

Consolidated Statement Of Financial Condition

December 31, 2010 (unaudited)

ASSETS

Cash and cash equivalents	\$ 374,285,415
Investments	
Available-for-sale	60,535,273
Held-to-maturity	1,223,674,223
Non-SFAS 115 investments	27,980,500
Loans and Leases to members, net	3,137,503,391
Accrued interest receivable	17,502,439
Property and equipment	50,139,680
National Credit Union Share Insurance Fund deposit	41,620,087
Other assets	34,851,772
Total Assets	\$ 4,968,092,780

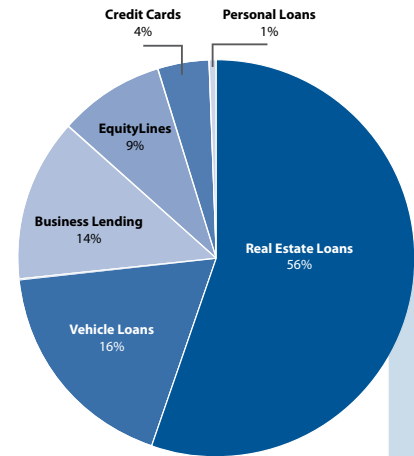
LIABILITIES AND MEMBERS' EQUITY

Liabilities	
Members' shares	\$ 4,232,536,998
Borrowed funds	125,000,000
Accrued expenses and other liabilities	24,954,025
Total Liabilities	\$ 4,382,491,023

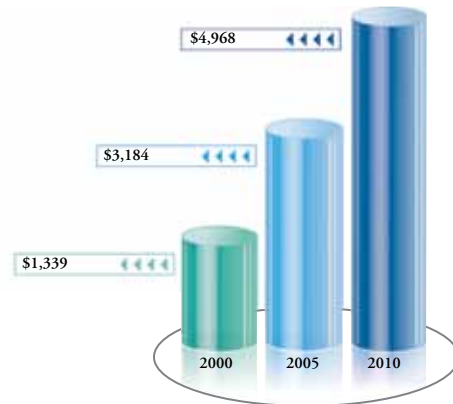
Commitments and contingent liabilities

Members' Equity	
Retained earnings, substantially restricted	\$ 585,429,413
Accumulated other comprehensive income	172,344
Total Members' Equity	\$ 585,601,757
Total Liabilities and Members' Equity	\$ 4,968,092,780

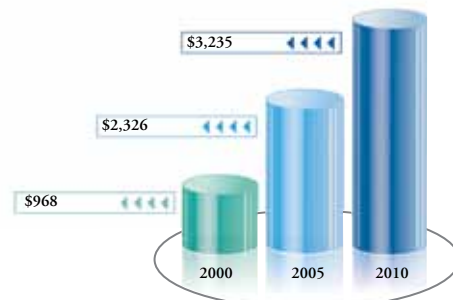
DISTRIBUTION OF LOAN PORTFOLIO



ASSETS (IN MILLIONS)



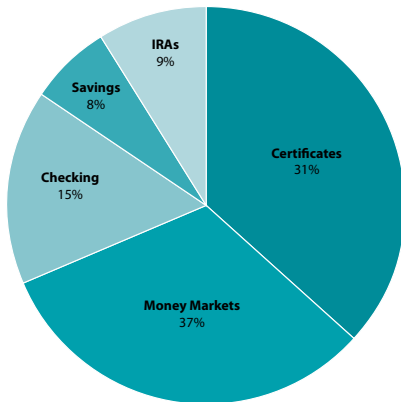
GROSS LOANS (IN MILLIONS)



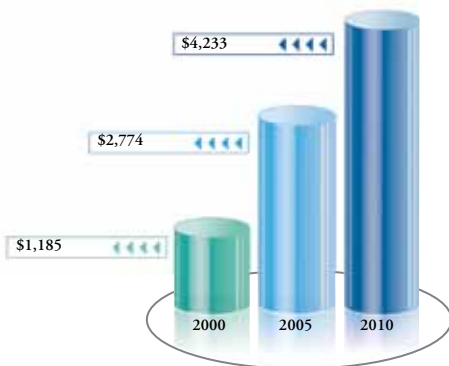
Consolidated Statement Of Income And Comprehensive Income

December 31, 2010 (unaudited)

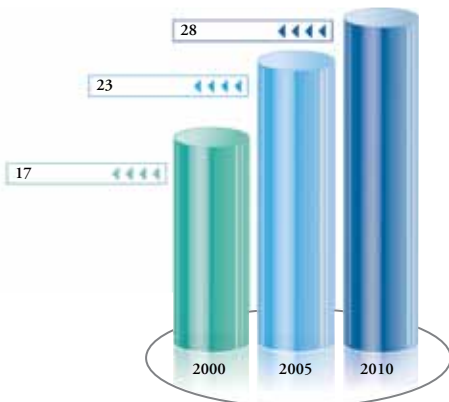
DISTRIBUTION OF DEPOSIT PORTFOLIO



DEPOSITS (IN MILLIONS)



NUMBER OF BRANCHES



INTEREST INCOME

Interest on loans and leases to members	\$ 186,865,770
Interest on investments and cash equivalents	7,692,491
	\$ 194,558,261

INTEREST EXPENSE

Dividends on members' shares	\$ 39,137,291
Interest on borrowed funds	2,496,615
	\$ 41,633,906

NET INTEREST INCOME \$ 152,924,355

PROVISION FOR LOAN AND LEASE LOSSES 51,313,078

NET INTEREST INCOME AFTER PROVISION FOR LOAN AND LEASE LOSSES 101,611,277

NON-INTEREST INCOME

Fees and other income	42,099,476
	\$ 143,710,753

GENERAL AND ADMINISTRATIVE EXPENSES

Salaries and benefits	\$ 34,391,143
Other general and administrative expenses	12,041,146
NCUSIF & Corporate Stabilization Assessments	10,785,602
Professional and outside services	10,227,598
Occupancy	9,566,991
Marketing, promotional and dues	6,613,616
Loan processing	3,143,621
	\$ 86,769,717

NET INCOME \$ 56,941,036

OTHER COMPREHENSIVE INCOME

Unrealized holding losses on investments classified as available-for-sale	(143,921)
	\$ 56,797,115

