2010 Third Quarter Credit Union Bulletin

The attached information is from the National Credit Union Administration (NCUA) Financial Performance Report (FPR) for all Wisconsin state-chartered credit unions. The effective date of the report is September 30, 2010.

The FPR is a financial analysis tool derived from call report data. It provides a customized, multi-cycle picture of the financial trends and operating results for a credit union or group of credit unions. The FPR may help users identify key trends, analyze past performance, and set future goals. This FPR is also available to the public via NCUA's website at http://www.ncua.gov/. FPRs can be obtained for a single credit union or a group of credit unions (including peer groups).

In addition, the FPR guide can be obtained at http://www.ncua.gov/GenInfo/GuidesManuals/fpr_guide/FinancialPerformanceReport(NCUA8008).pdf.

Suzanne T Cowan, Director
Office of Credit Unions

Summary Financial Information

	Sep-2009	Dec-2009	% Chg	Mar-2010	% Chg	Jun-2010	% Chg	Sep-2010	% Chg
ASSETS:	Amount	Amount		Amount		Amount		Amount	
Cash & Equivalents	1,340,607,090	1,400,310,925	4.5	1,573,001,751	12.3	1,482,825,863	-5.7	1,473,366,395	-0.6
TOTAL INVESTMENTS	1,886,008,059	1,959,604,060	3.9	2,058,396,607	5.0	2,207,875,500	7.3	2,190,375,499	-0.8
Loans Held for Sale	94,122,222	103,048,993	9.5	72,498,751	-29.6	102,127,534	40.9	163,391,873	60.0
Real Estate Loans	9,727,860,586	9,857,435,710	1.3	9,891,811,644	0.3	10,132,125,987	2.4	10,103,182,303	-0.3
Unsecured Loans	818,248,961	851,094,463	4.0	831,050,586	-2.4	858,040,505	3.2	881,465,982	2.7
Other Loans	4,762,952,237	4,679,931,349	-1.7	4,756,503,262	1.6	4,828,308,003	1.5	4,742,651,432	-1.8
TOTAL LOANS	15,309,061,784	15,388,461,522	0.5	15,479,365,492	0.6	15,818,474,495	2.2	15,727,299,717	-0.6
(Allowance for Loan & Lease Losses)	(151,925,566)	(157,294,893)	3.5	(161,094,729)	2.4	(153,375,054)	-4.8	(152,396,903)	-0.6
Land And Building	457,694,424	465,701,706	1.7	466,785,740	0.2	480,205,681	2.9	487,110,247	1.4
Other Fixed Assets	86,650,612	86,678,982	0.0	89,693,590	3.5	90,705,826	1.1	85,898,148	-5.3
NCUSIF Deposit	135,617,220	157,486,394	16.1	157,551,302	0.0	163,681,965	3.9	164,786,406	0.7
All Other Assets	316,339,380	313,986,425	-0.7	350,069,316	11.5	378,422,271	8.1	384,772,918	1.7
TOTAL ASSETS	19,474,175,225	19,717,984,114	1.3	20,086,267,820	1.9	20,570,944,081	2.4	20,524,604,300	-0.2
LIABILITIES & CAPITAL:									
Dividends Payable	10,300,912	8,881,394	-13.8	8,037,558	-9.5	8,178,171	1.7	7,519,343	-8.1
Notes & Interest Payable	661,991,121	616,883,490	-6.8	517,858,123	-16.1	519,208,175	0.3	486,215,064	-6.4
Accounts Payable & Other Liabilities	185,302,168	166,660,248	-10.1	161,027,127	-3.4	197,896,243	22.9	204,214,847	3.2
Uninsured Secondary Capital	0	0	N/A	0	N/A	0	N/A	1,096,000	N/A
TOTAL LIABILITIES	857,594,201	792,425,132	-7.6	686,922,808	-13.3	725,282,589	5.6	699,045,254	-3.6
Share Drafts	2,021,056,428	2,310,751,562	14.3	2,236,010,844	-3.2	2,319,026,548	3.7	2,318,780,137	0.0
Regular shares	3,705,025,055	3,601,257,943	-2.8	3,918,880,724	8.8	4,061,206,521	3.6	4,050,244,896	-0.3
All Other Shares & Deposits	10,947,918,386	11,055,398,903	1.0	11,260,333,883	1.9	11,463,664,345	1.8	11,430,472,757	-0.3
TOTAL SHARES & DEPOSITS	16,673,999,869	16,967,408,408	1.8	17,415,225,451	2.6	17,843,897,414	2.5	17,799,497,790	-0.2
Regular Reserve	802,464,142	815,934,594	1.7	816,132,353	0.0	817,216,442	0.1	807,670,701	-1.2
Other Reserves	38,299,588	43,537,148	13.7	46,830,548	7.6	56,116,357	19.8	63,120,139	12.5
Undivided Earnings	1,101,817,425	1,098,678,832	-0.3	1,121,156,660	2.0	1,128,431,279	0.6	1,155,270,416	2.4
TOTAL EQUITY	1,942,581,155	1,958,150,574	0.8	1,984,119,561	1.3	2,001,764,078	0.9	2,026,061,256	1.2
TOTAL LIABILITIES, SHARES, & EQUITY	19,474,175,225	19,717,984,114	1.3	20,086,267,820	1.9	20,570,944,081	2.4	20,524,604,300	-0.2
INCOME & EXPENSE									
Loan Income*	659,993,731	878,678,993	-0.1	216,487,897	-1.4	434,990,972	0.5	651,191,177	-0.2
Investment Income*	46,015,608	60,691,972	-1.1	12,936,628	-14.7	25,790,635	-0.3	37,759,127	-2.4
Other Income*	217,644,662	285,526,338	-1.6	62,429,932	-12.5	129,802,330	4.0	205,306,819	5.4
Salaries & Benefits*	263,592,362	351,280,451	-0.1	89,217,052	1.6	180,579,412	1.2	267,456,175	-1.3
Total Other Operating Expenses*	240,124,790	318,771,869	-0.4	89,973,368	12.9	167,283,437	-7.0	266,738,040	6.3
Non-operating Income & (Expense)*	4,211,071	-3,947,241	-170.3	308,069	131.2	-2,101,117	-441.0	-6,801,068	-115.8
NCUSIF Stabilization Income*	73,585,711	78,683,219	-19.8	0	-100.0	0	N/A	0	N/A
Provision for Loan/Lease Losses*	93,419,371	138,257,584	11.0	24,626,690	-28.8	54,185,233	10.0	80,869,626	-0.5
Cost of Funds*	251,482,824	324,718,196	-3.2	65,515,881	-19.3	132,288,590	1.0	184,671,757	-6.9
NET INCOME (LOSS) BEFORE STABILIZATION EXPENSE [*/1]	152,831,436	166,605,181	-18.2	22,829,535	-45.2	54,146,148	18.6	87,720,457	8.0
Temporary Corporate CU Stabilization Expense [*/2]	85,131,072	78,952,160	-30.4	0	-100.0	22,206,473	N/A	22,627,521	-32.1
Net Income (Loss)*	67,700,364	87,653,021	-2.9	22,829,535	4.2	31,939,675	-30.0	65,092,936	35.9
TOTAL CU's	242	236	-2.5	234	-0.8	232	-0.9	228	-1.7

*** Income/Expense items are year-to-date while the related %change ratios are annualized.**

[1] Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabiliization Expense.

[2] Prior to September 2010, this account was named NCUSIF Stabiliization Expense.

Income Statement

	Sep-2009	Dec-2009	% Chg	Mar-2010	% Chg	Jun-2010	% Chg	Sep-2010	% Chg
*** INCOME AND EXPENSE**									
INTEREST INCOME:									
Interest on Loans	660,120,041	880,168,039	0.0	216,528,200	-1.6	435,120,693	0.5	651,360,076	-0.2
Less Interest Refund	(126,310)	(1,489,046)	784.2	(40,303)	-89.2	(129,721)	60.9	(168,899)	-13.2
Income from Investments	46,023,387	60,691,972	-1.1	12,936,628	-14.7	25,790,635	-0.3	37,759,127	-2.4
Income from Trading	-7,779	0	100.0	0	N/A	0	N/A	0	N/A
TOTAL INTEREST INCOME	706,009,339	939,370,965	-0.2	229,424,525	-2.3	460,781,607	0.4	688,950,304	-0.3
INTEREST EXPENSE:									
Dividends	232,990,973	300,653,502	-3.2	60,514,035	-19.5	122,636,065	1.3	170,781,153	-7.2
Interest on Deposits	886,851	1,154,889	-2.3	212,867	-26.3	427,876	0.5	505,035	-21.3
Interest on Borrowed Money	17,605,000	22,909,805	-2.4	4,788,979	-16.4	9,224,649	-3.7	13,385,569	-3.3
TOTAL INTEREST EXPENSE	251,482,824	324,718,196	-3.2	65,515,881	-19.3	132,288,590	1.0	184,671,757	-6.9
PROVISION FOR LOAN & LEASE LOSSES	93,419,371	138,257,584	11.0	24,626,690	-28.8	54,185,233	10.0	80,869,626	-0.5
NET INTEREST INCOME AFTER PLL	361,107,144	476,395,185	-1.1	139,281,954	16.9	274,307,784	-1.5	423,408,921	2.9
NON-INTEREST INCOME:									
Fee Income	109,139,703	145,446,294	-0.1	32,525,106	-10.6	67,927,083	4.4	102,643,166	0.7
Other Operating Income	108,504,959	140,080,044	-3.2	29,904,826	-14.6	61,875,247	3.5	102,663,653	10.6
Gain (Loss) on Investments	1,165,490	-942,021	-160.6	394,516	267.5	-1,397,045	-277.1	-4,558,344	-117.5
Gain (Loss) on Disposition of Assets	-827,706	-2,685,177	-143.3	-488,086	27.3	-2,897,157	-196.8	-2,988,919	31.2
Gain from Bargain Purchase (Merger)	8,491	1,837,712	16,132.3	0	-100.0	-3,009	N/A	0	100.0
Other Non-Oper Income/(Expense)	3,864,796	-2,157,755	-141.9	401,639	174.5	2,196,094	173.4	746,195	-77.3
NCUSIF Stabilization Income	73,585,711	78,683,219	-19.8	0	-100.0	0	N/A	0	N/A
TOTAL NON-INTEREST INCOME	295,441,444	360,262,316	-8.5	62,738,001	-30.3	127,701,213	1.8	198,505,751	3.6
NON-INTEREST EXPENSE									
Total Employee Compensation & Benefits	263,592,362	351,280,451	-0.1	89,217,052	1.6	180,579,412	1.2	267,456,175	-1.3
Travel, Conference Expense	5,125,885	6,970,675	2.0	1,850,268	6.2	3,731,452	0.8	5,355,466	-4.3
Office Occupancy	35,695,155	47,042,143	-1.2	13,002,259	10.6	25,116,573	-3.4	37,371,015	-0.8
Office Operation Expense	88,554,719	117,903,849	-0.1	30,664,137	4.0	62,117,592	1.3	92,324,512	-0.9
Educational and Promotion	17,428,682	23,806,381	2.4	5,433,496	-8.7	12,157,019	11.9	18,534,696	1.6
Loan Servicing Expense	39,485,260	52,361,337	-0.5	13,067,771	-0.2	25,961,917	-0.7	39,443,936	1.3
Professional, Outside Service	32,836,652	43,571,293	-0.5	11,528,536	5.8	23,262,188	0.9	34,301,848	-1.7
Member Insurance	1,737,477	2,242,223	-3.2	7,707,071	1,274.9	2,176,425	-85.9	22,073,667	576.1
Operating Fees	2,603,669	3,153,184	-9.2	761,799	-3.4	1,548,820	1.7	2,190,196	-5.7
Misc Operating Expense	16,657,291	21,720,784	-2.2	5,958,031	9.7	11,211,451	-5.9	15,142,704	-10.0
TOTAL NON-INTEREST EXPENSE	503,717,152	670,052,320	-0.2	179,190,420	7.0	347,862,849	-2.9	534,194,215	2.4
NET INCOME (LOSS) BEFORE STABILIZATION EXPENSE*/1	152,831,436	166,605,181	-18.2	22,829,535	-45.2	54,146,148	18.6	87,720,457	8.0
Temporary Corporate CU Stabilization Expense*/2	85,131,072	78,952,160	-30.4	0	-100.0	22,206,473	N/A	22,627,521	-32.1
NET INCOME (Loss)	67,700,364	87,653,021	-2.9	22,829,535	4.2	31,939,675	-30.0	65,092,936	35.9
RESERVE TRANSFERS:									
Transfer to Regular Reserve	1,022,994	22,472,388	1,547.5	511,928	-90.9	1,619,979	58.2	1,748,190	-28.1

*** All Income/Expense amounts are year-to-date while the related % change ratios are annualized.**

[1] Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabiliization Expense.

[2] Prior to September 2010, this account was named NCUSIF Stabiliization Expense.

Ratio Analysis

	Sep-2009	Dec-2009	Mar-2010	Jun-2010	Sep-2010
CAPITAL ADEQUACY					
Net Worth/Total Assets	10.13	10.07	10.00	9.81	9.92
Net Worth/Total Assets--Including Optional Total Assets Election (if used)	10.14	10.09	10.02	9.89	9.97
Total Delinquent Loans / Net Worth	14.64	15.64	15.18	15.07	14.41
Solvency Evaluation (Estimated)	111.65	111.54	111.39	111.22	111.39
Classified Assets (Estimated) / Net Worth	7.70	7.91	8.01	7.59	7.48
ASSET QUALITY					
Delinquent Loans / Total Loans	1.89	2.02	1.97	1.92	1.87
* Net Charge-Offs / Average Loans	0.54	0.66	0.53	0.61	0.60
Fair (Market) HTM Invest Value/Book Value HTM Invest.	99.46	99.60	100.14	100.30	100.75
Accum Unreal G/L On AFS/Cost Of AFS	-1.72	-1.74	-1.19	-0.01	0.76
Delinquent Loans / Assets	1.48	1.58	1.52	1.48	1.43
EARNINGS					
* Return On Average Assets	0.48	0.46	0.46	0.32	0.43
* Return On Average Assets Before Stabilization Income/Expense[2]	0.56	0.46	0.46	0.54	0.58
* Gross Income/Average Assets	6.55	6.47	5.87	5.86	5.93
* Yield on Average Loans	5.86	5.83	5.61	5.58	5.58
* Yield on Average Investments	2.31	2.22	1.57	1.55	1.52
* Fee & Other Op.Income / Avg. Assets	1.54	1.51	1.25	1.29	1.36
* Cost of Funds / Avg. Assets	1.78	1.71	1.32	1.31	1.22
* Net Margin / Avg. Assets	4.76	4.75	4.55	4.55	4.70
* Operating Exp./ Avg. Assets	4.17	3.96	3.60	3.67	3.69
* Provision For Loan & Lease Losses / Average Assets	0.66	0.73	0.49	0.54	0.54
* Net Interest Margin/Avg. Assets	3.22	3.25	3.29	3.26	3.34
Operating Exp./Gross Income	63.75	61.15	61.40	62.66	62.27
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets[1]	3.05	3.10	3.11	3.04	3.12
* Net Operating Exp. /Avg. Assets	3.40	3.19	2.95	3.00	3.01
ASSET / LIABILITY MANAGEMENT					
Net Long-Term Assets / Total Assets	30.91	31.17	30.79	30.63	30.28
Reg. Shares / Total Shares & Borrowings	21.37	20.48	21.85	22.12	22.15
Total Loans / Total Shares	91.81	90.69	88.88	88.65	88.36
Total Loans / Total Assets	78.61	78.04	77.06	76.90	76.63
Cash + Short-Term Investments / Assets	11.29	11.41	11.99	11.47	11.53
Total Shares, Dep. & Borrs / Earning Assets	94.57	94.74	94.84	95.19	95.33
Reg Shares + Share Drafts / Total Shares & Borrs	33.03	33.62	34.32	34.74	34.83
Borrowings / Total Shares & Net Worth	3.54	3.25	2.67	2.61	2.46
PRODUCTIVITY					
Members / Potential Members	5.83	5.63	5.69	5.77	5.92
Borrowers / Members	60.91	61.71	60.99	61.89	61.32
Members / Full-Time Employees	325.18	321.28	322.55	320.96	326.15
Avg. Shares Per Member	$7,709	$7,848	$8,022	$8,145	$8,133
Avg. Loan Balance	$11,620	$11,535	$11,691	$11,667	$11,719
* Salary And Benefits / Full-Time Empl.	$52,839	$52,204	$53,023	$52,909	$53,146
OTHER RATIOS					
* Net Worth Growth	4.41	4.01	4.56	3.23	3.37
* Market (Share) Growth	12.87	11.58	10.56	10.33	6.54
* Loan Growth	5.12	4.38	2.36	5.59	2.94
* Asset Growth	9.71	8.62	7.47	8.65	5.45
* Investment Growth	42.86	38.77	32.44	18.93	11.87
* Membership Growth	2.80	2.05	1.68	2.68	1.64

* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)

**Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection is complete.
Subsequent corrections to data after this date are not reflected in the Percentile Rank or the Peer Average Ratios until the next cycle.

Percentile Rankings show where the credit union stands in relation to its peers in key areas of performance. To arrive at the percentile ranking, all data for all credit unions in a peer group are arranged in order from highest (100) to lowest (0) value. The percentile ranking assigned to the credit union is a measure of the relative standing of that ratio in the entire range of ratios. A high or low ranking does not imply good or bad performance. However, when reviewed in relation to other available data, users may draw conclusions as to the importance of the percentile rank

[1] For periods before 2004, the Fixed Assets & Foreclosed and Repossessed assets did not include repossessed vehicles.

[2] Prior to September 2010, this ratio was named Return on Assets Prior to NCUSIF Stabilization Income/Expense.

Peer Group Ratios

	Assets less than $2M	Assets $2 - $10M	Asseets $10 - $50M	Assets $50 - $100M	Assets $100 - $500M	Assets over $500M	All WI CU's
	43	36	87	21	32	9	228
CAPITAL ADEQUACY							
Net Worth/Total Assets	18.32	16.62	12.00	11.09	10.47	8.89	9.92
Net Worth/Total Assets--Including Optional Total Assets Election (if used)	18.32	16.63	12.00	11.10	10.47	8.97	9.97
Total Delinquent Loans / Net Worth	10.83	8.60	9.82	8.50	15.06	16.40	14.41
Solvency Evaluation (Estimated)	122.59	120.25	113.82	112.74	112.13	110.13	111.39
Classified Assets (Estimated) / Net Worth	8.82	3.25	6.15	4.26	7.43	8.54	7.48
ASSET QUALITY							
Delinquent Loans / Total Loans	3.60	2.48	1.77	1.30	2.01	1.86	1.87
* Net Charge-Offs / Average Loans	0.08	0.43	0.53	0.40	0.72	0.58	0.60
Fair (Market) HTM Invest Value/Book Value HTM Invest.	0.00	98.33	100.19	102.00	100.64	101.24	100.75
Accum Unreal G/L On AFS/Cost Of AFS	0.00	0.00	1.89	2.35	-0.92	0.88	0.76
Delinquent Loans / Assets	1.99	1.43	1.18	0.94	1.58	1.46	1.43
EARNINGS							
* Return On Average Assets	-0.58	-0.24	-0.04	0.57	0.29	0.60	0.43
*Return On Average Assets Before NCUSIF Stabilization Income/Expense	-0.45	-0.10	0.12	0.72	0.44	0.75	0.58
* Gross Income/Average Assets	3.98	4.42	5.64	5.65	6.08	5.97	5.93
* Yield on Average Loans	6.10	5.81	6.31	5.90	5.67	5.36	5.58
* Yield on Average Investments	1.04	1.39	1.74	1.83	1.65	1.31	1.52
* Fee & Other Op.Income / Avg. Assets	0.10	0.43	0.94	1.01	1.37	1.51	1.36
* Cost of Funds / Avg. Assets	0.70	0.72	0.93	1.09	1.24	1.31	1.22
* Net Margin / Avg. Assets	3.28	3.70	4.72	4.55	4.84	4.66	4.70
* Operating Exp./ Avg. Assets	3.39	3.60	4.20	3.70	3.93	3.44	3.69
* Provision For Loan & Lease Losses / Average Assets	0.60	0.31	0.55	0.28	0.55	0.57	0.54
* Net Interest Margin/Avg. Assets	3.18	3.27	3.77	3.54	3.47	3.15	3.34
Operating Exp./Gross Income	85.30	81.58	74.47	65.52	64.68	57.70	62.27
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets \1	0.19	1.23	2.75	3.39	3.84	2.78	3.12
* Net Operating Exp. /Avg. Assets	3.34	3.33	3.55	3.07	3.15	2.80	3.01
Net Long-Term Assets / Total Assets	1.23	13.29	16.92	21.24	32.54	33.19	30.28
Reg. Shares / Total Shares & Borrowings	85.77	65.27	40.30	26.03	23.66	16.43	22.15
Total Loans / Total Shares	68.01	69.94	76.50	83.45	91.95	89.64	88.36
Total Loans / Total Assets	55.17	57.74	66.63	72.79	78.53	78.38	76.63
Cash + Short-Term Investments / Assets	37.67	28.76	19.43	11.71	9.60	10.71	11.53
Total Shares, Dep. & Borrs / Earning Assets	81.21	85.25	93.12	94.42	95.95	95.77	95.33
Reg Shares + Share Drafts / Total Shares & Borrs	86.96	71.43	53.90	39.08	36.95	28.68	34.83
Borrowings / Total Shares & Net Worth	0.01	0.00	0.36	0.85	3.31	2.65	2.46
PRODUCTIVITY							
Members / Potential Members	15.69	8.20	4.18	3.50	5.26	8.95	5.92
Borrowers / Members	27.89	36.52	43.70	50.04	49.83	79.07	61.32
Members / Full-Time Employees	252.88	372.03	367.09	311.70	296.77	341.02	326.15
Avg. Shares Per Member	$2,403	$4,182	$5,648	$7,163	$7,653	$9,724	$8,133
Avg. Loan Balance	$5,861	$8,010	$9,886	$11,945	$14,122	$11,024	$11,719
* Salary And Benefits / Full-Time Empl.	$12,083	$36,377	$44,503	$47,514	$51,943	$59,404	$53,146
OTHER RATIOS							
* Net Worth Growth	-31.31	-15.05	3.52	-7.47	2.00	7.51	3.37
* Market (Share) Growth	-9.43	-15.27	6.25	-3.10	0.67	12.23	6.54
* Loan Growth	-17.67	-22.65	3.66	0.36	-1.80	6.59	2.94
* Asset Growth	-13.89	-15.31	5.46	-3.12	-0.67	11.20	5.45
* Investment Growth	-7.71	-2.21	7.41	-17.81	-4.30	33.33	11.87
* Membership Growth	-17.59	-19.91	2.47	-3.81	-3.68	8.05	1.64

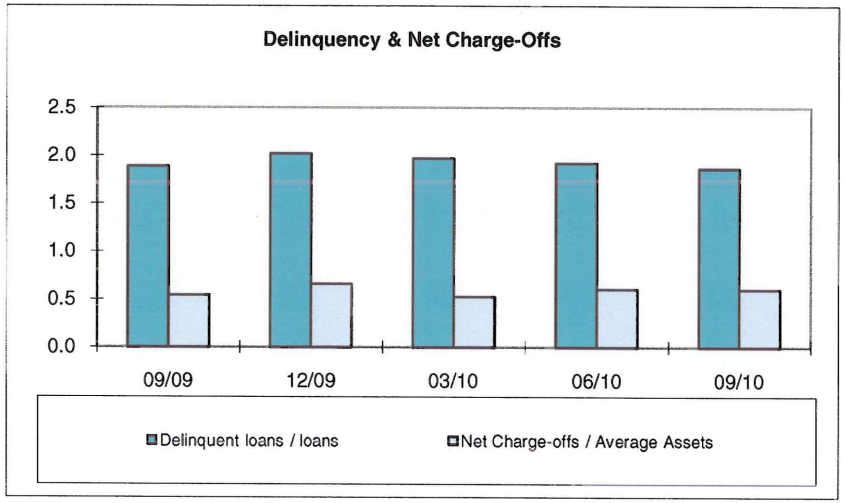
Miscellaneous Information, Programs, Services

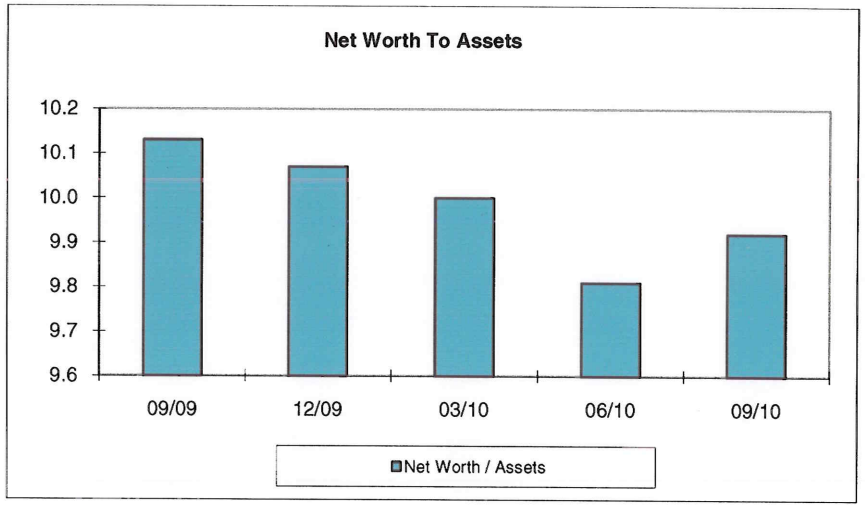
	Sep-2009	Dec-2009	% Chg	Mar-2010	% Chg	Jun-2010	% Chg	Sep-2010	% Chg
MEMBERSHIP									
Num Current Members	2,162,936	2,161,878	0.0	2,170,936	0.4	2,190,857	0.9	2,188,496	-0.1
Num Potential Members	37,124,098	38,371,156	3.4	38,168,610	-0.5	37,974,579	-0.5	36,964,268	-2.7
% Current Members to Potential Members	5.83	5.63	-3.3	5.69	1.0	5.77	1.4	5.92	2.6
* % Membership Growth	2.80	2.05	-26.8	1.68	-18.1	2.68	60.0	1.64	-38.8
Total Num Savings Accts	4,203,924	4,217,274	0.3	4,242,075	0.6	4,282,581	1.0	4,293,325	0.3
EMPLOYEES									
Num Full-Time Employees	5,822	5,879	1.0	5,858	-0.4	5,967	1.9	5,865	-1.7
Num Part-Time Employees	1,659	1,700	2.5	1,745	2.6	1,718	-1.5	1,690	-1.6
BRANCHES									
Num of CU Branches	644	643	-0.2	643	0.0	655	1.9	647	-1.2
Num of CUs Reporting Shared Branches	24	24	0.0	23	-4.2	23	0.0	24	4.3
Plan to add new branches or expand existing facilities	2	3	50.0	2	-33.3	2	0.0	2	0.0
MISCELLANEOUS LOAN INFORMATION									
**Total Amount of Loans Granted YTD	8,252,475,055	10,392,360,369	-5.6	1,818,738,236	-30.0	3,977,809,677	9.4	6,456,546,564	8.2
MERGERS/ACQUISITIONS									
Completed Merger/Acquisition Qualifying for Business Combo Acctng (FAS 141R)	1	5	400.0	5	0.0	7	40.0	7	0.0
Adjusted Retained Earnings Obtained through Business Combinations	4,578,344	5,414,629	18.3	5,429,950	0.3	6,143,587	13.1	6,096,618	-0.8
Fixed Assets - Capital & Operating Leases									
Aggregate of Future Capital and Operating Lease Pmts on Fixed Assets (not discounted to PV)	8,740,047	10,325,469	18.1	9,037,558	-12.5	9,347,238	3.4	8,530,950	-8.7

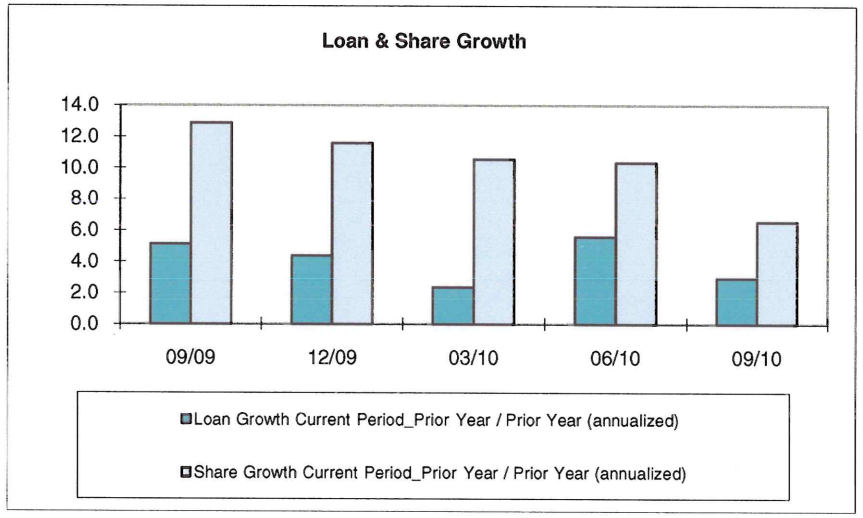
*** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)**

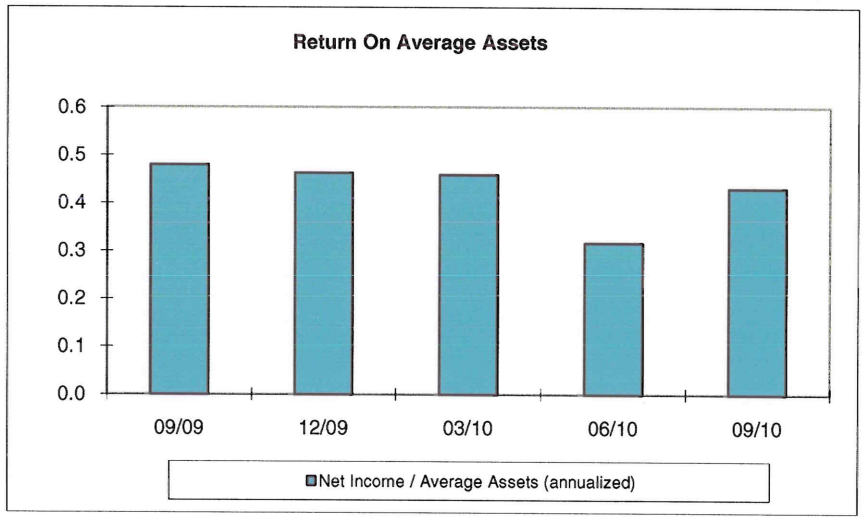
**** Amount is year-to-date and the related % change ratio is annualized.**

Graphs 1

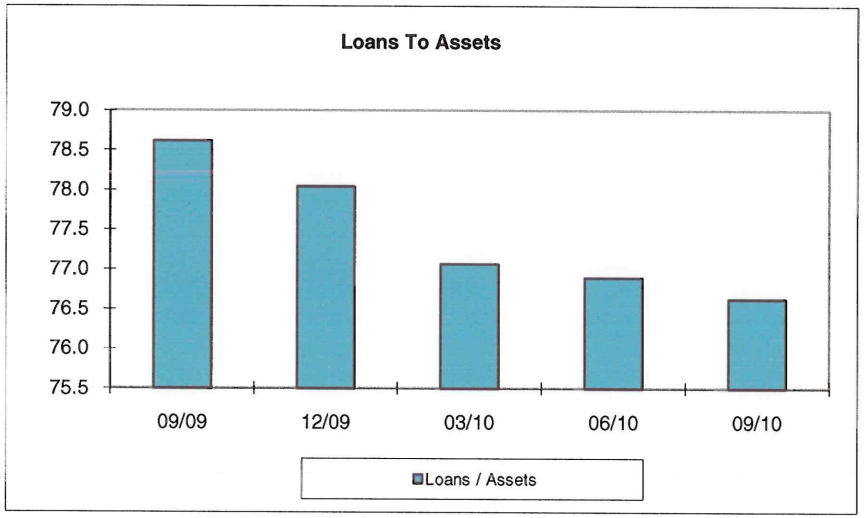

Delinquency & Net Charge-Offs
2.5
2.0
1.5
1.0
0.5
0.0
09/09
12/09
03/10
06/10
09/10
Delinquent loans / loans
Net Charge-offs / Average Assets

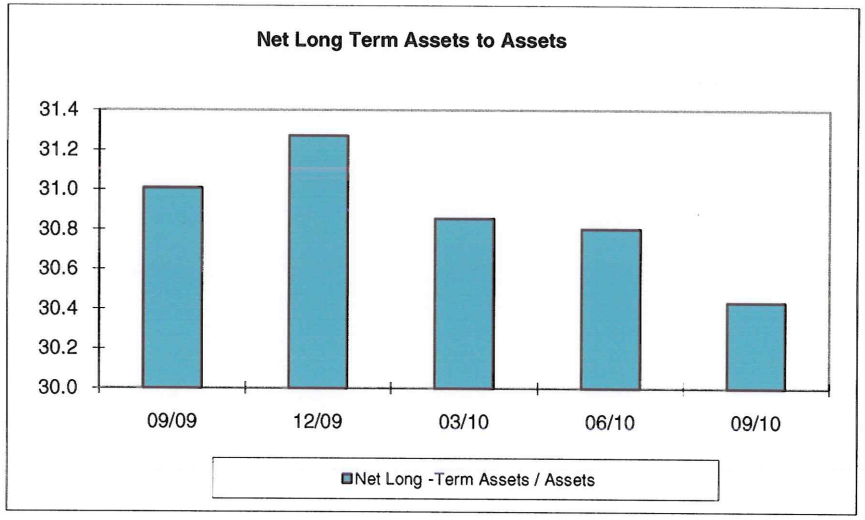

Net Worth To Assets
10.2
10.1
10.0
9.9
9.8
9.7
9.6
09/09
12/09
03/10
06/10
09/10
Net Worth / Assets

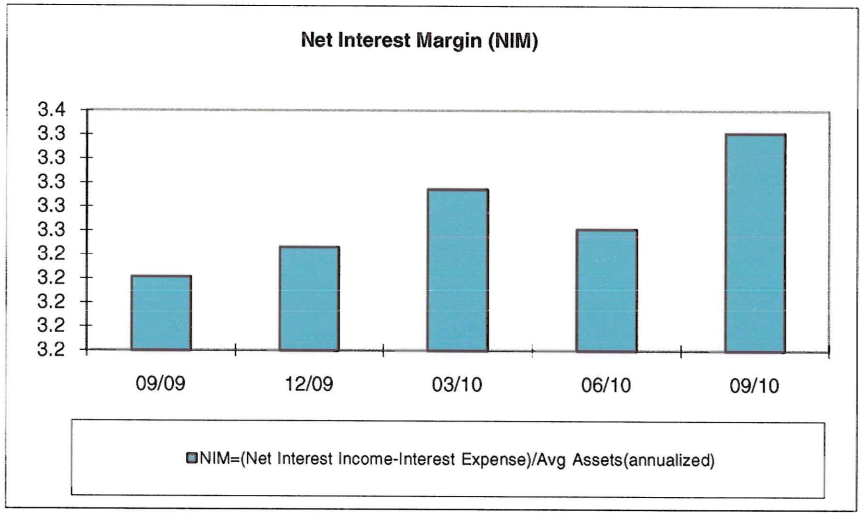

Loan & Share Growth
14.0
12.0
10.0
8.0
6.0
4.0
2.0
0.0
09/09
12/09
03/10
06/10
09/10
Loan Growth Current Period_Prior Year / Prior Year (annualized)
Share Growth Current Period_Prior Year / Prior Year (annualized)

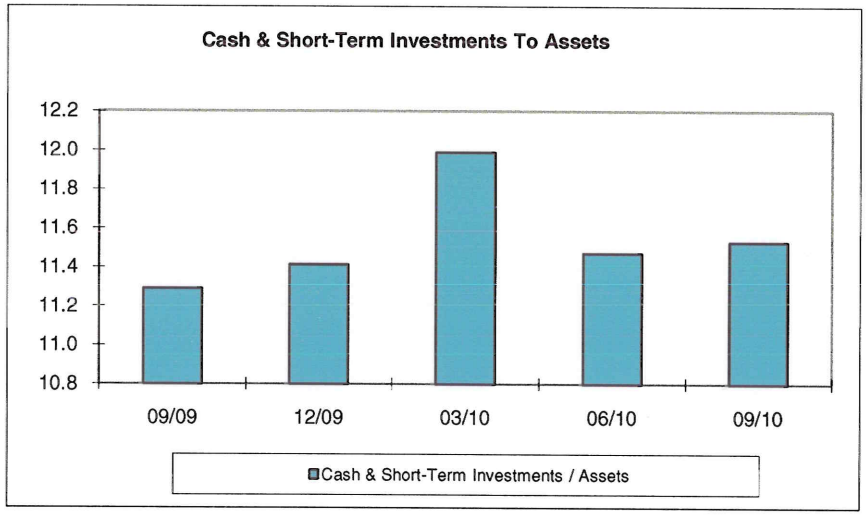

Return On Average Assets
0.6
0.5
0.4
0.3
0.2
0.1
0.0
09/09
12/09
03/10
06/10
09/10
Net Income / Average Assets (annualized)

Graphs 2


Loans To Assets
79.0
78.5
78.0
77.5
77.0
76.5
76.0
75.5
09/09
12/09
03/10
06/10
09/10
Loans / Assets


Net Long Term Assets to Assets
31.4
31.2
31.0
30.8
30.6
30.4
30.2
30.0
09/09
12/09
03/10
06/10
09/10
Net Long -Term Assets / Assets


Net Interest Margin (NIM)
3.4
3.3
3.3
3.3
3.3
3.3
3.2
3.2
3.2
3.2
3.2
09/09
12/09
03/10
06/10
09/10
NIM=(Net Interest Income-Interest Expense)/Avg Assets(annualized)


Cash & Short-Term Investments To Assets
12.2
12.0
11.8
11.6
11.4
11.2
11.0
10.8
09/09
12/09
03/10
06/10
09/10
Cash & Short-Term Investments / Assets