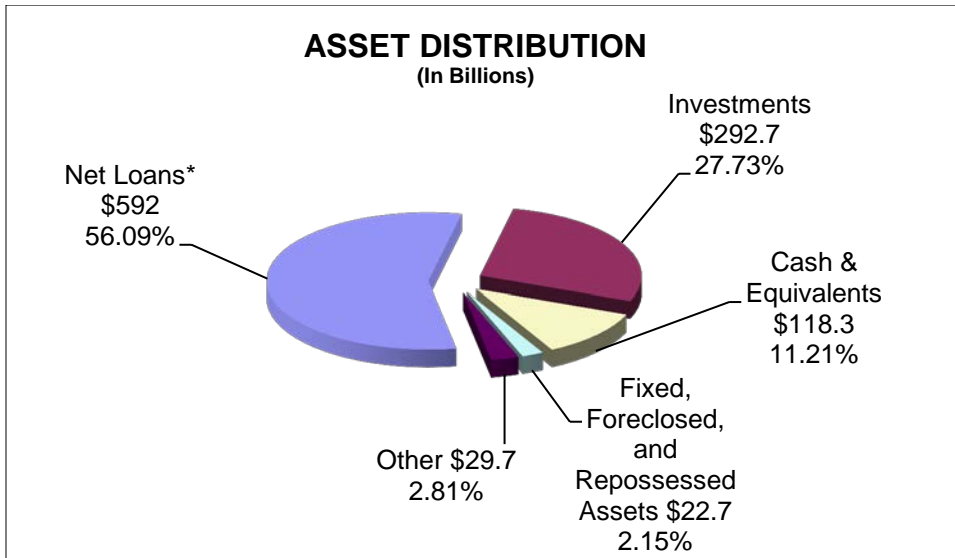


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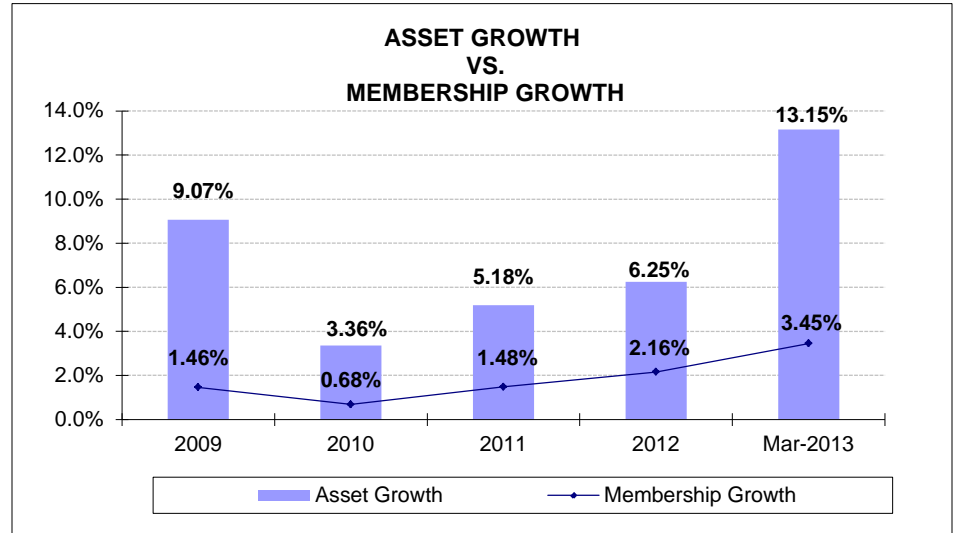
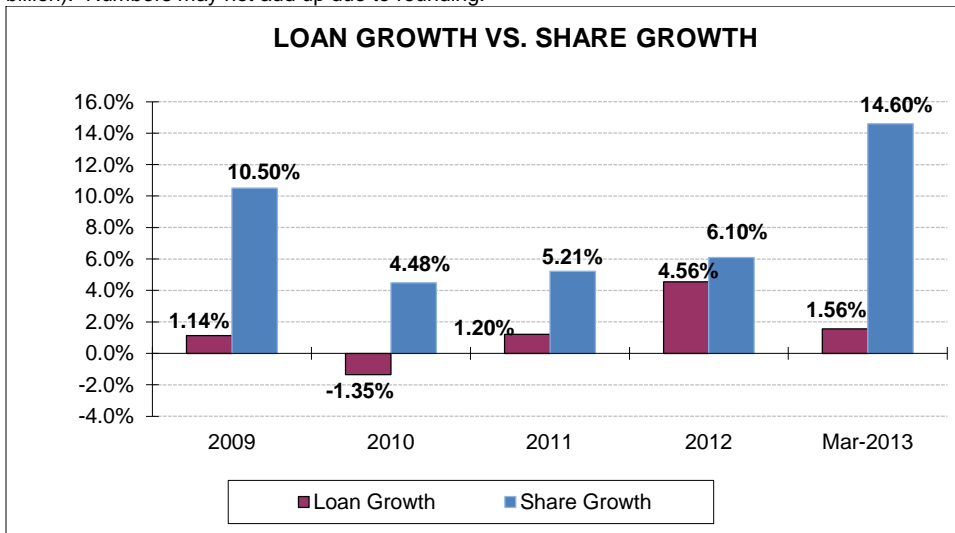
OVERALL TRENDS



Number of Insured Credit Unions Reporting

	Federal Charter	State Charter	Total
2009	4,714	2,840	7,554
2010	4,589	2,750	7,339
2011	4,447	2,647	7,094
2012	4,272	2,547	6,819
Mar-2013	4,233	2,520	6,753

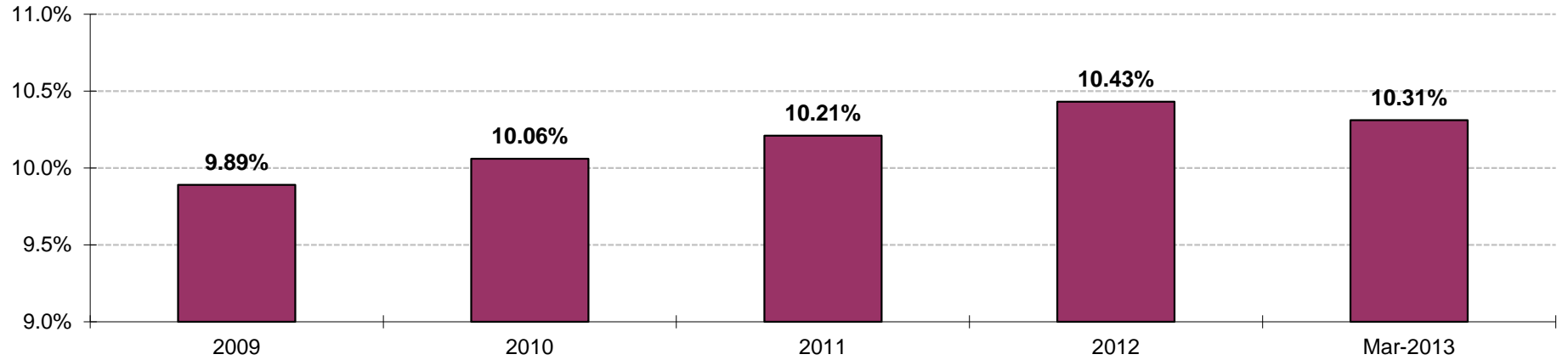
*Net Loans equals Total Loans (\$599.9 billion) minus Allowance for Loan and Lease Losses (\$7.9 billion). Numbers may not add up due to rounding.



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NET WORTH

AGGREGATE NET WORTH RATIO



	December 2012 In Billions	March 2013 In Billions	% Change (Annualized)
Total Net Worth	\$106.70	\$108.80	8.05%
Secondary Capital*	\$0.16	\$0.18	31.83%

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

Numbers may not add up due to rounding.

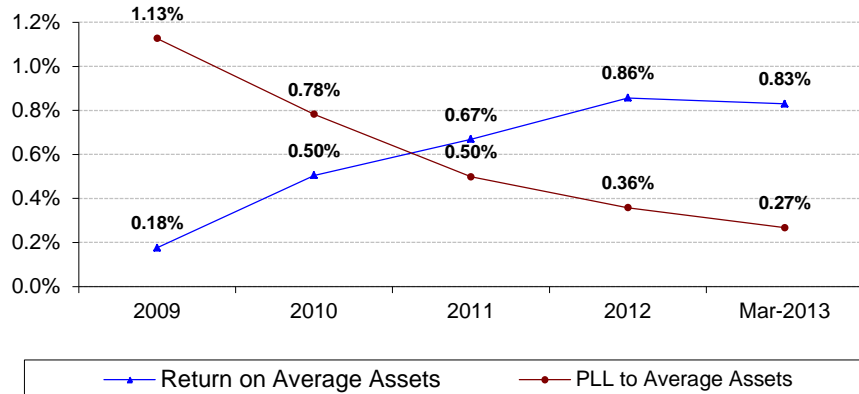
NET WORTH RATIOS				
Number of Credit Unions	December 2012	% of Total	March 2013	% of Total
7% or above	6,589	96.63%	6,470	95.81%
6% to 6.99%	155	2.27%	191	2.83%
4% to 5.99%	54	0.79%	70	1.04%
2% to 3.99%	14	0.21%	14	0.21%
0% to < 2.00%	6	0.09%	5	0.07%
Less than 0%	1	0.01%	3	0.04%

Numbers may not add up due to rounding.

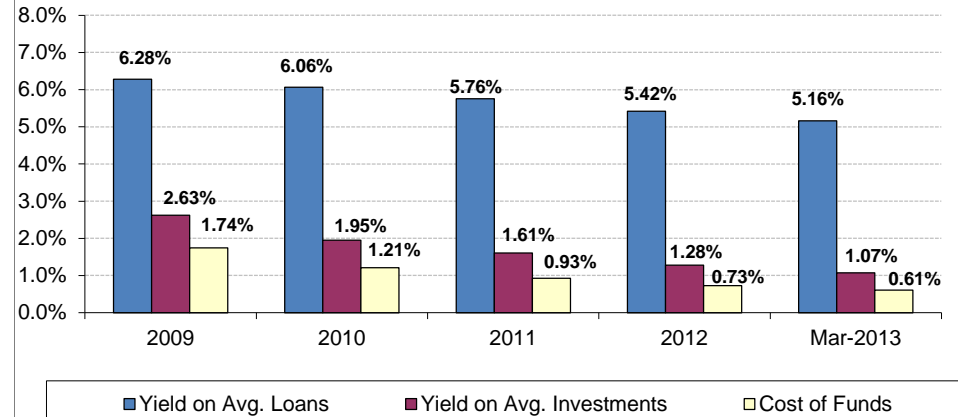
March 31, 2013

EARNINGS

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



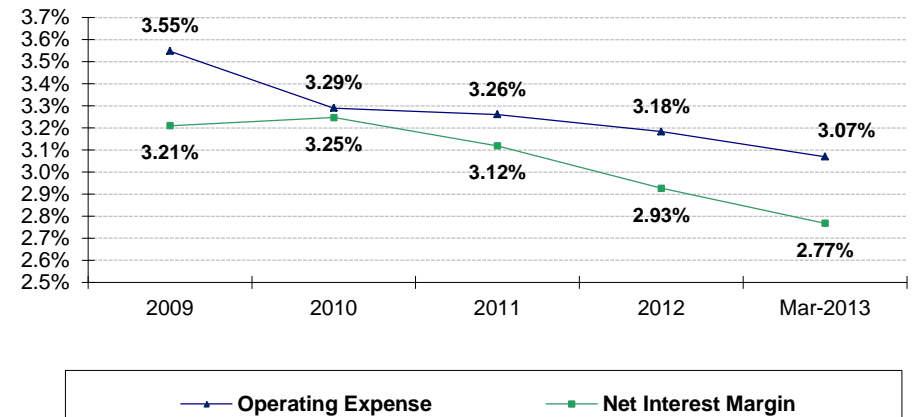
YIELDS VS. COST OF FUNDS



Ratio (% of Average Assets)	December 2012	March 2013	Effect on ROA
Net Interest Margin	2.93%	2.77%	-0.16 bp
+ Fee & Other Inc.	1.43%	1.36%	-0.07 bp
- Operating Expenses	3.18%	3.07%	0.11 bp
- PLLL	0.36%	0.27%	0.09 bp
+ Non-Operating Income	0.04%	0.04%	0 bp
= ROA	0.86%	0.83%	-0.03 bp

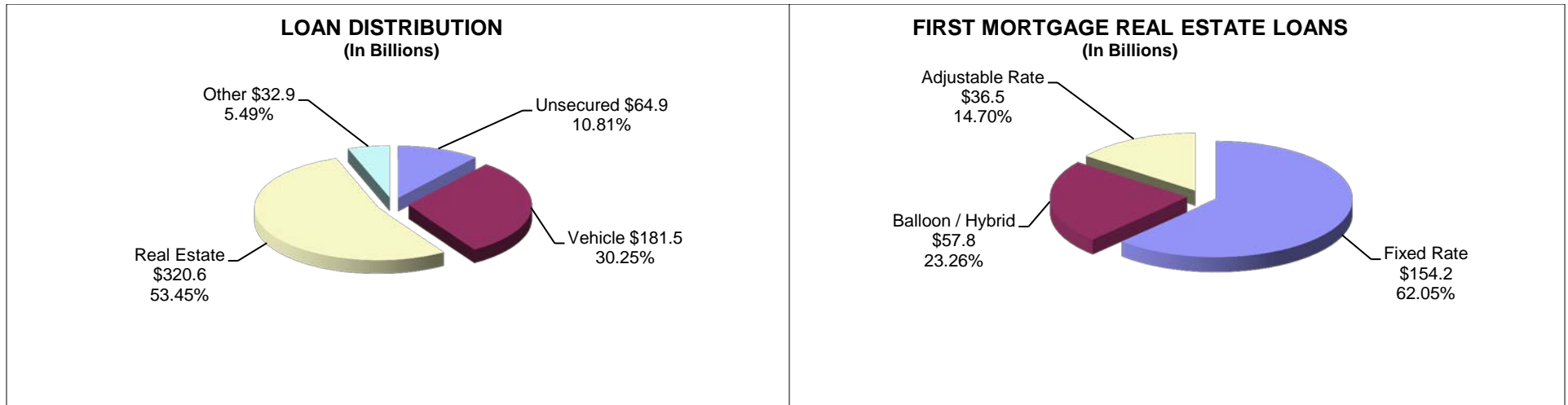
Numbers may not add up due to rounding.

OPERATING EXPENSES VS. NET INTEREST MARGIN



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LOAN DISTRIBUTION



Numbers may not add up due to rounding.

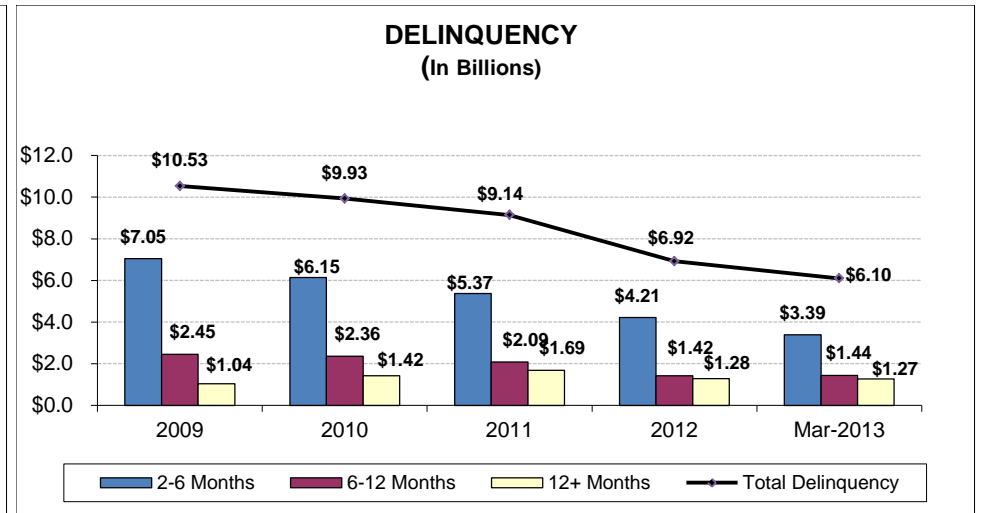
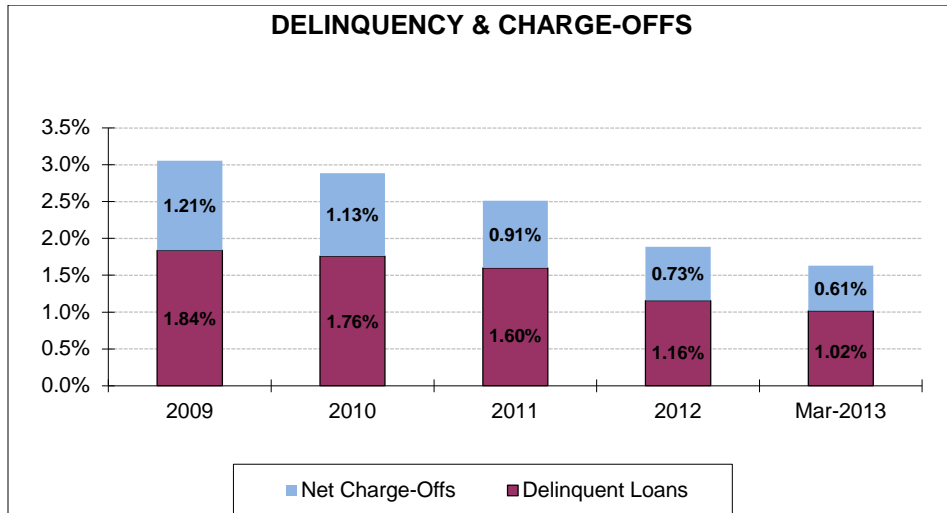
Numbers may not add up due to rounding.

Loan Category	December-2012 Balance In Billions	% of Total Loans December-2012	March 2013 In Billions	% of Total Loans March 2013	Growth In Billions	Growth Rate (Annualized)
Unsecured Credit Card	\$39.52	6.61%	\$38.62	6.44%	-\$0.90	-9.13%
All Other Unsecured	\$26.85	4.49%	\$26.25	4.38%	-\$0.60	-8.89%
New Vehicle	\$63.29	10.59%	\$64.56	10.76%	\$1.28	8.09%
Used Vehicle	\$115.21	19.28%	\$116.90	19.49%	\$1.68	5.84%
First Mortgage Real Estate	\$246.20	41.20%	\$248.53	41.43%	\$2.34	3.79%
Other Real Estate	\$73.97	12.38%	\$72.06	12.01%	-\$1.91	-10.31%
Leases Receivable & All Other	\$32.49	5.44%	\$32.93	5.49%	\$0.43	5.34%
Total Loans	\$597.53		\$599.86		\$2.33	1.56%

Numbers may not add up due to rounding.

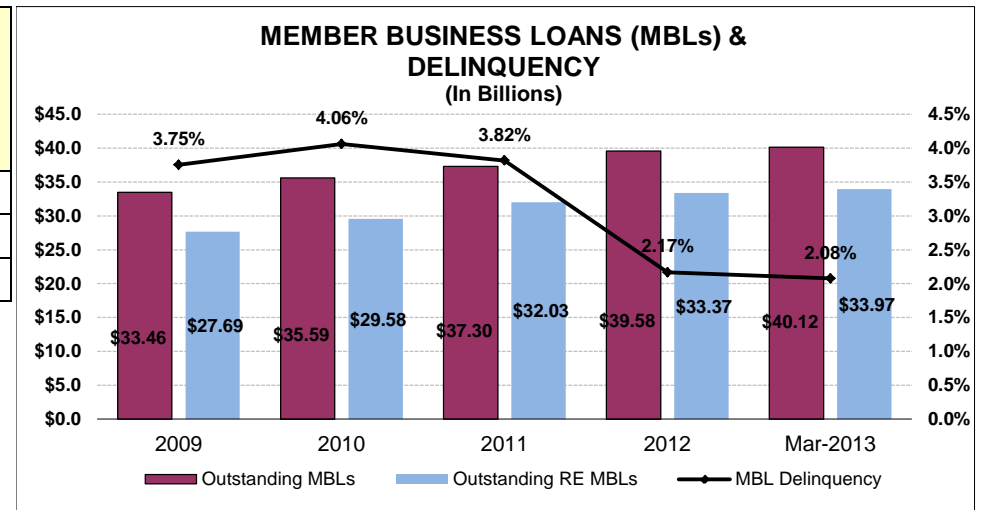
March 31, 2013

LOAN AND DELINQUENCY TRENDS



Total Loan Charge-Offs and Recoveries	December 2012 In Billions	March 2013 In Billions*	% Change
Total Loans Charged Off	\$5.12	\$4.58	-10.58%
Total Loan Recoveries	\$0.86	\$0.91	5.29%
Total Net Charge-Offs	\$4.26	\$3.68	-13.77%

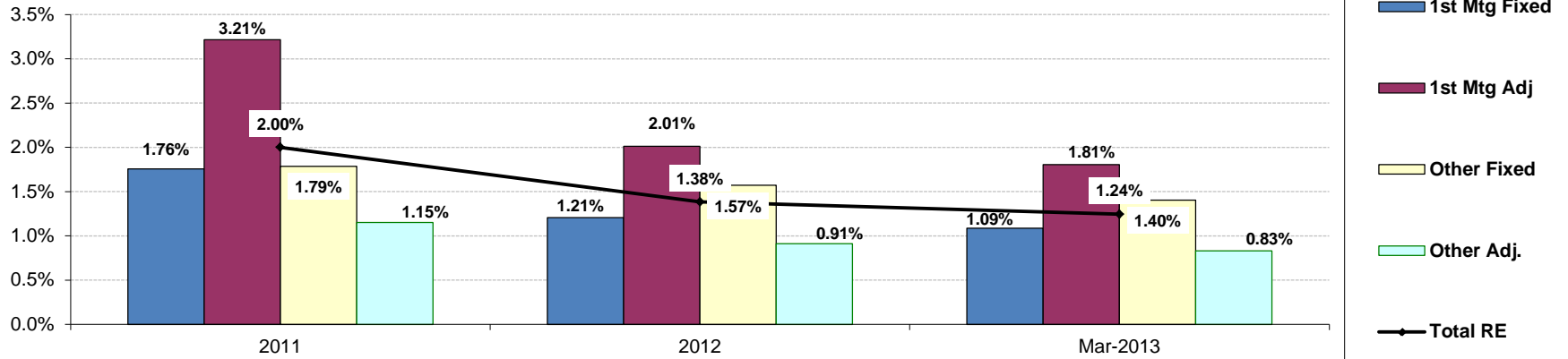
* Annualized
Numbers may not add up due to rounding.



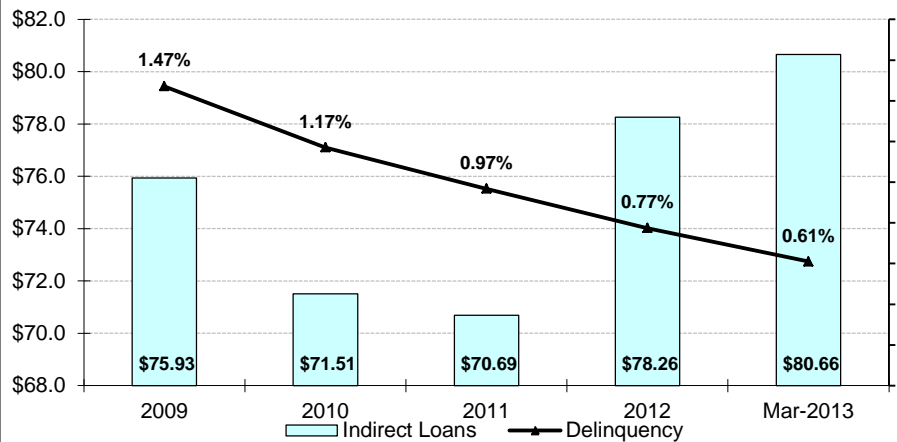
March 31, 2013

LOAN AND DELINQUENCY TRENDS (continued)

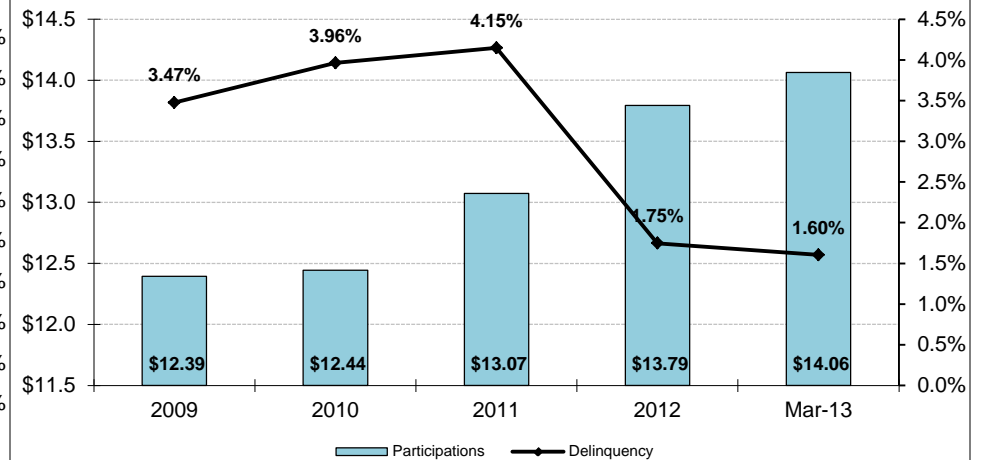
REAL ESTATE DELINQUENCY



INDIRECT LOANS & DELINQUENCY (In Billions)

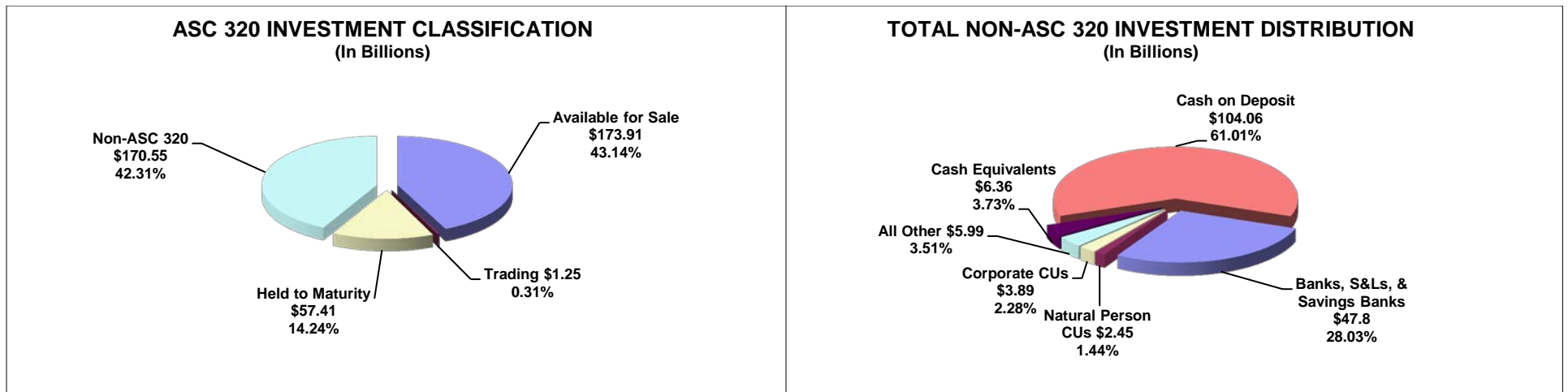


PARTICIPATION LOANS & DELINQUENCY (In Billions)



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INVESTMENT TRENDS



Numbers may not add up due to rounding.

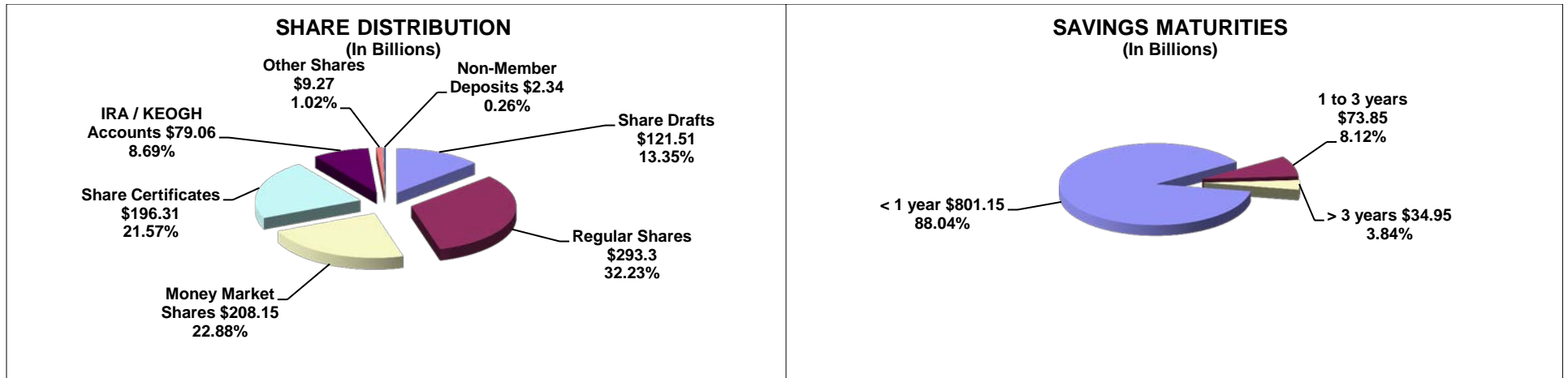
Numbers may not add up due to rounding.

Maturity or Repricing Intervals for Investments and Cash on Deposit & Equivalents	December 2012 In Billions	% of Total Investments December 2012	March 2013 in Billions	% of Total Investments March 2013	Growth in Billions	Growth Rate (Annualized)
Less than 1 year	\$170.44	45.68%	\$187.45	46.50%	\$17.01	39.93%
1 to 3 years	\$106.91	28.66%	\$104.65	25.96%	-\$2.26	-8.45%
3 to 5 years	\$64.56	17.30%	\$72.82	18.06%	\$8.26	51.21%
5 to 10 years	\$24.69	6.62%	\$31.17	7.73%	\$6.48	104.98%
Greater than 10 years	\$6.47	1.73%	\$7.02	1.74%	\$0.55	34.14%
Total Investments*	\$373.07		\$403.12		\$30.05	32.22%

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

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SHARE TRENDS



Numbers may not add up due to rounding.

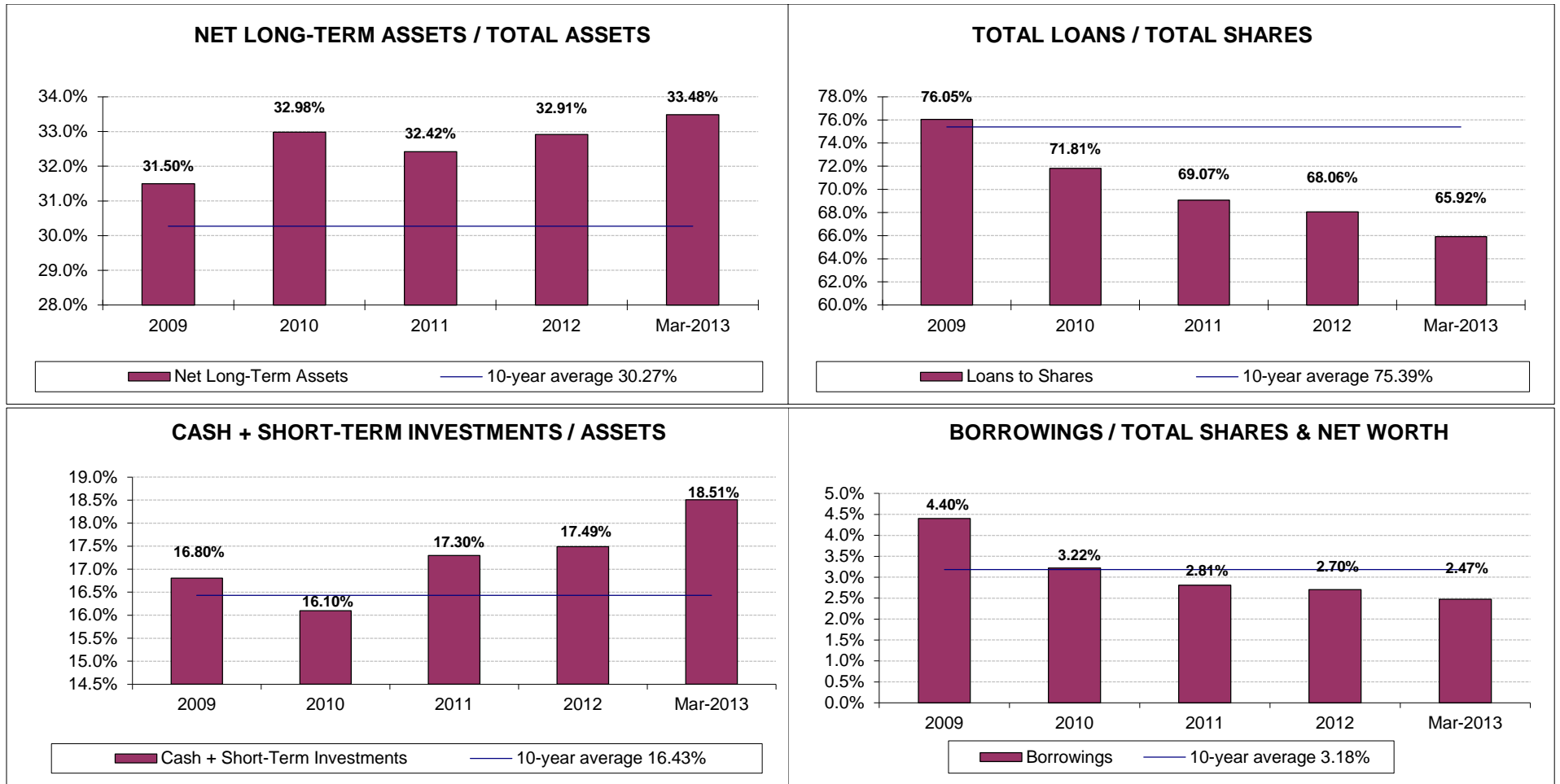
Numbers may not add up due to rounding.

Share Category	December 2012 Balance In Billions	% of Total Shares December 2012	March 2013 Balance In Billions	% of Total Shares March 2013	Growth In Billions	Growth Rate (Annualized)
Share Drafts	\$111.48	12.70%	\$121.51	13.35%	\$10.03	36.00%
Regular Shares	\$275.05	31.33%	\$293.30	32.23%	\$18.25	26.54%
Money Market Shares	\$203.42	23.17%	\$208.15	22.88%	\$4.73	9.30%
Share Certificates	\$197.88	22.54%	\$196.31	21.57%	-\$1.57	-3.18%
IRA / KEOGH Accounts	\$79.07	9.01%	\$79.06	8.69%	-\$0.01	-0.03%
All Other Shares	\$8.73	0.99%	\$9.27	1.02%	\$0.54	24.82%
Non-Member Deposits	\$2.27	0.26%	\$2.34	0.26%	\$0.07	11.98%
Total Shares and Deposits	\$877.90		\$909.95		\$32.05	14.60%

Numbers may not add up due to rounding.

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ASSET-LIABILITY MANAGEMENT TRENDS



March 31, 2013

SUMMARY OF TRENDS BY ASSET GROUP

	Asset Group Under \$10 million	Asset Group \$10 million to \$100 million	Asset Group \$100 million to \$500 million	Asset Group \$500 million and Greater
# of Credit Unions	2,279	3,007	1,044	423
Total Assets	\$9.13 billion	\$110.55 billion	\$232.07 billion	\$703.65 billion
Average Assets/CU	\$4.01 million	\$36.76 million	\$222.29 million	\$1663.48 million
Net Worth / Total Assets	14.27%	11.26%	10.32%	10.10%
Average Net Worth (non-dollar weighted)	15.71%	11.73%	10.34%	10.30%
Net Worth Growth*	-1.77%	2.90%	6.52%	10.53%
Return on Average Assets (ROA)	-0.14%	0.30%	0.59%	1.00%
Net Interest Margin/Average Assets	3.34%	3.01%	2.94%	2.67%
Fee & Other Income/Average Assets	0.61%	1.08%	1.45%	1.38%
Operating Expense/Average Assets	3.84%	3.62%	3.61%	2.80%
Members / Full-Time Employees	434.97	405.92	348.14	397.56
Provision for Loan Loss/Average Assets	0.29%	0.19%	0.25%	0.28%
Loans / Shares	52.58%	55.43%	64.03%	68.43%
Delinquent Loans / Total Loans	2.13%	1.21%	1.02%	0.98%
% of Real Estate Loans Delinquent > 2 Months	1.91%	1.41%	1.23%	1.23%
% of Member Business Loans Delinquent > 2 Mos.	1.50%	1.58%	1.97%	2.13%
Net Charge-Offs/Average Loans	0.70%	0.48%	0.55%	0.65%
Share Growth*	12.65%	14.48%	15.58%	15.29%
Loan Growth*	-9.22%	-3.45%	1.32%	3.12%
Asset Growth*	10.59%	13.24%	14.14%	13.77%
Membership Growth*	-2.05%	3.21%	3.60%	5.03%
Net Long-Term Assets / Total Assets	9.91%	24.73%	33.44%	35.17%
Cash + Short-Term Investments / Assets	34.92%	25.81%	19.04%	16.97%
Borrowings / Shares & Net Worth	0.07%	0.16%	0.88%	3.43%

*Note: The growth trends are based on the same federally insured credit unions reporting at 12/31/2012 and 03/31/2013, based on 03/31/2013 assets.