKS, S&Ls	614	645	5.0	656	1.7
CREDIT UNIONS -LOANS TO, INVESTMENTS IN NATURAL PERSON CREDIT UNIONS	33	33	(0.3)	40	22.4
MCSO AND PIC AT CORPORATE CU	65	33	(49.1)	28	(14.7)
ALL OTHER CORPORATE CREDIT UNION	1,495	2,134	42.8	940	(55.9)
ALL OTHER INVESTMENTS	17	50	194.1	46	(8.8)
LOANS HELD FOR SALE	7	16	132.6	14	(8.8)
TOTAL LOANS OUTSTANDING	8,404	8,961	6.6	9,288	3.6
UNSECURED CREDIT CARD LOANS	576	631	9.6	659	4.5
ALL OTHER UNSECURED LOANS	471	479	1.8	475	(0.9)
SHORT-TERM, SMALL AMOUNT LOANS (STS) (FEDERAL CU ONLY)	N/A	N/A	N/A	0*	N/A
NEW VEHICLE LOANS	1,572	1,406	(10.5)	1,282	(8.8)
USED VEHICLE LOANS	2,128	2,237	5.1	2,386	6.6
FIRST MORTGAGE REAL ESTATE LOANS/LOC	2,303	2,786	21.0	3,003	7.8
OTHER REAL ESTATE LOANS/LOC	1,012	1,033	2.1	1,030	(0.2)
LEASES RECEIVABLE	0	0	0.0	0	0.0
ALL OTHER LOANS/LOC	343	389	13.6	453	16.3
ALLOWANCE FOR LOAN LOSSES	71	105	47.1	120	14.4
FORECLOSED AND REPOSSESSED ASSETS	11	21	97.8	25	19.7
FORECLOSED AND REPOSSESSED REAL ESTATE	6	16	155.9	21	25.4
FORECLOSED & REPOSSESSED AUTOS	4	4	11.0	4	(6.3)
FORECLOSED AND REPOSSESSED -OTHER	0*	0*	(19.3)	0*	158.6
LAND AND BUILDING	307	312	1.7	322	3.2
OTHER FIXED ASSETS	69	63	(8.8)	57	(9.2)
NCUSIF CAPITALIZATION DEPOSIT	69	125	80.6	136	8.9
TOTAL INTANGIBLE ASSETS	N/A	0*	N/A	0*	25.4
IDENTIFIABLE INTANGIBLE ASSETS	N/A	0*	N/A	0*	25.4
GOODWILL	N/A	0	N/A	0	0.0
OTHER ASSETS	203	171	(15.9)	163	(4.7)
<b>TOTAL ASSETS</b>	<b>13,695</b>	<b>16,243</b>	<b>18.6</b>	<b>16,636</b>	<b>2.4</b>
<b>LIABILITIES</b>					
TOTAL BORROWINGS	77	679	779.1	44	(93.6)
ACCRUED DIVIDENDS/INTEREST PAYABLE	11	9	(18.5)	7	(26.3)
ACCOUNTS PAYABLE AND OTHER LIABILITIES	149	147	(1.2)	150	1.9
UNINSURED SECONDARY CAPITAL	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	<b>238</b>	<b>835</b>	<b>251.5</b>	<b>201</b>	<b>(76.0)</b>
<b>EQUITY/SAVINGS</b>					
TOTAL SAVINGS	11,635	13,570	16.6	14,556	7.3
SHARE DRAFTS	1,477	1,751	18.5	1,977	13.0
REGULAR SHARES	4,004	4,179	4.4	4,384	4.9
MONEY MARKET SHARES	1,397	2,319	66.0	2,810	21.2
SHARE CERTIFICATES/CDS	3,578	3,837	7.2	3,817	(0.5)
IRA/KEOGH ACCOUNTS	1,111	1,394	25.5	1,509	8.3
ALL OTHER SHARES	51	60	17.0	29	(51.6)
NON-MEMBER DEPOSITS	17	31	85.4	29	(7.5)
REGULAR RESERVES	307	307	0.2	301	(1.9)
EQUITY ACQUIRED IN MERGER	N/A	4	N/A	5	38.3
APPR. FOR NON-CONF. INVEST.	0	0	0.0	0	0.0
MISCELLANEOUS EQUITY	0*	1	2.7	1	16.6
ACCUM. UNREALIZED G/L ON A-F-S	17	10	(36.9)	(2)	(116.3)
ACCUM. UNREALIZED G/L FOR OTTI (DUE TO OTHER FACTORS) ON HTM DEBT SECURITIES	N/A	0	N/A	0	0.0
ACCUM. UNREALIZED NET GAINS (LOSSES) ON CASH FLOW HEDGES	0	0	0.0	0*	0.0
OTHER RESERVES	8	3	(66.9)	2	(23.3)
OTHER COMPREHENSIVE INCOME	(19)	(21)	(10.8)	(28)	(36.8)
UNDIVIDED EARNINGS	1,509	1,534	1.6	1,601	4.4
TOTAL EQUITY	1,822	1,837	0.8	1,880	2.3
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>13,695</b>	<b>16,243</b>	<b>18.6</b>	<b>16,636</b>	<b>2.4</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

**Georgia**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2010**  
**(Dollar Amounts in Millions)**

	Dec-08	Dec-09	% CHG <sup>1</sup>	Dec-10	% CHG <sup>1</sup>
NUMBER OF CREDIT UNIONS	171	163	(4.7)	153	(6.1)
<b>INTEREST INCOME</b>					
INTEREST ON LOANS	554	567	2.5	586	3.4
(LESS) INTEREST REFUND	3	0*	(99.2)	0*	162.2
INCOME FROM INVESTMENTS	168	117	(30.5)	88	(24.6)
TRADING PROFITS AND LOSSES	0*	0	(100.0)	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>719</b>	<b>684</b>	<b>(4.9)</b>	<b>674</b>	<b>(1.4)</b>
<b>INTEREST EXPENSE</b>					
DIVIDENDS ON SHARES	209	174	(16.9)	134	(23.0)
INTEREST ON DEPOSITS	91	76	(16.1)	55	(28.4)
INTEREST ON BORROWED MONEY	4	5	22.4	1	(75.6)
<b>TOTAL INTEREST EXPENSE</b>	<b>303</b>	<b>254</b>	<b>(16.2)</b>	<b>189</b>	<b>(25.5)</b>
PROVISION FOR LOAN & LEASE LOSSES	64	106	64.8	99	(6.7)
<b>NET INTEREST INCOME AFTER PLL</b>	<b>351</b>	<b>324</b>	<b>(7.9)</b>	<b>386</b>	<b>19.3</b>
<b>NON-INTEREST INCOME</b>					
FEE INCOME	138	143	4.0	151	5.4
OTHER OPERATING INCOME	42	68	62.7	76	11.7
GAIN (LOSS) ON INVESTMENTS	1	(29)	(2,036.6)	(2)	91.4
TOTAL OTHER-THAN-TEMPORARY-IMPAIRMENT (OTTI) LOSSES	N/A	(3)	N/A	(2)	33.9
LESS: PORTION OTTI LOSSES IN OTHER COMPREHENSIVE INCOME	N/A	0	N/A	0*	0.0
OTTI LOSSES RECOGNIZED IN EARNINGS	N/A	(3)	N/A	(2)	33.9
GAIN (LOSS) ON DISPOSITION OF FIXED ASSETS	0*	(0*)	(305.7)	(3)	(467.1)
OTHER NON-OPERATING INCOME (EXPENSE)	3	64	1,933.5	0*	(99.4)
NCUSIF STABILIZATION INCOME	N/A	60	N/A	0*	(100.0)
<b>TOTAL NON-INTEREST INCOME</b>	<b>184</b>	<b>246</b>	<b>33.4</b>	<b>222</b>	<b>(9.9)</b>
<b>NON-INTEREST EXPENSE</b>					
EMPLOYEE COMPENSATION AND BENEFITS	236	245	3.6	255	4.0
TRAVEL AND CONFERENCE EXPENSE	6	4	(24.0)	5	5.8
OFFICE OCCUPANCY EXPENSE	31	33	7.1	36	7.8
OFFICE OPERATIONS EXPENSE	98	99	1.7	99	0.1
EDUCATIONAL & PROMOTIONAL EXPENSE	19	18	(8.4)	20	13.6
LOAN SERVICING EXPENSE	29	34	19.1	37	8.9
PROFESSIONAL AND OUTSIDE SERVICES	32	32	(1.6)	33	3.6
MEMBER INSURANCE	45	(0*)	(102.1)	38	4,074.3
NCUSIF PREMIUM EXPENSE	N/A	N/A	N/A	16	N/A
TEMPORARY CORPORATE CU STABILIZATION ASSESSMENT <sup>2</sup>	N/A	31	N/A	19	(37.7)
OTHER MEMBER INSURANCE	N/A	N/A	N/A	3	N/A
OPERATING FEES	2	2	11.6	2	6.9
MISCELLANEOUS OPERATING EXPENSES	16	16	(2.1)	16	0.2
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>514</b>	<b>482</b>	<b>(6.2)</b>	<b>541</b>	<b>12.2</b>
NET INCOME (LOSS)	22	57	159.5	67	18.1
Transfer to Regular Reserve	1	0*	(54.4)	0*	(42.2)
<b>NET INCOME (LOSS) EXCLUDING NCUSIF PREMIUMS AND TEMPORARY CORPORATE CU STABILIZATION FUND ASSESSMENT</b>	<b>N/A</b>	<b>87</b>	<b>N/A</b>	<b>102</b>	<b>16.3</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

<sup>2</sup> In 2009, the NCUSIF Premium Expense and Temporary Corporate Stabilization Assessment were combined and reported as NCUSIF Stabilization Expense.

**Guam**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2010**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-08</b>	<b>Dec-09</b>	<b>% CHG<sup>1</sup></b>	<b>Dec-10</b>	<b>% CHG<sup>1</sup></b>
NUMBER OF CREDIT UNIONS	2	2	0.0	2	0.0
<b>CASH &amp; EQUIVALENTS</b>	<b>16</b>	<b>26</b>	<b>68.6</b>	<b>12</b>	<b>(56.0)</b>
<b>TOTAL INVESTMENTS</b>	<b>52</b>	<b>43</b>	<b>(17.9)</b>	<b>30</b>	<b>(28.9)</b>
TRADING SECURITIES	0	0	0.0	0	0.0
AVAILABLE FOR SALE SECURITIES	30	36	22.1	25	(30.4)
HELD-TO-MATURITY SECURITIES	0	0	0.0	0	0.0
COMMERCIAL BANKS, S&Ls	0	0	0.0	0	0.0
CREDIT UNIONS -LOANS TO, INVESTMENTS IN NATURAL PERSON CREDIT UNIONS	10	5	(48.6)	4	(25.2)
MCSO AND PIC AT CORPORATE CU	0*	0*	(23.3)	0*	0.0
ALL OTHER CORPORATE CREDIT UNION	11	0	(100.0)	0*	0.0
ALL OTHER INVESTMENTS	0*	0*	31.2	0*	(58.5)
LOANS HELD FOR SALE	0*	3	760.9	2	(25.2)
TOTAL LOANS OUTSTANDING	206	230	12.0	266	15.7
UNSECURED CREDIT CARD LOANS	4	6	26.3	6	8.3
ALL OTHER UNSECURED LOANS	64	76	19.1	88	15.9
SHORT-TERM, SMALL AMOUNT LOANS (STS) (FEDERAL CU ONLY)	N/A	N/A	N/A	0	N/A
NEW VEHICLE LOANS	45	48	6.0	48	1.4
USED VEHICLE LOANS	10	11	11.0	12	11.6
FIRST MORTGAGE REAL ESTATE LOANS/LOC	67	71	4.9	92	29.9
OTHER REAL ESTATE LOANS/LOC	10	14	40.4	15	0.3
LEASES RECEIVABLE	0	0	0.0	0	0.0
ALL OTHER LOANS/LOC	5	6	3.4	6	9.6
ALLOWANCE FOR LOAN LOSSES	3	2	(9.5)	1	(40.7)
FORECLOSED AND REPOSSESSED ASSETS	0*	0*	(97.6)	0*	6,386.0
FORECLOSED AND REPOSSESSED REAL ESTATE	0*	0	(100.0)	0	0.0
FORECLOSED & REPOSSESSED AUTOS	0	0*	0.0	0*	6,386.0
FORECLOSED AND REPOSSESSED -OTHER	0	0	0.0	0	0.0
LAND AND BUILDING	10	16	50.8	27	74.4
OTHER FIXED ASSETS	3	3	5.6	5	41.6
NCUSIF CAPITALIZATION DEPOSIT	0*	2	342.1	2	7.0
TOTAL INTANGIBLE ASSETS	N/A	0	N/A	0	0.0
IDENTIFIABLE INTANGIBLE ASSETS	N/A	0	N/A	0	0.0
GOODWILL	N/A	0	N/A	0	0.0
OTHER ASSETS	2	3	43.9	5	73.9
<b>TOTAL ASSETS</b>	<b>287</b>	<b>324</b>	<b>12.8</b>	<b>348</b>	<b>7.7</b>
<b>LIABILITIES</b>					
TOTAL BORROWINGS	11	11	2.4	23	107.6
ACCRUED DIVIDENDS/INTEREST PAYABLE	2	1	(26.7)	2	4.4
ACCOUNTS PAYABLE AND OTHER LIABILITIES	3	2	(24.4)	3	63.1
UNINSURED SECONDARY CAPITAL	0	0	0.0	3	0.0
<b>TOTAL LIABILITIES</b>	<b>16</b>	<b>15</b>	<b>(5.8)</b>	<b>31</b>	<b>109.5</b>
<b>EQUITY/SAVINGS</b>					
TOTAL SAVINGS	230	263	14.4	268	2.0
SHARE DRAFTS	14	17	22.2	18	6.9
REGULAR SHARES	79	92	16.3	96	3.5
MONEY MARKET SHARES	27	51	87.4	50	(1.1)
SHARE CERTIFICATES/CDS	92	95	3.9	96	0.6
IRA/KEOGH ACCOUNTS	5	6	18.3	7	10.9
ALL OTHER SHARES	0*	0*	41.0	1	24.3
NON-MEMBER DEPOSITS	12	0*	(96.0)	0*	20.6
REGULAR RESERVES	0*	0*	(0.0)	0*	0.0
EQUITY ACQUIRED IN MERGER	N/A	0	N/A	0	0.0
APPR. FOR NON-CONF. INVEST.	0	0	0.0	0	0.0
MISCELLANEOUS EQUITY	0	0	0.0	0	0.0
ACCUM. UNREALIZED G/L ON A-F-S	0*	0*	54.7	0*	21.8
ACCUM. UNREALIZED G/L FOR OTTI (DUE TO OTHER FACTORS) ON HTM DEBT SECURITIES	N/A	0	N/A	0	0.0
ACCUM. UNREALIZED NET GAINS (LOSSES) ON CASH FLOW HEDGES	0	0	0.0	0	0.0
OTHER RESERVES	2	0*	(66.7)	0*	0.0
OTHER COMPREHENSIVE INCOME	0	0	0.0	0	0.0
UNDIVIDED EARNINGS	39	45	14.7	48	7.3
TOTAL EQUITY	42	46	11.2	50	7.3
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>287</b>	<b>324</b>	<b>12.8</b>	<b>348</b>	<b>7.7</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

**Guam**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2010**  
**(Dollar Amounts in Millions)**

	Dec-08	Dec-09	% CHG <sup>1</sup>	Dec-10	% CHG <sup>1</sup>
NUMBER OF CREDIT UNIONS	2	2	0.0	2	0.0
<b>INTEREST INCOME</b>					
INTEREST ON LOANS	16	17	5.3	19	10.6
(LESS) INTEREST REFUND	0	0	0.0	0	0.0
INCOME FROM INVESTMENTS	2	2	(1.3)	1	(35.6)
TRADING PROFITS AND LOSSES	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>18</b>	<b>19</b>	<b>4.6</b>	<b>20</b>	<b>6.0</b>
<b>INTEREST EXPENSE</b>					
DIVIDENDS ON SHARES	5	5	(11.5)	4	(11.0)
INTEREST ON DEPOSITS	0	0	0.0	0	0.0
INTEREST ON BORROWED MONEY	0*	0*	57.1	0*	(10.6)
<b>TOTAL INTEREST EXPENSE</b>	<b>6</b>	<b>5</b>	<b>(8.7)</b>	<b>5</b>	<b>(10.9)</b>
PROVISION FOR LOAN & LEASE LOSSES	0*	0*	109.2	0*	(17.5)
<b>NET INTEREST INCOME AFTER PLL</b>	<b>12</b>	<b>13</b>	<b>6.9</b>	<b>15</b>	<b>14.6</b>
<b>NON-INTEREST INCOME</b>					
FEE INCOME	3	4	35.3	4	(1.9)
OTHER OPERATING INCOME	0*	0*	(69.9)	0*	11.7
GAIN (LOSS) ON INVESTMENTS	(1)	0*	103.3	0*	1,068.3
TOTAL OTHER-THAN-TEMPORARY-IMPAIRMENT (OTTI) LOSSES	N/A	0	N/A	0	0.0
LESS: PORTION OTTI LOSSES IN OTHER COMPREHENSIVE INCOME	N/A	0	N/A	0	0.0
OTTI LOSSES RECOGNIZED IN EARNINGS	N/A	0	N/A	0	0.0
GAIN (LOSS) ON DISPOSITION OF FIXED ASSETS	(0*)	0*	106.4	(0*)	(440.3)
OTHER NON-OPERATING INCOME (EXPENSE)	0*	2	2,565.2	0*	(95.8)
NCUSIF STABILIZATION INCOME	N/A	1	N/A	0	(100.0)
<b>TOTAL NON-INTEREST INCOME</b>	<b>2</b>	<b>5</b>	<b>189.4</b>	<b>4</b>	<b>(19.8)</b>
<b>NON-INTEREST EXPENSE</b>					
EMPLOYEE COMPENSATION AND BENEFITS	6	6	10.8	7	8.0
TRAVEL AND CONFERENCE EXPENSE	0*	0*	9.5	0*	5.1
OFFICE OCCUPANCY EXPENSE	1	1	6.3	2	22.0
OFFICE OPERATIONS EXPENSE	3	4	17.6	4	12.8
EDUCATIONAL & PROMOTIONAL EXPENSE	1	0*	(22.5)	0*	(0.1)
LOAN SERVICING EXPENSE	0*	0*	9.4	0*	3.0
PROFESSIONAL AND OUTSIDE SERVICES	0*	0*	58.7	0*	(19.6)
MEMBER INSURANCE	2	0	(100.0)	0*	0.0
NCUSIF PREMIUM EXPENSE	N/A	N/A	N/A	0*	N/A
TEMPORARY CORPORATE CU STABILIZATION ASSESSMENT <sup>2</sup>	N/A	0*	N/A	0*	327.0
OTHER MEMBER INSURANCE	N/A	N/A	N/A	0*	N/A
OPERATING FEES	0*	0*	32.0	0*	10.1
MISCELLANEOUS OPERATING EXPENSES	0*	0*	(16.5)	0*	74.6
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>14</b>	<b>14</b>	<b>(2.4)</b>	<b>16</b>	<b>14.2</b>
NET INCOME (LOSS)	(0*)	4	2,963.2	3	(24.0)
Transfer to Regular Reserve	0	0	0.0	0	0.0
<b>NET INCOME (LOSS) EXCLUDING NCUSIF PREMIUMS AND TEMPORARY CORPORATE CU STABILIZATION</b>	<b>N/A</b>	<b>5</b>	<b>N/A</b>	<b>4</b>	<b>(11.8)</b>
<b>FUND ASSESSMENT</b>					

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

<sup>2</sup> In 2009, the NCUSIF Premium Expense and Temporary Corporate Stabilization Assessment were combined and reported as NCUSIF Stabilization Expense.



**Hawaii**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2010**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-08</b>	<b>Dec-09</b>	<b>% CHG<sup>1</sup></b>	<b>Dec-10</b>	<b>% CHG<sup>1</sup></b>
NUMBER OF CREDIT UNIONS	91	89	(2.2)	85	(4.5)
<b>CASH &amp; EQUIVALENTS</b>	578	864	49.6	837	(3.2)
<b>TOTAL INVESTMENTS</b>	2,715	3,495	28.7	3,876	10.9
TRADING SECURITIES	0	0*	0.0	0	(100.0)
AVAILABLE FOR SALE SECURITIES	509	707	38.9	1,107	56.6
HELD-TO-MATURITY SECURITIES	498	744	49.3	1,025	37.8
COMMERCIAL BANKS, S&Ls	920	1,220	32.6	1,313	7.6
CREDIT UNIONS -LOANS TO, INVESTMENTS IN NATURAL PERSON CREDIT UNIONS	61	47	(22.3)	48	0.5
MCSD AND PIC AT CORPORATE CU	12	2	(82.8)	0*	(57.2)
ALL OTHER CORPORATE CREDIT UNION	704	751	6.8	369	(50.8)
ALL OTHER INVESTMENTS	11	23	110.9	13	(45.4)
LOANS HELD FOR SALE	9	7	(18.3)	10	37.9
TOTAL LOANS OUTSTANDING	4,011	4,096	2.1	4,024	(1.8)
UNSECURED CREDIT CARD LOANS	191	207	8.2	207	(0.2)
ALL OTHER UNSECURED LOANS	424	434	2.3	439	1.2
SHORT-TERM, SMALL AMOUNT LOANS (STS) (FEDERAL CU ONLY)	N/A	N/A	N/A	0	N/A
NEW VEHICLE LOANS	725	617	(14.8)	465	(24.7)
USED VEHICLE LOANS	413	416	0.7	382	(8.1)
FIRST MORTGAGE REAL ESTATE LOANS/LOC	1,426	1,585	11.2	1,656	4.4
OTHER REAL ESTATE LOANS/LOC	757	757	0.0	788	4.1
LEASES RECEIVABLE	0	0	0.0	0*	0.0
ALL OTHER LOANS/LOC	76	80	5.7	87	9.2
ALLOWANCE FOR LOAN LOSSES	40	60	50.6	68	13.8
FORECLOSED AND REPOSSESSED ASSETS	2	3	60.3	9	182.3
FORECLOSED AND REPOSSESSED REAL ESTATE	0*	1	42.1	7	424.8
FORECLOSED & REPOSSESSED AUTOS	1	2	69.2	2	25.6
FORECLOSED AND REPOSSESSED -OTHER	0	0*	0.0	0*	(45.2)
LAND AND BUILDING	125	155	24.1	204	31.3
OTHER FIXED ASSETS	52	31	(40.2)	29	(6.3)
NCUSIF CAPITALIZATION DEPOSIT	29	69	138.6	77	10.8
TOTAL INTANGIBLE ASSETS	N/A	0*	N/A	0	(100.0)
IDENTIFIABLE INTANGIBLE ASSETS	N/A	0	N/A	0	0.0
GOODWILL	N/A	0*	N/A	0	(100.0)
OTHER ASSETS	77	96	23.5	73	(23.8)
<b>TOTAL ASSETS</b>	<b>7,559</b>	<b>8,758</b>	<b>15.9</b>	<b>9,070</b>	<b>3.6</b>
<b>LIABILITIES</b>					
TOTAL BORROWINGS	22	222	907.0	35	(84.3)
ACCRUED DIVIDENDS/INTEREST PAYABLE	3	2	(34.8)	2	(26.2)
ACCOUNTS PAYABLE AND OTHER LIABILITIES	72	66	(8.8)	62	(5.6)
UNINSURED SECONDARY CAPITAL	0	0	0.0	0*	0.0
<b>TOTAL LIABILITIES</b>	<b>97</b>	<b>290</b>	<b>197.5</b>	<b>100</b>	<b>(65.7)</b>
<b>EQUITY/SAVINGS</b>					
TOTAL SAVINGS	6,603	7,551	14.4	8,040	6.5
SHARE DRAFTS	670	793	18.5	861	8.5
REGULAR SHARES	2,446	2,703	10.5	2,869	6.2
MONEY MARKET SHARES	1,050	1,311	24.8	1,459	11.3
SHARE CERTIFICATES/CDS	1,962	2,209	12.6	2,269	2.7
IRA/KEOGH ACCOUNTS	406	459	13.0	497	8.3
ALL OTHER SHARES	48	51	6.8	56	8.9
NON-MEMBER DEPOSITS	22	25	15.7	29	16.5
REGULAR RESERVES	143	143	0.2	142	(0.9)
EQUITY ACQUIRED IN MERGER	N/A	0*	N/A	0*	(84.3)
APPR. FOR NON-CONF. INVEST.	0	0	0.0	0	0.0
MISCELLANEOUS EQUITY	0*	0*	(62.4)	0*	(99.8)
ACCUM. UNREALIZED G/L ON A-F-S	2	10	312.3	6	(35.1)
ACCUM. UNREALIZED G/L FOR OTTI (DUE TO OTHER FACTORS) ON HTM DEBT SECURITIES	N/A	(0*)	N/A	0*	103.8
ACCUM. UNREALIZED NET GAINS (LOSSES) ON CASH FLOW HEDGES	0	0	0.0	0	0.0
OTHER RESERVES	168	172	2.5	175	1.4
OTHER COMPREHENSIVE INCOME	(4)	(5)	(22.0)	(6)	(29.6)
UNDIVIDED EARNINGS	549	596	8.5	615	3.1
TOTAL EQUITY	858	917	6.8	931	1.6
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>7,559</b>	<b>8,758</b>	<b>15.9</b>	<b>9,070</b>	<b>3.6</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

**Hawaii**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2010**  
**(Dollar Amounts in Millions)**

	Dec-08	Dec-09	% CHG <sup>1</sup>	Dec-10	% CHG <sup>1</sup>
NUMBER OF CREDIT UNIONS	91	89	(2.2)	85	(4.5)
<b>INTEREST INCOME</b>					
INTEREST ON LOANS	252	254	0.9	251	(1.0)
(LESS) INTEREST REFUND	1	0*	(26.7)	1	54.3
INCOME FROM INVESTMENTS	135	114	(15.3)	104	(9.3)
TRADING PROFITS AND LOSSES	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>385</b>	<b>367</b>	<b>(4.7)</b>	<b>354</b>	<b>(3.7)</b>
<b>INTEREST EXPENSE</b>					
DIVIDENDS ON SHARES	139	118	(15.6)	96	(18.0)
INTEREST ON DEPOSITS	0	0	0.0	0	0.0
INTEREST ON BORROWED MONEY	0*	1	196.1	0*	(75.0)
<b>TOTAL INTEREST EXPENSE</b>	<b>140</b>	<b>119</b>	<b>(15.0)</b>	<b>97</b>	<b>(18.6)</b>
PROVISION FOR LOAN & LEASE LOSSES	34	53	54.4	41	(21.9)
<b>NET INTEREST INCOME AFTER PLL</b>	<b>211</b>	<b>195</b>	<b>(7.5)</b>	<b>216</b>	<b>10.4</b>
<b>NON-INTEREST INCOME</b>					
FEE INCOME	37	43	16.5	41	(6.4)
OTHER OPERATING INCOME	27	30	8.8	30	1.7
GAIN (LOSS) ON INVESTMENTS	(29)	(5)	82.8	(0*)	91.9
TOTAL OTHER-THAN-TEMPORARY-IMPAIRMENT (OTTI) LOSSES	N/A	(0*)	N/A	(0*)	67.3
LESS: PORTION OTTI LOSSES IN OTHER COMPREHENSIVE INCOME	N/A	0*	N/A	0	(100.0)
OTTI LOSSES RECOGNIZED IN EARNINGS	N/A	(0*)	N/A	(0*)	85.2
GAIN (LOSS) ON DISPOSITION OF FIXED ASSETS	0*	(0*)	(207.9)	0*	169.2
OTHER NON-OPERATING INCOME (EXPENSE)	(7)	45	765.3	0*	(99.7)
NCUSIF STABILIZATION INCOME	N/A	39	N/A	0	(100.0)
<b>TOTAL NON-INTEREST INCOME</b>	<b>29</b>	<b>112</b>	<b>294.2</b>	<b>71</b>	<b>(37.2)</b>
<b>NON-INTEREST EXPENSE</b>					
EMPLOYEE COMPENSATION AND BENEFITS	113	118	4.3	120	1.9
TRAVEL AND CONFERENCE EXPENSE	4	3	(25.2)	3	(2.3)
OFFICE OCCUPANCY EXPENSE	18	19	5.3	21	6.4
OFFICE OPERATIONS EXPENSE	40	42	5.0	42	(0.2)
EDUCATIONAL & PROMOTIONAL EXPENSE	8	7	(7.6)	7	(5.4)
LOAN SERVICING EXPENSE	12	12	5.2	12	(4.5)
PROFESSIONAL AND OUTSIDE SERVICES	22	25	10.5	25	1.0
MEMBER INSURANCE	36	3	(92.8)	22	761.5
NCUSIF PREMIUM EXPENSE	N/A	N/A	N/A	10	N/A
TEMPORARY CORPORATE CU STABILIZATION ASSESSMENT <sup>2</sup>	N/A	13	N/A	10	(24.8)
OTHER MEMBER INSURANCE	N/A	N/A	N/A	3	N/A
OPERATING FEES	9	2	(80.5)	2	9.5
MISCELLANEOUS OPERATING EXPENSES	10	10	(7.1)	9	(0.6)
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>272</b>	<b>240</b>	<b>(11.9)</b>	<b>263</b>	<b>9.4</b>
NET INCOME (LOSS)	(33)	54	265.7	24	(56.4)
Transfer to Regular Reserve	2	0*	(72.5)	0*	(75.5)
<b>NET INCOME (LOSS) EXCLUDING NCUSIF PREMIUMS AND TEMPORARY CORPORATE CU STABILIZATION FUND ASSESSMENT</b>	<b>N/A</b>	<b>68</b>	<b>N/A</b>	<b>44</b>	<b>(35.8)</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

<sup>2</sup> In 2009, the NCUSIF Premium Expense and Temporary Corporate Stabilization Assessment were combined and reported as NCUSIF Stabilization Expense.

**Idaho**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2010**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-08</b>	<b>Dec-09</b>	<b>% CHG<sup>1</sup></b>	<b>Dec-10</b>	<b>% CHG<sup>1</sup></b>
NUMBER OF CREDIT UNIONS	42	40	(4.8)	40	0.0
<b>CASH &amp; EQUIVALENTS</b>	<b>208</b>	<b>319</b>	<b>53.0</b>	<b>329</b>	<b>3.3</b>
<b>TOTAL INVESTMENTS</b>	<b>567</b>	<b>772</b>	<b>36.2</b>	<b>760</b>	<b>(1.6)</b>
TRADING SECURITIES	0	0	0.0	0	0.0
AVAILABLE FOR SALE SECURITIES	76	133	75.5	254	91.1
HELD-TO-MATURITY SECURITIES	30	46	52.0	41	(10.3)
COMMERCIAL BANKS, S&Ls	139	240	72.3	289	20.2
CREDIT UNIONS -LOANS TO, INVESTMENTS IN NATURAL PERSON CREDIT UNIONS	7	6	(21.1)	6	(2.1)
MCSO AND PIC AT CORPORATE CU	18	2	(90.6)	0*	(72.1)
ALL OTHER CORPORATE CREDIT UNION	293	342	16.6	158	(53.8)
ALL OTHER INVESTMENTS	3	4	16.6	12	235.8
LOANS HELD FOR SALE	1	9	731.4	9	(7.9)
TOTAL LOANS OUTSTANDING	2,588	2,750	6.2	2,813	2.3
UNSECURED CREDIT CARD LOANS	71	79	10.9	97	22.3
ALL OTHER UNSECURED LOANS	71	73	2.0	71	(1.6)
SHORT-TERM, SMALL AMOUNT LOANS (STS) (FEDERAL CU ONLY)	N/A	N/A	N/A	0	N/A
NEW VEHICLE LOANS	380	376	(1.0)	328	(12.8)
USED VEHICLE LOANS	778	850	9.2	906	6.7
FIRST MORTGAGE REAL ESTATE LOANS/LOC	752	826	9.8	871	5.4
OTHER REAL ESTATE LOANS/LOC	274	271	(0.8)	263	(3.2)
LEASES RECEIVABLE	0	0	0.0	0	0.0
ALL OTHER LOANS/LOC	262	275	5.0	277	0.9
ALLOWANCE FOR LOAN LOSSES	13	20	55.2	26	28.6
FORECLOSED AND REPOSSESSED ASSETS	2	6	145.9	6	7.2
FORECLOSED AND REPOSSESSED REAL ESTATE	0*	3	314.4	4	21.4
FORECLOSED & REPOSSESSED AUTOS	1	2	35.9	2	(11.6)
FORECLOSED AND REPOSSESSED -OTHER	0*	0*	298.1	0*	(9.8)
LAND AND BUILDING	122	126	3.5	131	4.3
OTHER FIXED ASSETS	18	17	(4.4)	16	(7.3)
NCUSIF CAPITALIZATION DEPOSIT	23	32	43.5	35	8.6
TOTAL INTANGIBLE ASSETS	N/A	0*	N/A	0*	(65.8)
IDENTIFIABLE INTANGIBLE ASSETS	N/A	0*	N/A	0	(100.0)
GOODWILL	N/A	0*	N/A	0*	0.0
OTHER ASSETS	39	41	3.8	47	15.5
<b>TOTAL ASSETS</b>	<b>3,555</b>	<b>4,052</b>	<b>14.0</b>	<b>4,121</b>	<b>1.7</b>
<b>LIABILITIES</b>					
TOTAL BORROWINGS	18	113	531.4	0*	(99.8)
ACCRUED DIVIDENDS/INTEREST PAYABLE	9	7	(24.9)	4	(32.5)
ACCOUNTS PAYABLE AND OTHER LIABILITIES	29	30	4.2	33	10.8
UNINSURED SECONDARY CAPITAL	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	<b>56</b>	<b>150</b>	<b>169.4</b>	<b>38</b>	<b>(74.6)</b>
<b>EQUITY/SAVINGS</b>					
TOTAL SAVINGS	3,150	3,545	12.5	3,697	4.3
SHARE DRAFTS	387	475	22.5	519	9.5
REGULAR SHARES	704	784	11.3	864	10.3
MONEY MARKET SHARES	460	604	31.3	679	12.3
SHARE CERTIFICATES/CDS	1,326	1,360	2.6	1,292	(5.0)
IRA/KEOGH ACCOUNTS	230	280	21.7	297	6.0
ALL OTHER SHARES	34	38	13.7	43	12.1
NON-MEMBER DEPOSITS	9	4	(57.6)	3	(30.8)
REGULAR RESERVES	75	78	5.2	84	6.7
EQUITY ACQUIRED IN MERGER	N/A	0	N/A	0	0.0
APPR. FOR NON-CONF. INVEST.	0	0	0.0	0	0.0
MISCELLANEOUS EQUITY	0	0	0.0	0	0.0
ACCUM. UNREALIZED G/L ON A-F-S	(0*)	(0*)	(661.4)	(3)	(239.8)
ACCUM. UNREALIZED G/L FOR OTTI (DUE TO OTHER FACTORS) ON HTM DEBT SECURITIES	N/A	0	N/A	0	0.0
ACCUM. UNREALIZED NET GAINS (LOSSES) ON CASH FLOW HEDGES	0	0	0.0	0	0.0
OTHER RESERVES	6	0*	(96.4)	0*	0.0
OTHER COMPREHENSIVE INCOME	(9)	(12)	(29.3)	(11)	8.6
UNDIVIDED EARNINGS	278	292	5.1	316	8.1
TOTAL EQUITY	349	358	2.4	386	7.8
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>3,555</b>	<b>4,052</b>	<b>14.0</b>	<b>4,121</b>	<b>1.7</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

**Idaho**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2010**  
**(Dollar Amounts in Millions)**

	Dec-08	Dec-09	% CHG <sup>1</sup>	Dec-10	% CHG <sup>1</sup>
NUMBER OF CREDIT UNIONS	42	40	(4.8)	40	0.0
<b>INTEREST INCOME</b>					
INTEREST ON LOANS	164	168	2.1	165	(1.9)
(LESS) INTEREST REFUND	0	0	0.0	0	0.0
INCOME FROM INVESTMENTS	26	21	(21.3)	18	(15.5)
TRADING PROFITS AND LOSSES	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>191</b>	<b>188</b>	<b>(1.1)</b>	<b>182</b>	<b>(3.4)</b>
<b>INTEREST EXPENSE</b>					
DIVIDENDS ON SHARES	48	41	(15.5)	31	(25.0)
INTEREST ON DEPOSITS	32	26	(18.6)	18	(32.4)
INTEREST ON BORROWED MONEY	0*	0*	104.4	0*	(87.5)
<b>TOTAL INTEREST EXPENSE</b>	<b>81</b>	<b>68</b>	<b>(16.2)</b>	<b>48</b>	<b>(28.6)</b>
PROVISION FOR LOAN & LEASE LOSSES	16	28	79.5	26	(6.8)
<b>NET INTEREST INCOME AFTER PLL</b>	<b>94</b>	<b>93</b>	<b>(1.6)</b>	<b>107</b>	<b>16.0</b>
<b>NON-INTEREST INCOME</b>					
FEE INCOME	33	37	12.3	39	4.4
OTHER OPERATING INCOME	18	23	28.8	26	10.0
GAIN (LOSS) ON INVESTMENTS	0*	(8)	(14,266.6)	(0*)	94.2
TOTAL OTHER-THAN-TEMPORARY-IMPAIRMENT (OTTI) LOSSES	N/A	(0*)	N/A	(0*)	2.0
LESS: PORTION OTTI LOSSES IN OTHER COMPREHENSIVE INCOME	N/A	0	N/A	0	0.0
OTTI LOSSES RECOGNIZED IN EARNINGS	N/A	(0*)	N/A	(0*)	2.0
GAIN (LOSS) ON DISPOSITION OF FIXED ASSETS	(0*)	(0*)	(78.6)	(0*)	6.2
OTHER NON-OPERATING INCOME (EXPENSE)	0*	11	1,265.6	0*	(96.8)
NCUSIF STABILIZATION INCOME	N/A	13	N/A	0	(100.0)
<b>TOTAL NON-INTEREST INCOME</b>	<b>52</b>	<b>64</b>	<b>22.3</b>	<b>64</b>	<b>1.0</b>
<b>NON-INTEREST EXPENSE</b>					
EMPLOYEE COMPENSATION AND BENEFITS	67	71	6.4	74	3.9
TRAVEL AND CONFERENCE EXPENSE	2	2	(14.8)	2	23.3
OFFICE OCCUPANCY EXPENSE	8	9	9.6	10	10.2
OFFICE OPERATIONS EXPENSE	24	24	(0.4)	25	4.6
EDUCATIONAL & PROMOTIONAL EXPENSE	5	5	(6.7)	6	15.5
LOAN SERVICING EXPENSE	6	7	8.2	7	(0.4)
PROFESSIONAL AND OUTSIDE SERVICES	4	6	34.8	6	3.3
MEMBER INSURANCE	2	2	(4.5)	10	515.8
NCUSIF PREMIUM EXPENSE	N/A	N/A	N/A	4	N/A
TEMPORARY CORPORATE CU STABILIZATION ASSESSMENT <sup>2</sup>	N/A	16	N/A	5	(68.7)
OTHER MEMBER INSURANCE	N/A	N/A	N/A	0*	N/A
OPERATING FEES	0*	0*	38.6	0*	(8.4)
MISCELLANEOUS OPERATING EXPENSES	10	0*	(90.7)	2	98.6
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>130</b>	<b>127</b>	<b>(1.9)</b>	<b>143</b>	<b>12.1</b>
NET INCOME (LOSS)	16	13	(18.7)	29	118.9
Transfer to Regular Reserve	6	4	(37.7)	7	80.6
<b>NET INCOME (LOSS) EXCLUDING NCUSIF PREMIUMS AND TEMPORARY CORPORATE CU STABILIZATION</b>	<b>N/A</b>	<b>29</b>	<b>N/A</b>	<b>38</b>	<b>32.4</b>
<b>FUND ASSESSMENT</b>					

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

<sup>2</sup> In 2009, the NCUSIF Premium Expense and Temporary Corporate Stabilization Assessment were combined and reported as NCUSIF Stabilization Expense.

**Illinois**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2010**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-08</b>	<b>Dec-09</b>	<b>% CHG<sup>1</sup></b>	<b>Dec-10</b>	<b>% CHG<sup>1</sup></b>
NUMBER OF CREDIT UNIONS	393	377	(4.1)	363	(3.7)
<b>CASH &amp; EQUIVALENTS</b>	<b>1,358</b>	<b>1,965</b>	<b>44.7</b>	<b>2,077</b>	<b>5.7</b>
<b>TOTAL INVESTMENTS</b>	<b>8,431</b>	<b>10,231</b>	<b>21.3</b>	<b>11,505</b>	<b>12.5</b>
TRADING SECURITIES	22	59	170.1	61	3.7
AVAILABLE FOR SALE SECURITIES	5,532	6,863	24.1	8,315	21.2
HELD-TO-MATURITY SECURITIES	563	581	3.0	629	8.4
COMMERCIAL BANKS, S&Ls	1,011	1,323	30.9	1,587	19.9
CREDIT UNIONS -LOANS TO, INVESTMENTS IN NATURAL PERSON CREDIT UNIONS	62	75	22.0	85	12.7
MCSO AND PIC AT CORPORATE CU	112	22	(80.5)	10	(55.0)
ALL OTHER CORPORATE CREDIT UNION	984	859	(12.6)	641	(25.4)
ALL OTHER INVESTMENTS	146	448	206.9	176	(60.8)
LOANS HELD FOR SALE	16	62	301.4	98	57.5
TOTAL LOANS OUTSTANDING	15,885	17,017	7.1	16,934	(0.5)
UNSECURED CREDIT CARD LOANS	853	919	7.7	922	0.3
ALL OTHER UNSECURED LOANS	720	754	4.7	774	2.6
SHORT-TERM, SMALL AMOUNT LOANS (STS) (FEDERAL CU ONLY)	N/A	N/A	N/A	0*	N/A
NEW VEHICLE LOANS	2,384	2,301	(3.5)	1,963	(14.7)
USED VEHICLE LOANS	2,567	2,883	12.3	3,043	5.6
FIRST MORTGAGE REAL ESTATE LOANS/LOC	6,593	7,242	9.8	7,438	2.7
OTHER REAL ESTATE LOANS/LOC	2,219	2,364	6.6	2,154	(8.9)
LEASES RECEIVABLE	0*	0*	1,392.7	0*	18.5
ALL OTHER LOANS/LOC	548	553	0.9	639	15.5
ALLOWANCE FOR LOAN LOSSES	150	184	23.2	193	4.5
FORECLOSED AND REPOSSESSED ASSETS	18	15	(13.5)	29	88.3
FORECLOSED AND REPOSSESSED REAL ESTATE	14	12	(9.2)	27	122.5
FORECLOSED & REPOSSESSED AUTOS	4	3	(33.1)	1	(51.8)
FORECLOSED AND REPOSSESSED -OTHER	0*	0*	61.4	0*	(50.5)
LAND AND BUILDING	310	333	7.6	342	2.6
OTHER FIXED ASSETS	78	81	3.6	76	(6.2)
NCUSIF CAPITALIZATION DEPOSIT	144	235	63.1	257	9.3
TOTAL INTANGIBLE ASSETS	N/A	8	N/A	9	9.0
IDENTIFIABLE INTANGIBLE ASSETS	N/A	1	N/A	2	61.3
GOODWILL	N/A	7	N/A	7	0.0
OTHER ASSETS	276	320	15.9	288	(9.9)
<b>TOTAL ASSETS</b>	<b>26,364</b>	<b>30,082</b>	<b>14.1</b>	<b>31,422</b>	<b>4.5</b>
<b>LIABILITIES</b>					
TOTAL BORROWINGS	962	1,009	4.8	571	(43.4)
ACCRUED DIVIDENDS/INTEREST PAYABLE	11	8	(28.1)	6	(21.8)
ACCOUNTS PAYABLE AND OTHER LIABILITIES	212	227	7.2	209	(8.0)
UNINSURED SECONDARY CAPITAL	0*	0*	(16.8)	0*	245.0
<b>TOTAL LIABILITIES</b>	<b>1,185</b>	<b>1,244</b>	<b>4.9</b>	<b>787</b>	<b>(36.7)</b>
<b>EQUITY/SAVINGS</b>					
TOTAL SAVINGS	22,350	25,811	15.5	27,442	6.3
SHARE DRAFTS	1,542	1,987	28.9	2,101	5.8
REGULAR SHARES	10,293	11,500	11.7	12,688	10.3
MONEY MARKET SHARES	2,632	3,411	29.6	3,581	5.0
SHARE CERTIFICATES/CDS	5,651	5,995	6.1	5,886	(1.8)
IRA/KEOGH ACCOUNTS	1,930	2,308	19.6	2,444	5.9
ALL OTHER SHARES	66	564	754.6	712	26.2
NON-MEMBER DEPOSITS	237	45	(81.0)	30	(33.2)
REGULAR RESERVES	754	772	2.5	782	1.3
EQUITY ACQUIRED IN MERGER	N/A	2	N/A	2	38.0
APPR. FOR NON-CONF. INVEST.	0	0	0.0	0	0.0
MISCELLANEOUS EQUITY	0*	0*	658.3	0*	34.7
ACCUM. UNREALIZED G/L ON A-F-S	19	65	243.1	78	19.1
ACCUM. UNREALIZED G/L FOR OTTI (DUE TO OTHER FACTORS) ON HTM DEBT SECURITIES	N/A	0*	N/A	(0*)	(1,963.0)
ACCUM. UNREALIZED NET GAINS (LOSSES) ON CASH FLOW HEDGES	(0*)	0*	954.1	0	(100.0)
OTHER RESERVES	70	91	30.6	98	7.5
OTHER COMPREHENSIVE INCOME	(26)	(31)	(19.7)	(30)	1.5
UNDIVIDED EARNINGS	2,011	2,127	5.8	2,264	6.4
TOTAL EQUITY	2,828	3,027	7.0	3,193	5.5
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>26,364</b>	<b>30,082</b>	<b>14.1</b>	<b>31,422</b>	<b>4.5</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

**Illinois**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2010**  
**(Dollar Amounts in Millions)**

	Dec-08	Dec-09	% CHG <sup>1</sup>	Dec-10	% CHG <sup>1</sup>
NUMBER OF CREDIT UNIONS	393	377	(4.1)	363	(3.7)
<b>INTEREST INCOME</b>					
INTEREST ON LOANS	966	1,021	5.8	1,001	(2.0)
(LESS) INTEREST REFUND	0*	0*	17.0	0*	57.9
INCOME FROM INVESTMENTS	350	275	(21.5)	219	(20.3)
TRADING PROFITS AND LOSSES	0*	0*	38.7	1	653.8
<b>TOTAL INTEREST INCOME</b>	<b>1,316</b>	<b>1,296</b>	<b>(1.5)</b>	<b>1,220</b>	<b>(5.8)</b>
<b>INTEREST EXPENSE</b>					
DIVIDENDS ON SHARES	601	476	(20.8)	365	(23.3)
INTEREST ON DEPOSITS	56	41	(27.2)	28	(31.3)
INTEREST ON BORROWED MONEY	29	15	(48.8)	7	(56.1)
<b>TOTAL INTEREST EXPENSE</b>	<b>687</b>	<b>532</b>	<b>(22.5)</b>	<b>400</b>	<b>(24.8)</b>
PROVISION FOR LOAN & LEASE LOSSES	94	166	77.0	146	(12.3)
<b>NET INTEREST INCOME AFTER PLL</b>	<b>535</b>	<b>598</b>	<b>11.7</b>	<b>675</b>	<b>12.9</b>
<b>NON-INTEREST INCOME</b>					
FEE INCOME	137	146	6.3	144	(0.8)
OTHER OPERATING INCOME	80	111	38.8	111	0.1
GAIN (LOSS) ON INVESTMENTS	9	(59)	(780.3)	(2)	96.1
TOTAL OTHER-THAN-TEMPORARY-IMPAIRMENT (OTTI) LOSSES	N/A	(24)	N/A	(0*)	96.8
LESS: PORTION OTTI LOSSES IN OTHER COMPREHENSIVE INCOME	N/A	0*	N/A	1	510.4
OTTI LOSSES RECOGNIZED IN EARNINGS	N/A	(24)	N/A	(2)	91.6
GAIN (LOSS) ON DISPOSITION OF FIXED ASSETS	(0*)	(1)	(510.2)	(0*)	97.4
OTHER NON-OPERATING INCOME (EXPENSE)	(16)	119	861.3	12	(90.2)
NCUSIF STABILIZATION INCOME	N/A	126	N/A	0*	(100.0)
<b>TOTAL NON-INTEREST INCOME</b>	<b>210</b>	<b>316</b>	<b>50.3</b>	<b>265</b>	<b>(16.0)</b>
<b>NON-INTEREST EXPENSE</b>					
EMPLOYEE COMPENSATION AND BENEFITS	317	339	7.1	354	4.4
TRAVEL AND CONFERENCE EXPENSE	9	7	(14.0)	8	4.5
OFFICE OCCUPANCY EXPENSE	42	46	10.1	48	3.4
OFFICE OPERATIONS EXPENSE	113	123	8.6	128	4.4
EDUCATIONAL & PROMOTIONAL EXPENSE	26	26	(0.2)	26	(0.3)
LOAN SERVICING EXPENSE	50	60	19.4	64	6.4
PROFESSIONAL AND OUTSIDE SERVICES	39	43	7.8	43	0.3
MEMBER INSURANCE	45	7	(84.6)	71	930.0
NCUSIF PREMIUM EXPENSE	N/A	N/A	N/A	33	N/A
TEMPORARY CORPORATE CU STABILIZATION ASSESSMENT <sup>2</sup>	N/A	108	N/A	34	(68.1)
OTHER MEMBER INSURANCE	N/A	N/A	N/A	4	N/A
OPERATING FEES	5	5	(4.9)	5	(4.1)
MISCELLANEOUS OPERATING EXPENSES	33	36	9.3	26	(26.6)
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>678</b>	<b>691</b>	<b>1.9</b>	<b>771</b>	<b>11.6</b>
NET INCOME (LOSS)	67	115	70.9	169	47.4
Transfer to Regular Reserve	29	31	5.6	28	(7.8)
<b>NET INCOME (LOSS) EXCLUDING NCUSIF PREMIUMS AND TEMPORARY CORPORATE CU STABILIZATION FUND ASSESSMENT</b>	<b>N/A</b>	<b>222</b>	<b>N/A</b>	<b>236</b>	<b>6.1</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

<sup>2</sup> In 2009, the NCUSIF Premium Expense and Temporary Corporate Stabilization Assessment were combined and reported as NCUSIF Stabilization Expense.

**Indiana**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2010**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-08</b>	<b>Dec-09</b>	<b>% CHG<sup>1</sup></b>	<b>Dec-10</b>	<b>% CHG<sup>1</sup></b>
NUMBER OF CREDIT UNIONS	187	184	(1.6)	172	(6.5)
<b>CASH &amp; EQUIVALENTS</b>	<b>1,060</b>	<b>1,620</b>	<b>52.9</b>	<b>1,940</b>	<b>19.7</b>
<b>TOTAL INVESTMENTS</b>	<b>3,065</b>	<b>3,517</b>	<b>14.7</b>	<b>3,569</b>	<b>1.5</b>
TRADING SECURITIES	13	5	(59.2)	4	(16.4)
AVAILABLE FOR SALE SECURITIES	726	852	17.4	1,135	33.3
HELD-TO-MATURITY SECURITIES	586	594	1.3	771	29.8
COMMERCIAL BANKS, S&Ls	965	1,067	10.6	1,226	14.9
CREDIT UNIONS -LOANS TO, INVESTMENTS IN NATURAL PERSON CREDIT UNIONS	45	49	8.6	50	2.8
MCS&D AND PIC AT CORPORATE CU	81	26	(68.3)	14	(43.6)
ALL OTHER CORPORATE CREDIT UNION	574	795	38.5	280	(64.8)
ALL OTHER INVESTMENTS	76	130	71.4	88	(32.6)
LOANS HELD FOR SALE	15	22	50.6	48	112.8
TOTAL LOANS OUTSTANDING	10,940	11,091	1.4	10,896	(1.8)
UNSECURED CREDIT CARD LOANS	278	302	8.7	325	7.6
ALL OTHER UNSECURED LOANS	328	340	3.8	355	4.3
SHORT-TERM, SMALL AMOUNT LOANS (STS) (FEDERAL CU ONLY)	N/A	N/A	N/A	0*	N/A
NEW VEHICLE LOANS	1,370	1,278	(6.7)	1,074	(15.9)
USED VEHICLE LOANS	2,514	2,638	5.0	2,813	6.6
FIRST MORTGAGE REAL ESTATE LOANS/LOC	4,368	4,459	2.1	4,318	(3.2)
OTHER REAL ESTATE LOANS/LOC	1,552	1,532	(1.3)	1,469	(4.2)
LEASES RECEIVABLE	37	30	(18.5)	27	(11.1)
ALL OTHER LOANS/LOC	494	511	3.5	516	0.8
ALLOWANCE FOR LOAN LOSSES	99	116	17.7	127	9.0
FORECLOSED AND REPOSSESSED ASSETS	21	34	56.8	31	(7.0)
FORECLOSED AND REPOSSESSED REAL ESTATE	14	27	92.0	27	0.7
FORECLOSED & REPOSSESSED AUTOS	8	6	(20.7)	4	(28.8)
FORECLOSED AND REPOSSESSED -OTHER	0*	1	5,986.7	0*	(83.9)
LAND AND BUILDING	325	328	1.0	338	2.9
OTHER FIXED ASSETS	66	58	(12.8)	55	(4.5)
NCUSIF CAPITALIZATION DEPOSIT	91	133	47.2	139	4.2
TOTAL INTANGIBLE ASSETS	N/A	7	N/A	8	11.1
IDENTIFIABLE INTANGIBLE ASSETS	N/A	5	N/A	6	14.5
GOODWILL	N/A	2	N/A	2	2.5
OTHER ASSETS	190	192	1.0	176	(8.1)
<b>TOTAL ASSETS</b>	<b>15,674</b>	<b>16,886</b>	<b>7.7</b>	<b>17,072</b>	<b>1.1</b>
<b>LIABILITIES</b>					
TOTAL BORROWINGS	812	825	1.5	520	(36.9)
ACCRUED DIVIDENDS/INTEREST PAYABLE	3	2	(28.6)	1	(33.6)
ACCOUNTS PAYABLE AND OTHER LIABILITIES	164	157	(4.2)	136	(13.4)
UNINSURED SECONDARY CAPITAL	0	0	0.0	1	0.0
<b>TOTAL LIABILITIES</b>	<b>979</b>	<b>984</b>	<b>0.5</b>	<b>659</b>	<b>(33.0)</b>
<b>EQUITY/SAVINGS</b>					
TOTAL SAVINGS	13,045	14,233	9.1	14,685	3.2
SHARE DRAFTS	1,788	2,030	13.5	2,209	8.9
REGULAR SHARES	3,320	3,812	14.8	4,226	10.9
MONEY MARKET SHARES	2,309	2,725	18.0	3,132	14.9
SHARE CERTIFICATES/CDS	4,231	4,078	(3.6)	3,566	(12.6)
IRA/KEOGH ACCOUNTS	1,185	1,326	11.9	1,344	1.4
ALL OTHER SHARES	149	172	15.6	105	(39.2)
NON-MEMBER DEPOSITS	64	90	41.2	103	13.9
REGULAR RESERVES	546	580	6.1	596	2.8
EQUITY ACQUIRED IN MERGER	N/A	0*	N/A	5	770.9
APPR. FOR NON-CONF. INVEST.	0	0	0.0	0	0.0
MISCELLANEOUS EQUITY	0*	0*	244.8	0*	(33.9)
ACCUM. UNREALIZED G/L ON A-F-S	10	12	18.0	11	(6.2)
ACCUM. UNREALIZED G/L FOR OTTI (DUE TO OTHER FACTORS) ON HTM DEBT SECURITIES	N/A	(2)	N/A	(2)	(30.8)
ACCUM. UNREALIZED NET GAINS (LOSSES) ON CASH FLOW HEDGES	0	(1)	0.0	0	100.0
OTHER RESERVES	55	54	(1.6)	54	(0.5)
OTHER COMPREHENSIVE INCOME	(8)	(10)	(20.7)	(10)	(2.6)
UNDIVIDED EARNINGS	1,047	1,035	(1.1)	1,074	3.8
TOTAL EQUITY	1,650	1,670	1.2	1,729	3.6
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>15,674</b>	<b>16,886</b>	<b>7.7</b>	<b>17,072</b>	<b>1.1</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

**Indiana**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2010**  
**(Dollar Amounts in Millions)**

	Dec-08	Dec-09	% CHG <sup>1</sup>	Dec-10	% CHG <sup>1</sup>
NUMBER OF CREDIT UNIONS	187	184	(1.6)	172	(6.5)
<b>INTEREST INCOME</b>					
INTEREST ON LOANS	695	683	(1.7)	655	(4.1)
(LESS) INTEREST REFUND	0*	0*	0.8	0*	(5.9)
INCOME FROM INVESTMENTS	143	106	(26.1)	83	(21.5)
TRADING PROFITS AND LOSSES	(1)	0*	124.7	0*	55.8
<b>TOTAL INTEREST INCOME</b>	<b>836</b>	<b>789</b>	<b>(5.6)</b>	<b>738</b>	<b>(6.4)</b>
<b>INTEREST EXPENSE</b>					
DIVIDENDS ON SHARES	320	247	(22.7)	183	(25.9)
INTEREST ON DEPOSITS	0	0*	0.0	0	(100.0)
INTEREST ON BORROWED MONEY	31	29	(7.0)	24	(16.8)
<b>TOTAL INTEREST EXPENSE</b>	<b>351</b>	<b>277</b>	<b>(21.2)</b>	<b>207</b>	<b>(25.0)</b>
PROVISION FOR LOAN & LEASE LOSSES	95	113	18.3	94	(16.4)
<b>NET INTEREST INCOME AFTER PLL</b>	<b>389</b>	<b>399</b>	<b>2.5</b>	<b>437</b>	<b>9.4</b>
<b>NON-INTEREST INCOME</b>					
FEE INCOME	149	148	(1.3)	144	(2.2)
OTHER OPERATING INCOME	79	94	18.1	108	14.9
GAIN (LOSS) ON INVESTMENTS	(4)	(51)	(1,059.0)	(11)	79.0
TOTAL OTHER-THAN-TEMPORARY-IMPAIRMENT (OTTI) LOSSES	N/A	(14)	N/A	1	107.6
LESS: PORTION OTTI LOSSES IN OTHER COMPREHENSIVE INCOME	N/A	(2)	N/A	0*	102.5
OTTI LOSSES RECOGNIZED IN EARNINGS	N/A	(13)	N/A	1	108.2
GAIN (LOSS) ON DISPOSITION OF FIXED ASSETS	(0*)	2	357.3	(0*)	(127.5)
OTHER NON-OPERATING INCOME (EXPENSE)	5	63	1,108.9	2	(96.8)
NCUSIF STABILIZATION INCOME	N/A	56	N/A	0	(100.0)
<b>TOTAL NON-INTEREST INCOME</b>	<b>229</b>	<b>256</b>	<b>11.9</b>	<b>243</b>	<b>(5.0)</b>
<b>NON-INTEREST EXPENSE</b>					
EMPLOYEE COMPENSATION AND BENEFITS	284	291	2.5	293	0.7
TRAVEL AND CONFERENCE EXPENSE	8	6	(25.3)	6	0.3
OFFICE OCCUPANCY EXPENSE	45	46	1.7	46	0.6
OFFICE OPERATIONS EXPENSE	111	110	(0.5)	108	(1.5)
EDUCATIONAL & PROMOTIONAL EXPENSE	23	20	(10.1)	21	2.0
LOAN SERVICING EXPENSE	32	34	6.0	35	4.2
PROFESSIONAL AND OUTSIDE SERVICES	50	50	(0.8)	49	(1.3)
MEMBER INSURANCE	28	0*	(97.0)	38	4,507.2
NCUSIF PREMIUM EXPENSE	N/A	N/A	N/A	18	N/A
TEMPORARY CORPORATE CU STABILIZATION ASSESSMENT <sup>2</sup>	N/A	48	N/A	18	(63.4)
OTHER MEMBER INSURANCE	N/A	N/A	N/A	2	N/A
OPERATING FEES	3	3	9.9	3	2.8
MISCELLANEOUS OPERATING EXPENSES	16	14	(14.9)	13	(6.5)
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>599</b>	<b>574</b>	<b>(4.1)</b>	<b>612</b>	<b>6.6</b>
NET INCOME (LOSS)	19	33	69.6	68	105.6
Transfer to Regular Reserve	33	33	(0.6)	24	(25.6)
<b>NET INCOME (LOSS) EXCLUDING NCUSIF PREMIUMS AND TEMPORARY CORPORATE CU STABILIZATION</b>	<b>N/A</b>	<b>81</b>	<b>N/A</b>	<b>104</b>	<b>27.7</b>
<b>FUND ASSESSMENT</b>					

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

<sup>2</sup> In 2009, the NCUSIF Premium Expense and Temporary Corporate Stabilization Assessment were combined and reported as NCUSIF Stabilization Expense.



**Iowa**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2010**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-08</b>	<b>Dec-09</b>	<b>% CHG<sup>1</sup></b>	<b>Dec-10</b>	<b>% CHG<sup>1</sup></b>
NUMBER OF CREDIT UNIONS	140	137	(2.1)	134	(2.2)
<b>CASH &amp; EQUIVALENTS</b>	<b>458</b>	<b>697</b>	<b>52.1</b>	<b>762</b>	<b>9.3</b>
<b>TOTAL INVESTMENTS</b>	<b>1,105</b>	<b>1,603</b>	<b>45.1</b>	<b>1,737</b>	<b>8.3</b>
TRADING SECURITIES	0*	0	(100.0)	0	0.0
AVAILABLE FOR SALE SECURITIES	447	739	65.4	905	22.5
HELD-TO-MATURITY SECURITIES	51	66	28.4	98	48.2
COMMERCIAL BANKS, S&Ls	403	546	35.5	595	9.1
CREDIT UNIONS -LOANS TO, INVESTMENTS IN NATURAL PERSON CREDIT UNIONS	41	42	4.3	45	6.0
MCSO AND PIC AT CORPORATE CU	8	9	10.7	10	9.1
ALL OTHER CORPORATE CREDIT UNION	118	155	30.8	34	(77.8)
ALL OTHER INVESTMENTS	37	46	26.3	49	5.9
LOANS HELD FOR SALE	18	31	73.1	66	115.5
TOTAL LOANS OUTSTANDING	5,098	5,511	8.1	5,951	8.0
UNSECURED CREDIT CARD LOANS	224	249	10.9	270	8.4
ALL OTHER UNSECURED LOANS	136	141	3.9	149	5.2
SHORT-TERM, SMALL AMOUNT LOANS (STS) (FEDERAL CU ONLY)	N/A	N/A	N/A	0	N/A
NEW VEHICLE LOANS	569	576	1.3	476	(17.5)
USED VEHICLE LOANS	1,152	1,309	13.7	1,507	15.1
FIRST MORTGAGE REAL ESTATE LOANS/LOC	1,705	1,929	13.1	2,170	12.5
OTHER REAL ESTATE LOANS/LOC	1,000	980	(2.0)	1,018	3.8
LEASES RECEIVABLE	0	0*	0.0	0	(100.0)
ALL OTHER LOANS/LOC	311	326	4.6	363	11.4
ALLOWANCE FOR LOAN LOSSES	41	48	17.7	51	5.7
FORECLOSED AND REPOSSESSED ASSETS	3	23	599.6	24	3.0
FORECLOSED AND REPOSSESSED REAL ESTATE	3	22	678.1	23	3.6
FORECLOSED & REPOSSESSED AUTOS	0*	0*	94.5	0*	(13.9)
FORECLOSED AND REPOSSESSED -OTHER	0*	0*	26.8	0*	(23.0)
LAND AND BUILDING	144	147	2.1	162	9.9
OTHER FIXED ASSETS	26	24	(7.6)	28	12.7
NCUSIF CAPITALIZATION DEPOSIT	45	62	40.0	70	12.7
TOTAL INTANGIBLE ASSETS	N/A	0	N/A	2	0.0
IDENTIFIABLE INTANGIBLE ASSETS	N/A	0	N/A	0*	0.0
GOODWILL	N/A	0	N/A	1	0.0
OTHER ASSETS	72	113	56.9	164	44.6
<b>TOTAL ASSETS</b>	<b>6,929</b>	<b>8,164</b>	<b>17.8</b>	<b>8,913</b>	<b>9.2</b>
<b>LIABILITIES</b>					
TOTAL BORROWINGS	281	356	26.7	248	(30.5)
ACCRUED DIVIDENDS/INTEREST PAYABLE	12	11	(7.7)	8	(25.4)
ACCOUNTS PAYABLE AND OTHER LIABILITIES	53	60	11.8	69	16.3
UNINSURED SECONDARY CAPITAL	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	<b>346</b>	<b>427</b>	<b>23.3</b>	<b>325</b>	<b>(23.8)</b>
<b>EQUITY/SAVINGS</b>					
TOTAL SAVINGS	5,851	6,926	18.4	7,684	11.0
SHARE DRAFTS	817	981	20.1	1,137	15.9
REGULAR SHARES	1,543	1,730	12.1	1,884	8.9
MONEY MARKET SHARES	873	1,358	55.5	1,591	17.2
SHARE CERTIFICATES/CDS	2,130	2,300	8.0	2,465	7.2
IRA/KEOGH ACCOUNTS	400	473	18.1	524	10.9
ALL OTHER SHARES	70	62	(12.7)	49	(20.9)
NON-MEMBER DEPOSITS	18	23	25.7	34	48.8
REGULAR RESERVES	250	262	5.2	278	5.8
EQUITY ACQUIRED IN MERGER	N/A	0*	N/A	5	770.2
APPR. FOR NON-CONF. INVEST.	0	0	0.0	0	0.0
MISCELLANEOUS EQUITY	0*	0*	(4.4)	0*	6.5
ACCUM. UNREALIZED G/L ON A-F-S	(4)	5	216.4	13	196.8
ACCUM. UNREALIZED G/L FOR OTTI (DUE TO OTHER FACTORS) ON HTM DEBT SECURITIES	N/A	0	N/A	0	0.0
ACCUM. UNREALIZED NET GAINS (LOSSES) ON CASH FLOW HEDGES	0	0	0.0	0	0.0
OTHER RESERVES	137	142	3.5	147	3.1
OTHER COMPREHENSIVE INCOME	(7)	(6)	6.7	(7)	(8.6)
UNDIVIDED EARNINGS	355	408	15.1	468	14.5
TOTAL EQUITY	731	812	11.1	904	11.4
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>6,929</b>	<b>8,164</b>	<b>17.8</b>	<b>8,913</b>	<b>9.2</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

Iowa  
Table 2  
Consolidated Income and Expense Statement  
Federally Insured Credit Unions  
December 31, 2010  
(Dollar Amounts in Millions)

	Dec-08	Dec-09	% CHG <sup>1</sup>	Dec-10	% CHG <sup>1</sup>
NUMBER OF CREDIT UNIONS	140	137	(2.1)	134	(2.2)
<b>INTEREST INCOME</b>					
INTEREST ON LOANS	325	344	5.6	355	3.4
(LESS) INTEREST REFUND	0*	0*	30.8	0*	(6.9)
INCOME FROM INVESTMENTS	59	53	(10.8)	54	1.5
TRADING PROFITS AND LOSSES	0*	0	(100.0)	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>385</b>	<b>396</b>	<b>3.1</b>	<b>409</b>	<b>3.2</b>
<b>INTEREST EXPENSE</b>					
DIVIDENDS ON SHARES	101	91	(9.8)	85	(7.2)
INTEREST ON DEPOSITS	40	35	(11.0)	26	(25.6)
INTEREST ON BORROWED MONEY	11	11	(4.5)	9	(17.6)
<b>TOTAL INTEREST EXPENSE</b>	<b>152</b>	<b>137</b>	<b>(9.7)</b>	<b>120</b>	<b>(12.7)</b>
PROVISION FOR LOAN & LEASE LOSSES	29	35	22.2	31	(13.7)
<b>NET INTEREST INCOME AFTER PLL</b>	<b>204</b>	<b>224</b>	<b>9.9</b>	<b>259</b>	<b>15.6</b>
<b>NON-INTEREST INCOME</b>					
FEE INCOME	59	67	13.1	70	4.1
OTHER OPERATING INCOME	36	46	25.5	56	22.2
GAIN (LOSS) ON INVESTMENTS	(0*)	3	8,712.1	2	(37.5)
TOTAL OTHER-THAN-TEMPORARY-IMPAIRMENT (OTTI) LOSSES	N/A	0*	N/A	0*	(67.8)
LESS: PORTION OTTI LOSSES IN OTHER COMPREHENSIVE INCOME	N/A	0*	N/A	0	(100.0)
OTTI LOSSES RECOGNIZED IN EARNINGS	N/A	0*	N/A	0*	276.1
GAIN (LOSS) ON DISPOSITION OF FIXED ASSETS	(0*)	(0*)	(424.8)	(2)	(206.0)
OTHER NON-OPERATING INCOME (EXPENSE)	0*	29	4,005.9	0*	(99.8)
NCUSIF STABILIZATION INCOME	N/A	27	N/A	0	(100.0)
<b>TOTAL NON-INTEREST INCOME</b>	<b>96</b>	<b>144</b>	<b>50.4</b>	<b>126</b>	<b>(13.0)</b>
<b>NON-INTEREST EXPENSE</b>					
EMPLOYEE COMPENSATION AND BENEFITS	128	139	9.1	146	4.8
TRAVEL AND CONFERENCE EXPENSE	3	3	(18.2)	3	17.5
OFFICE OCCUPANCY EXPENSE	19	20	2.8	21	8.6
OFFICE OPERATIONS EXPENSE	42	43	1.4	44	3.8
EDUCATIONAL & PROMOTIONAL EXPENSE	12	12	(1.1)	13	9.5
LOAN SERVICING EXPENSE	15	18	17.8	20	8.4
PROFESSIONAL AND OUTSIDE SERVICES	22	24	9.8	24	2.2
MEMBER INSURANCE	9	2	(77.2)	20	851.2
NCUSIF PREMIUM EXPENSE	N/A	N/A	N/A	9	N/A
TEMPORARY CORPORATE CU STABILIZATION ASSESSMENT <sup>2</sup>	N/A	29	N/A	10	(66.9)
OTHER MEMBER INSURANCE	N/A	N/A	N/A	2	N/A
OPERATING FEES	2	2	(0.3)	2	(10.0)
MISCELLANEOUS OPERATING EXPENSES	4	5	5.1	6	27.1
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>257</b>	<b>267</b>	<b>3.9</b>	<b>299</b>	<b>12.3</b>
NET INCOME (LOSS)	43	72	69.3	85	17.2
Transfer to Regular Reserve	10	6	(42.8)	9	69.1
<b>NET INCOME (LOSS) EXCLUDING NCUSIF PREMIUMS AND TEMPORARY CORPORATE CU STABILIZATION</b>	<b>N/A</b>	<b>101</b>	<b>N/A</b>	<b>103</b>	<b>2.0</b>
<b>FUND ASSESSMENT</b>					

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

<sup>2</sup> In 2009, the NCUSIF Premium Expense and Temporary Corporate Stabilization Assessment were combined and reported as NCUSIF Stabilization Expense.

**Kansas**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2010**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-08</b>	<b>Dec-09</b>	<b>% CHG<sup>1</sup></b>	<b>Dec-10</b>	<b>% CHG<sup>1</sup></b>
NUMBER OF CREDIT UNIONS	108	104	(3.7)	102	(1.9)
<b>CASH &amp; EQUIVALENTS</b>	<b>232</b>	<b>340</b>	<b>46.8</b>	<b>353</b>	<b>3.8</b>
<b>TOTAL INVESTMENTS</b>	<b>772</b>	<b>977</b>	<b>26.5</b>	<b>941</b>	<b>(3.6)</b>
TRADING SECURITIES	0	0	0.0	0	0.0
AVAILABLE FOR SALE SECURITIES	217	218	0.5	313	43.8
HELD-TO-MATURITY SECURITIES	64	110	70.3	137	24.9
COMMERCIAL BANKS, S&Ls	359	421	17.1	375	(10.9)
CREDIT UNIONS -LOANS TO, INVESTMENTS IN NATURAL PERSON CREDIT UNIONS	27	26	(1.5)	36	35.4
MCSO AND PIC AT CORPORATE CU	34	26	(25.3)	25	(1.1)
ALL OTHER CORPORATE CREDIT UNION	62	144	132.0	38	(73.3)
ALL OTHER INVESTMENTS	8	32	289.6	17	(47.8)
LOANS HELD FOR SALE	5	9	79.8	19	108.3
TOTAL LOANS OUTSTANDING	2,588	2,800	8.2	2,960	5.7
UNSECURED CREDIT CARD LOANS	81	89	9.8	98	10.9
ALL OTHER UNSECURED LOANS	91	94	3.8	95	0.8
SHORT-TERM, SMALL AMOUNT LOANS (STS) (FEDERAL CU ONLY)	N/A	N/A	N/A	0	N/A
NEW VEHICLE LOANS	337	359	6.6	329	(8.3)
USED VEHICLE LOANS	1,083	1,206	11.4	1,346	11.6
FIRST MORTGAGE REAL ESTATE LOANS/LOC	564	601	6.5	625	4.0
OTHER REAL ESTATE LOANS/LOC	260	260	0.1	260	(0.0)
LEASES RECEIVABLE	0*	0*	(37.8)	0*	(95.8)
ALL OTHER LOANS/LOC	173	191	10.8	206	7.8
ALLOWANCE FOR LOAN LOSSES	26	31	19.6	32	5.7
FORECLOSED AND REPOSSESSED ASSETS	8	7	(6.9)	8	12.1
FORECLOSED AND REPOSSESSED REAL ESTATE	3	2	(18.9)	2	6.2
FORECLOSED & REPOSSESSED AUTOS	5	5	(1.4)	5	9.7
FORECLOSED AND REPOSSESSED -OTHER	0*	0*	248.3	0*	294.1
LAND AND BUILDING	80	90	12.0	95	6.4
OTHER FIXED ASSETS	18	19	5.8	17	(9.5)
NCUSIF CAPITALIZATION DEPOSIT	25	32	30.3	36	10.3
TOTAL INTANGIBLE ASSETS	N/A	0	N/A	0*	0.0
IDENTIFIABLE INTANGIBLE ASSETS	N/A	0	N/A	0*	0.0
GOODWILL	N/A	0	N/A	0	0.0
OTHER ASSETS	40	54	35.6	60	10.7
<b>TOTAL ASSETS</b>	<b>3,742</b>	<b>4,298</b>	<b>14.9</b>	<b>4,457</b>	<b>3.7</b>
<b>LIABILITIES</b>					
TOTAL BORROWINGS	129	214	66.1	82	(61.5)
ACCRUED DIVIDENDS/INTEREST PAYABLE	5	4	(20.8)	3	(24.4)
ACCOUNTS PAYABLE AND OTHER LIABILITIES	32	35	7.9	42	19.9
UNINSURED SECONDARY CAPITAL	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	<b>166</b>	<b>252</b>	<b>52.3</b>	<b>127</b>	<b>(49.8)</b>
<b>EQUITY/SAVINGS</b>					
TOTAL SAVINGS	3,138	3,588	14.3	3,841	7.0
SHARE DRAFTS	404	489	21.0	549	12.4
REGULAR SHARES	855	969	13.3	1,053	8.7
MONEY MARKET SHARES	335	391	16.7	450	15.1
SHARE CERTIFICATES/CDS	1,153	1,280	11.0	1,290	0.8
IRA/KEOGH ACCOUNTS	320	367	14.7	403	9.8
ALL OTHER SHARES	67	83	23.5	87	5.9
NON-MEMBER DEPOSITS	4	10	144.3	9	(15.9)
REGULAR RESERVES	98	98	(0.1)	98	(0.2)
EQUITY ACQUIRED IN MERGER	N/A	0	N/A	0	0.0
APPR. FOR NON-CONF. INVEST.	0	0	0.0	0	0.0
MISCELLANEOUS EQUITY	0*	0*	14.9	0*	(13.0)
ACCUM. UNREALIZED G/L ON A-F-S	(0*)	0*	218.2	0*	(54.7)
ACCUM. UNREALIZED G/L FOR OTTI (DUE TO OTHER FACTORS) ON HTM DEBT SECURITIES	N/A	0	N/A	0	0.0
ACCUM. UNREALIZED NET GAINS (LOSSES) ON CASH FLOW HEDGES	0	0	0.0	0	0.0
OTHER RESERVES	52	54	3.2	55	1.3
OTHER COMPREHENSIVE INCOME	(0*)	(1)	(20.5)	(1)	4.6
UNDIVIDED EARNINGS	289	306	5.6	338	10.4
TOTAL EQUITY	438	457	4.3	489	7.0
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>3,742</b>	<b>4,298</b>	<b>14.9</b>	<b>4,457</b>	<b>3.7</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

**Kansas**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2010**  
**(Dollar Amounts in Millions)**

	Dec-08	Dec-09	% CHG <sup>1</sup>	Dec-10	% CHG <sup>1</sup>
NUMBER OF CREDIT UNIONS	108	104	(3.7)	102	(1.9)
<b>INTEREST INCOME</b>					
INTEREST ON LOANS	182	193	6.3	198	2.4
(LESS) INTEREST REFUND	0*	0*	(2.2)	0*	(3.8)
INCOME FROM INVESTMENTS	35	28	(20.0)	22	(21.4)
TRADING PROFITS AND LOSSES	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>217</b>	<b>221</b>	<b>2.1</b>	<b>220</b>	<b>(0.6)</b>
<b>INTEREST EXPENSE</b>					
DIVIDENDS ON SHARES	79	66	(16.8)	54	(18.3)
INTEREST ON DEPOSITS	0	0*	0.0	0*	49,419.9
INTEREST ON BORROWED MONEY	4	4	6.2	2	(46.7)
<b>TOTAL INTEREST EXPENSE</b>	<b>83</b>	<b>70</b>	<b>(15.7)</b>	<b>56</b>	<b>(19.9)</b>
PROVISION FOR LOAN & LEASE LOSSES	20	28	36.4	23	(18.4)
<b>NET INTEREST INCOME AFTER PLL</b>	<b>113</b>	<b>123</b>	<b>9.0</b>	<b>141</b>	<b>14.4</b>
<b>NON-INTEREST INCOME</b>					
FEE INCOME	37	38	1.5	37	(2.2)
OTHER OPERATING INCOME	13	18	33.6	21	19.5
GAIN (LOSS) ON INVESTMENTS	0*	(6)	(22,392.7)	0*	100.6
TOTAL OTHER-THAN-TEMPORARY-IMPAIRMENT (OTTI) LOSSES	N/A	(0*)	N/A	(0*)	50.8
LESS: PORTION OTTI LOSSES IN OTHER COMPREHENSIVE INCOME	N/A	0	N/A	0	0.0
OTTI LOSSES RECOGNIZED IN EARNINGS	N/A	(0*)	N/A	(0*)	50.8
GAIN (LOSS) ON DISPOSITION OF FIXED ASSETS	(0*)	(0*)	78.4	(1)	(854.4)
OTHER NON-OPERATING INCOME (EXPENSE)	(0*)	15	1,925.0	0*	(98.3)
NCUSIF STABILIZATION INCOME	N/A	16	N/A	0*	(100.0)
<b>TOTAL NON-INTEREST INCOME</b>	<b>49</b>	<b>64</b>	<b>30.7</b>	<b>57</b>	<b>(11.0)</b>
<b>NON-INTEREST EXPENSE</b>					
EMPLOYEE COMPENSATION AND BENEFITS	68	75	8.8	79	5.4
TRAVEL AND CONFERENCE EXPENSE	2	2	(13.4)	2	10.0
OFFICE OCCUPANCY EXPENSE	10	10	3.0	11	8.1
OFFICE OPERATIONS EXPENSE	28	29	3.6	29	0.0
EDUCATIONAL & PROMOTIONAL EXPENSE	6	6	(0.9)	7	6.4
LOAN SERVICING EXPENSE	8	9	19.8	10	9.8
PROFESSIONAL AND OUTSIDE SERVICES	12	13	10.7	13	(0.3)
MEMBER INSURANCE	3	2	(45.9)	11	473.8
NCUSIF PREMIUM EXPENSE	N/A	N/A	N/A	4	N/A
TEMPORARY CORPORATE CU STABILIZATION ASSESSMENT <sup>2</sup>	N/A	17	N/A	5	(70.0)
OTHER MEMBER INSURANCE	N/A	N/A	N/A	1	N/A
OPERATING FEES	1	1	34.6	1	(20.0)
MISCELLANEOUS OPERATING EXPENSES	5	5	(0.7)	5	6.5
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>142</b>	<b>151</b>	<b>6.0</b>	<b>166</b>	<b>10.0</b>
NET INCOME (LOSS)	19	18	(4.7)	31	71.3
Transfer to Regular Reserve	0*	0*	(82.2)	0*	748.1
<b>NET INCOME (LOSS) EXCLUDING NCUSIF PREMIUMS AND TEMPORARY CORPORATE CU STABILIZATION FUND ASSESSMENT</b>	<b>N/A</b>	<b>36</b>	<b>N/A</b>	<b>41</b>	<b>13.5</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

<sup>2</sup> In 2009, the NCUSIF Premium Expense and Temporary Corporate Stabilization Assessment were combined and reported as NCUSIF Stabilization Expense.

**Kentucky**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2010**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-08</b>	<b>Dec-09</b>	<b>% CHG<sup>1</sup></b>	<b>Dec-10</b>	<b>% CHG<sup>1</sup></b>
NUMBER OF CREDIT UNIONS	91	88	(3.3)	86	(2.3)
<b>CASH &amp; EQUIVALENTS</b>	421	489	16.1	523	7.0
<b>TOTAL INVESTMENTS</b>	1,143	1,500	31.3	1,570	4.7
TRADING SECURITIES	0	0	0.0	0	0.0
AVAILABLE FOR SALE SECURITIES	201	358	78.3	423	18.1
HELD-TO-MATURITY SECURITIES	57	144	151.5	306	113.0
COMMERCIAL BANKS, S&Ls	389	479	23.3	530	10.6
CREDIT UNIONS -LOANS TO, INVESTMENTS IN NATURAL PERSON CREDIT UNIONS	18	26	46.3	29	11.6
MCSO AND PIC AT CORPORATE CU	29	16	(42.8)	15	(6.8)
ALL OTHER CORPORATE CREDIT UNION	423	420	(0.8)	251	(40.3)
ALL OTHER INVESTMENTS	26	57	115.3	17	(71.0)
LOANS HELD FOR SALE	0	1	0.0	16	1,411.0
TOTAL LOANS OUTSTANDING	3,444	3,578	3.9	3,663	2.4
UNSECURED CREDIT CARD LOANS	150	165	9.8	183	10.7
ALL OTHER UNSECURED LOANS	236	235	(0.8)	235	0.2
SHORT-TERM, SMALL AMOUNT LOANS (STS) (FEDERAL CU ONLY)	N/A	N/A	N/A	0*	N/A
NEW VEHICLE LOANS	415	387	(6.7)	324	(16.3)
USED VEHICLE LOANS	745	778	4.4	833	7.0
FIRST MORTGAGE REAL ESTATE LOANS/LOC	1,221	1,320	8.1	1,344	1.9
OTHER REAL ESTATE LOANS/LOC	550	564	2.6	575	1.9
LEASES RECEIVABLE	2	3	22.7	2	(15.4)
ALL OTHER LOANS/LOC	124	127	2.3	167	32.3
ALLOWANCE FOR LOAN LOSSES	25	36	44.3	39	8.1
FORECLOSED AND REPOSSESSED ASSETS	3	5	44.8	5	2.2
FORECLOSED AND REPOSSESSED REAL ESTATE	2	4	100.5	4	6.4
FORECLOSED & REPOSSESSED AUTOS	2	1	(30.9)	0*	(12.0)
FORECLOSED AND REPOSSESSED -OTHER	0*	0*	668.2	0*	(6.5)
LAND AND BUILDING	106	109	2.9	115	5.6
OTHER FIXED ASSETS	27	26	(2.9)	23	(11.9)
NCUSIF CAPITALIZATION DEPOSIT	29	47	58.6	50	7.3
TOTAL INTANGIBLE ASSETS	N/A	0	N/A	0*	0.0
IDENTIFIABLE INTANGIBLE ASSETS	N/A	0	N/A	0	0.0
GOODWILL	N/A	0	N/A	0*	0.0
OTHER ASSETS	65	76	16.1	103	36.4
<b>TOTAL ASSETS</b>	<b>5,214</b>	<b>5,795</b>	<b>11.1</b>	<b>6,031</b>	<b>4.1</b>
<b>LIABILITIES</b>					
TOTAL BORROWINGS	41	174	326.4	56	(67.7)
ACCRUED DIVIDENDS/INTEREST PAYABLE	12	8	(33.1)	7	(17.0)
ACCOUNTS PAYABLE AND OTHER LIABILITIES	27	26	(3.7)	31	17.8
UNINSURED SECONDARY CAPITAL	1	1	(4.4)	0*	(8.3)
<b>TOTAL LIABILITIES</b>	<b>81</b>	<b>209</b>	<b>157.7</b>	<b>95</b>	<b>(54.7)</b>
<b>EQUITY/SAVINGS</b>					
TOTAL SAVINGS	4,460	4,887	9.6	5,201	6.4
SHARE DRAFTS	433	509	17.5	548	7.6
REGULAR SHARES	1,595	1,766	10.8	1,901	7.6
MONEY MARKET SHARES	372	504	35.6	627	24.4
SHARE CERTIFICATES/CDS	1,550	1,541	(0.5)	1,518	(1.5)
IRA/KEOGH ACCOUNTS	456	509	11.4	544	6.9
ALL OTHER SHARES	40	44	9.9	50	14.0
NON-MEMBER DEPOSITS	14	14	(1.2)	14	(0.7)
REGULAR RESERVES	110	110	(0.2)	109	(0.9)
EQUITY ACQUIRED IN MERGER	N/A	0	N/A	0*	0.0
APPR. FOR NON-CONF. INVEST.	0	0	0.0	0	0.0
MISCELLANEOUS EQUITY	0*	0*	967.3	0	(100.0)
ACCUM. UNREALIZED G/L ON A-F-S	6	4	(25.3)	2	(48.0)
ACCUM. UNREALIZED G/L FOR OTTI (DUE TO OTHER FACTORS) ON HTM DEBT SECURITIES	N/A	0	N/A	0	0.0
ACCUM. UNREALIZED NET GAINS (LOSSES) ON CASH FLOW HEDGES	0*	0	(100.0)	0	0.0
OTHER RESERVES	0*	0*	21.6	0*	(18.9)
OTHER COMPREHENSIVE INCOME	(14)	(13)	1.0	(16)	(18.3)
UNDIVIDED EARNINGS	570	597	4.7	639	7.0
TOTAL EQUITY	673	698	3.8	735	5.3
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>5,214</b>	<b>5,795</b>	<b>11.1</b>	<b>6,031</b>	<b>4.1</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

**Kentucky**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2010**  
**(Dollar Amounts in Millions)**

	Dec-08	Dec-09	% CHG <sup>1</sup>	Dec-10	% CHG <sup>1</sup>
NUMBER OF CREDIT UNIONS	91	88	(3.3)	86	(2.3)
<b>INTEREST INCOME</b>					
INTEREST ON LOANS	231	230	(0.2)	228	(1.2)
(LESS) INTEREST REFUND	0*	0*	(91.1)	0*	(31.9)
INCOME FROM INVESTMENTS	54	43	(19.3)	36	(17.4)
TRADING PROFITS AND LOSSES	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>284</b>	<b>274</b>	<b>(3.7)</b>	<b>263</b>	<b>(3.8)</b>
<b>INTEREST EXPENSE</b>					
DIVIDENDS ON SHARES	120	93	(22.1)	70	(25.1)
INTEREST ON DEPOSITS	0*	0*	53.1	0*	(49.1)
INTEREST ON BORROWED MONEY	2	2	49.7	1	(36.5)
<b>TOTAL INTEREST EXPENSE</b>	<b>121</b>	<b>96</b>	<b>(21.0)</b>	<b>71</b>	<b>(25.5)</b>
PROVISION FOR LOAN & LEASE LOSSES	22	39	76.8	28	(29.3)
<b>NET INTEREST INCOME AFTER PLL</b>	<b>141</b>	<b>139</b>	<b>(1.5)</b>	<b>164</b>	<b>18.5</b>
<b>NON-INTEREST INCOME</b>					
FEE INCOME	54	55	1.3	54	(1.9)
OTHER OPERATING INCOME	24	25	2.5	31	25.6
GAIN (LOSS) ON INVESTMENTS	0*	(10)	(3,837.8)	(2)	82.3
TOTAL OTHER-THAN-TEMPORARY-IMPAIRMENT (OTTI) LOSSES	N/A	(3)	N/A	(0*)	71.4
LESS: PORTION OTTI LOSSES IN OTHER COMPREHENSIVE INCOME	N/A	0*	N/A	(0*)	(120.6)
OTTI LOSSES RECOGNIZED IN EARNINGS	N/A	(3)	N/A	(0*)	73.9
GAIN (LOSS) ON DISPOSITION OF FIXED ASSETS	(0*)	(0*)	(482.7)	0*	101.4
OTHER NON-OPERATING INCOME (EXPENSE)	0*	27	6,102.3	0*	(99.8)
NCUSIF STABILIZATION INCOME	N/A	27	N/A	0	(100.0)
<b>TOTAL NON-INTEREST INCOME</b>	<b>79</b>	<b>95</b>	<b>21.1</b>	<b>83</b>	<b>(12.5)</b>
<b>NON-INTEREST EXPENSE</b>					
EMPLOYEE COMPENSATION AND BENEFITS	94	97	3.5	101	4.5
TRAVEL AND CONFERENCE EXPENSE	3	2	(36.7)	2	(0.3)
OFFICE OCCUPANCY EXPENSE	12	12	3.7	13	6.6
OFFICE OPERATIONS EXPENSE	37	39	4.2	40	2.7
EDUCATIONAL & PROMOTIONAL EXPENSE	7	6	(10.3)	6	(2.2)
LOAN SERVICING EXPENSE	8	10	17.4	11	13.6
PROFESSIONAL AND OUTSIDE SERVICES	14	14	(3.4)	14	(1.1)
MEMBER INSURANCE	14	3	(81.6)	14	434.9
NCUSIF PREMIUM EXPENSE	N/A	N/A	N/A	7	N/A
TEMPORARY CORPORATE CU STABILIZATION ASSESSMENT <sup>2</sup>	N/A	15	N/A	6	(61.3)
OTHER MEMBER INSURANCE	N/A	N/A	N/A	0*	N/A
OPERATING FEES	0*	1	10.8	1	10.2
MISCELLANEOUS OPERATING EXPENSES	3	3	1.6	3	(3.3)
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>193</b>	<b>186</b>	<b>(3.5)</b>	<b>205</b>	<b>9.8</b>
NET INCOME (LOSS)	26	32	21.9	43	34.0
Transfer to Regular Reserve	0*	0*	(97.2)	0*	1,861.0
<b>NET INCOME (LOSS) EXCLUDING NCUSIF PREMIUMS AND TEMPORARY CORPORATE CU STABILIZATION</b>	<b>N/A</b>	<b>47</b>	<b>N/A</b>	<b>56</b>	<b>17.8</b>
<b>FUND ASSESSMENT</b>					

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

<sup>2</sup> In 2009, the NCUSIF Premium Expense and Temporary Corporate Stabilization Assessment were combined and reported as NCUSIF Stabilization Expense.

**Louisiana**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2010**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-08</b>	<b>Dec-09</b>	<b>% CHG<sup>1</sup></b>	<b>Dec-10</b>	<b>% CHG<sup>1</sup></b>
NUMBER OF CREDIT UNIONS	232	226	(2.6)	222	(1.8)
<b>CASH &amp; EQUIVALENTS</b>	<b>563</b>	<b>752</b>	<b>33.6</b>	<b>760</b>	<b>1.0</b>
<b>TOTAL INVESTMENTS</b>	<b>1,829</b>	<b>2,166</b>	<b>18.4</b>	<b>2,144</b>	<b>(1.0)</b>
TRADING SECURITIES	0*	0*	714.6	0*	(92.3)
AVAILABLE FOR SALE SECURITIES	297	361	21.7	384	6.3
HELD-TO-MATURITY SECURITIES	460	531	15.6	572	7.6
COMMERCIAL BANKS, S&Ls	806	970	20.3	1,026	5.8
CREDIT UNIONS -LOANS TO, INVESTMENTS IN NATURAL PERSON CREDIT UNIONS	27	61	124.3	37	(39.3)
MCSO AND PIC AT CORPORATE CU	59	32	(45.2)	8	(73.9)
ALL OTHER CORPORATE CREDIT UNION	161	187	15.7	79	(57.9)
ALL OTHER INVESTMENTS	19	23	20.2	39	69.3
LOANS HELD FOR SALE	1	3	148.2	4	48.4
TOTAL LOANS OUTSTANDING	4,538	4,936	8.8	5,133	4.0
UNSECURED CREDIT CARD LOANS	248	266	7.3	282	5.9
ALL OTHER UNSECURED LOANS	439	468	6.6	479	2.4
SHORT-TERM, SMALL AMOUNT LOANS (STS) (FEDERAL CU ONLY)	N/A	N/A	N/A	0*	N/A
NEW VEHICLE LOANS	1,297	1,282	(1.2)	1,191	(7.1)
USED VEHICLE LOANS	834	965	15.7	1,108	14.8
FIRST MORTGAGE REAL ESTATE LOANS/LOC	1,054	1,181	12.1	1,280	8.4
OTHER REAL ESTATE LOANS/LOC	275	302	9.8	318	5.3
LEASES RECEIVABLE	0	1	0.0	0*	(72.9)
ALL OTHER LOANS/LOC	392	472	20.4	474	0.4
ALLOWANCE FOR LOAN LOSSES	39	47	22.2	54	12.9
FORECLOSED AND REPOSSESSED ASSETS	4	8	92.4	12	45.7
FORECLOSED AND REPOSSESSED REAL ESTATE	2	4	77.1	7	89.9
FORECLOSED & REPOSSESSED AUTOS	2	4	128.6	4	4.3
FORECLOSED AND REPOSSESSED -OTHER	0*	0*	(38.6)	0*	135.4
LAND AND BUILDING	194	213	9.9	236	10.8
OTHER FIXED ASSETS	50	42	(14.7)	41	(2.8)
NCUSIF CAPITALIZATION DEPOSIT	49	65	33.4	71	8.9
TOTAL INTANGIBLE ASSETS	N/A	0*	N/A	1	495.3
IDENTIFIABLE INTANGIBLE ASSETS	N/A	0*	N/A	1	603.5
GOODWILL	N/A	0*	N/A	0	(100.0)
OTHER ASSETS	76	86	13.2	96	12.1
<b>TOTAL ASSETS</b>	<b>7,265</b>	<b>8,224</b>	<b>13.2</b>	<b>8,444</b>	<b>2.7</b>
<b>LIABILITIES</b>					
TOTAL BORROWINGS	43	87	101.5	32	(63.0)
ACCRUED DIVIDENDS/INTEREST PAYABLE	5	5	(4.1)	3	(46.9)
ACCOUNTS PAYABLE AND OTHER LIABILITIES	42	37	(11.6)	45	20.1
UNINSURED SECONDARY CAPITAL	0*	0*	(20.1)	10	5,914.6
<b>TOTAL LIABILITIES</b>	<b>91</b>	<b>130</b>	<b>42.6</b>	<b>90</b>	<b>(30.6)</b>
<b>EQUITY/SAVINGS</b>					
TOTAL SAVINGS	6,236	7,136	14.4	7,385	3.5
SHARE DRAFTS	757	883	16.7	945	7.0
REGULAR SHARES	2,653	2,809	5.9	3,004	7.0
MONEY MARKET SHARES	491	655	33.4	718	9.6
SHARE CERTIFICATES/CDS	1,821	2,148	17.9	2,041	(5.0)
IRA/KEOGH ACCOUNTS	449	544	21.0	575	5.8
ALL OTHER SHARES	56	48	(13.9)	48	(0.6)
NON-MEMBER DEPOSITS	9	50	461.2	54	8.0
REGULAR RESERVES	242	246	1.7	251	2.1
EQUITY ACQUIRED IN MERGER	N/A	2	N/A	3	53.9
APPR. FOR NON-CONF. INVEST.	0	0	0.0	0	0.0
MISCELLANEOUS EQUITY	0*	0*	34.2	0*	(4.0)
ACCUM. UNREALIZED G/L ON A-F-S	3	4	34.4	2	(51.8)
ACCUM. UNREALIZED G/L FOR OTTI (DUE TO OTHER FACTORS) ON HTM DEBT SECURITIES	N/A	0	N/A	0	0.0
ACCUM. UNREALIZED NET GAINS (LOSSES) ON CASH FLOW HEDGES	0	0	0.0	0*	0.0
OTHER RESERVES	47	48	0.3	44	(6.5)
OTHER COMPREHENSIVE INCOME	(14)	(11)	21.5	(12)	(11.8)
UNDIVIDED EARNINGS	660	669	1.4	681	1.8
TOTAL EQUITY	938	958	2.1	969	1.2
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>7,265</b>	<b>8,224</b>	<b>13.2</b>	<b>8,444</b>	<b>2.7</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

**Louisiana**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2010**  
**(Dollar Amounts in Millions)**

	Dec-08	Dec-09	% CHG <sup>1</sup>	Dec-10	% CHG <sup>1</sup>
NUMBER OF CREDIT UNIONS	232	226	(2.6)	222	(1.8)
<b>INTEREST INCOME</b>					
INTEREST ON LOANS	319	336	5.4	344	2.5
(LESS) INTEREST REFUND	0*	0*	10.7	0*	(21.7)
INCOME FROM INVESTMENTS	82	67	(18.7)	52	(21.1)
TRADING PROFITS AND LOSSES	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>401</b>	<b>402</b>	<b>0.5</b>	<b>397</b>	<b>(1.4)</b>
<b>INTEREST EXPENSE</b>					
DIVIDENDS ON SHARES	134	116	(13.5)	91	(21.5)
INTEREST ON DEPOSITS	6	5	(9.0)	4	(21.4)
INTEREST ON BORROWED MONEY	0*	0*	7.8	0*	(68.8)
<b>TOTAL INTEREST EXPENSE</b>	<b>141</b>	<b>122</b>	<b>(13.2)</b>	<b>96</b>	<b>(21.8)</b>
PROVISION FOR LOAN & LEASE LOSSES	28	45	61.7	47	4.4
<b>NET INTEREST INCOME AFTER PLL</b>	<b>232</b>	<b>235</b>	<b>1.4</b>	<b>254</b>	<b>8.1</b>
<b>NON-INTEREST INCOME</b>					
FEE INCOME	92	96	4.8	98	2.3
OTHER OPERATING INCOME	34	35	3.5	39	13.0
GAIN (LOSS) ON INVESTMENTS	0*	(24)	(6,319.9)	(15)	36.8
TOTAL OTHER-THAN-TEMPORARY-IMPAIRMENT (OTTI) LOSSES	N/A	(1)	N/A	(0*)	82.1
LESS: PORTION OTTI LOSSES IN OTHER COMPREHENSIVE INCOME	N/A	0*	N/A	0*	(77.6)
OTTI LOSSES RECOGNIZED IN EARNINGS	N/A	(2)	N/A	(0*)	80.9
GAIN (LOSS) ON DISPOSITION OF FIXED ASSETS	1	(0*)	(167.3)	0*	147.5
OTHER NON-OPERATING INCOME (EXPENSE)	0*	40	5,885.8	2	(94.5)
NCUSIF STABILIZATION INCOME	N/A	33	N/A	0*	(99.9)
<b>TOTAL NON-INTEREST INCOME</b>	<b>128</b>	<b>148</b>	<b>15.7</b>	<b>125</b>	<b>(15.1)</b>
<b>NON-INTEREST EXPENSE</b>					
EMPLOYEE COMPENSATION AND BENEFITS	153	161	5.3	170	5.9
TRAVEL AND CONFERENCE EXPENSE	5	4	(21.1)	4	2.0
OFFICE OCCUPANCY EXPENSE	20	21	4.1	23	9.5
OFFICE OPERATIONS EXPENSE	71	75	5.8	78	3.8
EDUCATIONAL & PROMOTIONAL EXPENSE	10	10	4.7	10	(0.1)
LOAN SERVICING EXPENSE	14	17	17.2	17	4.3
PROFESSIONAL AND OUTSIDE SERVICES	25	27	5.9	29	7.5
MEMBER INSURANCE	12	4	(62.4)	23	410.3
NCUSIF PREMIUM EXPENSE	N/A	N/A	N/A	9	N/A
TEMPORARY CORPORATE CU STABILIZATION ASSESSMENT <sup>2</sup>	N/A	38	N/A	10	(73.8)
OTHER MEMBER INSURANCE	N/A	N/A	N/A	4	N/A
OPERATING FEES	3	2	(25.0)	2	(0.8)
MISCELLANEOUS OPERATING EXPENSES	8	7	(17.3)	7	1.2
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>321</b>	<b>328</b>	<b>2.1</b>	<b>363</b>	<b>10.9</b>
NET INCOME (LOSS)	38	17	(54.9)	16	(7.7)
Transfer to Regular Reserve	6	6	(0.6)	8	18.1
<b>NET INCOME (LOSS) EXCLUDING NCUSIF PREMIUMS AND TEMPORARY CORPORATE CU STABILIZATION</b>	<b>N/A</b>	<b>55</b>	<b>N/A</b>	<b>35</b>	<b>(36.0)</b>
<b>FUND ASSESSMENT</b>					

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

<sup>2</sup> In 2009, the NCUSIF Premium Expense and Temporary Corporate Stabilization Assessment were combined and reported as NCUSIF Stabilization Expense.



**Maine**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2010**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-08</b>	<b>Dec-09</b>	<b>% CHG<sup>1</sup></b>	<b>Dec-10</b>	<b>% CHG<sup>1</sup></b>
NUMBER OF CREDIT UNIONS	67	66	(1.5)	64	(3.0)
<b>CASH &amp; EQUIVALENTS</b>	<b>278</b>	<b>389</b>	<b>40.1</b>	<b>396</b>	<b>1.8</b>
<b>TOTAL INVESTMENTS</b>	<b>895</b>	<b>1,073</b>	<b>19.9</b>	<b>1,167</b>	<b>8.7</b>
TRADING SECURITIES	0	0	0.0	0	0.0
AVAILABLE FOR SALE SECURITIES	196	252	28.8	355	40.8
HELD-TO-MATURITY SECURITIES	69	83	21.0	68	(18.5)
COMMERCIAL BANKS, S&Ls	424	530	25.1	598	12.7
CREDIT UNIONS -LOANS TO, INVESTMENTS IN NATURAL PERSON CREDIT UNIONS	21	21	0.2	23	12.8
MCSO AND PIC AT CORPORATE CU	20	9	(55.0)	9	1.9
ALL OTHER CORPORATE CREDIT UNION	143	157	9.6	90	(42.8)
ALL OTHER INVESTMENTS	24	21	(9.1)	24	11.2
LOANS HELD FOR SALE	0	1	0.0	2	53.3
TOTAL LOANS OUTSTANDING	3,370	3,480	3.3	3,563	2.4
UNSECURED CREDIT CARD LOANS	85	91	6.4	96	5.8
ALL OTHER UNSECURED LOANS	120	119	(0.4)	123	3.4
SHORT-TERM, SMALL AMOUNT LOANS (STS) (FEDERAL CU ONLY)	N/A	N/A	N/A	0	N/A
NEW VEHICLE LOANS	317	303	(4.3)	240	(21.0)
USED VEHICLE LOANS	548	575	4.9	585	1.8
FIRST MORTGAGE REAL ESTATE LOANS/LOC	1,330	1,421	6.8	1,557	9.6
OTHER REAL ESTATE LOANS/LOC	741	732	(1.2)	726	(0.8)
LEASES RECEIVABLE	0	0*	0.0	0	(100.0)
ALL OTHER LOANS/LOC	229	240	4.7	237	(1.5)
ALLOWANCE FOR LOAN LOSSES	16	22	38.0	23	6.5
FORECLOSED AND REPOSSESSED ASSETS	4	5	20.3	6	24.0
FORECLOSED AND REPOSSESSED REAL ESTATE	3	4	34.3	6	35.6
FORECLOSED & REPOSSESSED AUTOS	1	0*	(29.3)	0*	(19.1)
FORECLOSED AND REPOSSESSED -OTHER	0*	0*	122.1	0*	(46.4)
LAND AND BUILDING	124	130	4.9	142	9.6
OTHER FIXED ASSETS	17	16	(9.0)	17	6.1
NCUSIF CAPITALIZATION DEPOSIT	32	41	26.1	44	8.6
TOTAL INTANGIBLE ASSETS	N/A	0*	N/A	0*	37.0
IDENTIFIABLE INTANGIBLE ASSETS	N/A	0*	N/A	0*	4,467.2
GOODWILL	N/A	0*	N/A	0*	(1.7)
OTHER ASSETS	67	76	14.1	81	5.9
<b>TOTAL ASSETS</b>	<b>4,772</b>	<b>5,191</b>	<b>8.8</b>	<b>5,396</b>	<b>4.0</b>
<b>LIABILITIES</b>					
TOTAL BORROWINGS	262	222	(15.4)	190	(14.5)
ACCRUED DIVIDENDS/INTEREST PAYABLE	0*	0*	(95.5)	0*	10.3
ACCOUNTS PAYABLE AND OTHER LIABILITIES	28	25	(10.5)	30	19.7
UNINSURED SECONDARY CAPITAL	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	<b>291</b>	<b>247</b>	<b>(15.0)</b>	<b>220</b>	<b>(11.0)</b>
<b>EQUITY/SAVINGS</b>					
TOTAL SAVINGS	3,968	4,414	11.2	4,620	4.7
SHARE DRAFTS	487	597	22.5	619	3.8
REGULAR SHARES	996	1,103	10.8	1,234	11.8
MONEY MARKET SHARES	512	620	21.2	686	10.6
SHARE CERTIFICATES/CDS	1,455	1,509	3.8	1,468	(2.7)
IRA/KEOGH ACCOUNTS	457	515	12.8	538	4.5
ALL OTHER SHARES	38	38	0.7	38	0.0
NON-MEMBER DEPOSITS	25	31	24.3	36	18.0
REGULAR RESERVES	153	161	5.1	162	0.6
EQUITY ACQUIRED IN MERGER	N/A	0	N/A	0*	0.0
APPR. FOR NON-CONF. INVEST.	0	0	0.0	0	0.0
MISCELLANEOUS EQUITY	0*	0*	0.0	0*	0.0
ACCUM. UNREALIZED G/L ON A-F-S	2	3	13.4	0*	(73.8)
ACCUM. UNREALIZED G/L FOR OTTI (DUE TO OTHER FACTORS) ON HTM DEBT SECURITIES	N/A	0	N/A	0	0.0
ACCUM. UNREALIZED NET GAINS (LOSSES) ON CASH FLOW HEDGES	0	0	0.0	0	0.0
OTHER RESERVES	4	5	11.9	5	0.0
OTHER COMPREHENSIVE INCOME	(7)	(6)	8.8	(7)	(8.2)
UNDIVIDED EARNINGS	360	369	2.3	395	7.3
TOTAL EQUITY	513	530	3.4	556	4.9
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>4,772</b>	<b>5,191</b>	<b>8.8</b>	<b>5,396</b>	<b>4.0</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

**Maine**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2010**  
**(Dollar Amounts in Millions)**

	Dec-08	Dec-09	% CHG <sup>1</sup>	Dec-10	% CHG <sup>1</sup>
NUMBER OF CREDIT UNIONS	67	66	(1.5)	64	(3.0)
<b>INTEREST INCOME</b>					
INTEREST ON LOANS	223	215	(3.7)	212	(1.6)
(LESS) INTEREST REFUND	0*	0*	(28.2)	0*	105.7
INCOME FROM INVESTMENTS	41	35	(14.4)	29	(17.2)
TRADING PROFITS AND LOSSES	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>264</b>	<b>250</b>	<b>(5.3)</b>	<b>240</b>	<b>(3.9)</b>
<b>INTEREST EXPENSE</b>					
DIVIDENDS ON SHARES	95	76	(19.7)	60	(21.1)
INTEREST ON DEPOSITS	0*	0*	59.7	0*	(69.4)
INTEREST ON BORROWED MONEY	8	7	(13.9)	5	(21.6)
<b>TOTAL INTEREST EXPENSE</b>	<b>103</b>	<b>83</b>	<b>(19.2)</b>	<b>65</b>	<b>(21.2)</b>
PROVISION FOR LOAN & LEASE LOSSES	16	22	38.6	14	(35.7)
<b>NET INTEREST INCOME AFTER PLL</b>	<b>145</b>	<b>145</b>	<b>(0.2)</b>	<b>160</b>	<b>10.9</b>
<b>NON-INTEREST INCOME</b>					
FEE INCOME	38	41	8.3	43	3.1
OTHER OPERATING INCOME	20	26	26.9	28	6.2
GAIN (LOSS) ON INVESTMENTS	0*	(9)	(1,692.7)	1	112.7
TOTAL OTHER-THAN-TEMPORARY-IMPAIRMENT (OTTI) LOSSES	N/A	(3)	N/A	0	100.0
LESS: PORTION OTTI LOSSES IN OTHER COMPREHENSIVE INCOME	N/A	0	N/A	0	0.0
OTTI LOSSES RECOGNIZED IN EARNINGS	N/A	(3)	N/A	0	100.0
GAIN (LOSS) ON DISPOSITION OF FIXED ASSETS	(0*)	(0*)	(16.9)	(0*)	(10.2)
OTHER NON-OPERATING INCOME (EXPENSE)	(0*)	26	3,708.3	0*	(97.0)
NCUSIF STABILIZATION INCOME	N/A	24	N/A	0	(100.0)
<b>TOTAL NON-INTEREST INCOME</b>	<b>58</b>	<b>84</b>	<b>44.2</b>	<b>74</b>	<b>(11.5)</b>
<b>NON-INTEREST EXPENSE</b>					
EMPLOYEE COMPENSATION AND BENEFITS	90	94	3.8	98	5.1
TRAVEL AND CONFERENCE EXPENSE	3	2	(11.4)	3	10.9
OFFICE OCCUPANCY EXPENSE	15	15	3.2	15	0.3
OFFICE OPERATIONS EXPENSE	35	35	(0.6)	35	(0.4)
EDUCATIONAL & PROMOTIONAL EXPENSE	7	6	(6.5)	7	9.7
LOAN SERVICING EXPENSE	9	10	7.9	10	(1.7)
PROFESSIONAL AND OUTSIDE SERVICES	18	19	6.0	20	3.4
MEMBER INSURANCE	7	2	(73.7)	13	573.6
NCUSIF PREMIUM EXPENSE	N/A	N/A	N/A	5	N/A
TEMPORARY CORPORATE CU STABILIZATION ASSESSMENT <sup>2</sup>	N/A	25	N/A	6	(74.7)
OTHER MEMBER INSURANCE	N/A	N/A	N/A	0*	N/A
OPERATING FEES	1	1	12.7	1	8.0
MISCELLANEOUS OPERATING EXPENSES	3	3	(9.3)	3	3.4
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>188</b>	<b>188</b>	<b>(0.3)</b>	<b>204</b>	<b>9.0</b>
NET INCOME (LOSS)	15	17	10.1	30	82.6
Transfer to Regular Reserve	2	5	112.3	2	(65.7)
<b>NET INCOME (LOSS) EXCLUDING NCUSIF PREMIUMS AND TEMPORARY CORPORATE CU STABILIZATION</b>	<b>N/A</b>	<b>41</b>	<b>N/A</b>	<b>42</b>	<b>2.0</b>
<b>FUND ASSESSMENT</b>					

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

<sup>2</sup> In 2009, the NCUSIF Premium Expense and Temporary Corporate Stabilization Assessment were combined and reported as NCUSIF Stabilization Expense.

**Maryland**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2010**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-08</b>	<b>Dec-09</b>	<b>% CHG<sup>1</sup></b>	<b>Dec-10</b>	<b>% CHG<sup>1</sup></b>
NUMBER OF CREDIT UNIONS	109	108	(0.9)	108	0.0
<b>CASH &amp; EQUIVALENTS</b>	947	1,318	39.2	1,253	(4.9)
<b>TOTAL INVESTMENTS</b>	3,402	4,513	32.7	5,578	23.6
TRADING SECURITIES	0*	0	(100.0)	0	0.0
AVAILABLE FOR SALE SECURITIES	2,253	2,866	27.2	3,569	24.5
HELD-TO-MATURITY SECURITIES	575	807	40.3	1,181	46.4
COMMERCIAL BANKS, S&Ls	297	464	55.9	559	20.7
CREDIT UNIONS -LOANS TO, INVESTMENTS IN NATURAL PERSON CREDIT UNIONS	17	21	24.7	19	(11.8)
MCSO AND PIC AT CORPORATE CU	30	14	(54.1)	12	(10.6)
ALL OTHER CORPORATE CREDIT UNION	179	255	42.3	125	(51.2)
ALL OTHER INVESTMENTS	50	87	74.1	114	30.4
LOANS HELD FOR SALE	6	31	436.2	81	162.6
TOTAL LOANS OUTSTANDING	10,472	10,615	1.4	10,530	(0.8)
UNSECURED CREDIT CARD LOANS	830	859	3.5	892	3.9
ALL OTHER UNSECURED LOANS	713	751	5.3	766	2.1
SHORT-TERM, SMALL AMOUNT LOANS (STS) (FEDERAL CU ONLY)	N/A	N/A	N/A	0*	N/A
NEW VEHICLE LOANS	1,561	1,409	(9.7)	1,118	(20.7)
USED VEHICLE LOANS	1,444	1,439	(0.4)	1,431	(0.6)
FIRST MORTGAGE REAL ESTATE LOANS/LOC	3,752	4,030	7.4	4,175	3.6
OTHER REAL ESTATE LOANS/LOC	2,013	1,936	(3.8)	1,873	(3.3)
LEASES RECEIVABLE	0	0	0.0	0*	0.0
ALL OTHER LOANS/LOC	160	192	20.1	274	43.0
ALLOWANCE FOR LOAN LOSSES	82	113	37.4	126	12.1
FORECLOSED AND REPOSSESSED ASSETS	7	12	62.4	13	3.6
FORECLOSED AND REPOSSESSED REAL ESTATE	5	10	115.8	11	11.6
FORECLOSED & REPOSSESSED AUTOS	3	2	(20.4)	2	(31.1)
FORECLOSED AND REPOSSESSED -OTHER	0*	0*	73.0	0*	50.6
LAND AND BUILDING	213	225	5.8	237	5.1
OTHER FIXED ASSETS	95	91	(4.2)	77	(15.6)
NCUSIF CAPITALIZATION DEPOSIT	87	136	56.1	151	10.6
TOTAL INTANGIBLE ASSETS	N/A	0*	N/A	0*	0.7
IDENTIFIABLE INTANGIBLE ASSETS	N/A	0*	N/A	0*	5.8
GOODWILL	N/A	0*	N/A	0*	0.0
OTHER ASSETS	273	264	(3.2)	229	(13.3)
<b>TOTAL ASSETS</b>	<b>15,421</b>	<b>17,094</b>	<b>10.9</b>	<b>18,023</b>	<b>5.4</b>
<b>LIABILITIES</b>					
TOTAL BORROWINGS	560	495	(11.6)	403	(18.5)
ACCRUED DIVIDENDS/INTEREST PAYABLE	22	17	(20.1)	13	(23.5)
ACCOUNTS PAYABLE AND OTHER LIABILITIES	139	154	10.7	141	(8.4)
UNINSURED SECONDARY CAPITAL	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	<b>720</b>	<b>666</b>	<b>(7.6)</b>	<b>557</b>	<b>(16.3)</b>
<b>EQUITY/SAVINGS</b>					
TOTAL SAVINGS	12,954	14,585	12.6	15,542	6.6
SHARE DRAFTS	1,528	1,909	25.0	2,049	7.3
REGULAR SHARES	4,533	4,862	7.2	5,236	7.7
MONEY MARKET SHARES	1,901	2,319	22.0	2,703	16.6
SHARE CERTIFICATES/CDS	3,654	3,895	6.6	3,769	(3.2)
IRA/KEOGH ACCOUNTS	1,153	1,310	13.6	1,396	6.6
ALL OTHER SHARES	178	282	58.3	378	34.0
NON-MEMBER DEPOSITS	7	7	2.0	11	50.8
REGULAR RESERVES	413	412	(0.3)	415	0.8
EQUITY ACQUIRED IN MERGER	N/A	1	N/A	1	(0.1)
APPR. FOR NON-CONF. INVEST.	0	0	0.0	0	0.0
MISCELLANEOUS EQUITY	0*	0*	74.2	0*	35.6
ACCUM. UNREALIZED G/L ON A-F-S	(36)	(7)	79.7	13	271.1
ACCUM. UNREALIZED G/L FOR OTTI (DUE TO OTHER FACTORS) ON HTM DEBT SECURITIES	N/A	0	N/A	0	0.0
ACCUM. UNREALIZED NET GAINS (LOSSES) ON CASH FLOW HEDGES	0	0	0.0	0	0.0
OTHER RESERVES	73	76	3.1	76	1.1
OTHER COMPREHENSIVE INCOME	(39)	(35)	11.3	(32)	7.3
UNDIVIDED EARNINGS	1,335	1,397	4.6	1,451	3.9
TOTAL EQUITY	1,746	1,843	5.6	1,924	4.4
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>15,421</b>	<b>17,094</b>	<b>10.9</b>	<b>18,023</b>	<b>5.4</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

**Maryland**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2010**  
**(Dollar Amounts in Millions)**

	Dec-08	Dec-09	% CHG <sup>1</sup>	Dec-10	% CHG <sup>1</sup>
NUMBER OF CREDIT UNIONS	109	108	(0.9)	108	0.0
<b>INTEREST INCOME</b>					
INTEREST ON LOANS	661	653	(1.1)	639	(2.2)
(LESS) INTEREST REFUND	3	3	6.4	2	(26.8)
INCOME FROM INVESTMENTS	160	143	(10.7)	134	(5.8)
TRADING PROFITS AND LOSSES	0*	(0*)	(139.8)	0	100.0
<b>TOTAL INTEREST INCOME</b>	<b>818</b>	<b>793</b>	<b>(3.0)</b>	<b>771</b>	<b>(2.8)</b>
<b>INTEREST EXPENSE</b>					
DIVIDENDS ON SHARES	238	181	(23.7)	148	(18.7)
INTEREST ON DEPOSITS	62	54	(12.6)	35	(35.0)
INTEREST ON BORROWED MONEY	15	16	11.8	16	(3.5)
<b>TOTAL INTEREST EXPENSE</b>	<b>314</b>	<b>252</b>	<b>(19.8)</b>	<b>199</b>	<b>(21.2)</b>
PROVISION FOR LOAN & LEASE LOSSES	96	131	37.2	111	(15.1)
<b>NET INTEREST INCOME AFTER PLL</b>	<b>408</b>	<b>410</b>	<b>0.5</b>	<b>461</b>	<b>12.5</b>
<b>NON-INTEREST INCOME</b>					
FEE INCOME	142	150	5.9	149	(0.8)
OTHER OPERATING INCOME	67	78	15.8	90	14.7
GAIN (LOSS) ON INVESTMENTS	2	(7)	(419.6)	(8)	(13.5)
TOTAL OTHER-THAN-TEMPORARY-IMPAIRMENT (OTTI) LOSSES	N/A	1	N/A	(0*)	(139.6)
LESS: PORTION OTTI LOSSES IN OTHER COMPREHENSIVE INCOME	N/A	0	N/A	0	0.0
OTTI LOSSES RECOGNIZED IN EARNINGS	N/A	1	N/A	(0*)	(139.6)
GAIN (LOSS) ON DISPOSITION OF FIXED ASSETS	0*	1	300.9	0*	(66.4)
OTHER NON-OPERATING INCOME (EXPENSE)	0*	84	19,839.4	0*	(98.8)
NCUSIF STABILIZATION INCOME	N/A	51	N/A	0	(100.0)
<b>TOTAL NON-INTEREST INCOME</b>	<b>212</b>	<b>308</b>	<b>45.0</b>	<b>232</b>	<b>(24.5)</b>
<b>NON-INTEREST EXPENSE</b>					
EMPLOYEE COMPENSATION AND BENEFITS	294	310	5.4	314	1.3
TRAVEL AND CONFERENCE EXPENSE	7	5	(23.1)	5	(7.0)
OFFICE OCCUPANCY EXPENSE	39	42	6.2	45	8.3
OFFICE OPERATIONS EXPENSE	118	118	0.3	118	0.2
EDUCATIONAL & PROMOTIONAL EXPENSE	22	20	(7.7)	21	2.0
LOAN SERVICING EXPENSE	27	28	2.1	31	11.0
PROFESSIONAL AND OUTSIDE SERVICES	48	56	17.0	54	(2.7)
MEMBER INSURANCE	30	5	(82.7)	39	662.8
NCUSIF PREMIUM EXPENSE	N/A	N/A	N/A	17	N/A
TEMPORARY CORPORATE CU STABILIZATION ASSESSMENT <sup>2</sup>	N/A	56	N/A	20	(64.0)
OTHER MEMBER INSURANCE	N/A	N/A	N/A	2	N/A
OPERATING FEES	3	3	10.3	3	16.5
MISCELLANEOUS OPERATING EXPENSES	25	13	(46.5)	15	10.5
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>612</b>	<b>600</b>	<b>(1.9)</b>	<b>645</b>	<b>7.5</b>
NET INCOME (LOSS)	8	61	672.0	48	(21.6)
Transfer to Regular Reserve	5	3	(28.9)	2	(42.2)
<b>NET INCOME (LOSS) EXCLUDING NCUSIF PREMIUMS AND TEMPORARY CORPORATE CU STABILIZATION</b>	<b>N/A</b>	<b>117</b>	<b>N/A</b>	<b>85</b>	<b>(27.8)</b>
<b>FUND ASSESSMENT</b>					

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

<sup>2</sup> In 2009, the NCUSIF Premium Expense and Temporary Corporate Stabilization Assessment were combined and reported as NCUSIF Stabilization Expense.

**Massachusetts**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2010**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-08</b>	<b>Dec-09</b>	<b>% CHG<sup>1</sup></b>	<b>Dec-10</b>	<b>% CHG<sup>1</sup></b>
NUMBER OF CREDIT UNIONS	223	218	(2.2)	217	(0.5)
<b>CASH &amp; EQUIVALENTS</b>	1,432	1,918	33.9	1,771	(7.7)
<b>TOTAL INVESTMENTS</b>	4,995	5,846	17.0	6,614	13.1
TRADING SECURITIES	0*	42	75,536.4	23	(45.2)
AVAILABLE FOR SALE SECURITIES	2,146	2,806	30.8	3,457	23.2
HELD-TO-MATURITY SECURITIES	742	829	11.7	1,081	30.4
COMMERCIAL BANKS, S&Ls	875	1,225	40.1	1,342	9.6
CREDIT UNIONS -LOANS TO, INVESTMENTS IN NATURAL PERSON CREDIT UNIONS	123	85	(30.9)	121	41.5
MCSO AND PIC AT CORPORATE CU	65	43	(33.6)	39	(9.6)
ALL OTHER CORPORATE CREDIT UNION	821	584	(28.8)	298	(49.1)
ALL OTHER INVESTMENTS	223	231	3.8	253	9.5
LOANS HELD FOR SALE	23	42	86.2	62	46.6
TOTAL LOANS OUTSTANDING	19,368	19,191	(0.9)	19,254	0.3
UNSECURED CREDIT CARD LOANS	740	758	2.5	745	(1.7)
ALL OTHER UNSECURED LOANS	576	570	(1.1)	578	1.4
SHORT-TERM, SMALL AMOUNT LOANS (STS) (FEDERAL CU ONLY)	N/A	N/A	N/A	0*	N/A
NEW VEHICLE LOANS	1,480	1,368	(7.6)	1,246	(8.9)
USED VEHICLE LOANS	2,406	2,456	2.1	2,532	3.1
FIRST MORTGAGE REAL ESTATE LOANS/LOC	9,536	9,591	0.6	9,970	3.9
OTHER REAL ESTATE LOANS/LOC	4,230	4,013	(5.1)	3,722	(7.3)
LEASES RECEIVABLE	29	35	19.4	39	12.9
ALL OTHER LOANS/LOC	370	400	8.1	422	5.4
ALLOWANCE FOR LOAN LOSSES	149	241	62.3	274	13.4
FORECLOSED AND REPOSSESSED ASSETS	24	31	29.3	48	57.2
FORECLOSED AND REPOSSESSED REAL ESTATE	18	25	38.7	46	83.0
FORECLOSED & REPOSSESSED AUTOS	6	5	(8.3)	2	(58.5)
FORECLOSED AND REPOSSESSED -OTHER	0*	0*	583.7	0*	(50.1)
LAND AND BUILDING	334	348	4.1	357	2.6
OTHER FIXED ASSETS	104	104	(0.7)	102	(1.3)
NCUSIF CAPITALIZATION DEPOSIT	139	216	55.9	227	4.9
TOTAL INTANGIBLE ASSETS	N/A	9	N/A	9	1.3
IDENTIFIABLE INTANGIBLE ASSETS	N/A	1	N/A	1	4.9
GOODWILL	N/A	8	N/A	8	0.9
OTHER ASSETS	253	268	6.1	272	1.4
<b>TOTAL ASSETS</b>	<b>26,523</b>	<b>27,732</b>	<b>4.6</b>	<b>28,442</b>	<b>2.6</b>
<b>LIABILITIES</b>					
TOTAL BORROWINGS	2,384	1,622	(32.0)	1,559	(3.9)
ACCRUED DIVIDENDS/INTEREST PAYABLE	5	3	(39.4)	2	(33.0)
ACCOUNTS PAYABLE AND OTHER LIABILITIES	163	158	(3.1)	172	8.6
UNINSURED SECONDARY CAPITAL	0*	0*	66.7	0*	(12.0)
<b>TOTAL LIABILITIES</b>	<b>2,553</b>	<b>1,783</b>	<b>(30.1)</b>	<b>1,732</b>	<b>(2.9)</b>
<b>EQUITY/SAVINGS</b>					
TOTAL SAVINGS	21,184	23,089	9.0	23,746	2.8
SHARE DRAFTS	1,799	2,188	21.6	2,444	11.7
REGULAR SHARES	4,878	5,602	14.8	6,157	9.9
MONEY MARKET SHARES	3,032	3,766	24.2	4,135	9.8
SHARE CERTIFICATES/CDS	8,852	8,627	(2.5)	8,023	(7.0)
IRA/KEOGH ACCOUNTS	2,322	2,533	9.1	2,568	1.4
ALL OTHER SHARES	288	348	20.9	386	11.0
NON-MEMBER DEPOSITS	14	25	87.1	32	27.7
REGULAR RESERVES	523	528	1.0	531	0.6
EQUITY ACQUIRED IN MERGER	N/A	4	N/A	4	15.2
APPR. FOR NON-CONF. INVEST.	0*	0*	8.5	0*	(77.5)
MISCELLANEOUS EQUITY	0	0	0.0	0*	0.0
ACCUM. UNREALIZED G/L ON A-F-S	27	41	51.1	36	(12.1)
ACCUM. UNREALIZED G/L FOR OTTI (DUE TO OTHER FACTORS) ON HTM DEBT SECURITIES	N/A	0	N/A	0	0.0
ACCUM. UNREALIZED NET GAINS (LOSSES) ON CASH FLOW HEDGES	0*	0	(100.0)	0	0.0
OTHER RESERVES	3	1	(62.6)	1	0.8
OTHER COMPREHENSIVE INCOME	(20)	(18)	6.6	(17)	5.2
UNDIVIDED EARNINGS	2,253	2,304	2.3	2,408	4.5
TOTAL EQUITY	2,787	2,860	2.6	2,964	3.6
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>26,523</b>	<b>27,732</b>	<b>4.6</b>	<b>28,442</b>	<b>2.6</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

**Massachusetts**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2010**  
**(Dollar Amounts in Millions)**

	Dec-08	Dec-09	% CHG <sup>1</sup>	Dec-10	% CHG <sup>1</sup>
NUMBER OF CREDIT UNIONS	223	218	(2.2)	217	(0.5)
<b>INTEREST INCOME</b>					
INTEREST ON LOANS	1,155	1,114	(3.5)	1,061	(4.8)
(LESS) INTEREST REFUND	0*	0*	(3.8)	0*	23.8
INCOME FROM INVESTMENTS	223	177	(20.7)	151	(14.6)
TRADING PROFITS AND LOSSES	0	2	0.0	(0*)	(120.8)
<b>TOTAL INTEREST INCOME</b>	<b>1,377</b>	<b>1,293</b>	<b>(6.1)</b>	<b>1,211</b>	<b>(6.3)</b>
<b>INTEREST EXPENSE</b>					
DIVIDENDS ON SHARES	456	368	(19.4)	255	(30.5)
INTEREST ON DEPOSITS	97	64	(33.7)	44	(31.0)
INTEREST ON BORROWED MONEY	81	74	(9.1)	53	(28.1)
<b>TOTAL INTEREST EXPENSE</b>	<b>634</b>	<b>506</b>	<b>(20.3)</b>	<b>353</b>	<b>(30.3)</b>
PROVISION FOR LOAN & LEASE LOSSES	142	215	51.7	182	(15.2)
<b>NET INTEREST INCOME AFTER PLL</b>	<b>601</b>	<b>572</b>	<b>(4.9)</b>	<b>676</b>	<b>18.3</b>
<b>NON-INTEREST INCOME</b>					
FEE INCOME	127	135	6.7	142	4.9
OTHER OPERATING INCOME	55	76	38.3	81	6.8
GAIN (LOSS) ON INVESTMENTS	4	(6)	(241.2)	6	195.1
TOTAL OTHER-THAN-TEMPORARY-IMPAIRMENT (OTTI) LOSSES	N/A	(2)	N/A	(0*)	64.1
LESS: PORTION OTTI LOSSES IN OTHER COMPREHENSIVE INCOME	N/A	0	N/A	(0*)	0.0
OTTI LOSSES RECOGNIZED IN EARNINGS	N/A	(2)	N/A	(0*)	69.1
GAIN (LOSS) ON DISPOSITION OF FIXED ASSETS	(1)	(3)	(98.4)	(2)	11.0
OTHER NON-OPERATING INCOME (EXPENSE)	(6)	102	1,738.1	3	(97.4)
NCUSIF STABILIZATION INCOME	N/A	102	N/A	0	(100.0)
<b>TOTAL NON-INTEREST INCOME</b>	<b>178</b>	<b>305</b>	<b>71.2</b>	<b>229</b>	<b>(25.0)</b>
<b>NON-INTEREST EXPENSE</b>					
EMPLOYEE COMPENSATION AND BENEFITS	366	371	1.3	384	3.4
TRAVEL AND CONFERENCE EXPENSE	9	7	(19.0)	8	10.6
OFFICE OCCUPANCY EXPENSE	57	62	8.1	64	3.1
OFFICE OPERATIONS EXPENSE	117	118	0.8	120	2.0
EDUCATIONAL & PROMOTIONAL EXPENSE	30	24	(17.9)	26	8.4
LOAN SERVICING EXPENSE	29	31	7.6	31	0.7
PROFESSIONAL AND OUTSIDE SERVICES	71	73	3.1	76	4.4
MEMBER INSURANCE	35	1	(96.5)	60	4,842.4
NCUSIF PREMIUM EXPENSE	N/A	N/A	N/A	29	N/A
TEMPORARY CORPORATE CU STABILIZATION ASSESSMENT <sup>2</sup>	N/A	81	N/A	31	(62.2)
OTHER MEMBER INSURANCE	N/A	N/A	N/A	1	N/A
OPERATING FEES	4	5	2.9	4	(4.6)
MISCELLANEOUS OPERATING EXPENSES	39	21	(45.0)	21	(3.2)
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>757</b>	<b>713</b>	<b>(5.7)</b>	<b>795</b>	<b>11.4</b>
NET INCOME (LOSS)	23	83	260.2	111	33.5
Transfer to Regular Reserve	18	16	(10.7)	10	(41.7)
<b>NET INCOME (LOSS) EXCLUDING NCUSIF PREMIUMS AND TEMPORARY CORPORATE CU STABILIZATION FUND ASSESSMENT</b>	<b>N/A</b>	<b>164</b>	<b>N/A</b>	<b>170</b>	<b>3.8</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

<sup>2</sup> In 2009, the NCUSIF Premium Expense and Temporary Corporate Stabilization Assessment were combined and reported as NCUSIF Stabilization Expense.

**Michigan**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2010**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-08</b>	<b>Dec-09</b>	<b>% CHG<sup>1</sup></b>	<b>Dec-10</b>	<b>% CHG<sup>1</sup></b>
NUMBER OF CREDIT UNIONS	344	333	(3.2)	324	(2.7)
<b>CASH &amp; EQUIVALENTS</b>	<b>2,212</b>	<b>3,142</b>	<b>42.1</b>	<b>3,131</b>	<b>(0.3)</b>
<b>TOTAL INVESTMENTS</b>	<b>8,235</b>	<b>10,152</b>	<b>23.3</b>	<b>11,711</b>	<b>15.4</b>
TRADING SECURITIES	11	12	10.7	21	73.4
AVAILABLE FOR SALE SECURITIES	4,206	5,206	23.8	6,660	27.9
HELD-TO-MATURITY SECURITIES	1,243	1,565	25.9	1,896	21.2
COMMERCIAL BANKS, S&Ls	1,547	1,994	28.9	2,309	15.8
CREDIT UNIONS -LOANS TO, INVESTMENTS IN NATURAL PERSON CREDIT UNIONS	125	117	(6.5)	127	8.8
MCSD AND PIC AT CORPORATE CU	115	81	(29.7)	71	(12.2)
ALL OTHER CORPORATE CREDIT UNION	867	1,008	16.3	472	(53.1)
ALL OTHER INVESTMENTS	121	170	40.1	155	(9.0)
LOANS HELD FOR SALE	35	35	1.0	222	530.1
TOTAL LOANS OUTSTANDING	22,328	23,239	4.1	23,208	(0.1)
UNSECURED CREDIT CARD LOANS	1,385	1,447	4.5	1,495	3.3
ALL OTHER UNSECURED LOANS	1,078	1,053	(2.3)	1,033	(1.9)
SHORT-TERM, SMALL AMOUNT LOANS (STS) (FEDERAL CU ONLY)	N/A	N/A	N/A	0*	N/A
NEW VEHICLE LOANS	1,890	2,262	19.6	1,886	(16.6)
USED VEHICLE LOANS	3,436	3,863	12.4	4,295	11.2
FIRST MORTGAGE REAL ESTATE LOANS/LOC	9,668	9,935	2.8	10,201	2.7
OTHER REAL ESTATE LOANS/LOC	3,372	3,245	(3.8)	2,948	(9.1)
LEASES RECEIVABLE	155	137	(12.1)	90	(34.0)
ALL OTHER LOANS/LOC	1,343	1,297	(3.4)	1,258	(2.9)
ALLOWANCE FOR LOAN LOSSES	230	320	39.0	379	18.4
FORECLOSED AND REPOSSESSED ASSETS	68	84	23.6	92	10.3
FORECLOSED AND REPOSSESSED REAL ESTATE	59	76	30.0	88	15.6
FORECLOSED & REPOSSESSED AUTOS	7	5	(31.6)	3	(43.0)
FORECLOSED AND REPOSSESSED -OTHER	2	2	36.5	1	(48.0)
LAND AND BUILDING	852	885	3.9	914	3.2
OTHER FIXED ASSETS	154	139	(10.0)	132	(4.6)
NCUSIF CAPITALIZATION DEPOSIT	212	306	44.6	329	7.4
TOTAL INTANGIBLE ASSETS	N/A	50	N/A	84	66.4
IDENTIFIABLE INTANGIBLE ASSETS	N/A	8	N/A	37	350.0
GOODWILL	N/A	42	N/A	47	11.0
OTHER ASSETS	544	532	(2.2)	544	2.1
<b>TOTAL ASSETS</b>	<b>34,409</b>	<b>38,244</b>	<b>11.1</b>	<b>39,987</b>	<b>4.6</b>
<b>LIABILITIES</b>					
TOTAL BORROWINGS	979	1,122	14.7	755	(32.7)
ACCRUED DIVIDENDS/INTEREST PAYABLE	51	45	(11.3)	36	(20.3)
ACCOUNTS PAYABLE AND OTHER LIABILITIES	295	317	7.5	369	16.5
UNINSURED SECONDARY CAPITAL	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	<b>1,324</b>	<b>1,484</b>	<b>12.1</b>	<b>1,160</b>	<b>(21.8)</b>
<b>EQUITY/SAVINGS</b>					
TOTAL SAVINGS	29,016	32,545	12.2	34,455	5.9
SHARE DRAFTS	3,566	4,211	18.1	4,427	5.1
REGULAR SHARES	6,637	7,241	9.1	7,932	9.5
MONEY MARKET SHARES	7,289	9,227	26.6	10,589	14.8
SHARE CERTIFICATES/CDS	8,679	8,599	(0.9)	8,060	(6.3)
IRA/KEOGH ACCOUNTS	2,409	2,814	16.8	2,951	4.9
ALL OTHER SHARES	334	381	14.0	420	10.3
NON-MEMBER DEPOSITS	101	72	(28.6)	76	4.7
REGULAR RESERVES	825	834	1.1	810	(2.8)
EQUITY ACQUIRED IN MERGER	N/A	16	N/A	128	678.4
APPR. FOR NON-CONF. INVEST.	18	4	(78.8)	0*	(85.0)
MISCELLANEOUS EQUITY	0*	0*	56.8	0*	(62.1)
ACCUM. UNREALIZED G/L ON A-F-S	(16)	68	520.4	75	9.1
ACCUM. UNREALIZED G/L FOR OTTI (DUE TO OTHER FACTORS) ON HTM DEBT SECURITIES	N/A	0	N/A	0*	0.0
ACCUM. UNREALIZED NET GAINS (LOSSES) ON CASH FLOW HEDGES	0	0	0.0	0	0.0
OTHER RESERVES	411	346	(15.8)	353	1.8
OTHER COMPREHENSIVE INCOME	(22)	(21)	5.2	(21)	(0.2)
UNDIVIDED EARNINGS	2,853	2,967	4.0	3,026	2.0
TOTAL EQUITY	4,069	4,215	3.6	4,372	3.7
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>34,409</b>	<b>38,244</b>	<b>11.1</b>	<b>39,987</b>	<b>4.6</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

**Michigan**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2010**  
**(Dollar Amounts in Millions)**

	Dec-08	Dec-09	% CHG <sup>1</sup>	Dec-10	% CHG <sup>1</sup>
NUMBER OF CREDIT UNIONS	344	333	(3.2)	324	(2.7)
<b>INTEREST INCOME</b>					
INTEREST ON LOANS	1,443	1,448	0.3	1,416	(2.2)
(LESS) INTEREST REFUND	14	13	(4.7)	12	(6.2)
INCOME FROM INVESTMENTS	411	350	(14.8)	307	(12.4)
TRADING PROFITS AND LOSSES	(0*)	0*	612.6	0*	(18.9)
<b>TOTAL INTEREST INCOME</b>	<b>1,841</b>	<b>1,785</b>	<b>(3.0)</b>	<b>1,711</b>	<b>(4.2)</b>
<b>INTEREST EXPENSE</b>					
DIVIDENDS ON SHARES	342	267	(21.9)	192	(28.1)
INTEREST ON DEPOSITS	347	275	(20.6)	196	(28.9)
INTEREST ON BORROWED MONEY	35	36	1.5	28	(22.6)
<b>TOTAL INTEREST EXPENSE</b>	<b>724</b>	<b>578</b>	<b>(20.2)</b>	<b>416</b>	<b>(28.1)</b>
PROVISION FOR LOAN & LEASE LOSSES	240	350	46.1	307	(12.2)
<b>NET INTEREST INCOME AFTER PLL</b>	<b>877</b>	<b>857</b>	<b>(2.3)</b>	<b>988</b>	<b>15.3</b>
<b>NON-INTEREST INCOME</b>					
FEE INCOME	334	339	1.5	340	0.5
OTHER OPERATING INCOME	155	180	16.3	210	16.9
GAIN (LOSS) ON INVESTMENTS	(29)	(19)	33.3	4	119.9
TOTAL OTHER-THAN-TEMPORARY-IMPAIRMENT (OTTI) LOSSES	N/A	(2)	N/A	2	249.5
LESS: PORTION OTTI LOSSES IN OTHER COMPREHENSIVE INCOME	N/A	2	N/A	2	32.3
OTTI LOSSES RECOGNIZED IN EARNINGS	N/A	(3)	N/A	0*	111.8
GAIN (LOSS) ON DISPOSITION OF FIXED ASSETS	(14)	(12)	12.4	(13)	(10.0)
OTHER NON-OPERATING INCOME (EXPENSE)	(3)	146	4,598.6	0*	(99.4)
NCUSIF STABILIZATION INCOME	N/A	143	N/A	0*	(99.9)
<b>TOTAL NON-INTEREST INCOME</b>	<b>443</b>	<b>633</b>	<b>43.1</b>	<b>545</b>	<b>(14.0)</b>
<b>NON-INTEREST EXPENSE</b>					
EMPLOYEE COMPENSATION AND BENEFITS	624	647	3.6	648	0.2
TRAVEL AND CONFERENCE EXPENSE	17	14	(18.8)	13	(3.4)
OFFICE OCCUPANCY EXPENSE	98	101	3.9	103	1.7
OFFICE OPERATIONS EXPENSE	259	262	1.3	258	(1.6)
EDUCATIONAL & PROMOTIONAL EXPENSE	50	49	(1.9)	48	(1.3)
LOAN SERVICING EXPENSE	88	97	11.2	104	7.1
PROFESSIONAL AND OUTSIDE SERVICES	81	83	2.2	93	12.4
MEMBER INSURANCE	32	13	(59.5)	88	581.1
NCUSIF PREMIUM EXPENSE	N/A	N/A	N/A	41	N/A
TEMPORARY CORPORATE CU STABILIZATION ASSESSMENT <sup>2</sup>	N/A	130	N/A	44	(66.5)
OTHER MEMBER INSURANCE	N/A	N/A	N/A	3	N/A
OPERATING FEES	8	8	7.1	9	3.9
MISCELLANEOUS OPERATING EXPENSES	47	25	(46.7)	28	12.6
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>1,303</b>	<b>1,300</b>	<b>(0.2)</b>	<b>1,393</b>	<b>7.2</b>
NET INCOME (LOSS)	17	60	260.8	139	130.9
Transfer to Regular Reserve	9	4	(56.2)	3	(27.3)
<b>NET INCOME (LOSS) EXCLUDING NCUSIF PREMIUMS AND TEMPORARY CORPORATE CU STABILIZATION FUND ASSESSMENT</b>	<b>N/A</b>	<b>191</b>	<b>N/A</b>	<b>224</b>	<b>17.7</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

<sup>2</sup> In 2009, the NCUSIF Premium Expense and Temporary Corporate Stabilization Assessment were combined and reported as NCUSIF Stabilization Expense.



**Minnesota**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2010**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-08</b>	<b>Dec-09</b>	<b>% CHG<sup>1</sup></b>	<b>Dec-10</b>	<b>% CHG<sup>1</sup></b>
NUMBER OF CREDIT UNIONS	159	156	(1.9)	152	(2.6)
<b>CASH &amp; EQUIVALENTS</b>	<b>828</b>	<b>1,039</b>	<b>25.5</b>	<b>919</b>	<b>(11.6)</b>
<b>TOTAL INVESTMENTS</b>	<b>2,934</b>	<b>3,905</b>	<b>33.1</b>	<b>4,303</b>	<b>10.2</b>
TRADING SECURITIES	0	1	0.0	1	11.1
AVAILABLE FOR SALE SECURITIES	1,526	2,343	53.6	2,695	15.0
HELD-TO-MATURITY SECURITIES	65	84	29.4	155	84.3
COMMERCIAL BANKS, S&Ls	725	989	36.5	1,122	13.5
CREDIT UNIONS -LOANS TO, INVESTMENTS IN NATURAL PERSON CREDIT UNIONS	67	88	30.3	103	17.7
MCSO AND PIC AT CORPORATE CU	65	15	(76.5)	7	(53.0)
ALL OTHER CORPORATE CREDIT UNION	440	291	(33.8)	132	(54.6)
ALL OTHER INVESTMENTS	46	94	104.3	87	(7.6)
LOANS HELD FOR SALE	11	24	122.0	25	7.3
TOTAL LOANS OUTSTANDING	9,962	9,761	(2.0)	9,760	(0.0)
UNSECURED CREDIT CARD LOANS	516	551	6.7	561	1.9
ALL OTHER UNSECURED LOANS	344	338	(1.6)	330	(2.4)
SHORT-TERM, SMALL AMOUNT LOANS (STS) (FEDERAL CU ONLY)	N/A	N/A	N/A	0*	N/A
NEW VEHICLE LOANS	902	828	(8.2)	737	(10.9)
USED VEHICLE LOANS	1,860	1,866	0.4	1,894	1.5
FIRST MORTGAGE REAL ESTATE LOANS/LOC	2,972	3,042	2.4	3,340	9.8
OTHER REAL ESTATE LOANS/LOC	2,670	2,408	(9.8)	2,158	(10.4)
LEASES RECEIVABLE	2	1	(48.3)	0*	(61.2)
ALL OTHER LOANS/LOC	697	727	4.3	740	1.8
ALLOWANCE FOR LOAN LOSSES	115	143	25.0	138	(3.8)
FORECLOSED AND REPOSSESSED ASSETS	30	58	93.6	64	10.7
FORECLOSED AND REPOSSESSED REAL ESTATE	28	53	94.0	60	12.1
FORECLOSED & REPOSSESSED AUTOS	2	3	89.3	3	(11.9)
FORECLOSED AND REPOSSESSED -OTHER	0*	2	86.3	2	5.1
LAND AND BUILDING	306	324	6.0	312	(3.9)
OTHER FIXED ASSETS	56	50	(10.1)	44	(13.0)
NCUSIF CAPITALIZATION DEPOSIT	97	123	27.3	131	6.3
TOTAL INTANGIBLE ASSETS	N/A	0*	N/A	(1)	(4,252.3)
IDENTIFIABLE INTANGIBLE ASSETS	N/A	0*	N/A	0*	(9.1)
GOODWILL	N/A	0*	N/A	(1)	(5,907.8)
OTHER ASSETS	205	237	15.7	217	(8.3)
<b>TOTAL ASSETS</b>	<b>14,313</b>	<b>15,378</b>	<b>7.4</b>	<b>15,636</b>	<b>1.7</b>
<b>LIABILITIES</b>					
TOTAL BORROWINGS	543	393	(27.7)	288	(26.7)
ACCRUED DIVIDENDS/INTEREST PAYABLE	10	7	(30.6)	4	(35.8)
ACCOUNTS PAYABLE AND OTHER LIABILITIES	90	99	9.1	99	(0.0)
UNINSURED SECONDARY CAPITAL	0*	0*	(3.3)	0*	(65.5)
<b>TOTAL LIABILITIES</b>	<b>644</b>	<b>499</b>	<b>(22.5)</b>	<b>391</b>	<b>(21.6)</b>
<b>EQUITY/SAVINGS</b>					
TOTAL SAVINGS	12,184	13,395	9.9	13,698	2.3
SHARE DRAFTS	1,176	1,573	33.7	1,779	13.1
REGULAR SHARES	2,773	2,936	5.9	3,183	8.4
MONEY MARKET SHARES	2,388	2,739	14.7	3,038	10.9
SHARE CERTIFICATES/CDS	4,498	4,563	1.4	4,087	(10.4)
IRA/KEOGH ACCOUNTS	1,162	1,322	13.8	1,353	2.4
ALL OTHER SHARES	165	190	15.2	198	4.3
NON-MEMBER DEPOSITS	22	73	232.9	60	(18.2)
REGULAR RESERVES	290	289	(0.2)	352	21.7
EQUITY ACQUIRED IN MERGER	N/A	0*	N/A	0*	0.0
APPR. FOR NON-CONF. INVEST.	0	0	0.0	0	0.0
MISCELLANEOUS EQUITY	0*	0	(100.0)	0*	0.0
ACCUM. UNREALIZED G/L ON A-F-S	(6)	11	279.3	35	214.6
ACCUM. UNREALIZED G/L FOR OTTI (DUE TO OTHER FACTORS) ON HTM DEBT SECURITIES	N/A	0	N/A	0	0.0
ACCUM. UNREALIZED NET GAINS (LOSSES) ON CASH FLOW HEDGES	0	0	0.0	0	0.0
OTHER RESERVES	73	73	(0.0)	1	(98.5)
OTHER COMPREHENSIVE INCOME	(13)	(10)	22.9	(10)	4.9
UNDIVIDED EARNINGS	1,142	1,122	(1.8)	1,168	4.1
TOTAL EQUITY	1,486	1,484	(0.1)	1,546	4.2
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>14,313</b>	<b>15,378</b>	<b>7.4</b>	<b>15,636</b>	<b>1.7</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

**Minnesota**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2010**  
**(Dollar Amounts in Millions)**

	Dec-08	Dec-09	% CHG <sup>1</sup>	Dec-10	% CHG <sup>1</sup>
NUMBER OF CREDIT UNIONS	159	156	(1.9)	152	(2.6)
<b>INTEREST INCOME</b>					
INTEREST ON LOANS	653	618	(5.4)	571	(7.6)
(LESS) INTEREST REFUND	0*	0*	(19.0)	0*	(15.3)
INCOME FROM INVESTMENTS	138	126	(8.5)	127	0.2
TRADING PROFITS AND LOSSES	0	0*	0.0	0*	(36.7)
<b>TOTAL INTEREST INCOME</b>	<b>791</b>	<b>744</b>	<b>(5.9)</b>	<b>697</b>	<b>(6.3)</b>
<b>INTEREST EXPENSE</b>					
DIVIDENDS ON SHARES	286	227	(20.7)	163	(28.0)
INTEREST ON DEPOSITS	41	28	(31.7)	19	(31.1)
INTEREST ON BORROWED MONEY	22	21	(3.4)	15	(31.3)
<b>TOTAL INTEREST EXPENSE</b>	<b>349</b>	<b>276</b>	<b>(20.9)</b>	<b>197</b>	<b>(28.6)</b>
PROVISION FOR LOAN & LEASE LOSSES	121	144	19.5	100	(30.8)
<b>NET INTEREST INCOME AFTER PLL</b>	<b>321</b>	<b>324</b>	<b>0.9</b>	<b>400</b>	<b>23.6</b>
<b>NON-INTEREST INCOME</b>					
FEE INCOME	94	104	10.6	94	(9.6)
OTHER OPERATING INCOME	68	89	29.7	84	(5.2)
GAIN (LOSS) ON INVESTMENTS	5	(42)	(920.2)	(0*)	99.6
TOTAL OTHER-THAN-TEMPORARY-IMPAIRMENT (OTTI) LOSSES	N/A	8	N/A	14	89.7
LESS: PORTION OTTI LOSSES IN OTHER COMPREHENSIVE INCOME	N/A	7	N/A	12	88.8
OTTI LOSSES RECOGNIZED IN EARNINGS	N/A	0*	N/A	2	95.8
GAIN (LOSS) ON DISPOSITION OF FIXED ASSETS	(5)	(6)	(17.5)	(7)	(21.9)
OTHER NON-OPERATING INCOME (EXPENSE)	0*	56	5,545.0	1	(97.8)
NCUSIF STABILIZATION INCOME	N/A	54	N/A	0	(100.0)
<b>TOTAL NON-INTEREST INCOME</b>	<b>163</b>	<b>200</b>	<b>22.4</b>	<b>172</b>	<b>(14.1)</b>
<b>NON-INTEREST EXPENSE</b>					
EMPLOYEE COMPENSATION AND BENEFITS	236	240	1.4	241	0.7
TRAVEL AND CONFERENCE EXPENSE	7	5	(23.4)	4	(11.5)
OFFICE OCCUPANCY EXPENSE	38	38	(0.2)	38	1.3
OFFICE OPERATIONS EXPENSE	91	89	(1.7)	85	(4.1)
EDUCATIONAL & PROMOTIONAL EXPENSE	19	16	(14.7)	15	(7.7)
LOAN SERVICING EXPENSE	35	42	22.0	43	1.3
PROFESSIONAL AND OUTSIDE SERVICES	36	38	6.0	37	(1.1)
MEMBER INSURANCE	13	3	(76.5)	35	1,000.1
NCUSIF PREMIUM EXPENSE	N/A	N/A	N/A	17	N/A
TEMPORARY CORPORATE CU STABILIZATION ASSESSMENT <sup>2</sup>	N/A	65	N/A	16	(75.3)
OTHER MEMBER INSURANCE	N/A	N/A	N/A	1	N/A
OPERATING FEES	3	3	11.1	2	(11.0)
MISCELLANEOUS OPERATING EXPENSES	8	7	(3.7)	8	16.6
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>484</b>	<b>481</b>	<b>(0.6)</b>	<b>510</b>	<b>6.1</b>
NET INCOME (LOSS)	(0*)	(23)	(141,397.0)	62	372.3
Transfer to Regular Reserve	0*	2	327.9	3	89.1
<b>NET INCOME (LOSS) EXCLUDING NCUSIF PREMIUMS AND TEMPORARY CORPORATE CU STABILIZATION</b>	<b>N/A</b>	<b>43</b>	<b>N/A</b>	<b>95</b>	<b>123.4</b>
<b>FUND ASSESSMENT</b>					

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

<sup>2</sup> In 2009, the NCUSIF Premium Expense and Temporary Corporate Stabilization Assessment were combined and reported as NCUSIF Stabilization Expense.

**Mississippi**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2010**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-08</b>	<b>Dec-09</b>	<b>% CHG<sup>1</sup></b>	<b>Dec-10</b>	<b>% CHG<sup>1</sup></b>
NUMBER OF CREDIT UNIONS	99	97	(2.0)	92	(5.2)
<b>CASH &amp; EQUIVALENTS</b>	290	384	32.3	494	28.8
<b>TOTAL INVESTMENTS</b>	1,035	1,129	9.1	1,252	11.0
TRADING SECURITIES	0	0	0.0	0	0.0
AVAILABLE FOR SALE SECURITIES	264	384	45.4	719	87.1
HELD-TO-MATURITY SECURITIES	27	32	18.1	17	(47.2)
COMMERCIAL BANKS, S&Ls	222	338	52.2	366	8.3
CREDIT UNIONS -LOANS TO, INVESTMENTS IN NATURAL PERSON CREDIT UNIONS	9	9	(3.6)	12	36.5
MCSO AND PIC AT CORPORATE CU	11	10	(12.2)	9	(10.7)
ALL OTHER CORPORATE CREDIT UNION	474	344	(27.4)	122	(64.6)
ALL OTHER INVESTMENTS	27	12	(56.6)	8	(34.1)
LOANS HELD FOR SALE	0	0*	0.0	0	(100.0)
TOTAL LOANS OUTSTANDING	2,021	2,150	6.4	2,119	(1.4)
UNSECURED CREDIT CARD LOANS	85	94	10.6	102	8.7
ALL OTHER UNSECURED LOANS	175	177	1.4	175	(1.1)
SHORT-TERM, SMALL AMOUNT LOANS (STS) (FEDERAL CU ONLY)	N/A	N/A	N/A	0*	N/A
NEW VEHICLE LOANS	440	406	(7.7)	337	(16.9)
USED VEHICLE LOANS	533	562	5.3	589	4.9
FIRST MORTGAGE REAL ESTATE LOANS/LOC	456	559	22.8	570	2.0
OTHER REAL ESTATE LOANS/LOC	155	163	4.8	153	(6.1)
LEASES RECEIVABLE	0	0	0.0	0	0.0
ALL OTHER LOANS/LOC	178	189	6.7	192	1.4
ALLOWANCE FOR LOAN LOSSES	18	25	39.2	33	32.7
FORECLOSED AND REPOSSESSED ASSETS	3	4	52.0	6	50.8
FORECLOSED AND REPOSSESSED REAL ESTATE	0*	1	80.6	4	205.7
FORECLOSED & REPOSSESSED AUTOS	2	2	36.1	2	(23.6)
FORECLOSED AND REPOSSESSED -OTHER	0*	0*	62.8	0*	(63.6)
LAND AND BUILDING	72	75	4.9	80	6.1
OTHER FIXED ASSETS	12	11	(4.4)	10	(16.4)
NCUSIF CAPITALIZATION DEPOSIT	15	31	104.5	33	7.5
TOTAL INTANGIBLE ASSETS	N/A	0*	N/A	0*	0.0
IDENTIFIABLE INTANGIBLE ASSETS	N/A	0*	N/A	0*	0.0
GOODWILL	N/A	0*	N/A	0*	0.0
OTHER ASSETS	57	50	(11.3)	65	28.5
<b>TOTAL ASSETS</b>	<b>3,485</b>	<b>3,810</b>	<b>9.3</b>	<b>4,026</b>	<b>5.7</b>
<b>LIABILITIES</b>					
TOTAL BORROWINGS	70	15	(79.2)	9	(39.0)
ACCRUED DIVIDENDS/INTEREST PAYABLE	10	4	(58.2)	3	(31.5)
ACCOUNTS PAYABLE AND OTHER LIABILITIES	34	31	(9.9)	45	46.0
UNINSURED SECONDARY CAPITAL	12	11	(10.1)	14	24.6
<b>TOTAL LIABILITIES</b>	<b>126</b>	<b>61</b>	<b>(52.0)</b>	<b>71</b>	<b>16.5</b>
<b>EQUITY/SAVINGS</b>					
TOTAL SAVINGS	2,942	3,291	11.9	3,488	6.0
SHARE DRAFTS	181	206	13.8	223	7.9
REGULAR SHARES	1,192	1,263	5.9	1,344	6.4
MONEY MARKET SHARES	308	481	56.2	533	10.8
SHARE CERTIFICATES/CDS	997	1,036	3.9	1,056	1.9
IRA/KEOGH ACCOUNTS	240	277	15.3	308	11.2
ALL OTHER SHARES	20	20	3.4	19	(8.9)
NON-MEMBER DEPOSITS	3	7	121.7	5	(31.9)
REGULAR RESERVES	66	67	2.0	66	(1.7)
EQUITY ACQUIRED IN MERGER	N/A	0*	N/A	0*	381.3
APPR. FOR NON-CONF. INVEST.	0	0	0.0	0	0.0
MISCELLANEOUS EQUITY	0*	0*	2.6	0*	26.5
ACCUM. UNREALIZED G/L ON A-F-S	2	5	150.5	2	(54.9)
ACCUM. UNREALIZED G/L FOR OTTI (DUE TO OTHER FACTORS) ON HTM DEBT SECURITIES	N/A	0	N/A	0	0.0
ACCUM. UNREALIZED NET GAINS (LOSSES) ON CASH FLOW HEDGES	0	0	0.0	0	0.0
OTHER RESERVES	2	2	1.0	2	0.9
OTHER COMPREHENSIVE INCOME	(6)	(7)	(5.0)	(10)	(43.0)
UNDIVIDED EARNINGS	354	390	10.2	407	4.2
TOTAL EQUITY	418	458	9.6	468	2.2
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>3,485</b>	<b>3,810</b>	<b>9.3</b>	<b>4,026</b>	<b>5.7</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

**Mississippi**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2010**  
**(Dollar Amounts in Millions)**

	Dec-08	Dec-09	% CHG <sup>1</sup>	Dec-10	% CHG <sup>1</sup>
NUMBER OF CREDIT UNIONS	99	97	(2.0)	92	(5.2)
<b>INTEREST INCOME</b>					
INTEREST ON LOANS	139	145	4.2	143	(1.9)
(LESS) INTEREST REFUND	0*	0*	66.5	0*	(74.5)
INCOME FROM INVESTMENTS	47	34	(28.3)	27	(20.7)
TRADING PROFITS AND LOSSES	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>186</b>	<b>179</b>	<b>(4.0)</b>	<b>169</b>	<b>(5.4)</b>
<b>INTEREST EXPENSE</b>					
DIVIDENDS ON SHARES	77	59	(22.8)	46	(22.1)
INTEREST ON DEPOSITS	2	2	(22.7)	2	(13.0)
INTEREST ON BORROWED MONEY	3	2	(11.3)	1	(55.7)
<b>TOTAL INTEREST EXPENSE</b>	<b>82</b>	<b>63</b>	<b>(22.5)</b>	<b>49</b>	<b>(23.1)</b>
PROVISION FOR LOAN & LEASE LOSSES	18	24	33.1	25	5.2
<b>NET INTEREST INCOME AFTER PLL</b>	<b>86</b>	<b>92</b>	<b>6.0</b>	<b>95</b>	<b>4.1</b>
<b>NON-INTEREST INCOME</b>					
FEE INCOME	52	54	5.6	53	(2.9)
OTHER OPERATING INCOME	13	14	4.4	17	23.5
GAIN (LOSS) ON INVESTMENTS	(3)	(2)	39.8	(0*)	67.2
TOTAL OTHER-THAN-TEMPORARY-IMPAIRMENT (OTTI) LOSSES	N/A	(0*)	N/A	(0*)	(1,649.8)
LESS: PORTION OTTI LOSSES IN OTHER COMPREHENSIVE INCOME	N/A	0	N/A	0	0.0
OTTI LOSSES RECOGNIZED IN EARNINGS	N/A	(0*)	N/A	(0*)	(1,649.8)
GAIN (LOSS) ON DISPOSITION OF FIXED ASSETS	0*	(0*)	(321.6)	(0*)	(239.8)
OTHER NON-OPERATING INCOME (EXPENSE)	0*	18	6,024.0	(0*)	(101.1)
NCUSIF STABILIZATION INCOME	N/A	16	N/A	0*	(99.9)
<b>TOTAL NON-INTEREST INCOME</b>	<b>62</b>	<b>85</b>	<b>35.9</b>	<b>69</b>	<b>(18.3)</b>
<b>NON-INTEREST EXPENSE</b>					
EMPLOYEE COMPENSATION AND BENEFITS	62	66	6.3	67	2.0
TRAVEL AND CONFERENCE EXPENSE	2	2	(11.3)	2	0.6
OFFICE OCCUPANCY EXPENSE	8	8	9.3	8	(6.7)
OFFICE OPERATIONS EXPENSE	28	30	5.2	30	1.8
EDUCATIONAL & PROMOTIONAL EXPENSE	4	4	(0.4)	4	(0.3)
LOAN SERVICING EXPENSE	4	5	21.7	6	15.6
PROFESSIONAL AND OUTSIDE SERVICES	10	11	11.2	12	2.8
MEMBER INSURANCE	19	0*	(97.2)	10	1,766.6
NCUSIF PREMIUM EXPENSE	N/A	N/A	N/A	4	N/A
TEMPORARY CORPORATE CU STABILIZATION ASSESSMENT <sup>2</sup>	N/A	18	N/A	5	(74.5)
OTHER MEMBER INSURANCE	N/A	N/A	N/A	1	N/A
OPERATING FEES	0*	0*	16.1	0*	(6.8)
MISCELLANEOUS OPERATING EXPENSES	3	4	4.5	4	5.1
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>141</b>	<b>131</b>	<b>(7.2)</b>	<b>143</b>	<b>9.1</b>
NET INCOME (LOSS)	7	28	271.7	22	(21.6)
Transfer to Regular Reserve	0*	0*	100.6	0*	(90.4)
<b>NET INCOME (LOSS) EXCLUDING NCUSIF PREMIUMS AND TEMPORARY CORPORATE CU STABILIZATION</b>	<b>N/A</b>	<b>45</b>	<b>N/A</b>	<b>30</b>	<b>(33.1)</b>
<b>FUND ASSESSMENT</b>					

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

<sup>2</sup> In 2009, the NCUSIF Premium Expense and Temporary Corporate Stabilization Assessment were combined and reported as NCUSIF Stabilization Expense.

**Missouri**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2010**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-08</b>	<b>Dec-09</b>	<b>% CHG<sup>1</sup></b>	<b>Dec-10</b>	<b>% CHG<sup>1</sup></b>
NUMBER OF CREDIT UNIONS	150	144	(4.0)	139	(3.5)
<b>CASH &amp; EQUIVALENTS</b>	<b>739</b>	<b>806</b>	<b>9.1</b>	<b>754</b>	<b>(6.6)</b>
<b>TOTAL INVESTMENTS</b>	<b>1,764</b>	<b>2,574</b>	<b>46.0</b>	<b>2,867</b>	<b>11.4</b>
TRADING SECURITIES	14	16	12.0	17	7.1
AVAILABLE FOR SALE SECURITIES	808	1,126	39.5	1,659	47.3
HELD-TO-MATURITY SECURITIES	67	233	247.7	156	(33.1)
COMMERCIAL BANKS, S&Ls	322	542	68.5	756	39.4
CREDIT UNIONS -LOANS TO, INVESTMENTS IN NATURAL PERSON CREDIT UNIONS	27	29	4.8	31	9.1
MCSO AND PIC AT CORPORATE CU	44	29	(34.1)	25	(12.8)
ALL OTHER CORPORATE CREDIT UNION	435	487	12.1	160	(67.2)
ALL OTHER INVESTMENTS	47	112	139.0	63	(43.9)
LOANS HELD FOR SALE	6	14	146.8	17	24.0
TOTAL LOANS OUTSTANDING	6,410	6,522	1.8	6,513	(0.1)
UNSECURED CREDIT CARD LOANS	375	368	(1.8)	370	0.4
ALL OTHER UNSECURED LOANS	226	221	(2.2)	235	6.3
SHORT-TERM, SMALL AMOUNT LOANS (STS) (FEDERAL CU ONLY)	N/A	N/A	N/A	0*	N/A
NEW VEHICLE LOANS	956	935	(2.2)	756	(19.1)
USED VEHICLE LOANS	1,601	1,697	6.0	1,738	2.4
FIRST MORTGAGE REAL ESTATE LOANS/LOC	1,980	2,002	1.1	2,139	6.8
OTHER REAL ESTATE LOANS/LOC	978	985	0.7	938	(4.7)
LEASES RECEIVABLE	0	0*	0.0	0*	443.2
ALL OTHER LOANS/LOC	294	315	7.0	338	7.2
ALLOWANCE FOR LOAN LOSSES	58	72	22.8	74	3.1
FORECLOSED AND REPOSSESSED ASSETS	13	17	27.5	19	14.2
FORECLOSED AND REPOSSESSED REAL ESTATE	9	14	53.0	16	17.9
FORECLOSED & REPOSSESSED AUTOS	4	3	(24.8)	3	(0.9)
FORECLOSED AND REPOSSESSED -OTHER	0*	0*	(23.6)	0*	(3.6)
LAND AND BUILDING	242	248	2.4	251	1.3
OTHER FIXED ASSETS	48	43	(8.9)	38	(11.3)
NCUSIF CAPITALIZATION DEPOSIT	59	81	37.6	87	7.1
TOTAL INTANGIBLE ASSETS	N/A	0*	N/A	2	158.2
IDENTIFIABLE INTANGIBLE ASSETS	N/A	0*	N/A	0*	(19.9)
GOODWILL	N/A	0*	N/A	2	260.4
OTHER ASSETS	125	154	22.9	134	(13.0)
<b>TOTAL ASSETS</b>	<b>9,347</b>	<b>10,389</b>	<b>11.1</b>	<b>10,608</b>	<b>2.1</b>
<b>LIABILITIES</b>					
TOTAL BORROWINGS	356	526	48.1	301	(42.8)
ACCRUED DIVIDENDS/INTEREST PAYABLE	19	16	(16.0)	13	(18.2)
ACCOUNTS PAYABLE AND OTHER LIABILITIES	73	76	3.6	76	0.7
UNINSURED SECONDARY CAPITAL	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	<b>448</b>	<b>618</b>	<b>38.1</b>	<b>391</b>	<b>(36.8)</b>
<b>EQUITY/SAVINGS</b>					
TOTAL SAVINGS	7,865	8,711	10.8	9,124	4.7
SHARE DRAFTS	1,028	1,264	23.0	1,331	5.3
REGULAR SHARES	2,009	2,201	9.6	2,375	7.9
MONEY MARKET SHARES	1,521	1,735	14.1	1,963	13.1
SHARE CERTIFICATES/CDS	2,392	2,482	3.8	2,373	(4.4)
IRA/KEOGH ACCOUNTS	892	1,007	12.8	1,058	5.1
ALL OTHER SHARES	18	18	0.4	21	14.5
NON-MEMBER DEPOSITS	5	4	(31.4)	3	(14.9)
REGULAR RESERVES	267	261	(2.0)	264	1.1
EQUITY ACQUIRED IN MERGER	N/A	0*	N/A	0*	(67.6)
APPR. FOR NON-CONF. INVEST.	0	0	0.0	0	0.0
MISCELLANEOUS EQUITY	1	1	1.2	1	(1.2)
ACCUM. UNREALIZED G/L ON A-F-S	7	8	16.8	6	(27.0)
ACCUM. UNREALIZED G/L FOR OTTI (DUE TO OTHER FACTORS) ON HTM DEBT SECURITIES	N/A	0	N/A	0	0.0
ACCUM. UNREALIZED NET GAINS (LOSSES) ON CASH FLOW HEDGES	0	(1)	0.0	(0*)	84.7
OTHER RESERVES	275	284	3.4	295	3.6
OTHER COMPREHENSIVE INCOME	(14)	(6)	60.7	(9)	(58.6)
UNDIVIDED EARNINGS	499	511	2.5	538	5.2
TOTAL EQUITY	1,034	1,059	2.4	1,094	3.3
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>9,347</b>	<b>10,389</b>	<b>11.1</b>	<b>10,608</b>	<b>2.1</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

**Missouri**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2010**  
**(Dollar Amounts in Millions)**

	Dec-08	Dec-09	% CHG <sup>1</sup>	Dec-10	% CHG <sup>1</sup>
NUMBER OF CREDIT UNIONS	150	144	(4.0)	139	(3.5)
<b>INTEREST INCOME</b>					
INTEREST ON LOANS	424	421	(0.6)	405	(3.8)
(LESS) INTEREST REFUND	2	1	(10.2)	1	(25.8)
INCOME FROM INVESTMENTS	87	67	(22.5)	64	(5.1)
TRADING PROFITS AND LOSSES	(3)	2	159.8	2	(22.2)
<b>TOTAL INTEREST INCOME</b>	<b>505</b>	<b>489</b>	<b>(3.3)</b>	<b>469</b>	<b>(4.0)</b>
<b>INTEREST EXPENSE</b>					
DIVIDENDS ON SHARES	151	121	(20.3)	94	(21.7)
INTEREST ON DEPOSITS	44	37	(15.1)	29	(21.0)
INTEREST ON BORROWED MONEY	19	15	(18.0)	13	(16.7)
<b>TOTAL INTEREST EXPENSE</b>	<b>214</b>	<b>173</b>	<b>(19.0)</b>	<b>137</b>	<b>(21.1)</b>
PROVISION FOR LOAN & LEASE LOSSES	62	85	35.8	69	(18.2)
<b>NET INTEREST INCOME AFTER PLL</b>	<b>229</b>	<b>231</b>	<b>0.8</b>	<b>263</b>	<b>14.0</b>
<b>NON-INTEREST INCOME</b>					
FEE INCOME	110	114	4.4	119	3.6
OTHER OPERATING INCOME	49	65	32.8	76	16.0
GAIN (LOSS) ON INVESTMENTS	4	(8)	(336.8)	(0*)	98.0
TOTAL OTHER-THAN-TEMPORARY-IMPAIRMENT (OTTI) LOSSES	N/A	(7)	N/A	(0*)	87.7
LESS: PORTION OTTI LOSSES IN OTHER COMPREHENSIVE INCOME	N/A	0	N/A	0	0.0
OTTI LOSSES RECOGNIZED IN EARNINGS	N/A	(7)	N/A	(0*)	87.7
GAIN (LOSS) ON DISPOSITION OF FIXED ASSETS	1	(1)	(239.1)	(2)	(49.4)
OTHER NON-OPERATING INCOME (EXPENSE)	(6)	39	787.9	0*	(98.1)
NCUSIF STABILIZATION INCOME	N/A	42	N/A	0	(100.0)
<b>TOTAL NON-INTEREST INCOME</b>	<b>158</b>	<b>209</b>	<b>32.3</b>	<b>193</b>	<b>(7.6)</b>
<b>NON-INTEREST EXPENSE</b>					
EMPLOYEE COMPENSATION AND BENEFITS	176	183	3.9	191	4.7
TRAVEL AND CONFERENCE EXPENSE	4	3	(25.9)	3	6.3
OFFICE OCCUPANCY EXPENSE	27	29	5.4	30	4.4
OFFICE OPERATIONS EXPENSE	76	76	0.1	78	2.1
EDUCATIONAL & PROMOTIONAL EXPENSE	18	17	(6.9)	17	(1.1)
LOAN SERVICING EXPENSE	23	25	6.8	27	8.0
PROFESSIONAL AND OUTSIDE SERVICES	25	25	0.6	26	1.9
MEMBER INSURANCE	4	3	(22.4)	24	714.3
NCUSIF PREMIUM EXPENSE	N/A	N/A	N/A	13	N/A
TEMPORARY CORPORATE CU STABILIZATION ASSESSMENT <sup>2</sup>	N/A	39	N/A	10	(73.6)
OTHER MEMBER INSURANCE	N/A	N/A	N/A	1	N/A
OPERATING FEES	2	2	20.4	2	(11.2)
MISCELLANEOUS OPERATING EXPENSES	14	14	2.2	17	19.2
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>370</b>	<b>377</b>	<b>2.0</b>	<b>415</b>	<b>10.0</b>
NET INCOME (LOSS)	17	24	38.5	41	71.9
Transfer to Regular Reserve	34	42	22.3	36	(14.7)
<b>NET INCOME (LOSS) EXCLUDING NCUSIF PREMIUMS AND TEMPORARY CORPORATE CU STABILIZATION FUND ASSESSMENT</b>	<b>N/A</b>	<b>62</b>	<b>N/A</b>	<b>64</b>	<b>2.8</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

<sup>2</sup> In 2009, the NCUSIF Premium Expense and Temporary Corporate Stabilization Assessment were combined and reported as NCUSIF Stabilization Expense.

**Montana**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2010**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-08</b>	<b>Dec-09</b>	<b>% CHG<sup>1</sup></b>	<b>Dec-10</b>	<b>% CHG<sup>1</sup></b>
NUMBER OF CREDIT UNIONS	60	58	(3.3)	57	(1.7)
<b>CASH &amp; EQUIVALENTS</b>	<b>294</b>	<b>393</b>	<b>33.7</b>	<b>502</b>	<b>27.6</b>
<b>TOTAL INVESTMENTS</b>	<b>519</b>	<b>663</b>	<b>27.9</b>	<b>754</b>	<b>13.7</b>
TRADING SECURITIES	0	0	0.0	0	0.0
AVAILABLE FOR SALE SECURITIES	134	197	47.4	320	62.3
HELD-TO-MATURITY SECURITIES	45	67	46.9	64	(3.9)
COMMERCIAL BANKS, S&Ls	207	266	28.4	310	16.4
CREDIT UNIONS -LOANS TO, INVESTMENTS IN NATURAL PERSON CREDIT UNIONS	13	15	12.7	18	21.2
MCSO AND PIC AT CORPORATE CU	11	5	(55.2)	5	(2.5)
ALL OTHER CORPORATE CREDIT UNION	95	105	10.0	25	(76.0)
ALL OTHER INVESTMENTS	13	9	(31.5)	13	44.7
LOANS HELD FOR SALE	5	3	(32.7)	4	35.4
TOTAL LOANS OUTSTANDING	2,367	2,524	6.7	2,454	(2.8)
UNSECURED CREDIT CARD LOANS	54	59	8.2	63	7.0
ALL OTHER UNSECURED LOANS	70	76	7.3	69	(8.4)
SHORT-TERM, SMALL AMOUNT LOANS (STS) (FEDERAL CU ONLY)	N/A	N/A	N/A	0*	N/A
NEW VEHICLE LOANS	243	244	0.6	205	(16.0)
USED VEHICLE LOANS	395	419	6.0	450	7.5
FIRST MORTGAGE REAL ESTATE LOANS/LOC	1,097	1,202	9.6	1,181	(1.8)
OTHER REAL ESTATE LOANS/LOC	291	286	(1.9)	262	(8.2)
LEASES RECEIVABLE	0	0	0.0	0	0.0
ALL OTHER LOANS/LOC	215	239	11.0	223	(6.6)
ALLOWANCE FOR LOAN LOSSES	14	26	85.1	31	21.3
FORECLOSED AND REPOSSESSED ASSETS	8	16	97.2	28	77.9
FORECLOSED AND REPOSSESSED REAL ESTATE	7	13	92.9	26	96.0
FORECLOSED & REPOSSESSED AUTOS	1	2	45.1	1	(20.6)
FORECLOSED AND REPOSSESSED -OTHER LAND AND BUILDING	0*	0*	4,750.4	0*	(8.5)
OTHER FIXED ASSETS	94	110	16.8	112	2.7
OTHER FIXED ASSETS	9	10	10.2	11	18.5
NCUSIF CAPITALIZATION DEPOSIT	22	30	38.7	32	8.4
TOTAL INTANGIBLE ASSETS	N/A	0*	N/A	0*	(99.2)
IDENTIFIABLE INTANGIBLE ASSETS	N/A	0*	N/A	0*	(99.2)
GOODWILL	N/A	0	N/A	0	0.0
OTHER ASSETS	29	29	(1.5)	28	(2.0)
<b>TOTAL ASSETS</b>	<b>3,332</b>	<b>3,752</b>	<b>12.6</b>	<b>3,896</b>	<b>3.8</b>
<b>LIABILITIES</b>					
TOTAL BORROWINGS	71	96	35.7	33	(65.5)
ACCRUED DIVIDENDS/INTEREST PAYABLE	2	1	(28.2)	1	(9.3)
ACCOUNTS PAYABLE AND OTHER LIABILITIES	16	16	2.7	18	10.1
UNINSURED SECONDARY CAPITAL	0	0	0.0	2	0.0
<b>TOTAL LIABILITIES</b>	<b>88</b>	<b>113</b>	<b>28.5</b>	<b>54</b>	<b>(52.5)</b>
<b>EQUITY/SAVINGS</b>					
TOTAL SAVINGS	2,884	3,253	12.8	3,436	5.7
SHARE DRAFTS	279	324	16.4	353	8.8
REGULAR SHARES	1,433	1,595	11.3	1,714	7.5
MONEY MARKET SHARES	237	313	32.4	370	18.0
SHARE CERTIFICATES/CDS	641	672	4.8	639	(5.0)
IRA/KEOGH ACCOUNTS	254	308	21.5	324	5.2
ALL OTHER SHARES	34	35	4.2	33	(7.0)
NON-MEMBER DEPOSITS	6	4	(26.3)	4	(11.7)
REGULAR RESERVES	81	80	(1.7)	82	2.7
EQUITY ACQUIRED IN MERGER	N/A	2	N/A	0*	(56.5)
APPR. FOR NON-CONF. INVEST.	0	0	0.0	0	0.0
MISCELLANEOUS EQUITY	0	0	0.0	0	0.0
ACCUM. UNREALIZED G/L ON A-F-S	(3)	2	158.8	4	119.2
ACCUM. UNREALIZED G/L FOR OTTI (DUE TO OTHER FACTORS) ON HTM DEBT SECURITIES	N/A	0	N/A	0	0.0
ACCUM. UNREALIZED NET GAINS (LOSSES) ON CASH FLOW HEDGES	0	0	0.0	0	0.0
OTHER RESERVES	29	26	(11.2)	26	0.2
OTHER COMPREHENSIVE INCOME	(0*)	(0*)	(34.5)	(0*)	18.3
UNDIVIDED EARNINGS	253	277	9.5	293	5.8
TOTAL EQUITY	360	386	7.3	406	5.1
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>3,332</b>	<b>3,752</b>	<b>12.6</b>	<b>3,896</b>	<b>3.8</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

**Montana**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2010**  
**(Dollar Amounts in Millions)**

	Dec-08	Dec-09	% CHG <sup>1</sup>	Dec-10	% CHG <sup>1</sup>
NUMBER OF CREDIT UNIONS	60	58	(3.3)	57	(1.7)
<b>INTEREST INCOME</b>					
INTEREST ON LOANS	153	152	(0.7)	149	(2.2)
(LESS) INTEREST REFUND	0*	0	(100.0)	0	0.0
INCOME FROM INVESTMENTS	27	19	(29.4)	17	(10.6)
TRADING PROFITS AND LOSSES	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>180</b>	<b>171</b>	<b>(5.0)</b>	<b>166</b>	<b>(3.1)</b>
<b>INTEREST EXPENSE</b>					
DIVIDENDS ON SHARES	74	56	(24.4)	43	(22.5)
INTEREST ON DEPOSITS	1	0*	(79.6)	0*	(52.3)
INTEREST ON BORROWED MONEY	2	2	(3.3)	2	(33.1)
<b>TOTAL INTEREST EXPENSE</b>	<b>77</b>	<b>58</b>	<b>(24.8)</b>	<b>45</b>	<b>(23.0)</b>
PROVISION FOR LOAN & LEASE LOSSES	12	24	106.4	25	3.9
<b>NET INTEREST INCOME AFTER PLL</b>	<b>91</b>	<b>89</b>	<b>(2.2)</b>	<b>97</b>	<b>8.0</b>
<b>NON-INTEREST INCOME</b>					
FEE INCOME	21	24	10.2	23	(2.7)
OTHER OPERATING INCOME	9	11	20.8	12	8.6
GAIN (LOSS) ON INVESTMENTS	(0*)	(3)	(71,054.8)	(0*)	79.0
TOTAL OTHER-THAN-TEMPORARY-IMPAIRMENT (OTTI) LOSSES	N/A	0*	N/A	1	5,872.8
LESS: PORTION OTTI LOSSES IN OTHER COMPREHENSIVE INCOME	N/A	0	N/A	0*	0.0
OTTI LOSSES RECOGNIZED IN EARNINGS	N/A	0*	N/A	0*	2,828.0
GAIN (LOSS) ON DISPOSITION OF FIXED ASSETS	0*	0*	22.3	(0*)	(165.5)
OTHER NON-OPERATING INCOME (EXPENSE)	(0*)	16	1,860.9	0*	(98.8)
NCUSIF STABILIZATION INCOME	N/A	16	N/A	0	(100.0)
<b>TOTAL NON-INTEREST INCOME</b>	<b>30</b>	<b>48</b>	<b>59.0</b>	<b>34</b>	<b>(30.1)</b>
<b>NON-INTEREST EXPENSE</b>					
EMPLOYEE COMPENSATION AND BENEFITS	50	53	4.4	55	5.1
TRAVEL AND CONFERENCE EXPENSE	1	1	(4.6)	1	(2.6)
OFFICE OCCUPANCY EXPENSE	7	7	9.3	8	7.4
OFFICE OPERATIONS EXPENSE	16	15	(3.3)	16	5.7
EDUCATIONAL & PROMOTIONAL EXPENSE	5	4	(4.0)	5	3.3
LOAN SERVICING EXPENSE	4	5	17.5	5	2.0
PROFESSIONAL AND OUTSIDE SERVICES	9	10	10.4	10	(2.7)
MEMBER INSURANCE	2	2	12.8	10	406.7
NCUSIF PREMIUM EXPENSE	N/A	N/A	N/A	4	N/A
TEMPORARY CORPORATE CU STABILIZATION ASSESSMENT <sup>2</sup>	N/A	16	N/A	4	(72.6)
OTHER MEMBER INSURANCE	N/A	N/A	N/A	1	N/A
OPERATING FEES	2	0*	(51.3)	0*	(8.9)
MISCELLANEOUS OPERATING EXPENSES	3	4	21.3	3	(33.1)
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>98</b>	<b>102</b>	<b>3.9</b>	<b>113</b>	<b>10.3</b>
NET INCOME (LOSS)	23	19	(18.0)	17	(8.3)
Transfer to Regular Reserve	0*	0*	(25.2)	0*	(83.9)
<b>NET INCOME (LOSS) EXCLUDING NCUSIF PREMIUMS AND TEMPORARY CORPORATE CU STABILIZATION</b>	<b>N/A</b>	<b>35</b>	<b>N/A</b>	<b>26</b>	<b>(26.7)</b>
<b>FUND ASSESSMENT</b>					

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

<sup>2</sup> In 2009, the NCUSIF Premium Expense and Temporary Corporate Stabilization Assessment were combined and reported as NCUSIF Stabilization Expense.



**Nebraska**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2010**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-08</b>	<b>Dec-09</b>	<b>% CHG<sup>1</sup></b>	<b>Dec-10</b>	<b>% CHG<sup>1</sup></b>
NUMBER OF CREDIT UNIONS	73	72	(1.4)	72	0.0
<b>CASH &amp; EQUIVALENTS</b>	192	275	43.2	307	11.7
<b>TOTAL INVESTMENTS</b>	462	579	25.3	626	8.2
TRADING SECURITIES	0	0	0.0	0	0.0
AVAILABLE FOR SALE SECURITIES	80	153	91.2	174	13.8
HELD-TO-MATURITY SECURITIES	46	31	(33.9)	37	21.0
COMMERCIAL BANKS, S&Ls	203	286	41.3	319	11.5
CREDIT UNIONS -LOANS TO, INVESTMENTS IN NATURAL PERSON CREDIT UNIONS	11	12	5.4	17	43.9
MCSO AND PIC AT CORPORATE CU	14	9	(37.1)	5	(41.8)
ALL OTHER CORPORATE CREDIT UNION	84	76	(9.2)	58	(23.6)
ALL OTHER INVESTMENTS	23	12	(49.1)	15	29.9
LOANS HELD FOR SALE	5	5	(7.0)	19	276.1
<b>TOTAL LOANS OUTSTANDING</b>	1,926	2,019	4.8	2,100	4.0
UNSECURED CREDIT CARD LOANS	41	46	11.7	50	10.0
ALL OTHER UNSECURED LOANS	75	79	5.3	83	4.6
SHORT-TERM, SMALL AMOUNT LOANS (STS) (FEDERAL CU ONLY)	N/A	N/A	N/A	0*	N/A
NEW VEHICLE LOANS	202	221	9.8	231	4.4
USED VEHICLE LOANS	489	563	15.0	653	16.0
FIRST MORTGAGE REAL ESTATE LOANS/LOC	658	657	(0.2)	652	(0.6)
OTHER REAL ESTATE LOANS/LOC	337	315	(6.6)	292	(7.2)
LEASES RECEIVABLE	1	0*	(69.8)	0*	(93.3)
ALL OTHER LOANS/LOC	123	138	11.8	138	0.2
ALLOWANCE FOR LOAN LOSSES	16	19	16.5	22	16.8
FORECLOSED AND REPOSSESSED ASSETS	4	4	10.3	5	11.5
FORECLOSED AND REPOSSESSED REAL ESTATE	4	4	6.9	4	7.6
FORECLOSED & REPOSSESSED AUTOS	0*	0*	167.9	0*	85.1
FORECLOSED AND REPOSSESSED -OTHER	0*	0*	(21.4)	0*	(50.0)
LAND AND BUILDING	63	71	12.1	75	6.2
OTHER FIXED ASSETS	12	12	(0.6)	14	14.1
NCUSIF CAPITALIZATION DEPOSIT	20	23	15.1	26	12.6
TOTAL INTANGIBLE ASSETS	N/A	0	N/A	0	0.0
IDENTIFIABLE INTANGIBLE ASSETS	N/A	0	N/A	0	0.0
GOODWILL	N/A	0	N/A	0	0.0
OTHER ASSETS	33	35	6.7	30	(14.5)
<b>TOTAL ASSETS</b>	<b>2,701</b>	<b>3,004</b>	<b>11.2</b>	<b>3,180</b>	<b>5.9</b>
<b>LIABILITIES</b>					
TOTAL BORROWINGS	99	93	(6.0)	65	(30.7)
ACCRUED DIVIDENDS/INTEREST PAYABLE	4	2	(48.2)	1	(34.3)
ACCOUNTS PAYABLE AND OTHER LIABILITIES	20	28	35.6	34	21.8
UNINSURED SECONDARY CAPITAL	0*	0*	(5.4)	0*	(19.4)
<b>TOTAL LIABILITIES</b>	<b>124</b>	<b>123</b>	<b>(0.6)</b>	<b>100</b>	<b>(19.0)</b>
<b>EQUITY/SAVINGS</b>					
TOTAL SAVINGS	2,248	2,547	13.3	2,734	7.4
SHARE DRAFTS	274	343	25.1	395	15.1
REGULAR SHARES	807	917	13.7	1,009	10.0
MONEY MARKET SHARES	217	265	22.0	311	17.2
SHARE CERTIFICATES/CDS	690	737	6.8	729	(1.0)
IRA/KEOGH ACCOUNTS	225	247	9.9	255	3.2
ALL OTHER SHARES	22	26	21.2	27	1.7
NON-MEMBER DEPOSITS	14	12	(17.9)	9	(23.1)
REGULAR RESERVES	125	130	4.3	131	0.8
EQUITY ACQUIRED IN MERGER	N/A	0	N/A	0*	0.0
APPR. FOR NON-CONF. INVEST.	0	0	0.0	0	0.0
MISCELLANEOUS EQUITY	0	0	0.0	0*	0.0
ACCUM. UNREALIZED G/L ON A-F-S	(0*)	0*	4,141.6	1	78.0
ACCUM. UNREALIZED G/L FOR OTTI (DUE TO OTHER FACTORS) ON HTM DEBT SECURITIES	N/A	0	N/A	0	0.0
ACCUM. UNREALIZED NET GAINS (LOSSES) ON CASH FLOW HEDGES	0	0	0.0	0	0.0
OTHER RESERVES	30	31	4.0	30	(1.1)
OTHER COMPREHENSIVE INCOME	(0*)	(2)	(482.8)	(3)	(3.2)
UNDIVIDED EARNINGS	175	175	(0.1)	185	5.6
TOTAL EQUITY	329	334	1.6	346	3.4
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>2,701</b>	<b>3,004</b>	<b>11.2</b>	<b>3,180</b>	<b>5.9</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

**Nebraska**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2010**  
**(Dollar Amounts in Millions)**

	Dec-08	Dec-09	% CHG <sup>1</sup>	Dec-10	% CHG <sup>1</sup>
NUMBER OF CREDIT UNIONS	73	72	(1.4)	72	0.0
<b>INTEREST INCOME</b>					
INTEREST ON LOANS	131	132	0.8	132	0.0
(LESS) INTEREST REFUND	0*	0*	(3.4)	0*	(13.9)
INCOME FROM INVESTMENTS	20	16	(21.0)	15	(8.4)
TRADING PROFITS AND LOSSES	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>151</b>	<b>148</b>	<b>(2.1)</b>	<b>147</b>	<b>(0.8)</b>
<b>INTEREST EXPENSE</b>					
DIVIDENDS ON SHARES	53	41	(22.5)	34	(18.1)
INTEREST ON DEPOSITS	0*	0*	(36.2)	0*	(23.9)
INTEREST ON BORROWED MONEY	4	4	(14.8)	3	(11.4)
<b>TOTAL INTEREST EXPENSE</b>	<b>58</b>	<b>45</b>	<b>(22.1)</b>	<b>37</b>	<b>(17.7)</b>
PROVISION FOR LOAN & LEASE LOSSES	16	14	(9.4)	14	(4.7)
<b>NET INTEREST INCOME AFTER PLL</b>	<b>77</b>	<b>88</b>	<b>14.4</b>	<b>96</b>	<b>8.5</b>
<b>NON-INTEREST INCOME</b>					
FEE INCOME	28	30	8.6	32	6.7
OTHER OPERATING INCOME	10	10	8.8	13	21.4
GAIN (LOSS) ON INVESTMENTS	(0*)	(3)	(340.8)	(3)	(11.2)
TOTAL OTHER-THAN-TEMPORARY-IMPAIRMENT (OTTI) LOSSES	N/A	(0*)	N/A	(0*)	33.0
LESS: PORTION OTTI LOSSES IN OTHER COMPREHENSIVE INCOME	N/A	0*	N/A	0	(100.0)
OTTI LOSSES RECOGNIZED IN EARNINGS	N/A	(0*)	N/A	(0*)	39.6
GAIN (LOSS) ON DISPOSITION OF FIXED ASSETS	(3)	(0*)	91.6	(0*)	62.1
OTHER NON-OPERATING INCOME (EXPENSE)	1	5	283.3	(0*)	(103.1)
NCUSIF STABILIZATION INCOME	N/A	5	N/A	0	(100.0)
<b>TOTAL NON-INTEREST INCOME</b>	<b>35</b>	<b>42</b>	<b>21.8</b>	<b>42</b>	<b>(1.2)</b>
<b>NON-INTEREST EXPENSE</b>					
EMPLOYEE COMPENSATION AND BENEFITS	55	58	6.5	64	8.9
TRAVEL AND CONFERENCE EXPENSE	1	1	(10.5)	1	2.1
OFFICE OCCUPANCY EXPENSE	8	9	10.8	9	8.5
OFFICE OPERATIONS EXPENSE	19	20	4.7	20	1.7
EDUCATIONAL & PROMOTIONAL EXPENSE	4	5	16.7	5	4.5
LOAN SERVICING EXPENSE	4	4	22.3	5	13.2
PROFESSIONAL AND OUTSIDE SERVICES	9	10	7.0	10	7.8
MEMBER INSURANCE	0*	1	148.4	8	629.9
NCUSIF PREMIUM EXPENSE	N/A	N/A	N/A	3	N/A
TEMPORARY CORPORATE CU STABILIZATION ASSESSMENT <sup>2</sup>	N/A	11	N/A	4	(65.7)
OTHER MEMBER INSURANCE	N/A	N/A	N/A	0*	N/A
OPERATING FEES	0*	1	119.0	0*	(44.5)
MISCELLANEOUS OPERATING EXPENSES	3	3	(5.0)	3	3.9
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>104</b>	<b>112</b>	<b>8.1</b>	<b>126</b>	<b>12.4</b>
NET INCOME (LOSS)	8	7	(7.0)	11	52.2
Transfer to Regular Reserve	4	1	(67.7)	1	1.8
<b>NET INCOME (LOSS) EXCLUDING NCUSIF PREMIUMS AND TEMPORARY CORPORATE CU STABILIZATION</b>	<b>N/A</b>	<b>18</b>	<b>N/A</b>	<b>18</b>	<b>1.1</b>
<b>FUND ASSESSMENT</b>					

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

<sup>2</sup> In 2009, the NCUSIF Premium Expense and Temporary Corporate Stabilization Assessment were combined and reported as NCUSIF Stabilization Expense.

**Nevada**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2010**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-08</b>	<b>Dec-09</b>	<b>% CHG<sup>1</sup></b>	<b>Dec-10</b>	<b>% CHG<sup>1</sup></b>
NUMBER OF CREDIT UNIONS	19	16	(15.8)	16	0.0
<b>CASH &amp; EQUIVALENTS</b>	<b>323</b>	<b>315</b>	<b>(2.4)</b>	<b>388</b>	<b>23.1</b>
<b>TOTAL INVESTMENTS</b>	<b>202</b>	<b>333</b>	<b>65.0</b>	<b>251</b>	<b>(24.4)</b>
TRADING SECURITIES	0	0	0.0	0	0.0
AVAILABLE FOR SALE SECURITIES	100	115	15.5	91	(20.9)
HELD-TO-MATURITY SECURITIES	7	12	56.5	13	11.4
COMMERCIAL BANKS, S&Ls	46	57	25.7	90	57.0
CREDIT UNIONS -LOANS TO, INVESTMENTS IN NATURAL PERSON CREDIT UNIONS	2	2	5.1	2	(9.3)
MCSO AND PIC AT CORPORATE CU	8	0*	(100.0)	0*	0.0
ALL OTHER CORPORATE CREDIT UNION	31	139	352.0	37	(73.6)
ALL OTHER INVESTMENTS	8	8	(1.2)	19	146.8
LOANS HELD FOR SALE	15	6	(55.9)	16	143.0
TOTAL LOANS OUTSTANDING	1,818	1,316	(27.6)	1,138	(13.5)
UNSECURED CREDIT CARD LOANS	69	59	(14.0)	54	(8.9)
ALL OTHER UNSECURED LOANS	49	34	(29.4)	32	(6.6)
SHORT-TERM, SMALL AMOUNT LOANS (STS) (FEDERAL CU ONLY)	N/A	N/A	N/A	0	N/A
NEW VEHICLE LOANS	346	198	(42.7)	131	(34.0)
USED VEHICLE LOANS	375	253	(32.6)	230	(8.9)
FIRST MORTGAGE REAL ESTATE LOANS/LOC	615	486	(21.0)	448	(7.7)
OTHER REAL ESTATE LOANS/LOC	244	181	(26.1)	152	(15.8)
LEASES RECEIVABLE	0	0	0.0	0	0.0
ALL OTHER LOANS/LOC	122	105	(13.6)	91	(13.4)
ALLOWANCE FOR LOAN LOSSES	41	58	43.2	56	(3.3)
FORECLOSED AND REPOSSESSED ASSETS	11	10	(13.0)	11	8.6
FORECLOSED AND REPOSSESSED REAL ESTATE	8	8	(7.4)	9	21.1
FORECLOSED & REPOSSESSED AUTOS	3	2	(26.6)	2	(29.8)
FORECLOSED AND REPOSSESSED -OTHER	0*	0*	3.8	0*	39.5
LAND AND BUILDING	61	39	(36.4)	38	(2.9)
OTHER FIXED ASSETS	17	12	(28.8)	9	(25.1)
NCUSIF CAPITALIZATION DEPOSIT	17	17	(0.5)	17	(3.2)
TOTAL INTANGIBLE ASSETS	N/A	0	N/A	0	0.0
IDENTIFIABLE INTANGIBLE ASSETS	N/A	0	N/A	0	0.0
GOODWILL	N/A	0	N/A	0	0.0
OTHER ASSETS	37	30	(20.8)	26	(12.2)
<b>TOTAL ASSETS</b>	<b>2,461</b>	<b>2,019</b>	<b>(17.9)</b>	<b>1,837</b>	<b>(9.0)</b>
<b>LIABILITIES</b>					
TOTAL BORROWINGS	30	43	42.2	12	(71.9)
ACCRUED DIVIDENDS/INTEREST PAYABLE	0*	0*	(32.0)	0*	(66.7)
ACCOUNTS PAYABLE AND OTHER LIABILITIES	13	12	(9.7)	13	7.1
UNINSURED SECONDARY CAPITAL	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	<b>43</b>	<b>55</b>	<b>26.2</b>	<b>25</b>	<b>(54.6)</b>
<b>EQUITY/SAVINGS</b>					
TOTAL SAVINGS	2,168	1,792	(17.3)	1,651	(7.9)
SHARE DRAFTS	356	324	(9.0)	322	(0.5)
REGULAR SHARES	507	473	(6.8)	544	15.1
MONEY MARKET SHARES	519	453	(12.7)	400	(11.8)
SHARE CERTIFICATES/CDS	588	375	(36.2)	240	(36.0)
IRA/KEOGH ACCOUNTS	193	164	(15.1)	144	(11.7)
ALL OTHER SHARES	5	5	(8.7)	1	(76.5)
NON-MEMBER DEPOSITS	0*	0	(100.0)	0	0.0
REGULAR RESERVES	62	54	(13.4)	54	0.4
EQUITY ACQUIRED IN MERGER	N/A	0	N/A	0	0.0
APPR. FOR NON-CONF. INVEST.	0	0	0.0	0	0.0
MISCELLANEOUS EQUITY	0	0	0.0	0	0.0
ACCUM. UNREALIZED G/L ON A-F-S	(0*)	0*	149.3	(0*)	(148.7)
ACCUM. UNREALIZED G/L FOR OTTI (DUE TO OTHER FACTORS) ON HTM DEBT SECURITIES	N/A	0	N/A	0	0.0
ACCUM. UNREALIZED NET GAINS (LOSSES) ON CASH FLOW HEDGES	0	0	0.0	0	0.0
OTHER RESERVES	9	9	1.7	9	5.2
OTHER COMPREHENSIVE INCOME	(0*)	0	100.0	0	0.0
UNDIVIDED EARNINGS	180	109	(39.4)	98	(10.3)
TOTAL EQUITY	249	172	(31.0)	161	(6.5)
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>2,461</b>	<b>2,019</b>	<b>(17.9)</b>	<b>1,837</b>	<b>(9.0)</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

**Nevada**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2010**  
**(Dollar Amounts in Millions)**

	Dec-08	Dec-09	% CHG <sup>1</sup>	Dec-10	% CHG <sup>1</sup>
NUMBER OF CREDIT UNIONS	19	16	(15.8)	16	0.0
<b>INTEREST INCOME</b>					
INTEREST ON LOANS	127	92	(27.9)	80	(12.5)
(LESS) INTEREST REFUND	0*	0*	(44.1)	0*	3.3
INCOME FROM INVESTMENTS	15	8	(47.0)	6	(26.7)
TRADING PROFITS AND LOSSES	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>142</b>	<b>100</b>	<b>(29.8)</b>	<b>86</b>	<b>(13.7)</b>
<b>INTEREST EXPENSE</b>					
DIVIDENDS ON SHARES	40	19	(52.3)	9	(50.2)
INTEREST ON DEPOSITS	9	5	(43.6)	2	(63.9)
INTEREST ON BORROWED MONEY	1	0*	(48.7)	0*	(7.7)
<b>TOTAL INTEREST EXPENSE</b>	<b>50</b>	<b>25</b>	<b>(50.6)</b>	<b>12</b>	<b>(52.0)</b>
PROVISION FOR LOAN & LEASE LOSSES	61	86	40.0	50	(41.4)
<b>NET INTEREST INCOME AFTER PLL</b>	<b>31</b>	<b>(11)</b>	<b>(135.9)</b>	<b>24</b>	<b>317.3</b>
<b>NON-INTEREST INCOME</b>					
FEE INCOME	44	42	(4.2)	40	(4.0)
OTHER OPERATING INCOME	11	11	0.3	13	17.9
GAIN (LOSS) ON INVESTMENTS	0*	(4)	(734.8)	0*	104.5
TOTAL OTHER-THAN-TEMPORARY-IMPAIRMENT (OTTI) LOSSES	N/A	(1)	N/A	0	100.0
LESS: PORTION OTTI LOSSES IN OTHER COMPREHENSIVE INCOME	N/A	0	N/A	0	0.0
OTTI LOSSES RECOGNIZED IN EARNINGS	N/A	(1)	N/A	0	100.0
GAIN (LOSS) ON DISPOSITION OF FIXED ASSETS	(0*)	(2)	(397.9)	0*	140.9
OTHER NON-OPERATING INCOME (EXPENSE)	(0*)	7	1,385.1	(0*)	(106.2)
NCUSIF STABILIZATION INCOME	N/A	7	N/A	0	(100.0)
<b>TOTAL NON-INTEREST INCOME</b>	<b>54</b>	<b>54</b>	<b>(0.5)</b>	<b>54</b>	<b>(0.8)</b>
<b>NON-INTEREST EXPENSE</b>					
EMPLOYEE COMPENSATION AND BENEFITS	55	42	(23.6)	37	(11.8)
TRAVEL AND CONFERENCE EXPENSE	1	0*	(61.1)	0*	(16.7)
OFFICE OCCUPANCY EXPENSE	11	9	(17.9)	9	5.6
OFFICE OPERATIONS EXPENSE	26	20	(22.5)	19	(5.7)
EDUCATIONAL & PROMOTIONAL EXPENSE	7	3	(50.5)	2	(29.3)
LOAN SERVICING EXPENSE	6	6	(4.4)	6	(7.5)
PROFESSIONAL AND OUTSIDE SERVICES	8	7	(9.0)	7	(2.4)
MEMBER INSURANCE	0*	1	164.8	4	304.3
NCUSIF PREMIUM EXPENSE	N/A	N/A	N/A	2	N/A
TEMPORARY CORPORATE CU STABILIZATION ASSESSMENT <sup>2</sup>	N/A	9	N/A	2	(74.9)
OTHER MEMBER INSURANCE	N/A	N/A	N/A	0*	N/A
OPERATING FEES	0*	0*	38.4	0*	(1.5)
MISCELLANEOUS OPERATING EXPENSES	5	1	(72.7)	2	78.4
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>120</b>	<b>91</b>	<b>(24.0)</b>	<b>88</b>	<b>(3.2)</b>
NET INCOME (LOSS)	(35)	(57)	(63.8)	(11)	81.4
Transfer to Regular Reserve	4	2	(55.1)	0*	(85.6)
<b>NET INCOME (LOSS) EXCLUDING NCUSIF PREMIUMS AND TEMPORARY CORPORATE CU STABILIZATION</b>	<b>N/A</b>	<b>(48)</b>	<b>N/A</b>	<b>(7)</b>	<b>85.9</b>
<b>FUND ASSESSMENT</b>					

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

<sup>2</sup> In 2009, the NCUSIF Premium Expense and Temporary Corporate Stabilization Assessment were combined and reported as NCUSIF Stabilization Expense.

**New Hampshire**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2010**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-08</b>	<b>Dec-09</b>	<b>% CHG<sup>1</sup></b>	<b>Dec-10</b>	<b>% CHG<sup>1</sup></b>
NUMBER OF CREDIT UNIONS	23	23	0.0	23	0.0
<b>CASH &amp; EQUIVALENTS</b>	<b>226</b>	<b>401</b>	<b>77.4</b>	<b>497</b>	<b>23.9</b>
<b>TOTAL INVESTMENTS</b>	<b>943</b>	<b>943</b>	<b>(0.0)</b>	<b>914</b>	<b>(3.0)</b>
TRADING SECURITIES	0	0	0.0	0	0.0
AVAILABLE FOR SALE SECURITIES	598	520	(13.0)	588	13.0
HELD-TO-MATURITY SECURITIES	104	131	25.8	73	(44.3)
COMMERCIAL BANKS, S&Ls	95	154	62.3	169	9.8
CREDIT UNIONS -LOANS TO, INVESTMENTS IN NATURAL PERSON CREDIT UNIONS	4	5	10.7	7	48.9
MCSO AND PIC AT CORPORATE CU	9	6	(26.7)	7	6.7
ALL OTHER CORPORATE CREDIT UNION	107	101	(5.7)	50	(50.7)
ALL OTHER INVESTMENTS	26	26	(0.2)	21	(18.2)
LOANS HELD FOR SALE	1	0*	(71.1)	4	1,035.6
TOTAL LOANS OUTSTANDING	2,852	3,129	9.7	3,392	8.4
UNSECURED CREDIT CARD LOANS	151	159	5.8	165	3.5
ALL OTHER UNSECURED LOANS	140	143	2.4	149	4.2
SHORT-TERM, SMALL AMOUNT LOANS (STS) (FEDERAL CU ONLY)	N/A	N/A	N/A	0*	N/A
NEW VEHICLE LOANS	499	582	16.6	597	2.6
USED VEHICLE LOANS	560	697	24.4	840	20.6
FIRST MORTGAGE REAL ESTATE LOANS/LOC	995	1,065	7.0	1,172	10.1
OTHER REAL ESTATE LOANS/LOC	413	394	(4.5)	380	(3.7)
LEASES RECEIVABLE	0	0	0.0	0	0.0
ALL OTHER LOANS/LOC	94	88	(6.0)	88	(0.5)
ALLOWANCE FOR LOAN LOSSES	18	24	34.9	29	19.4
FORECLOSED AND REPOSSESSED ASSETS	2	4	82.2	4	2.3
FORECLOSED AND REPOSSESSED REAL ESTATE	1	3	140.3	3	(15.6)
FORECLOSED & REPOSSESSED AUTOS	0*	0*	(11.0)	1	81.7
FORECLOSED AND REPOSSESSED -OTHER	0*	0*	(81.3)	0*	589.3
LAND AND BUILDING	90	92	2.0	92	0.2
OTHER FIXED ASSETS	21	19	(11.8)	22	17.4
NCUSIF CAPITALIZATION DEPOSIT	27	34	29.4	39	13.4
TOTAL INTANGIBLE ASSETS	N/A	0*	N/A	0*	(57.3)
IDENTIFIABLE INTANGIBLE ASSETS	N/A	0*	N/A	0	(100.0)
GOODWILL	N/A	0*	N/A	0*	(57.1)
OTHER ASSETS	83	81	(2.2)	90	11.3
<b>TOTAL ASSETS</b>	<b>4,227</b>	<b>4,679</b>	<b>10.7</b>	<b>5,025</b>	<b>7.4</b>
<b>LIABILITIES</b>					
TOTAL BORROWINGS	384	367	(4.4)	339	(7.5)
ACCRUED DIVIDENDS/INTEREST PAYABLE	0*	0*	(17.2)	0*	(30.4)
ACCOUNTS PAYABLE AND OTHER LIABILITIES	50	56	12.2	63	13.1
UNINSURED SECONDARY CAPITAL	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	<b>434</b>	<b>424</b>	<b>(2.5)</b>	<b>403</b>	<b>(4.9)</b>
<b>EQUITY/SAVINGS</b>					
TOTAL SAVINGS	3,325	3,762	13.2	4,096	8.9
SHARE DRAFTS	411	480	16.9	511	6.4
REGULAR SHARES	743	898	20.8	1,011	12.6
MONEY MARKET SHARES	563	680	20.7	798	17.3
SHARE CERTIFICATES/CDS	1,323	1,383	4.5	1,422	2.8
IRA/KEOGH ACCOUNTS	277	313	12.7	349	11.6
ALL OTHER SHARES	6	8	21.3	5	(32.9)
NON-MEMBER DEPOSITS	0*	0*	23.0	0	(100.0)
REGULAR RESERVES	73	73	(0.0)	74	1.7
EQUITY ACQUIRED IN MERGER	N/A	0	N/A	0	0.0
APPR. FOR NON-CONF. INVEST.	0	0	0.0	0	0.0
MISCELLANEOUS EQUITY	0	0	0.0	0	0.0
ACCUM. UNREALIZED G/L ON A-F-S	14	16	11.8	10	(35.9)
ACCUM. UNREALIZED G/L FOR OTTI (DUE TO OTHER FACTORS) ON HTM DEBT SECURITIES	N/A	0	N/A	0	0.0
ACCUM. UNREALIZED NET GAINS (LOSSES) ON CASH FLOW HEDGES	0	0	0.0	0	0.0
OTHER RESERVES	12	12	0.0	12	(0.6)
OTHER COMPREHENSIVE INCOME	(9)	(10)	(7.8)	(12)	(17.1)
UNDIVIDED EARNINGS	378	403	6.5	441	9.4
TOTAL EQUITY	468	494	5.5	525	6.4
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>4,227</b>	<b>4,679</b>	<b>10.7</b>	<b>5,025</b>	<b>7.4</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

**New Hampshire**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2010**  
**(Dollar Amounts in Millions)**

	Dec-08	Dec-09	% CHG <sup>1</sup>	Dec-10	% CHG <sup>1</sup>
NUMBER OF CREDIT UNIONS	23	23	0.0	23	0.0
<b>INTEREST INCOME</b>					
INTEREST ON LOANS	170	182	7.1	190	4.6
(LESS) INTEREST REFUND	0*	0*	(53.5)	0*	5,426.5
INCOME FROM INVESTMENTS	45	35	(21.3)	30	(16.3)
TRADING PROFITS AND LOSSES	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>215</b>	<b>217</b>	<b>1.2</b>	<b>220</b>	<b>1.1</b>
<b>INTEREST EXPENSE</b>					
DIVIDENDS ON SHARES	67	55	(17.4)	45	(18.6)
INTEREST ON DEPOSITS	13	9	(28.3)	7	(25.3)
INTEREST ON BORROWED MONEY	12	13	8.3	11	(12.1)
<b>TOTAL INTEREST EXPENSE</b>	<b>92</b>	<b>78</b>	<b>(15.6)</b>	<b>63</b>	<b>(18.4)</b>
PROVISION FOR LOAN & LEASE LOSSES	21	26	25.7	27	3.1
<b>NET INTEREST INCOME AFTER PLL</b>	<b>102</b>	<b>114</b>	<b>11.3</b>	<b>130</b>	<b>13.9</b>
<b>NON-INTEREST INCOME</b>					
FEE INCOME	29	35	19.9	43	22.7
OTHER OPERATING INCOME	24	29	17.1	33	16.0
GAIN (LOSS) ON INVESTMENTS	(4)	2	135.9	4	132.0
TOTAL OTHER-THAN-TEMPORARY-IMPAIRMENT (OTTI) LOSSES	N/A	(1)	N/A	0	100.0
LESS: PORTION OTTI LOSSES IN OTHER COMPREHENSIVE INCOME	N/A	0	N/A	0	0.0
OTTI LOSSES RECOGNIZED IN EARNINGS	N/A	(1)	N/A	0	100.0
GAIN (LOSS) ON DISPOSITION OF FIXED ASSETS	0*	0*	162.5	(0*)	(277.9)
OTHER NON-OPERATING INCOME (EXPENSE)	(1)	10	1,006.3	(0*)	(106.0)
NCUSIF STABILIZATION INCOME	N/A	11	N/A	0	(100.0)
<b>TOTAL NON-INTEREST INCOME</b>	<b>48</b>	<b>76</b>	<b>56.5</b>	<b>79</b>	<b>4.4</b>
<b>NON-INTEREST EXPENSE</b>					
EMPLOYEE COMPENSATION AND BENEFITS	77	83	8.3	86	3.3
TRAVEL AND CONFERENCE EXPENSE	1	1	(26.5)	1	23.4
OFFICE OCCUPANCY EXPENSE	10	11	7.6	11	(0.4)
OFFICE OPERATIONS EXPENSE	27	27	2.6	28	4.0
EDUCATIONAL & PROMOTIONAL EXPENSE	7	5	(24.6)	7	26.6
LOAN SERVICING EXPENSE	6	6	13.2	7	5.4
PROFESSIONAL AND OUTSIDE SERVICES	12	13	9.0	15	11.4
MEMBER INSURANCE	3	2	(28.3)	11	464.1
NCUSIF PREMIUM EXPENSE	N/A	N/A	N/A	5	N/A
TEMPORARY CORPORATE CU STABILIZATION ASSESSMENT <sup>2</sup>	N/A	13	N/A	5	(57.8)
OTHER MEMBER INSURANCE	N/A	N/A	N/A	0*	N/A
OPERATING FEES	3	0*	(82.1)	0*	20.6
MISCELLANEOUS OPERATING EXPENSES	3	3	(19.4)	4	44.0
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>149</b>	<b>152</b>	<b>2.5</b>	<b>170</b>	<b>11.4</b>
NET INCOME (LOSS)	2	25	1,176.2	39	58.5
Transfer to Regular Reserve	0	0	0.0	1	0.0
<b>NET INCOME (LOSS) EXCLUDING NCUSIF PREMIUMS AND TEMPORARY CORPORATE CU STABILIZATION</b>	<b>N/A</b>	<b>37</b>	<b>N/A</b>	<b>49</b>	<b>32.8</b>
<b>FUND ASSESSMENT</b>					

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

<sup>2</sup> In 2009, the NCUSIF Premium Expense and Temporary Corporate Stabilization Assessment were combined and reported as NCUSIF Stabilization Expense.

**New Jersey**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2010**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-08</b>	<b>Dec-09</b>	<b>% CHG<sup>1</sup></b>	<b>Dec-10</b>	<b>% CHG<sup>1</sup></b>
NUMBER OF CREDIT UNIONS	216	212	(1.9)	207	(2.4)
<b>CASH &amp; EQUIVALENTS</b>	<b>704</b>	<b>954</b>	<b>35.5</b>	<b>955</b>	<b>0.1</b>
<b>TOTAL INVESTMENTS</b>	<b>2,974</b>	<b>3,477</b>	<b>16.9</b>	<b>3,883</b>	<b>11.7</b>
TRADING SECURITIES	0*	2	1,212,829.3	4	85.0
AVAILABLE FOR SALE SECURITIES	875	1,006	15.0	1,289	28.1
HELD-TO-MATURITY SECURITIES	858	1,032	20.4	1,278	23.8
COMMERCIAL BANKS, S&Ls	681	984	44.6	1,102	12.0
CREDIT UNIONS -LOANS TO, INVESTMENTS IN NATURAL PERSON CREDIT UNIONS	18	25	42.6	21	(15.5)
MCSO AND PIC AT CORPORATE CU	66	22	(66.0)	6	(74.2)
ALL OTHER CORPORATE CREDIT UNION	455	365	(19.8)	140	(61.5)
ALL OTHER INVESTMENTS	22	39	76.9	42	8.4
LOANS HELD FOR SALE	33	0*	(99.3)	24	9,638.3
TOTAL LOANS OUTSTANDING	6,199	6,562	5.9	6,567	0.1
UNSECURED CREDIT CARD LOANS	325	354	8.8	361	2.0
ALL OTHER UNSECURED LOANS	480	498	3.9	540	8.4
SHORT-TERM, SMALL AMOUNT LOANS (STS) (FEDERAL CU ONLY)	N/A	N/A	N/A	2	N/A
NEW VEHICLE LOANS	519	492	(5.3)	395	(19.6)
USED VEHICLE LOANS	470	522	11.0	539	3.2
FIRST MORTGAGE REAL ESTATE LOANS/LOC	2,163	2,571	18.9	2,731	6.2
OTHER REAL ESTATE LOANS/LOC	2,042	1,896	(7.1)	1,764	(7.0)
LEASES RECEIVABLE	11	7	(41.3)	5	(25.7)
ALL OTHER LOANS/LOC	188	223	18.1	230	3.4
ALLOWANCE FOR LOAN LOSSES	47	71	49.3	85	20.2
FORECLOSED AND REPOSSESSED ASSETS	4	4	(8.0)	6	65.7
FORECLOSED AND REPOSSESSED REAL ESTATE	3	3	(18.5)	5	106.4
FORECLOSED & REPOSSESSED AUTOS	0*	1	15.7	0*	(20.8)
FORECLOSED AND REPOSSESSED -OTHER	0	0*	0.0	0*	(32.9)
LAND AND BUILDING	143	162	12.9	166	3.1
OTHER FIXED ASSETS	43	38	(10.9)	36	(5.0)
NCUSIF CAPITALIZATION DEPOSIT	57	91	58.4	98	8.0
TOTAL INTANGIBLE ASSETS	N/A	2	N/A	2	(2.0)
IDENTIFIABLE INTANGIBLE ASSETS	N/A	0*	N/A	0*	(36.6)
GOODWILL	N/A	2	N/A	2	(0.2)
OTHER ASSETS	125	187	50.4	147	(21.8)
<b>TOTAL ASSETS</b>	<b>10,235</b>	<b>11,406</b>	<b>11.4</b>	<b>11,800</b>	<b>3.5</b>
<b>LIABILITIES</b>					
TOTAL BORROWINGS	347	230	(33.8)	180	(21.4)
ACCRUED DIVIDENDS/INTEREST PAYABLE	16	14	(12.9)	12	(13.0)
ACCOUNTS PAYABLE AND OTHER LIABILITIES	81	88	8.1	92	5.4
UNINSURED SECONDARY CAPITAL	0	0	0.0	0*	0.0
<b>TOTAL LIABILITIES</b>	<b>444</b>	<b>331</b>	<b>(25.4)</b>	<b>285</b>	<b>(13.9)</b>
<b>EQUITY/SAVINGS</b>					
TOTAL SAVINGS	8,618	9,925	15.2	10,369	4.5
SHARE DRAFTS	1,001	1,141	13.9	1,229	7.7
REGULAR SHARES	3,234	3,692	14.2	4,095	10.9
MONEY MARKET SHARES	956	1,239	29.6	1,425	15.0
SHARE CERTIFICATES/CDS	2,343	2,499	6.7	2,229	(10.8)
IRA/KEOGH ACCOUNTS	856	995	16.3	1,030	3.5
ALL OTHER SHARES	200	349	74.5	350	0.3
NON-MEMBER DEPOSITS	28	11	(61.5)	12	14.0
REGULAR RESERVES	228	230	1.1	230	(0.0)
EQUITY ACQUIRED IN MERGER	N/A	0*	N/A	0*	29.7
APPR. FOR NON-CONF. INVEST.	0	0	0.0	0	0.0
MISCELLANEOUS EQUITY	0	0*	0.0	3	275,590.6
ACCUM. UNREALIZED G/L ON A-F-S	4	8	128.6	7	(21.3)
ACCUM. UNREALIZED G/L FOR OTTI (DUE TO OTHER FACTORS) ON HTM DEBT SECURITIES	N/A	(0*)	N/A	0	100.0
ACCUM. UNREALIZED NET GAINS (LOSSES) ON CASH FLOW HEDGES	(2)	(0*)	93.7	(0*)	(500.8)
OTHER RESERVES	106	105	(0.8)	108	3.5
OTHER COMPREHENSIVE INCOME	(11)	(13)	(18.6)	(15)	(18.4)
UNDIVIDED EARNINGS	848	818	(3.5)	815	(0.3)
TOTAL EQUITY	1,173	1,149	(2.0)	1,146	(0.3)
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>10,235</b>	<b>11,406</b>	<b>11.4</b>	<b>11,800</b>	<b>3.5</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

**New Jersey**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2010**  
**(Dollar Amounts in Millions)**

	Dec-08	Dec-09	% CHG <sup>1</sup>	Dec-10	% CHG <sup>1</sup>
NUMBER OF CREDIT UNIONS	216	212	(1.9)	207	(2.4)
<b>INTEREST INCOME</b>					
INTEREST ON LOANS	403	396	(1.8)	392	(1.0)
(LESS) INTEREST REFUND	0*	0*	(7.5)	0*	(41.5)
INCOME FROM INVESTMENTS	132	113	(14.5)	103	(8.6)
TRADING PROFITS AND LOSSES	0	(0*)	0.0	(0*)	(136.2)
<b>TOTAL INTEREST INCOME</b>	<b>535</b>	<b>509</b>	<b>(4.9)</b>	<b>495</b>	<b>(2.7)</b>
<b>INTEREST EXPENSE</b>					
DIVIDENDS ON SHARES	203	169	(16.9)	124	(26.9)
INTEREST ON DEPOSITS	2	2	(0.6)	1	(28.2)
INTEREST ON BORROWED MONEY	11	10	(16.2)	5	(50.4)
<b>TOTAL INTEREST EXPENSE</b>	<b>217</b>	<b>180</b>	<b>(16.7)</b>	<b>130</b>	<b>(28.2)</b>
PROVISION FOR LOAN & LEASE LOSSES	42	64	52.2	64	(0.1)
<b>NET INTEREST INCOME AFTER PLL</b>	<b>276</b>	<b>264</b>	<b>(4.4)</b>	<b>301</b>	<b>14.2</b>
<b>NON-INTEREST INCOME</b>					
FEE INCOME	68	62	(9.4)	63	2.2
OTHER OPERATING INCOME	23	39	69.8	37	(5.4)
GAIN (LOSS) ON INVESTMENTS	(4)	(32)	(738.6)	(8)	76.1
TOTAL OTHER-THAN-TEMPORARY-IMPAIRMENT (OTTI) LOSSES	N/A	(8)	N/A	(0*)	96.2
LESS: PORTION OTTI LOSSES IN OTHER COMPREHENSIVE INCOME	N/A	(0*)	N/A	(0*)	86.5
OTTI LOSSES RECOGNIZED IN EARNINGS	N/A	(8)	N/A	(0*)	96.7
GAIN (LOSS) ON DISPOSITION OF FIXED ASSETS	(0*)	0*	311.4	1	134.3
OTHER NON-OPERATING INCOME (EXPENSE)	4	39	882.3	(2)	(106.3)
NCUSIF STABILIZATION INCOME	N/A	42	N/A	0*	(100.0)
<b>TOTAL NON-INTEREST INCOME</b>	<b>91</b>	<b>108</b>	<b>19.1</b>	<b>91</b>	<b>(15.9)</b>
<b>NON-INTEREST EXPENSE</b>					
EMPLOYEE COMPENSATION AND BENEFITS	175	177	0.9	177	0.1
TRAVEL AND CONFERENCE EXPENSE	5	4	(14.7)	4	3.3
OFFICE OCCUPANCY EXPENSE	27	27	1.3	29	7.5
OFFICE OPERATIONS EXPENSE	63	63	0.6	64	0.9
EDUCATIONAL & PROMOTIONAL EXPENSE	13	12	(9.1)	12	0.7
LOAN SERVICING EXPENSE	14	14	5.7	16	11.9
PROFESSIONAL AND OUTSIDE SERVICES	40	44	8.4	46	4.9
MEMBER INSURANCE	22	4	(83.6)	30	715.6
NCUSIF PREMIUM EXPENSE	N/A	N/A	N/A	15	N/A
TEMPORARY CORPORATE CU STABILIZATION ASSESSMENT <sup>2</sup>	N/A	37	N/A	12	(67.1)
OTHER MEMBER INSURANCE	N/A	N/A	N/A	2	N/A
OPERATING FEES	2	3	35.2	3	(11.4)
MISCELLANEOUS OPERATING EXPENSES	8	13	56.6	9	(29.3)
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>369</b>	<b>361</b>	<b>(2.3)</b>	<b>390</b>	<b>7.9</b>
NET INCOME (LOSS)	(3)	(26)	(866.7)	2	109.4
Transfer to Regular Reserve	3	1	(51.9)	2	43.4
<b>NET INCOME (LOSS) EXCLUDING NCUSIF PREMIUMS AND TEMPORARY CORPORATE CU STABILIZATION FUND ASSESSMENT</b>	<b>N/A</b>	<b>11</b>	<b>N/A</b>	<b>29</b>	<b>169.3</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

<sup>2</sup> In 2009, the NCUSIF Premium Expense and Temporary Corporate Stabilization Assessment were combined and reported as NCUSIF Stabilization Expense.



**New Mexico**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2010**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-08</b>	<b>Dec-09</b>	<b>% CHG<sup>1</sup></b>	<b>Dec-10</b>	<b>% CHG<sup>1</sup></b>
NUMBER OF CREDIT UNIONS	52	51	(1.9)	51	0.0
<b>CASH &amp; EQUIVALENTS</b>	434	647	49.1	612	(5.3)
<b>TOTAL INVESTMENTS</b>	1,019	1,199	17.6	1,667	39.0
TRADING SECURITIES	4	0*	(99.4)	0*	(0.4)
AVAILABLE FOR SALE SECURITIES	57	74	30.1	116	55.1
HELD-TO-MATURITY SECURITIES	429	505	17.6	1,063	110.5
COMMERCIAL BANKS, S&Ls	230	301	30.5	336	11.6
CREDIT UNIONS -LOANS TO, INVESTMENTS IN NATURAL PERSON CREDIT UNIONS	36	25	(31.1)	26	6.3
MCSO AND PIC AT CORPORATE CU	22	8	(64.7)	0*	(100.0)
ALL OTHER CORPORATE CREDIT UNION	230	272	18.5	111	(59.1)
ALL OTHER INVESTMENTS	12	14	22.7	15	3.1
LOANS HELD FOR SALE	1	5	278.7	12	128.8
TOTAL LOANS OUTSTANDING	3,938	4,203	6.7	4,306	2.5
UNSECURED CREDIT CARD LOANS	178	196	10.0	206	5.2
ALL OTHER UNSECURED LOANS	185	200	7.9	190	(4.9)
SHORT-TERM, SMALL AMOUNT LOANS (STS) (FEDERAL CU ONLY)	N/A	N/A	N/A	0*	N/A
NEW VEHICLE LOANS	849	832	(1.9)	772	(7.3)
USED VEHICLE LOANS	779	861	10.6	933	8.3
FIRST MORTGAGE REAL ESTATE LOANS/LOC	1,338	1,461	9.2	1,548	6.0
OTHER REAL ESTATE LOANS/LOC	448	469	4.6	467	(0.5)
LEASES RECEIVABLE	0	0	0.0	2	0.0
ALL OTHER LOANS/LOC	161	184	14.2	188	2.2
ALLOWANCE FOR LOAN LOSSES	33	39	16.1	47	21.6
FORECLOSED AND REPOSSESSED ASSETS	6	23	279.9	24	2.1
FORECLOSED AND REPOSSESSED REAL ESTATE	2	19	745.5	20	8.1
FORECLOSED & REPOSSESSED AUTOS	4	4	15.5	3	(28.2)
FORECLOSED AND REPOSSESSED -OTHER	0*	0	(100.0)	0*	0.0
LAND AND BUILDING	127	142	11.7	150	5.8
OTHER FIXED ASSETS	24	23	(5.2)	22	(2.9)
NCUSIF CAPITALIZATION DEPOSIT	25	52	112.4	58	10.7
TOTAL INTANGIBLE ASSETS	N/A	0	N/A	0	0.0
IDENTIFIABLE INTANGIBLE ASSETS	N/A	0	N/A	0	0.0
GOODWILL	N/A	0	N/A	0	0.0
OTHER ASSETS	81	91	13.1	91	0.1
<b>TOTAL ASSETS</b>	<b>5,621</b>	<b>6,346</b>	<b>12.9</b>	<b>6,895</b>	<b>8.6</b>
<b>LIABILITIES</b>					
TOTAL BORROWINGS	45	55	20.3	43	(20.6)
ACCRUED DIVIDENDS/INTEREST PAYABLE	4	3	(22.6)	2	(21.9)
ACCOUNTS PAYABLE AND OTHER LIABILITIES	57	45	(20.5)	49	9.4
UNINSURED SECONDARY CAPITAL	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	<b>106</b>	<b>103</b>	<b>(3.1)</b>	<b>95</b>	<b>(7.5)</b>
<b>EQUITY/SAVINGS</b>					
TOTAL SAVINGS	4,911	5,600	14.0	6,124	9.4
SHARE DRAFTS	698	810	16.0	881	8.8
REGULAR SHARES	1,470	1,662	13.1	1,844	10.9
MONEY MARKET SHARES	741	942	27.1	1,099	16.7
SHARE CERTIFICATES/CDS	1,582	1,703	7.7	1,760	3.4
IRA/KEOGH ACCOUNTS	398	464	16.5	519	11.9
ALL OTHER SHARES	11	6	(42.5)	8	24.7
NON-MEMBER DEPOSITS	11	13	17.4	13	1.6
REGULAR RESERVES	100	100	(0.5)	124	24.3
EQUITY ACQUIRED IN MERGER	N/A	0	N/A	0*	0.0
APPR. FOR NON-CONF. INVEST.	0	0	0.0	0	0.0
MISCELLANEOUS EQUITY	0*	0*	0.0	0*	0.0
ACCUM. UNREALIZED G/L ON A-F-S	0*	0*	180.0	(0*)	(241.6)
ACCUM. UNREALIZED G/L FOR OTTI (DUE TO OTHER FACTORS) ON HTM DEBT SECURITIES	N/A	0	N/A	0	0.0
ACCUM. UNREALIZED NET GAINS (LOSSES) ON CASH FLOW HEDGES	0	0*	0.0	0	(100.0)
OTHER RESERVES	0*	0*	0.0	0*	(0.6)
OTHER COMPREHENSIVE INCOME	(14)	(20)	(39.8)	(18)	9.4
UNDIVIDED EARNINGS	518	563	8.7	569	1.1
TOTAL EQUITY	604	644	6.5	676	5.0
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>5,621</b>	<b>6,346</b>	<b>12.9</b>	<b>6,895</b>	<b>8.6</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

**New Mexico**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2010**  
**(Dollar Amounts in Millions)**

	Dec-08	Dec-09	% CHG <sup>1</sup>	Dec-10	% CHG <sup>1</sup>
NUMBER OF CREDIT UNIONS	52	51	(1.9)	51	0.0
<b>INTEREST INCOME</b>					
INTEREST ON LOANS	259	264	2.1	265	0.1
(LESS) INTEREST REFUND	0*	0*	33.8	0*	85.6
INCOME FROM INVESTMENTS	48	35	(28.2)	33	(5.8)
TRADING PROFITS AND LOSSES	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>307</b>	<b>299</b>	<b>(2.7)</b>	<b>297</b>	<b>(0.6)</b>
<b>INTEREST EXPENSE</b>					
DIVIDENDS ON SHARES	114	88	(22.4)	70	(20.7)
INTEREST ON DEPOSITS	0*	0*	(34.5)	0*	(15.5)
INTEREST ON BORROWED MONEY	3	3	(21.4)	2	(11.4)
<b>TOTAL INTEREST EXPENSE</b>	<b>118</b>	<b>91</b>	<b>(22.4)</b>	<b>73</b>	<b>(20.4)</b>
PROVISION FOR LOAN & LEASE LOSSES	33	42	24.6	39	(5.9)
<b>NET INTEREST INCOME AFTER PLL</b>	<b>156</b>	<b>166</b>	<b>6.4</b>	<b>185</b>	<b>11.7</b>
<b>NON-INTEREST INCOME</b>					
FEE INCOME	52	54	3.0	57	6.3
OTHER OPERATING INCOME	27	30	14.6	32	6.4
GAIN (LOSS) ON INVESTMENTS	(2)	(5)	(161.3)	(3)	49.5
TOTAL OTHER-THAN-TEMPORARY-IMPAIRMENT (OTTI) LOSSES	N/A	(0*)	N/A	0*	641.2
LESS: PORTION OTTI LOSSES IN OTHER COMPREHENSIVE INCOME	N/A	0	N/A	0	0.0
OTTI LOSSES RECOGNIZED IN EARNINGS	N/A	(0*)	N/A	0*	641.2
GAIN (LOSS) ON DISPOSITION OF FIXED ASSETS	1	(0*)	(139.3)	(4)	(960.1)
OTHER NON-OPERATING INCOME (EXPENSE)	1	24	1,615.8	(2)	(107.9)
NCUSIF STABILIZATION INCOME	N/A	25	N/A	0	(100.0)
<b>TOTAL NON-INTEREST INCOME</b>	<b>79</b>	<b>103</b>	<b>29.5</b>	<b>81</b>	<b>(21.5)</b>
<b>NON-INTEREST EXPENSE</b>					
EMPLOYEE COMPENSATION AND BENEFITS	104	109	5.2	114	4.1
TRAVEL AND CONFERENCE EXPENSE	3	2	(19.0)	2	2.8
OFFICE OCCUPANCY EXPENSE	12	13	4.2	14	6.8
OFFICE OPERATIONS EXPENSE	43	43	(0.3)	45	4.5
EDUCATIONAL & PROMOTIONAL EXPENSE	7	7	(2.0)	7	0.5
LOAN SERVICING EXPENSE	10	10	2.6	9	(13.7)
PROFESSIONAL AND OUTSIDE SERVICES	18	18	0.0	19	5.9
MEMBER INSURANCE	11	(0*)	(101.1)	15	12,825.2
NCUSIF PREMIUM EXPENSE	N/A	N/A	N/A	7	N/A
TEMPORARY CORPORATE CU STABILIZATION ASSESSMENT <sup>2</sup>	N/A	11	N/A	7	(32.1)
OTHER MEMBER INSURANCE	N/A	N/A	N/A	0*	N/A
OPERATING FEES	11	1	(87.8)	1	9.4
MISCELLANEOUS OPERATING EXPENSES	8	3	(56.2)	6	83.7
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>226</b>	<b>207</b>	<b>(8.5)</b>	<b>232</b>	<b>12.3</b>
NET INCOME (LOSS)	9	51	443.6	34	(33.4)
Transfer to Regular Reserve	1	0*	(89.5)	0*	143.4
<b>NET INCOME (LOSS) EXCLUDING NCUSIF PREMIUMS AND TEMPORARY CORPORATE CU STABILIZATION</b>	<b>N/A</b>	<b>62</b>	<b>N/A</b>	<b>49</b>	<b>(21.3)</b>
<b>FUND ASSESSMENT</b>					

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

<sup>2</sup> In 2009, the NCUSIF Premium Expense and Temporary Corporate Stabilization Assessment were combined and reported as NCUSIF Stabilization Expense.

**New York**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2010**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-08</b>	<b>Dec-09</b>	<b>% CHG<sup>1</sup></b>	<b>Dec-10</b>	<b>% CHG<sup>1</sup></b>
NUMBER OF CREDIT UNIONS	466	451	(3.2)	441	(2.2)
<b>CASH &amp; EQUIVALENTS</b>	<b>2,401</b>	<b>3,209</b>	<b>33.7</b>	<b>3,387</b>	<b>5.5</b>
<b>TOTAL INVESTMENTS</b>	<b>12,231</b>	<b>15,531</b>	<b>27.0</b>	<b>17,445</b>	<b>12.3</b>
TRADING SECURITIES	3	4	25.9	17	370.5
AVAILABLE FOR SALE SECURITIES	5,326	7,147	34.2	9,097	27.3
HELD-TO-MATURITY SECURITIES	4,248	5,387	26.8	5,614	4.2
COMMERCIAL BANKS, S&Ls	1,205	1,704	41.4	1,962	15.1
CREDIT UNIONS -LOANS TO, INVESTMENTS IN NATURAL PERSON CREDIT UNIONS	118	123	4.2	117	(4.8)
MCSO AND PIC AT CORPORATE CU	186	36	(80.7)	2	(95.3)
ALL OTHER CORPORATE CREDIT UNION	972	886	(8.8)	480	(45.8)
ALL OTHER INVESTMENTS	173	244	40.8	156	(35.9)
LOANS HELD FOR SALE	37	166	342.8	200	20.6
TOTAL LOANS OUTSTANDING	27,913	29,744	6.6	30,850	3.7
UNSECURED CREDIT CARD LOANS	1,332	1,448	8.7	1,534	6.0
ALL OTHER UNSECURED LOANS	1,984	2,014	1.5	2,032	0.9
SHORT-TERM, SMALL AMOUNT LOANS (STS) (FEDERAL CU ONLY)	N/A	N/A	N/A	0*	N/A
NEW VEHICLE LOANS	2,826	2,896	2.5	2,545	(12.1)
USED VEHICLE LOANS	2,884	3,146	9.1	3,235	2.8
FIRST MORTGAGE REAL ESTATE LOANS/LOC	10,260	11,213	9.3	11,977	6.8
OTHER REAL ESTATE LOANS/LOC	6,142	6,263	2.0	6,439	2.8
LEASES RECEIVABLE	25	3	(86.7)	14	328.9
ALL OTHER LOANS/LOC	2,459	2,761	12.3	3,074	11.3
ALLOWANCE FOR LOAN LOSSES	228	272	19.4	325	19.3
FORECLOSED AND REPOSSESSED ASSETS	14	20	42.7	29	45.3
FORECLOSED AND REPOSSESSED REAL ESTATE	10	16	62.4	25	59.4
FORECLOSED & REPOSSESSED AUTOS	4	4	(16.3)	4	(1.5)
FORECLOSED AND REPOSSESSED -OTHER	0*	0*	425.5	0*	(10.5)
LAND AND BUILDING	640	699	9.3	788	12.7
OTHER FIXED ASSETS	231	241	4.1	239	(0.6)
NCUSIF CAPITALIZATION DEPOSIT	209	390	87.0	431	10.4
TOTAL INTANGIBLE ASSETS	N/A	7	N/A	19	184.1
IDENTIFIABLE INTANGIBLE ASSETS	N/A	2	N/A	7	174.9
GOODWILL	N/A	4	N/A	13	189.2
OTHER ASSETS	522	551	5.6	612	11.1
<b>TOTAL ASSETS</b>	<b>43,970</b>	<b>50,286</b>	<b>14.4</b>	<b>53,675</b>	<b>6.7</b>
<b>LIABILITIES</b>					
TOTAL BORROWINGS	1,558	1,577	1.2	1,284	(18.6)
ACCRUED DIVIDENDS/INTEREST PAYABLE	28	23	(18.7)	19	(14.8)
ACCOUNTS PAYABLE AND OTHER LIABILITIES	452	429	(5.1)	452	5.3
UNINSURED SECONDARY CAPITAL	2	3	30.0	9	190.4
<b>TOTAL LIABILITIES</b>	<b>2,040</b>	<b>2,032</b>	<b>(0.4)</b>	<b>1,764</b>	<b>(13.2)</b>
<b>EQUITY/SAVINGS</b>					
TOTAL SAVINGS	36,928	42,911	16.2	46,250	7.8
SHARE DRAFTS	3,483	3,892	11.7	3,962	1.8
REGULAR SHARES	10,899	12,658	16.1	14,323	13.2
MONEY MARKET SHARES	6,682	9,051	35.5	10,432	15.3
SHARE CERTIFICATES/CDS	12,318	13,224	7.4	13,126	(0.7)
IRA/KEOGH ACCOUNTS	3,103	3,556	14.6	3,780	6.3
ALL OTHER SHARES	259	220	(15.0)	231	4.9
NON-MEMBER DEPOSITS	184	309	67.7	396	28.0
REGULAR RESERVES	1,241	1,268	2.2	1,295	2.1
EQUITY ACQUIRED IN MERGER	N/A	2	N/A	21	918.0
APPR. FOR NON-CONF. INVEST.	0	0	0.0	0	0.0
MISCELLANEOUS EQUITY	0*	0*	(8.5)	0*	485.5
ACCUM. UNREALIZED G/L ON A-F-S	(25)	55	321.5	47	(14.1)
ACCUM. UNREALIZED G/L FOR OTTI (DUE TO OTHER FACTORS) ON HTM DEBT SECURITIES	N/A	(39)	N/A	(22)	44.8
ACCUM. UNREALIZED NET GAINS (LOSSES) ON CASH FLOW HEDGES	(7)	1	121.3	(5)	(420.0)
OTHER RESERVES	270	303	12.3	323	6.8
OTHER COMPREHENSIVE INCOME	(112)	(111)	1.3	(109)	1.8
UNDIVIDED EARNINGS	3,635	3,863	6.3	4,109	6.4
TOTAL EQUITY	5,002	5,342	6.8	5,661	6.0
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>43,970</b>	<b>50,286</b>	<b>14.4</b>	<b>53,675</b>	<b>6.7</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

**New York**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2010**  
**(Dollar Amounts in Millions)**

	Dec-08	Dec-09	% CHG <sup>1</sup>	Dec-10	% CHG <sup>1</sup>
NUMBER OF CREDIT UNIONS	466	451	(3.2)	441	(2.2)
<b>INTEREST INCOME</b>					
INTEREST ON LOANS	1,762	1,784	1.2	1,794	0.6
(LESS) INTEREST REFUND	2	2	4.6	2	(22.3)
INCOME FROM INVESTMENTS	560	520	(7.2)	487	(6.3)
TRADING PROFITS AND LOSSES	(0*)	0*	180.4	(0*)	(178.9)
<b>TOTAL INTEREST INCOME</b>	<b>2,320</b>	<b>2,301</b>	<b>(0.8)</b>	<b>2,279</b>	<b>(0.9)</b>
<b>INTEREST EXPENSE</b>					
DIVIDENDS ON SHARES	863	700	(18.9)	544	(22.3)
INTEREST ON DEPOSITS	39	41	6.4	42	1.7
INTEREST ON BORROWED MONEY	58	47	(19.2)	34	(28.2)
<b>TOTAL INTEREST EXPENSE</b>	<b>960</b>	<b>788</b>	<b>(17.9)</b>	<b>620</b>	<b>(21.4)</b>
PROVISION FOR LOAN & LEASE LOSSES	180	238	32.2	228	(4.1)
<b>NET INTEREST INCOME AFTER PLL</b>	<b>1,179</b>	<b>1,275</b>	<b>8.1</b>	<b>1,432</b>	<b>12.3</b>
<b>NON-INTEREST INCOME</b>					
FEE INCOME	253	272	7.8	284	4.3
OTHER OPERATING INCOME	157	209	32.8	219	4.8
GAIN (LOSS) ON INVESTMENTS	(10)	(88)	(738.3)	(25)	71.2
TOTAL OTHER-THAN-TEMPORARY-IMPAIRMENT (OTTI) LOSSES	N/A	(51)	N/A	(18)	64.8
LESS: PORTION OTTI LOSSES IN OTHER COMPREHENSIVE INCOME	N/A	(39)	N/A	(18)	52.9
OTTI LOSSES RECOGNIZED IN EARNINGS	N/A	(11)	N/A	0*	106.0
GAIN (LOSS) ON DISPOSITION OF FIXED ASSETS	9	3	(60.3)	(0*)	(111.7)
OTHER NON-OPERATING INCOME (EXPENSE)	(4)	198	4,958.2	11	(94.5)
NCUSIF STABILIZATION INCOME	N/A	181	N/A	0*	(100.0)
<b>TOTAL NON-INTEREST INCOME</b>	<b>404</b>	<b>598</b>	<b>48.1</b>	<b>488</b>	<b>(18.4)</b>
<b>NON-INTEREST EXPENSE</b>					
EMPLOYEE COMPENSATION AND BENEFITS	662	712	7.5	743	4.4
TRAVEL AND CONFERENCE EXPENSE	16	13	(23.2)	14	13.0
OFFICE OCCUPANCY EXPENSE	102	108	5.5	116	7.8
OFFICE OPERATIONS EXPENSE	260	276	6.1	279	1.0
EDUCATIONAL & PROMOTIONAL EXPENSE	54	51	(4.7)	56	9.9
LOAN SERVICING EXPENSE	80	90	12.5	95	5.8
PROFESSIONAL AND OUTSIDE SERVICES	96	99	2.9	102	3.7
MEMBER INSURANCE	111	6	(94.7)	119	1,935.3
NCUSIF PREMIUM EXPENSE	N/A	N/A	N/A	60	N/A
TEMPORARY CORPORATE CU STABILIZATION ASSESSMENT <sup>2</sup>	N/A	160	N/A	54	(66.4)
OTHER MEMBER INSURANCE	N/A	N/A	N/A	6	N/A
OPERATING FEES	16	13	(19.8)	9	(33.4)
MISCELLANEOUS OPERATING EXPENSES	38	42	10.3	35	(15.2)
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>1,435</b>	<b>1,408</b>	<b>(1.9)</b>	<b>1,569</b>	<b>11.4</b>
NET INCOME (LOSS)	148	305	105.5	351	15.2
Transfer to Regular Reserve	8	27	249.3	33	22.1
<b>NET INCOME (LOSS) EXCLUDING NCUSIF PREMIUMS AND TEMPORARY CORPORATE CU STABILIZATION FUND ASSESSMENT</b>	<b>N/A</b>	<b>465</b>	<b>N/A</b>	<b>465</b>	<b>(0.1)</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

<sup>2</sup> In 2009, the NCUSIF Premium Expense and Temporary Corporate Stabilization Assessment were combined and reported as NCUSIF Stabilization Expense.

**North Carolina**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2010**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-08</b>	<b>Dec-09</b>	<b>% CHG<sup>1</sup></b>	<b>Dec-10</b>	<b>% CHG<sup>1</sup></b>
NUMBER OF CREDIT UNIONS	108	101	(6.5)	99	(2.0)
<b>CASH &amp; EQUIVALENTS</b>	<b>1,252</b>	<b>1,714</b>	<b>36.9</b>	<b>3,538</b>	<b>106.4</b>
<b>TOTAL INVESTMENTS</b>	<b>5,017</b>	<b>7,748</b>	<b>54.4</b>	<b>7,444</b>	<b>(3.9)</b>
TRADING SECURITIES	0	0	0.0	0	0.0
AVAILABLE FOR SALE SECURITIES	2,513	5,025	100.0	6,282	25.0
HELD-TO-MATURITY SECURITIES	1,796	1,796	0.0	508	(71.7)
COMMERCIAL BANKS, S&Ls	261	399	52.9	434	8.9
CREDIT UNIONS -LOANS TO, INVESTMENTS IN NATURAL PERSON CREDIT UNIONS	22	28	25.3	30	9.5
MCSO AND PIC AT CORPORATE CU	78	22	(72.0)	18	(19.0)
ALL OTHER CORPORATE CREDIT UNION	280	391	39.8	93	(76.1)
ALL OTHER INVESTMENTS	68	87	29.0	78	(11.1)
LOANS HELD FOR SALE	26	26	0.4	47	82.6
TOTAL LOANS OUTSTANDING	19,524	20,164	3.3	20,395	1.1
UNSECURED CREDIT CARD LOANS	477	525	10.0	572	9.1
ALL OTHER UNSECURED LOANS	758	756	(0.3)	763	1.1
SHORT-TERM, SMALL AMOUNT LOANS (STS) (FEDERAL CU ONLY)	N/A	N/A	N/A	0*	N/A
NEW VEHICLE LOANS	1,733	1,411	(18.6)	1,038	(26.4)
USED VEHICLE LOANS	2,410	2,401	(0.4)	2,488	3.6
FIRST MORTGAGE REAL ESTATE LOANS/LOC	11,776	12,833	9.0	13,378	4.2
OTHER REAL ESTATE LOANS/LOC	2,037	1,947	(4.4)	1,875	(3.7)
LEASES RECEIVABLE	0	0	0.0	0	0.0
ALL OTHER LOANS/LOC	333	292	(12.4)	278	(4.6)
ALLOWANCE FOR LOAN LOSSES	197	288	46.6	298	3.4
FORECLOSED AND REPOSSESSED ASSETS	30	46	53.2	70	53.2
FORECLOSED AND REPOSSESSED REAL ESTATE	23	37	61.9	64	70.7
FORECLOSED & REPOSSESSED AUTOS	7	9	25.6	7	(21.4)
FORECLOSED AND REPOSSESSED -OTHER	0*	0*	(65.3)	0*	(24.6)
LAND AND BUILDING	578	621	7.3	656	5.7
OTHER FIXED ASSETS	144	130	(9.9)	120	(7.6)
NCUSIF CAPITALIZATION DEPOSIT	100	254	153.0	276	8.8
TOTAL INTANGIBLE ASSETS	N/A	0*	N/A	5	1,262.6
IDENTIFIABLE INTANGIBLE ASSETS	N/A	0*	N/A	2	328.6
GOODWILL	N/A	0	N/A	3	0.0
OTHER ASSETS	207	214	3.5	213	(0.4)
<b>TOTAL ASSETS</b>	<b>26,682</b>	<b>30,629</b>	<b>14.8</b>	<b>32,466</b>	<b>6.0</b>
<b>LIABILITIES</b>					
TOTAL BORROWINGS	387	535	38.3	257	(52.0)
ACCRUED DIVIDENDS/INTEREST PAYABLE	31	27	(13.8)	19	(28.8)
ACCOUNTS PAYABLE AND OTHER LIABILITIES	218	214	(1.6)	289	34.5
UNINSURED SECONDARY CAPITAL	10	57	484.1	69	21.2
<b>TOTAL LIABILITIES</b>	<b>646</b>	<b>833</b>	<b>29.0</b>	<b>633</b>	<b>(24.0)</b>
<b>EQUITY/SAVINGS</b>					
TOTAL SAVINGS	23,794	27,648	16.2	29,344	6.1
SHARE DRAFTS	2,472	2,756	11.5	2,894	5.0
REGULAR SHARES	3,291	3,734	13.5	4,459	19.4
MONEY MARKET SHARES	9,007	11,474	27.4	12,223	6.5
SHARE CERTIFICATES/CDS	6,154	6,254	1.6	5,990	(4.2)
IRA/KEOGH ACCOUNTS	2,688	3,206	19.3	3,491	8.9
ALL OTHER SHARES	172	213	23.6	261	22.6
NON-MEMBER DEPOSITS	9	11	16.5	25	129.9
REGULAR RESERVES	1,022	1,069	4.5	1,089	1.9
EQUITY ACQUIRED IN MERGER	N/A	8	N/A	7	(7.3)
APPR. FOR NON-CONF. INVEST.	0	0	0.0	0	0.0
MISCELLANEOUS EQUITY	1	1	(0.0)	1	0.0
ACCUM. UNREALIZED G/L ON A-F-S	28	(186)	(771.8)	(108)	41.8
ACCUM. UNREALIZED G/L FOR OTTI (DUE TO OTHER FACTORS) ON HTM DEBT SECURITIES	N/A	0	N/A	0	0.0
ACCUM. UNREALIZED NET GAINS (LOSSES) ON CASH FLOW HEDGES	(13)	(5)	59.4	(12)	(126.7)
OTHER RESERVES	447	539	20.6	648	20.1
OTHER COMPREHENSIVE INCOME	(17)	(18)	(5.2)	(17)	7.2
UNDIVIDED EARNINGS	776	741	(4.5)	883	19.1
TOTAL EQUITY	2,242	2,147	(4.2)	2,489	15.9
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>26,682</b>	<b>30,629</b>	<b>14.8</b>	<b>32,466</b>	<b>6.0</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

**North Carolina**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2010**  
**(Dollar Amounts in Millions)**

	Dec-08	Dec-09	% CHG <sup>1</sup>	Dec-10	% CHG <sup>1</sup>
NUMBER OF CREDIT UNIONS	108	101	(6.5)	99	(2.0)
<b>INTEREST INCOME</b>					
INTEREST ON LOANS	1,165	1,187	2.0	1,093	(7.9)
(LESS) INTEREST REFUND	0*	0*	(20.7)	0*	(20.8)
INCOME FROM INVESTMENTS	174	137	(21.0)	166	21.1
TRADING PROFITS AND LOSSES	0	0	0.0	0*	0.0
<b>TOTAL INTEREST INCOME</b>	<b>1,338</b>	<b>1,324</b>	<b>(1.0)</b>	<b>1,259</b>	<b>(4.9)</b>
<b>INTEREST EXPENSE</b>					
DIVIDENDS ON SHARES	676	566	(16.3)	441	(22.0)
INTEREST ON DEPOSITS	13	9	(32.7)	6	(33.5)
INTEREST ON BORROWED MONEY	11	14	23.3	10	(30.0)
<b>TOTAL INTEREST EXPENSE</b>	<b>701</b>	<b>589</b>	<b>(16.0)</b>	<b>457</b>	<b>(22.4)</b>
PROVISION FOR LOAN & LEASE LOSSES	130	217	66.9	128	(41.1)
<b>NET INTEREST INCOME AFTER PLL</b>	<b>507</b>	<b>519</b>	<b>2.2</b>	<b>675</b>	<b>30.1</b>
<b>NON-INTEREST INCOME</b>					
FEE INCOME	207	213	3.1	200	(6.1)
OTHER OPERATING INCOME	147	156	6.0	166	6.4
GAIN (LOSS) ON INVESTMENTS	43	17	(60.3)	142	739.9
TOTAL OTHER-THAN-TEMPORARY-IMPAIRMENT (OTTI) LOSSES	N/A	(2)	N/A	0*	124.3
LESS: PORTION OTTI LOSSES IN OTHER COMPREHENSIVE INCOME	N/A	0	N/A	0	0.0
OTTI LOSSES RECOGNIZED IN EARNINGS	N/A	(2)	N/A	0*	124.3
GAIN (LOSS) ON DISPOSITION OF FIXED ASSETS	(0*)	(2)	(427.7)	0*	130.1
OTHER NON-OPERATING INCOME (EXPENSE)	10	94	842.8	28	(70.2)
NCUSIF STABILIZATION INCOME	N/A	126	N/A	0	(100.0)
<b>TOTAL NON-INTEREST INCOME</b>	<b>406</b>	<b>479</b>	<b>17.8</b>	<b>537</b>	<b>12.2</b>
<b>NON-INTEREST EXPENSE</b>					
EMPLOYEE COMPENSATION AND BENEFITS	380	399	5.1	447	12.0
TRAVEL AND CONFERENCE EXPENSE	7	6	(23.7)	6	5.1
OFFICE OCCUPANCY EXPENSE	58	63	8.9	67	5.3
OFFICE OPERATIONS EXPENSE	174	181	4.0	186	2.5
EDUCATIONAL & PROMOTIONAL EXPENSE	14	14	(3.5)	13	(5.5)
LOAN SERVICING EXPENSE	23	29	28.9	27	(7.6)
PROFESSIONAL AND OUTSIDE SERVICES	60	57	(4.7)	59	3.7
MEMBER INSURANCE	106	3	(97.3)	103	3,481.8
NCUSIF PREMIUM EXPENSE	N/A	N/A	N/A	64	N/A
TEMPORARY CORPORATE CU STABILIZATION ASSESSMENT <sup>2</sup>	N/A	84	N/A	37	(55.9)
OTHER MEMBER INSURANCE	N/A	N/A	N/A	2	N/A
OPERATING FEES	8	3	(63.5)	3	(0.2)
MISCELLANEOUS OPERATING EXPENSES	22	23	7.2	17	(27.1)
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>851</b>	<b>777</b>	<b>(8.6)</b>	<b>927</b>	<b>19.2</b>
NET INCOME (LOSS)	63	136	116.8	285	109.4
Transfer to Regular Reserve	92	49	(47.3)	24	(50.2)
<b>NET INCOME (LOSS) EXCLUDING NCUSIF PREMIUMS AND TEMPORARY CORPORATE CU STABILIZATION</b>	<b>N/A</b>	<b>220</b>	<b>N/A</b>	<b>387</b>	<b>75.7</b>
<b>FUND ASSESSMENT</b>					

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

<sup>2</sup> In 2009, the NCUSIF Premium Expense and Temporary Corporate Stabilization Assessment were combined and reported as NCUSIF Stabilization Expense.

**North Dakota**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2010**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-08</b>	<b>Dec-09</b>	<b>% CHG<sup>1</sup></b>	<b>Dec-10</b>	<b>% CHG<sup>1</sup></b>
NUMBER OF CREDIT UNIONS	51	48	(5.9)	47	(2.1)
<b>CASH &amp; EQUIVALENTS</b>	<b>137</b>	<b>199</b>	<b>45.7</b>	<b>227</b>	<b>13.9</b>
<b>TOTAL INVESTMENTS</b>	<b>371</b>	<b>384</b>	<b>3.6</b>	<b>443</b>	<b>15.2</b>
TRADING SECURITIES	0	0	0.0	0	0.0
AVAILABLE FOR SALE SECURITIES	24	26	11.3	84	218.8
HELD-TO-MATURITY SECURITIES	27	25	(6.7)	24	(2.8)
COMMERCIAL BANKS, S&Ls	181	207	14.5	213	3.1
CREDIT UNIONS -LOANS TO, INVESTMENTS IN NATURAL PERSON CREDIT UNIONS	15	13	(11.4)	17	24.7
MCSO AND PIC AT CORPORATE CU	7	2	(72.3)	0*	(48.1)
ALL OTHER CORPORATE CREDIT UNION	107	100	(6.4)	84	(16.0)
ALL OTHER INVESTMENTS	11	11	(2.5)	20	82.4
LOANS HELD FOR SALE	6	12	111.2	23	85.8
TOTAL LOANS OUTSTANDING	1,355	1,476	8.9	1,564	5.9
UNSECURED CREDIT CARD LOANS	30	31	5.3	34	6.9
ALL OTHER UNSECURED LOANS	36	37	3.7	39	7.1
SHORT-TERM, SMALL AMOUNT LOANS (STS) (FEDERAL CU ONLY)	N/A	N/A	N/A	0	N/A
NEW VEHICLE LOANS	82	81	(1.0)	74	(8.9)
USED VEHICLE LOANS	286	293	2.5	305	4.0
FIRST MORTGAGE REAL ESTATE LOANS/LOC	331	385	16.4	432	12.1
OTHER REAL ESTATE LOANS/LOC	145	155	6.6	158	2.2
LEASES RECEIVABLE	0*	0*	88.5	0*	(90.5)
ALL OTHER LOANS/LOC	445	493	10.8	521	5.8
ALLOWANCE FOR LOAN LOSSES	14	14	1.4	14	4.3
FORECLOSED AND REPOSSESSED ASSETS	3	2	(19.1)	4	83.1
FORECLOSED AND REPOSSESSED REAL ESTATE	2	1	(14.4)	3	91.3
FORECLOSED & REPOSSESSED AUTOS	0*	0*	7.4	0*	(74.7)
FORECLOSED AND REPOSSESSED -OTHER	0*	0*	(34.3)	1	132.3
LAND AND BUILDING	41	44	7.9	47	7.6
OTHER FIXED ASSETS	9	8	(7.6)	6	(22.6)
NCUSIF CAPITALIZATION DEPOSIT	10	17	65.0	18	9.4
TOTAL INTANGIBLE ASSETS	N/A	0*	N/A	0*	(7.4)
IDENTIFIABLE INTANGIBLE ASSETS	N/A	0*	N/A	0*	(9.6)
GOODWILL	N/A	0*	N/A	0*	0.0
OTHER ASSETS	23	24	4.0	24	(1.3)
<b>TOTAL ASSETS</b>	<b>1,940</b>	<b>2,153</b>	<b>11.0</b>	<b>2,342</b>	<b>8.8</b>
<b>LIABILITIES</b>					
TOTAL BORROWINGS	21	32	52.7	30	(3.6)
ACCRUED DIVIDENDS/INTEREST PAYABLE	5	4	(18.8)	3	(27.3)
ACCOUNTS PAYABLE AND OTHER LIABILITIES	11	12	4.2	12	6.7
UNINSURED SECONDARY CAPITAL	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	<b>36</b>	<b>47</b>	<b>28.7</b>	<b>45</b>	<b>(3.0)</b>
<b>EQUITY/SAVINGS</b>					
TOTAL SAVINGS	1,695	1,880	10.9	2,050	9.0
SHARE DRAFTS	290	332	14.2	390	17.5
REGULAR SHARES	271	303	12.0	361	19.2
MONEY MARKET SHARES	321	375	16.8	453	20.9
SHARE CERTIFICATES/CDS	660	693	5.0	653	(5.8)
IRA/KEOGH ACCOUNTS	102	116	14.4	123	5.6
ALL OTHER SHARES	44	50	12.6	60	19.6
NON-MEMBER DEPOSITS	6	11	72.8	10	(8.0)
REGULAR RESERVES	70	75	6.5	72	(3.8)
EQUITY ACQUIRED IN MERGER	N/A	0	N/A	0	0.0
APPR. FOR NON-CONF. INVEST.	0	0	0.0	0	0.0
MISCELLANEOUS EQUITY	0*	0*	0.0	0	(100.0)
ACCUM. UNREALIZED G/L ON A-F-S	(0*)	(0*)	89.6	0*	5,246.4
ACCUM. UNREALIZED G/L FOR OTTI (DUE TO OTHER FACTORS) ON HTM DEBT SECURITIES	N/A	0	N/A	0	0.0
ACCUM. UNREALIZED NET GAINS (LOSSES) ON CASH FLOW HEDGES	0	0	0.0	0	0.0
OTHER RESERVES	17	19	7.9	20	8.6
OTHER COMPREHENSIVE INCOME	(5)	(5)	1.0	(1)	72.4
UNDIVIDED EARNINGS	127	138	8.5	155	12.7
TOTAL EQUITY	209	226	8.0	246	8.9
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>1,940</b>	<b>2,153</b>	<b>11.0</b>	<b>2,342</b>	<b>8.8</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

**North Dakota**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2010**  
**(Dollar Amounts in Millions)**

	Dec-08	Dec-09	% CHG <sup>1</sup>	Dec-10	% CHG <sup>1</sup>
NUMBER OF CREDIT UNIONS	51	48	(5.9)	47	(2.1)
<b>INTEREST INCOME</b>					
INTEREST ON LOANS	90	92	1.9	94	2.5
(LESS) INTEREST REFUND	0*	0*	(17.4)	0*	(6.6)
INCOME FROM INVESTMENTS	16	11	(34.0)	8	(28.8)
TRADING PROFITS AND LOSSES	(0*)	(0*)	(536.5)	(0*)	97.5
<b>TOTAL INTEREST INCOME</b>	<b>106</b>	<b>102</b>	<b>(3.8)</b>	<b>102</b>	<b>(0.3)</b>
<b>INTEREST EXPENSE</b>					
DIVIDENDS ON SHARES	18	13	(25.5)	12	(13.5)
INTEREST ON DEPOSITS	23	17	(24.4)	12	(28.9)
INTEREST ON BORROWED MONEY	0*	0*	(9.2)	0*	(25.2)
<b>TOTAL INTEREST EXPENSE</b>	<b>41</b>	<b>31</b>	<b>(24.8)</b>	<b>24</b>	<b>(22.2)</b>
PROVISION FOR LOAN & LEASE LOSSES	3	3	24.9	4	23.4
<b>NET INTEREST INCOME AFTER PLL</b>	<b>62</b>	<b>67</b>	<b>9.0</b>	<b>73</b>	<b>8.6</b>
<b>NON-INTEREST INCOME</b>					
FEE INCOME	13	13	1.8	15	13.7
OTHER OPERATING INCOME	8	9	10.6	9	7.2
GAIN (LOSS) ON INVESTMENTS	0*	(4)	(53,456.7)	(0*)	79.2
TOTAL OTHER-THAN-TEMPORARY-IMPAIRMENT (OTTI) LOSSES	N/A	(0*)	N/A	(0*)	77.6
LESS: PORTION OTTI LOSSES IN OTHER COMPREHENSIVE INCOME	N/A	0	N/A	0	0.0
OTTI LOSSES RECOGNIZED IN EARNINGS	N/A	(0*)	N/A	(0*)	77.6
GAIN (LOSS) ON DISPOSITION OF FIXED ASSETS	0*	(0*)	(185.4)	0*	252.0
OTHER NON-OPERATING INCOME (EXPENSE)	(3)	11	519.8	(0*)	(100.9)
NCUSIF STABILIZATION INCOME	N/A	10	N/A	0	(100.0)
<b>TOTAL NON-INTEREST INCOME</b>	<b>18</b>	<b>28</b>	<b>57.9</b>	<b>23</b>	<b>(18.6)</b>
<b>NON-INTEREST EXPENSE</b>					
EMPLOYEE COMPENSATION AND BENEFITS	36	39	10.0	42	8.4
TRAVEL AND CONFERENCE EXPENSE	1	0*	(15.2)	0*	(3.8)
OFFICE OCCUPANCY EXPENSE	5	6	5.7	5	(1.2)
OFFICE OPERATIONS EXPENSE	11	12	9.6	12	0.6
EDUCATIONAL & PROMOTIONAL EXPENSE	4	3	(6.0)	3	(3.7)
LOAN SERVICING EXPENSE	3	3	17.1	3	5.6
PROFESSIONAL AND OUTSIDE SERVICES	4	4	5.0	5	10.8
MEMBER INSURANCE	3	0*	(80.1)	5	734.2
NCUSIF PREMIUM EXPENSE	N/A	N/A	N/A	3	N/A
TEMPORARY CORPORATE CU STABILIZATION ASSESSMENT <sup>2</sup>	N/A	7	N/A	2	(70.2)
OTHER MEMBER INSURANCE	N/A	N/A	N/A	0*	N/A
OPERATING FEES	0*	0*	9.5	0*	1.6
MISCELLANEOUS OPERATING EXPENSES	2	2	26.5	2	(10.1)
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>68</b>	<b>71</b>	<b>4.6</b>	<b>80</b>	<b>11.4</b>
NET INCOME (LOSS)	11	17	47.3	17	(1.5)
Transfer to Regular Reserve	0*	1	97.9	2	53.4
<b>NET INCOME (LOSS) EXCLUDING NCUSIF PREMIUMS AND TEMPORARY CORPORATE CU STABILIZATION</b>	<b>N/A</b>	<b>24</b>	<b>N/A</b>	<b>21</b>	<b>(11.7)</b>
<b>FUND ASSESSMENT</b>					

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

<sup>2</sup> In 2009, the NCUSIF Premium Expense and Temporary Corporate Stabilization Assessment were combined and reported as NCUSIF Stabilization Expense.



**Ohio**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2010**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-08</b>	<b>Dec-09</b>	<b>% CHG<sup>1</sup></b>	<b>Dec-10</b>	<b>% CHG<sup>1</sup></b>
NUMBER OF CREDIT UNIONS	349	328	(6.0)	324	(1.2)
<b>CASH &amp; EQUIVALENTS</b>	<b>1,285</b>	<b>1,674</b>	<b>30.3</b>	<b>1,932</b>	<b>15.4</b>
<b>TOTAL INVESTMENTS</b>	<b>3,937</b>	<b>4,716</b>	<b>19.8</b>	<b>5,089</b>	<b>7.9</b>
TRADING SECURITIES	0	0	0.0	0	0.0
AVAILABLE FOR SALE SECURITIES	1,117	1,311	17.4	1,752	33.6
HELD-TO-MATURITY SECURITIES	542	800	47.8	943	17.8
COMMERCIAL BANKS, S&Ls	1,441	1,781	23.6	1,859	4.4
CREDIT UNIONS -LOANS TO, INVESTMENTS IN NATURAL PERSON CREDIT UNIONS	88	100	14.1	93	(7.1)
MCSO AND PIC AT CORPORATE CU	95	94	(0.6)	99	5.3
ALL OTHER CORPORATE CREDIT UNION	483	391	(19.1)	159	(59.2)
ALL OTHER INVESTMENTS	172	239	38.8	184	(23.0)
LOANS HELD FOR SALE	23	52	124.9	89	71.4
TOTAL LOANS OUTSTANDING	10,685	11,264	5.4	11,271	0.1
UNSECURED CREDIT CARD LOANS	607	651	7.3	691	6.2
ALL OTHER UNSECURED LOANS	391	401	2.6	412	2.8
SHORT-TERM, SMALL AMOUNT LOANS (STS) (FEDERAL CU ONLY)	N/A	N/A	N/A	0*	N/A
NEW VEHICLE LOANS	1,561	1,662	6.5	1,514	(8.9)
USED VEHICLE LOANS	2,196	2,412	9.8	2,581	7.0
FIRST MORTGAGE REAL ESTATE LOANS/LOC	3,539	3,688	4.2	3,808	3.3
OTHER REAL ESTATE LOANS/LOC	1,695	1,668	(1.6)	1,609	(3.6)
LEASES RECEIVABLE	49	38	(22.6)	25	(34.8)
ALL OTHER LOANS/LOC	646	744	15.2	630	(15.3)
ALLOWANCE FOR LOAN LOSSES	81	95	17.9	100	4.8
FORECLOSED AND REPOSSESSED ASSETS	13	23	73.3	23	0.8
FORECLOSED AND REPOSSESSED REAL ESTATE	12	21	75.4	22	6.0
FORECLOSED & REPOSSESSED AUTOS	1	2	47.6	1	(37.6)
FORECLOSED AND REPOSSESSED -OTHER	0*	0*	142.3	0*	(58.1)
LAND AND BUILDING	317	321	1.1	331	3.2
OTHER FIXED ASSETS	66	70	5.6	65	(7.2)
NCUSIF CAPITALIZATION DEPOSIT	109	147	34.4	158	7.8
TOTAL INTANGIBLE ASSETS	N/A	0*	N/A	0*	(47.7)
IDENTIFIABLE INTANGIBLE ASSETS	N/A	0*	N/A	0*	(40.1)
GOODWILL	N/A	0*	N/A	0*	(67.8)
OTHER ASSETS	204	232	13.7	271	16.8
<b>TOTAL ASSETS</b>	<b>16,560</b>	<b>18,405</b>	<b>11.1</b>	<b>19,130</b>	<b>3.9</b>
<b>LIABILITIES</b>					
TOTAL BORROWINGS	335	414	23.7	294	(29.0)
ACCRUED DIVIDENDS/INTEREST PAYABLE	16	14	(10.2)	7	(50.9)
ACCOUNTS PAYABLE AND OTHER LIABILITIES	127	131	3.5	157	19.7
UNINSURED SECONDARY CAPITAL	0*	0*	25.0	0*	0.0
<b>TOTAL LIABILITIES</b>	<b>478</b>	<b>560</b>	<b>17.2</b>	<b>458</b>	<b>(18.1)</b>
<b>EQUITY/SAVINGS</b>					
TOTAL SAVINGS	14,118	15,804	11.9	16,567	4.8
SHARE DRAFTS	1,542	1,846	19.7	2,007	8.7
REGULAR SHARES	3,859	4,349	12.7	4,787	10.1
MONEY MARKET SHARES	2,392	2,685	12.3	3,072	14.4
SHARE CERTIFICATES/CDS	4,619	4,988	8.0	4,689	(6.0)
IRA/KEOGH ACCOUNTS	1,447	1,657	14.6	1,720	3.8
ALL OTHER SHARES	186	223	19.8	266	19.5
NON-MEMBER DEPOSITS	73	55	(24.7)	25	(54.2)
REGULAR RESERVES	414	414	(0.0)	413	(0.2)
EQUITY ACQUIRED IN MERGER	N/A	0*	N/A	2	667.7
APPR. FOR NON-CONF. INVEST.	0	0	0.0	0	0.0
MISCELLANEOUS EQUITY	0*	0*	(24.6)	0*	16.6
ACCUM. UNREALIZED G/L ON A-F-S	11	11	6.2	13	13.2
ACCUM. UNREALIZED G/L FOR OTTI (DUE TO OTHER FACTORS) ON HTM DEBT SECURITIES	N/A	0	N/A	0	0.0
ACCUM. UNREALIZED NET GAINS (LOSSES) ON CASH FLOW HEDGES	0	0	0.0	0	0.0
OTHER RESERVES	29	29	1.4	30	1.4
OTHER COMPREHENSIVE INCOME	(23)	(25)	(5.8)	(18)	25.7
UNDIVIDED EARNINGS	1,534	1,612	5.1	1,666	3.4
TOTAL EQUITY	1,964	2,042	4.0	2,105	3.1
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>16,560</b>	<b>18,405</b>	<b>11.1</b>	<b>19,130</b>	<b>3.9</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

**Ohio**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2010**  
**(Dollar Amounts in Millions)**

	Dec-08	Dec-09	% CHG <sup>1</sup>	Dec-10	% CHG <sup>1</sup>
NUMBER OF CREDIT UNIONS	349	328	(6.0)	324	(1.2)
<b>INTEREST INCOME</b>					
INTEREST ON LOANS	695	705	1.4	688	(2.4)
(LESS) INTEREST REFUND	1	1	27.7	0*	(36.5)
INCOME FROM INVESTMENTS	190	146	(23.4)	126	(13.7)
TRADING PROFITS AND LOSSES	0	0*	0.0	0	(100.0)
<b>TOTAL INTEREST INCOME</b>	<b>884</b>	<b>849</b>	<b>(3.9)</b>	<b>813</b>	<b>(4.3)</b>
<b>INTEREST EXPENSE</b>					
DIVIDENDS ON SHARES	341	280	(17.8)	211	(24.8)
INTEREST ON DEPOSITS	12	10	(12.4)	9	(16.3)
INTEREST ON BORROWED MONEY	8	10	27.2	9	(9.5)
<b>TOTAL INTEREST EXPENSE</b>	<b>361</b>	<b>301</b>	<b>(16.7)</b>	<b>229</b>	<b>(24.0)</b>
PROVISION FOR LOAN & LEASE LOSSES	78	93	19.4	81	(12.6)
<b>NET INTEREST INCOME AFTER PLL</b>	<b>445</b>	<b>455</b>	<b>2.3</b>	<b>503</b>	<b>10.5</b>
<b>NON-INTEREST INCOME</b>					
FEE INCOME	166	176	5.9	177	0.5
OTHER OPERATING INCOME	55	74	34.2	81	9.4
GAIN (LOSS) ON INVESTMENTS	4	0*	(87.1)	2	350.1
TOTAL OTHER-THAN-TEMPORARY-IMPAIRMENT (OTTI) LOSSES	N/A	0*	N/A	0*	195.0
LESS: PORTION OTTI LOSSES IN OTHER COMPREHENSIVE INCOME	N/A	0*	N/A	0	(100.0)
OTTI LOSSES RECOGNIZED IN EARNINGS	N/A	0*	N/A	0*	265.1
GAIN (LOSS) ON DISPOSITION OF FIXED ASSETS	0*	(2)	(478.4)	(2)	17.3
OTHER NON-OPERATING INCOME (EXPENSE)	(7)	64	1,044.0	(0*)	(100.6)
NCUSIF STABILIZATION INCOME	N/A	61	N/A	0*	(100.0)
<b>TOTAL NON-INTEREST INCOME</b>	<b>218</b>	<b>312</b>	<b>42.8</b>	<b>257</b>	<b>(17.5)</b>
<b>NON-INTEREST EXPENSE</b>					
EMPLOYEE COMPENSATION AND BENEFITS	293	301	2.9	315	4.8
TRAVEL AND CONFERENCE EXPENSE	7	5	(25.2)	6	5.7
OFFICE OCCUPANCY EXPENSE	42	43	1.7	45	4.9
OFFICE OPERATIONS EXPENSE	115	115	(0.5)	117	1.5
EDUCATIONAL & PROMOTIONAL EXPENSE	23	20	(9.5)	21	4.8
LOAN SERVICING EXPENSE	40	47	17.5	49	3.0
PROFESSIONAL AND OUTSIDE SERVICES	51	53	3.4	54	2.4
MEMBER INSURANCE	12	6	(48.6)	42	564.1
NCUSIF PREMIUM EXPENSE	N/A	N/A	N/A	19	N/A
TEMPORARY CORPORATE CU STABILIZATION ASSESSMENT <sup>2</sup>	N/A	53	N/A	21	(61.0)
OTHER MEMBER INSURANCE	N/A	N/A	N/A	2	N/A
OPERATING FEES	5	5	2.5	5	(8.8)
MISCELLANEOUS OPERATING EXPENSES	19	17	(9.0)	19	8.8
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>608</b>	<b>614</b>	<b>1.0</b>	<b>673</b>	<b>9.6</b>
NET INCOME (LOSS)	55	100	80.7	87	(12.9)
Transfer to Regular Reserve	3	6	107.5	3	(55.3)
<b>NET INCOME (LOSS) EXCLUDING NCUSIF PREMIUMS AND TEMPORARY CORPORATE CU STABILIZATION</b>	<b>N/A</b>	<b>153</b>	<b>N/A</b>	<b>127</b>	<b>(17.0)</b>
<b>FUND ASSESSMENT</b>					

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

<sup>2</sup> In 2009, the NCUSIF Premium Expense and Temporary Corporate Stabilization Assessment were combined and reported as NCUSIF Stabilization Expense.

**Oklahoma**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2010**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-08</b>	<b>Dec-09</b>	<b>% CHG<sup>1</sup></b>	<b>Dec-10</b>	<b>% CHG<sup>1</sup></b>
NUMBER OF CREDIT UNIONS	78	74	(5.1)	74	0.0
<b>CASH &amp; EQUIVALENTS</b>	<b>538</b>	<b>622</b>	<b>15.6</b>	<b>616</b>	<b>(0.9)</b>
<b>TOTAL INVESTMENTS</b>	<b>2,279</b>	<b>2,956</b>	<b>29.7</b>	<b>3,521</b>	<b>19.1</b>
TRADING SECURITIES	0*	1	26.4	1	9.6
AVAILABLE FOR SALE SECURITIES	1,362	1,907	40.1	2,522	32.3
HELD-TO-MATURITY SECURITIES	95	145	53.5	176	21.2
COMMERCIAL BANKS, S&Ls	376	486	29.4	488	0.2
CREDIT UNIONS -LOANS TO, INVESTMENTS IN NATURAL PERSON CREDIT UNIONS	14	13	(8.3)	15	16.0
MCSO AND PIC AT CORPORATE CU	30	13	(55.4)	1	(91.2)
ALL OTHER CORPORATE CREDIT UNION	371	358	(3.4)	271	(24.3)
ALL OTHER INVESTMENTS	31	32	2.7	46	45.1
LOANS HELD FOR SALE	5	11	134.7	12	6.6
TOTAL LOANS OUTSTANDING	4,783	5,175	8.2	5,381	4.0
UNSECURED CREDIT CARD LOANS	229	254	11.1	266	4.7
ALL OTHER UNSECURED LOANS	215	212	(1.2)	211	(0.4)
SHORT-TERM, SMALL AMOUNT LOANS (STS) (FEDERAL CU ONLY)	N/A	N/A	N/A	0*	N/A
NEW VEHICLE LOANS	1,092	1,163	6.5	1,099	(5.5)
USED VEHICLE LOANS	1,279	1,496	17.0	1,732	15.7
FIRST MORTGAGE REAL ESTATE LOANS/LOC	1,110	1,137	2.4	1,222	7.5
OTHER REAL ESTATE LOANS/LOC	415	406	(2.2)	392	(3.4)
LEASES RECEIVABLE	0	0	0.0	0	0.0
ALL OTHER LOANS/LOC	443	506	14.3	458	(9.6)
ALLOWANCE FOR LOAN LOSSES	37	50	34.0	51	1.8
FORECLOSED AND REPOSSESSED ASSETS	10	16	62.4	18	11.4
FORECLOSED AND REPOSSESSED REAL ESTATE	6	9	45.8	12	32.3
FORECLOSED & REPOSSESSED AUTOS	3	5	43.5	4	(13.5)
FORECLOSED AND REPOSSESSED -OTHER	0*	2	1,056.8	1	(26.8)
LAND AND BUILDING	175	191	9.1	206	8.1
OTHER FIXED ASSETS	32	30	(5.3)	31	3.9
NCUSIF CAPITALIZATION DEPOSIT	30	71	140.2	80	11.7
TOTAL INTANGIBLE ASSETS	N/A	0	N/A	0	0.0
IDENTIFIABLE INTANGIBLE ASSETS	N/A	0	N/A	0	0.0
GOODWILL	N/A	0	N/A	0	0.0
OTHER ASSETS	122	86	(29.5)	91	6.4
<b>TOTAL ASSETS</b>	<b>7,935</b>	<b>9,108</b>	<b>14.8</b>	<b>9,905</b>	<b>8.8</b>
<b>LIABILITIES</b>					
TOTAL BORROWINGS	302	341	12.6	333	(2.1)
ACCRUED DIVIDENDS/INTEREST PAYABLE	4	3	(21.2)	3	(21.1)
ACCOUNTS PAYABLE AND OTHER LIABILITIES	81	68	(16.0)	86	27.1
UNINSURED SECONDARY CAPITAL	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	<b>387</b>	<b>412</b>	<b>6.3</b>	<b>422</b>	<b>2.6</b>
<b>EQUITY/SAVINGS</b>					
TOTAL SAVINGS	6,643	7,705	16.0	8,432	9.4
SHARE DRAFTS	850	982	15.5	1,110	13.0
REGULAR SHARES	1,879	2,097	11.6	2,320	10.6
MONEY MARKET SHARES	1,462	1,690	15.6	1,907	12.8
SHARE CERTIFICATES/CDS	1,782	2,152	20.7	2,264	5.2
IRA/KEOGH ACCOUNTS	655	770	17.6	815	5.8
ALL OTHER SHARES	13	13	1.3	13	2.4
NON-MEMBER DEPOSITS	3	2	(39.8)	4	99.2
REGULAR RESERVES	194	195	0.5	197	1.1
EQUITY ACQUIRED IN MERGER	N/A	2	N/A	2	(5.9)
APPR. FOR NON-CONF. INVEST.	0*	0*	(69.2)	0	(100.0)
MISCELLANEOUS EQUITY	0*	0*	(75.6)	0	(100.0)
ACCUM. UNREALIZED G/L ON A-F-S	17	31	78.9	31	1.2
ACCUM. UNREALIZED G/L FOR OTTI (DUE TO OTHER FACTORS) ON HTM DEBT SECURITIES	N/A	0	N/A	0	0.0
ACCUM. UNREALIZED NET GAINS (LOSSES) ON CASH FLOW HEDGES	0	0	0.0	0	0.0
OTHER RESERVES	36	6	(82.4)	6	(9.5)
OTHER COMPREHENSIVE INCOME	(2)	(3)	(62.3)	(3)	(0.0)
UNDIVIDED EARNINGS	659	760	15.4	818	7.7
TOTAL EQUITY	905	992	9.6	1,051	6.0
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>7,935</b>	<b>9,108</b>	<b>14.8</b>	<b>9,905</b>	<b>8.8</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

**Oklahoma**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2010**  
**(Dollar Amounts in Millions)**

	Dec-08	Dec-09	% CHG <sup>1</sup>	Dec-10	% CHG <sup>1</sup>
NUMBER OF CREDIT UNIONS	78	74	(5.1)	74	0.0
<b>INTEREST INCOME</b>					
INTEREST ON LOANS	316	329	3.9	330	0.5
(LESS) INTEREST REFUND	0*	0*	(46.4)	0*	50.3
INCOME FROM INVESTMENTS	110	101	(7.9)	93	(7.9)
TRADING PROFITS AND LOSSES	(0*)	0*	191.1	0*	(53.9)
<b>TOTAL INTEREST INCOME</b>	<b>425</b>	<b>430</b>	<b>1.0</b>	<b>423</b>	<b>(1.6)</b>
<b>INTEREST EXPENSE</b>					
DIVIDENDS ON SHARES	139	116	(16.1)	95	(18.5)
INTEREST ON DEPOSITS	25	22	(11.3)	23	2.1
INTEREST ON BORROWED MONEY	11	12	13.3	11	(9.1)
<b>TOTAL INTEREST EXPENSE</b>	<b>174</b>	<b>151</b>	<b>(13.7)</b>	<b>128</b>	<b>(14.7)</b>
PROVISION FOR LOAN & LEASE LOSSES	30	52	71.3	36	(30.1)
<b>NET INTEREST INCOME AFTER PLL</b>	<b>221</b>	<b>228</b>	<b>3.0</b>	<b>259</b>	<b>13.6</b>
<b>NON-INTEREST INCOME</b>					
FEE INCOME	88	92	4.9	100	8.6
OTHER OPERATING INCOME	20	27	34.4	25	(10.6)
GAIN (LOSS) ON INVESTMENTS	0*	(11)	(4,930.2)	(3)	75.9
TOTAL OTHER-THAN-TEMPORARY-IMPAIRMENT (OTTI) LOSSES	N/A	(0*)	N/A	(0*)	72.8
LESS: PORTION OTTI LOSSES IN OTHER COMPREHENSIVE INCOME	N/A	0	N/A	0*	0.0
OTTI LOSSES RECOGNIZED IN EARNINGS	N/A	(0*)	N/A	(0*)	65.5
GAIN (LOSS) ON DISPOSITION OF FIXED ASSETS	(0*)	0*	3,747.9	(0*)	(205.1)
OTHER NON-OPERATING INCOME (EXPENSE)	3	38	1,344.6	(0*)	(100.9)
NCUSIF STABILIZATION INCOME	N/A	37	N/A	0	(100.0)
<b>TOTAL NON-INTEREST INCOME</b>	<b>111</b>	<b>148</b>	<b>33.1</b>	<b>120</b>	<b>(18.4)</b>
<b>NON-INTEREST EXPENSE</b>					
EMPLOYEE COMPENSATION AND BENEFITS	137	145	6.0	152	4.6
TRAVEL AND CONFERENCE EXPENSE	4	3	(12.6)	4	7.1
OFFICE OCCUPANCY EXPENSE	17	18	8.4	19	3.0
OFFICE OPERATIONS EXPENSE	57	60	5.3	61	2.5
EDUCATIONAL & PROMOTIONAL EXPENSE	11	11	(1.9)	11	3.7
LOAN SERVICING EXPENSE	14	16	20.3	19	13.3
PROFESSIONAL AND OUTSIDE SERVICES	16	17	7.6	18	3.5
MEMBER INSURANCE	31	2	(92.2)	25	926.4
NCUSIF PREMIUM EXPENSE	N/A	N/A	N/A	11	N/A
TEMPORARY CORPORATE CU STABILIZATION ASSESSMENT <sup>2</sup>	N/A	15	N/A	11	(25.4)
OTHER MEMBER INSURANCE	N/A	N/A	N/A	3	N/A
OPERATING FEES	2	2	8.2	2	8.1
MISCELLANEOUS OPERATING EXPENSES	8	8	(1.9)	8	(6.6)
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>296</b>	<b>284</b>	<b>(4.2)</b>	<b>318</b>	<b>12.0</b>
NET INCOME (LOSS)	35	76	114.8	61	(20.0)
Transfer to Regular Reserve	2	2	(1.3)	1	(49.9)
<b>NET INCOME (LOSS) EXCLUDING NCUSIF PREMIUMS AND TEMPORARY CORPORATE CU STABILIZATION</b>	<b>N/A</b>	<b>91</b>	<b>N/A</b>	<b>83</b>	<b>(9.0)</b>
<b>FUND ASSESSMENT</b>					

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

<sup>2</sup> In 2009, the NCUSIF Premium Expense and Temporary Corporate Stabilization Assessment were combined and reported as NCUSIF Stabilization Expense.

**Oregon**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2010**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-08</b>	<b>Dec-09</b>	<b>% CHG<sup>1</sup></b>	<b>Dec-10</b>	<b>% CHG<sup>1</sup></b>
NUMBER OF CREDIT UNIONS	83	82	(1.2)	81	(1.2)
<b>CASH &amp; EQUIVALENTS</b>	671	1,031	53.6	1,108	7.5
<b>TOTAL INVESTMENTS</b>	1,895	2,870	51.5	3,459	20.5
TRADING SECURITIES	0	0	0.0	3	0.0
AVAILABLE FOR SALE SECURITIES	896	1,331	48.5	2,200	65.3
HELD-TO-MATURITY SECURITIES	137	250	82.1	255	2.2
COMMERCIAL BANKS, S&Ls	373	500	34.1	602	20.3
CREDIT UNIONS -LOANS TO, INVESTMENTS IN NATURAL PERSON CREDIT UNIONS	17	50	193.7	32	(35.0)
MCSD AND PIC AT CORPORATE CU	55	23	(57.5)	0*	(96.2)
ALL OTHER CORPORATE CREDIT UNION	354	634	78.9	299	(52.8)
ALL OTHER INVESTMENTS	62	83	32.6	67	(19.4)
LOANS HELD FOR SALE	8	34	295.3	33	(3.2)
TOTAL LOANS OUTSTANDING	11,287	11,143	(1.3)	11,027	(1.0)
UNSECURED CREDIT CARD LOANS	438	503	14.9	547	8.8
ALL OTHER UNSECURED LOANS	228	234	2.8	237	1.2
SHORT-TERM, SMALL AMOUNT LOANS (STS) (FEDERAL CU ONLY)	N/A	N/A	N/A	0*	N/A
NEW VEHICLE LOANS	2,588	2,489	(3.9)	2,069	(16.8)
USED VEHICLE LOANS	1,769	1,818	2.8	1,979	8.8
FIRST MORTGAGE REAL ESTATE LOANS/LOC	3,169	3,268	3.1	3,548	8.6
OTHER REAL ESTATE LOANS/LOC	2,601	2,354	(9.5)	2,141	(9.1)
LEASES RECEIVABLE	0	0	0.0	0	0.0
ALL OTHER LOANS/LOC	494	477	(3.4)	506	6.0
ALLOWANCE FOR LOAN LOSSES	72	123	70.6	149	20.9
FORECLOSED AND REPOSSESSED ASSETS	24	49	104.8	56	13.8
FORECLOSED AND REPOSSESSED REAL ESTATE	15	36	149.8	49	34.7
FORECLOSED & REPOSSESSED AUTOS	9	11	21.5	6	(46.3)
FORECLOSED AND REPOSSESSED -OTHER	0*	1	1,777.6	0*	(51.4)
LAND AND BUILDING	212	221	4.4	219	(0.8)
OTHER FIXED ASSETS	69	62	(9.6)	58	(7.0)
NCUSIF CAPITALIZATION DEPOSIT	80	130	62.5	138	5.9
TOTAL INTANGIBLE ASSETS	N/A	0*	N/A	0*	23.4
IDENTIFIABLE INTANGIBLE ASSETS	N/A	0	N/A	0*	0.0
GOODWILL	N/A	0*	N/A	0*	(5.1)
OTHER ASSETS	215	203	(5.5)	227	11.6
<b>TOTAL ASSETS</b>	<b>14,388</b>	<b>15,620</b>	<b>8.6</b>	<b>16,175</b>	<b>3.6</b>
<b>LIABILITIES</b>					
TOTAL BORROWINGS	631	459	(27.3)	321	(30.2)
ACCRUED DIVIDENDS/INTEREST PAYABLE	4	3	(36.1)	2	(23.1)
ACCOUNTS PAYABLE AND OTHER LIABILITIES	144	128	(11.3)	140	9.9
UNINSURED SECONDARY CAPITAL	0*	0	(100.0)	0	0.0
<b>TOTAL LIABILITIES</b>	<b>780</b>	<b>590</b>	<b>(24.4)</b>	<b>463</b>	<b>(21.5)</b>
<b>EQUITY/SAVINGS</b>					
TOTAL SAVINGS	12,246	13,638	11.4	14,269	4.6
SHARE DRAFTS	1,226	1,408	14.8	1,385	(1.6)
REGULAR SHARES	2,474	2,811	13.6	3,184	13.3
MONEY MARKET SHARES	3,301	4,348	31.7	4,857	11.7
SHARE CERTIFICATES/CDS	4,125	3,744	(9.2)	3,428	(8.4)
IRA/KEOGH ACCOUNTS	1,023	1,209	18.2	1,293	6.9
ALL OTHER SHARES	88	104	18.1	105	1.2
NON-MEMBER DEPOSITS	10	15	53.4	17	16.2
REGULAR RESERVES	448	450	0.4	454	0.9
EQUITY ACQUIRED IN MERGER	N/A	0	N/A	0	0.0
APPR. FOR NON-CONF. INVEST.	0	4	0.0	0	(100.0)
MISCELLANEOUS EQUITY	0	0	0.0	0	0.0
ACCUM. UNREALIZED G/L ON A-F-S	(14)	(4)	71.1	(3)	20.6
ACCUM. UNREALIZED G/L FOR OTTI (DUE TO OTHER FACTORS) ON HTM DEBT SECURITIES	N/A	0	N/A	0	0.0
ACCUM. UNREALIZED NET GAINS (LOSSES) ON CASH FLOW HEDGES	(0*)	0	100.0	0	0.0
OTHER RESERVES	0	0	0.0	0*	0.0
OTHER COMPREHENSIVE INCOME	(9)	(14)	(52.9)	(5)	66.6
UNDIVIDED EARNINGS	938	956	1.9	997	4.4
TOTAL EQUITY	1,363	1,392	2.2	1,444	3.7
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>14,388</b>	<b>15,620</b>	<b>8.6</b>	<b>16,175</b>	<b>3.6</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

**Oregon**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2010**  
**(Dollar Amounts in Millions)**

	Dec-08	Dec-09	% CHG <sup>1</sup>	Dec-10	% CHG <sup>1</sup>
NUMBER OF CREDIT UNIONS	83	82	(1.2)	81	(1.2)
<b>INTEREST INCOME</b>					
INTEREST ON LOANS	711	674	(5.2)	640	(5.1)
(LESS) INTEREST REFUND	0	0	0.0	0	0.0
INCOME FROM INVESTMENTS	91	83	(8.9)	75	(9.5)
TRADING PROFITS AND LOSSES	0	0	0.0	0*	0.0
<b>TOTAL INTEREST INCOME</b>	<b>803</b>	<b>758</b>	<b>(5.6)</b>	<b>716</b>	<b>(5.5)</b>
<b>INTEREST EXPENSE</b>					
DIVIDENDS ON SHARES	159	125	(21.2)	85	(31.8)
INTEREST ON DEPOSITS	156	109	(30.0)	74	(32.4)
INTEREST ON BORROWED MONEY	23	17	(26.3)	14	(19.4)
<b>TOTAL INTEREST EXPENSE</b>	<b>337</b>	<b>251</b>	<b>(25.6)</b>	<b>173</b>	<b>(31.2)</b>
PROVISION FOR LOAN & LEASE LOSSES	89	167	87.4	139	(16.8)
<b>NET INTEREST INCOME AFTER PLL</b>	<b>376</b>	<b>340</b>	<b>(9.7)</b>	<b>404</b>	<b>18.9</b>
<b>NON-INTEREST INCOME</b>					
FEE INCOME	87	96	9.4	94	(1.2)
OTHER OPERATING INCOME	78	101	29.8	110	9.3
GAIN (LOSS) ON INVESTMENTS	(3)	(28)	(750.2)	(12)	56.6
TOTAL OTHER-THAN-TEMPORARY-IMPAIRMENT (OTTI) LOSSES	N/A	(19)	N/A	(14)	25.3
LESS: PORTION OTTI LOSSES IN OTHER COMPREHENSIVE INCOME	N/A	(15)	N/A	(13)	10.7
OTTI LOSSES RECOGNIZED IN EARNINGS	N/A	(4)	N/A	(0*)	82.0
GAIN (LOSS) ON DISPOSITION OF FIXED ASSETS	2	(0*)	(133.0)	2	369.4
OTHER NON-OPERATING INCOME (EXPENSE)	0*	62	9,946.3	(2)	(103.4)
NCUSIF STABILIZATION INCOME	N/A	61	N/A	0*	(99.6)
<b>TOTAL NON-INTEREST INCOME</b>	<b>164</b>	<b>229</b>	<b>39.4</b>	<b>192</b>	<b>(16.2)</b>
<b>NON-INTEREST EXPENSE</b>					
EMPLOYEE COMPENSATION AND BENEFITS	251	254	1.2	268	5.3
TRAVEL AND CONFERENCE EXPENSE	7	5	(25.3)	5	2.4
OFFICE OCCUPANCY EXPENSE	35	36	1.9	39	7.2
OFFICE OPERATIONS EXPENSE	82	81	(1.4)	80	(0.6)
EDUCATIONAL & PROMOTIONAL EXPENSE	24	21	(8.8)	22	1.8
LOAN SERVICING EXPENSE	31	34	8.2	35	2.5
PROFESSIONAL AND OUTSIDE SERVICES	44	47	7.0	50	7.9
MEMBER INSURANCE	35	(4)	(111.0)	37	1,066.7
NCUSIF PREMIUM EXPENSE	N/A	N/A	N/A	18	N/A
TEMPORARY CORPORATE CU STABILIZATION ASSESSMENT <sup>2</sup>	N/A	55	N/A	19	(64.9)
OTHER MEMBER INSURANCE	N/A	N/A	N/A	0*	N/A
OPERATING FEES	2	2	12.7	2	5.7
MISCELLANEOUS OPERATING EXPENSES	9	11	18.3	9	(13.9)
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>520</b>	<b>487</b>	<b>(6.3)</b>	<b>548</b>	<b>12.5</b>
NET INCOME (LOSS)	21	26	27.7	48	82.6
Transfer to Regular Reserve	3	3	3.0	3	(0.4)
<b>NET INCOME (LOSS) EXCLUDING NCUSIF PREMIUMS AND TEMPORARY CORPORATE CU STABILIZATION</b>	<b>N/A</b>	<b>82</b>	<b>N/A</b>	<b>85</b>	<b>3.9</b>
<b>FUND ASSESSMENT</b>					

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

<sup>2</sup> In 2009, the NCUSIF Premium Expense and Temporary Corporate Stabilization Assessment were combined and reported as NCUSIF Stabilization Expense.

**Pennsylvania**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2010**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-08</b>	<b>Dec-09</b>	<b>% CHG<sup>1</sup></b>	<b>Dec-10</b>	<b>% CHG<sup>1</sup></b>
NUMBER OF CREDIT UNIONS	570	558	(2.1)	541	(3.0)
<b>CASH &amp; EQUIVALENTS</b>	<b>2,154</b>	<b>3,006</b>	<b>39.5</b>	<b>3,404</b>	<b>13.2</b>
<b>TOTAL INVESTMENTS</b>	<b>7,537</b>	<b>8,772</b>	<b>16.4</b>	<b>9,555</b>	<b>8.9</b>
TRADING SECURITIES	0*	2	835.7	17	606.2
AVAILABLE FOR SALE SECURITIES	4,030	4,650	15.4	5,375	15.6
HELD-TO-MATURITY SECURITIES	685	825	20.4	1,098	33.2
COMMERCIAL BANKS, S&Ls	1,696	2,120	25.0	2,277	7.4
CREDIT UNIONS -LOANS TO, INVESTMENTS IN NATURAL PERSON CREDIT UNIONS	94	100	5.6	113	13.7
MCS D AND PIC AT CORPORATE CU	186	133	(28.2)	127	(4.5)
ALL OTHER CORPORATE CREDIT UNION	745	782	4.9	403	(48.4)
ALL OTHER INVESTMENTS	101	160	58.7	143	(10.5)
LOANS HELD FOR SALE	12	26	113.5	68	164.5
TOTAL LOANS OUTSTANDING	17,393	19,009	9.3	19,541	2.8
UNSECURED CREDIT CARD LOANS	1,278	1,431	12.0	1,533	7.1
ALL OTHER UNSECURED LOANS	1,256	1,279	1.8	1,308	2.3
SHORT-TERM, SMALL AMOUNT LOANS (STS) (FEDERAL CU ONLY)	N/A	N/A	N/A	1	N/A
NEW VEHICLE LOANS	1,978	2,006	1.4	1,737	(13.4)
USED VEHICLE LOANS	2,818	3,124	10.8	3,289	5.3
FIRST MORTGAGE REAL ESTATE LOANS/LOC	3,995	4,948	23.9	5,558	12.3
OTHER REAL ESTATE LOANS/LOC	5,287	5,267	(0.4)	5,135	(2.5)
LEASES RECEIVABLE	0*	0*	170.3	2	429.4
ALL OTHER LOANS/LOC	781	952	21.9	978	2.7
ALLOWANCE FOR LOAN LOSSES	133	158	18.3	178	12.9
FORECLOSED AND REPOSSESSED ASSETS	8	14	81.1	18	25.7
FORECLOSED AND REPOSSESSED REAL ESTATE	5	10	92.7	13	22.6
FORECLOSED & REPOSSESSED AUTOS	2	4	63.1	5	25.3
FORECLOSED AND REPOSSESSED -OTHER	0*	0*	(5.9)	0*	192.0
LAND AND BUILDING	437	481	10.1	533	10.7
OTHER FIXED ASSETS	112	117	4.2	112	(3.7)
NCUSIF CAPITALIZATION DEPOSIT	157	257	63.8	281	9.4
TOTAL INTANGIBLE ASSETS	N/A	2	N/A	5	164.5
IDENTIFIABLE INTANGIBLE ASSETS	N/A	(0*)	N/A	3	2,510.6
GOODWILL	N/A	2	N/A	2	0.9
OTHER ASSETS	374	367	(1.7)	422	14.8
<b>TOTAL ASSETS</b>	<b>28,051</b>	<b>31,893</b>	<b>13.7</b>	<b>33,761</b>	<b>5.9</b>
<b>LIABILITIES</b>					
TOTAL BORROWINGS	330	281	(14.8)	216	(23.2)
ACCRUED DIVIDENDS/INTEREST PAYABLE	17	12	(29.4)	9	(23.6)
ACCOUNTS PAYABLE AND OTHER LIABILITIES	172	171	(0.8)	187	9.5
UNINSURED SECONDARY CAPITAL	0*	0*	114.3	0*	193.3
<b>TOTAL LIABILITIES</b>	<b>520</b>	<b>464</b>	<b>(10.6)</b>	<b>413</b>	<b>(11.1)</b>
<b>EQUITY/SAVINGS</b>					
TOTAL SAVINGS	24,381	28,019	14.9	29,710	6.0
SHARE DRAFTS	2,330	2,717	16.6	2,907	7.0
REGULAR SHARES	7,150	7,985	11.7	8,775	9.9
MONEY MARKET SHARES	4,366	5,527	26.6	6,108	10.5
SHARE CERTIFICATES/CDS	7,424	8,160	9.9	8,103	(0.7)
IRA/KEOGH ACCOUNTS	2,806	3,291	17.3	3,475	5.6
ALL OTHER SHARES	266	311	17.1	314	0.8
NON-MEMBER DEPOSITS	38	28	(28.2)	30	8.4
REGULAR RESERVES	503	483	(4.1)	486	0.7
EQUITY ACQUIRED IN MERGER	N/A	1	N/A	13	1,008.1
APPR. FOR NON-CONF. INVEST.	0	0	0.0	0	0.0
MISCELLANEOUS EQUITY	0*	0*	(68.3)	0*	2.5
ACCUM. UNREALIZED G/L ON A-F-S	3	69	1,892.0	62	(11.0)
ACCUM. UNREALIZED G/L FOR OTTI (DUE TO OTHER FACTORS) ON HTM DEBT SECURITIES	N/A	0	N/A	0*	0.0
ACCUM. UNREALIZED NET GAINS (LOSSES) ON CASH FLOW HEDGES	0	0	0.0	0	0.0
OTHER RESERVES	9	7	(23.2)	7	(0.8)
OTHER COMPREHENSIVE INCOME	(41)	(41)	0.4	(39)	4.5
UNDIVIDED EARNINGS	2,676	2,890	8.0	3,109	7.6
TOTAL EQUITY	3,151	3,410	8.2	3,638	6.7
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>28,051</b>	<b>31,893</b>	<b>13.7</b>	<b>33,761</b>	<b>5.9</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

**Pennsylvania**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2010**  
**(Dollar Amounts in Millions)**

	Dec-08	Dec-09	% CHG <sup>1</sup>	Dec-10	% CHG <sup>1</sup>
NUMBER OF CREDIT UNIONS	570	558	(2.1)	541	(3.0)
<b>INTEREST INCOME</b>					
INTEREST ON LOANS	1,146	1,182	3.1	1,196	1.2
(LESS) INTEREST REFUND	1	0*	(35.7)	0*	(6.5)
INCOME FROM INVESTMENTS	363	296	(18.4)	250	(15.8)
TRADING PROFITS AND LOSSES	(0*)	(0*)	(2,864.9)	0*	158.2
<b>TOTAL INTEREST INCOME</b>	<b>1,508</b>	<b>1,477</b>	<b>(2.1)</b>	<b>1,446</b>	<b>(2.1)</b>
<b>INTEREST EXPENSE</b>					
DIVIDENDS ON SHARES	590	483	(18.2)	364	(24.5)
INTEREST ON DEPOSITS	27	28	0.7	18	(35.4)
INTEREST ON BORROWED MONEY	15	10	(38.0)	8	(12.3)
<b>TOTAL INTEREST EXPENSE</b>	<b>633</b>	<b>520</b>	<b>(17.9)</b>	<b>391</b>	<b>(24.8)</b>
PROVISION FOR LOAN & LEASE LOSSES	122	145	19.2	142	(2.4)
<b>NET INTEREST INCOME AFTER PLL</b>	<b>753</b>	<b>812</b>	<b>7.8</b>	<b>913</b>	<b>12.5</b>
<b>NON-INTEREST INCOME</b>					
FEE INCOME	176	194	10.3	201	3.7
OTHER OPERATING INCOME	107	124	16.4	139	12.3
GAIN (LOSS) ON INVESTMENTS	2	(34)	(1,618.5)	2	105.0
TOTAL OTHER-THAN-TEMPORARY-IMPAIRMENT (OTTI) LOSSES	N/A	(5)	N/A	2	147.9
LESS: PORTION OTTI LOSSES IN OTHER COMPREHENSIVE INCOME	N/A	0*	N/A	0*	(13.6)
OTTI LOSSES RECOGNIZED IN EARNINGS	N/A	(5)	N/A	2	131.0
GAIN (LOSS) ON DISPOSITION OF FIXED ASSETS	1	0*	(23.6)	3	203.2
OTHER NON-OPERATING INCOME (EXPENSE)	(7)	136	2,059.5	5	(96.6)
NCUSIF STABILIZATION INCOME	N/A	129	N/A	0	(100.0)
<b>TOTAL NON-INTEREST INCOME</b>	<b>279</b>	<b>421</b>	<b>51.1</b>	<b>353</b>	<b>(16.3)</b>
<b>NON-INTEREST EXPENSE</b>					
EMPLOYEE COMPENSATION AND BENEFITS	429	455	6.1	478	5.1
TRAVEL AND CONFERENCE EXPENSE	10	8	(14.7)	8	2.4
OFFICE OCCUPANCY EXPENSE	51	56	8.2	59	6.5
OFFICE OPERATIONS EXPENSE	172	176	2.0	180	2.3
EDUCATIONAL & PROMOTIONAL EXPENSE	36	34	(6.6)	40	17.7
LOAN SERVICING EXPENSE	61	71	17.1	75	5.1
PROFESSIONAL AND OUTSIDE SERVICES	83	80	(3.1)	84	4.2
MEMBER INSURANCE	64	11	(82.3)	84	641.9
NCUSIF PREMIUM EXPENSE	N/A	N/A	N/A	38	N/A
TEMPORARY CORPORATE CU STABILIZATION ASSESSMENT <sup>2</sup>	N/A	117	N/A	38	(67.3)
OTHER MEMBER INSURANCE	N/A	N/A	N/A	8	N/A
OPERATING FEES	5	7	20.2	7	(0.5)
MISCELLANEOUS OPERATING EXPENSES	18	23	29.8	19	(17.1)
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>928</b>	<b>920</b>	<b>(0.9)</b>	<b>1,033</b>	<b>12.2</b>
NET INCOME (LOSS)	104	196	89.1	233	18.8
Transfer to Regular Reserve	2	6	265.2	1	(73.0)
<b>NET INCOME (LOSS) EXCLUDING NCUSIF PREMIUMS AND TEMPORARY CORPORATE CU STABILIZATION</b>	<b>N/A</b>	<b>313</b>	<b>N/A</b>	<b>309</b>	<b>(1.2)</b>
<b>FUND ASSESSMENT</b>					

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

<sup>2</sup> In 2009, the NCUSIF Premium Expense and Temporary Corporate Stabilization Assessment were combined and reported as NCUSIF Stabilization Expense.



**Puerto Rico**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2010**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-08</b>	<b>Dec-09</b>	<b>% CHG<sup>1</sup></b>	<b>Dec-10</b>	<b>% CHG<sup>1</sup></b>
NUMBER OF CREDIT UNIONS	13	13	0.0	12	(7.7)
<b>CASH &amp; EQUIVALENTS</b>	<b>34</b>	<b>64</b>	<b>87.6</b>	<b>43</b>	<b>(32.8)</b>
<b>TOTAL INVESTMENTS</b>	<b>138</b>	<b>116</b>	<b>(16.1)</b>	<b>140</b>	<b>20.4</b>
TRADING SECURITIES	0	0	0.0	0	0.0
AVAILABLE FOR SALE SECURITIES	83	73	(11.8)	91	24.5
HELD-TO-MATURITY SECURITIES	27	24	(9.8)	26	8.3
COMMERCIAL BANKS, S&Ls	9	8	(5.9)	19	124.7
CREDIT UNIONS -LOANS TO, INVESTMENTS IN NATURAL PERSON CREDIT UNIONS	0*	0*	1.0	0*	216.9
MCSO AND PIC AT CORPORATE CU	0*	0*	40.0	0*	(26.7)
ALL OTHER CORPORATE CREDIT UNION	18	9	(50.8)	2	(78.0)
ALL OTHER INVESTMENTS	0*	0*	(98.7)	0*	28.4
LOANS HELD FOR SALE	0	0	0.0	0	0.0
<b>TOTAL LOANS OUTSTANDING</b>	<b>309</b>	<b>319</b>	<b>3.3</b>	<b>332</b>	<b>4.2</b>
UNSECURED CREDIT CARD LOANS	26	28	8.1	27	(2.4)
ALL OTHER UNSECURED LOANS	115	105	(9.2)	96	(8.5)
SHORT-TERM, SMALL AMOUNT LOANS (STS) (FEDERAL CU ONLY)	N/A	N/A	N/A	0	N/A
NEW VEHICLE LOANS	90	100	10.8	116	16.0
USED VEHICLE LOANS	8	10	28.0	12	21.1
FIRST MORTGAGE REAL ESTATE LOANS/LOC	53	59	10.9	55	(6.6)
OTHER REAL ESTATE LOANS/LOC	2	1	(25.2)	8	482.6
LEASES RECEIVABLE	0	0	0.0	0	0.0
ALL OTHER LOANS/LOC	14	16	9.3	18	12.0
ALLOWANCE FOR LOAN LOSSES	5	5	4.1	7	31.7
FORECLOSED AND REPOSSESSED ASSETS	0*	0*	(17.4)	0*	137.4
FORECLOSED AND REPOSSESSED REAL ESTATE	0*	0*	(28.3)	0*	381.6
FORECLOSED & REPOSSESSED AUTOS	0*	0*	(7.5)	0*	(46.3)
FORECLOSED AND REPOSSESSED -OTHER	0*	0*	0.0	0*	0.0
LAND AND BUILDING	11	12	10.5	12	(1.3)
OTHER FIXED ASSETS	2	2	(5.0)	2	(6.7)
NCUSIF CAPITALIZATION DEPOSIT	2	4	123.3	4	4.3
<b>TOTAL INTANGIBLE ASSETS</b>	<b>N/A</b>	<b>0</b>	<b>N/A</b>	<b>0</b>	<b>0.0</b>
IDENTIFIABLE INTANGIBLE ASSETS	N/A	0	N/A	0	0.0
GOODWILL	N/A	0	N/A	0	0.0
OTHER ASSETS	4	4	(3.5)	3	(12.7)
<b>TOTAL ASSETS</b>	<b>496</b>	<b>516</b>	<b>4.1</b>	<b>530</b>	<b>2.7</b>
<b>LIABILITIES</b>					
TOTAL BORROWINGS	0	0	0.0	0	0.0
ACCRUED DIVIDENDS/INTEREST PAYABLE	0*	0*	(26.0)	0*	(20.6)
ACCOUNTS PAYABLE AND OTHER LIABILITIES	4	4	(14.4)	6	78.8
UNINSURED SECONDARY CAPITAL	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	<b>5</b>	<b>4</b>	<b>(15.5)</b>	<b>7</b>	<b>70.7</b>
<b>EQUITY/SAVINGS</b>					
TOTAL SAVINGS	421	441	4.5	452	2.6
SHARE DRAFTS	15	15	2.7	17	13.3
REGULAR SHARES	203	221	8.9	236	6.6
MONEY MARKET SHARES	0	0	0.0	0	0.0
SHARE CERTIFICATES/CDS	175	173	(1.2)	166	(4.0)
IRA/KEOGH ACCOUNTS	10	12	14.0	13	15.2
ALL OTHER SHARES	17	18	8.0	18	(0.9)
NON-MEMBER DEPOSITS	0*	0*	7.7	0*	5.5
REGULAR RESERVES	12	12	(1.3)	26	126.3
EQUITY ACQUIRED IN MERGER	N/A	0	N/A	0	0.0
APPR. FOR NON-CONF. INVEST.	0	0	0.0	0	0.0
MISCELLANEOUS EQUITY	0	0	0.0	0	0.0
ACCUM. UNREALIZED G/L ON A-F-S	0*	0*	(66.6)	(0*)	(171.9)
ACCUM. UNREALIZED G/L FOR OTTI (DUE TO OTHER FACTORS) ON HTM DEBT SECURITIES	N/A	0	N/A	0	0.0
ACCUM. UNREALIZED NET GAINS (LOSSES) ON CASH FLOW HEDGES	0	0	0.0	0	0.0
OTHER RESERVES	0*	0*	(8.3)	0*	(3.8)
OTHER COMPREHENSIVE INCOME	0	0	0.0	0	0.0
UNDIVIDED EARNINGS	56	59	4.7	45	(24.2)
<b>TOTAL EQUITY</b>	<b>70</b>	<b>72</b>	<b>2.9</b>	<b>72</b>	<b>0.1</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>496</b>	<b>516</b>	<b>4.1</b>	<b>530</b>	<b>2.7</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

**Puerto Rico**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2010**  
**(Dollar Amounts in Millions)**

	Dec-08	Dec-09	% CHG <sup>1</sup>	Dec-10	% CHG <sup>1</sup>
NUMBER OF CREDIT UNIONS	13	13	0.0	12	(7.7)
<b>INTEREST INCOME</b>					
INTEREST ON LOANS	24	24	(1.7)	23	(1.8)
(LESS) INTEREST REFUND	0	0	0.0	0	0.0
INCOME FROM INVESTMENTS	6	5	(18.4)	3	(25.0)
TRADING PROFITS AND LOSSES	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>30</b>	<b>29</b>	<b>(4.8)</b>	<b>27</b>	<b>(5.6)</b>
<b>INTEREST EXPENSE</b>					
DIVIDENDS ON SHARES	11	9	(16.1)	8	(12.7)
INTEREST ON DEPOSITS	0	0	0.0	0	0.0
INTEREST ON BORROWED MONEY	0*	0*	13.4	0*	(69.5)
<b>TOTAL INTEREST EXPENSE</b>	<b>11</b>	<b>9</b>	<b>(16.1)</b>	<b>8</b>	<b>(12.7)</b>
PROVISION FOR LOAN & LEASE LOSSES	5	6	20.5	6	1.5
<b>NET INTEREST INCOME AFTER PLL</b>	<b>14</b>	<b>14</b>	<b>(4.1)</b>	<b>13</b>	<b>(3.5)</b>
<b>NON-INTEREST INCOME</b>					
FEE INCOME	2	2	15.9	3	8.2
OTHER OPERATING INCOME	0*	0*	(48.7)	0*	857.0
GAIN (LOSS) ON INVESTMENTS	0	0	0.0	(0*)	0.0
TOTAL OTHER-THAN-TEMPORARY-IMPAIRMENT (OTTI) LOSSES	N/A	0	N/A	0	0.0
LESS: PORTION OTTI LOSSES IN OTHER COMPREHENSIVE INCOME	N/A	0	N/A	0	0.0
OTTI LOSSES RECOGNIZED IN EARNINGS	N/A	0	N/A	0	0.0
GAIN (LOSS) ON DISPOSITION OF FIXED ASSETS	(0*)	0*	132.6	(0*)	(999.8)
OTHER NON-OPERATING INCOME (EXPENSE)	(0*)	2	410.1	0*	(95.2)
NCUSIF STABILIZATION INCOME	N/A	2	N/A	0	(100.0)
<b>TOTAL NON-INTEREST INCOME</b>	<b>1</b>	<b>5</b>	<b>252.8</b>	<b>3</b>	<b>(36.4)</b>
<b>NON-INTEREST EXPENSE</b>					
EMPLOYEE COMPENSATION AND BENEFITS	6	6	2.1	6	(2.6)
TRAVEL AND CONFERENCE EXPENSE	0*	0*	(14.9)	0*	(2.9)
OFFICE OCCUPANCY EXPENSE	1	1	6.0	1	(0.2)
OFFICE OPERATIONS EXPENSE	4	4	3.4	4	0.9
EDUCATIONAL & PROMOTIONAL EXPENSE	0*	0*	(26.8)	0*	5.8
LOAN SERVICING EXPENSE	0*	0*	21.8	0*	(4.7)
PROFESSIONAL AND OUTSIDE SERVICES	1	1	10.5	1	2.8
MEMBER INSURANCE	0*	0*	(76.9)	1	483.8
NCUSIF PREMIUM EXPENSE	N/A	N/A	N/A	0*	N/A
TEMPORARY CORPORATE CU STABILIZATION ASSESSMENT <sup>2</sup>	N/A	0*	N/A	0*	15.0
OTHER MEMBER INSURANCE	N/A	N/A	N/A	0*	N/A
OPERATING FEES	0*	0*	18.8	0*	3.7
MISCELLANEOUS OPERATING EXPENSES	0*	0*	(10.7)	0*	(7.1)
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>15</b>	<b>15</b>	<b>(2.8)</b>	<b>16</b>	<b>6.5</b>
NET INCOME (LOSS)	0*	3	534.5	0*	(79.2)
Transfer to Regular Reserve	0	0*	0.0	0*	(93.8)
<b>NET INCOME (LOSS) EXCLUDING NCUSIF PREMIUMS AND TEMPORARY CORPORATE CU STABILIZATION</b>	<b>N/A</b>	<b>4</b>	<b>N/A</b>	<b>2</b>	<b>(54.2)</b>
<b>FUND ASSESSMENT</b>					

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

<sup>2</sup> In 2009, the NCUSIF Premium Expense and Temporary Corporate Stabilization Assessment were combined and reported as NCUSIF Stabilization Expense.

**Rhode Island**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2010**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-08</b>	<b>Dec-09</b>	<b>% CHG<sup>1</sup></b>	<b>Dec-10</b>	<b>% CHG<sup>1</sup></b>
NUMBER OF CREDIT UNIONS	25	24	(4.0)	24	0.0
<b>CASH &amp; EQUIVALENTS</b>	270	247	(8.4)	241	(2.4)
<b>TOTAL INVESTMENTS</b>	765	896	17.1	1,004	12.2
TRADING SECURITIES	0*	0*	24.3	0	(100.0)
AVAILABLE FOR SALE SECURITIES	387	405	4.6	476	17.4
HELD-TO-MATURITY SECURITIES	136	247	81.3	252	2.2
COMMERCIAL BANKS, S&Ls	106	148	38.8	191	29.5
CREDIT UNIONS -LOANS TO, INVESTMENTS IN NATURAL PERSON CREDIT UNIONS	10	10	(3.1)	14	44.6
MCSD AND PIC AT CORPORATE CU	19	1	(92.8)	0*	(94.6)
ALL OTHER CORPORATE CREDIT UNION	71	50	(29.7)	36	(28.5)
ALL OTHER INVESTMENTS	35	35	0.7	36	2.3
LOANS HELD FOR SALE	4	4	(7.5)	10	141.3
TOTAL LOANS OUTSTANDING	2,986	2,898	(3.0)	2,943	1.6
UNSECURED CREDIT CARD LOANS	14	14	2.0	15	0.6
ALL OTHER UNSECURED LOANS	55	49	(9.4)	49	(0.2)
SHORT-TERM, SMALL AMOUNT LOANS (STS) (FEDERAL CU ONLY)	N/A	N/A	N/A	0	N/A
NEW VEHICLE LOANS	152	137	(9.8)	103	(25.0)
USED VEHICLE LOANS	263	252	(3.9)	230	(8.9)
FIRST MORTGAGE REAL ESTATE LOANS/LOC	1,730	1,785	3.2	1,879	5.3
OTHER REAL ESTATE LOANS/LOC	704	603	(14.3)	584	(3.2)
LEASES RECEIVABLE	0	0	0.0	0	0.0
ALL OTHER LOANS/LOC	68	56	(18.6)	83	48.6
ALLOWANCE FOR LOAN LOSSES	18	23	29.3	26	12.5
FORECLOSED AND REPOSSESSED ASSETS	11	16	48.4	10	(37.9)
FORECLOSED AND REPOSSESSED REAL ESTATE	10	15	55.9	9	(38.2)
FORECLOSED & REPOSSESSED AUTOS	0*	0*	(26.3)	0*	(45.0)
FORECLOSED AND REPOSSESSED -OTHER	0*	0	(100.0)	0*	0.0
LAND AND BUILDING	85	78	(7.9)	79	0.4
OTHER FIXED ASSETS	16	13	(20.9)	11	(13.5)
NCUSIF CAPITALIZATION DEPOSIT	22	32	43.4	33	4.7
TOTAL INTANGIBLE ASSETS	N/A	0	N/A	0	0.0
IDENTIFIABLE INTANGIBLE ASSETS	N/A	0	N/A	0	0.0
GOODWILL	N/A	0	N/A	0	0.0
OTHER ASSETS	51	40	(22.0)	40	(1.1)
<b>TOTAL ASSETS</b>	<b>4,193</b>	<b>4,200</b>	<b>0.2</b>	<b>4,345</b>	<b>3.4</b>
<b>LIABILITIES</b>					
TOTAL BORROWINGS	482	415	(13.9)	407	(1.8)
ACCRUED DIVIDENDS/INTEREST PAYABLE	5	3	(49.4)	2	(17.0)
ACCOUNTS PAYABLE AND OTHER LIABILITIES	31	27	(12.9)	34	25.8
UNINSURED SECONDARY CAPITAL	0*	0	(100.0)	0	0.0
<b>TOTAL LIABILITIES</b>	<b>519</b>	<b>445</b>	<b>(14.2)</b>	<b>444</b>	<b>(0.2)</b>
<b>EQUITY/SAVINGS</b>					
TOTAL SAVINGS	3,219	3,316	3.0	3,440	3.7
SHARE DRAFTS	309	372	20.3	379	2.0
REGULAR SHARES	638	671	5.1	767	14.3
MONEY MARKET SHARES	392	492	25.4	458	(6.8)
SHARE CERTIFICATES/CDS	1,503	1,373	(8.6)	1,402	2.1
IRA/KEOGH ACCOUNTS	292	306	5.0	325	5.9
ALL OTHER SHARES	85	102	19.9	107	5.1
NON-MEMBER DEPOSITS	0*	0*	0.6	2	382.3
REGULAR RESERVES	86	80	(7.0)	80	0.3
EQUITY ACQUIRED IN MERGER	N/A	0	N/A	0	0.0
APPR. FOR NON-CONF. INVEST.	0	0	0.0	0	0.0
MISCELLANEOUS EQUITY	0	0	0.0	0	0.0
ACCUM. UNREALIZED G/L ON A-F-S	(8)	5	163.6	9	81.8
ACCUM. UNREALIZED G/L FOR OTTI (DUE TO OTHER FACTORS) ON HTM DEBT SECURITIES	N/A	0	N/A	0	0.0
ACCUM. UNREALIZED NET GAINS (LOSSES) ON CASH FLOW HEDGES	0	(1)	0.0	(0*)	98.4
OTHER RESERVES	0	0	0.0	0	0.0
OTHER COMPREHENSIVE INCOME	(10)	(8)	26.7	(9)	(17.7)
UNDIVIDED EARNINGS	387	363	(6.1)	380	4.7
TOTAL EQUITY	455	439	(3.4)	461	4.9
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>4,193</b>	<b>4,200</b>	<b>0.2</b>	<b>4,345</b>	<b>3.4</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

**Rhode Island**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2010**  
**(Dollar Amounts in Millions)**

	Dec-08	Dec-09	% CHG <sup>1</sup>	Dec-10	% CHG <sup>1</sup>
NUMBER OF CREDIT UNIONS	25	24	(4.0)	24	0.0
<b>INTEREST INCOME</b>					
INTEREST ON LOANS	179	166	(7.3)	158	(5.2)
(LESS) INTEREST REFUND	0	0	0.0	0	0.0
INCOME FROM INVESTMENTS	35	28	(19.3)	26	(8.6)
TRADING PROFITS AND LOSSES	(0*)	0*	112.1	0*	(84.0)
<b>TOTAL INTEREST INCOME</b>	<b>213</b>	<b>194</b>	<b>(9.0)</b>	<b>183</b>	<b>(5.7)</b>
<b>INTEREST EXPENSE</b>					
DIVIDENDS ON SHARES	8	6	(18.1)	5	(24.1)
INTEREST ON DEPOSITS	75	57	(24.0)	38	(34.1)
INTEREST ON BORROWED MONEY	15	14	(4.1)	14	(3.4)
<b>TOTAL INTEREST EXPENSE</b>	<b>98</b>	<b>78</b>	<b>(20.5)</b>	<b>56</b>	<b>(27.6)</b>
PROVISION FOR LOAN & LEASE LOSSES	19	24	29.3	19	(23.5)
<b>NET INTEREST INCOME AFTER PLL</b>	<b>97</b>	<b>92</b>	<b>(4.9)</b>	<b>108</b>	<b>17.5</b>
<b>NON-INTEREST INCOME</b>					
FEE INCOME	25	24	(2.8)	23	(2.1)
OTHER OPERATING INCOME	8	7	(9.3)	9	22.8
GAIN (LOSS) ON INVESTMENTS	(0*)	(11)	(1,054.3)	(0*)	96.9
TOTAL OTHER-THAN-TEMPORARY-IMPAIRMENT (OTTI) LOSSES	N/A	(1)	N/A	0*	165.2
LESS: PORTION OTTI LOSSES IN OTHER COMPREHENSIVE INCOME	N/A	0	N/A	0	0.0
OTTI LOSSES RECOGNIZED IN EARNINGS	N/A	(1)	N/A	0*	165.2
GAIN (LOSS) ON DISPOSITION OF FIXED ASSETS	(0*)	(0*)	(121.3)	(0*)	64.9
OTHER NON-OPERATING INCOME (EXPENSE)	0*	20	16,086.3	0*	(98.5)
NCUSIF STABILIZATION INCOME	N/A	13	N/A	0	(100.0)
<b>TOTAL NON-INTEREST INCOME</b>	<b>31</b>	<b>40</b>	<b>27.0</b>	<b>32</b>	<b>(20.0)</b>
<b>NON-INTEREST EXPENSE</b>					
EMPLOYEE COMPENSATION AND BENEFITS	62	58	(6.8)	60	4.3
TRAVEL AND CONFERENCE EXPENSE	2	1	(21.0)	1	4.4
OFFICE OCCUPANCY EXPENSE	11	11	(3.8)	11	(0.4)
OFFICE OPERATIONS EXPENSE	19	19	(0.8)	20	2.6
EDUCATIONAL & PROMOTIONAL EXPENSE	5	4	(26.1)	4	11.2
LOAN SERVICING EXPENSE	3	3	(11.0)	3	8.9
PROFESSIONAL AND OUTSIDE SERVICES	11	11	(2.6)	10	(10.6)
MEMBER INSURANCE	11	0*	(99.3)	9	11,168.9
NCUSIF PREMIUM EXPENSE	N/A	N/A	N/A	4	N/A
TEMPORARY CORPORATE CU STABILIZATION ASSESSMENT <sup>2</sup>	N/A	11	N/A	5	(58.7)
OTHER MEMBER INSURANCE	N/A	N/A	N/A	0*	N/A
OPERATING FEES	0*	0*	(59.6)	0*	14.3
MISCELLANEOUS OPERATING EXPENSES	4	6	33.3	5	(7.5)
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>130</b>	<b>113</b>	<b>(12.9)</b>	<b>124</b>	<b>9.8</b>
NET INCOME (LOSS)	(1)	8	696.9	16	98.0
Transfer to Regular Reserve	0*	0	(100.0)	0*	0.0
<b>NET INCOME (LOSS) EXCLUDING NCUSIF PREMIUMS AND TEMPORARY CORPORATE CU STABILIZATION</b>	<b>N/A</b>	<b>19</b>	<b>N/A</b>	<b>25</b>	<b>30.4</b>
<b>FUND ASSESSMENT</b>					

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

<sup>2</sup> In 2009, the NCUSIF Premium Expense and Temporary Corporate Stabilization Assessment were combined and reported as NCUSIF Stabilization Expense.

**South Carolina**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2010**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-08</b>	<b>Dec-09</b>	<b>% CHG<sup>1</sup></b>	<b>Dec-10</b>	<b>% CHG<sup>1</sup></b>
NUMBER OF CREDIT UNIONS	81	78	(3.7)	77	(1.3)
<b>CASH &amp; EQUIVALENTS</b>	<b>702</b>	<b>927</b>	<b>32.2</b>	<b>1,204</b>	<b>29.9</b>
<b>TOTAL INVESTMENTS</b>	<b>983</b>	<b>1,330</b>	<b>35.2</b>	<b>1,330</b>	<b>0.0</b>
TRADING SECURITIES	0	0	0.0	0	0.0
AVAILABLE FOR SALE SECURITIES	398	494	24.1	639	29.3
HELD-TO-MATURITY SECURITIES	61	63	4.0	94	47.9
COMMERCIAL BANKS, S&Ls	192	292	52.1	378	29.5
CREDIT UNIONS -LOANS TO, INVESTMENTS IN NATURAL PERSON CREDIT UNIONS	14	13	(10.4)	16	20.6
MCSO AND PIC AT CORPORATE CU	37	16	(57.4)	15	(6.5)
ALL OTHER CORPORATE CREDIT UNION	246	319	29.7	151	(52.5)
ALL OTHER INVESTMENTS	35	133	278.7	38	(71.6)
LOANS HELD FOR SALE	2	3	57.4	9	193.0
TOTAL LOANS OUTSTANDING	6,667	6,661	(0.1)	6,506	(2.3)
UNSECURED CREDIT CARD LOANS	473	501	6.0	513	2.5
ALL OTHER UNSECURED LOANS	394	398	1.1	404	1.4
SHORT-TERM, SMALL AMOUNT LOANS (STS) (FEDERAL CU ONLY)	N/A	N/A	N/A	0*	N/A
NEW VEHICLE LOANS	935	814	(13.0)	652	(19.9)
USED VEHICLE LOANS	1,454	1,514	4.1	1,545	2.1
FIRST MORTGAGE REAL ESTATE LOANS/LOC	2,187	2,177	(0.5)	2,154	(1.1)
OTHER REAL ESTATE LOANS/LOC	907	943	4.0	937	(0.6)
LEASES RECEIVABLE	0	0	0.0	0	0.0
ALL OTHER LOANS/LOC	317	313	(1.2)	301	(3.9)
ALLOWANCE FOR LOAN LOSSES	64	96	50.6	105	9.5
FORECLOSED AND REPOSSESSED ASSETS	10	13	34.3	24	80.1
FORECLOSED AND REPOSSESSED REAL ESTATE	5	10	83.4	21	115.4
FORECLOSED & REPOSSESSED AUTOS	4	3	(20.7)	3	(19.0)
FORECLOSED AND REPOSSESSED -OTHER	0*	0*	(63.4)	0*	(21.7)
LAND AND BUILDING	264	324	22.6	330	1.9
OTHER FIXED ASSETS	64	60	(6.6)	61	2.1
NCUSIF CAPITALIZATION DEPOSIT	51	74	46.2	77	3.7
TOTAL INTANGIBLE ASSETS	N/A	0	N/A	0	0.0
IDENTIFIABLE INTANGIBLE ASSETS	N/A	0	N/A	0	0.0
GOODWILL	N/A	0	N/A	0	0.0
OTHER ASSETS	135	147	8.3	158	7.9
<b>TOTAL ASSETS</b>	<b>8,814</b>	<b>9,443</b>	<b>7.1</b>	<b>9,595</b>	<b>1.6</b>
<b>LIABILITIES</b>					
TOTAL BORROWINGS	547	600	9.7	428	(28.7)
ACCRUED DIVIDENDS/INTEREST PAYABLE	18	13	(29.0)	10	(24.5)
ACCOUNTS PAYABLE AND OTHER LIABILITIES	82	79	(3.0)	81	1.7
UNINSURED SECONDARY CAPITAL	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	<b>647</b>	<b>692</b>	<b>7.0</b>	<b>518</b>	<b>(25.1)</b>
<b>EQUITY/SAVINGS</b>					
TOTAL SAVINGS	7,153	7,724	8.0	8,022	3.9
SHARE DRAFTS	936	1,057	12.9	1,097	3.8
REGULAR SHARES	1,739	1,888	8.6	2,023	7.1
MONEY MARKET SHARES	953	1,192	25.1	1,378	15.6
SHARE CERTIFICATES/CDS	2,527	2,472	(2.2)	2,403	(2.8)
IRA/KEOGH ACCOUNTS	983	1,095	11.4	1,105	0.9
ALL OTHER SHARES	7	8	3.2	8	10.8
NON-MEMBER DEPOSITS	8	13	57.8	8	(38.9)
REGULAR RESERVES	170	170	0.1	174	1.9
EQUITY ACQUIRED IN MERGER	N/A	1	N/A	(1)	(245.3)
APPR. FOR NON-CONF. INVEST.	0	0	0.0	0	0.0
MISCELLANEOUS EQUITY	0	0	0.0	0	0.0
ACCUM. UNREALIZED G/L ON A-F-S	3	6	67.4	5	(20.3)
ACCUM. UNREALIZED G/L FOR OTTI (DUE TO OTHER FACTORS) ON HTM DEBT SECURITIES	N/A	0	N/A	0	0.0
ACCUM. UNREALIZED NET GAINS (LOSSES) ON CASH FLOW HEDGES	(2)	(1)	34.7	(2)	(51.5)
OTHER RESERVES	32	33	3.3	11	(66.4)
OTHER COMPREHENSIVE INCOME	(9)	(9)	(2.9)	(11)	(15.1)
UNDIVIDED EARNINGS	819	826	0.9	880	6.4
TOTAL EQUITY	1,014	1,026	1.2	1,055	2.8
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>8,814</b>	<b>9,443</b>	<b>7.1</b>	<b>9,595</b>	<b>1.6</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

**South Carolina**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2010**  
**(Dollar Amounts in Millions)**

	Dec-08	Dec-09	% CHG <sup>1</sup>	Dec-10	% CHG <sup>1</sup>
NUMBER OF CREDIT UNIONS	81	78	(3.7)	77	(1.3)
<b>INTEREST INCOME</b>					
INTEREST ON LOANS	454	446	(1.7)	429	(3.9)
(LESS) INTEREST REFUND	1	0*	(38.0)	2	126.0
INCOME FROM INVESTMENTS	54	35	(34.7)	28	(19.5)
TRADING PROFITS AND LOSSES	(0*)	0	100.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>506</b>	<b>480</b>	<b>(5.1)</b>	<b>455</b>	<b>(5.3)</b>
<b>INTEREST EXPENSE</b>					
DIVIDENDS ON SHARES	191	141	(26.4)	105	(25.7)
INTEREST ON DEPOSITS	1	1	(26.2)	0*	(29.5)
INTEREST ON BORROWED MONEY	20	23	17.1	19	(19.9)
<b>TOTAL INTEREST EXPENSE</b>	<b>213</b>	<b>165</b>	<b>(22.4)</b>	<b>124</b>	<b>(24.9)</b>
PROVISION FOR LOAN & LEASE LOSSES	69	111	61.8	85	(23.5)
<b>NET INTEREST INCOME AFTER PLL</b>	<b>225</b>	<b>204</b>	<b>(9.2)</b>	<b>246</b>	<b>20.5</b>
<b>NON-INTEREST INCOME</b>					
FEE INCOME	145	150	2.9	148	(1.2)
OTHER OPERATING INCOME	67	68	1.4	71	4.9
GAIN (LOSS) ON INVESTMENTS	0*	(18)	(4,960.0)	(0*)	96.6
TOTAL OTHER-THAN-TEMPORARY-IMPAIRMENT (OTTI) LOSSES	N/A	(7)	N/A	(0*)	97.0
LESS: PORTION OTTI LOSSES IN OTHER COMPREHENSIVE INCOME	N/A	0	N/A	0	0.0
OTTI LOSSES RECOGNIZED IN EARNINGS	N/A	(7)	N/A	(0*)	97.0
GAIN (LOSS) ON DISPOSITION OF FIXED ASSETS	(0*)	(4)	(443.0)	1	126.4
OTHER NON-OPERATING INCOME (EXPENSE)	3	39	1,381.6	0*	(99.0)
NCUSIF STABILIZATION INCOME	N/A	36	N/A	0*	(100.0)
<b>TOTAL NON-INTEREST INCOME</b>	<b>215</b>	<b>234</b>	<b>9.1</b>	<b>220</b>	<b>(6.0)</b>
<b>NON-INTEREST EXPENSE</b>					
EMPLOYEE COMPENSATION AND BENEFITS	198	199	0.7	201	0.9
TRAVEL AND CONFERENCE EXPENSE	6	4	(32.4)	4	(1.9)
OFFICE OCCUPANCY EXPENSE	28	30	5.6	33	11.1
OFFICE OPERATIONS EXPENSE	80	83	4.1	82	(1.3)
EDUCATIONAL & PROMOTIONAL EXPENSE	16	14	(15.1)	14	2.7
LOAN SERVICING EXPENSE	20	20	2.1	22	7.4
PROFESSIONAL AND OUTSIDE SERVICES	34	35	4.7	37	4.1
MEMBER INSURANCE	16	(0*)	(101.5)	21	9,036.1
NCUSIF PREMIUM EXPENSE	N/A	N/A	N/A	9	N/A
TEMPORARY CORPORATE CU STABILIZATION ASSESSMENT <sup>2</sup>	N/A	31	N/A	11	(65.3)
OTHER MEMBER INSURANCE	N/A	N/A	N/A	2	N/A
OPERATING FEES	3	2	(42.7)	2	1.5
MISCELLANEOUS OPERATING EXPENSES	12	11	(13.3)	11	2.8
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>414</b>	<b>398</b>	<b>(3.8)</b>	<b>428</b>	<b>7.3</b>
NET INCOME (LOSS)	25	9	(63.0)	39	312.0
Transfer to Regular Reserve	13	12	(8.2)	1	(87.2)
<b>NET INCOME (LOSS) EXCLUDING NCUSIF PREMIUMS AND TEMPORARY CORPORATE CU STABILIZATION FUND ASSESSMENT</b>	<b>N/A</b>	<b>40</b>	<b>N/A</b>	<b>58</b>	<b>46.0</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

<sup>2</sup> In 2009, the NCUSIF Premium Expense and Temporary Corporate Stabilization Assessment were combined and reported as NCUSIF Stabilization Expense.

**South Dakota**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2010**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-08</b>	<b>Dec-09</b>	<b>% CHG<sup>1</sup></b>	<b>Dec-10</b>	<b>% CHG<sup>1</sup></b>
NUMBER OF CREDIT UNIONS	50	50	0.0	50	0.0
<b>CASH &amp; EQUIVALENTS</b>	119	281	135.9	307	9.2
<b>TOTAL INVESTMENTS</b>	402	408	1.5	417	2.4
TRADING SECURITIES	0	0	0.0	0	0.0
AVAILABLE FOR SALE SECURITIES	202	132	(34.9)	132	0.4
HELD-TO-MATURITY SECURITIES	5	3	(47.4)	3	25.2
COMMERCIAL BANKS, S&Ls	112	154	36.8	237	54.0
CREDIT UNIONS -LOANS TO, INVESTMENTS IN NATURAL PERSON CREDIT UNIONS	9	11	20.6	16	46.7
MCSO AND PIC AT CORPORATE CU	16	4	(73.5)	0*	(98.2)
ALL OTHER CORPORATE CREDIT UNION	48	90	87.7	15	(83.4)
ALL OTHER INVESTMENTS	9	14	60.6	14	(2.6)
LOANS HELD FOR SALE	8	14	68.4	16	12.3
TOTAL LOANS OUTSTANDING	1,313	1,425	8.5	1,433	0.5
UNSECURED CREDIT CARD LOANS	39	41	6.9	47	13.0
ALL OTHER UNSECURED LOANS	40	42	3.8	41	(2.5)
SHORT-TERM, SMALL AMOUNT LOANS (STS) (FEDERAL CU ONLY)	N/A	N/A	N/A	0*	N/A
NEW VEHICLE LOANS	137	163	18.3	125	(23.1)
USED VEHICLE LOANS	353	371	5.0	402	8.5
FIRST MORTGAGE REAL ESTATE LOANS/LOC	366	390	6.7	418	7.3
OTHER REAL ESTATE LOANS/LOC	188	204	8.9	206	0.8
LEASES RECEIVABLE	0	0*	0.0	0*	59.4
ALL OTHER LOANS/LOC	191	215	12.5	194	(9.5)
ALLOWANCE FOR LOAN LOSSES	7	9	32.3	10	13.0
FORECLOSED AND REPOSSESSED ASSETS	2	2	9.2	5	127.3
FORECLOSED AND REPOSSESSED REAL ESTATE	2	1	(7.1)	5	215.2
FORECLOSED & REPOSSESSED AUTOS	0*	0*	57.8	0*	(29.8)
FORECLOSED AND REPOSSESSED -OTHER	0*	0*	66.2	0*	(29.4)
LAND AND BUILDING	54	60	11.4	61	1.3
OTHER FIXED ASSETS	11	11	6.2	10	(11.3)
NCUSIF CAPITALIZATION DEPOSIT	9	17	93.5	19	10.7
TOTAL INTANGIBLE ASSETS	N/A	(0*)	N/A	(0*)	4.4
IDENTIFIABLE INTANGIBLE ASSETS	N/A	(0*)	N/A	(0*)	4.4
GOODWILL	N/A	0	N/A	0	0.0
OTHER ASSETS	15	17	15.0	15	(8.4)
<b>TOTAL ASSETS</b>	<b>1,926</b>	<b>2,227</b>	<b>15.6</b>	<b>2,274</b>	<b>2.1</b>
<b>LIABILITIES</b>					
TOTAL BORROWINGS	38	96	152.2	14	(85.6)
ACCRUED DIVIDENDS/INTEREST PAYABLE	4	4	(20.8)	3	(12.5)
ACCOUNTS PAYABLE AND OTHER LIABILITIES	14	25	83.4	16	(34.4)
UNINSURED SECONDARY CAPITAL	1	1	0.0	1	15.9
<b>TOTAL LIABILITIES</b>	<b>58</b>	<b>126</b>	<b>119.1</b>	<b>35</b>	<b>(72.3)</b>
<b>EQUITY/SAVINGS</b>					
TOTAL SAVINGS	1,677	1,906	13.6	2,036	6.9
SHARE DRAFTS	220	256	16.2	271	6.0
REGULAR SHARES	322	369	14.7	410	10.9
MONEY MARKET SHARES	287	328	14.4	371	12.9
SHARE CERTIFICATES/CDS	681	762	11.8	781	2.5
IRA/KEOGH ACCOUNTS	132	158	19.6	167	6.0
ALL OTHER SHARES	13	14	9.7	17	20.9
NON-MEMBER DEPOSITS	21	18	(15.7)	19	6.1
REGULAR RESERVES	37	37	(0.2)	37	1.2
EQUITY ACQUIRED IN MERGER	N/A	0	N/A	0	0.0
APPR. FOR NON-CONF. INVEST.	0	0	0.0	0	0.0
MISCELLANEOUS EQUITY	0	0	0.0	0	0.0
ACCUM. UNREALIZED G/L ON A-F-S	(9)	(8)	3.3	(5)	42.8
ACCUM. UNREALIZED G/L FOR OTTI (DUE TO OTHER FACTORS) ON HTM DEBT SECURITIES	N/A	0	N/A	(1)	0.0
ACCUM. UNREALIZED NET GAINS (LOSSES) ON CASH FLOW HEDGES	0	(0*)	0.0	0	100.0
OTHER RESERVES	0*	0*	0.0	0*	0.0
OTHER COMPREHENSIVE INCOME	(1)	(2)	(87.2)	(2)	34.0
UNDIVIDED EARNINGS	164	169	2.9	173	2.4
TOTAL EQUITY	192	196	2.0	203	3.9
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>1,926</b>	<b>2,227</b>	<b>15.6</b>	<b>2,274</b>	<b>2.1</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

**South Dakota**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2010**  
**(Dollar Amounts in Millions)**

	Dec-08	Dec-09	% CHG <sup>1</sup>	Dec-10	% CHG <sup>1</sup>
NUMBER OF CREDIT UNIONS	50	50	0.0	50	0.0
<b>INTEREST INCOME</b>					
INTEREST ON LOANS	88	92	3.8	93	1.6
(LESS) INTEREST REFUND	0*	0*	(97.1)	0*	2,577.6
INCOME FROM INVESTMENTS	21	15	(27.7)	11	(27.1)
TRADING PROFITS AND LOSSES	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>109</b>	<b>107</b>	<b>(2.1)</b>	<b>104</b>	<b>(2.6)</b>
<b>INTEREST EXPENSE</b>					
DIVIDENDS ON SHARES	44	36	(17.7)	30	(17.3)
INTEREST ON DEPOSITS	0	0	0.0	0	0.0
INTEREST ON BORROWED MONEY	2	2	16.4	1	(40.7)
<b>TOTAL INTEREST EXPENSE</b>	<b>46</b>	<b>38</b>	<b>(16.5)</b>	<b>31</b>	<b>(18.4)</b>
PROVISION FOR LOAN & LEASE LOSSES	4	8	84.1	7	(11.8)
<b>NET INTEREST INCOME AFTER PLL</b>	<b>59</b>	<b>61</b>	<b>2.7</b>	<b>66</b>	<b>8.6</b>
<b>NON-INTEREST INCOME</b>					
FEE INCOME	17	19	8.4	19	1.3
OTHER OPERATING INCOME	7	9	24.2	10	7.7
GAIN (LOSS) ON INVESTMENTS	(0*)	(8)	(12,340.3)	(5)	41.0
TOTAL OTHER-THAN-TEMPORARY-IMPAIRMENT (OTTI) LOSSES	N/A	7	N/A	4	(38.2)
LESS: PORTION OTTI LOSSES IN OTHER COMPREHENSIVE INCOME	N/A	6	N/A	3	(48.0)
OTTI LOSSES RECOGNIZED IN EARNINGS	N/A	1	N/A	1	0.9
GAIN (LOSS) ON DISPOSITION OF FIXED ASSETS	(0*)	0*	594.6	(0*)	(578.7)
OTHER NON-OPERATING INCOME (EXPENSE)	(0*)	4	2,950.9	(0*)	(114.8)
NCUSIF STABILIZATION INCOME	N/A	9	N/A	0	(100.0)
<b>TOTAL NON-INTEREST INCOME</b>	<b>24</b>	<b>24</b>	<b>(1.8)</b>	<b>23</b>	<b>(4.6)</b>
<b>NON-INTEREST EXPENSE</b>					
EMPLOYEE COMPENSATION AND BENEFITS	38	41	8.1	43	4.9
TRAVEL AND CONFERENCE EXPENSE	1	0*	(11.3)	0*	(2.1)
OFFICE OCCUPANCY EXPENSE	5	5	2.8	6	8.7
OFFICE OPERATIONS EXPENSE	13	14	4.7	14	(0.4)
EDUCATIONAL & PROMOTIONAL EXPENSE	3	3	(1.0)	3	1.9
LOAN SERVICING EXPENSE	4	5	16.7	5	(1.1)
PROFESSIONAL AND OUTSIDE SERVICES	4	5	12.6	6	14.9
MEMBER INSURANCE	7	(0*)	(101.2)	5	6,445.4
NCUSIF PREMIUM EXPENSE	N/A	N/A	N/A	2	N/A
TEMPORARY CORPORATE CU STABILIZATION ASSESSMENT <sup>2</sup>	N/A	3	N/A	3	(25.8)
OTHER MEMBER INSURANCE	N/A	N/A	N/A	0*	N/A
OPERATING FEES	0*	0*	33.7	0*	3.2
MISCELLANEOUS OPERATING EXPENSES	1	2	50.1	1	(28.1)
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>77</b>	<b>76</b>	<b>(1.3)</b>	<b>84</b>	<b>10.5</b>
NET INCOME (LOSS)	6	5	(20.5)	4	(9.1)
Transfer to Regular Reserve	0*	0*	(97.9)	0*	1,953.5
<b>NET INCOME (LOSS) EXCLUDING NCUSIF PREMIUMS AND TEMPORARY CORPORATE CU STABILIZATION</b>	<b>N/A</b>	<b>8</b>	<b>N/A</b>	<b>9</b>	<b>12.7</b>
<b>FUND ASSESSMENT</b>					

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

<sup>2</sup> In 2009, the NCUSIF Premium Expense and Temporary Corporate Stabilization Assessment were combined and reported as NCUSIF Stabilization Expense.



**Tennessee**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2010**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-08</b>	<b>Dec-09</b>	<b>% CHG<sup>1</sup></b>	<b>Dec-10</b>	<b>% CHG<sup>1</sup></b>
NUMBER OF CREDIT UNIONS	189	187	(1.1)	181	(3.2)
<b>CASH &amp; EQUIVALENTS</b>	<b>1,050</b>	<b>1,341</b>	<b>27.6</b>	<b>1,580</b>	<b>17.8</b>
<b>TOTAL INVESTMENTS</b>	<b>2,931</b>	<b>3,954</b>	<b>34.9</b>	<b>3,681</b>	<b>(6.9)</b>
TRADING SECURITIES	21	6	(72.2)	0	(100.0)
AVAILABLE FOR SALE SECURITIES	1,250	1,355	8.4	1,601	18.1
HELD-TO-MATURITY SECURITIES	431	501	16.3	584	16.5
COMMERCIAL BANKS, S&Ls	683	899	31.6	1,087	20.9
CREDIT UNIONS -LOANS TO, INVESTMENTS IN NATURAL PERSON CREDIT UNIONS	34	31	(7.0)	33	4.3
MCSO AND PIC AT CORPORATE CU	57	51	(9.4)	52	1.4
ALL OTHER CORPORATE CREDIT UNION	401	817	103.4	244	(70.1)
ALL OTHER INVESTMENTS	54	293	442.0	80	(72.6)
LOANS HELD FOR SALE	14	9	(32.5)	19	105.5
TOTAL LOANS OUTSTANDING	9,210	9,535	3.5	9,690	1.6
UNSECURED CREDIT CARD LOANS	297	333	12.2	360	8.3
ALL OTHER UNSECURED LOANS	533	522	(2.0)	474	(9.2)
SHORT-TERM, SMALL AMOUNT LOANS (STS) (FEDERAL CU ONLY)	N/A	N/A	N/A	0*	N/A
NEW VEHICLE LOANS	1,430	1,329	(7.0)	1,103	(17.0)
USED VEHICLE LOANS	2,034	2,065	1.5	2,073	0.4
FIRST MORTGAGE REAL ESTATE LOANS/LOC	3,618	3,950	9.2	4,164	5.4
OTHER REAL ESTATE LOANS/LOC	898	915	1.9	956	4.5
LEASES RECEIVABLE	1	2	89.1	0*	(97.5)
ALL OTHER LOANS/LOC	399	419	4.8	560	33.8
ALLOWANCE FOR LOAN LOSSES	80	107	33.4	112	5.0
FORECLOSED AND REPOSSESSED ASSETS	15	25	64.4	31	25.5
FORECLOSED AND REPOSSESSED REAL ESTATE	9	19	99.8	27	43.6
FORECLOSED & REPOSSESSED AUTOS	6	6	1.1	4	(29.1)
FORECLOSED AND REPOSSESSED -OTHER	0*	0*	216.5	0*	(46.3)
LAND AND BUILDING	333	372	11.8	411	10.5
OTHER FIXED ASSETS	72	68	(5.5)	66	(2.6)
NCUSIF CAPITALIZATION DEPOSIT	79	118	50.1	126	6.7
TOTAL INTANGIBLE ASSETS	N/A	0*	N/A	0*	(22.6)
IDENTIFIABLE INTANGIBLE ASSETS	N/A	0*	N/A	0*	(28.0)
GOODWILL	N/A	0*	N/A	0*	0.0
OTHER ASSETS	170	171	0.6	179	4.2
<b>TOTAL ASSETS</b>	<b>13,794</b>	<b>15,487</b>	<b>12.3</b>	<b>15,672</b>	<b>1.2</b>
<b>LIABILITIES</b>					
TOTAL BORROWINGS	259	813	214.1	238	(70.7)
ACCRUED DIVIDENDS/INTEREST PAYABLE	15	12	(21.6)	10	(17.2)
ACCOUNTS PAYABLE AND OTHER LIABILITIES	104	132	27.5	106	(19.7)
UNINSURED SECONDARY CAPITAL	0*	0*	(20.0)	0*	25.0
<b>TOTAL LIABILITIES</b>	<b>378</b>	<b>957</b>	<b>153.3</b>	<b>354</b>	<b>(63.0)</b>
<b>EQUITY/SAVINGS</b>					
TOTAL SAVINGS	11,648	12,684	8.9	13,390	5.6
SHARE DRAFTS	1,334	1,493	11.9	1,580	5.8
REGULAR SHARES	3,195	3,585	12.2	3,956	10.4
MONEY MARKET SHARES	1,370	1,611	17.7	1,830	13.6
SHARE CERTIFICATES/CDS	4,438	4,543	2.3	4,475	(1.5)
IRA/KEOGH ACCOUNTS	1,189	1,336	12.4	1,403	5.0
ALL OTHER SHARES	78	87	12.8	115	31.0
NON-MEMBER DEPOSITS	45	29	(35.4)	33	12.1
REGULAR RESERVES	399	396	(0.9)	416	5.2
EQUITY ACQUIRED IN MERGER	N/A	0	N/A	0*	0.0
APPR. FOR NON-CONF. INVEST.	0	0	0.0	0	0.0
MISCELLANEOUS EQUITY	0*	0*	(47.6)	0*	0.0
ACCUM. UNREALIZED G/L ON A-F-S	21	18	(13.5)	9	(51.7)
ACCUM. UNREALIZED G/L FOR OTTI (DUE TO OTHER FACTORS) ON HTM DEBT SECURITIES	N/A	0	N/A	0	0.0
ACCUM. UNREALIZED NET GAINS (LOSSES) ON CASH FLOW HEDGES	0	(0*)	0.0	(0*)	62.7
OTHER RESERVES	37	37	0.9	36	(3.1)
OTHER COMPREHENSIVE INCOME	(20)	(18)	7.4	(27)	(43.6)
UNDIVIDED EARNINGS	1,331	1,414	6.2	1,492	5.6
TOTAL EQUITY	1,768	1,845	4.4	1,927	4.4
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>13,794</b>	<b>15,487</b>	<b>12.3</b>	<b>15,672</b>	<b>1.2</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

**Tennessee**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2010**  
**(Dollar Amounts in Millions)**

	Dec-08	Dec-09	% CHG <sup>1</sup>	Dec-10	% CHG <sup>1</sup>
NUMBER OF CREDIT UNIONS	189	187	(1.1)	181	(3.2)
<b>INTEREST INCOME</b>					
INTEREST ON LOANS	608	607	(0.1)	596	(1.8)
(LESS) INTEREST REFUND	9	9	2.5	7	(24.5)
INCOME FROM INVESTMENTS	145	112	(22.6)	89	(20.5)
TRADING PROFITS AND LOSSES	(8)	3	135.4	0*	(91.5)
<b>TOTAL INTEREST INCOME</b>	<b>735</b>	<b>713</b>	<b>(3.0)</b>	<b>679</b>	<b>(4.8)</b>
<b>INTEREST EXPENSE</b>					
DIVIDENDS ON SHARES	213	155	(27.1)	119	(23.3)
INTEREST ON DEPOSITS	87	71	(17.9)	52	(27.6)
INTEREST ON BORROWED MONEY	9	12	29.7	9	(27.3)
<b>TOTAL INTEREST EXPENSE</b>	<b>309</b>	<b>238</b>	<b>(22.8)</b>	<b>179</b>	<b>(24.8)</b>
PROVISION FOR LOAN & LEASE LOSSES	83	102	23.3	67	(34.0)
<b>NET INTEREST INCOME AFTER PLL</b>	<b>344</b>	<b>373</b>	<b>8.4</b>	<b>432</b>	<b>15.9</b>
<b>NON-INTEREST INCOME</b>					
FEE INCOME	154	154	(0.1)	160	4.1
OTHER OPERATING INCOME	50	50	(0.7)	49	(0.2)
GAIN (LOSS) ON INVESTMENTS	(4)	(4)	3.1	1	141.4
TOTAL OTHER-THAN-TEMPORARY-IMPAIRMENT (OTTI) LOSSES	N/A	(0*)	N/A	0*	186.1
LESS: PORTION OTTI LOSSES IN OTHER COMPREHENSIVE INCOME	N/A	0	N/A	0	0.0
OTTI LOSSES RECOGNIZED IN EARNINGS	N/A	(0*)	N/A	0*	186.1
GAIN (LOSS) ON DISPOSITION OF FIXED ASSETS	0*	(3)	(498.0)	(2)	49.7
OTHER NON-OPERATING INCOME (EXPENSE)	4	62	1,288.8	2	(97.1)
NCUSIF STABILIZATION INCOME	N/A	51	N/A	0	(100.0)
<b>TOTAL NON-INTEREST INCOME</b>	<b>206</b>	<b>259</b>	<b>25.9</b>	<b>212</b>	<b>(18.4)</b>
<b>NON-INTEREST EXPENSE</b>					
EMPLOYEE COMPENSATION AND BENEFITS	250	264	5.4	267	1.3
TRAVEL AND CONFERENCE EXPENSE	7	5	(25.5)	5	1.2
OFFICE OCCUPANCY EXPENSE	35	38	8.3	37	(1.4)
OFFICE OPERATIONS EXPENSE	89	95	6.4	100	5.4
EDUCATIONAL & PROMOTIONAL EXPENSE	19	17	(8.9)	18	2.8
LOAN SERVICING EXPENSE	19	20	2.8	19	(2.0)
PROFESSIONAL AND OUTSIDE SERVICES	44	43	(1.7)	45	5.0
MEMBER INSURANCE	31	3	(90.1)	37	1,097.5
NCUSIF PREMIUM EXPENSE	N/A	N/A	N/A	16	N/A
TEMPORARY CORPORATE CU STABILIZATION ASSESSMENT <sup>2</sup>	N/A	49	N/A	17	(64.6)
OTHER MEMBER INSURANCE	N/A	N/A	N/A	3	N/A
OPERATING FEES	4	4	(4.2)	4	2.9
MISCELLANEOUS OPERATING EXPENSES	11	9	(18.2)	10	8.8
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>509</b>	<b>497</b>	<b>(2.2)</b>	<b>542</b>	<b>9.0</b>
NET INCOME (LOSS)	41	85	108.5	101	18.6
Transfer to Regular Reserve	10	11	4.5	9	(12.8)
<b>NET INCOME (LOSS) EXCLUDING NCUSIF PREMIUMS AND TEMPORARY CORPORATE CU STABILIZATION FUND ASSESSMENT</b>	<b>N/A</b>	<b>135</b>	<b>N/A</b>	<b>135</b>	<b>0.0</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

<sup>2</sup> In 2009, the NCUSIF Premium Expense and Temporary Corporate Stabilization Assessment were combined and reported as NCUSIF Stabilization Expense.

**Texas**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2010**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-08</b>	<b>Dec-09</b>	<b>% CHG<sup>1</sup></b>	<b>Dec-10</b>	<b>% CHG<sup>1</sup></b>
NUMBER OF CREDIT UNIONS	570	560	(1.8)	549	(2.0)
<b>CASH &amp; EQUIVALENTS</b>	<b>3,799</b>	<b>5,050</b>	<b>32.9</b>	<b>5,036</b>	<b>(0.3)</b>
<b>TOTAL INVESTMENTS</b>	<b>13,050</b>	<b>14,153</b>	<b>8.5</b>	<b>16,563</b>	<b>17.0</b>
TRADING SECURITIES	1	6	338.3	45	618.7
AVAILABLE FOR SALE SECURITIES	6,190	5,935	(4.1)	7,607	28.2
HELD-TO-MATURITY SECURITIES	2,533	3,337	31.8	4,075	22.1
COMMERCIAL BANKS, S&Ls	2,468	3,302	33.8	3,837	16.2
CREDIT UNIONS -LOANS TO, INVESTMENTS IN NATURAL PERSON CREDIT UNIONS	105	121	14.9	154	26.8
MCSO AND PIC AT CORPORATE CU	199	101	(49.2)	4	(96.0)
ALL OTHER CORPORATE CREDIT UNION	1,293	1,148	(11.2)	695	(39.5)
ALL OTHER INVESTMENTS	261	203	(22.0)	146	(28.1)
LOANS HELD FOR SALE	55	49	(11.8)	63	28.6
TOTAL LOANS OUTSTANDING	38,917	41,963	7.8	43,058	2.6
UNSECURED CREDIT CARD LOANS	1,562	1,741	11.4	1,889	8.5
ALL OTHER UNSECURED LOANS	2,192	2,395	9.3	2,467	3.0
SHORT-TERM, SMALL AMOUNT LOANS (STS) (FEDERAL CU ONLY)	N/A	N/A	N/A	1	N/A
NEW VEHICLE LOANS	10,945	10,889	(0.5)	10,080	(7.4)
USED VEHICLE LOANS	8,897	9,965	12.0	10,839	8.8
FIRST MORTGAGE REAL ESTATE LOANS/LOC	8,559	9,648	12.7	10,382	7.6
OTHER REAL ESTATE LOANS/LOC	3,502	3,818	9.0	3,859	1.1
LEASES RECEIVABLE	252	185	(26.5)	164	(11.4)
ALL OTHER LOANS/LOC	3,007	3,321	10.5	3,376	1.7
ALLOWANCE FOR LOAN LOSSES	340	456	33.9	507	11.3
FORECLOSED AND REPOSSESSED ASSETS	92	130	40.5	187	44.3
FORECLOSED AND REPOSSESSED REAL ESTATE	39	80	103.0	151	89.0
FORECLOSED & REPOSSESSED AUTOS	49	45	(8.4)	31	(30.1)
FORECLOSED AND REPOSSESSED -OTHER	4	5	25.0	5	(0.3)
LAND AND BUILDING	1,217	1,311	7.7	1,388	5.9
OTHER FIXED ASSETS	283	269	(4.9)	273	1.4
NCUSIF CAPITALIZATION DEPOSIT	328	507	54.7	552	8.9
TOTAL INTANGIBLE ASSETS	N/A	48	N/A	65	35.5
IDENTIFIABLE INTANGIBLE ASSETS	N/A	18	N/A	36	102.0
GOODWILL	N/A	30	N/A	29	(4.2)
OTHER ASSETS	816	745	(8.7)	957	28.4
<b>TOTAL ASSETS</b>	<b>58,218</b>	<b>63,769</b>	<b>9.5</b>	<b>67,634</b>	<b>6.1</b>
<b>LIABILITIES</b>					
TOTAL BORROWINGS	2,505	2,137	(14.7)	1,760	(17.6)
ACCRUED DIVIDENDS/INTEREST PAYABLE	63	47	(25.3)	38	(17.8)
ACCOUNTS PAYABLE AND OTHER LIABILITIES	609	546	(10.3)	586	7.3
UNINSURED SECONDARY CAPITAL	0*	0*	13.9	6	484.2
<b>TOTAL LIABILITIES</b>	<b>3,177</b>	<b>2,731</b>	<b>(14.0)</b>	<b>2,391</b>	<b>(12.5)</b>
<b>EQUITY/SAVINGS</b>					
TOTAL SAVINGS	49,171	54,912	11.7	58,734	7.0
SHARE DRAFTS	5,833	6,588	13.0	7,158	8.6
REGULAR SHARES	14,302	15,318	7.1	16,632	8.6
MONEY MARKET SHARES	6,829	9,227	35.1	10,621	15.1
SHARE CERTIFICATES/CDS	16,057	17,402	8.4	17,521	0.7
IRA/KEOGH ACCOUNTS	4,082	4,758	16.6	5,038	5.9
ALL OTHER SHARES	1,759	1,360	(22.7)	1,370	0.8
NON-MEMBER DEPOSITS	309	259	(16.1)	393	51.8
REGULAR RESERVES	1,048	1,057	0.9	1,051	(0.6)
EQUITY ACQUIRED IN MERGER	N/A	0*	N/A	26	7,080.0
APPR. FOR NON-CONF. INVEST.	61	13	(78.5)	27	107.6
MISCELLANEOUS EQUITY	0*	0*	(7.5)	0*	11.1
ACCUM. UNREALIZED G/L ON A-F-S	(40)	(2)	94.9	19	1,068.5
ACCUM. UNREALIZED G/L FOR OTTI (DUE TO OTHER FACTORS) ON HTM DEBT SECURITIES	N/A	(0*)	N/A	(0*)	93.3
ACCUM. UNREALIZED NET GAINS (LOSSES) ON CASH FLOW HEDGES	0	(3)	0.0	(2)	43.2
OTHER RESERVES	599	623	4.2	669	7.4
OTHER COMPREHENSIVE INCOME	(97)	(114)	(17.4)	(109)	4.2
UNDIVIDED EARNINGS	4,300	4,551	5.8	4,827	6.1
TOTAL EQUITY	5,871	6,126	4.4	6,510	6.3
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>58,218</b>	<b>63,769</b>	<b>9.5</b>	<b>67,634</b>	<b>6.1</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

**Texas**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2010**  
**(Dollar Amounts in Millions)**

	Dec-08	Dec-09	% CHG <sup>1</sup>	Dec-10	% CHG <sup>1</sup>
NUMBER OF CREDIT UNIONS	570	560	(1.8)	549	(2.0)
<b>INTEREST INCOME</b>					
INTEREST ON LOANS	2,513	2,647	5.3	2,698	1.9
(LESS) INTEREST REFUND	4	2	(40.4)	2	(4.0)
INCOME FROM INVESTMENTS	565	436	(22.8)	366	(16.0)
TRADING PROFITS AND LOSSES	(0*)	1	280.6	(5)	(583.9)
<b>TOTAL INTEREST INCOME</b>	<b>3,073</b>	<b>3,082</b>	<b>0.3</b>	<b>3,057</b>	<b>(0.8)</b>
<b>INTEREST EXPENSE</b>					
DIVIDENDS ON SHARES	1,000	781	(21.9)	602	(22.9)
INTEREST ON DEPOSITS	231	183	(20.8)	136	(25.4)
INTEREST ON BORROWED MONEY	92	85	(7.5)	70	(17.9)
<b>TOTAL INTEREST EXPENSE</b>	<b>1,323</b>	<b>1,049</b>	<b>(20.7)</b>	<b>808</b>	<b>(23.0)</b>
PROVISION FOR LOAN & LEASE LOSSES	344	517	50.2	430	(16.9)
<b>NET INTEREST INCOME AFTER PLL</b>	<b>1,406</b>	<b>1,516</b>	<b>7.8</b>	<b>1,819</b>	<b>20.0</b>
<b>NON-INTEREST INCOME</b>					
FEE INCOME	685	695	1.4	694	(0.1)
OTHER OPERATING INCOME	194	205	5.7	266	29.9
GAIN (LOSS) ON INVESTMENTS	(19)	(56)	(197.6)	(67)	(19.9)
TOTAL OTHER-THAN-TEMPORARY-IMPAIRMENT (OTTI) LOSSES	N/A	(2)	N/A	(0*)	96.5
LESS: PORTION OTTI LOSSES IN OTHER COMPREHENSIVE INCOME	N/A	0*	N/A	0*	137.6
OTTI LOSSES RECOGNIZED IN EARNINGS	N/A	(2)	N/A	(0*)	59.8
GAIN (LOSS) ON DISPOSITION OF FIXED ASSETS	(2)	(0*)	62.4	(4)	(430.7)
OTHER NON-OPERATING INCOME (EXPENSE)	(13)	244	1,977.1	(3)	(101.1)
NCUSIF STABILIZATION INCOME	N/A	260	N/A	0*	(100.0)
<b>TOTAL NON-INTEREST INCOME</b>	<b>845</b>	<b>1,087</b>	<b>28.7</b>	<b>895</b>	<b>(17.7)</b>
<b>NON-INTEREST EXPENSE</b>					
EMPLOYEE COMPENSATION AND BENEFITS	997	1,052	5.6	1,103	4.8
TRAVEL AND CONFERENCE EXPENSE	26	21	(17.7)	23	5.7
OFFICE OCCUPANCY EXPENSE	158	168	6.4	179	6.0
OFFICE OPERATIONS EXPENSE	402	424	5.5	439	3.5
EDUCATIONAL & PROMOTIONAL EXPENSE	90	83	(7.2)	87	4.8
LOAN SERVICING EXPENSE	84	96	14.7	98	1.9
PROFESSIONAL AND OUTSIDE SERVICES	170	173	1.9	185	6.7
MEMBER INSURANCE	94	5	(94.5)	157	2,911.4
NCUSIF PREMIUM EXPENSE	N/A	N/A	N/A	70	N/A
TEMPORARY CORPORATE CU STABILIZATION ASSESSMENT <sup>2</sup>	N/A	249	N/A	81	(67.3)
OTHER MEMBER INSURANCE	N/A	N/A	N/A	5	N/A
OPERATING FEES	10	10	(6.5)	11	10.6
MISCELLANEOUS OPERATING EXPENSES	86	69	(20.4)	70	2.8
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>2,117</b>	<b>2,103</b>	<b>(0.7)</b>	<b>2,351</b>	<b>11.8</b>
NET INCOME (LOSS)	134	251	87.6	362	44.4
Transfer to Regular Reserve	3	8	205.4	6	(20.1)
<b>NET INCOME (LOSS) EXCLUDING NCUSIF PREMIUMS AND TEMPORARY CORPORATE CU STABILIZATION FUND ASSESSMENT</b>	<b>N/A</b>	<b>500</b>	<b>N/A</b>	<b>513</b>	<b>2.6</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

<sup>2</sup> In 2009, the NCUSIF Premium Expense and Temporary Corporate Stabilization Assessment were combined and reported as NCUSIF Stabilization Expense.

Utah  
Table 1  
Consolidated Balance Sheet  
Federally Insured Credit Unions  
December 31, 2010  
(Dollar Amounts in Millions)

ASSETS	Dec-08	Dec-09	% CHG <sup>1</sup>	Dec-10	% CHG <sup>1</sup>
NUMBER OF CREDIT UNIONS	102	101	(1.0)	94	(6.9)
<b>CASH &amp; EQUIVALENTS</b>	<b>542</b>	<b>1,260</b>	<b>132.3</b>	<b>1,592</b>	<b>26.3</b>
<b>TOTAL INVESTMENTS</b>	<b>1,001</b>	<b>1,316</b>	<b>31.4</b>	<b>1,609</b>	<b>22.3</b>
TRADING SECURITIES	0	0	0.0	0	0.0
AVAILABLE FOR SALE SECURITIES	186	365	95.5	417	14.3
HELD-TO-MATURITY SECURITIES	186	216	16.3	415	91.5
COMMERCIAL BANKS, S&Ls	330	456	38.4	569	24.8
CREDIT UNIONS -LOANS TO, INVESTMENTS IN NATURAL PERSON CREDIT UNIONS	17	25	47.4	24	(5.9)
MCSO AND PIC AT CORPORATE CU	39	23	(41.3)	17	(23.9)
ALL OTHER CORPORATE CREDIT UNION	214	187	(12.6)	119	(36.2)
ALL OTHER INVESTMENTS	29	44	49.3	49	11.1
LOANS HELD FOR SALE	62	79	28.2	97	22.1
TOTAL LOANS OUTSTANDING	11,892	11,554	(2.8)	10,343	(10.5)
UNSECURED CREDIT CARD LOANS	690	753	9.1	752	(0.1)
ALL OTHER UNSECURED LOANS	414	410	(0.9)	376	(8.3)
SHORT-TERM, SMALL AMOUNT LOANS (STS) (FEDERAL CU ONLY)	N/A	N/A	N/A	0*	N/A
NEW VEHICLE LOANS	1,397	1,279	(8.5)	964	(24.6)
USED VEHICLE LOANS	3,343	3,381	1.1	3,311	(2.1)
FIRST MORTGAGE REAL ESTATE LOANS/LOC	3,640	3,445	(5.4)	3,089	(10.3)
OTHER REAL ESTATE LOANS/LOC	1,426	1,338	(6.2)	1,152	(13.9)
LEASES RECEIVABLE	40	26	(35.0)	11	(57.4)
ALL OTHER LOANS/LOC	943	923	(2.1)	687	(25.5)
ALLOWANCE FOR LOAN LOSSES	165	254	53.7	313	23.2
FORECLOSED AND REPOSSESSED ASSETS	52	125	140.0	102	(18.0)
FORECLOSED AND REPOSSESSED REAL ESTATE	49	115	134.6	97	(16.2)
FORECLOSED & REPOSSESSED AUTOS	3	9	226.2	5	(43.9)
FORECLOSED AND REPOSSESSED -OTHER	0	0*	0.0	0*	137.8
LAND AND BUILDING	442	495	11.9	480	(3.0)
OTHER FIXED ASSETS	87	84	(2.8)	70	(16.8)
NCUSIF CAPITALIZATION DEPOSIT	51	131	157.5	127	(2.8)
TOTAL INTANGIBLE ASSETS	N/A	3	N/A	7	118.2
IDENTIFIABLE INTANGIBLE ASSETS	N/A	3	N/A	2	(35.9)
GOODWILL	N/A	0	N/A	5	0.0
OTHER ASSETS	223	210	(5.6)	219	4.1
<b>TOTAL ASSETS</b>	<b>14,186</b>	<b>15,003</b>	<b>5.8</b>	<b>14,333</b>	<b>(4.5)</b>
<b>LIABILITIES</b>					
TOTAL BORROWINGS	127	72	(43.6)	6	(92.3)
ACCRUED DIVIDENDS/INTEREST PAYABLE	16	11	(33.3)	7	(31.8)
ACCOUNTS PAYABLE AND OTHER LIABILITIES	227	139	(38.7)	118	(14.9)
UNINSURED SECONDARY CAPITAL	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	<b>370</b>	<b>221</b>	<b>(40.2)</b>	<b>131</b>	<b>(40.8)</b>
<b>EQUITY/SAVINGS</b>					
TOTAL SAVINGS	12,606	13,596	7.9	13,037	(4.1)
SHARE DRAFTS	1,290	1,498	16.2	1,519	1.4
REGULAR SHARES	2,104	2,404	14.2	2,632	9.5
MONEY MARKET SHARES	3,120	3,660	17.3	3,702	1.1
SHARE CERTIFICATES/CDS	4,747	4,533	(4.5)	3,741	(17.5)
IRA/KEOGH ACCOUNTS	953	1,100	15.4	1,071	(2.6)
ALL OTHER SHARES	262	297	13.4	334	12.5
NON-MEMBER DEPOSITS	130	104	(19.8)	37	(64.4)
REGULAR RESERVES	306	316	3.3	308	(2.7)
EQUITY ACQUIRED IN MERGER	N/A	0	N/A	0*	0.0
APPR. FOR NON-CONF. INVEST.	0	0*	0.0	0	(100.0)
MISCELLANEOUS EQUITY	0*	0*	(34.5)	0*	(94.8)
ACCUM. UNREALIZED G/L ON A-F-S	(5)	4	170.3	4	2.5
ACCUM. UNREALIZED G/L FOR OTTI (DUE TO OTHER FACTORS) ON HTM DEBT SECURITIES	N/A	0	N/A	(0*)	0.0
ACCUM. UNREALIZED NET GAINS (LOSSES) ON CASH FLOW HEDGES	(2)	(0*)	53.8	0	100.0
OTHER RESERVES	465	462	(0.6)	428	(7.4)
OTHER COMPREHENSIVE INCOME	(48)	(29)	40.1	(29)	0.3
UNDIVIDED EARNINGS	495	433	(12.6)	455	5.0
TOTAL EQUITY	1,211	1,185	(2.1)	1,165	(1.7)
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>14,186</b>	<b>15,003</b>	<b>5.8</b>	<b>14,333</b>	<b>(4.5)</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

**Utah**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2010**  
**(Dollar Amounts in Millions)**

	Dec-08	Dec-09	% CHG <sup>1</sup>	Dec-10	% CHG <sup>1</sup>
NUMBER OF CREDIT UNIONS	102	101	(1.0)	94	(6.9)
<b>INTEREST INCOME</b>					
INTEREST ON LOANS	752	732	(2.7)	655	(10.5)
(LESS) INTEREST REFUND	0*	0*	(57.4)	0*	33.5
INCOME FROM INVESTMENTS	58	41	(30.2)	35	(14.7)
TRADING PROFITS AND LOSSES	0	0*	0.0	0*	(26.3)
<b>TOTAL INTEREST INCOME</b>	<b>810</b>	<b>772</b>	<b>(4.7)</b>	<b>689</b>	<b>(10.7)</b>
<b>INTEREST EXPENSE</b>					
DIVIDENDS ON SHARES	336	266	(20.8)	160	(39.8)
INTEREST ON DEPOSITS	27	21	(24.5)	11	(47.9)
INTEREST ON BORROWED MONEY	5	2	(54.9)	0*	(69.5)
<b>TOTAL INTEREST EXPENSE</b>	<b>368</b>	<b>289</b>	<b>(21.5)</b>	<b>171</b>	<b>(40.6)</b>
PROVISION FOR LOAN & LEASE LOSSES	196	345	75.9	263	(23.8)
<b>NET INTEREST INCOME AFTER PLL</b>	<b>246</b>	<b>138</b>	<b>(43.8)</b>	<b>255</b>	<b>84.7</b>
<b>NON-INTEREST INCOME</b>					
FEE INCOME	147	154	4.3	158	2.7
OTHER OPERATING INCOME	118	157	32.4	158	1.1
GAIN (LOSS) ON INVESTMENTS	1	(5)	(526.3)	(0*)	85.6
TOTAL OTHER-THAN-TEMPORARY-IMPAIRMENT (OTTI) LOSSES	N/A	1	N/A	0*	(84.5)
LESS: PORTION OTTI LOSSES IN OTHER COMPREHENSIVE INCOME	N/A	0	N/A	0	0.0
OTTI LOSSES RECOGNIZED IN EARNINGS	N/A	1	N/A	0*	(84.5)
GAIN (LOSS) ON DISPOSITION OF FIXED ASSETS	(2)	(6)	(228.0)	(4)	36.2
OTHER NON-OPERATING INCOME (EXPENSE)	(10)	40	494.3	(4)	(109.8)
NCUSIF STABILIZATION INCOME	N/A	44	N/A	0	(100.0)
<b>TOTAL NON-INTEREST INCOME</b>	<b>255</b>	<b>339</b>	<b>32.9</b>	<b>307</b>	<b>(9.2)</b>
<b>NON-INTEREST EXPENSE</b>					
EMPLOYEE COMPENSATION AND BENEFITS	249	255	2.5	249	(2.4)
TRAVEL AND CONFERENCE EXPENSE	8	4	(45.7)	4	(4.8)
OFFICE OCCUPANCY EXPENSE	39	43	11.1	45	4.2
OFFICE OPERATIONS EXPENSE	104	109	5.2	104	(4.3)
EDUCATIONAL & PROMOTIONAL EXPENSE	22	18	(20.7)	18	(0.4)
LOAN SERVICING EXPENSE	59	58	(1.3)	54	(6.9)
PROFESSIONAL AND OUTSIDE SERVICES	19	22	13.2	21	(2.8)
MEMBER INSURANCE	40	(0*)	(101.1)	35	8,132.7
NCUSIF PREMIUM EXPENSE	N/A	N/A	N/A	16	N/A
TEMPORARY CORPORATE CU STABILIZATION ASSESSMENT <sup>2</sup>	N/A	18	N/A	17	(6.4)
OTHER MEMBER INSURANCE	N/A	N/A	N/A	2	N/A
OPERATING FEES	2	3	39.4	3	(6.0)
MISCELLANEOUS OPERATING EXPENSES	57	1	(97.7)	22	1,514.1
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>598</b>	<b>513</b>	<b>(14.3)</b>	<b>554</b>	<b>8.1</b>
NET INCOME (LOSS)	(98)	(55)	44.1	8	114.5
Transfer to Regular Reserve	5	17	209.0	16	(3.6)
<b>NET INCOME (LOSS) EXCLUDING NCUSIF PREMIUMS AND TEMPORARY CORPORATE CU STABILIZATION FUND ASSESSMENT</b>	<b>N/A</b>	<b>(36)</b>	<b>N/A</b>	<b>41</b>	<b>213.1</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

<sup>2</sup> In 2009, the NCUSIF Premium Expense and Temporary Corporate Stabilization Assessment were combined and reported as NCUSIF Stabilization Expense.

**Vermont**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2010**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-08</b>	<b>Dec-09</b>	<b>% CHG<sup>1</sup></b>	<b>Dec-10</b>	<b>% CHG<sup>1</sup></b>
NUMBER OF CREDIT UNIONS	30	29	(3.3)	27	(6.9)
<b>CASH &amp; EQUIVALENTS</b>	116	160	37.6	167	4.5
<b>TOTAL INVESTMENTS</b>	395	494	25.1	532	7.7
TRADING SECURITIES	0	0	0.0	0	0.0
AVAILABLE FOR SALE SECURITIES	221	309	39.8	373	20.8
HELD-TO-MATURITY SECURITIES	1	5	257.8	6	25.3
COMMERCIAL BANKS, S&Ls	90	104	16.0	118	12.7
CREDIT UNIONS -LOANS TO, INVESTMENTS IN NATURAL PERSON CREDIT UNIONS	3	3	(23.7)	4	63.6
MCSO AND PIC AT CORPORATE CU	9	3	(64.3)	2	(20.2)
ALL OTHER CORPORATE CREDIT UNION	62	61	(1.8)	19	(69.5)
ALL OTHER INVESTMENTS	9	10	8.9	11	11.0
LOANS HELD FOR SALE	12	19	53.5	73	285.6
TOTAL LOANS OUTSTANDING	1,574	1,675	6.5	1,805	7.8
UNSECURED CREDIT CARD LOANS	61	68	12.5	75	10.1
ALL OTHER UNSECURED LOANS	58	57	(1.3)	60	4.6
SHORT-TERM, SMALL AMOUNT LOANS (STS) (FEDERAL CU ONLY)	N/A	N/A	N/A	0*	N/A
NEW VEHICLE LOANS	105	94	(9.8)	78	(17.9)
USED VEHICLE LOANS	237	263	10.9	302	14.9
FIRST MORTGAGE REAL ESTATE LOANS/LOC	594	696	17.1	793	14.0
OTHER REAL ESTATE LOANS/LOC	430	408	(5.3)	382	(6.4)
LEASES RECEIVABLE	0*	0	(100.0)	0	0.0
ALL OTHER LOANS/LOC	88	89	0.8	116	29.8
ALLOWANCE FOR LOAN LOSSES	6	8	40.0	10	23.5
FORECLOSED AND REPOSSESSED ASSETS	0*	1	39.1	3	118.4
FORECLOSED AND REPOSSESSED REAL ESTATE	0*	1	61.1	2	125.2
FORECLOSED & REPOSSESSED AUTOS	0*	0*	30.4	0*	62.1
FORECLOSED AND REPOSSESSED -OTHER	0*	0	(100.0)	0*	0.0
LAND AND BUILDING	45	46	1.5	47	2.8
OTHER FIXED ASSETS	9	8	(10.9)	9	17.0
NCUSIF CAPITALIZATION DEPOSIT	15	19	25.1	21	12.2
TOTAL INTANGIBLE ASSETS	N/A	0*	N/A	0	(100.0)
IDENTIFIABLE INTANGIBLE ASSETS	N/A	0*	N/A	0	(100.0)
GOODWILL	N/A	0	N/A	0	0.0
OTHER ASSETS	21	30	41.5	34	14.3
<b>TOTAL ASSETS</b>	<b>2,183</b>	<b>2,444</b>	<b>12.0</b>	<b>2,683</b>	<b>9.8</b>
<b>LIABILITIES</b>					
TOTAL BORROWINGS	163	123	(24.4)	99	(19.4)
ACCRUED DIVIDENDS/INTEREST PAYABLE	0*	0*	(24.3)	0*	(14.1)
ACCOUNTS PAYABLE AND OTHER LIABILITIES	22	22	1.0	27	19.7
UNINSURED SECONDARY CAPITAL	2	2	(0.6)	2	33.0
<b>TOTAL LIABILITIES</b>	<b>187</b>	<b>148</b>	<b>(21.1)</b>	<b>129</b>	<b>(12.8)</b>
<b>EQUITY/SAVINGS</b>					
TOTAL SAVINGS	1,783	2,064	15.7	2,294	11.1
SHARE DRAFTS	234	280	19.5	306	9.2
REGULAR SHARES	449	510	13.6	599	17.3
MONEY MARKET SHARES	360	483	34.2	538	11.4
SHARE CERTIFICATES/CDS	564	582	3.2	615	5.6
IRA/KEOGH ACCOUNTS	152	182	19.8	209	14.5
ALL OTHER SHARES	12	13	4.4	11	(13.6)
NON-MEMBER DEPOSITS	12	14	15.5	17	27.1
REGULAR RESERVES	52	52	(0.2)	52	0.1
EQUITY ACQUIRED IN MERGER	N/A	0*	N/A	0*	0.0
APPR. FOR NON-CONF. INVEST.	0	0	0.0	0	0.0
MISCELLANEOUS EQUITY	0	0*	0.0	0	(100.0)
ACCUM. UNREALIZED G/L ON A-F-S	4	6	63.5	8	29.6
ACCUM. UNREALIZED G/L FOR OTTI (DUE TO OTHER FACTORS) ON HTM DEBT SECURITIES	N/A	0	N/A	0	0.0
ACCUM. UNREALIZED NET GAINS (LOSSES) ON CASH FLOW HEDGES	0	0	0.0	0	0.0
OTHER RESERVES	2	3	16.9	3	12.4
OTHER COMPREHENSIVE INCOME	(5)	(3)	31.3	(3)	13.8
UNDIVIDED EARNINGS	158	174	10.0	199	14.2
TOTAL EQUITY	212	232	9.7	260	11.7
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>2,183</b>	<b>2,444</b>	<b>12.0</b>	<b>2,683</b>	<b>9.8</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

**Vermont**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2010**  
**(Dollar Amounts in Millions)**

	Dec-08	Dec-09	% CHG <sup>1</sup>	Dec-10	% CHG <sup>1</sup>
NUMBER OF CREDIT UNIONS	30	29	(3.3)	27	(6.9)
<b>INTEREST INCOME</b>					
INTEREST ON LOANS	99	101	2.5	104	2.3
(LESS) INTEREST REFUND	0	0	0.0	0	0.0
INCOME FROM INVESTMENTS	16	14	(11.6)	13	(7.7)
TRADING PROFITS AND LOSSES	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>115</b>	<b>116</b>	<b>0.5</b>	<b>117</b>	<b>1.1</b>
<b>INTEREST EXPENSE</b>					
DIVIDENDS ON SHARES	36	27	(24.6)	21	(20.3)
INTEREST ON DEPOSITS	8	7	(13.1)	6	(21.4)
INTEREST ON BORROWED MONEY	6	6	4.7	5	(19.7)
<b>TOTAL INTEREST EXPENSE</b>	<b>49</b>	<b>40</b>	<b>(19.4)</b>	<b>32</b>	<b>(20.4)</b>
PROVISION FOR LOAN & LEASE LOSSES	5	8	55.7	8	(3.1)
<b>NET INTEREST INCOME AFTER PLL</b>	<b>60</b>	<b>68</b>	<b>11.9</b>	<b>77</b>	<b>14.2</b>
<b>NON-INTEREST INCOME</b>					
FEE INCOME	18	21	13.4	22	7.0
OTHER OPERATING INCOME	8	17	110.1	19	7.5
GAIN (LOSS) ON INVESTMENTS	(2)	(5)	(171.3)	(0*)	91.9
TOTAL OTHER-THAN-TEMPORARY-IMPAIRMENT (OTTI) LOSSES	N/A	(2)	N/A	(0*)	95.5
LESS: PORTION OTTI LOSSES IN OTHER COMPREHENSIVE INCOME	N/A	(0*)	N/A	0	100.0
OTTI LOSSES RECOGNIZED IN EARNINGS	N/A	(2)	N/A	(0*)	95.5
GAIN (LOSS) ON DISPOSITION OF FIXED ASSETS	0*	0*	107.6	(0*)	(714.1)
OTHER NON-OPERATING INCOME (EXPENSE)	0*	12	164,557.3	0*	(98.8)
NCUSIF STABILIZATION INCOME	N/A	11	N/A	0	(100.0)
<b>TOTAL NON-INTEREST INCOME</b>	<b>25</b>	<b>45</b>	<b>81.9</b>	<b>40</b>	<b>(10.0)</b>
<b>NON-INTEREST EXPENSE</b>					
EMPLOYEE COMPENSATION AND BENEFITS	42	46	10.4	48	3.6
TRAVEL AND CONFERENCE EXPENSE	1	0*	(14.1)	1	31.1
OFFICE OCCUPANCY EXPENSE	6	6	(1.3)	6	4.4
OFFICE OPERATIONS EXPENSE	16	17	5.1	17	4.1
EDUCATIONAL & PROMOTIONAL EXPENSE	3	3	(8.7)	3	15.4
LOAN SERVICING EXPENSE	4	5	25.0	6	21.6
PROFESSIONAL AND OUTSIDE SERVICES	4	4	(3.7)	4	6.7
MEMBER INSURANCE	0*	0*	108.7	6	1,318.9
NCUSIF PREMIUM EXPENSE	N/A	N/A	N/A	3	N/A
TEMPORARY CORPORATE CU STABILIZATION ASSESSMENT <sup>2</sup>	N/A	13	N/A	3	(78.6)
OTHER MEMBER INSURANCE	N/A	N/A	N/A	0*	N/A
OPERATING FEES	0*	0*	18.9	0*	22.4
MISCELLANEOUS OPERATING EXPENSES	1	1	5.5	0*	(22.8)
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>77</b>	<b>83</b>	<b>7.6</b>	<b>92</b>	<b>12.0</b>
NET INCOME (LOSS)	8	17	103.6	25	48.7
Transfer to Regular Reserve	0*	0*	31.4	0*	76.8
<b>NET INCOME (LOSS) EXCLUDING NCUSIF PREMIUMS AND TEMPORARY CORPORATE CU STABILIZATION FUND ASSESSMENT</b>	<b>N/A</b>	<b>30</b>	<b>N/A</b>	<b>31</b>	<b>2.6</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

<sup>2</sup> In 2009, the NCUSIF Premium Expense and Temporary Corporate Stabilization Assessment were combined and reported as NCUSIF Stabilization Expense.



**Virgin Islands**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2010**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-08</b>	<b>Dec-09</b>	<b>% CHG<sup>1</sup></b>	<b>Dec-10</b>	<b>% CHG<sup>1</sup></b>
NUMBER OF CREDIT UNIONS	5	5	0.0	5	0.0
<b>CASH &amp; EQUIVALENTS</b>	<b>9</b>	<b>13</b>	<b>47.9</b>	<b>11</b>	<b>(13.6)</b>
<b>TOTAL INVESTMENTS</b>	<b>21</b>	<b>17</b>	<b>(15.5)</b>	<b>23</b>	<b>30.8</b>
TRADING SECURITIES	0	0	0.0	0	0.0
AVAILABLE FOR SALE SECURITIES	0	0	0.0	0	0.0
HELD-TO-MATURITY SECURITIES	0	0	0.0	0	0.0
COMMERCIAL BANKS, S&Ls	7	6	(23.4)	8	34.9
CREDIT UNIONS -LOANS TO, INVESTMENTS IN NATURAL PERSON CREDIT UNIONS	0	0	0.0	0	0.0
MCSO AND PIC AT CORPORATE CU	0*	0*	(31.7)	0*	(7.2)
ALL OTHER CORPORATE CREDIT UNION	13	11	(13.5)	14	30.9
ALL OTHER INVESTMENTS	0	0*	0.0	0*	0.0
LOANS HELD FOR SALE	0	0	0.0	0	0.0
TOTAL LOANS OUTSTANDING	39	43	10.7	46	7.6
UNSECURED CREDIT CARD LOANS	0	0	0.0	0	0.0
ALL OTHER UNSECURED LOANS	20	21	4.8	21	2.9
SHORT-TERM, SMALL AMOUNT LOANS (STS) (FEDERAL CU ONLY)	N/A	N/A	N/A	0*	N/A
NEW VEHICLE LOANS	8	9	13.6	8	(18.4)
USED VEHICLE LOANS	1	1	11.5	4	208.4
FIRST MORTGAGE REAL ESTATE LOANS/LOC	2	2	2.6	2	13.0
OTHER REAL ESTATE LOANS/LOC	0	0	0.0	0	0.0
LEASES RECEIVABLE	0	0	0.0	0	0.0
ALL OTHER LOANS/LOC	7	9	25.3	11	12.2
ALLOWANCE FOR LOAN LOSSES	0*	0*	4.6	0*	(35.0)
FORECLOSED AND REPOSSESSED ASSETS	0*	0*	76.8	0*	(56.7)
FORECLOSED AND REPOSSESSED REAL ESTATE	0*	0*	16.5	0*	(41.1)
FORECLOSED & REPOSSESSED AUTOS	0	0*	0.0	0*	(86.9)
FORECLOSED AND REPOSSESSED -OTHER	0	0	0.0	0	0.0
LAND AND BUILDING	1	1	15.5	1	4.3
OTHER FIXED ASSETS	0*	0*	2.7	0*	33.9
NCUSIF CAPITALIZATION DEPOSIT	0*	0*	389.9	0*	9.1
TOTAL INTANGIBLE ASSETS	N/A	0	N/A	0	0.0
IDENTIFIABLE INTANGIBLE ASSETS	N/A	0	N/A	0	0.0
GOODWILL	N/A	0	N/A	0	0.0
OTHER ASSETS	0*	0*	6.6	0*	27.0
<b>TOTAL ASSETS</b>	<b>69</b>	<b>75</b>	<b>8.4</b>	<b>82</b>	<b>9.7</b>
<b>LIABILITIES</b>					
TOTAL BORROWINGS	0	0	0.0	0	0.0
ACCRUED DIVIDENDS/INTEREST PAYABLE	0*	0*	(99.5)	0*	479.2
ACCOUNTS PAYABLE AND OTHER LIABILITIES	0*	0*	(27.8)	0*	(16.1)
UNINSURED SECONDARY CAPITAL	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	<b>0*</b>	<b>0*</b>	<b>(31.4)</b>	<b>0*</b>	<b>(15.9)</b>
<b>EQUITY/SAVINGS</b>					
TOTAL SAVINGS	52	57	9.2	63	10.8
SHARE DRAFTS	0	0	0.0	0*	0.0
REGULAR SHARES	48	53	9.7	59	13.0
MONEY MARKET SHARES	0	0	0.0	0	0.0
SHARE CERTIFICATES/CDS	3	3	(4.8)	3	9.8
IRA/KEOGH ACCOUNTS	0*	0	(100.0)	0	0.0
ALL OTHER SHARES	2	2	20.7	0*	(52.8)
NON-MEMBER DEPOSITS	0*	0	(100.0)	0	0.0
REGULAR RESERVES	3	3	0.0	3	(0.0)
EQUITY ACQUIRED IN MERGER	N/A	0	N/A	0	0.0
APPR. FOR NON-CONF. INVEST.	0	0	0.0	0	0.0
MISCELLANEOUS EQUITY	0	0	0.0	0	0.0
ACCUM. UNREALIZED G/L ON A-F-S	0	0	0.0	0	0.0
ACCUM. UNREALIZED G/L FOR OTTI (DUE TO OTHER FACTORS) ON HTM DEBT SECURITIES	N/A	0	N/A	0	0.0
ACCUM. UNREALIZED NET GAINS (LOSSES) ON CASH FLOW HEDGES	0	0	0.0	0	0.0
OTHER RESERVES	0*	0*	0.0	0*	0.0
OTHER COMPREHENSIVE INCOME	0	0	0.0	0	0.0
UNDIVIDED EARNINGS	13	14	8.1	15	8.3
TOTAL EQUITY	17	18	6.4	19	6.7
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>69</b>	<b>75</b>	<b>8.4</b>	<b>82</b>	<b>9.7</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

**Virgin Islands**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2010**  
**(Dollar Amounts in Millions)**

	Dec-08	Dec-09	% CHG <sup>1</sup>	Dec-10	% CHG <sup>1</sup>
NUMBER OF CREDIT UNIONS	5	5	0.0	5	0.0
<b>INTEREST INCOME</b>					
INTEREST ON LOANS	4	4	6.8	5	12.2
(LESS) INTEREST REFUND	0*	0*	(21.4)	0*	21.8
INCOME FROM INVESTMENTS	0*	0*	(45.8)	0*	(40.1)
TRADING PROFITS AND LOSSES	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>5</b>	<b>5</b>	<b>(1.5)</b>	<b>5</b>	<b>7.3</b>
<b>INTEREST EXPENSE</b>					
DIVIDENDS ON SHARES	1	1	(9.4)	1	(7.9)
INTEREST ON DEPOSITS	0	0	0.0	0	0.0
INTEREST ON BORROWED MONEY	0	0	0.0	0	0.0
<b>TOTAL INTEREST EXPENSE</b>	<b>1</b>	<b>1</b>	<b>(9.4)</b>	<b>1</b>	<b>(7.9)</b>
PROVISION FOR LOAN & LEASE LOSSES	0*	0*	(60.5)	(0*)	(220.4)
<b>NET INTEREST INCOME AFTER PLL</b>	<b>3</b>	<b>3</b>	<b>10.3</b>	<b>4</b>	<b>24.1</b>
<b>NON-INTEREST INCOME</b>					
FEE INCOME	0*	0*	10.1	0*	(5.3)
OTHER OPERATING INCOME	0*	0*	(26.4)	0*	0.0
GAIN (LOSS) ON INVESTMENTS	0	0	0.0	0	0.0
TOTAL OTHER-THAN-TEMPORARY-IMPAIRMENT (OTTI) LOSSES	N/A	0*	N/A	0	(100.0)
LESS: PORTION OTTI LOSSES IN OTHER COMPREHENSIVE INCOME	N/A	0	N/A	0	0.0
OTTI LOSSES RECOGNIZED IN EARNINGS	N/A	0*	N/A	0	(100.0)
GAIN (LOSS) ON DISPOSITION OF FIXED ASSETS	0*	0*	564.3	(0*)	(603.9)
OTHER NON-OPERATING INCOME (EXPENSE)	(0*)	0*	213.5	0*	(89.7)
NCUSIF STABILIZATION INCOME	N/A	0*	N/A	0	(100.0)
<b>TOTAL NON-INTEREST INCOME</b>	<b>(0*)</b>	<b>0*</b>	<b>891.0</b>	<b>0*</b>	<b>(55.1)</b>
<b>NON-INTEREST EXPENSE</b>					
EMPLOYEE COMPENSATION AND BENEFITS	1	1	9.2	2	12.8
TRAVEL AND CONFERENCE EXPENSE	0*	0*	(13.7)	0*	22.6
OFFICE OCCUPANCY EXPENSE	0*	0*	(15.7)	0*	31.6
OFFICE OPERATIONS EXPENSE	0*	0*	31.7	0*	4.8
EDUCATIONAL & PROMOTIONAL EXPENSE	0*	0*	(5.0)	0*	33.0
LOAN SERVICING EXPENSE	0*	0*	(36.5)	0*	35.2
PROFESSIONAL AND OUTSIDE SERVICES	0*	0*	(5.0)	0*	(5.4)
MEMBER INSURANCE	0*	0*	36.5	0*	1,120.4
NCUSIF PREMIUM EXPENSE	N/A	N/A	N/A	0*	N/A
TEMPORARY CORPORATE CU STABILIZATION ASSESSMENT <sup>2</sup>	N/A	0	N/A	0*	0.0
OTHER MEMBER INSURANCE	N/A	N/A	N/A	0*	N/A
OPERATING FEES	0*	0*	132.8	0*	(77.5)
MISCELLANEOUS OPERATING EXPENSES	0*	0*	150.0	0*	(24.7)
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>3</b>	<b>3</b>	<b>10.6</b>	<b>3</b>	<b>12.6</b>
NET INCOME (LOSS)	0*	1	586.8	1	(6.6)
Transfer to Regular Reserve	0*	0	(100.0)	0	0.0
<b>NET INCOME (LOSS) EXCLUDING NCUSIF PREMIUMS AND TEMPORARY CORPORATE CU STABILIZATION</b>	<b>N/A</b>	<b>1</b>	<b>N/A</b>	<b>1</b>	<b>5.7</b>
<b>FUND ASSESSMENT</b>					

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

<sup>2</sup> In 2009, the NCUSIF Premium Expense and Temporary Corporate Stabilization Assessment were combined and reported as NCUSIF Stabilization Expense.

**Virginia**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2010**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-08</b>	<b>Dec-09</b>	<b>% CHG<sup>1</sup></b>	<b>Dec-10</b>	<b>% CHG<sup>1</sup></b>
NUMBER OF CREDIT UNIONS	199	194	(2.5)	193	(0.5)
<b>CASH &amp; EQUIVALENTS</b>	<b>2,072</b>	<b>3,014</b>	<b>45.4</b>	<b>3,749</b>	<b>24.4</b>
<b>TOTAL INVESTMENTS</b>	<b>7,541</b>	<b>11,776</b>	<b>56.2</b>	<b>17,806</b>	<b>51.2</b>
TRADING SECURITIES	0	10	0.0	0	(100.0)
AVAILABLE FOR SALE SECURITIES	4,708	7,051	49.8	13,886	96.9
HELD-TO-MATURITY SECURITIES	904	2,645	192.5	2,122	(19.8)
COMMERCIAL BANKS, S&Ls	444	641	44.5	832	29.6
CREDIT UNIONS -LOANS TO, INVESTMENTS IN NATURAL PERSON CREDIT UNIONS	30	29	(3.3)	36	23.9
MCSO AND PIC AT CORPORATE CU	83	31	(61.9)	26	(18.3)
ALL OTHER CORPORATE CREDIT UNION	849	781	(8.1)	284	(63.6)
ALL OTHER INVESTMENTS	523	588	12.5	621	5.5
LOANS HELD FOR SALE	13	862	6,380.7	576	(33.1)
TOTAL LOANS OUTSTANDING	56,262	56,972	1.3	56,721	(0.4)
UNSECURED CREDIT CARD LOANS	6,663	7,339	10.2	7,760	5.7
ALL OTHER UNSECURED LOANS	3,147	3,191	1.4	3,187	(0.1)
SHORT-TERM, SMALL AMOUNT LOANS (STS) (FEDERAL CU ONLY)	N/A	N/A	N/A	0*	N/A
NEW VEHICLE LOANS	6,018	5,564	(7.6)	4,680	(15.9)
USED VEHICLE LOANS	5,696	6,108	7.2	6,668	9.2
FIRST MORTGAGE REAL ESTATE LOANS/LOC	22,783	23,672	3.9	24,255	2.5
OTHER REAL ESTATE LOANS/LOC	10,689	9,674	(9.5)	8,584	(11.3)
LEASES RECEIVABLE	91	54	(41.3)	26	(51.9)
ALL OTHER LOANS/LOC	1,173	1,371	16.9	1,562	13.9
ALLOWANCE FOR LOAN LOSSES	680	835	22.7	908	8.8
FORECLOSED AND REPOSSESSED ASSETS	59	64	7.6	87	36.2
FORECLOSED AND REPOSSESSED REAL ESTATE	41	45	8.2	74	64.9
FORECLOSED & REPOSSESSED AUTOS	18	19	4.7	13	(30.7)
FORECLOSED AND REPOSSESSED -OTHER	0*	0*	193.4	0*	(48.3)
LAND AND BUILDING	899	958	6.5	1,030	7.6
OTHER FIXED ASSETS	335	296	(11.5)	318	7.2
NCUSIF CAPITALIZATION DEPOSIT	352	541	53.8	586	8.4
TOTAL INTANGIBLE ASSETS	N/A	18	N/A	116	532.3
IDENTIFIABLE INTANGIBLE ASSETS	N/A	0*	N/A	4	172,906.3
GOODWILL	N/A	18	N/A	112	512.9
OTHER ASSETS	1,381	1,391	0.8	1,596	14.7
<b>TOTAL ASSETS</b>	<b>68,233</b>	<b>75,057</b>	<b>10.0</b>	<b>81,676</b>	<b>8.8</b>
<b>LIABILITIES</b>					
TOTAL BORROWINGS	9,755	9,006	(7.7)	10,361	15.0
ACCRUED DIVIDENDS/INTEREST PAYABLE	40	31	(23.4)	25	(18.7)
ACCOUNTS PAYABLE AND OTHER LIABILITIES	673	846	25.8	800	(5.5)
UNINSURED SECONDARY CAPITAL	0*	0*	0.0	17	26,549.2
<b>TOTAL LIABILITIES</b>	<b>10,469</b>	<b>9,884</b>	<b>(5.6)</b>	<b>11,203</b>	<b>13.3</b>
<b>EQUITY/SAVINGS</b>					
TOTAL SAVINGS	51,579	58,332	13.1	62,847	7.7
SHARE DRAFTS	5,587	6,599	18.1	7,326	11.0
REGULAR SHARES	9,998	11,512	15.1	13,009	13.0
MONEY MARKET SHARES	9,634	11,499	19.4	13,251	15.2
SHARE CERTIFICATES/CDS	19,710	21,082	7.0	21,083	0.0
IRA/KEOGH ACCOUNTS	6,497	7,500	15.4	8,052	7.4
ALL OTHER SHARES	107	102	(4.2)	54	(46.7)
NON-MEMBER DEPOSITS	45	38	(15.7)	71	86.2
REGULAR RESERVES	747	748	0.2	748	(0.1)
EQUITY ACQUIRED IN MERGER	N/A	8	N/A	24	220.8
APPR. FOR NON-CONF. INVEST.	0	0	0.0	0	0.0
MISCELLANEOUS EQUITY	0*	0*	1.0	0*	81.3
ACCUM. UNREALIZED G/L ON A-F-S	(38)	89	332.8	111	24.9
ACCUM. UNREALIZED G/L FOR OTTI (DUE TO OTHER FACTORS) ON HTM DEBT SECURITIES	N/A	(0*)	N/A	0*	100.0
ACCUM. UNREALIZED NET GAINS (LOSSES) ON CASH FLOW HEDGES	(0*)	(9)	(424,146.9)	0	100.0
OTHER RESERVES	3,145	3,454	9.8	4,010	16.1
OTHER COMPREHENSIVE INCOME	(353)	(290)	17.7	(267)	8.0
UNDIVIDED EARNINGS	2,685	2,842	5.8	3,001	5.6
TOTAL EQUITY	6,186	6,841	10.6	7,627	11.5
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>68,233</b>	<b>75,057</b>	<b>10.0</b>	<b>81,676</b>	<b>8.8</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

Virginia  
Table 2  
Consolidated Income and Expense Statement  
Federally Insured Credit Unions  
December 31, 2010  
(Dollar Amounts in Millions)

	Dec-08	Dec-09	% CHG <sup>1</sup>	Dec-10	% CHG <sup>1</sup>
NUMBER OF CREDIT UNIONS	199	194	(2.5)	193	(0.5)
<b>INTEREST INCOME</b>					
INTEREST ON LOANS	3,633	3,742	3.0	3,714	(0.7)
(LESS) INTEREST REFUND	0*	0*	41.4	0*	(21.0)
INCOME FROM INVESTMENTS	344	272	(20.9)	375	37.8
TRADING PROFITS AND LOSSES	0*	0*	(59.0)	0*	406.8
<b>TOTAL INTEREST INCOME</b>	<b>3,977</b>	<b>4,013</b>	<b>0.9</b>	<b>4,089</b>	<b>1.9</b>
<b>INTEREST EXPENSE</b>					
DIVIDENDS ON SHARES	1,479	1,287	(13.0)	1,075	(16.5)
INTEREST ON DEPOSITS	18	13	(25.6)	9	(27.5)
INTEREST ON BORROWED MONEY	396	370	(6.6)	340	(8.2)
<b>TOTAL INTEREST EXPENSE</b>	<b>1,893</b>	<b>1,670</b>	<b>(11.8)</b>	<b>1,424</b>	<b>(14.7)</b>
PROVISION FOR LOAN & LEASE LOSSES	847	965	13.9	838	(13.1)
<b>NET INTEREST INCOME AFTER PLL</b>	<b>1,236</b>	<b>1,379</b>	<b>11.5</b>	<b>1,827</b>	<b>32.5</b>
<b>NON-INTEREST INCOME</b>					
FEE INCOME	380	389	2.4	436	12.0
OTHER OPERATING INCOME	504	630	25.1	683	8.4
GAIN (LOSS) ON INVESTMENTS	(1)	(11)	(837.2)	7	162.7
TOTAL OTHER-THAN-TEMPORARY-IMPAIRMENT (OTTI) LOSSES	N/A	(5)	N/A	0*	105.2
LESS: PORTION OTTI LOSSES IN OTHER COMPREHENSIVE INCOME	N/A	0*	N/A	0	(100.0)
OTTI LOSSES RECOGNIZED IN EARNINGS	N/A	(6)	N/A	0*	104.7
GAIN (LOSS) ON DISPOSITION OF FIXED ASSETS	(2)	2	211.7	0*	(91.8)
OTHER NON-OPERATING INCOME (EXPENSE)	(2)	236	11,074.8	6	(97.4)
NCUSIF STABILIZATION INCOME	N/A	214	N/A	0	(100.0)
<b>TOTAL NON-INTEREST INCOME</b>	<b>878</b>	<b>1,245</b>	<b>41.8</b>	<b>1,133</b>	<b>(9.0)</b>
<b>NON-INTEREST EXPENSE</b>					
EMPLOYEE COMPENSATION AND BENEFITS	890	958	7.7	1,010	5.4
TRAVEL AND CONFERENCE EXPENSE	13	8	(34.7)	11	31.6
OFFICE OCCUPANCY EXPENSE	115	124	7.9	130	4.1
OFFICE OPERATIONS EXPENSE	300	329	9.7	327	(0.6)
EDUCATIONAL & PROMOTIONAL EXPENSE	55	47	(15.4)	69	48.7
LOAN SERVICING EXPENSE	223	236	5.9	276	17.1
PROFESSIONAL AND OUTSIDE SERVICES	120	122	2.0	153	25.4
MEMBER INSURANCE	26	9	(64.7)	149	1,548.3
NCUSIF PREMIUM EXPENSE	N/A	N/A	N/A	72	N/A
TEMPORARY CORPORATE CU STABILIZATION ASSESSMENT <sup>2</sup>	N/A	288	N/A	75	(74.0)
OTHER MEMBER INSURANCE	N/A	N/A	N/A	2	N/A
OPERATING FEES	5	7	36.7	6	(12.7)
MISCELLANEOUS OPERATING EXPENSES	199	72	(64.1)	95	33.1
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>1,945</b>	<b>1,912</b>	<b>(1.7)</b>	<b>2,226</b>	<b>16.4</b>
NET INCOME (LOSS)	170	424	149.5	734	73.2
Transfer to Regular Reserve	0*	2	320.7	0*	(92.5)
<b>NET INCOME (LOSS) EXCLUDING NCUSIF PREMIUMS AND TEMPORARY CORPORATE CU STABILIZATION FUND ASSESSMENT</b>	<b>N/A</b>	<b>712</b>	<b>N/A</b>	<b>880</b>	<b>23.6</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

<sup>2</sup> In 2009, the NCUSIF Premium Expense and Temporary Corporate Stabilization Assessment were combined and reported as NCUSIF Stabilization Expense.

**Washington**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2010**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-08</b>	<b>Dec-09</b>	<b>% CHG<sup>1</sup></b>	<b>Dec-10</b>	<b>% CHG<sup>1</sup></b>
NUMBER OF CREDIT UNIONS	122	120	(1.6)	112	(6.7)
<b>CASH &amp; EQUIVALENTS</b>	<b>1,511</b>	<b>2,286</b>	<b>51.3</b>	<b>2,223</b>	<b>(2.7)</b>
<b>TOTAL INVESTMENTS</b>	<b>4,023</b>	<b>4,794</b>	<b>19.2</b>	<b>6,154</b>	<b>28.4</b>
TRADING SECURITIES	55	61	10.7	59	(2.8)
AVAILABLE FOR SALE SECURITIES	1,858	2,353	26.7	3,840	63.2
HELD-TO-MATURITY SECURITIES	706	731	3.6	883	20.8
COMMERCIAL BANKS, S&Ls	537	878	63.4	1,025	16.8
CREDIT UNIONS -LOANS TO, INVESTMENTS IN NATURAL PERSON CREDIT UNIONS	63	69	9.0	55	(19.8)
MCSO AND PIC AT CORPORATE CU	85	20	(76.0)	0*	(100.0)
ALL OTHER CORPORATE CREDIT UNION	569	519	(8.7)	189	(63.6)
ALL OTHER INVESTMENTS	151	163	7.9	102	(37.1)
LOANS HELD FOR SALE	62	82	32.3	156	90.3
TOTAL LOANS OUTSTANDING	20,444	20,675	1.1	20,504	(0.8)
UNSECURED CREDIT CARD LOANS	1,435	1,578	10.0	1,638	3.8
ALL OTHER UNSECURED LOANS	656	679	3.5	716	5.5
SHORT-TERM, SMALL AMOUNT LOANS (STS) (FEDERAL CU ONLY)	N/A	N/A	N/A	0	N/A
NEW VEHICLE LOANS	3,678	3,311	(10.0)	2,768	(16.4)
USED VEHICLE LOANS	3,150	3,272	3.9	3,350	2.4
FIRST MORTGAGE REAL ESTATE LOANS/LOC	6,080	6,432	5.8	6,878	6.9
OTHER REAL ESTATE LOANS/LOC	4,422	4,335	(2.0)	4,077	(6.0)
LEASES RECEIVABLE	0	0	0.0	0	0.0
ALL OTHER LOANS/LOC	1,024	1,069	4.3	1,077	0.8
ALLOWANCE FOR LOAN LOSSES	222	386	73.9	410	6.3
FORECLOSED AND REPOSSESSED ASSETS	39	67	71.5	80	21.0
FORECLOSED AND REPOSSESSED REAL ESTATE	20	45	125.2	65	44.0
FORECLOSED & REPOSSESSED AUTOS	18	18	2.3	12	(35.2)
FORECLOSED AND REPOSSESSED -OTHER	1	3	211.3	4	14.4
LAND AND BUILDING	561	653	16.3	671	2.9
OTHER FIXED ASSETS	137	124	(10.0)	125	0.8
NCUSIF CAPITALIZATION DEPOSIT	181	241	33.0	255	5.8
TOTAL INTANGIBLE ASSETS	N/A	3	N/A	8	182.2
IDENTIFIABLE INTANGIBLE ASSETS	N/A	2	N/A	4	92.0
GOODWILL	N/A	0*	N/A	4	470.0
OTHER ASSETS	412	351	(14.8)	379	8.1
<b>TOTAL ASSETS</b>	<b>27,148</b>	<b>28,889</b>	<b>6.4</b>	<b>30,145</b>	<b>4.4</b>
<b>LIABILITIES</b>					
TOTAL BORROWINGS	419	420	0.3	252	(40.0)
ACCRUED DIVIDENDS/INTEREST PAYABLE	17	9	(46.0)	6	(30.3)
ACCOUNTS PAYABLE AND OTHER LIABILITIES	367	304	(17.2)	340	11.8
UNINSURED SECONDARY CAPITAL	0	0	0.0	0*	0.0
<b>TOTAL LIABILITIES</b>	<b>802</b>	<b>733</b>	<b>(8.7)</b>	<b>598</b>	<b>(18.3)</b>
<b>EQUITY/SAVINGS</b>					
TOTAL SAVINGS	23,645	25,525	7.9	26,771	4.9
SHARE DRAFTS	2,429	2,928	20.5	3,137	7.2
REGULAR SHARES	6,299	7,270	15.4	8,395	15.5
MONEY MARKET SHARES	5,190	5,652	8.9	6,073	7.5
SHARE CERTIFICATES/CDS	7,472	7,151	(4.3)	6,617	(7.5)
IRA/KEOGH ACCOUNTS	2,184	2,442	11.8	2,477	1.4
ALL OTHER SHARES	44	56	25.4	61	8.7
NON-MEMBER DEPOSITS	27	26	(0.4)	11	(58.9)
REGULAR RESERVES	478	492	2.8	493	0.3
EQUITY ACQUIRED IN MERGER	N/A	0	N/A	6	0.0
APPR. FOR NON-CONF. INVEST.	0	0*	0.0	0*	(48.7)
MISCELLANEOUS EQUITY	5	5	13.5	6	24.3
ACCUM. UNREALIZED G/L ON A-F-S	22	23	0.6	7	(69.3)
ACCUM. UNREALIZED G/L FOR OTTI (DUE TO OTHER FACTORS) ON HTM DEBT SECURITIES	N/A	0	N/A	0*	0.0
ACCUM. UNREALIZED NET GAINS (LOSSES) ON CASH FLOW HEDGES	(2)	(1)	34.1	(2)	(41.2)
OTHER RESERVES	5	6	12.5	7	22.7
OTHER COMPREHENSIVE INCOME	(37)	(43)	(15.8)	(34)	20.2
UNDIVIDED EARNINGS	2,234	2,155	(3.5)	2,299	6.7
TOTAL EQUITY	2,701	2,631	(2.6)	2,776	5.5
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>27,148</b>	<b>28,889</b>	<b>6.4</b>	<b>30,145</b>	<b>4.4</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

**Washington**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2010**  
**(Dollar Amounts in Millions)**

	Dec-08	Dec-09	% CHG <sup>1</sup>	Dec-10	% CHG <sup>1</sup>
NUMBER OF CREDIT UNIONS	122	120	(1.6)	112	(6.7)
<b>INTEREST INCOME</b>					
INTEREST ON LOANS	1,289	1,272	(1.3)	1,228	(3.5)
(LESS) INTEREST REFUND	0*	0*	(88.9)	0*	61.9
INCOME FROM INVESTMENTS	193	146	(24.3)	134	(8.5)
TRADING PROFITS AND LOSSES	0*	0*	(62.4)	(0*)	(274.7)
<b>TOTAL INTEREST INCOME</b>	<b>1,482</b>	<b>1,418</b>	<b>(4.3)</b>	<b>1,361</b>	<b>(4.0)</b>
<b>INTEREST EXPENSE</b>					
DIVIDENDS ON SHARES	563	383	(32.0)	276	(27.9)
INTEREST ON DEPOSITS	53	45	(16.2)	32	(29.3)
INTEREST ON BORROWED MONEY	18	14	(17.6)	11	(21.5)
<b>TOTAL INTEREST EXPENSE</b>	<b>634</b>	<b>442</b>	<b>(30.3)</b>	<b>319</b>	<b>(27.8)</b>
PROVISION FOR LOAN & LEASE LOSSES	269	468	74.3	307	(34.4)
<b>NET INTEREST INCOME AFTER PLL</b>	<b>580</b>	<b>508</b>	<b>(12.3)</b>	<b>735</b>	<b>44.6</b>
<b>NON-INTEREST INCOME</b>					
FEE INCOME	254	280	10.5	287	2.3
OTHER OPERATING INCOME	124	161	30.6	157	(2.7)
GAIN (LOSS) ON INVESTMENTS	(5)	(58)	(1,035.3)	(11)	81.3
TOTAL OTHER-THAN-TEMPORARY-IMPAIRMENT (OTTI) LOSSES	N/A	(1)	N/A	(0*)	62.9
LESS: PORTION OTTI LOSSES IN OTHER COMPREHENSIVE INCOME	N/A	0*	N/A	0*	(81.5)
OTTI LOSSES RECOGNIZED IN EARNINGS	N/A	(2)	N/A	(0*)	67.9
GAIN (LOSS) ON DISPOSITION OF FIXED ASSETS	1	(0*)	(121.9)	1	623.7
OTHER NON-OPERATING INCOME (EXPENSE)	5	146	2,892.5	1	(99.2)
NCUSIF STABILIZATION INCOME	N/A	143	N/A	0	(100.0)
<b>TOTAL NON-INTEREST INCOME</b>	<b>378</b>	<b>530</b>	<b>40.1</b>	<b>437</b>	<b>(17.5)</b>
<b>NON-INTEREST EXPENSE</b>					
EMPLOYEE COMPENSATION AND BENEFITS	441	455	3.3	472	3.8
TRAVEL AND CONFERENCE EXPENSE	14	9	(33.0)	10	7.7
OFFICE OCCUPANCY EXPENSE	62	66	6.0	70	6.1
OFFICE OPERATIONS EXPENSE	176	180	2.1	179	(0.3)
EDUCATIONAL & PROMOTIONAL EXPENSE	42	36	(15.5)	38	7.2
LOAN SERVICING EXPENSE	51	61	20.0	59	(4.2)
PROFESSIONAL AND OUTSIDE SERVICES	72	79	8.7	83	5.2
MEMBER INSURANCE	13	(0*)	(104.2)	66	12,479.4
NCUSIF PREMIUM EXPENSE	N/A	N/A	N/A	32	N/A
TEMPORARY CORPORATE CU STABILIZATION ASSESSMENT <sup>2</sup>	N/A	164	N/A	34	(79.3)
OTHER MEMBER INSURANCE	N/A	N/A	N/A	0*	N/A
OPERATING FEES	6	4	(27.7)	4	1.1
MISCELLANEOUS OPERATING EXPENSES	35	37	4.4	35	(5.0)
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>912</b>	<b>926</b>	<b>1.5</b>	<b>1,017</b>	<b>9.8</b>
NET INCOME (LOSS)	46	(52)	(214.5)	155	397.5
Transfer to Regular Reserve	3	13	327.7	22	66.3
<b>NET INCOME (LOSS) EXCLUDING NCUSIF PREMIUMS AND TEMPORARY CORPORATE CU STABILIZATION FUND ASSESSMENT</b>	<b>N/A</b>	<b>112</b>	<b>N/A</b>	<b>221</b>	<b>97.1</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

<sup>2</sup> In 2009, the NCUSIF Premium Expense and Temporary Corporate Stabilization Assessment were combined and reported as NCUSIF Stabilization Expense.

West Virginia  
Table 1  
Consolidated Balance Sheet  
Federally Insured Credit Unions  
December 31, 2010  
(Dollar Amounts in Millions)

ASSETS	Dec-08	Dec-09	% CHG <sup>1</sup>	Dec-10	% CHG <sup>1</sup>
NUMBER OF CREDIT UNIONS	109	108	(0.9)	106	(1.9)
<b>CASH &amp; EQUIVALENTS</b>	<b>210</b>	<b>300</b>	<b>43.0</b>	<b>349</b>	<b>16.4</b>
<b>TOTAL INVESTMENTS</b>	<b>598</b>	<b>719</b>	<b>20.2</b>	<b>794</b>	<b>10.3</b>
TRADING SECURITIES	0*	0*	0.2	0	(100.0)
AVAILABLE FOR SALE SECURITIES	19	16	(16.1)	57	265.5
HELD-TO-MATURITY SECURITIES	32	31	(3.8)	44	40.9
COMMERCIAL BANKS, S&Ls	403	495	22.8	595	20.3
CREDIT UNIONS -LOANS TO, INVESTMENTS IN NATURAL PERSON CREDIT UNIONS	33	28	(15.5)	31	10.7
MCS D AND PIC AT CORPORATE CU	16	12	(21.8)	12	(7.3)
ALL OTHER CORPORATE CREDIT UNION	91	111	22.0	43	(61.3)
ALL OTHER INVESTMENTS	5	27	455.1	12	(55.1)
LOANS HELD FOR SALE	0	0*	0.0	0*	(79.0)
TOTAL LOANS OUTSTANDING	1,477	1,534	3.9	1,519	(1.0)
UNSECURED CREDIT CARD LOANS	32	34	5.3	35	3.8
ALL OTHER UNSECURED LOANS	119	117	(2.3)	117	0.0
SHORT-TERM, SMALL AMOUNT LOANS (STS) (FEDERAL CU ONLY)	N/A	N/A	N/A	0	N/A
NEW VEHICLE LOANS	291	302	3.8	247	(18.3)
USED VEHICLE LOANS	333	363	9.2	383	5.5
FIRST MORTGAGE REAL ESTATE LOANS/LOC	459	467	1.7	474	1.5
OTHER REAL ESTATE LOANS/LOC	116	116	(0.2)	122	5.7
LEASES RECEIVABLE	0*	0*	1,505.0	0*	(58.1)
ALL OTHER LOANS/LOC	127	136	7.2	141	3.8
ALLOWANCE FOR LOAN LOSSES	12	12	2.5	12	0.1
FORECLOSED AND REPOSSESSED ASSETS	3	2	(15.1)	3	18.9
FORECLOSED AND REPOSSESSED REAL ESTATE	2	2	(15.3)	2	19.4
FORECLOSED & REPOSSESSED AUTOS	0*	0*	(20.1)	0*	32.2
FORECLOSED AND REPOSSESSED -OTHER	0*	0*	104.9	0	(100.0)
LAND AND BUILDING	70	73	4.8	73	(0.0)
OTHER FIXED ASSETS	10	9	(8.7)	8	(12.2)
NCUSIF CAPITALIZATION DEPOSIT	16	21	29.2	23	9.7
TOTAL INTANGIBLE ASSETS	N/A	0	N/A	0*	0.0
IDENTIFIABLE INTANGIBLE ASSETS	N/A	0	N/A	0*	0.0
GOODWILL	N/A	0	N/A	0	0.0
OTHER ASSETS	16	14	(9.2)	13	(10.8)
<b>TOTAL ASSETS</b>	<b>2,389</b>	<b>2,663</b>	<b>11.5</b>	<b>2,771</b>	<b>4.0</b>
<b>LIABILITIES</b>					
TOTAL BORROWINGS	22	49	122.0	6	(86.8)
ACCRUED DIVIDENDS/INTEREST PAYABLE	3	2	(12.5)	2	(25.0)
ACCOUNTS PAYABLE AND OTHER LIABILITIES	13	18	44.6	13	(27.0)
UNINSURED SECONDARY CAPITAL	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	<b>38</b>	<b>70</b>	<b>86.0</b>	<b>22</b>	<b>(68.9)</b>
<b>EQUITY/SAVINGS</b>					
TOTAL SAVINGS	2,030	2,263	11.5	2,409	6.5
SHARE DRAFTS	242	290	19.8	257	(11.2)
REGULAR SHARES	887	976	10.0	1,129	15.7
MONEY MARKET SHARES	69	109	57.3	154	41.3
SHARE CERTIFICATES/CDS	634	660	4.1	625	(5.4)
IRA/KEOGH ACCOUNTS	180	203	12.8	223	9.8
ALL OTHER SHARES	7	10	38.0	9	(9.0)
NON-MEMBER DEPOSITS	10	14	45.2	11	(21.8)
REGULAR RESERVES	83	83	(0.1)	83	0.4
EQUITY ACQUIRED IN MERGER	N/A	0	N/A	0	0.0
APPR. FOR NON-CONF. INVEST.	0	0	0.0	0	0.0
MISCELLANEOUS EQUITY	0*	0*	(71.6)	0*	(3.9)
ACCUM. UNREALIZED G/L ON A-F-S	0*	0*	542.2	0*	(78.8)
ACCUM. UNREALIZED G/L FOR OTTI (DUE TO OTHER FACTORS) ON HTM DEBT SECURITIES	N/A	0	N/A	0	0.0
ACCUM. UNREALIZED NET GAINS (LOSSES) ON CASH FLOW HEDGES	0*	0	(100.0)	0	0.0
OTHER RESERVES	5	5	(0.4)	5	(0.3)
OTHER COMPREHENSIVE INCOME	(2)	(3)	(18.4)	(4)	(25.8)
UNDIVIDED EARNINGS	236	245	4.0	256	4.3
TOTAL EQUITY	321	331	2.9	340	2.9
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>2,389</b>	<b>2,663</b>	<b>11.5</b>	<b>2,771</b>	<b>4.0</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

**West Virginia**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2010**  
**(Dollar Amounts in Millions)**

	Dec-08	Dec-09	% CHG <sup>1</sup>	Dec-10	% CHG <sup>1</sup>
NUMBER OF CREDIT UNIONS	109	108	(0.9)	106	(1.9)
<b>INTEREST INCOME</b>					
INTEREST ON LOANS	105	106	0.8	104	(1.9)
(LESS) INTEREST REFUND	0*	0*	(53.0)	0*	9.3
INCOME FROM INVESTMENTS	29	22	(25.4)	18	(17.6)
TRADING PROFITS AND LOSSES	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>134</b>	<b>128</b>	<b>(5.0)</b>	<b>122</b>	<b>(4.6)</b>
<b>INTEREST EXPENSE</b>					
DIVIDENDS ON SHARES	47	38	(20.0)	30	(21.7)
INTEREST ON DEPOSITS	0	0*	0.0	0*	(27.8)
INTEREST ON BORROWED MONEY	1	0*	(9.7)	0*	(73.6)
<b>TOTAL INTEREST EXPENSE</b>	<b>48</b>	<b>39</b>	<b>(19.6)</b>	<b>30</b>	<b>(23.0)</b>
PROVISION FOR LOAN & LEASE LOSSES	6	8	37.7	7	(14.1)
<b>NET INTEREST INCOME AFTER PLL</b>	<b>80</b>	<b>81</b>	<b>0.6</b>	<b>85</b>	<b>5.1</b>
<b>NON-INTEREST INCOME</b>					
FEE INCOME	18	19	4.0	19	(2.8)
OTHER OPERATING INCOME	7	8	7.1	9	17.4
GAIN (LOSS) ON INVESTMENTS	0*	(2)	(673.9)	0*	106.0
TOTAL OTHER-THAN-TEMPORARY-IMPAIRMENT (OTTI) LOSSES	N/A	0*	N/A	(0*)	(181.1)
LESS: PORTION OTTI LOSSES IN OTHER COMPREHENSIVE INCOME	N/A	0	N/A	0	0.0
OTTI LOSSES RECOGNIZED IN EARNINGS	N/A	0*	N/A	(0*)	(181.1)
GAIN (LOSS) ON DISPOSITION OF FIXED ASSETS	0*	(0*)	(1,478.5)	(0*)	77.3
OTHER NON-OPERATING INCOME (EXPENSE)	(0*)	11	2,096.3	0*	(98.8)
NCUSIF STABILIZATION INCOME	N/A	10	N/A	0	(100.0)
<b>TOTAL NON-INTEREST INCOME</b>	<b>25</b>	<b>36</b>	<b>41.4</b>	<b>28</b>	<b>(22.4)</b>
<b>NON-INTEREST EXPENSE</b>					
EMPLOYEE COMPENSATION AND BENEFITS	46	47	1.5	48	2.5
TRAVEL AND CONFERENCE EXPENSE	2	1	(23.7)	1	7.6
OFFICE OCCUPANCY EXPENSE	7	7	2.1	7	(2.1)
OFFICE OPERATIONS EXPENSE	21	22	5.5	22	0.2
EDUCATIONAL & PROMOTIONAL EXPENSE	3	2	(17.8)	2	(5.7)
LOAN SERVICING EXPENSE	4	5	24.4	4	(9.3)
PROFESSIONAL AND OUTSIDE SERVICES	5	5	8.0	6	18.8
MEMBER INSURANCE	3	3	1.3	8	144.1
NCUSIF PREMIUM EXPENSE	N/A	N/A	N/A	3	N/A
TEMPORARY CORPORATE CU STABILIZATION ASSESSMENT <sup>2</sup>	N/A	10	N/A	3	(70.3)
OTHER MEMBER INSURANCE	N/A	N/A	N/A	1	N/A
OPERATING FEES	0*	1	91.9	0*	(37.1)
MISCELLANEOUS OPERATING EXPENSES	3	3	(3.5)	2	(21.0)
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>94</b>	<b>97</b>	<b>3.1</b>	<b>102</b>	<b>5.3</b>
NET INCOME (LOSS)	12	10	(14.2)	11	8.0
Transfer to Regular Reserve	2	2	(15.1)	0*	(83.1)
<b>NET INCOME (LOSS) EXCLUDING NCUSIF PREMIUMS AND TEMPORARY CORPORATE CU STABILIZATION</b>	<b>N/A</b>	<b>20</b>	<b>N/A</b>	<b>17</b>	<b>(13.7)</b>
<b>FUND ASSESSMENT</b>					

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

<sup>2</sup> In 2009, the NCUSIF Premium Expense and Temporary Corporate Stabilization Assessment were combined and reported as NCUSIF Stabilization Expense.



**Wisconsin**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2010**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-08</b>	<b>Dec-09</b>	<b>% CHG<sup>1</sup></b>	<b>Dec-10</b>	<b>% CHG<sup>1</sup></b>
NUMBER OF CREDIT UNIONS	251	238	(5.2)	225	(5.5)
<b>CASH &amp; EQUIVALENTS</b>	928	1,426	53.6	1,619	13.5
<b>TOTAL INVESTMENTS</b>	1,591	2,009	26.3	2,329	15.9
TRADING SECURITIES	0*	0	(100.0)	0	0.0
AVAILABLE FOR SALE SECURITIES	441	624	41.5	745	19.4
HELD-TO-MATURITY SECURITIES	141	103	(27.1)	100	(2.1)
COMMERCIAL BANKS, S&Ls	548	695	26.8	804	15.6
CREDIT UNIONS -LOANS TO, INVESTMENTS IN NATURAL PERSON CREDIT UNIONS	46	56	20.4	63	12.9
MCSO AND PIC AT CORPORATE CU	131	142	8.7	149	5.1
ALL OTHER CORPORATE CREDIT UNION	228	300	31.6	341	13.7
ALL OTHER INVESTMENTS	55	89	60.7	126	41.1
LOANS HELD FOR SALE	143	108	(24.3)	162	49.8
TOTAL LOANS OUTSTANDING	15,303	16,004	4.6	16,382	2.4
UNSECURED CREDIT CARD LOANS	543	579	6.6	622	7.6
ALL OTHER UNSECURED LOANS	341	348	2.1	364	4.7
SHORT-TERM, SMALL AMOUNT LOANS (STS) (FEDERAL CU ONLY)	N/A	N/A	N/A	0*	N/A
NEW VEHICLE LOANS	891	856	(4.0)	729	(14.8)
USED VEHICLE LOANS	2,295	2,444	6.5	2,625	7.4
FIRST MORTGAGE REAL ESTATE LOANS/LOC	7,188	7,678	6.8	8,022	4.5
OTHER REAL ESTATE LOANS/LOC	2,668	2,538	(4.9)	2,461	(3.0)
LEASES RECEIVABLE	1	6	448.1	2	(67.1)
ALL OTHER LOANS/LOC	1,376	1,556	13.1	1,556	0.0
ALLOWANCE FOR LOAN LOSSES	125	165	32.5	184	11.2
FORECLOSED AND REPOSSESSED ASSETS	30	54	80.0	71	32.6
FORECLOSED AND REPOSSESSED REAL ESTATE	29	51	75.7	68	31.7
FORECLOSED & REPOSSESSED AUTOS	0*	0*	0.8	0*	74.5
FORECLOSED AND REPOSSESSED -OTHER	0*	2	877.0	3	49.9
LAND AND BUILDING	446	482	8.1	507	5.3
OTHER FIXED ASSETS	89	89	0.3	86	(4.3)
NCUSIF CAPITALIZATION DEPOSIT	114	164	43.6	176	7.6
TOTAL INTANGIBLE ASSETS	N/A	4	N/A	13	212.1
IDENTIFIABLE INTANGIBLE ASSETS	N/A	2	N/A	6	157.1
GOODWILL	N/A	2	N/A	7	284.0
OTHER ASSETS	261	278	6.5	310	11.2
<b>TOTAL ASSETS</b>	<b>18,779</b>	<b>20,453</b>	<b>8.9</b>	<b>21,469</b>	<b>5.0</b>
<b>LIABILITIES</b>					
TOTAL BORROWINGS	916	631	(31.1)	452	(28.5)
ACCRUED DIVIDENDS/INTEREST PAYABLE	13	10	(22.3)	7	(26.6)
ACCOUNTS PAYABLE AND OTHER LIABILITIES	165	170	3.3	204	19.6
UNINSURED SECONDARY CAPITAL	0*	0*	(8.9)	1	965.0
<b>TOTAL LIABILITIES</b>	<b>1,094</b>	<b>812</b>	<b>(25.8)</b>	<b>664</b>	<b>(18.2)</b>
<b>EQUITY/SAVINGS</b>					
TOTAL SAVINGS	15,747	17,619	11.9	18,686	6.1
SHARE DRAFTS	2,015	2,360	17.1	2,424	2.7
REGULAR SHARES	3,307	3,771	14.0	4,337	15.0
MONEY MARKET SHARES	3,620	4,301	18.8	4,796	11.5
SHARE CERTIFICATES/CDS	5,330	5,499	3.2	5,339	(2.9)
IRA/KEOGH ACCOUNTS	1,333	1,543	15.7	1,637	6.1
ALL OTHER SHARES	58	36	(38.2)	61	69.6
NON-MEMBER DEPOSITS	82	110	33.4	92	(16.5)
REGULAR RESERVES	813	827	1.8	829	0.2
EQUITY ACQUIRED IN MERGER	N/A	5	N/A	10	87.1
APPR. FOR NON-CONF. INVEST.	0	0	0.0	0	0.0
MISCELLANEOUS EQUITY	0*	0*	2,259.0	0*	30.7
ACCUM. UNREALIZED G/L ON A-F-S	(10)	(11)	(7.3)	1	109.4
ACCUM. UNREALIZED G/L FOR OTTI (DUE TO OTHER FACTORS) ON HTM DEBT SECURITIES	N/A	0	N/A	0	0.0
ACCUM. UNREALIZED NET GAINS (LOSSES) ON CASH FLOW HEDGES	0	0	0.0	0	0.0
OTHER RESERVES	67	68	2.1	70	2.3
OTHER COMPREHENSIVE INCOME	(20)	(19)	4.6	(18)	4.6
UNDIVIDED EARNINGS	1,088	1,151	5.8	1,228	6.7
TOTAL EQUITY	1,938	2,022	4.3	2,120	4.8
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>18,779</b>	<b>20,453</b>	<b>8.9</b>	<b>21,469</b>	<b>5.0</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

**Wisconsin**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2010**  
**(Dollar Amounts in Millions)**

	Dec-08	Dec-09	% CHG <sup>1</sup>	Dec-10	% CHG <sup>1</sup>
NUMBER OF CREDIT UNIONS	251	238	(5.2)	225	(5.5)
<b>INTEREST INCOME</b>					
INTEREST ON LOANS	946	915	(3.2)	906	(1.1)
(LESS) INTEREST REFUND	2	1	(30.4)	2	29.1
INCOME FROM INVESTMENTS	89	61	(31.5)	50	(18.2)
TRADING PROFITS AND LOSSES	(0*)	0	100.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>1,033</b>	<b>975</b>	<b>(5.6)</b>	<b>954</b>	<b>(2.2)</b>
<b>INTEREST EXPENSE</b>					
DIVIDENDS ON SHARES	402	315	(21.6)	233	(26.0)
INTEREST ON DEPOSITS	0*	1	150.9	0*	(50.3)
INTEREST ON BORROWED MONEY	28	24	(16.5)	18	(25.1)
<b>TOTAL INTEREST EXPENSE</b>	<b>431</b>	<b>340</b>	<b>(21.1)</b>	<b>252</b>	<b>(26.0)</b>
PROVISION FOR LOAN & LEASE LOSSES	83	146	75.9	133	(9.1)
<b>NET INTEREST INCOME AFTER PLL</b>	<b>519</b>	<b>489</b>	<b>(5.8)</b>	<b>569</b>	<b>16.5</b>
<b>NON-INTEREST INCOME</b>					
FEE INCOME	143	150	4.8	140	(6.4)
OTHER OPERATING INCOME	97	150	55.1	170	13.6
GAIN (LOSS) ON INVESTMENTS	(5)	(0*)	82.0	(8)	(703.0)
TOTAL OTHER-THAN-TEMPORARY-IMPAIRMENT (OTTI) LOSSES	N/A	0*	N/A	(1)	(583.6)
LESS: PORTION OTTI LOSSES IN OTHER COMPREHENSIVE INCOME	N/A	0	N/A	0*	0.0
OTTI LOSSES RECOGNIZED IN EARNINGS	N/A	0*	N/A	(2)	(901.7)
GAIN (LOSS) ON DISPOSITION OF FIXED ASSETS	(2)	(3)	(64.3)	(5)	(82.4)
OTHER NON-OPERATING INCOME (EXPENSE)	(8)	79	1,115.1	(0*)	(101.1)
NCUSIF STABILIZATION INCOME	N/A	82	N/A	0	(100.0)
<b>TOTAL NON-INTEREST INCOME</b>	<b>225</b>	<b>376</b>	<b>67.3</b>	<b>297</b>	<b>(21.1)</b>
<b>NON-INTEREST EXPENSE</b>					
EMPLOYEE COMPENSATION AND BENEFITS	342	361	5.4	373	3.3
TRAVEL AND CONFERENCE EXPENSE	9	7	(20.9)	7	2.2
OFFICE OCCUPANCY EXPENSE	45	48	6.6	51	6.2
OFFICE OPERATIONS EXPENSE	122	121	(1.3)	128	5.7
EDUCATIONAL & PROMOTIONAL EXPENSE	28	25	(10.6)	26	3.3
LOAN SERVICING EXPENSE	44	55	25.1	58	5.5
PROFESSIONAL AND OUTSIDE SERVICES	44	46	5.5	48	4.7
MEMBER INSURANCE	27	2	(91.9)	49	2,128.1
NCUSIF PREMIUM EXPENSE	N/A	N/A	N/A	22	N/A
TEMPORARY CORPORATE CU STABILIZATION ASSESSMENT <sup>2</sup>	N/A	83	N/A	23	(72.7)
OTHER MEMBER INSURANCE	N/A	N/A	N/A	5	N/A
OPERATING FEES	3	3	17.6	3	(9.8)
MISCELLANEOUS OPERATING EXPENSES	15	22	49.7	20	(7.7)
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>679</b>	<b>691</b>	<b>1.7</b>	<b>763</b>	<b>10.5</b>
NET INCOME (LOSS)	65	92	41.6	103	12.7
Transfer to Regular Reserve	82	30	(63.7)	27	(9.3)
<b>NET INCOME (LOSS) EXCLUDING NCUSIF PREMIUMS AND TEMPORARY CORPORATE CU STABILIZATION FUND ASSESSMENT</b>	<b>N/A</b>	<b>175</b>	<b>N/A</b>	<b>148</b>	<b>(15.5)</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

<sup>2</sup> In 2009, the NCUSIF Premium Expense and Temporary Corporate Stabilization Assessment were combined and reported as NCUSIF Stabilization Expense.

**Wyoming**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2010**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-08</b>	<b>Dec-09</b>	<b>% CHG<sup>1</sup></b>	<b>Dec-10</b>	<b>% CHG<sup>1</sup></b>
NUMBER OF CREDIT UNIONS	32	31	(3.1)	31	0.0
<b>CASH &amp; EQUIVALENTS</b>	<b>155</b>	<b>208</b>	<b>34.4</b>	<b>191</b>	<b>(8.3)</b>
<b>TOTAL INVESTMENTS</b>	<b>253</b>	<b>302</b>	<b>19.3</b>	<b>390</b>	<b>29.1</b>
TRADING SECURITIES	0*	0*	54.2	0*	(29.5)
AVAILABLE FOR SALE SECURITIES	75	101	34.6	129	26.7
HELD-TO-MATURITY SECURITIES	0*	0*	(19.6)	7	1,640.8
COMMERCIAL BANKS, S&Ls	67	106	58.8	172	62.8
CREDIT UNIONS -LOANS TO, INVESTMENTS IN NATURAL PERSON CREDIT UNIONS	5	6	29.0	6	(5.9)
MCSO AND PIC AT CORPORATE CU	10	4	(56.6)	3	(19.5)
ALL OTHER CORPORATE CREDIT UNION	93	75	(19.1)	53	(29.0)
ALL OTHER INVESTMENTS	3	8	212.5	19	134.6
LOANS HELD FOR SALE	1	0*	(37.9)	2	133.8
TOTAL LOANS OUTSTANDING	1,112	1,186	6.7	1,222	3.0
UNSECURED CREDIT CARD LOANS	37	43	17.2	48	11.6
ALL OTHER UNSECURED LOANS	41	38	(7.6)	36	(6.8)
SHORT-TERM, SMALL AMOUNT LOANS (STS) (FEDERAL CU ONLY)	N/A	N/A	N/A	0*	N/A
NEW VEHICLE LOANS	195	199	2.1	175	(11.8)
USED VEHICLE LOANS	367	413	12.7	456	10.5
FIRST MORTGAGE REAL ESTATE LOANS/LOC	199	212	6.5	234	10.2
OTHER REAL ESTATE LOANS/LOC	170	172	1.5	163	(5.3)
LEASES RECEIVABLE	0	0	0.0	0	0.0
ALL OTHER LOANS/LOC	103	108	4.5	109	1.1
ALLOWANCE FOR LOAN LOSSES	7	11	52.8	13	19.0
FORECLOSED AND REPOSSESSED ASSETS	2	3	82.5	3	(11.0)
FORECLOSED AND REPOSSESSED REAL ESTATE	0*	2	112.9	2	17.7
FORECLOSED & REPOSSESSED AUTOS	0*	1	46.6	0*	(45.7)
FORECLOSED AND REPOSSESSED -OTHER	0*	0*	434.0	0*	(28.3)
LAND AND BUILDING	57	63	10.1	67	5.5
OTHER FIXED ASSETS	8	11	36.1	9	(20.8)
NCUSIF CAPITALIZATION DEPOSIT	10	15	50.9	16	11.0
TOTAL INTANGIBLE ASSETS	N/A	0	N/A	0*	0.0
IDENTIFIABLE INTANGIBLE ASSETS	N/A	0	N/A	0	0.0
GOODWILL	N/A	0	N/A	0*	0.0
OTHER ASSETS	18	19	5.7	35	84.3
<b>TOTAL ASSETS</b>	<b>1,609</b>	<b>1,797</b>	<b>11.7</b>	<b>1,921</b>	<b>6.9</b>
<b>LIABILITIES</b>					
TOTAL BORROWINGS	34	16	(51.3)	10	(39.3)
ACCRUED DIVIDENDS/INTEREST PAYABLE	2	1	(27.3)	0*	(27.4)
ACCOUNTS PAYABLE AND OTHER LIABILITIES	9	10	15.5	10	(0.8)
UNINSURED SECONDARY CAPITAL	0	0	0.0	2	0.0
<b>TOTAL LIABILITIES</b>	<b>45</b>	<b>28</b>	<b>(37.0)</b>	<b>24</b>	<b>(15.8)</b>
<b>EQUITY/SAVINGS</b>					
TOTAL SAVINGS	1,394	1,594	14.4	1,711	7.3
SHARE DRAFTS	208	254	21.9	293	15.3
REGULAR SHARES	341	369	8.1	413	12.0
MONEY MARKET SHARES	234	291	24.5	327	12.1
SHARE CERTIFICATES/CDS	503	558	10.9	553	(0.9)
IRA/KEOGH ACCOUNTS	84	102	21.6	112	10.4
ALL OTHER SHARES	5	6	17.3	6	(6.3)
NON-MEMBER DEPOSITS	18	14	(23.6)	8	(44.6)
REGULAR RESERVES	34	34	1.1	34	0.2
EQUITY ACQUIRED IN MERGER	N/A	0	N/A	0	0.0
APPR. FOR NON-CONF. INVEST.	0	0	0.0	0	0.0
MISCELLANEOUS EQUITY	0	0	0.0	0	0.0
ACCUM. UNREALIZED G/L ON A-F-S	1	2	24.3	1	(34.2)
ACCUM. UNREALIZED G/L FOR OTTI (DUE TO OTHER FACTORS) ON HTM DEBT SECURITIES	N/A	0	N/A	0	0.0
ACCUM. UNREALIZED NET GAINS (LOSSES) ON CASH FLOW HEDGES	0	0	0.0	0	0.0
OTHER RESERVES	3	3	2.1	3	1.7
OTHER COMPREHENSIVE INCOME	(3)	(3)	1.2	(4)	(8.0)
UNDIVIDED EARNINGS	136	139	2.7	151	8.6
TOTAL EQUITY	170	175	2.6	186	6.5
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>1,609</b>	<b>1,797</b>	<b>11.7</b>	<b>1,921</b>	<b>6.9</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

**Wyoming**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2010**  
**(Dollar Amounts in Millions)**

	Dec-08	Dec-09	% CHG <sup>1</sup>	Dec-10	% CHG <sup>1</sup>
NUMBER OF CREDIT UNIONS	32	31	(3.1)	31	0.0
<b>INTEREST INCOME</b>					
INTEREST ON LOANS	79	82	3.6	83	1.1
(LESS) INTEREST REFUND	0*	0*	25.4	0*	(17.6)
INCOME FROM INVESTMENTS	12	9	(26.2)	8	(8.0)
TRADING PROFITS AND LOSSES	0*	0*	(70.1)	(0*)	(183.9)
<b>TOTAL INTEREST INCOME</b>	<b>91</b>	<b>91</b>	<b>(0.4)</b>	<b>91</b>	<b>0.1</b>
<b>INTEREST EXPENSE</b>					
DIVIDENDS ON SHARES	33	28	(14.3)	22	(21.7)
INTEREST ON DEPOSITS	0	0	0.0	0	0.0
INTEREST ON BORROWED MONEY	0*	0*	(8.0)	0*	(54.9)
<b>TOTAL INTEREST EXPENSE</b>	<b>34</b>	<b>29</b>	<b>(14.2)</b>	<b>23</b>	<b>(22.7)</b>
PROVISION FOR LOAN & LEASE LOSSES	8	15	77.8	12	(17.2)
<b>NET INTEREST INCOME AFTER PLL</b>	<b>49</b>	<b>47</b>	<b>(3.9)</b>	<b>56</b>	<b>19.7</b>
<b>NON-INTEREST INCOME</b>					
FEE INCOME	16	16	2.0	16	(2.6)
OTHER OPERATING INCOME	8	10	26.2	10	5.2
GAIN (LOSS) ON INVESTMENTS	(0*)	(4)	(627.6)	0*	106.0
TOTAL OTHER-THAN-TEMPORARY-IMPAIRMENT (OTTI) LOSSES	N/A	0*	N/A	0*	(95.6)
LESS: PORTION OTTI LOSSES IN OTHER COMPREHENSIVE INCOME	N/A	0	N/A	0	0.0
OTTI LOSSES RECOGNIZED IN EARNINGS	N/A	0*	N/A	0*	(95.6)
GAIN (LOSS) ON DISPOSITION OF FIXED ASSETS	0*	0*	(36.7)	(0*)	(212.5)
OTHER NON-OPERATING INCOME (EXPENSE)	(0*)	7	14,047.8	(0*)	(102.9)
NCUSIF STABILIZATION INCOME	N/A	8	N/A	0	(100.0)
<b>TOTAL NON-INTEREST INCOME</b>	<b>23</b>	<b>29</b>	<b>24.9</b>	<b>26</b>	<b>(11.8)</b>
<b>NON-INTEREST EXPENSE</b>					
EMPLOYEE COMPENSATION AND BENEFITS	30	32	6.3	33	3.5
TRAVEL AND CONFERENCE EXPENSE	0*	0*	(18.0)	0*	8.6
OFFICE OCCUPANCY EXPENSE	4	4	10.4	4	5.8
OFFICE OPERATIONS EXPENSE	11	12	2.9	13	9.4
EDUCATIONAL & PROMOTIONAL EXPENSE	2	2	3.2	2	9.2
LOAN SERVICING EXPENSE	3	5	39.9	5	8.0
PROFESSIONAL AND OUTSIDE SERVICES	5	5	6.6	5	(7.8)
MEMBER INSURANCE	3	2	(39.3)	4	113.5
NCUSIF PREMIUM EXPENSE	N/A	N/A	N/A	2	N/A
TEMPORARY CORPORATE CU STABILIZATION ASSESSMENT <sup>2</sup>	N/A	8	N/A	2	(75.4)
OTHER MEMBER INSURANCE	N/A	N/A	N/A	0*	N/A
OPERATING FEES	0*	0*	40.9	0*	(10.8)
MISCELLANEOUS OPERATING EXPENSES	0*	1	53.4	2	29.8
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>61</b>	<b>64</b>	<b>6.0</b>	<b>69</b>	<b>7.9</b>
NET INCOME (LOSS)	11	4	(65.3)	12	212.4
Transfer to Regular Reserve	0*	0*	5.9	0*	167.8
<b>NET INCOME (LOSS) EXCLUDING NCUSIF PREMIUMS AND TEMPORARY CORPORATE CU STABILIZATION FUND ASSESSMENT</b>	<b>N/A</b>	<b>12</b>	<b>N/A</b>	<b>16</b>	<b>36.9</b>

\* Amount Less than + or - 1 Million

<sup>1</sup> To calculate the % change from one year to the next, subtract the earlier data from the later data, then divide by the earlier data.

<sup>2</sup> In 2009, the NCUSIF Premium Expense and Temporary Corporate Stabilization Assessment were combined and reported as NCUSIF Stabilization Expense.