

Operating Ratios and Spreads

Third-Quarter 2012

Prepared December 2013 by:

*Economics & Statistics Department
Credit Union National Association, Inc.*

PO Box 431

Madison, Wisconsin 53701

(800) 356-9655 ext.4399

Stock #30274



*Copyright 2013 by Credit Union National Association, Inc.
All rights reserved. No part of this publication may be reproduced, stored in a retrieval system, or
transmitted, in any form or by any means, electronic, mechanical, photocopying, recording or otherwise,
without the prior written permission of the copyright owner.*

$\frac{A}{B} = C$

OPERATING RATIOS AND SPREADS

THIRD QUARTER 2012

This booklet contains a series of tables, arranged by asset size, presenting operating ratios and spreads for credit unions. All credit unions, as of March 2007, are required to fill out the full 5300 call report on a quarterly basis.

The operating ratios and spread tables are the same as the sections of the biannual **Operating Ratios and Spreads** book.

The last row of each table, which contains the total, is the total for all credit unions in the given section. These totals can be used in comparing the totals in the mid-year and year-end editions of **Operating Ratios and Spreads**.

All of the ratios are defined in the same way as in the biannual book. Although this book does not contain the explanatory text that appears in the biannual book, the meaning of the ratios should be clear from recalling the categories used in the Call Report, and the list of relationships located in the following sections. Here are some important points about the methods used:

CALCULATION OF AVERAGES

The averages were calculated by summing all the variables **before** the ratios were computed. For example, the loans/savings ratio reported here is **not** the average of the individual loan/savings ratios computed for each credit union: it's the ratio of **total loans** of all credit union in each asset size category divided by **total savings** at all credit unions in each category

CALCULATION OF SPREADS

The spreads ratios were computed by dividing items from the income/expense statements by the **average** value of balance sheet items during the period. For example, the return on loans was computed by dividing total loan income for the **nine month period** by the average value of loans outstanding during the period. Those average values were obtained by adding the year-end 2011 values, plus two times the March 2012 values and two times the mid-year 2012 values, plus the values at the end of the third quarter of 2012, and dividing by six. Again, the variables were summed over all credit unions **before** the ratios were computed. All income/expense items were annualized by multiplying by twelve and dividing by nine. Data was included **only** from credit unions which we had data for year-end 2011, and the third quarter of 2012.

TABLE OF CONTENTS

I. OPERATING RATIOS TABLES

Balance Sheet Composition

1. Distribution of Assets
2. Distribution of Liabilities and Equity

Loans

3. Distribution of Dollar Amounts in Loans Outstanding
4. Percent of Credit Unions Offering Various Types of Loans
5. Types of Loans as Percent of Loans Outstanding at Offering Credit Unions
6. Average Size of Outstanding Loans
7. Loans Outstanding and Granted
8. Indirect and Participation Loans Outstanding
9. First Mortgage Loans
10. All Second Mortgages Including Home Equity
11. All Business Loans
12. Small Business Administration Loans
13. Loan Delinquency Ratios
14. Consumer Loan Delinquency Ratios
15. Real Estate Loan Delinquency Ratios
16. Additional Loan Delinquency Ratios
17. Allowance for Loan Loss and Bankruptcy
18. Foreclosed and Repossessed Assets, Chargeoffs

Investments

19. Percent of Credit Unions Holding Various Investments
20. Distribution of Surplus Funds
21. Maturity, FAS 115 classification, market value

Savings

22. Distribution of Dollar Amounts in Savings Accounts
23. Average Size of Savings Accounts
24. Percent of Credit Unions Using Various Types of Funding Sources
25. Distribution of Funding Sources

Income and Costs

26. Income Items as Percent of Total Income
27. Distribution of Total Income
28. Distribution of Operating Expenses
29. Average Rates Charged on Loans
30. Average Rates Paid on Savings

Miscellaneous

31. Additional Ratios and Averages
32. Branch Information and Service Offerings
33. Sample Information and Population Projections

II. SPREADS, CAMEL RATIOS AND GROWTH TABLES

1. Rates of Return
2. Cost of Funds
3. Credit Union Spreads
4. Distribution of Net Spread
5. Key Ratios
6. Credit Union Growth
7. Sample Information

RELATIONSHIPS BETWEEN RATIOS

Understanding the relationships below will make it easier to understand what the tables mean, and also should help you in calculating your own credit union's ratios for comparison.

OPERATING RATIOS TABLES

1. Columns (1) - (2) + (3) + (4) + (5) + (6) = 100%.
2. The first seven (not eight) columns sum to 100%.
Column (8) = Columns (4) + (5) + (6) + (7).
3. The first ten (not twelve) columns sum to 100%. Columns (11) and (12) are included in the previous ten.
- 9c. Columns (2) + (3) + (4) + (5) + (6) + (7) + (8) = 100%.
- 9d. Columns (2) + (3) + (4) + (5) + (6) + (7) + (8) = 100%.
- 10b. Columns (2) + (3) + (4) + (5) + (6) = 100%.
Columns (8) + (9) + (10) + (11) + (12) = 100%.
11. Columns (3) + (4) + (5) + (6) + (7) = 100%.
Columns (8) + (9) + (10) + (11) + (12) = 100%.
13. Columns (1) + (3) + (5) = Column (7)
Columns (2) + (4) + (6) = Column (8)
20. The eleven columns of Table 20 sum to 100%.
21. Columns (1) + (2) + (3) + (4) + (5) sum to 100%.
Columns (6) + (7) + (8) + (9) sum to 100%.
22. The first six columns sum to 100%.
26. The first six columns sum to 100%.
27. The first five columns sum to 100%.
28. The ten columns sum to 100%. Total operating expenses here (and in Table 27 and Spreads Table 3) do not include provisions for loan and investment loss, or interest on borrowings.

SPREADS TABLES

1. Column (3) = Columns (1) - (2).
2. Column (1) = Column (6) of Table 1.
Column (2) = Column (4) of Table 2.
Column (3) = Columns [(1) - (2)] multiplied by 100 (i.e. 1% = 100 BP).
3. Column (1) = Columns [(3) + (4) + (5) - (6)] of Table 3.
Column (3) = Columns (1) - (2).
4. Columns (3) = Columns (1) - (2), and Column (3) = Columns (4) + (5).
5. Column (6) = Columns (4) - (5).

Operating Ratios

By Asset Size



$\frac{A}{B} = C$

First nine months 2012 operating ratios by assets

*Table 1
Distribution of assets
(Items as a percent of total assets)*

By asset size (\$ in millions)	Loans	Allowance for loan loss	Cash on hand	Investments¹	Fixed assets	Other assets
0.0 - 0.5	36.2	2.1	0.6	63.3	0.5	1.5
0.5 - 1.0	45.8	1.3	0.7	53.3	0.3	1.2
1.0 - 2.0	46.9	1.2	0.4	52.2	0.3	1.4
2.0 - 5.0	47.6	0.8	0.8	50.5	0.6	1.3
5.0 - 10.0	46.9	0.6	1.0	50.3	1.0	1.4
10.0 - 20.0	46.3	0.6	1.3	49.7	1.7	1.6
20.0 - 50.0	49.3	0.6	1.3	46.0	2.2	1.9
50.0 - 100.0	53.6	0.6	1.3	40.9	2.6	2.3
100.0 - 200.0	57.6	0.7	1.1	36.6	2.7	2.7
200.0 - 500.0	58.4	0.8	0.9	36.1	2.7	2.7
500.0 - 1000.0	60.0	0.8	0.7	35.1	2.3	2.7
1000.0 and over	60.6	0.9	0.5	35.4	1.7	2.6
National total	58.8%	0.8%	0.8%	36.6%	2.1%	2.6%
Low income	58.2	0.7	1.2	36.0	2.8	2.5
Federally chartered	58.4	0.8	0.7	37.0	2.1	2.6
State chartered	59.3	0.9	0.8	36.2	2.1	2.5

¹ Investments: Includes cash on deposits and cash equivalents.

*Table 2
Distribution of liabilities & equity
(Items as a percent of total assets)*

By asset size (\$ in millions)	Savings	Borrowings	Other liabilities	Regular reserves (excluding allowance for loan loss)	Accumul. unrealized Other reserves	gains (losses) on afs secs.	Undivided earnings	Net capital (excluding allowances for loan & inv. loss)	Memo* Corporate Stabilization
0.0 - 0.5	77.8	0.2	0.7	7.1	1.7	0.0	12.5	21.3	0.04
0.5 - 1.0	81.2	0.1	0.3	5.2	0.5	0.0	12.6	18.3	0.04
1.0 - 2.0	82.7	0.1	0.5	4.3	0.4	0.0	12.1	16.7	0.04
2.0 - 5.0	84.5	0.1	0.4	3.8	0.4	0.0	10.8	15.0	0.05
5.0 - 10.0	85.7	0.1	0.4	3.3	0.4	0.0	10.1	13.9	0.05
10.0 - 20.0	86.4	0.1	0.5	2.8	0.5	0.0	9.6	13.0	0.06
20.0 - 50.0	87.6	0.1	0.7	2.6	0.5	0.0	8.6	11.6	0.06
50.0 - 100.0	88.1	0.3	0.8	2.5	0.5	0.0	7.9	10.8	0.06
100.0 - 200.0	88.1	0.6	0.9	2.2	0.5	0.0	7.6	10.3	0.07
200.0 - 500.0	87.3	1.1	1.1	2.0	0.5	0.1	7.9	10.4	0.06
500.0 - 1000.0	86.4	1.9	1.2	2.1	0.7	0.1	7.7	10.5	0.06
1000.0 and over	84.6	4.0	1.3	1.6	1.9	0.1	6.4	10.0	0.06
National total	85.9%	2.6%	1.2%	1.9%	1.2%	0.1%	7.1%	10.4%	0.06
Low income	87.5	1.1	1.1	1.8	0.3	0.0	8.3	10.3	0.06
Federally chartered	85.2	3.1	1.2	1.6	1.6	0.1	7.2	10.4	0.06
State chartered	86.7	1.9	1.2	2.3	0.8	0.1	7.1	10.3	0.06

*Corporate stabilization is a large extraordinary item which reduced NCUSIF deposit and Undivided Earnings and increased Accounts Payable and Other Liabilities. This column provides an indication of the impact of this item.

First nine months 2012 operating ratios by assets

Table 3

*Distribution of dollar amounts in loans outstanding
(Items as a percent of total loans)*

By asset size (\$ in millions)	Auto		Mortgage			Loans		Agricultural	Other			
	Credit cards	Other unsecured	New	Used	Leases	First	Home equity	Other	held for sale	Other	business loans	business loans
0.0 - 0.5	0.1	41.7	11.4	28.6	0.2	0.5	0.1	0.7	0.0	16.6	0.0	0.5
0.5 - 1.0	1.2	28.5	20.0	38.1	0.3	0.6	0.0	1.7	0.0	9.5	0.0	0.2
1.0 - 2.0	0.4	24.1	21.6	37.7	0.0	2.3	0.1	1.7	0.0	12.1	0.0	0.1
2.0 - 5.0	1.4	21.3	21.6	38.2	0.0	3.8	0.9	2.9	0.0	10.0	0.1	0.4
5.0 - 10.0	3.1	16.8	19.3	34.6	0.0	8.8	2.9	5.0	0.0	9.4	0.2	0.6
10.0 - 20.0	4.2	12.3	14.9	30.8	0.0	18.5	4.3	6.2	0.0	8.7	0.4	1.0
20.0 - 50.0	5.0	8.5	12.0	27.3	0.0	26.4	5.5	7.5	0.1	7.6	0.4	2.1
50.0 - 100.0	5.0	6.3	10.3	25.9	0.1	31.2	6.2	7.2	0.2	7.5	0.8	3.2
100.0 - 200.0	4.6	5.0	9.1	23.3	0.1	35.5	7.3	7.2	0.3	7.5	0.9	5.7
200.0 - 500.0	5.2	4.4	9.9	22.4	0.1	37.9	6.9	6.7	0.4	6.0	0.6	6.8
500.0 - 1000.0	5.6	3.5	9.9	19.6	0.1	42.4	7.3	5.1	0.5	6.0	0.9	9.6
1000.0 and over	7.5	3.7	10.5	15.6	0.1	45.2	7.0	5.3	1.1	4.1	0.0	6.7
National total	6.3%	4.4%	10.4%	19.1%	0.1%	41.0%	6.9%	5.8%	0.7%	5.4%	0.4%	6.7%
Low income	5.0	5.9	12.1	23.7	0.0	34.9	4.9	5.8	0.3	7.4	1.0	6.7
Federally chartered	7.5	5.1	10.9	18.5	0.0	38.7	6.8	6.4	0.9	5.1	0.1	5.3
State chartered	5.0	3.5	9.8	19.8	0.1	43.6	7.0	5.0	0.6	5.6	0.7	8.1

Columns 1-10 sum to 100%. Business loans are included in columns 1-10, as well as reported separately.

Table 4

Percent of credit unions offering various types of loans

By asset size (\$ in millions)	Auto		Mortgage			Loans		Agricultural	Other			
	Credit cards	Other unsecured	New	Used	Leases	First	Home equity	Other	held for sale	Other	business loans	business loans
0.0 - 0.5	0.8	82.7	23.1	43.1	0.8	1.2	0.4	2.3	0.0	44.6	0.0	1.2
0.5 - 1.0	1.4	93.1	73.3	80.6	0.5	2.8	0.5	5.1	0.0	64.1	0.0	0.9
1.0 - 2.0	3.2	92.8	85.0	89.3	0.0	6.9	0.9	9.5	0.0	77.5	0.0	0.3
2.0 - 5.0	12.5	97.5	96.2	96.4	0.1	16.5	6.9	17.7	0.1	87.9	0.5	3.2
5.0 - 10.0	33.0	97.8	98.3	98.0	0.5	34.0	21.3	36.7	0.2	90.3	0.9	6.8
10.0 - 20.0	53.0	99.1	99.1	99.3	0.5	59.3	41.2	57.6	0.5	92.5	2.4	15.7
20.0 - 50.0	74.3	99.8	99.8	99.6	0.5	82.6	63.4	75.6	2.5	87.6	3.6	31.6
50.0 - 100.0	84.9	99.9	100.0	100.0	1.4	95.8	79.1	87.4	9.2	81.4	5.9	51.2
100.0 - 200.0	79.7	100.0	99.7	99.7	1.7	99.1	86.1	93.2	21.4	65.6	11.5	71.9
200.0 - 500.0	87.0	100.0	100.0	99.8	2.7	100.0	89.3	97.5	32.6	53.6	10.7	79.8
500.0 - 1000.0	87.5	99.5	99.5	99.1	2.8	100.0	95.4	99.1	49.5	36.1	12.0	91.7
1000.0 and over	91.8	100.0	99.5	99.5	9.2	99.5	97.9	99.0	63.6	32.3	12.8	93.8
National total	54.4%	98.1%	94.8%	95.9%	1.1%	62.0%	48.9%	59.5%	8.9%	77.9%	4.2%	32.0%
Low income	47.4	97.5	90.3	92.3	0.4	55.7	37.7	48.1	4.5	80.6	4.5	27.7
Federally chartered	52.5	97.9	93.9	94.7	0.9	59.0	45.9	57.1	7.0	79.6	3.1	28.0
State chartered	57.4	98.3	96.0	97.8	1.5	66.8	53.6	63.2	11.8	75.2	6.0	38.3

First nine months 2012 operating ratios by assets

*Table 5
Types of loans as a percent of loans outstanding at offering credit unions
(Items as a percent of total loans)*

By asset size (\$ in millions)	Credit cards	Other unsecured	Auto			Mortgage			Loans held for sale		Agricultural business loans	Other business loans
			New	Used	Leases	First	Home equity	Other	Other			
0.0 - 0.5	31.8	51.0	26.1	42.3	65.3	18.4	25.0	21.8	0.0	30.8	0.0	38.1
0.5 - 1.0	45.2	30.9	24.0	42.1	68.6	24.9	0.0	30.3	0.0	13.9	0.0	21.5
1.0 - 2.0	11.7	25.6	23.9	40.5	0.0	23.2	5.7	15.6	0.0	14.8	0.0	17.8
2.0 - 5.0	9.1	21.8	22.2	39.1	1.7	21.2	10.0	14.6	16.4	11.2	12.7	10.1
5.0 - 10.0	8.7	17.1	19.6	35.2	1.4	23.6	11.5	12.9	1.6	10.4	19.5	6.6
10.0 - 20.0	7.4	12.4	15.1	31.0	7.4	28.0	9.8	10.2	1.3	9.5	12.5	4.8
20.0 - 50.0	6.5	8.5	12.0	27.4	2.4	30.5	8.2	9.5	2.0	8.9	9.8	5.6
50.0 - 100.0	5.9	6.3	10.3	25.9	8.7	32.1	7.8	8.1	1.8	9.5	11.8	5.7
100.0 - 200.0	5.9	5.0	9.2	23.4	6.5	35.7	8.4	7.7	1.2	11.9	6.4	7.6
200.0 - 500.0	6.0	4.4	9.9	22.5	2.3	37.9	7.6	6.9	1.1	12.2	4.8	8.1
500.0 - 1000.0	6.4	3.5	9.9	19.9	2.9	42.4	7.6	5.1	1.0	18.0	6.8	10.2
1000.0 and over	7.9	3.7	10.5	15.7	0.4	45.3	7.1	5.3	1.5	11.0	0.2	6.9
National total	7.1%	4.4%	10.4%	19.2%	0.7%	41.7%	7.4%	6.0%	1.4%	11.7%	3.4%	7.6%
Low income	6.2	5.9	12.2	23.7	2.8	36.4	6.3	6.4	0.7	13.5	6.8	8.5
Federally chartered	8.3	5.1	10.9	18.5	0.3	39.6	7.4	6.7	1.5	9.4	1.2	6.3
State chartered	5.7	3.5	9.8	20.0	2.3	44.1	7.5	5.2	1.2	15.9	4.4	9.1

*Table 6
Average size of outstanding loans
(\$ in thousands)*

By asset size (\$ in millions)	Credit cards	Other unsecured	Auto			First mortgage	Other mortgage (incl. home equity)	Other	Agricultural business loans	Other business loans
			New	Used	Leases					
0.0 - 0.5	1.6	1.8	10.9	6.4	11.9	22.5	14.6	3.0	0.0	28.6
0.5 - 1.0	1.6	2.3	12.6	7.1	44.9	35.2	29.9	4.0	0.0	64.1
1.0 - 2.0	1.4	1.9	13.5	7.3	0.0	31.7	20.5	4.3	0.0	42.8
2.0 - 5.0	1.9	2.5	13.3	8.0	14.3	48.1	23.8	6.2	44.8	60.9
5.0 - 10.0	1.8	2.7	14.3	8.4	15.0	59.8	27.9	6.6	51.5	49.6
10.0 - 20.0	1.8	2.8	14.4	8.6	15.6	65.2	29.6	7.2	59.7	55.0
20.0 - 50.0	1.8	2.7	14.5	9.0	21.4	75.1	31.3	7.2	67.1	78.3
50.0 - 100.0	1.9	2.5	14.6	9.5	25.4	80.2	30.6	8.3	70.7	113.9
100.0 - 200.0	2.1	2.6	14.8	9.6	28.9	91.2	32.2	9.8	86.4	135.9
200.0 - 500.0	2.2	2.5	15.7	10.2	29.0	107.3	32.1	10.3	106.2	178.4
500.0 - 1000.0	2.6	2.4	15.7	10.7	36.3	131.7	32.3	10.7	149.8	225.0
1000.0 and over	3.1	2.6	16.2	10.9	24.4	152.0	35.9	10.4	163.9	302.5
National total	\$2.7	\$2.6	\$15.7	\$10.3	\$26.7	\$127.5	\$33.7	\$9.8	\$104.1	\$224.9
Low income	2.2	2.5	16.1	10.0	23.9	90.4	31.5	8.8	88.2	176.8
Federally chartered	2.9	2.7	16.2	10.4	28.1	133.1	35.5	9.4	105.1	227.0
State chartered	2.4	2.4	15.1	10.1	26.1	122.2	31.7	10.3	103.9	223.3

First nine months 2012 operating ratios by assets

Table 7

Loans outstanding and granted first nine months 2012

By asset size (\$ in millions)	Loans outstanding			Loans granted first nine months 2012		
	Average loan size	\$ Loans per member	Number of loans per member	Average loan size	\$ Loans per member	Number of loans per member
0.0 - 0.5	2,901	424	0.15	2,756	226	0.08
0.5 - 1.0	4,458	1,100	0.25	4,450	522	0.12
1.0 - 2.0	4,361	1,482	0.34	4,205	689	0.16
2.0 - 5.0	5,752	1,985	0.35	5,253	883	0.17
5.0 - 10.0	6,535	2,425	0.37	5,768	982	0.17
10.0 - 20.0	7,579	2,881	0.38	6,495	1,093	0.17
20.0 - 50.0	8,559	3,591	0.42	7,354	1,213	0.16
50.0 - 100.0	9,715	4,361	0.45	9,869	1,555	0.16
100.0 - 200.0	11,290	5,138	0.46	9,960	1,774	0.18
200.0 - 500.0	12,082	5,739	0.48	12,221	2,100	0.17
500.0 - 1000.0	13,504	6,694	0.50	16,491	2,605	0.16
1000.0 and over	14,420	7,923	0.55	17,820	3,524	0.20
National total	\$12,771	\$6,341	0.50	\$14,411	\$2,586	0.18
Low income	10,722	4,733	0.44	11,042	1,695	0.15
Federally chartered	12,296	6,217	0.51	14,060	2,621	0.19
State chartered	13,363	6,490	0.49	14,870	2,544	0.17

Table 8

Indirect and participation loans outstanding

By asset size (\$ in millions)	Indirect loans						Participation loans		
	Point of sale arrangements			Outsourced lending relationships			% of credit unions offering	\$ Participation loans per \$ loans	Average loan size
	% of credit unions offering	\$ Point of sale arrangements per \$ loans	Average loan size	% of redit union offering	\$ Outsourced lending relationships per \$ loans	Average loan size			
0.0 - 0.5	0.00	0.00	0	0.00	0.00	0	3.08	0.67	8,792
0.5 - 1.0	0.00	0.00	0	0.46	0.24	12,661	0.92	0.27	28,581
1.0 - 2.0	0.00	0.00	0	0.00	0.00	0	1.45	0.36	1,866
2.0 - 5.0	0.92	0.16	10,158	0.40	0.06	11,950	3.03	0.52	855
5.0 - 10.0	3.69	0.77	11,025	1.85	0.33	11,718	3.92	0.47	5,806
10.0 - 20.0	6.02	1.00	10,458	3.36	0.56	10,688	6.61	0.69	3,757
20.0 - 50.0	15.13	2.56	10,497	12.21	1.75	12,365	16.36	1.24	4,783
50.0 - 100.0	31.76	5.92	11,590	20.05	2.80	13,001	27.52	1.59	7,643
100.0 - 200.0	46.70	7.25	11,675	31.42	3.64	13,037	43.06	1.98	11,204
200.0 - 500.0	59.03	10.49	12,385	31.51	3.62	13,278	52.52	1.80	16,841
500.0 - 1000.0	60.65	12.46	13,798	34.26	3.21	10,668	62.50	2.40	16,100
1000.0 and over	64.62	9.57	15,043	42.05	3.59	15,956	69.74	1.83	14,817
National total	19.33%	9.37	\$13,860	12.25%	3.38	\$14,016	19.09%	1.87	13,389
Low income	17.65	10.34	13,417	8.80	2.55	13,163	14.06	1.03	11,151
Federally chartered	15.99	8.84	14,264	10.30	2.76	14,714	16.03	1.56	18,911
State chartered	24.68	9.98	13,472	15.37	4.09	13,518	23.97	2.22	10,833

First nine months 2012 operating ratios by assets

Table 9a
First mortgage loans outstanding
Number and average size

By asset size (\$ in millions)	First mortgages outstanding at offering CUs													
	Number per credit union								Average loan size (\$ in thousands)					
	Fixed rate		Balloon/Hybrid		Other	Adjustable rate		Fixed rate		Balloon/Hybrid		Other	Adjustable rate	
	<= 15yrs	> 15 yrs	<= 5 yrs	> 5 yrs	fixed rate	<= 1 yr	> 1 yr	<= 15yrs	> 15 yrs	<= 5 yrs	> 5 yrs	fixed rate	<= 1 yr	> 1 yr
0.0 - 0.5	2	0	0	0	0	0	0	22.5	0.0	0.0	0.0	0.0	0.0	0.0
0.5 - 1.0	1	3	0	1	0	0	0	24.0	38.2	0.0	55.9	0.0	0.0	0.0
1.0 - 2.0	6	5	8	0	0	0	0	25.2	83.2	27.2	0.0	0.0	0.0	0.0
2.0 - 5.0	5	5	10	8	10	3	6	37.7	64.9	60.1	23.3	32.7	65.5	29.0
5.0 - 10.0	11	7	16	6	9	8	12	45.1	90.0	65.3	64.4	48.5	49.9	68.6
10.0 - 20.0	19	12	25	11	9	13	16	49.1	94.4	64.6	82.5	49.1	53.7	84.2
20.0 - 50.0	34	22	42	19	26	19	27	56.4	106.7	81.3	85.3	30.3	59.7	95.3
50.0 - 100.0	75	48	58	23	15	28	37	59.4	107.5	90.6	118.7	73.4	63.3	87.2
100.0 - 200.0	136	93	71	37	28	55	72	65.7	114.2	117.0	129.0	52.0	71.8	109.1
200.0 - 500.0	286	197	109	65	52	69	95	76.2	133.0	151.3	151.9	74.7	70.0	126.8
500.0 - 1000.0	585	417	165	117	39	120	139	85.6	155.7	216.2	210.0	224.6	85.3	163.1
1000.0 and over	1,802	1,431	527	345	352	169	1,138	102.7	175.2	243.6	243.0	58.9	113.4	155.4
National total	202	168	120	82	68	65	166	\$86.1	\$153.6	\$185.8	\$201.3	\$68.2	\$85.3	\$144.3
Low income	116	98	83	69	77	53	103	64.6	111.1	120.6	129.6	56.3	65.3	103.8
Federally chartered	182	148	110	68	33	58	95	87.1	160.8	196.2	221.1	102.3	81.5	190.2
State chartered	229	196	131	96	107	72	247	85.0	145.7	177.1	186.2	56.3	88.7	124.6

Table 9b
First mortgage loans granted
Number and average size

By asset size (\$ in millions)	First mortgages granted first nine months 2012 by offering CUs													
	Number per credit union								Average loan size (\$ in thousands)					
	Fixed rate		Balloon/Hybrid		Other	Adjustable rate		Fixed rate		Balloon/Hybrid		Other	Adjustable rate	
	<= 15yrs	> 15 yrs	<= 5 yrs	> 5 yrs	fixed rate	<= 1 yr	> 1 yr	<= 15yrs	> 15 yrs	<= 5 yrs	> 5 yrs	fixed rate	<= 1 yr	> 1 yr
0.0 - 0.5	1	0	0	0	0	0	0	25.7	0.0	0.0	0.0	0.0	0.0	0.0
0.5 - 1.0	0	1	0	0	0	0	0	0.0	35.0	0.0	0.0	0.0	0.0	0.0
1.0 - 2.0	3	1	2	0	0	0	0	29.0	100.0	22.2	0.0	0.0	0.0	0.0
2.0 - 5.0	3	3	2	0	1	0	5	50.5	134.2	100.8	0.0	55.3	0.0	33.9
5.0 - 10.0	3	3	6	2	1	2	2	65.3	80.2	44.0	83.5	33.2	21.8	123.2
10.0 - 20.0	5	3	7	5	7	5	5	75.1	110.1	58.9	85.9	43.5	42.1	80.6
20.0 - 50.0	8	7	11	7	6	12	7	82.8	113.9	83.8	80.3	89.0	33.1	132.0
50.0 - 100.0	19	13	18	6	5	10	10	87.6	134.0	86.7	130.9	88.5	56.2	109.4
100.0 - 200.0	34	32	21	11	15	22	19	100.4	142.1	108.0	143.6	64.7	55.7	118.7
200.0 - 500.0	76	77	26	14	33	26	24	116.2	160.2	150.3	171.1	120.6	60.6	137.6
500.0 - 1000.0	168	163	34	21	12	45	31	128.4	188.7	241.5	269.4	219.5	77.5	199.6
1000.0 and over	595	741	76	65	61	97	192	148.8	214.3	318.3	306.6	152.7	70.2	224.2
National total	75	99	27	21	21	31	39	\$131.5	\$195.1	\$205.7	\$248.7	\$125.9	\$65.0	\$192.1
Low income	36	38	20	25	31	17	29	102.5	141.8	134.1	146.6	100.6	72.2	103.3
Federally chartered	68	94	22	17	17	32	33	136.2	206.5	222.3	286.8	151.6	52.5	236.3
State chartered	83	106	32	24	25	31	45	126.6	181.4	195.1	222.6	107.8	76.3	157.1

First nine months 2012 operating ratios by assets

*Table 9c
First mortgage loans
Distribution of dollar amounts*

First mortgages outstanding at all CUs								
By asset size (\$ in millions)	First mortgage/ assets	% of outstanding with						
		Fixed rate		Balloon/Hybrid		Other fixed rate	Adjustable rate	
		<= 15 yrs	> 15 yrs	<= 5 yrs	> 5 yrs		<= 1yrs	> 1yrs
0.0 - 0.5	0.2	100.0	0.0	0.0	0.0	0.0	0.0	0.0
0.5 - 1.0	0.3	21.0	66.7	0.0	12.2	0.0	0.0	0.0
1.0 - 2.0	1.1	56.7	27.7	15.6	0.0	0.0	0.0	0.0
2.0 - 5.0	1.8	36.8	35.2	19.6	0.7	2.7	2.6	2.3
5.0 - 10.0	4.1	39.9	35.8	9.1	3.6	1.2	3.4	7.1
10.0 - 20.0	8.5	35.8	33.1	14.6	4.8	0.6	4.0	7.3
20.0 - 50.0	13.0	32.8	30.9	17.0	5.6	0.6	4.6	8.5
50.0 - 100.0	16.7	33.1	31.9	15.6	7.0	0.9	4.0	7.5
100.0 - 200.0	20.5	29.4	31.4	14.8	7.3	0.7	5.9	10.5
200.0 - 500.0	22.1	30.1	35.1	14.3	7.7	0.9	3.5	8.5
500.0 - 1000.0	25.4	27.4	35.3	15.5	9.8	0.7	4.0	7.3
1000.0 and over	27.4	25.3	33.6	14.6	9.7	0.6	2.1	14.1
National total	24.1%	27.1%	33.8%	14.8%	9.1%	0.7%	3.0%	11.6%
Low income	20.3	28.4	32.6	13.5	9.5	1.7	3.6	10.8
Federally chartered	22.6	28.7	36.6	14.1	8.5	0.5	2.6	9.1
State chartered	25.8	25.5	30.9	15.5	9.7	0.8	3.4	14.2

*Table 9d
First mortgage loans granted
Distribution of dollar amounts*

First mortgages granted first nine months 2012 by all CUs									
By asset size (\$ in millions)	First mortgage granted/ assets	% of granted with							% sold in sec market 1st nine mos 2012
		Fixed rate		Balloon/Hybrid		Other fixed rate	Adjustable rate		
		<= 15 yrs	> 15 yrs	<= 5 yrs	> 5 yrs		<= 1yrs	> 1yrs	
0.0 - 0.5	0.1	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
0.5 - 1.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0
1.0 - 2.0	0.1	74.7	15.2	10.1	0.0	0.0	0.0	0.0	0.0
2.0 - 5.0	0.3	31.9	52.6	12.7	0.0	0.7	0.0	2.1	30.8
5.0 - 10.0	0.6	50.5	30.4	8.9	4.0	0.4	0.4	5.5	8.3
10.0 - 20.0	1.4	45.0	28.0	14.3	4.3	0.7	2.5	5.3	14.0
20.0 - 50.0	2.5	39.0	30.9	14.9	4.2	1.2	3.2	6.8	24.7
50.0 - 100.0	4.0	42.0	33.9	11.5	4.1	0.9	2.6	5.1	36.7
100.0 - 200.0	5.7	36.3	39.8	9.1	4.4	1.0	3.0	6.4	70.8
200.0 - 500.0	7.2	36.2	46.2	7.0	3.6	1.6	1.6	3.9	55.2
500.0 - 1000.0	8.8	34.1	47.0	8.3	4.8	0.4	1.9	3.5	52.3
1000.0 and over	11.0	30.0	52.4	5.9	4.4	0.5	0.9	5.8	52.6
National total	8.7%	32.2%	49.4%	6.8%	4.3%	0.6%	1.3%	5.3%	53.0%
Low income	5.5	36.2	37.4	8.8	6.4	2.7	2.2	6.3	44.5
Federally chartered	8.8	31.6	52.6	5.3	3.7	0.6	0.9	5.3	52.7
State chartered	8.6	32.9	45.6	8.7	5.1	0.7	1.8	5.3	53.3

First nine months 2012 operating ratios by assets

*Table 10a
All second mortgages including home equity
Number and average size*

By asset size (\$ in millions)	Second mortgages outstanding at offering CUs				Second mortgages granted first nine months 2012 by offering CUs			
	Number per credit union		Average loan size (\$ in thousands)		Number per credit union		Average loan size (\$ in thousands)	
	Fixed rate	Adjustable rate	Fixed rate	Adjustable rate	Fixed rate	Adjustable rate	Fixed rate	Adjustable rate
0.0 - 0.5	2	1	12.8	35.4	0	0	0.0	0.0
0.5 - 1.0	3	1	32.8	15.1	1	0	82.5	0.0
1.0 - 2.0	6	3	19.9	19.4	2	3	21.5	28.5
2.0 - 5.0	11	8	23.2	26.9	4	3	30.1	24.8
5.0 - 10.0	15	16	26.0	30.3	4	6	33.9	21.0
10.0 - 20.0	21	24	29.0	30.3	5	9	38.8	17.1
20.0 - 50.0	45	45	31.2	31.6	9	15	43.4	21.2
50.0 - 100.0	90	101	30.8	30.4	15	29	43.6	19.2
100.0 - 200.0	166	225	33.1	31.7	25	61	45.3	20.2
200.0 - 500.0	339	483	34.0	30.7	49	119	52.3	21.9
500.0 - 1000.0	592	1,046	33.0	32.1	75	266	48.1	25.6
1000.0 and over	2,109	3,394	37.5	34.8	199	832	49.4	30.3
National total	221	362	\$34.9	\$33.1	35	112	\$48.2	\$26.3
Low income	119	158	32.8	30.9	22	55	46.0	18.3
Federally chartered	208	322	37.1	34.6	34	92	50.5	28.8
State chartered	239	417	32.1	31.4	35	139	45.2	24.1

*Table 10b
All second mortgages including home equity
Distribution of dollar amounts*

By asset size (\$ in millions)	Second mortgages outstanding at all CUs					Second mortgages granted first nine months 2012 by all CUs				
	Second mortgage /assets	% outstanding with			Open-end adj rates	Second mortgage /assets	% granted with			Open-end adj rates
		Closed-end fixed rate	Closed-end adj rates	Open-end fixed rate			Closed-end fixed rate	Closed-end adj rates	Open-end fixed rate	
0.0 - 0.5	0.3	81.3	0.0	0.0	18.7	0.0	0.0	0.0	0.0	0.0
0.5 - 1.0	0.8	83.4	1.2	15.4	0.0	0.1	70.4	0.0	29.6	0.0
1.0 - 2.0	0.8	86.8	1.3	7.7	4.1	0.1	64.4	0.0	11.8	23.7
2.0 - 5.0	1.8	69.3	2.7	4.8	23.2	0.2	79.6	0.3	2.9	17.1
5.0 - 10.0	3.7	51.7	5.0	6.4	37.0	0.5	56.3	7.9	3.8	32.0
10.0 - 20.0	4.9	48.0	5.3	5.6	41.1	0.7	52.2	4.2	5.5	38.1
20.0 - 50.0	6.4	49.0	4.6	3.9	42.5	1.1	53.7	2.8	3.8	39.7
50.0 - 100.0	7.2	46.4	3.7	3.5	46.4	1.2	49.0	3.2	3.6	44.1
100.0 - 200.0	8.3	42.5	4.5	2.9	50.1	1.3	44.2	5.6	2.7	47.6
200.0 - 500.0	7.9	43.6	3.7	1.9	50.7	1.4	46.9	2.5	2.4	48.1
500.0 - 1000.0	7.4	36.5	2.3	2.3	58.9	1.4	33.1	1.3	1.8	63.7
1000.0 and over	7.4	39.7	2.2	1.1	57.0	1.3	27.0	1.3	1.7	69.9
National total	7.4%	40.9%	2.9%	1.8%	54.4%	1.3%	35.0%	2.1%	2.1%	60.8%
Low income	6.2	46.3	4.2	3.5	46.0	1.0	48.3	2.6	3.6	45.4
Federally chartered	7.7	43.4	3.3	1.8	51.4	1.3	39.0	2.4	1.8	56.8
State chartered	7.1	37.7	2.3	1.8	58.1	1.3	30.2	1.7	2.5	65.6

First nine months 2012 operating ratios by assets

*Table 11
All business loans
Distribution of dollar amounts*

By asset size (\$ in millions)	Average size	\$ Business loans/\$ total loans	% of total business loans outstanding at offering CUs					of total business loans granted first nine months 2012 at offering CUs				
			Construction/ Development	Unsecured	Ag- related	Comemrcial & Industrial	Secured by RE (Non-Farm)	Construction/ development	Unsecured	Ag- related	Comemrcial & Industrial	Secured by RE (Non-Farm)
0.0 - 0.5	28,624	0.48	0.0	0.0	0.0	57.3	42.7	0.0	0.0	0.0	100.0	0.0
0.5 - 1.0	64,051	0.18	0.0	71.5	0.0	0.0	28.5	0.0	0.0	0.0	0.0	0.0
1.0 - 2.0	42,766	0.05	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0
2.0 - 5.0	56,973	0.53	0.0	0.1	19.0	37.8	43.2	0.0	0.0	70.2	5.3	24.5
5.0 - 10.0	50,135	0.77	1.8	1.3	26.3	11.7	58.9	0.0	0.0	63.4	15.2	21.4
10.0 - 20.0	56,362	1.41	1.6	2.9	30.1	20.8	44.5	2.7	1.0	59.6	21.1	15.6
20.0 - 50.0	76,216	2.49	2.8	2.5	16.4	18.7	59.6	6.8	3.8	33.5	29.1	26.8
50.0 - 100.0	101,509	4.05	1.8	0.6	19.9	14.5	63.2	2.5	1.3	39.2	23.9	33.2
100.0 - 200.0	126,552	6.57	2.0	1.0	12.9	20.7	63.3	2.9	1.1	24.8	26.6	44.6
200.0 - 500.0	169,270	7.43	3.1	1.0	8.0	12.1	75.9	6.4	1.3	13.7	24.3	54.5
500.0 - 1000.0	215,953	10.46	3.6	1.1	8.3	13.9	73.0	4.5	1.1	11.9	23.5	59.0
1000.0 and over	301,842	6.74	4.1	1.0	0.2	12.8	81.9	4.5	0.8	0.2	23.3	71.2
National total	\$212,368	7.01%	3.6%	1.1%	5.1%	13.7%	76.7%	4.6%	1.0%	8.3%	23.8%	62.3%
Low income	156,447	7.64	2.9	0.9	13.0	11.2	72.1	5.0	1.0	22.3	15.4	56.2
Federally chartered	223,466	5.42	4.2	1.0	1.4	12.9	80.6	5.4	1.0	1.9	21.5	70.2
State chartered	205,172	8.83	3.1	1.1	7.7	14.2	73.9	4.1	1.0	12.2	25.2	57.4

*Table 12
Small business administration loans*

By asset size (\$ in millions)	% of CUs offering SBA loans	Average size	SBA loans outstanding at all CUs			SBA loans outstanding at offering CUs		
			\$ SBA loans/ total \$ business loans	Number of SBA loans/ business loans	Number of SBA loans per CU	\$ SBA loans/ total \$ business loans	Number of SBA loans/ business loans	Number of SBA loans per CU
0.0 - 0.5	1.15	9,007	47.20	150.00	0.02	0.00	0.00	2.00
0.5 - 1.0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00
1.0 - 2.0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00
2.0 - 5.0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00
5.0 - 10.0	0.12	27,489	1.19	2.16	0.01	146.37	125.00	10.00
10.0 - 20.0	0.30	25,640	2.18	4.78	0.08	126.94	289.29	27.00
20.0 - 50.0	0.54	68,451	1.59	1.77	0.09	46.17	72.73	17.14
50.0 - 100.0	2.12	149,281	1.90	1.29	0.20	18.88	12.02	9.29
100.0 - 200.0	8.51	141,003	1.59	1.43	0.60	6.94	5.63	7.10
200.0 - 500.0	21.01	115,692	2.18	3.19	2.61	5.57	7.88	12.44
500.0 - 1000.0	34.26	127,012	1.53	2.60	5.37	3.32	5.45	15.68
1000.0 and over	42.56	99,650	2.28	6.92	24.76	3.87	11.98	58.18
National total	4.79%	\$107,559	2.03	4.00	1.13	4.22	9.35	23.61
Low income	3.43	88,844	1.78	3.13	0.57	4.96	10.27	16.50
Federally chartered	3.84	84,698	2.70	7.11	1.29	5.35	15.70	33.52
State chartered	6.32	160,735	1.55	1.98	0.88	3.35	4.82	13.99

First nine months 2012 operating ratios by assets

Table 13
Loan delinquency ratios (%)

By asset size (\$ in millions)	2-6 months delinquent		6-12 months delinquent		Over 12 months delinquent		Total	
	Dollar	Number	Dollar	Number	Dollar	Number	Dollar	Number
0.0 - 0.5	4.01	4.41	1.94	2.32	1.62	1.91	7.57	8.64
0.5 - 1.0	2.23	2.46	1.18	1.17	0.69	0.92	4.10	4.55
1.0 - 2.0	1.98	1.91	0.83	0.77	0.53	0.45	3.34	3.13
2.0 - 5.0	1.57	1.73	0.55	0.61	0.35	0.34	2.46	2.68
5.0 - 10.0	1.18	1.34	0.38	0.41	0.27	0.22	1.83	1.97
10.0 - 20.0	0.99	1.05	0.32	0.29	0.28	0.14	1.59	1.48
20.0 - 50.0	0.89	0.88	0.31	0.23	0.20	0.09	1.40	1.19
50.0 - 100.0	0.82	0.81	0.26	0.18	0.18	0.08	1.26	1.07
100.0 - 200.0	0.71	0.68	0.27	0.15	0.21	0.06	1.19	0.89
200.0 - 500.0	0.67	0.67	0.27	0.12	0.23	0.04	1.17	0.84
500.0 - 1000.0	0.60	0.63	0.22	0.09	0.23	0.03	1.06	0.76
1000.0 and over	0.66	0.68	0.24	0.10	0.26	0.04	1.16	0.82
National total	0.68%	0.71%	0.25%	0.13%	0.24%	0.05%	1.17%	0.89%
Low income	0.82	0.83	0.29	0.18	0.29	0.07	1.40	1.08
Federally chartered	0.67	0.73	0.24	0.14	0.26	0.06	1.17	0.92
State chartered	0.69	0.70	0.26	0.12	0.23	0.05	1.17	0.87

Table 14
Consumer loan delinquency ratios (%)

By asset size (\$ in millions)	Unsecured credit card loans				All other consumer loans			
	<i>Dollar amount delinquent</i>				<i>Dollar amount delinquent</i>			
	2-6 months	6-12 months	Over 12 months	Total	2-6 months	6-12 months	Over 12 months	Total
0.0 - 0.5	0.00	0.00	0.00	0.00	4.07	1.93	1.64	7.64
0.5 - 1.0	1.35	0.00	0.00	1.35	2.30	1.23	0.71	4.24
1.0 - 2.0	2.26	1.18	0.00	3.45	1.91	0.84	0.50	3.26
2.0 - 5.0	1.62	0.92	0.13	2.68	1.54	0.53	0.31	2.38
5.0 - 10.0	1.47	0.62	0.14	2.23	1.24	0.37	0.25	1.86
10.0 - 20.0	1.16	0.48	0.07	1.71	1.02	0.30	0.12	1.44
20.0 - 50.0	1.02	0.36	0.05	1.43	0.88	0.22	0.10	1.21
50.0 - 100.0	0.97	0.27	0.05	1.29	0.81	0.19	0.08	1.08
100.0 - 200.0	0.80	0.17	0.04	1.01	0.66	0.18	0.10	0.93
200.0 - 500.0	0.78	0.13	0.03	0.94	0.61	0.13	0.06	0.80
500.0 - 1000.0	0.71	0.08	0.01	0.81	0.53	0.11	0.11	0.74
1000.0 and over	0.85	0.07	0.00	0.92	0.57	0.10	0.04	0.71
National total	0.84%	0.10%	0.01%	0.95%	0.63%	0.14%	0.07%	0.83%
Low income	0.85	0.18	0.03	1.05	0.77	0.19	0.10	1.06
Federally chartered	0.86	0.11	0.02	0.98	0.67	0.14	0.06	0.87
State chartered	0.80	0.10	0.01	0.91	0.58	0.13	0.08	0.79

First nine months 2012 operating ratios by assets

Table 15
Real estate loan delinquency ratios (%)

By asset size (\$ in millions)	First mortgage fixed rate/hybrid/balloon				First mortgage adjustable rate				Other RE fixed rate/hybrid/balloon				Other RE adjustable rate			
	<i>Dollar amount delinquent</i>				<i>Dollar amount delinquent</i>				<i>Dollar amount delinquent</i>				<i>Dollar amount delinquent</i>			
	2-6 months	6-12 months	Over 12 months	Total	2-6 months	6-12 months	Over 12 months	Total	2-6 months	6-12 months	Over 12 months	Total	2-6 months	6-12 months	Over 12 months	Total
0.0 - 0.5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7.09	0.00	7.09	0.00	0.00	0.00	0.00
0.5 - 1.0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.62	0.62	0.00	0.00	0.00	0.00
1.0 - 2.0	3.48	0.00	1.61	5.09	0.40	0.00	1.68	2.09	4.22	0.76	0.51	5.49	0.00	0.00	0.00	0.00
2.0 - 5.0	1.34	0.86	1.38	3.58	0.32	0.09	0.24	0.66	2.26	0.63	0.44	3.32	3.76	0.50	0.81	5.08
5.0 - 10.0	0.88	0.33	0.28	1.49	0.62	0.18	0.16	0.96	0.93	0.61	0.76	2.30	0.76	0.33	0.09	1.18
10.0 - 20.0	0.85	0.30	0.50	1.65	1.32	0.32	1.69	3.33	0.77	0.37	0.44	1.59	0.74	0.41	0.47	1.63
20.0 - 50.0	0.91	0.45	0.32	1.68	0.97	0.49	0.49	1.95	0.84	0.35	0.37	1.56	0.70	0.35	0.36	1.41
50.0 - 100.0	0.81	0.33	0.31	1.45	0.85	0.45	0.33	1.63	0.88	0.39	0.34	1.61	0.67	0.26	0.29	1.22
100.0 - 200.0	0.69	0.36	0.33	1.38	1.04	0.44	0.39	1.87	0.68	0.38	0.34	1.40	0.57	0.29	0.23	1.09
200.0 - 500.0	0.68	0.36	0.33	1.37	0.88	0.69	0.76	2.33	0.70	0.27	0.29	1.25	0.57	0.28	0.23	1.08
500.0 - 1000.0	0.60	0.33	0.32	1.25	0.80	0.36	0.58	1.74	0.77	0.38	0.29	1.44	0.53	0.16	0.16	0.85
1000.0 and over	0.52	0.29	0.36	1.17	1.04	0.56	0.74	2.34	0.99	0.35	0.34	1.68	0.53	0.17	0.22	0.92
National total	0.59%	0.32%	0.34%	1.25%	0.98%	0.53%	0.68%	2.19%	0.87%	0.34%	0.33%	1.54%	0.55%	0.21%	0.22%	0.98%
Low income	0.90	0.37	0.46	1.73	0.97	0.68	0.94	2.60	0.80	0.32	0.43	1.54	0.55	0.26	0.25	1.06
Federally chartered	0.54	0.31	0.34	1.20	0.85	0.51	0.89	2.25	0.89	0.37	0.36	1.62	0.59	0.23	0.30	1.11
State chartered	0.64	0.33	0.34	1.31	1.07	0.56	0.51	2.14	0.83	0.31	0.28	1.43	0.52	0.18	0.14	0.84

Table 16
Additional delinquency ratios (%)

By asset size (\$ in millions)	Indirect lending				Participation loans				MBLs (excluding ag-related loans)				Agricultural loans			
	<i>Dollar amount delinquent</i>				<i>Dollar amount delinquent</i>				<i>Dollar amount delinquent</i>				<i>Dollar amount delinquent</i>			
	2-6 months	6-12 months	Over 12 months	Total	2-6 months	6-12 months	Over 12 months	Total	2-6 months	6-12 months	Over 12 months	Total	2-6 months	6-12 months	Over 12 months	Total
0.0 - 0.5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
0.5 - 1.0	15.90	40.39	0.16	56.44	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1.0 - 2.0	0.00	0.00	0.00	0.00	0.73	0.28	0.00	1.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2.0 - 5.0	5.07	0.76	0.18	6.01	0.16	0.00	0.00	0.16	1.29	0.00	0.00	1.29	0.00	0.00	0.00	0.00
5.0 - 10.0	1.86	0.19	0.12	2.17	2.03	0.70	0.72	3.44	0.95	0.02	0.32	1.29	2.41	0.00	0.00	2.41
10.0 - 20.0	0.96	0.16	0.06	1.17	0.50	0.43	0.10	1.04	0.53	0.38	1.22	2.13	0.24	0.16	1.25	1.66
20.0 - 50.0	1.05	0.20	0.06	1.31	0.73	0.38	0.29	1.39	0.44	0.42	0.30	1.17	0.20	1.14	0.00	1.34
50.0 - 100.0	0.83	0.17	0.04	1.05	0.65	0.58	0.36	1.59	0.40	0.30	0.23	0.93	0.17	0.01	0.55	0.73
100.0 - 200.0	0.65	0.13	0.04	0.82	0.33	0.82	0.39	1.53	0.64	0.69	0.43	1.77	0.38	0.46	0.50	1.34
200.0 - 500.0	0.66	0.10	0.03	0.80	0.98	0.98	1.38	3.35	0.80	0.73	0.82	2.36	0.19	0.03	0.10	0.31
500.0 - 1000.0	0.46	0.05	0.01	0.52	1.25	0.38	1.08	2.72	0.66	0.42	0.91	1.98	0.31	0.00	0.05	0.36
1000.0 and over	0.58	0.11	0.05	0.74	0.93	0.42	0.97	2.33	0.70	0.55	0.92	2.18	0.42	0.00	2.50	2.91
National total	0.59%	0.10%	0.04%	0.73%	0.94%	0.53%	0.96%	2.42%	0.69%	0.55%	0.85%	2.09%	0.28%	0.14%	0.28%	0.70%
Low income	0.67	0.12	0.03	0.82	0.72	1.33	2.06	4.10	0.70	0.99	1.43	3.12	0.09	0.19	0.52	0.80
Federally chartered	0.64	0.12	0.05	0.82	0.78	0.33	0.97	2.07	0.71	0.62	0.89	2.21	0.58	0.64	1.23	2.45
State chartered	0.54	0.09	0.03	0.65	1.06	0.70	0.95	2.71	0.68	0.50	0.82	2.00	0.24	0.08	0.16	0.48

First nine months 2012 operating ratios by assets

Table 17
Allowance for loan loss and bankruptcy

By asset size (\$ in millions)	Allowance for loan loss as % of		Bankruptcy				
	loans outstanding	Delinquent loans	Number of chapter 7 bankruptcies per CU	Number of chapter 13 bankruptcies per CU	Number of chapter 11 bankruptcies per CU	Loan balances subject to bankruptcies as % of total loans	% of \$ Net charge off due to bankruptcy
0.0 - 0.5	5.81	76.81	0.03	0.03	0.00	0.16	8.2
0.5 - 1.0	2.86	69.63	0.07	0.14	0.00	0.30	13.7
1.0 - 2.0	2.53	75.75	0.16	0.23	0.00	0.34	11.2
2.0 - 5.0	1.67	67.76	0.42	0.53	0.00	0.36	22.7
5.0 - 10.0	1.28	70.03	0.85	0.90	0.01	0.35	27.7
10.0 - 20.0	1.27	80.14	1.40	1.14	0.00	0.39	32.4
20.0 - 50.0	1.17	83.71	3.33	2.14	0.03	0.36	28.1
50.0 -100.0	1.09	86.27	8.20	4.64	0.04	0.38	30.5
100.0 - 200.0	1.16	97.29	17.54	8.29	0.05	0.41	28.7
200.0 - 500.0	1.34	113.98	42.14	18.42	0.20	0.44	28.3
500.0 - 1000.0	1.32	125.09	85.06	35.59	0.66	0.44	26.5
1000.0 and over	1.52	131.15	318.70	125.05	1.43	0.46	24.3
National total	1.40%	119.08%	17.66	7.77	0.09	0.44%	25.9%
Low income	1.22	87.32	7.22	4.73	0.03	0.45	25.5
Federally chartered	1.35	115.11	14.70	6.74	0.04	0.42	25.9
State chartered	1.45	123.62	22.40	9.41	0.17	0.46	25.9

Table 18
Foreclosed and repossessed assets, chargeoffs

By asset size (\$ in millions)	Foreclosed & repossessed assets/ assets	Annualized Chargeoffs (as a percent of period-end loans)						
		\$ Charged off/ \$ loans out	\$ Recoveries/ \$ charged off	\$ Net charged off/ loans out	% Net credit card	% Net 1st Mortgages	% Net Other RE	\$ Net MBLs
					charged off/ credit card loans	charged off/ 1st Mortgages	charged off/ Other RE loans	charged off ¹ / MBLs
0.0 - 0.5	0.02	2.00	41.94	1.37	0.00	0.00	0.00	0.00
0.5 - 1.0	0.03	0.91	40.02	0.63	1.96	0.00	0.75	0.00
1.0 - 2.0	0.02	1.10	36.54	0.80	6.15	0.00	0.40	0.00
2.0 - 5.0	0.04	0.92	41.95	0.63	1.31	0.26	0.29	0.16
5.0 - 10.0	0.07	0.88	36.22	0.64	1.79	0.18	0.41	0.72
10.0 - 20.0	0.09	0.73	37.96	0.52	1.44	0.24	0.54	0.11
20.0 - 50.0	0.13	0.76	29.53	0.59	1.75	0.24	0.51	0.78
50.0 -100.0	0.16	0.74	26.42	0.60	1.89	0.31	0.65	0.35
100.0 - 200.0	0.20	0.73	23.83	0.60	1.92	0.30	0.72	0.23
200.0 - 500.0	0.18	0.84	23.75	0.69	2.14	0.34	0.89	0.51
500.0 - 1000.0	0.18	0.78	21.88	0.65	2.16	0.39	0.99	0.28
1000.0 and over	0.15	0.94	20.86	0.79	2.45	0.41	1.25	0.77
National total	0.16%	0.86%	22.41%	0.72%	2.29%	0.38%	1.04%	0.56%
Low income	0.23	0.79	26.13	0.64	1.95	0.28	0.80	0.59
Federally chartered	0.14	0.86	23.22	0.71	2.28	0.31	0.94	0.47
State chartered	0.19	0.86	21.48	0.72	2.31	0.46	1.16	0.63

¹ Member business loan charged off includes ag-related business loans.

First nine months 2012 operating ratios by assets

Table 19

Percent of credit unions holding various investments

By asset size (\$ in millions)	Cash on hand	Cash on deposit in corporate CUs	Cash on deposit in other financial institutions	Cash equivalents	Shares/deposits in corporate central CUs	Deposits in commercial banks S & Ls & MSBs	Government securities	Mutual funds	Federal agency securities
0.0 - 0.5	30.4	46.5	95.4	91.2	11.9	47.7	0.4	0.4	0.0
0.5 - 1.0	31.8	64.1	94.5	90.8	12.0	50.7	0.9	1.4	0.9
1.0 - 2.0	50.9	72.3	95.1	85.3	16.5	70.5	2.3	1.4	1.2
2.0 - 5.0	61.6	81.9	93.0	86.8	17.7	81.5	1.8	1.7	3.3
5.0 - 10.0	83.3	91.1	86.3	87.4	20.6	87.7	2.7	2.2	8.0
10.0 - 20.0	93.8	94.5	80.9	82.6	21.4	91.1	4.9	2.6	16.4
20.0 - 50.0	96.8	92.5	75.5	79.4	22.7	91.2	6.6	3.2	36.6
50.0 - 100.0	99.3	93.0	76.7	81.8	21.3	90.2	11.8	6.2	63.5
100.0 - 200.0	99.8	90.3	85.4	80.2	24.7	84.0	17.4	8.5	83.0
200.0 - 500.0	99.8	85.1	93.1	82.8	19.1	74.2	22.1	9.0	92.2
500.0 - 1000.0	100.0	82.9	99.1	79.6	18.5	59.3	30.1	17.1	97.2
1000.0 and over	99.5	77.9	99.0	76.9	19.5	42.6	41.5	28.7	96.9
National total	85.1%	86.6%	85.3%	83.2%	20.2%	81.6%	9.0%	4.9%	36.5%
Low income	85.8	87.9	84.7	84.8	19.1	81.9	5.9	3.0	27.7
Federally chartered	84.2	87.3	84.6	83.0	19.9	83.0	8.3	4.5	34.7
State chartered	86.5	85.4	86.4	83.6	20.7	79.5	10.1	5.5	39.4

Table 20

Distribution of surplus funds (=cash + investments)

By asset size (\$ in millions)	(Items as a % of surplus funds)										
	Cash				Shares/dep. in corp central CUs	Dep. in comm. banks S & Ls & MSBs	Government securities	Mutual funds	Federal agency securities	Capital at corporate	Other investments
	On hand	Dep. in corp CUs	Dep. in Fin. Inst.	Equivalents							
0.0 - 0.5	1.0	19.7	36.5	3.7	4.0	27.6	0.2	0.1	0.0	0.6	6.6
0.5 - 1.0	1.3	16.7	33.8	2.8	4.3	32.2	0.0	0.8	0.3	0.7	7.0
1.0 - 2.0	0.8	13.4	29.1	4.1	4.5	38.9	0.5	0.3	0.3	0.8	7.5
2.0 - 5.0	1.5	17.0	16.8	1.9	3.9	48.4	0.4	0.2	0.4	0.9	8.6
5.0 - 10.0	2.0	16.3	10.1	1.3	3.1	54.6	0.6	0.3	1.0	0.9	9.9
10.0 - 20.0	2.5	15.6	6.6	1.7	2.3	56.7	0.7	0.2	2.3	0.9	10.5
20.0 - 50.0	2.7	15.9	5.5	1.7	1.9	52.4	0.6	0.1	8.2	0.9	10.0
50.0 - 100.0	3.0	14.1	6.2	1.5	1.3	43.3	1.0	0.2	18.2	0.9	10.3
100.0 - 200.0	2.9	14.0	8.5	2.1	1.6	27.8	0.8	0.3	32.0	1.0	9.2
200.0 - 500.0	2.4	10.1	12.2	1.3	0.7	13.2	0.8	0.3	51.0	0.6	7.5
500.0 - 1000.0	2.1	5.2	18.6	1.9	0.8	5.2	1.7	0.7	58.5	0.3	5.0
1000.0 and over	1.5	2.7	18.7	1.0	0.4	0.8	5.2	0.8	62.1	0.2	6.6
National total	2.0%	6.9%	15.1%	1.4%	0.8%	12.5%	3.0%	0.6%	50.0%	0.4%	7.2%
Low income	3.3	12.9	12.1	1.3	1.2	22.7	1.0	0.1	38.7	0.7	6.0
Federally chartered	2.0	7.0	10.6	1.6	0.7	14.4	3.2	0.6	52.3	0.4	7.4
State chartered	2.1	6.7	20.6	1.0	0.8	10.3	2.9	0.6	47.4	0.5	7.1

First nine months 2012 operating ratios by assets

Table 21

Maturity, FAS 115 classification, market value

By asset size (\$ in millions)	Maturity of surplus funds					FAS 115 classification of investments				Fair value	
	Less than 1 yr.	1 - 3 yrs.	3 - 5 yrs.	5 - 10 yrs.	Greater than 10 yrs.	Trading	Available for sale	FAS 115 HTM	Non-FAS 115 HTM	amort. cost of HTM	CMOs & REMICS
0.0 - 0.5	88.1	10.6	1.0	0.2	0.1	0.0	0.5	1.6	97.9	100.1	0.0
0.5 - 1.0	83.1	13.6	3.0	0.2	0.1	0.0	2.8	2.9	94.3	100.0	0.0
1.0 - 2.0	75.8	19.5	4.1	0.4	0.2	0.0	0.4	1.5	98.1	100.1	0.0
2.0 - 5.0	69.2	25.1	4.7	0.6	0.4	0.0	0.6	4.7	94.7	85.9	0.0
5.0 - 10.0	60.2	29.6	8.2	1.2	0.8	0.0	1.5	6.9	91.5	101.6	0.0
10.0 - 20.0	56.5	31.2	9.7	1.7	0.8	0.0	3.3	8.8	87.8	104.3	0.0
20.0 - 50.0	53.7	30.2	11.4	2.9	1.8	0.1	8.2	11.8	80.0	99.3	0.4
50.0 -100.0	50.1	28.8	14.7	4.3	2.1	0.0	20.6	14.4	65.0	101.4	2.4
100.0 - 200.0	50.8	28.0	15.0	4.4	1.8	0.0	36.9	17.3	45.7	100.2	6.2
200.0 - 500.0	44.3	28.5	19.1	6.1	2.0	0.0	56.2	21.0	22.8	101.5	12.0
500.0 - 1000.0	44.5	27.5	18.2	7.1	2.8	0.0	71.0	17.5	11.5	101.1	13.7
1000.0 and over	43.3	30.1	17.4	8.1	1.1	0.8	74.6	21.0	3.6	101.9	16.4
National total	45.7%	29.2%	16.8%	6.7%	1.6%	0.4%	59.4%	18.9%	21.2%	101.5%	12.3%
Low income	49.9	28.4	15.5	4.6	1.6	0.0	44.4	17.1	38.4	101.0	9.5
Federally chartered	43.3	30.3	17.7	7.1	1.6	0.6	56.3	20.7	22.4	101.8	11.5
State chartered	48.6	27.9	15.7	6.2	1.6	0.2	63.6	16.5	19.7	101.0	13.3

Table 22

Distribution of dollar amounts in savings accounts

By asset size (\$ in millions)	Percent of total savings						Total savings per member
	Share drafts	Certificates	IRAs	Regular shares	Money market shares	Other	
0.0 - 0.5	0.1	2.2	0.4	93.1	0.7	3.5	912
0.5 - 1.0	0.6	7.0	1.0	88.8	0.0	2.6	1,949
1.0 - 2.0	1.2	9.2	1.2	84.7	0.4	3.3	2,615
2.0 - 5.0	3.7	12.9	2.3	76.8	1.8	2.5	3,524
5.0 - 10.0	7.0	15.9	4.0	67.3	3.3	2.5	4,427
10.0 - 20.0	10.2	16.9	5.8	58.4	6.6	2.1	5,373
20.0 - 50.0	12.2	20.0	7.6	47.1	11.3	1.8	6,383
50.0 -100.0	13.8	22.2	8.4	39.1	15.2	1.3	7,166
100.0 - 200.0	14.9	23.5	8.6	33.6	18.1	1.4	7,862
200.0 - 500.0	16.1	22.6	8.4	30.9	20.5	1.5	8,585
500.0 - 1000.0	14.7	23.8	8.8	29.0	22.8	0.9	9,633
1000.0 and over	10.7	23.3	9.9	27.5	27.3	1.3	11,055
National total	12.6%	22.9%	9.1%	31.1%	22.9%	1.3%	\$9,267
Low income	14.7	24.4	8.6	34.5	16.5	1.3	7,114
Federally chartered	12.4	23.7	9.2	31.5	21.8	1.4	9,081
State chartered	12.8	22.0	9.0	30.6	24.3	1.2	9,491

¹ Some credit unions sweep share draft balances into the regular share balances weekly to reduce reserve requirements. This causes a distortion (i.e. total share draft balances appear smaller than they otherwise would be) where the last business day of the month lands on Friday, as was the case in June 2012.

First nine months 2012 operating ratios by assets

*Table 23
Average size of savings accounts*

By asset size (\$ in millions)	Share drafts	Certificates	IRAs	Regular shares	Money market shares	All other shares & accounts
0.0 - 0.5	647	9,461	12,653	853	5,300	2,026
0.5 - 1.0	619	8,266	8,628	1,722	0	3,554
1.0 - 2.0	1,020	11,369	8,685	2,120	15,917	2,745
2.0 - 5.0	1,329	12,196	13,581	2,556	17,394	2,122
5.0 - 10.0	1,626	14,829	14,592	2,823	21,244	2,005
10.0 - 20.0	1,869	15,430	14,375	2,893	23,767	2,395
20.0 - 50.0	2,082	17,135	14,809	2,748	28,142	2,745
50.0 - 100.0	2,299	18,601	14,671	2,546	27,674	2,360
100.0 - 200.0	2,507	19,493	14,482	2,393	28,318	3,201
200.0 - 500.0	2,662	20,269	14,654	2,434	28,159	4,283
500.0 - 1000.0	2,566	21,528	15,055	2,547	30,054	2,759
1000.0 and over	2,078	21,710	15,653	2,805	30,138	6,484
National total	\$2,297	\$20,715	\$15,224	\$2,642	\$29,533	\$4,119
Low income	2,258	20,067	14,906	2,250	28,471	2,524
Federally chartered	2,263	20,753	14,907	2,618	28,987	4,428
State chartered	2,335	20,669	15,614	2,671	30,119	3,781

*Table 24
Percent of credit unions using various types of funding sources*

By asset size (\$ in millions)	Share drafts	Certificates	IRAs	Regular shares	Money market shares	All other shares & accounts	Borrowings
0.0 - 0.5	0.8	6.5	1.5	99.2	1.2	18.1	3.1
0.5 - 1.0	4.6	22.6	5.5	100.0	0.0	17.5	2.3
1.0 - 2.0	13.0	33.5	11.8	100.0	2.3	26.3	2.9
2.0 - 5.0	39.8	52.2	25.3	100.0	7.3	28.2	2.8
5.0 - 10.0	69.2	70.1	44.2	100.0	16.6	39.2	2.9
10.0 - 20.0	87.8	85.4	65.3	100.0	31.2	43.6	2.8
20.0 - 50.0	96.4	92.8	86.7	100.0	58.2	50.3	4.3
50.0 - 100.0	99.4	98.0	96.1	100.0	76.7	55.3	7.2
100.0 - 200.0	99.0	98.8	97.4	100.0	86.6	61.8	13.5
200.0 - 500.0	99.8	99.4	99.2	100.0	90.8	61.3	27.3
500.0 - 1000.0	100.0	99.1	100.0	100.0	94.4	60.6	40.7
1000.0 and over	98.5	97.9	99.5	100.0	93.3	61.0	52.8
National total	76.2%	78.1%	66.0%	100.0%	45.8%	45.1%	8.7%
Low income	74.0	75.9	59.4	100.0	36.2	48.0	9.5
Federally chartered	74.7	76.7	63.6	100.0	41.6	44.3	7.5
State chartered	78.5	80.4	69.8	100.0	52.4	46.4	10.5

First nine months 2012 operating ratios by assets

Table 25

Funding sources

(Items as a percent of total funding at using credit unions)

By asset size (\$ in millions)	Percent of total funding						
	Share drafts	Certificates	IRAs	Regular shares	Money market shares	All other shares & accounts	Borrowings
0.0 - 0.5	15.2	26.5	25.2	93.2	45.7	18.1	6.1
0.5 - 1.0	10.3	28.4	18.6	88.6	0.0	14.7	6.7
1.0 - 2.0	8.4	26.2	8.8	84.6	15.2	12.5	3.5
2.0 - 5.0	8.5	23.4	8.4	76.7	23.0	8.6	4.1
5.0 - 10.0	9.8	22.2	8.7	67.2	18.7	6.3	2.1
10.0 - 20.0	11.4	19.4	8.7	58.4	19.7	4.7	3.0
20.0 - 50.0	12.5	21.5	8.7	47.0	18.7	3.6	3.3
50.0 -100.0	13.8	22.6	8.7	38.9	19.3	2.3	4.4
100.0 - 200.0	15.0	23.6	8.7	33.3	20.5	2.2	4.9
200.0 - 500.0	15.9	22.5	8.3	30.5	22.3	2.5	4.5
500.0 - 1000.0	14.4	23.5	8.7	28.4	23.6	1.4	5.0
1000.0 and over	10.3	22.6	9.5	26.3	28.1	1.8	8.0
National total	12.4%	22.7%	9.0%	30.2%	25.2%	2.0%	7.0%
Low income	14.9	24.9	8.9	34.0	19.8	2.1	4.6
Federally chartered	12.2	23.5	9.1	30.4	23.7	2.2	8.2
State chartered	12.7	21.9	9.0	29.9	26.8	1.9	5.5

Table 26

Income items as a percent of total income

By asset size (\$ in millions)	Percent of total income							
	Operating income items						% of CUs giving interest refund	% of CUs with positive other operating income
	Total loan interest	Loan interest refund	Investment income	Fee income	Other operating income	Non-operating income		
0.0 - 0.5	68.2	0.0	7.1	11.0	1.5	12.2	0.4	27.3
0.5 - 1.0	84.5	0.0	8.1	5.1	1.1	1.2	0.9	32.7
1.0 - 2.0	79.1	0.0	8.6	8.5	2.7	1.1	0.6	47.7
2.0 - 5.0	76.8	0.0	9.7	10.5	2.2	0.9	0.4	63.1
5.0 - 10.0	72.7	0.1	11.8	11.8	3.5	0.2	1.2	75.7
10.0 - 20.0	67.8	0.0	12.2	14.9	4.7	0.4	1.4	82.4
20.0 - 50.0	65.5	0.0	11.5	16.1	6.5	0.5	1.4	88.0
50.0 -100.0	64.7	0.0	10.1	17.0	8.0	0.2	2.6	93.3
100.0 - 200.0	64.3	0.0	8.4	17.9	9.2	0.2	2.4	94.3
200.0 - 500.0	61.6	0.1	8.9	17.5	11.2	0.9	2.9	95.6
500.0 - 1000.0	62.3	0.0	9.0	15.8	12.1	0.8	6.0	99.1
1000.0 and over	62.6	0.0	9.3	11.9	15.4	0.8	3.6	97.9
National total	62.9%	0.0%	9.3%	14.3%	12.7%	0.7%	1.7%	79.3%
Low income	63.5	0.0	7.8	18.1	10.1	0.6	1.3	78.8
Federally chartered	62.6	0.0	10.0	13.8	13.1	0.5	1.5	78.4
State chartered	63.3	0.1	8.5	14.9	12.3	1.0	2.0	80.7

First nine months 2012 operating ratios by assets

*Table 27
Distribution of total income*

By asset size (\$ in millions)	Percent of total income					% of CUs with positive net income
	Operating expenses	Provisions for loan loss	Dividends, interest on savings	Interest on borrowings	Net income	
0.0 - 0.5	97.1	14.7	5.6	0.1	-16.3	43.5
0.5 - 1.0	88.2	8.0	11.2	0.1	-6.4	50.2
1.0 - 2.0	88.6	8.6	10.4	0.1	-6.4	52.0
2.0 - 5.0	84.9	6.4	10.4	0.0	-0.3	56.2
5.0 - 10.0	81.9	5.5	9.8	0.0	4.3	62.4
10.0 - 20.0	81.1	5.4	9.2	0.0	5.8	70.0
20.0 - 50.0	77.1	5.6	10.2	0.1	8.8	79.5
50.0 - 100.0	74.3	5.7	10.5	0.1	11.1	84.8
100.0 - 200.0	72.3	5.8	11.0	0.3	12.3	88.5
200.0 - 500.0	68.2	6.1	11.2	0.7	15.4	95.6
500.0 - 1000.0	64.7	6.4	11.9	1.2	17.5	98.1
1000.0 and over	54.0	7.9	14.4	2.7	22.7	99.5
National total	61.9%	6.9%	12.8%	1.6%	18.4%	73.5%
Low income	68.2	5.9	11.7	0.6	15.4	71.1
Federally chartered	61.6	7.0	13.1	2.0	18.0	71.1
State chartered	62.4	6.9	12.4	1.2	18.8	77.2

First nine months 2012 operating ratios by assets

Table 28a

Distribution of operating expenses - part I
(Items as a percent of total operating expenses)

By asset size (\$ in millions)	Compensation, fringes	Travel, conference	Office occupancy	Office operations	Educational, promotional
0.0 - 0.5	31.4	1.2	5.9	30.0	1.0
0.5 - 1.0	44.7	0.8	5.8	23.4	0.4
1.0 - 2.0	51.0	0.9	5.3	21.7	0.6
2.0 - 5.0	52.0	0.8	4.6	20.7	0.8
5.0 - 10.0	50.6	0.8	4.9	20.2	1.2
10.0 - 20.0	48.0	0.9	6.1	20.2	1.8
20.0 - 50.0	47.0	1.0	6.6	19.7	2.4
50.0 - 100.0	47.2	1.2	7.0	18.4	3.2
100.0 - 200.0	48.7	1.2	7.3	18.5	3.4
200.0 - 500.0	49.4	1.1	7.5	18.1	3.8
500.0 - 1000.0	50.6	1.0	7.3	18.0	3.7
1000.0 and over	48.4	0.7	6.9	17.9	3.6
National total	48.8%	0.9%	7.1%	18.2%	3.5%
Low income	48.3	1.1	7.1	19.9	3.3
Federally chartered	48.5	0.9	6.7	18.2	3.4
State chartered	49.2	1.0	7.5	18.2	3.6

Table 28b

Distribution of operating expenses - part II
(Items as a percent of total operating expenses)

By asset size (\$ in millions)	Loan servicing	Professional & outside services	Member insurance	Operating fees	Other expenses
0.0 - 0.5	2.1	12.6	6.5	2.5	6.7
0.5 - 1.0	2.4	8.5	7.2	1.7	5.2
1.0 - 2.0	2.2	6.9	6.1	1.3	3.8
2.0 - 5.0	2.5	8.8	4.7	1.2	3.9
5.0 - 10.0	3.5	9.7	4.3	1.0	3.9
10.0 - 20.0	4.3	11.1	3.5	0.8	3.1
20.0 - 50.0	5.4	11.2	3.3	0.7	2.6
50.0 - 100.0	5.9	11.3	3.0	0.6	2.2
100.0 - 200.0	5.9	9.1	2.9	0.6	2.5
200.0 - 500.0	6.3	7.8	3.0	0.6	2.3
500.0 - 1000.0	6.2	6.7	3.2	0.5	2.7
1000.0 and over	8.2	6.3	3.7	0.4	3.9
National total	6.9%	7.6%	3.4%	0.5%	3.1%
Low income	5.6	8.3	3.1	0.6	2.8
Federally chartered	7.6	7.7	3.4	0.5	3.2
State chartered	6.2	7.5	3.4	0.4	3.0

First nine months 2012 operating ratios by assets

*Table 29
Average rates charged on loans
(During the last week of September 2012)*

By asset size (\$ in millions)	Credit cards	Other unsecured	Auto		Leases	First mortgage
			New	Used		
0.0 - 0.5	13.0	11.4	6.2	7.9	4.2	8.1
0.5 - 1.0	12.9	11.2	5.5	7.3	3.6	7.9
1.0 - 2.0	10.2	12.1	5.6	7.3	0.0	7.3
2.0 - 5.0	11.2	11.8	5.1	6.6	10.5	6.3
5.0 - 10.0	11.3	11.8	4.9	6.3	4.8	5.6
10.0 - 20.0	11.0	11.4	4.6	5.8	6.8	5.3
20.0 - 50.0	10.8	11.2	4.5	5.5	5.7	5.1
50.0 - 100.0	10.8	11.1	4.4	5.2	5.8	4.8
100.0 - 200.0	10.3	11.1	4.2	4.9	4.5	4.5
200.0 - 500.0	10.1	11.1	3.9	4.4	4.2	4.3
500.0 - 1000.0	10.3	11.4	3.7	4.2	5.8	4.0
1000.0 and over	9.4	11.8	3.1	3.7	5.5	3.6
National total	9.9%	11.5%	3.6%	4.2%	5.4%	4.0%
Low income	10.3	11.1	4.2	5.0	4.9	4.6
Federally chartered	9.8	11.5	3.4	4.2	5.9	4.0
State chartered	9.9	11.6	3.7	4.2	4.3	4.0

*Table 30
Averages rates paid on savings
(During the last week of September 2012)*

By asset size (\$ in millions)	Regular shares	Share drafts	IRAs	Money market shares	Certificates 1 yr maturity
0.5 - 1.0	1.0	1.0	1.0	0.0	1.1
1.0 - 2.0	1.0	2.4	0.9	0.5	0.9
2.0 - 5.0	0.8	0.2	0.9	0.4	0.9
5.0 - 10.0	0.5	0.3	0.7	0.4	0.8
10.0 - 20.0	0.4	0.2	0.8	0.4	0.7
20.0 - 50.0	0.3	0.2	0.8	0.4	0.8
50.0 - 100.0	0.2	0.2	0.8	0.3	0.7
100.0 - 200.0	0.3	0.3	0.8	0.3	0.8
200.0 - 500.0	0.2	0.3	0.8	0.3	0.8
500.0 - 1000.0	0.2	0.3	0.8	0.3	0.8
1000.0 and over	0.3	0.2	1.2	0.4	1.0
National total	0.3%	0.3%	1.0%	0.4%	0.9%
Low income	0.3	0.3	0.8	0.4	0.8
Federally chartered	0.3	0.2	1.0	0.4	1.0
State chartered	0.2	0.3	0.9	0.4	0.8

First nine months 2012 operating ratios by assets

*Table 31
Additional ratios and averages*

By asset size (\$ in millions)	Loans/ savings	Surplus funds/ savings and borrowings	Assets per member	Full-time employees			Part-time employees		
				Per credit union	Per \$1 mil. of assets	Members/ FTE	Per credit union	Per \$1 mil. of assets	Members/ PTE
0.0 - 0.5	46.5	82.0	1,172	0.09	0.35	2,426	0.88	3.49	245
0.5 - 1.0	56.4	66.3	2,401	0.24	0.33	1,251	1.11	1.51	275
1.0 - 2.0	56.7	63.5	3,161	0.61	0.41	772	1.28	0.86	366
2.0 - 5.0	56.3	60.7	4,173	1.31	0.38	630	1.17	0.34	703
5.0 - 10.0	54.8	59.8	5,168	2.56	0.35	557	1.19	0.16	1,200
10.0 - 20.0	53.6	58.9	6,218	4.61	0.32	505	1.23	0.08	1,894
20.0 - 50.0	56.3	53.9	7,288	9.73	0.30	454	1.66	0.05	2,670
50.0 -100.0	60.9	47.7	8,135	21.49	0.30	408	3.28	0.05	2,672
100.0 - 200.0	65.3	42.5	8,923	42.52	0.30	372	6.25	0.04	2,531
200.0 - 500.0	66.8	41.8	9,830	87.67	0.27	371	9.99	0.03	3,252
500.0 - 1000.0	69.5	40.6	11,155	169.92	0.24	375	18.80	0.03	3,385
1000.0 and over	71.7	40.5	13,064	452.51	0.17	447	52.36	0.02	3,864
National total	68.4%	42.3%	\$10,787	32.62	0.22	415	4.48	0.03	3,019
Low income	66.5	42.0	8,133	19.70	0.31	396	2.80	0.04	2,787
Federally chartered	68.5	42.7	10,653	28.67	0.22	419	4.03	0.03	2,980
State chartered	68.4	41.7	10,949	38.92	0.22	410	5.21	0.03	3,067

*Table 32
Branch information and service offerings*

By asset size (\$ in millions)	Aver. # of branches per CU ¹	% of CUs		% of Credit Unions offering										
		providing shared branches	Risk based loans	Direct Financing Leases	Approved Mortgage Processing	Debt Cancellation/ Suspension	Borrowing Repurchase Agreements	Overdraft Protection	Overdraft ATM/Debt Lines of Credit	Interest card only first mortgages	Insurance/ Investment sales	Brokered Deposits		
0.0 - 0.5	-0.2	6.5	10.8	0.4	0.0	0.0	0.8	0.0	0.0	0.0	0.8	0.0	1.5	0.4
0.5 - 1.0	-0.1	10.1	17.1	0.0	0.0	0.0	0.0	0.0	0.9	0.5	0.9	0.0	0.9	0.9
1.0 - 2.0	-0.2	7.8	25.7	0.0	0.3	0.0	1.2	0.0	2.3	1.7	7.2	0.3	3.2	0.3
2.0 - 5.0	-0.1	6.3	37.3	0.1	1.7	0.1	1.2	0.0	9.6	9.5	30.9	0.1	4.0	1.8
5.0 - 10.0	0.0	6.9	49.3	0.0	4.2	0.8	1.4	0.0	19.3	24.7	64.1	0.2	10.1	1.8
10.0 - 20.0	0.2	9.0	60.1	0.1	8.1	1.5	2.2	0.1	32.3	40.4	85.3	1.1	15.1	2.5
20.0 - 50.0	0.7	17.2	70.7	0.3	17.4	7.5	4.5	0.2	51.8	54.4	95.4	4.9	23.5	5.9
50.0 -100.0	1.8	24.0	82.8	1.0	30.1	16.2	6.8	0.1	71.2	69.2	99.1	8.5	36.1	7.1
100.0 - 200.0	3.1	32.3	85.6	0.9	48.8	38.0	10.8	1.2	80.0	73.1	99.0	19.1	53.0	9.0
200.0 - 500.0	5.9	39.3	88.2	1.7	65.8	56.3	18.9	1.1	86.3	84.0	99.8	25.6	69.3	7.1
500.0 - 1000.0	10.5	38.4	91.2	2.8	82.9	76.4	27.8	4.6	88.0	83.3	100.0	43.1	84.3	7.4
1000.0 and over	22.0	43.6	90.8	6.7	87.7	86.7	35.9	3.6	87.2	81.5	99.5	53.8	87.7	9.2
National total	1.9	17.4%	61.8%	0.7%	22.0%	15.2%	6.3%	0.5%	43.5%	44.5%	73.6%	8.2%	26.6%	4.5%
Low income	1.2	16.5	61.3	0.4	16.2	10.5	4.1	0.3	40.3	37.2	70.3	4.6	20.9	4.6
Federally chartered	1.7	16.0	61.3	0.4	19.1	12.6	4.6	0.4	40.0	41.9	71.7	6.2	23.1	4.5
State chartered	2.3	19.7	62.6	1.0	26.6	19.5	9.1	0.5	49.0	48.7	76.8	11.5	32.2	4.3

¹ Average number of branches per credit union excludes main office.

First nine months 2012 operating ratios by assets

*Table 33a
Sample information*

By asset size (\$ in millions)	Number of credit unions in sample	Percent of credit unions	Assets per credit union (\$ in millions)	Members per credit union	Members/ potential members
0.0 - 0.5	260	3.7	0.3	215	10.9
0.5 - 1.0	217	3.1	0.7	306	11.4
1.0 - 2.0	346	4.9	1.5	469	9.0
2.0 - 5.0	758	10.8	3.4	825	15.1
5.0 - 10.0	867	12.3	7.4	1,428	11.8
10.0 - 20.0	1,013	14.4	14.5	2,328	7.6
20.0 - 50.0	1,302	18.5	32.2	4,424	5.0
50.0 -100.0	803	11.4	71.4	8,776	4.6
100.0 - 200.0	576	8.2	141.2	15,825	4.4
200.0 - 500.0	476	6.8	319.5	32,501	4.6
500.0 - 1000.0	216	3.1	710.0	63,648	4.7
1000.0 and over	195	2.8	2,643.3	202,337	8.4
National total	7,029	100.0%	\$146.0	13,530	5.8%
Low income	1,807	25.7	63.5	7,812	8.4
Federally chartered	4,322	61.5	127.9	12,004	8.8
State chartered	2,707	38.5	174.8	15,967	4.2

*Table 33b
Population projections*

By asset size (\$ in millions)	Projected number of credit unions	Assets (\$ billions)	Percent of assets	Members (millions)	Percent of members
0.0 - 0.5	264	0.07	0.0	0.06	0.1
0.5 - 1.0	221	0.16	0.0	0.07	0.1
1.0 - 2.0	352	0.52	0.0	0.16	0.2
2.0 - 5.0	770	2.63	0.3	0.63	0.7
5.0 - 10.0	881	6.45	0.6	1.25	1.3
10.0 - 20.0	1,030	14.78	1.4	2.38	2.5
20.0 - 50.0	1,323	42.31	4.1	5.81	6.1
50.0 -100.0	816	57.79	5.6	7.11	7.4
100.0 - 200.0	585	81.98	7.9	9.20	9.6
200.0 - 500.0	484	153.28	14.8	15.62	16.3
500.0 - 1000.0	220	154.57	14.9	13.88	14.5
1000.0 and over	198	519.54	50.2	39.83	41.5
National total	7,144	\$1,034.06	100.0%	96.01	100.0%
Low income	1,837	115.73	11.2	14.25	14.8
Federally chartered	4,393	557.06	53.9	52.37	54.6
State chartered	2,751	477.01	46.1	43.63	45.4

Operating Ratios

By Field of Membership



$\frac{A}{B} = C$

First nine months 2012 operating ratios by type of membership

Table 1
Distribution of assets
(Items as a percent of total assets)

By type of membership	Loans	Allowance for loan loss	Cash on hand	Investments ¹	Fixed assets	Other assets
Community urban/rural	59.5	0.8	0.8	35.6	2.3	2.7
Associational	59.8	1.0	0.6	36.1	2.2	2.2
Religious	63.8	1.1	0.4	30.6	2.8	3.4
Fraternal	54.2	0.8	0.8	42.7	1.6	1.5
Other assoc.,incl low income	58.7	0.9	0.7	37.5	2.1	1.8
Single group occupational	55.0	0.8	0.5	41.0	1.5	2.9
Educational	47.8	0.9	0.6	49.0	1.4	2.1
Military	65.5	1.2	0.3	28.5	1.6	5.2
Fed/local government	52.4	0.7	0.7	43.7	1.7	2.1
Manufacturing	53.0	0.6	0.8	43.7	1.3	1.8
Chemicals	62.1	0.7	1.0	34.5	1.3	1.7
Petroleum refining	43.5	0.3	0.4	53.5	1.5	1.4
Primary/fabricated metals	58.3	0.9	1.3	37.3	1.7	2.2
Machinery	71.0	0.5	1.0	23.3	2.4	2.8
Transportation equipment	41.7	0.6	0.6	56.2	0.7	1.4
Other manufacturing	40.8	0.5	0.5	56.5	1.0	1.7
Services	48.8	0.5	0.4	48.6	1.0	1.7
Fin/ins/real estate/trade	44.4	0.3	0.2	53.5	0.5	1.6
Health care	45.8	0.6	1.2	50.7	0.9	1.9
Transportation	55.4	0.6	0.3	42.1	1.4	1.5
Communication & utilities	44.7	0.5	0.6	52.2	1.2	1.8
Other single groups	29.7	0.2	0.4	65.6	1.1	3.5
Multiple group occup, primarily	59.7	0.8	0.8	35.9	2.1	2.3
Educational	55.4	1.0	0.8	39.8	2.5	2.5
Military	69.6	0.6	0.8	25.6	2.1	2.5
Fed/state/local government	55.2	0.7	0.7	40.8	2.0	2.0
Manufacturing	59.4	0.8	0.7	36.5	1.7	2.4
Chemical	55.5	0.6	0.6	40.9	1.8	1.8
Petroleum refining	60.8	0.5	0.5	35.2	1.6	2.3
Primary/fabricated metals	53.5	0.7	1.1	41.6	2.1	2.3
Machinery	57.2	0.7	0.7	38.4	1.9	2.5
Transportation equipment	66.6	1.1	0.7	29.4	1.6	2.9
Other manufacturing	57.3	0.7	0.8	38.5	1.6	2.4
Services	60.7	0.9	0.7	35.2	1.9	2.4
Fin/ins/real estate/trade	56.9	0.9	0.5	39.0	1.8	2.6
Health care	53.0	0.7	1.2	42.1	1.8	2.5
Transportation	59.5	0.8	0.9	35.4	2.7	2.3
Communications/utilities	63.5	0.9	0.5	32.8	1.8	2.3
Faith-based	59.5	1.0	0.8	36.5	2.1	2.1
Other multiple groups	58.0	0.8	0.9	37.1	2.5	2.3
National total	58.8%	0.8%	0.8%	36.6%	2.1%	2.6%

¹ Investments: Includes cash on deposit and cash equivalents.

First nine months 2012 operating ratios by type of membership

Table 2
Distribution of liabilities & equity
(Items as a percent of total assets)

By type of membership	Savings	Borrowings	Other liabilities	Regular reserves	Other Reserves	Accumulated unrealized gains/losses	Undivided earnings	Net capital	Memo* Corporate Stabilization
Community urban/rural	86.7	2.0	1.2	1.9	0.7	0.1	7.5	10.2	0.07
Associational	85.7	2.2	0.7	2.6	0.2	0.0	8.4	11.3	0.05
Religious	84.1	4.8	0.6	2.3	0.4	0.1	7.7	10.5	0.05
Fraternal	86.3	0.5	0.6	1.8	0.0	0.0	10.8	12.6	0.05
Other assoc.,incl low income	86.3	1.4	0.8	2.9	0.1	0.0	8.5	11.5	0.05
Single group occupational	82.5	5.0	1.2	2.0	3.2	0.2	5.8	11.3	0.06
Educational	84.9	2.8	1.3	4.2	0.4	0.0	6.3	10.9	0.03
Military	72.5	14.6	1.7	0.7	9.7	0.5	0.3	11.2	0.06
Fed/local government	87.9	0.2	1.0	2.6	0.6	-0.1	7.6	10.8	0.07
Manufacturing	86.3	1.2	0.9	2.1	0.9	0.1	8.5	11.6	0.06
Chemicals	85.6	2.6	1.1	2.2	0.2	0.2	8.1	10.7	0.07
Petroleum refining	88.1	0.0	0.5	2.6	2.0	-0.2	7.0	11.4	0.07
Primary/fabricated metals	85.8	0.0	0.6	2.7	0.5	-0.1	10.6	13.6	0.05
Machinery	88.2	0.7	1.1	1.7	2.7	0.0	5.7	10.1	0.06
Transportation equipment	82.8	0.0	1.1	1.8	0.0	0.8	13.5	16.1	0.07
Other manufacturing	86.8	0.3	0.7	1.9	1.4	0.0	8.9	12.2	0.05
Services	86.7	0.4	1.0	1.8	0.2	0.1	9.8	11.9	0.06
Fin/ins/real estate/trade	86.2	1.0	1.2	1.3	0.1	0.2	9.9	11.5	0.05
Health care	88.0	0.1	0.8	2.1	0.5	0.0	8.5	11.1	0.06
Transportation	87.2	0.1	0.9	1.8	0.1	0.0	9.9	11.8	0.07
Communication & utilities	85.9	0.3	0.8	2.5	0.1	0.3	10.2	13.0	0.07
Other single groups	81.0	0.0	0.6	1.4	0.0	-0.1	17.0	18.3	0.07
Multiple group occup, primarily	86.6	2.1	1.2	1.9	1.0	0.0	7.2	10.1	0.06
Educational	87.6	1.3	1.2	2.3	0.5	0.1	6.9	9.8	0.06
Military	85.1	3.4	1.5	1.1	1.2	-0.2	7.9	10.0	0.07
Fed/state/local government	88.3	1.2	1.0	2.1	1.4	0.0	5.9	9.5	0.06
Manufacturing	84.7	3.6	1.2	1.6	1.6	0.1	7.3	10.6	0.06
Chemical	76.0	10.8	1.4	1.5	0.0	0.0	10.5	12.1	0.04
Petroleum refining	89.0	0.8	0.7	1.4	0.4	0.2	7.6	9.5	0.07
Primary/fabricated metals	88.0	1.1	0.5	2.6	0.2	-0.2	7.9	10.4	0.07
Machinery	87.8	0.6	0.6	2.0	0.8	0.2	7.9	10.9	0.07
Transportation equipment	83.9	4.0	1.5	1.6	3.8	0.1	4.9	10.5	0.07
Other manufacturing	86.7	1.9	1.1	1.6	1.4	0.1	7.3	10.3	0.07
Services	86.1	1.7	1.0	2.1	0.6	0.0	8.4	11.2	0.07
Fin/ins/real estate/trade	85.5	1.4	1.1	2.3	0.4	0.0	9.2	11.9	0.05
Health care	88.1	0.0	0.8	1.9	0.2	-0.1	9.0	11.1	0.06
Transportation	83.2	0.4	1.1	2.3	0.3	-0.2	13.0	15.3	0.06
Communications/utilities	86.2	2.4	1.1	2.1	0.8	0.1	7.3	10.3	0.07
Faith-based	89.7	1.5	0.8	1.7	0.1	0.0	6.1	7.9	0.04
Other multiple groups	87.7	1.2	1.2	2.0	0.1	0.0	7.8	10.0	0.06
National total	85.9%	2.6%	1.2%	1.9%	1.2%	0.1%	7.1%	10.4%	0.06

*Corporate stabilization is a large extraordinary item which reduced NCUSIF deposit and Undivided Earnings and increased Accounts Payable and Other Liabilities. This column provides an indication of the impact of this item.

First nine months 2012 operating ratios by type of membership

*Table 3
Distribution of dollar amounts in loans outstanding
(Items as a percent of total loans)*

By type of membership	Credit cards	Other unsecured	Auto			Mortgage			Loans held		Agricultural business loans	Other business loans
			New	Used	Leases	First	Home equity	Other	for sale	Other		
Community urban/rural	4.9	3.4	10.1	20.7	0.1	41.2	7.5	5.9	0.6	5.5	0.7	7.6
Associational	3.6	3.5	7.4	16.7	0.0	54.3	4.4	4.0	0.2	5.8	1.9	25.7
Religious	3.2	5.0	3.6	9.0	0.0	67.3	3.8	4.9	0.0	3.2	0.1	51.5
Fraternal	2.4	6.7	7.0	12.3	0.0	52.4	1.9	5.2	0.0	12.1	0.0	12.5
Other assoc.,incl low income	4.0	2.5	9.2	20.8	0.0	48.5	5.0	3.4	0.3	6.3	3.0	15.3
Single group occupational	10.9	7.1	9.9	16.1	0.0	39.6	4.6	5.5	1.3	5.1	0.0	3.9
Educational	7.3	5.2	9.9	18.8	0.0	39.0	8.5	6.8	0.5	3.9	0.0	4.5
Military	18.5	6.7	8.5	11.2	0.0	40.6	2.2	6.4	3.2	2.8	0.0	0.6
Fed/local government	9.0	8.9	12.1	20.5	0.0	34.3	6.5	4.9	0.1	3.8	0.0	3.6
Manufacturing	5.0	5.9	12.4	18.5	0.0	43.2	3.5	4.9	0.2	6.3	0.1	4.1
Chemicals	4.5	5.3	11.7	12.7	0.0	52.0	3.2	3.6	0.1	7.0	0.1	5.7
Petroleum refining	4.4	6.8	21.6	24.6	0.0	22.6	6.0	2.8	0.0	11.1	0.0	0.0
Primary/fabricated metals	3.7	9.0	10.6	30.3	0.0	27.4	2.4	10.1	0.0	6.4	0.0	0.3
Machinery	5.9	2.8	10.2	24.0	0.0	40.6	3.2	8.7	0.5	4.2	0.0	1.8
Transportation equipment	7.1	12.0	10.1	29.7	0.0	9.8	2.9	24.8	1.2	2.4	0.2	1.0
Other manufacturing	5.6	6.6	13.8	22.0	0.0	38.0	4.3	3.7	0.3	5.7	0.1	3.7
Services	4.4	7.3	8.5	16.8	0.0	42.6	4.8	4.2	0.3	11.2	0.0	10.3
Fin/ins/real estate/trade	3.5	8.6	7.6	13.2	0.0	51.9	5.4	3.6	0.5	5.5	0.0	1.1
Health care	5.5	10.5	13.2	25.4	0.0	27.2	6.0	7.2	0.3	4.7	0.0	3.7
Transportation	4.5	5.7	6.5	13.7	0.0	45.2	2.4	2.8	0.1	19.0	0.0	21.3
Communication & utilities	4.9	7.1	11.7	24.1	0.0	31.4	8.6	6.7	0.1	5.4	0.1	2.3
Other single groups	6.0	5.8	8.8	19.7	0.0	44.9	4.4	5.5	0.0	4.9	0.3	0.0
Multiple group occup, primarily	6.3	4.4	11.0	18.5	0.0	40.7	7.2	5.8	0.7	5.3	0.0	5.9
Educational	7.3	4.8	10.5	17.7	0.0	38.0	8.2	6.0	0.7	6.9	0.0	5.5
Military	7.7	3.2	19.0	22.5	0.0	33.3	3.6	6.1	1.0	3.6	0.0	3.8
Fed/state/local government	5.4	5.4	8.6	14.4	0.0	48.4	6.9	5.2	0.6	5.3	0.0	3.9
Manufacturing	5.2	3.6	8.0	16.9	0.0	45.0	10.5	6.4	0.7	3.7	0.0	7.1
Chemical	6.5	4.2	7.9	14.2	0.0	33.9	20.0	8.2	0.4	4.6	0.0	2.6
Petroleum refining	3.0	4.0	10.8	17.2	0.0	50.6	3.0	5.6	0.2	5.7	0.0	3.1
Primary/fabricated metals	5.5	5.1	7.1	27.7	0.0	36.7	6.0	6.3	0.0	5.6	0.0	7.2
Machinery	6.4	3.5	8.9	18.6	0.0	42.2	8.9	5.6	0.5	5.3	0.0	8.4
Transportation equipment	5.5	2.0	6.1	16.7	0.0	51.8	9.6	4.3	1.7	2.4	0.0	10.9
Other manufacturing	5.0	4.3	8.5	16.5	0.1	44.2	10.1	7.5	0.3	3.4	0.0	7.0
Services	6.5	5.3	8.6	19.5	0.2	37.3	7.5	7.0	0.4	7.7	0.0	9.0
Fin/ins/real estate/trade	6.5	6.7	7.4	18.3	1.5	35.5	5.1	7.9	0.1	11.0	0.0	10.3
Health care	4.1	11.2	11.1	22.4	0.0	27.5	8.2	10.6	0.2	4.8	0.0	4.6
Transportation	5.1	7.1	11.2	21.3	0.0	23.4	3.3	4.5	0.0	24.0	0.0	23.4
Communications/utilities	7.3	3.6	7.9	18.8	0.1	41.7	8.4	6.5	0.5	5.3	0.0	7.5
Faith-based	4.0	3.4	4.9	16.7	0.0	47.5	8.7	7.8	0.3	6.8	0.1	9.4
Other multiple groups	6.0	4.6	9.3	21.8	0.0	40.0	7.7	4.0	0.6	5.9	0.1	8.4
National total	6.3%	4.4%	10.4%	19.1%	0.1%	41.0%	6.9%	5.8%	0.7%	5.4%	0.4%	6.7%

Columns 1-10 sum to 100%. Business loans are included in columns 1-10, as well as reported separately.

First nine months 2012 operating ratios by type of membership

Table 4
Percent of credit unions offering various types of loans

By type of membership	Credit cards	Other unsecured	Auto			Mortgage			Loans held		Agricultural business loans	Other business loans
			New	Used	Leases	First equity	Other	for sale	Other	loans	loans	
Community urban/rural	72.9	99.2	98.3	99.1	1.8	88.1	71.8	80.8	17.2	71.8	9.1	55.4
Associational	21.1	91.7	68.7	74.4	0.9	30.0	18.5	28.8	1.8	66.8	3.4	17.8
Religious	12.8	91.1	55.3	62.2	0.0	20.4	11.2	20.7	0.3	61.8	0.7	12.5
Fraternal	23.5	89.7	85.3	85.3	1.5	36.8	22.1	48.5	0.0	67.6	0.0	17.6
Other assoc.,incl low income	33.5	93.2	84.3	90.1	2.1	42.9	28.8	34.6	4.7	74.3	8.9	26.2
Single group occupational	34.8	97.3	93.7	95.1	0.3	37.7	28.8	38.5	2.8	82.8	1.1	12.2
Educational	30.7	97.6	93.4	94.3	0.6	34.0	28.7	38.2	3.6	82.7	0.9	11.9
Military	37.0	100.0	100.0	100.0	3.7	44.4	29.6	44.4	7.4	96.3	0.0	14.8
Fed/local government	36.9	97.2	93.4	94.3	0.0	38.9	27.6	42.4	2.7	82.4	0.8	12.7
Manufacturing	27.8	96.3	92.0	96.1	0.4	36.2	23.9	31.9	2.4	82.8	1.9	9.7
Chemicals	44.8	98.3	98.3	98.3	1.7	44.8	34.5	41.4	3.4	82.8	5.2	12.1
Petroleum refining	29.6	100.0	100.0	100.0	0.0	48.1	22.2	37.0	0.0	81.5	0.0	3.7
Primary/fabricated metals	29.1	92.7	90.9	98.2	0.0	30.9	25.5	25.5	1.8	87.3	1.8	9.1
Machinery	28.2	89.7	89.7	94.9	0.0	30.8	25.6	30.8	5.1	92.3	0.0	15.4
Transportation equipment	17.6	94.1	82.4	88.2	0.0	17.6	5.9	17.6	5.9	82.4	5.9	11.8
Other manufacturing	24.3	97.4	91.0	95.5	0.4	36.2	22.4	31.7	1.9	80.6	1.5	9.0
Services	40.4	97.7	95.1	95.4	0.4	39.2	34.1	39.5	2.6	83.0	0.9	13.7
Fin/ins/real estate/trade	43.5	96.7	91.3	93.5	0.0	41.3	38.0	37.0	4.3	85.9	0.0	13.0
Health care	44.0	98.8	96.4	97.0	0.0	39.3	35.7	45.8	1.8	80.4	0.0	14.9
Transportation	33.9	96.8	93.5	96.0	0.8	35.5	24.2	32.3	2.4	85.5	0.8	15.3
Communication & utilities	40.0	97.8	96.8	94.6	0.5	40.5	37.3	40.0	2.7	82.2	2.2	11.9
Other single groups	42.9	100.0	100.0	100.0	0.0	42.9	42.9	28.6	0.0	71.4	14.3	0.0
Multiple group occup, primarily	62.6	99.2	98.8	98.8	1.2	66.7	52.6	65.6	8.1	82.2	2.6	30.8
Educational	60.7	99.5	100.0	100.0	0.5	69.5	58.1	63.1	13.3	82.0	2.4	33.4
Military	81.8	100.0	100.0	100.0	6.1	95.5	83.3	87.9	28.8	72.7	9.1	62.1
Fed/state/local government	66.6	99.6	99.8	99.6	0.4	68.7	56.6	70.6	6.8	83.8	2.1	27.7
Manufacturing	59.2	98.7	98.5	98.1	1.5	61.9	44.6	62.9	6.3	82.3	2.3	26.5
Chemical	63.5	98.4	100.0	98.4	3.2	65.1	46.0	61.9	9.5	87.3	0.0	22.2
Petroleum refining	58.7	100.0	100.0	95.7	2.2	52.2	30.4	54.3	4.3	87.0	4.3	30.4
Primary/fabricated metals	55.1	100.0	100.0	100.0	2.0	61.2	53.1	79.6	2.0	85.7	2.0	24.5
Machinery	53.7	100.0	95.1	97.6	0.0	58.5	36.6	61.0	7.3	80.5	2.4	24.4
Transportation equipment	73.3	95.6	100.0	95.6	2.2	71.1	57.8	75.6	13.3	68.9	4.4	42.2
Other manufacturing	57.1	98.7	97.8	98.7	0.9	61.9	44.2	59.3	5.2	82.3	2.2	24.7
Services	62.1	99.4	98.9	98.9	1.3	62.3	50.2	64.7	4.1	87.9	1.7	25.2
Fin/ins/real estate/trade	60.6	100.0	98.6	98.6	2.8	60.6	50.7	70.4	2.8	83.1	0.0	26.8
Health care	55.8	100.0	98.8	98.8	0.0	54.1	50.0	57.0	1.7	88.4	0.6	17.4
Transportation	58.7	97.1	98.1	98.1	0.0	64.4	34.6	57.7	3.8	93.3	2.9	29.8
Communications/utilities	70.4	100.0	99.5	99.5	2.6	69.3	58.7	73.5	6.9	86.2	2.6	29.1
Faith-based	40.0	95.7	88.6	91.4	0.0	57.1	28.6	52.9	5.7	68.6	2.9	31.4
Other multiple groups	66.4	99.6	98.1	98.8	1.5	72.2	55.2	64.1	9.7	73.7	4.2	44.4
National total	54.4%	98.1%	94.8%	95.9%	1.1%	62.0%	48.9%	59.5%	8.9%	77.9%	4.2%	32.0%

First nine months 2012 operating ratios by type of membership

Table 5
Types of loans as a percent of loans outstanding at offering credit unions
(Items as a percent of total loans)

By type of membership	Credit cards	Other unsecured	Auto			Mortgage			Loans held		Agricultural business loans	Other business loans
			New	Used	Leases	First	Home equity	Other	for sale	Other		
Community urban/rural	5.7	3.4	10.1	20.7	2.5	41.5	8.1	6.1	1.2	15.0	4.7	8.4
Associational	4.1	3.6	8.1	18.4	10.4	57.5	5.5	4.5	0.7	24.5	14.1	29.0
Religious	3.6	5.1	5.1	12.7	0.0	70.5	4.4	5.2	0.6	13.1	4.0	56.5
Fraternal	4.0	6.8	7.0	12.4	2.5	62.7	3.9	6.2	0.0	22.7	0.0	19.9
Other assoc.,incl low income	4.3	2.5	9.2	20.9	10.4	50.9	6.1	3.9	0.7	31.8	15.0	16.8
Single group occupational	11.9	7.1	9.9	16.2	0.0	41.5	5.0	5.8	2.1	7.0	0.2	4.8
Educational	8.1	5.3	9.9	18.8	0.2	41.2	9.8	7.2	0.9	8.9	1.0	6.0
Military	18.5	6.7	8.5	11.2	0.0	40.7	2.2	6.4	3.2	2.8	0.0	0.6
Fed/local government	9.7	8.9	12.1	21.1	0.0	36.2	8.1	5.3	0.3	6.5	0.2	5.2
Manufacturing	5.5	5.9	12.4	18.5	1.8	45.9	4.0	5.4	0.8	9.1	0.1	6.2
Chemicals	4.6	5.3	11.7	12.7	1.8	52.8	3.3	3.6	1.4	11.4	0.1	7.7
Petroleum refining	5.4	6.8	21.6	24.6	0.0	24.7	8.5	3.2	0.0	12.2	0.0	0.5
Primary/fabricated metals	4.1	9.0	10.7	30.3	0.0	29.6	2.8	13.9	0.1	6.4	1.4	0.5
Machinery	6.5	2.8	10.2	24.0	0.0	42.7	3.4	9.4	0.6	4.3	0.0	2.0
Transportation equipment	7.7	12.0	10.1	29.8	0.0	17.4	6.0	26.9	2.5	3.8	0.6	1.1
Other manufacturing	7.1	6.7	13.9	22.0	2.0	42.3	5.7	4.6	0.7	8.8	2.2	6.9
Services	5.6	7.3	8.5	16.8	0.0	47.6	5.2	4.8	0.8	18.5	0.7	13.5
Fin/ins/real estate/trade	4.4	8.6	7.7	13.2	0.0	64.4	5.6	4.4	1.1	6.1	0.0	1.6
Health care	8.1	10.5	13.2	25.4	0.0	34.6	8.2	9.1	2.6	7.2	0.0	8.3
Transportation	6.1	5.8	6.5	13.7	0.7	46.7	2.6	2.9	0.4	44.9	0.6	23.1
Communication & utilities	5.4	7.1	11.7	24.3	0.0	34.6	9.7	7.9	0.7	9.6	0.7	3.5
Other single groups	6.2	5.8	8.8	19.7	0.0	49.8	4.6	37.6	0.0	5.1	18.0	0.0
Multiple group occup, primarily	6.8	4.4	11.1	18.5	0.5	41.4	7.7	6.0	1.3	11.5	0.4	6.8
Educational	8.2	4.8	10.5	17.7	0.7	38.6	8.8	6.2	1.2	11.7	0.3	6.4
Military	7.8	3.2	19.0	22.5	0.0	33.3	3.6	6.1	1.2	6.5	0.4	4.0
Fed/state/local government	5.6	5.4	8.6	14.4	0.4	49.2	7.3	5.3	1.8	12.2	0.5	4.7
Manufacturing	6.0	3.6	8.0	16.9	0.6	45.9	11.3	6.6	1.6	11.4	0.2	8.3
Chemical	6.7	4.2	7.9	14.2	0.0	34.3	20.9	8.4	0.8	8.6	0.0	3.3
Petroleum refining	4.9	4.0	10.8	17.3	0.2	52.9	3.9	6.1	0.7	10.3	0.1	3.8
Primary/fabricated metals	6.4	5.1	7.1	27.7	0.1	39.3	6.4	6.5	1.3	14.4	0.1	10.1
Machinery	7.0	3.5	8.9	18.6	0.0	43.1	10.2	5.8	1.0	19.2	0.1	10.1
Transportation equipment	5.6	2.0	6.1	16.7	0.0	52.1	9.7	4.3	3.5	14.8	0.1	12.0
Other manufacturing	5.9	4.3	8.5	16.5	2.3	45.3	10.9	7.9	0.7	11.5	0.2	8.3
Services	7.3	5.4	8.8	19.7	1.6	38.7	8.5	7.5	1.0	16.9	0.5	11.3
Fin/ins/real estate/trade	7.1	6.7	7.4	18.3	32.8	37.2	6.6	8.3	0.5	21.2	0.0	12.9
Health care	5.9	11.2	11.1	22.4	0.0	30.8	9.9	12.0	0.9	7.0	2.4	9.6
Transportation	7.4	8.4	13.1	24.9	0.0	25.3	5.5	5.9	0.9	32.3	2.3	34.9
Communications/utilities	7.6	3.6	7.9	18.8	0.4	42.4	8.8	6.8	1.0	14.9	0.4	8.5
Faith-based	4.3	3.4	4.9	16.8	0.0	49.0	11.3	8.6	0.7	26.5	0.9	11.0
Other multiple groups	6.5	4.6	9.3	21.8	1.6	40.7	8.2	4.3	1.1	15.9	0.7	9.4
National total	7.1%	4.4%	10.4%	19.2%	0.7%	41.7%	7.4%	6.0%	1.4%	11.7%	3.4%	7.6%

First nine months 2012 operating ratios by type of membership

Table 6
Average size of loans outstanding
(\$ in thousands)

By type of membership	Credit cards	Other unsecured	Auto			First mortgage	Other mortgage (incl. home equity)	Other	Agricultural business loans	Other business loans
			New	Used	Leases					
Community urban/rural	2.4	2.3	15.5	10.2	27.0	118.5	32.7	9.9	107.0	218.4
Associational	1.8	3.3	16.4	10.0	16.9	153.1	33.1	10.8	75.6	265.8
Religious	1.8	4.6	13.7	8.6	0.0	218.2	42.9	8.2	176.1	519.1
Fraternal	2.1	3.9	15.6	9.4	0.7	172.1	43.6	13.7	0.0	179.5
Other assoc.,incl low income	1.8	2.4	17.1	10.4	17.1	126.7	29.2	11.0	74.6	154.4
Single group occupational	3.9	3.1	15.6	10.1	12.4	147.5	36.7	11.1	148.4	238.3
Educational	2.6	2.5	15.3	9.9	17.0	135.3	43.4	9.7	90.3	251.3
Military	5.5	3.0	18.4	10.4	13.4	181.6	41.2	7.6	0.0	173.5
Fed/local government	3.1	3.6	14.4	10.4	0.0	132.7	34.4	7.2	77.0	235.0
Manufacturing	2.3	3.0	17.3	10.1	7.2	102.0	27.7	10.4	200.9	153.9
Chemicals	2.5	3.6	18.7	10.4	7.7	102.3	26.6	13.8	165.1	157.6
Petroleum refining	2.1	3.6	16.2	11.1	0.0	95.6	33.4	15.0	0.0	81.7
Primary/fabricated metals	1.9	2.6	15.4	9.9	0.0	79.8	32.5	5.7	40.8	54.2
Machinery	2.5	1.8	17.2	10.8	0.0	118.8	25.2	7.1	0.0	102.3
Transportation equipment	2.9	3.4	14.5	8.9	0.0	67.5	46.4	7.1	385.0	244.5
Other manufacturing	2.0	2.6	16.3	9.6	6.2	102.6	26.3	8.6	325.2	161.0
Services	2.4	3.3	13.0	9.6	17.2	160.1	33.9	22.0	145.5	281.3
Fin/ins/real estate/trade	2.3	5.5	14.8	10.0	0.0	252.3	42.8	11.7	0.0	131.4
Health care	2.1	2.5	13.4	9.0	0.0	109.9	32.7	5.0	0.0	194.4
Transportation	2.8	3.5	10.6	9.4	17.4	149.2	31.5	54.4	95.4	429.0
Communication & utilities	2.1	2.2	15.1	9.9	16.8	113.0	30.8	7.7	152.6	39.9
Other single groups	0.9	0.8	11.9	8.6	0.0	124.3	43.7	11.9	57.7	0.0
Multiple group occup, primarily	2.5	2.5	16.1	10.6	25.8	131.4	34.3	9.2	137.4	225.4
Educational	2.7	2.2	14.3	10.1	23.8	116.9	32.7	8.2	245.4	264.7
Military	2.6	2.3	18.5	12.1	35.5	154.8	38.2	8.0	68.1	198.5
Fed/state/local government	2.2	3.0	14.7	9.8	26.7	118.4	32.5	9.0	292.0	186.0
Manufacturing	2.5	2.4	15.9	10.5	26.8	155.9	36.0	9.3	190.8	221.3
Chemical	2.9	2.0	14.8	10.2	33.6	103.6	31.2	8.4	0.0	129.6
Petroleum refining	2.4	4.1	17.4	12.1	40.1	173.7	38.6	13.8	90.0	169.7
Primary/fabricated metals	2.0	2.2	14.2	9.1	5.0	100.4	30.2	6.7	42.2	183.1
Machinery	2.3	3.1	15.6	9.2	0.0	126.3	34.8	10.0	307.1	236.1
Transportation equipment	2.9	1.8	16.2	11.5	27.3	218.9	44.2	9.5	162.8	223.1
Other manufacturing	2.3	2.6	16.0	10.1	26.1	149.9	36.3	8.8	206.7	259.3
Services	2.4	2.5	14.9	10.0	27.2	136.9	33.6	10.5	181.6	245.2
Fin/ins/real estate/trade	2.3	2.4	12.9	8.8	27.6	139.7	38.2	16.2	0.0	195.3
Health care	1.9	2.6	14.4	9.6	0.0	108.3	34.0	7.6	196.9	199.0
Transportation	2.4	2.8	15.6	10.4	0.0	99.5	28.4	35.9	106.2	181.7
Communications/utilities	2.4	2.4	15.2	10.3	26.3	146.5	33.4	6.8	235.1	329.2
Faith-based	1.5	1.5	13.6	8.8	0.0	114.1	39.8	10.2	159.6	173.8
Other multiple groups	2.4	2.4	15.9	10.1	18.1	113.5	32.0	10.8	134.7	260.6
National total	\$2.7	\$2.6	\$15.7	\$10.3	\$26.7	\$127.5	\$33.7	\$9.8	\$104.1	\$224.9

First nine months 2012 operating ratios by type of membership

Table 7
Loans outstanding and granted first nine months 2012

By type of membership	Loans outstanding			Loans granted first nine months 2012		
	Average loan size	\$ Loans per member	Number of loans per member	loan size	\$ Loans per member	Number of loans per member
Community urban/rural	13,243	6,299	0.48	14,465	2,539	0.18
Associational	15,668	6,193	0.40	22,479	2,460	0.11
Religious	19,702	6,536	0.33	33,152	2,701	0.08
Fraternal	16,750	5,327	0.32	13,571	1,485	0.11
Other assoc.,incl low income	14,199	6,163	0.43	20,451	2,490	0.12
Single group occupational	12,113	6,627	0.55	17,976	3,049	0.17
Educational	11,758	5,647	0.48	12,850	2,057	0.16
Military	12,594	8,092	0.64	35,938	5,145	0.14
Fed/local government	10,755	5,569	0.52	10,992	2,070	0.19
Manufacturing	12,396	6,732	0.54	10,114	2,376	0.23
Chemicals	15,624	9,894	0.63	9,306	3,401	0.37
Petroleum refining	11,453	3,920	0.34	12,182	1,454	0.12
Primary/fabricated metals	9,093	4,831	0.53	9,335	1,808	0.19
Machinery	12,346	7,699	0.62	16,520	3,101	0.19
Transportation equipment	9,063	4,737	0.52	11,532	1,773	0.15
Other manufacturing	10,220	4,971	0.49	9,983	1,708	0.17
Services	13,402	6,630	0.49	15,214	2,364	0.16
Fin/ins/real estate/trade	17,310	7,868	0.45	14,608	2,486	0.17
Health care	8,167	3,085	0.38	7,298	1,104	0.15
Transportation	16,206	9,200	0.57	23,052	3,566	0.15
Communication & utilities	9,784	5,329	0.54	12,590	1,836	0.15
Other single groups	5,548	2,279	0.41	15,328	859	0.06
Multiple group occup, primarily	12,404	6,280	0.51	12,808	2,457	0.19
Educational	11,069	5,497	0.50	12,216	2,149	0.18
Military	12,238	7,356	0.60	9,866	3,374	0.34
Fed/state/local government	13,092	6,405	0.49	16,477	2,042	0.12
Manufacturing	14,574	6,952	0.48	18,215	3,045	0.17
Chemical	12,323	7,357	0.60	19,423	2,598	0.13
Petroleum refining	19,259	7,691	0.40	26,897	3,228	0.12
Primary/fabricated metals	9,754	4,409	0.45	12,172	1,509	0.12
Machinery	12,935	6,184	0.48	22,043	2,730	0.12
Transportation equipment	17,748	8,086	0.46	17,693	4,979	0.28
Other manufacturing	13,846	6,501	0.47	17,037	2,359	0.14
Services	11,275	5,664	0.50	12,430	1,991	0.16
Fin/ins/real estate/trade	10,424	4,433	0.43	9,526	1,259	0.13
Health care	9,085	3,737	0.41	7,275	1,208	0.17
Transportation	11,581	5,376	0.46	9,433	2,276	0.24
Communications/utilities	11,980	6,740	0.56	16,130	2,409	0.15
Faith-based	11,569	5,127	0.44	16,659	1,671	0.10
Other multiple groups	11,897	5,422	0.46	11,057	2,032	0.18
National total	\$12,771	\$6,341	0.50	\$14,411	\$2,586	0.18

First nine months 2012 operating ratios by type of membership

Table 8
Indirect and participation loans outstanding

By type of membership	Indirect loans						Participation loans		
	Point of sale arrangements			Outsourced lending relationships			% of credit unions offering	\$ Participation loans per \$ loans	Average loan size
	% of credit unions offering	\$ Point of sale arrangements per \$ loans	Average loan size	% of credit unions offering	\$ Outsourced lending relationships per \$ loans	Average loan size			
Community urban/rural	40.91	11.41	13,272	22.73	4.31	13,444	32.40	2.09	12,214
Associational	4.09	9.70	13,474	2.49	1.63	11,803	9.24	0.67	72,712
Religious	2.96	1.25	10,039	1.32	0.07	15,875	7.57	0.65	30,515
Fraternal	0.00	0.00	0	7.35	0.46	11,987	10.29	0.51	150,711
Other assoc.,incl low income	7.33	14.83	13,659	2.62	2.51	11,762	11.52	0.70	163,726
Single group occupational	4.76	2.92	14,893	3.73	1.63	14,082	8.14	1.70	10,799
Educational	7.46	7.02	16,630	4.18	0.63	15,108	7.46	2.17	23,275
Military	3.70	0.00	6,051	7.41	0.12	16,480	11.11	0.13	2,072,334
Fed/local government	4.55	6.98	15,104	3.77	2.71	14,467	7.85	2.49	8,502
Manufacturing	3.88	3.84	13,911	1.51	4.79	18,042	5.82	1.38	15,986
Chemicals	8.62	1.77	9,200	1.72	8.45	19,986	10.34	0.06	6,069
Petroleum refining	7.41	5.78	28,147	3.70	4.14	12,010	3.70	0.20	87,661
Primary/fabricated metals	1.82	8.20	14,162	0.00	0.00	0	0.00	0.00	0
Machinery	10.26	7.76	12,291	2.56	0.02	10,254	12.82	0.63	106,822
Transportation equipment	5.88	8.35	13,258	5.88	0.42	15,227	0.00	0.00	0
Other manufacturing	1.87	4.37	20,774	1.12	1.92	11,569	5.60	4.28	15,831
Services	4.22	0.39	7,288	5.10	2.00	10,295	10.54	3.59	9,779
Fin/ins/real estate/trade	11.96	0.92	9,871	6.52	2.11	7,941	15.22	0.35	15,100
Health care	4.17	0.38	12,041	6.55	1.60	22,662	14.29	3.06	5,588
Transportation	0.81	0.03	8,685	3.23	0.02	11,695	7.26	6.71	9,683
Communication & utilities	2.70	0.44	3,708	4.32	6.46	11,019	7.03	1.50	45,086
Other single groups	0.00	0.00	0	0.00	0.00	0	14.29	0.48	144,525
Multiple group occup, primarily	15.53	9.63	14,730	12.29	3.05	15,237	18.64	1.70	17,709
Educational	17.77	8.49	12,949	8.75	0.91	12,313	22.28	1.47	25,222
Military	39.39	22.08	16,412	36.36	2.20	15,871	45.45	1.52	25,594
Fed/state/local government	13.19	5.16	15,545	9.57	1.26	11,982	15.53	1.53	7,900
Manufacturing	16.84	6.91	12,829	12.21	5.64	27,817	14.53	1.87	86,510
Chemical	14.29	9.31	12,175	12.70	1.05	16,105	15.87	1.70	32,648
Petroleum refining	13.04	6.99	16,900	13.04	1.31	8,563	17.39	0.79	225,440
Primary/fabricated metals	14.29	9.78	10,709	6.12	0.39	14,466	4.08	0.13	421,409
Machinery	19.51	6.18	10,607	12.20	0.41	12,106	14.63	2.57	345,887
Transportation equipment	35.56	7.95	14,179	17.78	13.83	49,963	28.89	2.44	155,849
Other manufacturing	14.72	5.02	11,808	12.12	4.15	16,078	12.99	1.95	84,636
Services	10.07	3.27	13,537	12.87	4.47	11,285	16.04	2.03	11,943
Fin/ins/real estate/trade	12.68	1.93	11,136	16.90	0.81	2,583	18.31	4.11	18,172
Health care	5.23	0.95	21,221	13.95	2.81	13,541	13.37	1.34	16,499
Transportation	11.54	9.06	13,463	7.69	2.26	100,961	11.54	1.09	129,578
Communications/utilities	12.70	3.07	13,558	13.23	5.74	11,362	20.11	1.97	9,697
Faith-based	7.14	0.91	16,327	8.57	6.61	10,014	18.57	1.32	14,232
Other multiple groups	21.62	8.15	12,565	16.22	5.06	11,805	25.10	2.10	33,620
National total	19.33%	9.37	\$13,860	12.25%	3.38	\$14,016	19.09%	1.87	13,389

First nine months 2012 operating ratios by type of membership

Table 9a
First mortgage loans outstanding
 Number and average size

By type of membership	First mortgages outstanding at offering CUs													
	Number per credit union								Average loan size (\$ in thousands)					
	Fixed rate		Balloon/Hybrid		Other	Adjustable rate		Fixed rate		Balloon/Hybrid		Other	Adjustable rate	
	<= 15yrs	> 15 yrs	<= 5 yrs	> 5 yrs	fixed rate	<= 1 yr	> 1 yr	<= 15yrs	> 15 yrs	<= 5 yrs	> 5 yrs	fixed rate	<= 1 yr	> 1 yr
Community urban/rural	226	172	131	89	66	71	98	83.1	142.1	171.3	179.7	55.1	82.4	128.0
Associational	79	87	112	66	25	76	84	77.8	143.8	268.6	247.1	167.7	132.7	130.2
Religious	54	28	191	57	5	33	81	63.2	135.5	402.6	223.4	108.8	371.5	110.6
Fraternal	36	40	62	17	11	20	70	89.7	211.6	105.2	430.9	33.6	563.9	222.4
Other assoc.,incl low income	112	140	85	78	43	102	91	81.9	137.9	153.3	254.3	180.2	87.0	121.2
Single group occupational	174	197	87	80	162	43	78	100.7	188.1	185.5	251.7	77.9	101.9	178.0
Educational	141	171	71	46	10	39	59	96.1	161.5	213.2	321.8	112.3	48.9	124.8
Military	3,222	4,486	11	509	0	16	570	117.2	245.9	519.9	186.9	0.0	213.9	275.9
Fed/local government	122	119	74	59	442	38	46	94.3	165.6	196.9	277.8	53.5	95.7	201.3
Manufacturing	125	138	118	86	90	54	92	76.4	120.2	119.7	137.0	64.4	82.6	134.3
Chemicals	468	763	354	227	172	109	55	83.5	114.7	124.1	152.5	64.2	92.3	72.5
Petroleum refining	41	32	5	25	7	3	3	63.9	135.9	204.2	177.8	20.8	99.7	221.8
Primary/fabricated metals	113	17	299	43	0	31	59	55.3	129.4	114.5	143.7	0.0	66.8	126.2
Machinery	41	12	126	181	8	22	497	52.8	67.7	84.5	98.9	114.3	50.4	163.8
Transportation equipment	117	7	0	0	0	0	0	66.1	83.3	0.0	0.0	0.0	0.0	0.0
Other manufacturing	62	59	37	18	10	44	58	72.5	137.5	135.4	168.8	31.7	78.0	113.6
Services	93	100	91	91	61	42	76	101.0	161.1	218.4	289.6	230.0	144.5	179.8
Fin/ins/real estate/trade	67	57	144	234	282	57	138	113.9	192.3	360.7	352.2	298.3	202.3	262.1
Health care	34	26	43	16	5	13	22	76.4	114.6	145.3	165.9	108.2	44.8	244.8
Transportation	263	359	229	83	3	53	115	109.5	162.8	198.0	288.3	456.9	191.7	48.1
Communication & utilities	65	45	31	61	35	49	59	85.9	157.4	153.7	141.2	54.8	106.9	98.0
Other single groups	63	99	0	0	0	0	0	86.5	148.4	0.0	0.0	0.0	0.0	0.0
Multiple group occup, primarily	194	156	116	72	40	61	333	84.8	152.4	206.3	222.5	91.5	81.9	150.0
Educational	182	151	153	83	55	60	66	78.3	141.4	151.3	174.3	61.5	85.2	161.8
Military	689	538	243	153	56	95	567	82.3	151.1	240.2	195.3	90.3	100.1	310.6
Fed/state/local government	196	138	83	76	49	57	1,216	84.1	145.3	194.0	205.9	106.6	65.3	119.5
Manufacturing	183	172	132	66	22	57	61	91.9	180.3	265.1	307.6	107.1	117.3	164.9
Chemical	253	154	89	61	19	68	101	76.5	135.2	169.0	160.6	27.8	60.1	129.9
Petroleum refining	220	269	112	94	0	8	37	107.5	195.9	287.3	267.9	0.0	66.9	259.9
Primary/fabricated metals	142	66	56	61	34	43	45	66.0	132.0	409.9	162.3	105.9	34.5	80.7
Machinery	156	42	154	89	4	30	83	79.3	145.0	197.4	217.0	64.3	151.3	183.8
Transportation equipment	307	378	209	103	18	48	35	134.5	212.4	397.3	403.4	125.4	228.0	224.6
Other manufacturing	135	150	129	41	25	71	56	80.6	174.4	223.6	360.6	113.8	114.5	182.9
Services	111	113	83	47	30	32	44	90.1	149.2	216.7	258.5	113.0	79.3	209.1
Fin/ins/real estate/trade	75	116	35	34	9	20	7	83.3	162.7	231.5	294.3	263.9	97.2	185.6
Health care	58	40	29	35	78	23	18	76.6	142.9	172.4	105.3	53.7	102.5	231.7
Transportation	44	53	46	31	13	18	35	57.6	118.1	125.5	159.6	601.3	53.9	97.0
Communications/utilities	196	185	153	63	23	44	82	97.6	151.2	235.4	324.1	60.2	76.9	229.8
Faith-based	60	58	54	28	39	33	53	82.5	117.6	151.8	211.1	103.1	70.4	164.4
Other multiple groups	223	122	93	60	39	97	174	82.6	134.4	180.9	210.7	63.3	61.4	130.0
National total	202	168	120	82	68	65	166	\$86.1	\$153.6	\$185.8	\$201.3	\$68.2	\$85.3	\$144.3

Section 2 - Operating ratios by type of membership (38)

First nine months 2012 operating ratios by type of membership

Table 9b
First mortgage loans granted
Number and average size

First mortgages granted first nine months 2012 by offering CUs

By asset size (\$ in millions)	Number per credit union						Average loan size (\$ in thousands)							
	Fixed rate		Balloon/Hybrid		Other	Adjustable rate		Fixed rate		Balloon/Hybrid		Other	Adjustable rate	
	≤ 15yrs	> 15 yrs	≤ 5 yrs	> 5 yrs	fixed rate	≤ 1 yr	> 1 yr	≤ 15yrs	> 15 yrs	≤ 5 yrs	> 5 yrs	fixed rate	≤ 1 yr	> 1 yr
Community urban/rural	79	100	30	22	16	32	25	125.2	179.9	174.5	216.9	130.5	66.4	157.7
Associational	45	59	21	14	7	27	16	104.0	161.7	632.0	484.9	134.4	261.1	145.8
Religious	30	25	28	15	8	63	23	85.0	156.5	1,201.0	685.0	67.5	344.7	87.7
Fraternal	10	11	20	2	1	15	11	71.2	277.3	102.9	237.5	21.6	667.4	230.6
Other assoc.,incl low income	65	94	18	14	8	16	14	111.2	158.9	191.6	352.2	206.2	126.8	180.0
Single group occupational	62	117	22	21	48	19	28	161.0	229.8	212.5	295.2	73.4	22.5	211.2
Educational	52	71	13	12	13	37	18	156.9	227.9	156.4	290.5	144.9	11.4	147.4
Military	1,288	3,107	5	5	0	1	201	187.1	251.3	229.5	338.6	0.0	160.0	316.1
Fed/local government	43	42	16	20	136	26	7	148.8	191.4	220.5	344.3	67.4	9.5	178.2
Manufacturing	43	56	38	18	54	10	49	116.3	162.8	114.8	174.7	73.5	46.0	132.0
Chemicals	163	218	84	22	118	7	82	125.8	145.3	139.0	286.1	70.6	115.3	43.1
Petroleum refining	10	5	0	0	0	0	2	63.5	217.2	0.0	0.0	0.0	0.0	695.4
Primary/fabricated metals	27	6	75	2	0	11	0	68.1	118.7	129.5	199.8	0.0	84.3	0.0
Machinery	21	32	43	38	11	0	365	129.2	160.7	81.7	91.2	122.4	0.0	195.4
Transportation equipment	55	20	0	0	0	0	0	97.3	138.3	0.0	0.0	0.0	0.0	0.0
Other manufacturing	21	34	15	7	1	11	18	112.3	193.8	77.5	231.4	48.3	27.6	121.3
Services	31	35	22	27	6	13	19	162.5	201.3	325.9	310.1	85.8	37.0	317.6
Fin/ins/real estate/trade	27	45	62	60	7	31	41	188.1	224.7	485.4	356.6	101.0	24.6	415.8
Health care	13	12	18	8	5	9	5	166.6	271.1	118.8	222.2	128.5	8.8	198.8
Transportation	64	67	19	38	0	14	0	183.6	187.5	319.6	341.5	0.0	15.8	0.0
Communication & utilities	32	29	8	14	5	7	16	123.8	172.3	161.8	175.3	45.8	78.6	110.4
Other single groups	16	27	0	0	0	0	0	126.4	187.4	0.0	0.0	0.0	0.0	0.0
Multiple group occup, primarily	76	93	24	18	24	36	75	132.6	203.6	232.5	281.1	155.5	49.7	214.0
Educational	71	66	31	15	8	19	16	122.9	181.4	162.3	252.5	192.7	95.9	143.1
Military	254	308	22	21	35	218	208	138.3	192.2	209.9	170.3	180.0	9.0	337.3
Fed/state/local government	66	76	15	15	8	10	206	131.1	190.8	188.6	239.1	183.7	118.7	146.7
Manufacturing	87	148	28	18	12	15	14	148.3	248.4	336.4	439.4	122.8	110.0	214.2
Chemical	105	84	10	8	4	18	23	125.9	161.4	319.8	273.6	22.9	78.6	255.6
Petroleum refining	72	73	32	52	0	2	13	168.0	270.6	320.6	391.9	0.0	77.5	480.4
Primary/fabricated metals	49	26	31	14	0	24	9	100.4	175.4	425.9	61.9	0.0	48.6	92.9
Machinery	116	114	46	11	0	12	3	116.7	157.6	203.5	229.4	0.0	183.1	147.6
Transportation equipment	195	650	28	33	1	8	5	196.6	289.3	590.2	628.6	215.0	407.9	348.6
Other manufacturing	53	102	31	8	15	17	17	125.0	225.6	268.2	399.5	125.2	71.1	186.6
Services	40	49	24	13	15	16	13	130.9	184.7	267.9	387.5	57.3	92.7	275.9
Fin/ins/real estate/trade	12	21	16	15	3	5	2	143.5	212.3	360.9	326.1	86.8	29.5	133.3
Health care	19	18	14	9	30	15	11	100.7	167.2	168.4	166.0	82.0	66.2	225.3
Transportation	10	9	16	19	21	5	15	88.5	152.5	137.6	170.9	4.1	69.0	103.4
Communications/utilities	75	86	33	12	12	24	15	137.3	185.4	293.3	515.2	45.7	103.6	340.0
Faith-based	18	20	5	8	181	17	20	122.4	152.0	146.1	195.8	194.5	92.9	182.1
Other multiple groups	78	72	26	31	30	72	41	114.5	161.2	175.1	188.9	119.8	39.7	125.4
National total	75	99	27	21	21	31	39	\$131.5	\$195.1	\$205.7	\$248.7	\$125.9	\$65.0	\$192.1

First nine months 2012 operating ratios by type of membership

Table 9c
First mortgage loans
Distribution of dollar amounts

First mortgages outstanding at all CUs								
By type of membership	First mortgage/ assets	% of outstanding with						
		Fixed rate		Balloon/Hybrid		Other fixed rate	Adjustable rate	
		<= 15 yrs	> 15 yrs	<= 5 yrs	> 5 yrs		<= 1yrs	> 1yrs
Community urban/rural	24.5	28.8	32.1	17.4	10.2	0.7	3.8	7.0
Associational	32.5	15.2	24.0	31.0	14.0	0.8	6.7	8.4
Religious	42.9	8.3	6.3	60.3	11.4	0.1	7.0	6.5
Fraternal	28.4	15.8	39.9	8.5	5.7	0.1	5.7	24.3
Other assoc.,incl low income	28.5	19.5	33.3	15.0	16.8	1.3	6.6	7.5
Single group occupational	21.8	29.6	46.6	7.7	7.8	1.3	1.8	5.2
Educational	18.7	31.3	45.0	11.4	6.4	0.1	1.1	4.6
Military	26.6	32.3	62.8	0.2	1.4	0.0	0.0	3.4
Fed/local government	18.0	30.7	40.4	8.6	10.1	3.0	2.1	5.1
Manufacturing	22.9	29.0	37.4	12.5	6.9	1.6	3.4	9.3
Chemicals	32.3	30.6	44.4	12.0	6.8	2.6	2.7	0.9
Petroleum refining	9.8	40.0	44.2	1.3	11.4	0.2	0.4	2.6
Primary/fabricated metals	16.0	40.6	11.2	34.1	6.2	0.0	4.2	3.7
Machinery	28.8	4.3	2.2	13.3	17.9	0.7	0.5	61.1
Transportation equipment	4.1	89.8	10.2	0.0	0.0	0.0	0.0	0.0
Other manufacturing	15.5	30.5	38.5	10.4	3.3	0.1	5.9	11.3
Services	20.8	23.2	29.6	15.8	18.3	2.3	4.2	6.6
Fin/ins/real estate/trade	23.1	10.3	10.9	16.0	37.8	6.4	4.8	13.9
Health care	12.5	29.6	26.6	23.6	7.7	0.4	1.5	10.6
Transportation	25.1	29.0	44.2	16.5	7.3	0.0	2.3	0.6
Communication & utilities	14.0	32.0	28.0	9.4	12.4	1.0	9.9	7.2
Other single groups	13.3	27.1	72.9	0.0	0.0	0.0	0.0	0.0
Multiple group occup, primarily	24.3	24.5	30.9	13.5	7.9	0.4	2.2	20.5
Educational	21.0	27.9	36.7	17.0	9.8	0.4	2.6	5.6
Military	23.2	21.6	27.8	12.0	5.8	0.5	1.5	30.7
Fed/state/local government	26.7	20.2	21.3	6.8	5.4	0.5	1.3	44.5
Manufacturing	26.7	24.6	39.5	18.8	9.7	0.3	2.8	4.4
Chemical	18.8	39.3	32.0	10.4	6.7	0.1	2.4	9.1
Petroleum refining	30.8	25.3	46.5	14.9	10.5	0.0	0.1	2.6
Primary/fabricated metals	19.7	36.4	32.4	15.5	8.4	0.6	1.2	5.5
Machinery	24.2	34.3	12.3	26.8	12.1	0.0	2.9	11.5
Transportation equipment	34.5	22.6	39.5	21.2	12.8	0.2	2.6	1.3
Other manufacturing	25.4	19.4	43.4	20.0	7.7	0.5	4.1	5.1
Services	22.6	27.0	39.0	16.1	9.2	0.6	1.9	6.1
Fin/ins/real estate/trade	20.2	22.9	55.3	9.9	7.6	0.7	2.1	1.4
Health care	14.6	34.3	35.2	11.2	8.1	1.6	3.0	6.6
Transportation	14.0	20.7	39.5	17.3	8.9	4.6	2.2	6.6
Communications/utilities	26.4	27.2	37.2	17.5	9.6	0.2	1.7	6.6
Faith-based	28.2	27.3	30.9	17.2	8.9	2.4	2.8	10.4
Other multiple groups	23.2	32.2	26.4	14.8	10.2	0.3	4.1	12.0
National total	24.1%	27.1%	33.8%	14.8%	9.1%	0.7%	3.0%	11.6%

(40)

Section 2 - Operating ratios by type of membership

First nine months 2012 operating ratios by type of membership

Table 9d
First mortgage loans granted
Distribution of dollar amounts

By asset size (\$ in millions)	First mortgages granted first nine months 2012 by all CUs								
	First mortgage granted/ assets	% of granted with						% sold in sec market 1st nine mos 2012	
		Fixed rate		Balloon/Hybrid		Other	Adjustable rate		
		<= 15 yrs	> 15 yrs	<= 5 yrs	> 5 yrs	fixed rate	<= 1yrs	> 1yrs	
Community urban/rural	9.2	33.8	48.1	7.7	4.8	0.6	1.7	3.3	55.1
Associational	11.7	21.6	27.7	29.9	9.4	0.3	7.8	3.3	45.7
Religious	19.1	9.2	8.2	56.0	11.8	0.2	12.7	1.9	39.8
Fraternal	4.4	13.0	38.7	10.1	0.8	0.0	16.6	20.7	7.3
Other assoc.,incl low income	9.5	32.8	43.9	8.6	7.8	0.5	3.1	3.4	53.2
Single group occupational	7.9	29.7	59.4	3.9	3.4	0.5	0.2	2.9	40.8
Educational	6.3	37.2	56.9	2.4	1.2	0.4	0.3	1.8	48.6
Military	13.8	23.2	75.0	0.0	0.0	0.0	0.0	1.7	43.5
Fed/local government	4.9	42.5	41.3	5.0	8.0	1.7	0.2	1.2	42.3
Manufacturing	6.1	33.3	41.0	9.2	4.3	2.4	0.5	9.2	34.1
Chemicals	8.0	39.0	40.1	11.0	4.0	4.0	0.3	1.7	10.9
Petroleum refining	1.4	40.6	46.9	0.0	0.0	0.0	0.0	12.5	3.1
Primary/fabricated metals	2.3	51.0	7.4	33.7	1.4	0.0	6.4	0.0	100.8
Machinery	10.2	9.7	18.0	9.9	9.8	1.9	0.0	50.6	79.7
Transportation equipment	3.8	66.3	33.7	0.0	0.0	0.0	0.0	0.0	53.9
Other manufacturing	4.7	29.5	54.8	4.5	3.1	0.0	0.8	7.3	51.9
Services	5.0	32.8	32.4	15.4	12.2	0.2	0.7	6.3	27.2
Fin/ins/real estate/trade	6.3	17.9	24.0	25.1	18.0	0.2	0.6	14.1	25.8
Health care	5.1	36.2	39.9	12.3	7.2	0.6	0.2	3.6	61.9
Transportation	4.4	41.7	36.0	11.7	10.5	0.0	0.1	0.0	14.0
Communication & utilities	4.4	45.6	38.7	3.8	6.4	0.2	2.3	3.0	33.4
Other single groups	2.3	28.6	71.4	0.0	0.0	0.0	0.0	0.0	0.0
Multiple group occup, primarily	8.4	31.7	48.1	5.5	3.9	0.7	0.8	9.3	55.9
Educational	7.0	39.6	46.4	6.7	4.1	0.3	1.1	1.8	52.2
Military	9.0	29.9	41.4	1.5	1.3	1.1	0.3	24.5	51.0
Fed/state/local government	6.4	32.4	43.7	3.1	2.8	0.3	0.5	17.2	53.4
Manufacturing	13.6	27.1	59.9	6.8	4.2	0.2	0.6	1.2	63.2
Chemical	7.3	52.3	36.1	4.2	2.8	0.0	0.9	3.7	49.3
Petroleum refining	10.2	30.6	41.8	11.5	14.3	0.0	0.0	1.8	15.6
Primary/fabricated metals	6.7	44.2	38.3	12.9	1.3	0.0	1.2	2.2	28.9
Machinery	12.9	44.6	42.1	8.8	2.4	0.0	2.1	0.1	78.8
Transportation equipment	27.7	22.5	68.2	4.5	4.2	0.0	0.4	0.1	81.5
Other manufacturing	9.5	21.9	62.7	9.4	2.4	0.6	0.7	2.2	49.0
Services	6.5	31.9	45.2	10.9	7.0	0.3	1.2	3.4	54.9
Fin/ins/real estate/trade	3.9	22.9	48.4	16.4	11.7	0.3	0.1	0.2	36.0
Health care	3.4	38.1	39.7	10.0	4.4	2.0	1.6	4.2	22.5
Transportation	2.2	26.6	31.7	16.2	15.6	0.1	2.5	7.4	13.3
Communications/utilities	8.4	32.3	46.1	10.3	6.6	0.1	1.2	3.5	61.5
Faith-based	9.7	24.7	28.2	3.7	3.6	30.8	2.8	6.2	41.7
Other multiple groups	7.0	38.2	39.5	6.8	7.1	1.3	2.4	4.7	55.6
National total	8.7%	32.2%	49.4%	6.8%	4.3%	0.6%	1.3%	5.3%	53.0%

First nine months 2012 operating ratios by type of membership

Table 10a
All second mortgages including home equity
Number and average size

	Second mortgages outstanding at offering CUs				Second mortgages granted third-quarter 2012 by offering CUs			
	Number per credit union		Average loan size (\$ in thousands)		Number per credit union		Average loan size (\$ in thousands)	
	Fixed rate	Adjustable rate	Fixed rate	Adjustable rate	Fixed rate	Adjustable rate	Fixed rate	Adjustable rate
By type of membership								
Community urban/rural	262	410	32.5	32.9	35	133	46.0	24.3
Associational	51	131	37.9	30.0	13	70	41.8	15.2
Religious	26	100	72.6	29.7	7	46	75.9	16.7
Fraternal	26	27	28.3	66.0	9	7	28.2	70.8
Other assoc.,incl low income	89	178	28.7	28.6	20	106	32.1	13.7
Single group occupational	166	213	39.1	34.6	25	81	44.5	22.9
Educational	115	240	43.1	43.8	19	134	45.0	14.6
Military	3,787	2,956	48.4	28.7	368	178	49.4	69.0
Fed/local government	126	214	31.4	36.8	26	87	40.0	29.3
Manufacturing	106	122	30.1	25.8	29	47	43.2	18.7
Chemicals	250	288	28.6	24.7	38	110	37.2	21.3
Petroleum refining	29	89	33.1	33.5	7	7	39.5	56.1
Primary/fabricated metals	135	47	37.4	27.1	69	18	57.0	17.2
Machinery	266	127	26.0	25.0	81	30	31.7	36.9
Transportation equipment	253	146	53.8	27.1	62	10	84.0	31.4
Other manufacturing	46	84	26.4	26.2	10	38	41.5	13.1
Services	83	137	33.7	33.4	14	62	51.2	18.9
Fin/ins/real estate/trade	71	198	34.4	42.5	15	75	50.8	22.7
Health care	45	56	31.1	34.9	10	12	38.8	24.5
Transportation	174	192	32.4	30.8	13	184	55.3	14.4
Communication & utilities	81	153	36.5	28.3	19	40	57.0	22.6
Other single groups	27	31	51.2	42.6	0	4	0.0	79.7
Multiple group occup, primarily	218	398	36.6	32.9	40	100	52.1	32.0
Educational	205	397	35.1	31.4	32	72	55.3	26.3
Military	1,136	889	42.6	32.7	184	300	58.5	28.8
Fed/state/local government	196	387	35.9	30.5	36	65	48.9	45.3
Manufacturing	208	538	35.8	36.1	35	101	52.4	48.8
Chemical	341	1,362	31.1	31.2	39	197	58.9	71.0
Petroleum refining	230	246	38.1	40.2	42	28	59.2	95.9
Primary/fabricated metals	81	130	31.0	29.4	15	55	45.7	10.7
Machinery	132	267	29.7	38.4	27	58	48.7	38.8
Transportation equipment	331	774	34.6	49.2	34	143	36.6	44.3
Other manufacturing	185	432	39.7	34.6	40	91	53.9	41.1
Services	145	236	33.9	33.7	27	93	46.4	19.2
Fin/ins/real estate/trade	101	136	40.8	35.4	15	27	55.8	25.0
Health care	116	108	35.4	32.4	26	37	55.0	20.1
Transportation	51	94	33.1	26.0	12	131	57.8	5.3
Communications/utilities	221	412	32.3	34.4	35	147	40.0	22.3
Faith-based	57	162	36.7	41.5	14	46	52.9	27.7
Other multiple groups	159	366	33.0	31.7	37	132	47.5	24.4
National total	221	362	\$34.9	\$33.1	35	112	\$48.2	\$26.3

First nine months 2012 operating ratios by type of membership

Table 10b
All second mortgages including home equity
Distribution of dollar amounts

By type of membership	Second mortgages outstanding at all CUs					Second mortgages granted mid-year 2012 by all CUs				
	Second mortgage /assets	% outstanding with				Second mortgage /assets	% granted with			
		Closed-end fixed rate	Closed-end adj rates	Open-end fixed rate	Open-end adj rates		Closed-end fixed rate	Closed-end adj rates	Open-end fixed rate	Open-end adj rates
Community urban/rural	8.0	39.1	2.8	2.1	56.1	1.4	32.0	2.4	2.7	62.9
Associational	5.0	35.8	5.7	6.0	52.5	0.8	31.1	4.8	5.1	59.0
Religious	5.6	47.3	1.6	7.3	43.8	0.9	42.1	1.2	5.9	50.8
Fraternal	3.8	38.6	34.9	0.0	26.5	0.6	35.2	47.8	0.0	17.0
Other assoc.,incl low income	4.9	30.0	4.7	6.0	59.3	0.8	25.2	2.2	5.2	67.4
Single group occupational	5.5	50.2	2.9	1.5	45.3	0.7	35.6	1.2	2.6	60.6
Educational	7.3	36.6	7.2	0.6	55.6	0.9	29.4	1.9	1.6	67.0
Military	5.6	74.2	0.1	0.0	25.7	0.3	42.6	0.0	0.0	57.4
Fed/local government	6.0	40.0	2.4	0.6	57.0	1.1	32.4	0.5	0.7	66.4
Manufacturing	4.5	51.4	3.1	3.6	41.9	0.9	48.0	3.3	9.4	39.3
Chemicals	4.2	45.6	2.6	4.8	47.0	0.8	26.1	4.6	14.8	54.5
Petroleum refining	3.8	31.4	0.4	0.0	68.2	0.3	50.5	0.0	0.0	49.5
Primary/fabricated metals	7.3	76.7	0.0	3.8	19.5	1.8	86.1	0.0	1.9	12.0
Machinery	8.4	65.0	0.2	7.9	26.8	2.4	54.7	0.0	18.9	26.4
Transportation equipment	11.6	83.8	5.6	0.0	10.6	2.6	94.6	3.4	0.0	2.0
Other manufacturing	3.3	39.4	6.0	1.1	53.4	0.5	39.6	6.2	0.1	54.1
Services	4.4	36.7	4.4	5.5	53.4	0.7	34.4	1.5	4.2	59.9
Fin/ins/real estate/trade	4.0	16.6	10.4	12.8	60.2	0.6	24.6	3.8	10.6	61.0
Health care	6.0	43.0	5.7	5.7	45.6	0.7	55.4	3.4	5.9	35.3
Transportation	2.9	51.7	0.3	1.3	46.7	0.5	21.8	0.0	0.2	78.1
Communication & utilities	6.8	39.3	1.9	2.6	56.2	1.1	45.8	0.2	1.7	52.3
Other single groups	2.9	31.1	0.0	24.2	44.6	0.4	0.0	0.0	32.6	67.4
Multiple group occup, primarily	7.8	40.3	2.9	1.5	55.3	1.4	38.8	1.8	1.1	58.3
Educational	7.8	36.6	4.1	1.4	57.9	1.1	45.5	2.3	2.2	50.0
Military	6.7	61.3	0.9	0.5	37.2	1.4	51.9	0.3	0.2	47.7
Fed/state/local government	6.7	39.7	1.6	1.5	57.2	1.2	36.0	1.4	1.8	60.9
Manufacturing	10.0	32.6	3.5	1.9	62.0	1.9	29.9	2.5	0.9	66.7
Chemical	15.7	23.8	4.7	0.7	70.8	3.9	16.4	1.5	0.0	82.0
Petroleum refining	5.2	59.8	3.0	2.3	34.9	1.2	58.5	4.0	1.7	35.8
Primary/fabricated metals	6.5	48.5	1.6	1.2	48.8	1.0	58.8	0.5	0.4	40.4
Machinery	8.3	35.8	2.6	0.4	61.2	1.7	40.8	3.2	0.4	55.5
Transportation equipment	9.2	26.5	0.8	3.5	69.2	1.1	18.2	0.5	0.3	81.0
Other manufacturing	10.1	36.1	4.6	1.9	57.4	1.9	37.5	3.9	1.7	56.9
Services	8.8	41.1	4.6	2.5	51.8	1.4	41.5	2.6	1.6	54.3
Fin/ins/real estate/trade	7.4	51.4	8.0	1.5	39.1	0.9	58.7	3.2	0.5	37.7
Health care	10.0	54.6	0.9	0.8	43.6	1.9	62.4	1.8	0.4	35.4
Transportation	4.7	44.7	1.2	12.0	42.1	0.8	52.2	0.0	4.0	43.8
Communications/utilities	9.4	35.9	5.4	2.3	56.5	1.5	32.0	3.0	2.0	63.0
Faith-based	9.8	32.7	14.1	0.4	52.8	1.5	44.0	10.0	0.0	46.0
Other multiple groups	6.8	31.4	2.3	0.6	65.6	1.3	29.5	1.3	0.4	68.7
National total	7.4%	40.9%	2.9%	1.8%	54.4%	1.3%	35.0%	2.1%	2.1%	60.8%

First nine months 2012 operating ratios by type of membership

Table 11
All business loans
Distribution of dollar amounts

By type of membership	Average size	\$ Business loans/ \$ total loans	% of total business loans outstanding at offering CUs					% of total business loans granted third-quarter 2012 at offering CUs				
			Construction/development	Unsecured	Ag-related	Commercial & Industrial	Secured by RE (Non-Farm)	Construction/development	Unsecured	Ag-related	Commercial & Industrial	Secured by RE (Non-Farm)
Community urban/rural	201,178	8.24	4.0	1.0	8.2	10.1	76.7	6.0	1.1	14.7	17.0	61.2
Associational	226,049	27.64	2.3	1.8	7.0	4.8	84.2	0.6	1.1	8.6	5.0	84.7
Religious	516,211	51.63	3.2	2.2	0.3	1.8	92.6	0.3	0.5	0.3	0.9	98.0
Fraternal	179,527	12.46	1.7	0.1	0.0	24.6	73.6	0.0	0.5	0.0	87.1	12.5
Other assoc.,incl low income	131,334	18.27	1.2	1.4	16.4	7.2	73.8	1.4	2.5	29.9	12.0	54.1
Single group occupational	237,908	3.95	2.9	0.9	0.3	39.1	56.9	3.0	1.3	0.1	63.1	32.5
Educational	251,000	4.48	1.3	0.8	0.1	2.6	95.2	7.7	1.1	0.0	9.1	82.0
Military	173,504	0.58	13.8	0.6	0.0	4.9	80.7	24.5	0.4	0.0	7.4	67.7
Fed/local government	234,519	3.65	4.6	0.4	0.1	10.4	84.4	4.4	1.0	0.1	11.0	83.4
Manufacturing	154,365	4.11	2.8	2.3	1.3	15.0	78.7	7.9	5.2	0.4	41.7	44.8
Chemicals	157,657	5.71	2.8	3.1	0.9	8.9	84.3	11.6	7.0	0.6	28.2	52.5
Petroleum refining	81,726	0.02	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0
Primary/fabricated metals	52,783	0.27	0.0	0.0	8.1	0.0	91.9	0.0	0.0	37.5	0.0	62.5
Machinery	102,289	1.78	7.4	3.1	0.0	17.3	72.2	10.2	8.6	0.0	38.1	43.0
Transportation equipment	262,052	1.20	0.0	0.0	18.4	0.0	81.6	0.0	0.0	0.0	0.0	0.0
Other manufacturing	162,821	3.83	2.0	0.2	2.2	29.7	65.9	0.0	0.9	0.0	69.3	29.8
Services	280,811	10.31	1.4	0.8	0.2	70.2	27.4	0.7	0.9	0.1	81.7	16.6
Fin/ins/real estate/trade	131,435	1.11	0.4	0.5	0.0	40.9	58.2	2.6	1.7	0.0	29.3	66.4
Health care	194,377	3.69	0.1	6.9	0.0	17.5	75.5	0.3	13.6	0.0	37.8	48.3
Transportation	428,738	21.30	1.5	0.2	0.0	76.4	21.8	0.7	0.2	0.0	84.1	15.0
Communication & utilities	41,111	2.35	1.3	7.7	3.8	8.7	78.4	5.3	32.5	5.4	18.6	38.2
Other single groups	57,716	0.32	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Multiple group occup, primarily	224,697	5.88	3.2	1.0	0.5	14.3	81.0	3.9	0.7	0.3	25.3	69.7
Educational	264,627	5.47	3.6	1.1	0.4	9.0	85.9	4.7	1.3	0.4	11.9	81.8
Military	196,034	3.81	5.8	1.9	0.7	12.4	79.3	8.8	1.9	0.3	15.4	73.6
Fed/state/local government	186,342	3.96	4.0	0.4	0.6	9.9	85.1	10.5	0.2	0.2	23.2	65.9
Manufacturing	221,238	7.08	2.0	0.7	0.3	5.0	92.0	1.7	0.3	0.3	6.3	91.4
Chemical	129,645	2.65	0.7	2.8	0.0	31.8	64.7	0.2	0.3	0.0	39.9	59.6
Petroleum refining	169,480	3.09	1.0	0.4	0.1	9.5	89.0	0.4	0.1	0.0	1.1	98.3
Primary/fabricated metals	182,611	7.24	0.6	3.2	0.1	0.8	95.3	4.4	4.3	0.0	2.3	89.0
Machinery	236,453	8.48	2.7	0.1	0.6	12.2	84.4	1.3	0.4	2.1	23.0	73.2
Transportation equipment	222,981	10.95	1.5	0.5	0.1	1.1	96.8	1.5	0.1	0.0	1.2	97.2
Other manufacturing	258,973	7.04	2.8	0.5	0.5	4.2	92.0	3.1	0.5	0.7	7.6	88.1
Services	245,064	9.00	2.4	0.9	0.1	34.3	62.1	1.5	0.3	0.0	60.0	38.2
Fin/ins/real estate/trade	195,286	10.28	0.3	0.1	0.0	46.5	53.1	0.0	0.0	0.0	57.8	42.2
Health care	198,969	4.63	1.3	1.7	0.1	12.2	84.7	1.6	0.1	0.0	27.1	71.3
Transportation	181,493	23.42	2.3	0.0	0.1	82.4	15.1	0.0	0.0	0.0	96.5	3.5
Communications/utilities	328,925	7.48	3.1	1.5	0.2	11.4	83.9	3.5	0.8	0.0	22.4	73.3
Faith-based	173,654	9.49	1.5	1.4	0.7	13.3	83.1	1.0	1.5	0.2	13.3	84.0
Other multiple groups	258,209	8.53	2.8	0.9	1.0	12.9	82.3	4.4	1.2	1.1	18.0	75.4
National total	\$212,368	7.01%	3.6%	1.1%	5.1%	13.7%	76.7%	4.6%	1.0%	8.3%	23.8%	62.3%

First nine months 2012 operating ratios by type of membership

Table 12

Small business administration loans

By type of membership	% of CUs offering SBA loans	Average size	SBA loans outstanding at offering CUs			SBA loans outstanding at offering CUs		
			\$ SBA loans/ total \$ business loans	Number of SBA loans/ business loans	Number of SBA loans per CU	\$ SBA loans/ total \$ business loans	Number of SBA loans/ business loans	Number of SBA loans per CU
Community urban/rural	9.89	132,903	1.93	2.92	1.53	3.95	6.51	15.49
Associational	0.71	146,277	0.60	0.93	0.20	78.42	39.15	27.50
Religious	0.99	9,007	0.00	0.21	0.02	0.00	0.00	2.00
Fraternal	1.47	154,197	17.51	20.39	1.53	78.16	37.01	104.00
Other assoc.,incl low income	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00
Single group occupational	0.64	183,638	1.08	1.39	0.11	2.07	3.85	17.31
Educational	0.90	25,340	0.58	5.78	0.34	6.12	35.49	38.33
Military	3.70	722,515	13.71	3.29	1.41	14.30	3.34	38.00
Fed/local government	0.63	91,851	0.45	1.16	0.06	1.43	4.32	10.25
Manufacturing	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00
Chemicals	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00
Petroleum refining	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00
Primary/fabricated metals	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00
Machinery	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00
Transportation equipment	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00
Other manufacturing	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00
Services	0.88	231,711	0.38	0.46	0.05	0.48	0.90	6.20
Fin/ins/real estate/trade	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00
Health care	0.60	75,000	0.11	0.28	0.01	0.23	0.93	1.00
Transportation	0.81	143,480	0.03	0.08	0.02	0.03	0.10	3.00
Communication & utilities	1.62	247,318	8.01	1.33	0.15	13.04	10.34	9.00
Other single groups	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00
Multiple group occup, primarily	4.66	82,909	2.78	7.53	1.90	5.03	15.40	40.87
Educational	5.04	141,157	1.89	3.55	0.63	3.65	7.95	12.47
Military	21.21	66,003	3.30	9.79	13.41	4.11	11.74	63.21
Fed/state/local government	3.19	89,852	1.08	2.23	0.48	4.15	13.41	14.93
Manufacturing	4.21	146,617	1.62	2.44	0.65	2.98	6.05	15.50
Chemical	3.17	115,191	0.15	0.16	0.03	0.24	0.24	1.00
Petroleum refining	2.17	225,762	0.52	0.39	0.07	100.00	100.00	3.00
Primary/fabricated metals	6.12	91,976	5.67	11.25	1.47	7.31	22.64	24.00
Machinery	2.44	217,238	11.02	12.00	1.98	18.90	18.71	81.00
Transportation equipment	8.89	217,242	0.37	0.38	0.44	0.61	1.27	5.00
Other manufacturing	3.90	121,062	1.48	3.17	0.57	3.02	6.74	14.67
Services	3.54	153,342	0.93	1.49	0.29	1.47	2.57	8.05
Fin/ins/real estate/trade	4.23	145,190	0.95	1.27	0.28	5.37	14.18	6.67
Health care	0.58	116,870	1.13	1.93	0.10	4.28	11.33	17.00
Transportation	0.96	203,913	0.40	0.36	0.13	0.68	0.56	13.00
Communications/utilities	7.41	154,561	1.16	2.47	0.54	1.44	3.10	7.36
Faith-based	5.71	70,131	8.44	20.89	2.29	13.78	36.28	40.00
Other multiple groups	5.41	70,472	8.46	31.00	8.97	15.61	55.90	165.86
National total	4.79%	\$107,559	2.03	4.00	1.13	4.22	9.35	23.61

First nine months 2012 operating ratios by type of membership

Table 13
Loan delinquency ratios (%)

By type of membership	2-6 months delinquent		6-12 months delinquent		Over 12 months delinquent		Total	
	Dollar	Number	Dollar	Number	Dollar	Number	Dollar	Number
Community urban/rural	0.64	0.66	0.27	0.11	0.26	0.05	1.17	0.83
Associational	1.06	0.76	0.30	0.22	0.61	0.13	1.97	1.10
Religious	1.78	0.96	0.30	0.26	0.87	0.17	2.96	1.39
Fraternal	1.17	1.27	0.39	0.37	0.47	0.20	2.03	1.83
Other assoc.,incl low income	0.71	0.64	0.29	0.18	0.50	0.10	1.50	0.93
Single group occupational	0.68	0.83	0.19	0.11	0.18	0.05	1.04	0.99
Educational	0.91	0.83	0.26	0.16	0.13	0.06	1.29	1.05
Military	0.71	0.97	0.15	0.02	0.17	0.02	1.04	1.01
Fed/local government	0.65	0.72	0.20	0.13	0.19	0.07	1.04	0.92
Manufacturing	0.64	0.78	0.14	0.16	0.20	0.08	0.98	1.02
Chemicals	0.52	0.59	0.05	0.05	0.22	0.02	0.79	0.65
Petroleum refining	0.56	0.78	0.07	0.11	0.04	0.04	0.66	0.93
Primary/fabricated metals	0.84	1.16	0.24	0.35	0.08	0.09	1.16	1.59
Machinery	0.43	0.49	0.09	0.14	0.05	0.05	0.57	0.68
Transportation equipment	1.32	1.27	0.34	0.31	0.10	0.08	1.76	1.66
Other manufacturing	0.83	0.92	0.28	0.24	0.26	0.14	1.36	1.30
Services	0.52	0.76	0.21	0.17	0.20	0.08	0.93	1.00
Fin/ins/real estate/trade	0.36	0.66	0.25	0.22	0.17	0.06	0.77	0.94
Health care	0.86	0.86	0.26	0.25	0.19	0.08	1.32	1.20
Transportation	0.52	0.84	0.16	0.11	0.21	0.08	0.89	1.03
Communication & utilities	0.58	0.66	0.24	0.16	0.23	0.08	1.04	0.90
Other single groups	0.63	0.50	0.51	0.17	0.07	0.09	1.20	0.76
Multiple group occup, primarily	0.71	0.72	0.26	0.15	0.23	0.05	1.20	0.92
Educational	0.73	0.71	0.33	0.18	0.34	0.05	1.41	0.95
Military	0.48	0.50	0.15	0.10	0.12	0.02	0.75	0.62
Fed/state/local government	0.89	0.78	0.28	0.20	0.18	0.06	1.35	1.04
Manufacturing	0.70	0.75	0.25	0.13	0.20	0.06	1.15	0.94
Chemical	0.57	1.05	0.17	0.08	0.16	0.04	0.90	1.18
Petroleum refining	0.58	0.76	0.17	0.18	0.19	0.13	0.94	1.07
Primary/fabricated metals	0.75	0.82	0.23	0.22	0.14	0.07	1.12	1.11
Machinery	0.51	0.78	0.28	0.26	0.29	0.12	1.09	1.16
Transportation equipment	0.88	0.65	0.40	0.10	0.27	0.06	1.55	0.80
Other manufacturing	0.68	0.65	0.19	0.13	0.17	0.05	1.05	0.83
Services	0.74	0.89	0.27	0.16	0.32	0.06	1.34	1.11
Fin/ins/real estate/trade	0.67	0.90	0.22	0.13	0.27	0.05	1.15	1.08
Health care	0.83	0.93	0.32	0.24	0.22	0.07	1.37	1.24
Transportation	0.75	0.90	0.27	0.17	0.30	0.07	1.32	1.14
Communications/utilities	0.73	0.87	0.27	0.14	0.36	0.06	1.36	1.07
Faith-based	1.12	0.93	0.66	0.29	0.44	0.19	2.22	1.41
Other multiple groups	0.77	0.77	0.27	0.16	0.30	0.06	1.35	0.99
National total	0.68%	0.71%	0.25%	0.13%	0.24%	0.05%	1.17%	0.89%

First nine months 2012 operating ratios by type of membership

Table 14

Consumer loan delinquency ratios (%)

By type of membership	Unsecured credit card loans				All other consumer loans			
	<i>Dollar amount delinquent</i>				<i>Dollar amount delinquent</i>			
	2-6 months	6-12 months	Over 12 months	Total	2-6 months	6-12 months	Over 12 months	Total
Community urban/rural	0.78	0.10	0.02	0.90	0.58	0.12	0.08	0.77
Associational	0.99	0.31	0.09	1.38	0.68	0.18	0.09	0.94
Religious	1.00	0.23	0.01	1.23	0.99	0.22	0.12	1.33
Fraternal	1.93	0.20	0.00	2.13	0.97	0.38	0.14	1.48
Other assoc.,incl low income	0.92	0.34	0.12	1.38	0.57	0.14	0.07	0.78
Single group occupational	0.87	0.04	0.01	0.92	0.74	0.12	0.05	0.92
Educational	1.07	0.12	0.01	1.20	0.79	0.17	0.06	1.02
Military	0.88	0.00	0.00	0.88	0.85	0.02	0.01	0.88
Fed/local government	0.83	0.06	0.01	0.90	0.70	0.16	0.07	0.94
Manufacturing	0.56	0.08	0.02	0.66	0.85	0.15	0.08	1.09
Chemicals	0.32	0.03	0.01	0.36	0.73	0.05	0.02	0.79
Petroleum refining	0.51	0.11	0.00	0.62	0.66	0.10	0.03	0.79
Primary/fabricated metals	0.70	0.32	0.01	1.03	1.02	0.32	0.09	1.42
Machinery	0.43	0.11	0.00	0.54	0.60	0.08	0.05	0.73
Transportation equipment	1.39	0.25	0.09	1.72	1.28	0.21	0.04	1.53
Other manufacturing	0.83	0.08	0.04	0.95	1.02	0.26	0.19	1.46
Services	0.88	0.20	0.02	1.10	0.56	0.16	0.07	0.78
Fin/ins/real estate/trade	1.15	0.35	0.02	1.52	0.49	0.19	0.10	0.78
Health care	0.96	0.49	0.01	1.46	0.81	0.26	0.10	1.17
Transportation	0.84	0.04	0.01	0.88	0.48	0.08	0.04	0.60
Communication & utilities	0.66	0.22	0.04	0.92	0.64	0.23	0.07	0.94
Other single groups	1.15	0.33	0.00	1.48	0.40	0.22	0.18	0.80
Multiple group occup, primarily	0.86	0.15	0.02	1.02	0.65	0.16	0.06	0.87
Educational	0.91	0.19	0.02	1.11	0.64	0.20	0.06	0.90
Military	0.82	0.11	0.00	0.93	0.52	0.10	0.02	0.64
Fed/state/local government	0.83	0.11	0.03	0.98	0.71	0.23	0.06	1.00
Manufacturing	0.83	0.09	0.03	0.95	0.65	0.13	0.05	0.83
Chemical	0.94	0.07	0.00	1.02	0.52	0.08	0.03	0.63
Petroleum refining	0.70	0.25	0.28	1.23	0.68	0.13	0.10	0.91
Primary/fabricated metals	0.49	0.06	0.02	0.56	0.87	0.34	0.07	1.28
Machinery	0.86	0.15	0.02	1.04	0.71	0.21	0.15	1.07
Transportation equipment	0.82	0.05	0.01	0.89	0.59	0.07	0.04	0.70
Other manufacturing	0.82	0.11	0.01	0.94	0.67	0.15	0.05	0.87
Services	0.92	0.25	0.02	1.19	0.72	0.18	0.10	1.00
Fin/ins/real estate/trade	1.05	0.10	0.01	1.16	0.60	0.09	0.05	0.74
Health care	0.93	0.21	0.05	1.19	0.93	0.26	0.08	1.27
Transportation	0.73	0.16	0.01	0.91	0.70	0.25	0.34	1.28
Communications/utilities	0.92	0.29	0.02	1.23	0.69	0.15	0.06	0.90
Faith-based	1.13	0.56	0.05	1.74	1.12	0.58	0.26	1.96
Other multiple groups	0.89	0.17	0.01	1.06	0.74	0.16	0.10	0.99
National total	0.84%	0.10%	0.01%	0.95%	0.63%	0.14%	0.07%	0.83%

First nine months 2012 operating ratios by type of membership

Table 15

Real estate loan delinquency ratios (%)

By type of membership	First mortgage fixed rate/hybrid/balloon				First mortgage adjustable rate				Other RE fixed rate/hybrid/balloon				Other RE adjustable rate			
	<i>Dollar amount delinquent</i>				<i>Dollar amount delinquent</i>				<i>Dollar amount delinquent</i>				<i>Dollar amount delinquent</i>			
	2-6	6-12	Over 12	Total	2-6	6-12	Over 12	Total	2-6	6-12	Over 12	Total	2-6	6-12	Over 12	Total
Community urban/rural	0.61	0.36	0.34	1.31	0.85	0.65	0.80	2.30	0.82	0.32	0.33	1.47	0.56	0.20	0.21	0.97
Associational	0.90	0.40	0.72	2.03	1.73	0.32	1.22	3.28	1.92	0.31	0.76	2.99	0.60	0.46	0.59	1.65
Religious	1.03	0.05	0.53	1.61	2.31	0.40	1.44	4.15	4.19	0.24	0.64	5.08	0.78	0.65	0.27	1.70
Fraternal	1.44	0.16	1.01	2.61	1.07	0.79	0.14	2.00	0.38	0.17	0.16	0.71	2.56	1.26	3.11	6.93
Other assoc.,incl low income	0.81	0.52	0.74	2.06	0.90	0.12	1.05	2.06	0.70	0.39	0.97	2.06	0.45	0.35	0.61	1.41
Single group occupational	0.48	0.22	0.27	0.97	0.73	0.43	0.62	1.77	1.21	0.41	0.32	1.95	0.68	0.25	0.31	1.24
Educational	0.91	0.34	0.16	1.41	1.30	0.61	0.45	2.36	0.69	0.28	0.17	1.14	1.10	0.09	0.14	1.33
Military	0.37	0.22	0.23	0.81	1.55	0.85	2.52	4.93	1.81	0.59	0.47	2.87	0.95	0.56	0.65	2.16
Fed/local government	0.50	0.21	0.32	1.02	0.82	0.57	0.86	2.25	0.85	0.32	0.22	1.38	0.46	0.22	0.13	0.82
Manufacturing	0.47	0.12	0.40	0.99	0.46	0.14	0.08	0.68	0.70	0.26	0.25	1.21	0.31	0.18	0.21	0.70
Chemicals	0.36	0.05	0.43	0.84	0.59	0.07	0.03	0.69	0.81	0.12	0.23	1.16	0.12	0.12	0.28	0.52
Petroleum refining	0.46	0.02	0.00	0.48	0.00	0.00	0.00	0.00	0.23	0.00	0.00	0.23	0.10	0.00	0.23	0.33
Primary/fabricated metals	0.67	0.09	0.21	0.97	0.56	0.00	0.00	0.56	0.47	0.13	0.00	0.61	0.84	0.67	0.06	1.57
Machinery	0.69	0.28	0.11	1.08	0.14	0.04	0.00	0.18	0.34	0.15	0.21	0.70	0.32	0.02	0.00	0.34
Transportation equipment	1.65	0.00	0.00	1.65	0.00	0.00	0.00	0.00	1.20	0.84	0.27	2.32	2.34	0.00	0.00	2.34
Other manufacturing	0.68	0.31	0.41	1.40	0.56	0.38	0.24	1.18	0.76	0.41	0.48	1.65	0.41	0.26	0.22	0.89
Services	0.43	0.24	0.29	0.97	0.42	0.32	0.36	1.10	0.75	0.26	0.22	1.23	0.54	0.22	0.53	1.29
Fin/ins/real estate/trade	0.21	0.27	0.10	0.58	0.19	0.33	0.07	0.59	0.33	0.09	0.18	0.60	0.50	0.27	1.16	1.92
Health care	0.81	0.11	0.53	1.45	1.06	0.32	0.15	1.54	0.61	0.64	0.14	1.40	1.22	0.08	0.33	1.63
Transportation	0.53	0.25	0.41	1.19	0.30	0.22	0.33	0.85	1.36	0.24	0.36	1.96	0.47	0.29	0.25	1.01
Communication & utilities	0.39	0.21	0.20	0.80	0.99	0.53	1.44	2.97	0.45	0.18	0.16	0.79	0.37	0.17	0.13	0.68
Other single groups	0.00	0.79	0.00	0.79	0.00	0.00	0.00	0.00	11.05	0.00	0.00	11.05	0.88	0.68	0.00	1.55
Multiple group occup, primar	0.61	0.31	0.37	1.28	1.09	0.46	0.52	2.06	0.75	0.35	0.32	1.42	0.51	0.20	0.20	0.92
Educational	0.68	0.38	0.43	1.49	1.07	1.00	1.51	3.59	0.83	0.23	0.35	1.41	0.64	0.28	0.37	1.30
Military	0.44	0.25	0.33	1.02	0.19	0.11	0.22	0.51	0.71	0.37	0.26	1.34	0.31	0.18	0.06	0.55
Fed/state/local government	0.56	0.27	0.28	1.12	1.61	0.44	0.28	2.33	0.67	0.33	0.24	1.25	0.41	0.17	0.13	0.70
Manufacturing	0.59	0.27	0.22	1.08	1.13	0.59	0.65	2.37	0.80	0.37	0.29	1.47	0.56	0.15	0.17	0.88
Chemical	0.38	0.20	0.19	0.77	0.29	0.32	0.46	1.07	0.62	0.41	0.23	1.26	0.46	0.16	0.24	0.86
Petroleum refining	0.41	0.12	0.26	0.80	0.86	0.38	0.21	1.46	0.68	0.22	0.24	1.14	0.48	0.43	0.15	1.06
Primary/fabricated metals	0.69	0.12	0.05	0.85	0.37	0.08	0.52	0.97	1.21	0.31	0.38	1.90	0.44	0.13	0.50	1.07
Machinery	0.29	0.34	0.34	0.96	0.10	0.26	0.53	0.89	0.62	0.69	0.38	1.69	0.84	0.33	0.48	1.64
Transportation equipment	0.73	0.45	0.16	1.35	2.29	1.32	1.22	4.82	1.11	0.53	0.70	2.34	0.48	0.13	0.10	0.71
Other manufacturing	0.62	0.21	0.26	1.10	0.78	0.28	0.41	1.46	0.77	0.31	0.17	1.25	0.67	0.12	0.12	0.91
Services	0.67	0.34	0.57	1.58	0.95	0.45	0.74	2.15	0.84	0.42	0.52	1.77	0.49	0.23	0.21	0.93
Fin/ins/real estate/trade	0.74	0.47	0.63	1.84	0.54	0.00	0.25	0.79	0.60	0.24	0.47	1.31	0.77	0.15	0.02	0.94
Health care	0.98	0.49	0.37	1.83	0.35	0.47	0.81	1.64	0.53	0.28	0.41	1.21	0.54	0.25	0.11	0.90
Transportation	1.04	0.40	0.23	1.66	0.69	0.22	0.41	1.32	0.89	0.33	0.34	1.56	0.32	0.18	0.15	0.66
Communications/utilities	0.58	0.30	0.62	1.50	1.07	0.50	0.80	2.38	0.99	0.51	0.58	2.08	0.47	0.24	0.25	0.95
Faith-based	1.37	0.72	0.43	2.52	0.88	0.99	0.95	2.83	0.66	0.31	0.39	1.36	0.92	0.60	0.53	2.05
Other multiple groups	0.70	0.36	0.51	1.57	1.15	0.50	0.72	2.37	0.64	0.36	0.34	1.34	0.61	0.25	0.25	1.12
National total	0.59%	0.32%	0.34%	1.25%	0.98%	0.53%	0.68%	2.19%	0.87%	0.34%	0.33%	1.54%	0.55%	0.21%	0.22%	0.98%

Section 2 - Operating ratios by type of membership (48)

First nine months 2012 operating ratios by type of membership

Table 16
Additional loan delinquency ratios (%)

By type of membership	Indirect lending				Participation loans				MBLs (excluding Ag-related loans)				Agricultural loans			
	<i>Dollar amount delinquent</i>				<i>Dollar amount delinquent</i>				<i>Dollar amount delinquent</i>				<i>Dollar amount delinquent</i>			
	2-6	6-12	Over 12	Total	2-6	6-12	Over 12	Total	2-6	6-12	Over 12	Total	2-6	6-12	Over 12	Total
Community urban/rural	0.50	0.08	0.03	0.61	0.84	0.69	1.15	2.69	0.62	0.72	1.10	2.45	0.28	0.10	0.23	0.61
Associational	0.30	0.06	0.02	0.37	4.73	3.41	7.17	15.31	1.83	0.35	1.29	3.48	0.21	0.10	0.30	0.61
Religious	0.75	0.26	0.00	1.01	13.09	1.54	13.97	28.59	2.51	0.26	1.46	4.24	0.00	0.00	0.00	0.00
Fraternal	0.02	0.00	0.00	0.02	0.07	0.00	0.00	0.07	0.56	0.00	1.62	2.18	0.00	0.00	0.00	0.00
Other assoc.,incl low income	0.28	0.05	0.02	0.35	1.51	4.53	4.85	10.89	0.89	0.53	0.98	2.40	0.22	0.10	0.31	0.62
Single group occupational	0.94	0.16	0.04	1.15	0.53	0.23	0.13	0.88	0.21	0.20	0.42	0.84	1.06	3.96	0.00	5.02
Educational	1.08	0.18	0.03	1.28	1.08	0.40	0.00	1.48	0.28	0.17	0.02	0.47	0.00	0.00	0.00	0.00
Military	0.76	0.00	0.00	0.76	0.00	0.00	0.00	0.00	0.07	0.22	0.05	0.34	0.00	0.00	0.00	0.00
Fed/local government	0.78	0.19	0.06	1.03	0.57	0.32	0.14	1.02	0.43	0.35	0.44	1.22	0.00	0.00	0.00	0.00
Manufacturing	1.31	0.13	0.01	1.45	0.33	0.09	0.01	0.43	0.30	0.06	2.07	2.43	1.99	7.41	0.00	9.40
Chemicals	1.32	0.03	0.00	1.34	1.01	0.30	0.00	1.31	0.04	0.02	3.08	3.15	4.51	0.00	0.00	4.51
Petroleum refining	0.18	0.00	0.00	0.18	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Primary/fabricated metals	0.66	0.23	0.00	0.89	0.00	0.00	0.00	0.00	4.10	0.00	0.00	4.10	0.00	0.00	0.00	0.00
Machinery	0.38	0.08	0.03	0.49	4.33	0.00	0.00	4.33	0.28	0.00	0.00	0.28	0.00	0.00	0.00	0.00
Transportation equipment	1.71	0.29	0.00	2.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other manufacturing	2.02	0.40	0.03	2.45	0.12	0.09	0.01	0.23	0.86	0.15	0.00	1.01	0.00	16.03	0.00	16.03
Services	0.76	0.10	0.01	0.88	0.37	0.13	0.19	0.69	0.10	0.18	0.19	0.47	0.00	0.00	0.00	0.00
Fin/ins/real estate/trade	0.60	0.15	0.00	0.75	0.87	0.01	0.00	0.89	0.04	0.58	0.00	0.63	0.00	0.00	0.00	0.00
Health care	0.50	0.05	0.01	0.56	0.20	0.00	0.00	0.20	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Transportation	3.07	0.00	0.00	3.07	0.34	0.02	0.18	0.53	0.10	0.09	0.04	0.23	0.00	0.00	0.00	0.00
Communication & utilities	0.86	0.08	0.02	0.97	0.69	1.46	0.62	2.77	0.22	1.89	3.59	5.69	0.00	0.00	0.00	0.00
Other single groups	0.00	0.00	0.00	0.00	0.23	0.00	0.00	0.23	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Multiple group occup, primarily	0.68	0.13	0.06	0.87	1.20	0.36	0.92	2.47	0.73	0.41	0.48	1.61	0.31	1.03	1.52	2.86
Educational	0.50	0.09	0.02	0.60	0.53	0.74	1.07	2.35	0.51	0.52	0.64	1.68	0.00	0.00	0.00	0.00
Military	0.59	0.08	0.01	0.68	1.37	0.15	0.44	1.97	0.85	0.31	0.27	1.42	0.62	0.28	0.45	1.36
Fed/state/local government	0.39	0.06	0.01	0.46	0.27	0.45	1.41	2.13	0.72	0.35	0.61	1.69	0.00	5.76	0.00	5.76
Manufacturing	1.00	0.29	0.22	1.50	2.42	0.25	0.36	3.03	0.56	0.39	0.25	1.20	1.13	0.00	0.00	1.13
Chemical	0.43	0.01	0.00	0.44	6.42	0.50	0.30	7.22	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Petroleum refining	1.00	0.13	0.04	1.17	0.00	1.78	4.83	6.61	0.50	0.07	1.76	2.34	0.00	0.00	0.00	0.00
Primary/fabricated metals	0.90	0.21	0.03	1.13	0.00	0.00	0.00	0.00	0.24	0.56	0.00	0.80	0.00	0.00	0.00	0.00
Machinery	0.72	0.18	0.00	0.90	0.00	0.00	0.41	0.41	0.29	0.06	0.13	0.48	0.00	0.00	0.00	0.00
Transportation equipment	1.35	0.50	0.45	2.30	0.09	0.15	0.14	0.39	1.04	0.77	0.19	1.99	5.82	0.00	0.00	5.82
Other manufacturing	0.70	0.12	0.03	0.85	3.77	0.12	0.06	3.95	0.21	0.11	0.21	0.53	0.00	0.00	0.00	0.00
Services	0.74	0.08	0.03	0.84	1.45	0.24	1.21	2.90	0.68	0.48	0.45	1.61	0.00	0.00	0.00	0.00
Fin/ins/real estate/trade	0.56	0.11	0.07	0.74	2.29	0.44	1.84	4.57	0.43	0.26	0.62	1.31	0.00	0.00	0.00	0.00
Health care	0.46	0.07	0.02	0.55	0.26	0.93	0.09	1.27	2.16	0.14	0.00	2.30	0.00	0.00	0.00	0.00
Transportation	0.47	0.11	0.06	0.64	0.42	0.00	7.46	7.88	0.25	0.27	0.75	1.27	0.00	0.00	0.00	0.00
Communications/utilities	0.82	0.07	0.02	0.91	1.41	0.11	0.62	2.14	0.75	0.68	0.32	1.75	0.00	0.00	0.00	0.00
Faith-based	1.14	0.21	0.05	1.40	2.41	4.11	0.00	6.52	1.13	2.41	0.80	4.34	0.00	0.00	0.00	0.00
Other multiple groups	0.90	0.16	0.12	1.18	0.74	0.32	1.27	2.33	1.09	0.24	0.75	2.08	0.14	0.00	4.54	4.68
National total	0.59%	0.10%	0.04%	0.73%	0.94%	0.53%	0.96%	2.42%	0.69%	0.55%	0.85%	2.09%	0.28%	0.14%	0.28%	0.70%

First nine months 2012 operating ratios by type of membership

Table 17

Allowance for loan loss and bankruptcy

By type of membership	Allowance for loan loss as % of :		Number of chapter 7 bankruptcies per CU	Number of chapter 13 bankruptcies per CU	Number of chapter 11 bankruptcies per CU	Loan balances subject to bankruptcies (as % of) total loans	% of \$ Net charge off due to bankruptcy
	Loans outstanding	Delinquent loans					
Community urban/rural	1.42	121.35	26.75	10.67	0.14	0.46	24.6
Associational	1.59	80.97	3.41	0.92	0.03	0.48	22.1
Religious	1.68	56.95	0.87	0.31	0.03	0.46	19.7
Fraternal	1.56	76.71	1.24	1.01	0.00	0.37	16.7
Other assoc.,incl low income	1.56	103.81	8.23	1.85	0.05	0.51	23.8
Single group occupational	1.50	144.09	12.08	5.69	0.09	0.45	29.1
Educational	1.90	146.73	7.30	2.14	0.42	0.44	29.7
Military	1.84	177.15	454.07	186.41	0.81	0.56	24.5
Fed/local government	1.37	130.99	9.46	5.25	0.02	0.50	39.6
Manufacturing	1.09	111.55	2.80	1.81	0.02	0.31	25.0
Chemicals	1.06	134.74	8.00	3.26	0.10	0.34	23.1
Petroleum refining	0.71	107.35	1.15	1.15	0.00	0.20	28.8
Primary/fabricated metals	1.49	127.98	3.45	2.40	0.00	0.31	26.0
Machinery	0.64	112.77	2.56	1.44	0.03	0.17	35.4
Transportation equipment	1.44	81.71	3.12	3.29	0.00	0.28	40.4
Other manufacturing	1.21	89.01	1.72	1.41	0.00	0.33	23.9
Services	1.03	110.02	4.55	2.90	0.02	0.24	33.7
Fin/ins/real estate/trade	0.67	85.96	4.27	2.30	0.01	0.15	45.6
Health care	1.20	91.32	1.82	2.45	0.00	0.42	36.1
Transportation	1.16	129.62	10.55	5.60	0.01	0.19	27.0
Communication & utilities	1.15	110.27	3.15	1.79	0.04	0.38	36.2
Other single groups	0.69	57.29	2.00	0.86	0.00	0.59	35.4
Multiple group occup, primarily	1.31	109.30	17.52	8.56	0.05	0.41	25.9
Educational	1.75	124.46	18.47	8.29	0.06	0.49	25.6
Military	0.88	118.11	144.52	63.94	0.24	0.36	25.9
Fed/state/local government	1.30	96.64	13.90	8.43	0.05	0.38	27.6
Manufacturing	1.29	112.23	13.27	6.19	0.04	0.41	21.5
Chemical	1.16	128.34	11.16	5.48	0.00	0.39	24.0
Petroleum refining	0.86	92.31	7.17	4.80	0.00	0.19	13.8
Primary/fabricated metals	1.31	116.77	9.16	5.08	0.00	0.36	24.6
Machinery	1.18	108.13	5.68	2.44	0.02	0.24	24.4
Transportation equipment	1.69	109.52	33.96	15.02	0.24	0.57	14.7
Other manufacturing	1.20	114.54	13.26	5.84	0.03	0.40	29.5
Services	1.44	107.56	9.91	5.23	0.03	0.46	28.1
Fin/ins/real estate/trade	1.55	134.44	8.90	5.80	0.01	0.38	24.1
Health care	1.23	89.70	4.45	3.18	0.01	0.37	28.4
Transportation	1.29	98.33	5.95	4.24	0.02	0.44	28.5
Communications/utilities	1.49	108.95	17.44	7.42	0.05	0.49	28.7
Faith-based	1.65	74.19	3.84	1.20	0.04	0.39	23.7
Other multiple groups	1.41	104.49	17.54	8.33	0.06	0.43	28.5
National total	1.40%	119.08%	17.66	7.77	0.09	0.44%	25.9%

First nine months 2012 operating ratios by type of membership

Table 18
Foreclosed and repossessed assets, chargeoffs

By type of membership	Annualized Chargeoffs (as a percent of period-end loans)							
	Foreclosed & repossessed assets/	\$ Charged off/	Recoveries	\$ Net charged	% Net credit	% Net 1st	% Net other	\$ Net MBLs
	assets	\$ loans out	\$ charged off	off/ loans out	card loans charged offs/ credit card loans	mortgages charged off/ 1st mortgages	RE loans charged off/ other RE loans	charged off/ MBLs
Community urban/rural	0.19	0.87	22.03	0.72	2.41	0.43	1.11	0.69
Associational	0.46	0.69	21.75	0.58	2.10	0.43	1.04	0.44
Religious	1.17	0.52	18.68	0.45	1.23	0.37	0.67	0.42
Fraternal	0.08	1.00	25.64	0.81	2.53	0.93	0.53	0.05
Other assoc.,incl low income	0.20	0.73	22.12	0.61	2.40	0.39	1.28	0.49
Single group occupational	0.08	1.03	20.79	0.87	2.32	0.26	1.41	0.46
Educational	0.12	0.89	23.05	0.74	2.45	0.55	0.88	0.50
Military	0.05	1.46	15.85	1.29	2.53	0.23	2.86	0.58
Fed/local government	0.10	0.90	24.83	0.73	1.86	0.33	0.85	0.96
Manufacturing	0.09	0.65	31.52	0.50	1.58	0.11	0.35	0.67
Chemicals	0.08	0.61	35.61	0.45	1.23	0.06	0.15	1.07
Petroleum refining	0.06	0.34	26.66	0.27	0.79	0.00	0.39	0.00
Primary/fabricated metals	0.14	0.81	29.26	0.63	2.39	0.06	0.29	0.40
Machinery	0.13	0.44	32.28	0.33	1.59	0.17	0.10	0.00
Transportation equipment	0.04	0.91	32.89	0.69	2.48	0.00	0.22	0.00
Other manufacturing	0.09	0.76	26.86	0.61	1.90	0.23	0.78	0.03
Services	0.07	0.67	26.74	0.53	2.24	0.17	0.80	0.13
Fin/ins/real estate/trade	0.03	0.47	20.30	0.40	3.33	0.04	0.53	0.00
Health care	0.11	0.81	34.49	0.60	1.25	0.20	0.94	0.00
Transportation	0.07	0.69	18.77	0.59	2.34	0.21	1.69	0.09
Communication & utilities	0.09	0.81	43.20	0.55	1.49	0.37	0.30	0.92
Other single groups	0.04	0.64	48.76	0.40	2.98	-0.05	0.49	0.00
Multiple group occup, primarily	0.15	0.79	23.91	0.65	2.16	0.37	0.82	0.38
Educational	0.16	1.08	22.95	0.89	2.43	0.78	1.05	0.76
Military	0.14	0.66	23.57	0.54	2.11	0.18	0.60	0.27
Fed/state/local government	0.14	0.62	23.14	0.52	1.77	0.26	0.61	0.15
Manufacturing	0.14	0.81	19.95	0.69	2.17	0.46	0.80	0.44
Chemical	0.05	0.75	29.10	0.59	2.40	0.13	0.49	0.00
Petroleum refining	0.05	0.48	21.64	0.40	1.84	0.10	0.16	0.04
Primary/fabricated metals	0.22	0.86	27.33	0.69	1.79	0.53	0.73	1.08
Machinery	0.21	0.64	18.63	0.55	2.00	0.18	0.55	0.10
Transportation equipment	0.19	1.18	16.98	1.03	2.56	0.96	1.29	0.64
Other manufacturing	0.15	0.68	18.38	0.58	1.88	0.30	0.85	0.32
Services	0.14	0.82	27.56	0.65	2.36	0.27	1.06	0.21
Fin/ins/real estate/trade	0.14	0.87	27.64	0.69	2.48	0.41	0.57	0.29
Health care	0.13	0.73	26.95	0.58	1.45	0.13	0.84	0.13
Transportation	0.15	0.66	32.28	0.50	1.99	0.12	0.74	0.10
Communications/utilities	0.14	0.86	27.10	0.68	2.49	0.28	1.22	0.24
Faith-based	0.37	0.80	24.45	0.66	2.04	0.41	0.61	1.31
Other multiple groups	0.23	0.93	29.10	0.73	2.29	0.32	0.94	0.45
National total	0.16%	0.86%	22.41%	0.72%	2.29%	0.38%	1.04%	0.56%

¹ Member business loan charged off includes ag-related business loans.

First nine months 2012 operating ratios by type of membership

*Table 19
Percent of credit unions holding various investments*

By type of membership	Cash on hand	Cash on deposit in corporate CUs	Cash on deposit in other financial institutions	Cash equivalents	Shares/deposits in corporate central CUs	Deposits in commercial banks S&Ls & MSBs	Government securities	Mutual funds	Federal agency securities
Community urban/rural	98.2	89.6	81.2	82.8	21.8	82.0	11.6	6.5	54.3
Associational	63.9	71.8	92.2	85.6	14.7	70.9	4.8	3.0	11.5
Religious	59.5	66.1	95.7	83.6	14.8	68.1	4.6	3.3	6.6
Fraternal	55.9	77.9	83.8	86.8	13.2	76.5	2.9	0.0	13.2
Other assoc.,incl low income	73.8	78.5	89.5	88.5	15.2	73.3	5.8	3.7	18.8
Single group occupational	69.5	82.0	89.7	83.7	20.3	81.5	5.6	3.1	20.8
Educational	63.3	80.0	91.6	85.1	20.0	83.3	6.3	3.6	18.8
Military	100.0	74.1	92.6	85.2	22.2	81.5	7.4	11.1	37.0
Fed/local government	73.5	83.2	89.2	84.9	19.3	81.6	5.8	2.8	21.7
Manufacturing	64.0	81.7	90.5	85.6	17.5	79.7	5.6	2.6	18.1
Chemicals	63.8	82.8	93.1	77.6	8.6	89.7	15.5	0.0	19.0
Petroleum refining	85.2	81.5	96.3	92.6	14.8	88.9	0.0	0.0	22.2
Primary/fabricated metals	60.0	76.4	90.9	85.5	25.5	74.5	5.5	0.0	21.8
Machinery	69.2	84.6	84.6	87.2	10.3	66.7	0.0	2.6	20.5
Transportation equipment	35.3	64.7	94.1	94.1	5.9	70.6	5.9	5.9	11.8
Other manufacturing	63.8	83.2	89.9	85.8	19.8	80.2	4.9	3.7	16.8
Services	72.1	82.2	88.0	80.1	23.9	82.1	4.9	3.2	22.3
Fin/ins/real estate/trade	64.1	76.1	85.9	82.6	15.2	81.5	6.5	8.7	29.3
Health care	79.8	87.5	88.1	80.4	28.6	81.5	4.8	2.4	19.0
Transportation	75.0	78.2	91.1	82.3	25.0	82.3	3.2	2.4	19.4
Communication & utilities	67.0	83.2	87.0	77.3	23.2	82.7	5.4	1.6	23.8
Other single groups	42.9	100.0	100.0	71.4	0.0	57.1	14.3	14.3	42.9
Multiple group occup, primarily	91.9	91.5	83.6	82.6	20.1	84.1	10.4	5.4	39.8
Educational	88.6	89.7	87.3	80.4	19.1	85.4	12.7	5.6	41.1
Military	100.0	87.9	89.4	69.7	13.6	74.2	24.2	10.6	83.3
Fed/state/local government	93.4	90.9	80.6	80.6	26.4	86.8	9.4	4.3	40.9
Manufacturing	91.2	93.1	83.6	83.8	16.8	85.3	9.9	5.5	36.8
Chemical	82.5	88.9	82.5	81.0	23.8	90.5	12.7	11.1	38.1
Petroleum refining	89.1	91.3	87.0	84.8	10.9	78.3	6.5	2.2	41.3
Primary/fabricated metals	98.0	95.9	89.8	83.7	24.5	83.7	8.2	10.2	36.7
Machinery	82.9	92.7	87.8	80.5	22.0	92.7	4.9	0.0	29.3
Transportation equipment	95.6	93.3	73.3	84.4	17.8	91.1	15.6	11.1	51.1
Other manufacturing	93.1	93.9	83.1	84.8	13.4	83.1	10.0	3.5	34.2
Services	92.4	92.7	81.0	84.1	20.5	85.4	8.2	5.6	37.5
Fin/ins/real estate/trade	87.3	94.4	81.7	88.7	15.5	81.7	11.3	8.5	40.8
Health care	93.6	92.4	75.6	84.3	20.3	87.2	9.3	4.7	33.7
Transportation	96.2	94.2	85.6	85.6	22.1	84.6	3.8	3.8	29.8
Communications/utilities	91.0	91.5	83.1	81.5	21.7	85.7	8.5	6.3	43.9
Faith-based	85.7	87.1	90.0	92.9	14.3	62.9	12.9	4.3	28.6
Other multiple groups	93.8	91.9	86.1	84.9	18.1	80.7	10.4	5.8	38.2
National total	85.1%	86.6%	85.3%	83.2%	20.2%	81.6%	9.0%	4.9%	36.5%

(52)
Section 2 - Operating ratios by type of membership

First nine months 2012 operating ratios by type of membership

Table 20
Distribution of surplus funds (=cash + investments)

By type of membership	(Items as a % of surplus funds)												
	Cash				Shares/dep.		Dep. in		Federal				
	On hand	corp	CU	Fin. Inst.	Equivalents	in corp	central	CU	S&Ls & MSBs	Government securities	Mutual funds	agency securities	Capital at corporate
Community urban/rural	2.3	6.8	14.8	1.0	1.0	0.9	12.1	1.9	0.6	52.4	0.5	6.8	
Associational	1.8	7.9	14.2	1.1	0.7	29.1	1.8	0.1	30.1	0.6	12.7		
Religious	1.4	10.3	11.8	1.3	1.0	36.8	0.4	0.1	20.0	0.9	16.0		
Fraternal	1.9	8.9	6.4	0.6	0.8	62.7	0.0	0.0	6.7	0.7	11.3		
Other assoc.,incl low income	1.9	6.9	16.2	1.1	0.5	21.4	2.5	0.1	37.1	0.4	11.8		
Single group occupational	1.3	5.1	10.0	1.5	0.7	12.7	6.7	0.5	51.8	0.3	9.5		
Educational	1.2	5.3	10.1	0.4	0.7	14.7	2.2	1.4	48.4	0.3	15.3		
Military	1.2	0.2	3.7	0.0	0.1	1.7	19.1	0.1	60.8	0.0	13.2		
Fed/local government	1.6	7.0	15.4	3.5	0.7	14.7	1.6	0.2	48.0	0.4	6.8		
Manufacturing	1.7	8.7	11.5	0.8	0.7	20.0	0.9	0.3	44.0	0.5	10.8		
Chemicals	2.7	3.1	22.1	0.8	0.1	9.4	2.2	0.0	49.3	0.2	10.0		
Petroleum refining	0.8	5.2	7.1	0.8	1.7	57.8	0.0	0.0	20.5	0.5	5.7		
Primary/fabricated metals	3.4	31.6	5.9	2.2	3.5	26.4	1.7	0.0	21.0	1.3	3.2		
Machinery	4.0	21.3	19.8	0.7	1.0	38.3	0.0	0.0	7.2	0.9	6.9		
Transportation equipment	1.0	8.3	3.0	0.0	0.0	13.7	0.1	0.2	69.0	0.7	4.0		
Other manufacturing	0.9	9.1	5.4	0.8	0.7	21.3	0.2	0.6	47.0	0.6	13.4		
Services	0.8	5.4	8.9	1.5	1.1	14.6	7.2	0.7	54.3	0.3	5.2		
Fin/ins/real estate/trade	0.4	4.4	9.2	0.5	1.2	7.4	19.5	1.8	51.8	0.2	3.6		
Health care	2.3	11.0	7.8	6.0	2.2	38.0	0.4	0.2	22.2	0.6	9.4		
Transportation	0.6	3.3	6.4	0.9	0.5	7.6	1.9	0.0	76.7	0.3	1.9		
Communication & utilities	1.0	7.0	12.5	1.6	1.2	23.4	0.4	0.5	41.7	0.5	10.2		
Other single groups	0.7	9.1	6.6	1.1	0.0	56.3	0.2	1.4	23.4	0.3	0.8		
Multiple group occup, primarily	2.1	7.9	18.4	1.8	0.7	12.3	2.6	0.6	46.9	0.4	6.3		
Educational	2.1	6.8	13.5	0.9	0.9	11.6	1.3	0.7	55.2	0.4	6.5		
Military	2.9	6.9	16.7	1.9	0.3	5.4	1.8	0.1	56.8	0.3	7.0		
Fed/state/local government	1.8	6.5	31.4	3.0	0.6	11.0	6.1	0.4	35.0	0.3	3.9		
Manufacturing	2.0	7.0	12.8	1.3	0.6	13.3	1.3	0.2	52.6	0.5	8.4		
Chemical	1.4	7.1	3.3	1.9	0.5	8.4	0.9	0.5	56.7	0.4	19.0		
Petroleum refining	1.5	6.0	19.6	0.3	0.1	15.5	0.1	0.1	51.8	0.5	4.5		
Primary/fabricated metals	2.6	11.3	9.3	1.0	2.7	28.7	0.4	0.8	39.5	0.8	2.9		
Machinery	1.8	11.6	7.5	0.4	4.0	25.1	0.1	0.0	43.5	1.0	5.1		
Transportation equipment	2.4	5.1	17.9	1.7	0.3	6.4	3.1	0.3	57.3	0.4	5.1		
Other manufacturing	2.1	7.0	14.0	1.2	0.3	14.7	1.2	0.1	51.5	0.4	7.4		
Services	1.9	13.4	12.7	1.8	1.5	21.7	0.8	2.2	35.6	0.8	7.4		
Fin/ins/real estate/trade	1.4	14.1	8.2	3.9	0.7	31.7	2.0	0.2	32.5	0.6	4.8		
Health care	2.9	12.6	13.9	1.0	0.9	33.9	0.9	0.4	21.1	0.7	11.9		
Transportation	2.5	18.2	8.8	2.9	1.5	31.4	0.5	0.1	27.6	0.9	5.6		
Communications/utilities	1.6	12.7	14.0	1.5	1.9	14.0	0.6	3.5	42.4	0.8	6.9		
Faith-based	2.1	15.9	10.0	0.2	0.6	32.5	1.9	1.1	19.3	0.9	15.4		
Other multiple groups	2.4	8.8	13.0	1.4	0.7	11.2	1.1	0.1	55.5	0.4	5.3		
National total	2.0%	6.9%	15.1%	1.4%	0.8%	12.5%	3.0%	0.6%	50.0%	0.4%	7.2%		

First nine months 2012 operating ratios by type of membership

Table 21
Maturity, FAS 115 classification, market value

By type of membership	Maturity of surplus funds					FAS 115 classification of investments				Fair value	CMOs & REMICS
	Less than 1 yr.	1 - 3 yrs.	3 - 5 yrs.	5 - 10 yrs.	Greater than 10 yrs.	Trading	Available for sale	FAS 15 HTM	Non-FAS 115 HTM	amort. cost of HTM	
Community urban/rural	45.2	30.3	17.3	5.5	1.6	0.1	62.8	16.4	20.7	102.0	15.5
Associational	48.7	25.4	18.0	6.2	1.7	0.2	36.6	16.9	46.3	103.5	6.7
Religious	52.7	28.3	12.1	4.7	2.2	0.0	34.3	9.7	56.0	114.5	6.8
Fraternal	48.2	32.1	17.0	1.9	0.7	0.0	1.9	15.0	83.1	100.5	0.0
Other assoc.,incl low income	47.3	23.4	20.2	7.4	1.6	0.2	43.2	19.8	36.8	101.9	7.7
Single group occupational	39.3	31.9	19.1	8.7	1.0	1.5	57.0	22.4	19.0	101.5	9.0
Educational	45.9	36.9	13.8	2.5	0.8	0.0	24.6	54.5	20.8	101.0	4.6
Military	13.6	24.7	33.5	27.5	0.7	0.0	90.0	5.0	5.0	102.9	13.1
Fed/local government	48.1	28.9	18.4	3.7	0.9	0.5	42.5	33.0	24.0	101.4	4.8
Manufacturing	42.1	31.7	16.4	7.4	2.3	0.0	40.9	29.1	30.0	102.3	6.2
Chemicals	49.2	36.0	11.3	1.3	2.1	0.0	74.6	9.6	15.7	101.5	8.8
Petroleum refining	48.1	34.0	9.7	6.8	1.5	0.0	6.7	21.0	72.2	106.0	5.5
Primary/fabricated metals	58.9	20.7	10.2	7.6	2.6	0.0	8.1	34.5	57.4	102.4	0.0
Machinery	72.6	18.3	5.9	1.4	1.8	0.0	15.1	5.4	79.5	100.6	0.0
Transportation equipment	19.7	16.5	10.7	19.2	33.9	0.0	80.4	0.2	19.5	100.8	7.8
Other manufacturing	33.9	31.8	22.3	11.3	0.7	0.0	27.1	43.3	29.7	102.3	5.7
Services	45.8	38.0	12.4	3.0	0.9	5.7	66.9	6.3	21.2	101.6	14.3
Fin/ins/real estate/trade	45.7	42.5	8.9	2.3	0.6	16.7	64.1	7.1	12.1	100.5	7.0
Health care	49.8	32.6	13.9	2.2	1.6	0.0	25.0	13.8	61.2	101.6	8.7
Transportation	48.9	39.5	8.8	2.2	0.6	0.0	86.8	2.9	10.3	101.4	23.8
Communication & utilities	39.7	31.9	21.7	5.4	1.3	0.0	58.1	7.0	34.9	103.6	14.3
Other single groups	53.6	27.5	14.7	4.0	0.2	0.0	4.9	25.5	69.6	101.0	1.3
Multiple group occup, primarily	49.7	26.5	14.8	7.0	2.0	0.1	57.5	20.2	22.2	100.9	10.3
Educational	43.7	30.8	15.3	7.3	2.9	0.0	60.7	20.2	19.2	101.3	12.2
Military	45.2	31.1	18.4	4.0	1.3	0.0	70.7	18.4	10.9	100.3	14.9
Fed/state/local government	62.3	18.9	8.6	8.6	1.6	0.0	60.6	15.8	23.6	100.6	6.7
Manufacturing	44.5	28.5	18.1	7.3	1.6	0.4	60.0	17.5	22.1	101.1	11.2
Chemical	44.1	24.2	21.7	7.6	2.3	0.1	60.9	25.3	13.7	101.1	8.5
Petroleum refining	48.6	31.6	14.7	4.3	0.9	0.1	61.4	12.2	26.3	102.8	11.5
Primary/fabricated metals	39.2	26.3	15.9	15.2	3.3	0.0	31.0	23.9	45.1	101.5	0.2
Machinery	42.6	34.4	17.5	4.6	0.8	0.0	41.5	16.1	42.4	100.4	18.6
Transportation equipment	45.1	32.5	15.1	5.8	1.5	2.1	77.2	8.0	12.7	97.4	13.2
Other manufacturing	44.2	27.4	19.0	8.0	1.4	0.0	57.6	18.4	24.0	101.5	11.9
Services	49.6	25.0	14.1	8.0	3.3	0.0	43.0	18.7	38.3	100.3	7.5
Fin/ins/real estate/trade	52.8	23.6	15.6	5.2	2.8	0.0	34.2	15.8	49.9	101.3	6.7
Health care	51.4	28.0	16.0	3.4	1.2	0.0	31.6	13.9	54.5	100.9	3.7
Transportation	54.1	28.1	13.7	2.0	2.1	0.0	19.2	26.0	54.8	100.5	1.4
Communications/utilities	47.5	23.8	13.3	11.1	4.3	0.0	52.7	19.6	27.8	100.0	10.0
Faith-based	50.6	28.0	12.3	5.5	3.7	0.0	20.6	26.9	52.4	101.3	1.8
Other multiple groups	43.4	30.8	19.9	4.8	1.1	0.0	45.0	36.2	18.8	101.2	12.8
National total	45.7%	29.2%	16.8%	6.7%	1.6%	0.4%	59.4%	18.9%	21.2%	101.5%	12.3%

(54)
Section 2 - Operating ratios by type of membership

First nine months 2012 operating ratios by type of membership

Table 22

Distribution of dollar amounts in savings accounts

By type of membership	Percent of total savings						Total savings per member
	Share drafts	Certificates	IRAs	Regular shares	Money market shares	Other	
Community urban/rural	13.5	22.8	8.8	30.6	23.1	1.2	9,175
Associational	9.9	26.6	7.9	34.2	19.4	2.1	8,882
Religious	8.9	28.3	5.6	30.2	25.2	1.8	8,612
Fraternal	6.0	26.5	9.0	48.2	9.0	1.3	8,479
Other assoc.,incl low income	10.7	25.9	8.8	34.0	18.3	2.3	9,056
Single group occupational	11.9	22.9	9.2	36.1	18.6	1.4	9,940
Educational	8.3	24.9	8.8	34.5	22.9	0.5	10,024
Military	17.3	27.1	11.5	24.3	19.7	0.0	8,957
Fed/local government	10.9	23.0	7.8	40.5	17.0	0.7	9,337
Manufacturing	10.9	21.0	10.9	39.0	17.3	1.0	10,965
Chemicals	12.2	27.8	9.8	27.4	22.0	0.8	13,631
Petroleum refining	14.5	18.1	3.7	47.6	16.0	0.2	7,946
Primary/fabricated metals	8.0	25.4	8.8	48.8	6.0	3.0	7,106
Machinery	12.9	22.3	5.9	26.7	30.3	2.0	9,558
Transportation equipment	5.4	27.2	9.3	45.5	9.8	2.7	9,405
Other manufacturing	9.5	12.9	14.2	50.4	12.5	0.6	10,579
Services	9.2	17.4	7.2	44.3	17.2	4.6	11,779
Fin/ins/real estate/trade	10.6	12.0	4.1	52.8	20.0	0.5	15,260
Health care	12.9	18.3	4.9	50.6	11.5	1.9	5,922
Transportation	7.4	21.7	8.8	37.2	14.3	10.6	14,476
Communication & utilities	8.6	17.0	10.0	41.9	21.6	0.9	10,248
Other single groups	9.8	16.2	11.2	40.0	22.7	0.0	6,225
Multiple group occup, primarily	12.0	22.9	9.5	29.2	24.9	1.4	9,118
Educational	15.1	20.1	8.1	34.0	21.3	1.4	8,700
Military	9.9	32.7	11.1	22.5	23.6	0.2	8,994
Fed/state/local government	11.4	20.4	9.9	25.7	31.2	1.4	10,248
Manufacturing	12.1	20.3	8.7	30.4	27.1	1.4	9,903
Chemical	11.0	22.3	8.5	27.5	26.4	4.3	10,076
Petroleum refining	11.2	23.3	8.1	28.4	28.6	0.4	11,251
Primary/fabricated metals	12.1	24.4	10.4	36.2	13.9	3.0	7,247
Machinery	9.3	15.3	8.5	41.1	24.9	0.9	9,493
Transportation equipment	12.0	20.7	9.8	25.1	31.4	0.9	10,197
Other manufacturing	13.1	18.7	8.2	32.9	26.2	0.8	9,830
Services	12.4	21.0	9.1	35.9	19.2	2.4	8,036
Fin/ins/real estate/trade	14.6	19.7	11.6	33.1	18.7	2.3	6,656
Health care	13.4	16.8	7.4	40.7	18.6	3.1	6,211
Transportation	10.6	29.4	10.7	35.3	10.8	3.2	7,513
Communications/utilities	12.0	20.9	8.8	35.3	20.7	2.1	9,157
Faith-based	13.7	25.4	7.0	32.0	20.7	1.2	7,737
Other multiple groups	11.5	23.1	10.1	31.2	21.8	2.2	8,193
National total	12.6%	22.9%	9.1%	31.1%	22.9%	1.3%	\$9,267

¹ Some credit unions sweep share draft balances into the regular share balances weekly to reduce reserve requirements. This causes a distortion (i.e. total share draft balances appear smaller than they otherwise would be) where the last business day of the month lands on Friday, as was the case in June 2012.

First nine months 2012 operating ratios by type of membership

Table 23

Average size of savings accounts

By type of membership	Share drafts	Certificates	IRAs	Regular shares	Money market shares	All other shares & accounts
Community urban/rural	2,329	20,312	14,612	2,593	29,868	3,714
Associational	2,314	25,529	15,474	3,075	15,658	3,502
Religious	2,357	25,403	14,096	2,623	45,863	3,230
Fraternal	2,293	28,688	20,482	3,996	38,393	2,020
Other assoc.,incl low income	2,301	25,214	15,374	3,143	11,041	3,808
Single group occupational	2,334	20,733	16,660	3,278	32,572	5,773
Educational	1,648	24,716	17,059	2,993	31,700	3,341
Military	2,372	18,652	14,370	2,071	31,955	5,687
Fed/local government	2,184	19,270	14,903	3,503	28,407	2,312
Manufacturing	2,748	22,764	25,212	3,796	35,786	2,561
Chemicals	2,965	25,450	22,345	3,407	39,531	3,493
Petroleum refining	5,264	22,077	21,088	3,814	34,542	3,090
Primary/fabricated metals	1,539	22,980	18,417	2,905	22,966	2,819
Machinery	2,733	20,883	13,802	2,030	36,829	2,267
Transportation equipment	1,644	22,434	18,477	3,846	44,656	5,307
Other manufacturing	2,630	18,903	32,020	4,735	31,278	1,642
Services	2,938	23,697	19,973	4,652	39,250	10,841
Fin/ins/real estate/trade	5,228	29,638	22,198	7,132	39,275	4,488
Health care	2,189	16,160	13,325	2,573	28,956	1,900
Transportation	2,519	27,225	19,321	4,843	41,976	23,344
Communication & utilities	2,364	19,103	22,737	3,939	40,020	1,711
Other single groups	1,204	25,542	20,702	1,896	35,506	3,022
Multiple group occup, primarily	2,234	21,040	15,393	2,420	29,089	4,095
Educational	2,380	18,630	14,052	2,594	27,275	3,716
Military	2,085	24,612	14,302	1,919	30,291	1,922
Fed/state/local government	2,314	20,161	16,125	2,471	25,951	3,032
Manufacturing	2,403	22,166	17,064	2,678	35,266	6,673
Chemical	2,120	19,586	16,377	2,378	21,172	26,856
Petroleum refining	3,046	26,879	20,361	3,017	45,584	3,373
Primary/fabricated metals	2,003	19,974	14,356	2,389	27,217	3,172
Machinery	1,922	17,541	17,693	3,614	45,278	2,048
Transportation equipment	2,464	22,453	16,977	2,327	40,187	6,964
Other manufacturing	2,455	22,899	17,040	2,828	38,237	4,324
Services	2,123	19,246	15,879	2,534	29,223	5,203
Fin/ins/real estate/trade	2,177	21,511	15,299	2,046	24,703	3,049
Health care	1,896	15,531	13,097	2,205	34,271	2,701
Transportation	2,200	23,832	17,392	2,427	35,479	5,954
Communications/utilities	2,174	19,020	16,497	2,785	28,700	9,324
Faith-based	2,802	20,387	11,393	2,358	31,139	2,041
Other multiple groups	1,918	19,822	15,388	2,313	30,274	4,913
National total	\$2,297	\$20,715	\$15,224	\$2,642	\$29,533	\$4,119

First nine months 2012 operating ratios by type of membership

Table 24
Percent of credit unions using various types of funding sources

By type of membership	Share drafts	Certificates	IRAs	Regular shares	Money market	All other	Borrowings
					shares	shares & accounts	
Community urban/rural	95.9	94.9	88.2	100.0	71.1	56.3	15.9
Associational	36.8	44.6	29.3	100.0	18.8	31.4	5.5
Religious	22.0	29.3	17.8	100.0	13.8	26.6	5.3
Fraternal	50.0	63.2	38.2	100.0	25.0	32.4	7.4
Other assoc.,incl low income	55.5	62.3	44.5	100.0	24.6	38.7	5.2
Single group occupational	54.3	60.0	43.5	99.9	22.7	33.3	2.6
Educational	46.3	55.2	37.3	100.0	22.7	27.2	3.6
Military	81.5	77.8	74.1	100.0	22.2	44.4	3.7
Fed/local government	55.9	62.0	43.8	100.0	24.2	34.2	2.0
Manufacturing	48.5	56.5	39.2	99.8	16.4	30.4	1.9
Chemicals	56.9	60.3	43.1	100.0	24.1	31.0	5.2
Petroleum refining	48.1	70.4	44.4	100.0	25.9	18.5	0.0
Primary/fabricated metals	38.2	43.6	36.4	100.0	20.0	27.3	0.0
Machinery	53.8	61.5	41.0	97.4	20.5	25.6	5.1
Transportation equipment	41.2	47.1	17.6	100.0	11.8	29.4	0.0
Other manufacturing	48.5	56.7	39.6	100.0	12.7	32.8	1.5
Services	60.8	62.7	48.7	99.8	26.2	38.0	2.8
Fin/ins/real estate/trade	57.6	57.6	47.8	100.0	28.3	40.2	5.4
Health care	70.8	75.0	51.8	100.0	32.1	43.5	2.4
Transportation	59.7	55.6	49.2	99.2	22.6	33.9	1.6
Communication & utilities	54.1	58.9	45.9	100.0	22.2	34.6	2.7
Other single groups	42.9	57.1	42.9	100.0	14.3	14.3	14.3
Multiple group occup, primarily	86.8	86.8	74.1	100.0	49.0	48.4	8.0
Educational	83.3	87.0	72.1	100.0	46.9	44.8	8.8
Military	98.5	98.5	95.5	100.0	77.3	50.0	19.7
Fed/state/local government	90.4	87.9	75.3	100.0	51.3	49.1	6.8
Manufacturing	85.1	84.8	72.8	100.0	46.7	47.6	8.2
Chemical	84.1	87.3	73.0	100.0	36.5	42.9	9.5
Petroleum refining	76.1	91.3	67.4	100.0	58.7	43.5	8.7
Primary/fabricated metals	89.8	85.7	73.5	100.0	34.7	55.1	4.1
Machinery	73.2	68.3	68.3	100.0	43.9	36.6	7.3
Transportation equipment	93.3	93.3	86.7	100.0	66.7	53.3	17.8
Other manufacturing	86.6	84.0	71.9	100.0	46.3	48.9	6.9
Services	88.6	87.9	74.8	100.0	47.4	48.9	4.7
Fin/ins/real estate/trade	90.1	90.1	84.5	100.0	53.5	43.7	4.2
Health care	91.3	89.0	66.9	100.0	47.1	48.3	2.3
Transportation	84.6	79.8	73.1	100.0	37.5	51.9	2.9
Communications/utilities	87.8	90.5	79.4	100.0	50.8	49.7	7.9
Faith-based	65.7	72.9	51.4	100.0	31.4	50.0	8.6
Other multiple groups	87.6	86.5	76.4	100.0	52.5	51.7	12.7
National total	76.2%	78.1%	66.0%	100.0%	45.8%	45.1%	8.7%

First nine months 2012 operating ratios by type of membership

Table 25
Funding sources

(Items as a percent of total funding at using credit unions)

By type of membership	Share drafts	Certificates	IRAs	Regular shares	Money market shares	All other shares & accounts	Borrowings
Community urban/rural	13.2	22.4	8.7	29.9	24.7	1.8	5.2
Associational	10.2	28.8	8.4	33.3	23.8	3.1	9.3
Religious	9.0	28.3	5.9	28.6	27.6	2.4	15.4
Fraternal	6.9	30.7	11.3	47.9	16.0	2.3	4.0
Other assoc.,incl low income	11.2	28.8	9.2	33.4	22.7	3.6	6.0
Single group occupational	11.8	23.2	9.1	34.1	22.5	2.0	13.0
Educational	8.4	26.1	9.1	33.4	26.1	2.1	5.8
Military	14.4	22.6	9.6	20.2	16.7	0.0	17.1
Fed/local government	11.3	24.1	8.3	40.4	22.3	1.3	2.9
Manufacturing	11.2	24.4	11.6	38.4	26.0	1.6	4.9
Chemicals	12.0	27.4	9.8	26.6	23.9	1.2	6.7
Petroleum refining	16.0	19.7	5.7	47.6	22.1	0.6	0.0
Primary/fabricated metals	8.6	27.8	9.6	48.8	13.0	4.4	0.0
Machinery	13.1	22.6	6.3	26.5	34.9	2.2	1.9
Transportation equipment	5.7	28.8	10.1	45.5	26.6	4.7	0.0
Other manufacturing	10.1	19.5	15.7	50.3	30.5	1.3	1.6
Services	10.7	20.5	7.9	44.1	32.5	8.5	4.6
Fin/ins/real estate/trade	16.6	19.1	4.5	52.2	36.1	2.3	7.8
Health care	13.7	19.8	6.1	50.5	18.9	2.9	3.5
Transportation	7.5	22.2	9.0	37.2	33.6	13.7	0.7
Communication & utilities	9.2	18.9	11.6	41.8	33.5	1.7	7.1
Other single groups	11.5	19.0	13.2	40.0	31.2	0.0	2.7
Multiple group occup, primarily	11.8	22.7	9.5	28.5	26.9	2.3	6.3
Educational	15.3	20.5	8.4	33.5	25.2	2.9	3.8
Military	9.5	31.4	10.7	21.6	23.1	0.5	7.3
Fed/state/local government	11.3	20.3	10.0	25.4	33.3	2.0	6.8
Manufacturing	11.7	19.6	8.5	29.1	28.5	2.5	8.8
Chemical	9.7	19.6	7.6	24.1	28.5	5.1	18.2
Petroleum refining	11.2	23.2	8.3	28.2	30.3	0.8	3.3
Primary/fabricated metals	12.0	24.8	10.6	35.8	15.8	3.6	4.4
Machinery	10.0	15.8	8.5	40.9	30.7	1.2	1.2
Transportation equipment	11.5	19.7	9.4	24.0	30.3	1.6	9.1
Other manufacturing	12.9	18.6	8.2	32.2	28.1	1.8	5.1
Services	12.3	20.9	9.3	35.2	23.1	3.7	5.4
Fin/ins/real estate/trade	14.4	19.6	11.6	32.5	22.0	6.6	9.0
Health care	13.5	17.1	8.2	40.7	22.9	5.2	0.0
Transportation	11.0	30.7	11.3	35.2	16.4	5.7	3.4
Communications/utilities	11.8	20.6	8.8	34.4	24.2	2.9	5.5
Faith-based	13.7	26.1	7.7	31.5	24.2	1.8	13.3
Other multiple groups	11.4	22.9	10.1	30.8	23.4	3.2	3.1
National total	12.4%	22.7%	9.0%	30.2%	25.2%	2.0%	7.0%

First nine months 2012 operating ratios by type of membership

Table 26
Income items as a percent of total income

By type of membership	Percent of total income						% of CUs giving interest refund	% of CUs with positive other operating income
	Operating income items							
	Total loan interest	Loan interest refund	Investment income	Fee income	Other operating income	Non-operating income		
Community urban/rural	61.7	0.0	8.8	16.0	12.6	0.9	2.0	91.3
Associational	69.5	0.9	9.6	13.1	9.0	-0.4	1.6	52.9
Religious	73.9	0.0	8.0	13.2	7.3	-2.4	1.3	42.4
Fraternal	74.2	0.0	13.2	8.8	4.1	-0.3	1.5	58.8
Other assoc.,incl low income	66.9	1.3	9.9	13.7	10.4	0.5	2.1	67.5
Single group occupational	63.8	0.1	11.8	10.5	13.5	0.4	1.8	67.7
Educational	61.7	0.0	15.4	9.6	13.0	0.4	1.2	59.7
Military	62.1	0.0	9.9	9.0	19.1	0.0	0.0	85.2
Fed/local government	64.7	0.0	11.7	13.5	9.6	0.5	1.3	68.0
Manufacturing	66.4	0.5	13.2	11.9	8.8	0.1	2.6	65.5
Chemicals	71.7	1.1	8.1	9.9	11.3	0.0	1.7	70.7
Petroleum refining	65.8	0.0	22.3	6.4	5.0	0.5	3.7	66.7
Primary/fabricated metals	69.5	0.0	7.5	16.7	6.4	-0.2	3.6	61.8
Machinery	63.1	0.0	4.2	17.5	15.9	-0.7	2.6	59.0
Transportation equipment	57.0	1.0	25.7	12.0	2.6	3.6	5.9	41.2
Other manufacturing	60.8	0.1	21.2	12.5	5.3	0.3	2.2	67.5
Services	66.6	0.0	13.3	10.3	8.1	1.7	2.1	72.8
Fin/ins/real estate/trade	62.8	0.0	16.9	8.7	5.3	6.3	3.3	65.2
Health care	58.0	0.0	12.2	20.3	8.5	1.1	0.6	77.4
Transportation	74.1	0.0	8.2	8.7	8.6	0.4	0.8	77.4
Communication & utilities	63.0	0.1	19.1	9.0	9.9	-0.9	3.8	69.2
Other single groups	48.0	0.0	22.2	11.6	16.6	1.6	0.0	85.7
Multiple group occup, primarily	63.8	0.0	8.8	14.1	12.6	0.7	1.4	84.9
Educational	61.2	0.0	10.2	14.8	13.5	0.3	2.1	83.6
Military	66.3	0.0	6.0	13.3	13.9	0.5	3.0	93.9
Fed/state/local government	65.1	0.0	9.0	14.1	10.2	1.7	1.3	85.5
Manufacturing	62.5	0.0	10.3	12.0	14.4	0.8	1.1	87.2
Chemical	59.0	0.0	17.9	11.7	10.5	0.9	1.6	81.0
Petroleum refining	73.2	0.3	10.6	10.2	9.9	-3.5	2.2	87.0
Primary/fabricated metals	61.0	0.0	11.4	15.0	12.0	0.6	0.0	85.7
Machinery	61.8	0.0	10.6	10.9	15.7	1.0	2.4	82.9
Transportation equipment	61.9	0.0	6.3	12.7	17.8	1.3	2.2	93.3
Other manufacturing	62.3	0.0	9.6	11.8	14.9	1.4	0.4	88.7
Services	65.5	0.0	8.4	15.4	10.7	0.0	1.7	85.8
Fin/ins/real estate/trade	62.5	0.0	8.4	17.9	9.9	1.4	0.0	83.1
Health care	61.1	0.0	8.7	21.0	8.8	0.3	1.2	87.8
Transportation	72.2	0.0	7.0	15.1	5.7	0.0	1.9	86.5
Communications/utilities	66.1	0.0	8.5	13.5	12.3	-0.3	2.6	84.7
Faith-based	64.9	0.0	9.6	15.6	10.1	-0.2	1.4	67.1
Other multiple groups	60.5	0.0	9.2	16.3	13.5	0.5	0.0	82.2
National total	62.9%	0.0%	9.3%	14.3%	12.7%	0.7%	1.7%	79.3%

First nine months 2012 operating ratios by type of membership

Table 27
Distribution of total income

By type of membership	Percent of total income					% of CUs with positive net income
	Operating expenses	Provisions for loan loss	Dividends, interest on savings	Interest on borrowings	Net income	
Community urban/rural	63.8	6.5	11.6	1.2	18.7	82.1
Associational	64.8	5.4	14.2	1.2	16.0	61.3
Religious	69.6	6.0	13.2	1.7	10.9	54.9
Fraternal	63.7	5.3	18.6	0.5	13.6	69.1
Other assoc.,incl low income	62.6	5.1	14.2	1.0	18.6	68.6
Single group occupational	56.1	8.7	13.8	3.3	19.8	68.2
Educational	57.3	5.0	15.6	1.7	21.5	72.5
Military	48.1	12.5	11.4	7.2	22.0	55.6
Fed/local government	65.5	6.9	13.3	0.2	16.2	69.9
Manufacturing	59.6	5.7	16.0	0.7	19.7	64.4
Chemicals	57.8	5.3	15.0	1.5	22.4	53.4
Petroleum refining	76.1	3.0	11.5	0.0	12.0	66.7
Primary/fabricated metals	60.9	8.0	12.4	0.0	20.1	65.5
Machinery	68.0	5.6	11.9	0.0	16.1	74.4
Transportation equipment	49.9	2.9	17.7	0.0	31.4	64.7
Other manufacturing	58.8	6.2	19.2	0.3	17.2	64.9
Services	59.8	6.0	17.8	0.4	18.3	67.0
Fin/ins/real estate/trade	54.9	4.8	17.9	1.3	23.1	70.7
Health care	78.1	5.5	8.9	0.0	9.1	69.0
Transportation	53.7	6.9	20.7	0.1	21.1	66.9
Communication & utilities	64.9	6.1	17.8	0.3	13.3	63.2
Other single groups	76.8	1.9	11.9	0.0	12.3	100.0
Multiple group occup, primarily	62.3	6.7	13.8	1.5	17.3	73.1
Educational	65.0	8.1	10.9	1.0	16.6	78.5
Military	55.1	6.3	18.8	2.5	19.1	89.4
Fed/state/local government	61.8	6.4	16.0	1.0	16.4	76.0
Manufacturing	63.5	7.2	11.4	2.4	17.3	66.9
Chemical	54.1	7.6	11.3	5.6	22.4	79.4
Petroleum refining	65.3	5.1	16.9	0.8	14.2	78.3
Primary/fabricated metals	71.7	4.8	12.4	0.3	12.6	59.2
Machinery	63.4	6.4	10.9	0.2	21.1	68.3
Transportation equipment	63.1	9.2	9.5	2.9	17.0	64.4
Other manufacturing	66.2	6.6	11.3	1.6	16.1	63.2
Services	66.0	6.1	11.8	1.0	16.8	70.1
Fin/ins/real estate/trade	75.4	5.7	10.4	0.5	9.3	63.4
Health care	74.3	6.2	8.7	0.0	12.3	70.3
Transportation	63.3	4.2	15.6	0.1	18.4	71.2
Communications/utilities	62.6	6.5	12.2	1.6	19.1	72.0
Faith-based	67.4	7.5	12.5	1.0	12.8	65.7
Other multiple groups	64.9	5.9	12.0	0.7	18.1	74.9
National total	61.9%	6.9%	12.8%	1.6%	18.4%	73.5%

First nine months 2012 operating ratios by type of membership

Table 28a

Distribution of operating expenses - part I

(Items as a percent of total operating expenses)

By type of membership	Compensation, fringes	Travel, conference	Office occupancy	Office operations	Educational, promotional
Community urban/rural	49.1	1.0	7.5	17.9	3.7
Associational	50.3	1.4	7.5	16.7	4.0
Religious	51.1	1.5	8.1	16.3	3.7
Fraternal	48.6	1.1	6.3	20.0	2.2
Other assoc.,incl low income	50.1	1.3	7.4	16.4	4.3
Single group occupational	46.3	0.8	5.7	17.3	3.3
Educational	48.1	0.8	7.0	20.3	3.2
Military	42.7	0.3	4.6	14.1	3.6
Fed/local government	48.4	1.1	6.2	20.2	2.9
Manufacturing	48.3	1.2	5.4	17.7	2.9
Chemicals	49.4	1.1	5.6	18.3	3.2
Petroleum refining	50.1	0.8	6.4	18.5	2.7
Primary/fabricated metals	47.6	1.5	6.2	19.1	2.5
Machinery	43.8	1.4	5.7	20.3	4.8
Transportation equipment	46.6	1.3	4.2	14.7	1.7
Other manufacturing	48.4	1.2	4.8	16.1	2.1
Services	47.9	1.0	6.8	16.9	3.7
Fin/ins/real estate/trade	48.9	0.8	7.7	16.7	2.0
Health care	47.7	1.0	6.0	19.3	2.5
Transportation	46.7	0.9	6.8	17.5	5.7
Communication & utilities	49.1	1.2	6.5	14.5	3.2
Other single groups	47.4	0.6	6.7	28.2	1.6
Multiple group occup, primarily	49.5	0.9	7.0	19.0	3.2
Educational	48.2	0.9	7.8	18.5	3.9
Military	50.4	0.7	6.6	20.1	3.6
Fed/state/local government	50.8	0.9	7.1	19.0	2.4
Manufacturing	49.7	1.1	6.6	19.0	3.0
Chemical	49.2	1.0	5.5	23.6	2.9
Petroleum refining	49.8	1.5	6.9	19.1	3.1
Primary/fabricated metals	45.8	1.1	7.4	17.8	3.2
Machinery	49.2	1.1	5.6	14.3	3.3
Transportation equipment	51.1	1.1	6.7	18.2	3.6
Other manufacturing	49.6	1.0	6.9	18.6	2.7
Services	48.1	1.0	6.8	18.9	3.4
Fin/ins/real estate/trade	47.5	1.1	6.8	22.8	2.9
Health care	47.9	1.1	6.2	22.5	2.8
Transportation	49.9	1.2	6.9	16.7	2.6
Communications/utilities	48.0	1.0	6.9	17.2	3.8
Faith-based	47.2	1.3	6.4	20.7	3.6
Other multiple groups	49.2	1.0	7.4	18.7	3.3
National total	48.8%	0.9%	7.1%	18.2%	3.5%

First nine months 2012 operating ratios by type of membership

Table 28b

Distribution of operating expenses - part II

(Items as a percent of total operating expenses)

By type of membership	Loan servicing	Professional & outside services	Member insurance	Operating fees	Other expenses
Community urban/rural	6.6	7.5	3.3	0.5	2.9
Associational	6.3	6.8	3.6	0.6	2.9
Religious	5.3	7.1	2.8	0.6	3.6
Fraternal	3.4	10.0	5.1	0.8	2.5
Other assoc.,incl low income	7.1	6.2	3.8	0.6	2.7
Single group occupational	9.0	7.9	3.8	0.4	5.4
Educational	5.2	7.9	4.6	0.5	2.3
Military	16.0	5.7	2.6	0.1	10.4
Fed/local government	4.2	9.6	4.1	0.5	2.8
Manufacturing	6.2	9.8	4.8	0.8	2.9
Chemicals	4.5	10.2	4.9	0.7	1.9
Petroleum refining	5.2	6.9	4.4	0.8	4.2
Primary/fabricated metals	4.8	8.7	4.4	0.7	4.4
Machinery	9.0	7.6	4.0	0.6	2.8
Transportation equipment	8.8	10.9	5.1	1.3	5.4
Other manufacturing	7.8	10.3	5.0	0.9	3.4
Services	6.5	8.4	4.8	0.7	3.3
Fin/ins/real estate/trade	5.9	8.9	5.5	0.8	2.9
Health care	4.6	12.8	2.9	0.7	2.5
Transportation	6.9	5.5	5.4	0.5	4.2
Communication & utilities	7.8	9.1	4.9	0.8	2.8
Other single groups	7.1	1.3	4.1	0.9	2.1
Multiple group occup, primarily	6.5	7.5	3.3	0.5	2.3
Educational	7.0	7.8	3.3	0.6	2.1
Military	7.8	5.1	3.5	0.4	1.8
Fed/state/local government	5.9	7.1	3.5	0.5	2.9
Manufacturing	6.1	8.2	3.4	0.6	2.2
Chemical	6.5	5.7	3.5	0.7	1.6
Petroleum refining	3.3	9.0	4.4	0.7	2.1
Primary/fabricated metals	7.6	11.5	3.3	0.6	1.7
Machinery	10.0	10.1	3.7	0.6	2.1
Transportation equipment	5.2	7.2	3.3	0.4	3.3
Other manufacturing	6.6	9.0	3.3	0.5	1.7
Services	5.7	10.2	3.1	0.5	2.3
Fin/ins/real estate/trade	4.5	8.7	2.8	0.5	2.4
Health care	5.6	9.3	2.4	0.6	1.8
Transportation	5.1	11.1	3.5	0.6	2.4
Communications/utilities	6.0	10.7	3.3	0.5	2.4
Faith-based	6.8	7.6	3.3	0.7	2.3
Other multiple groups	7.0	7.3	2.9	0.5	2.7
National total	6.9%	7.6%	3.4%	0.5%	3.1%

First nine months 2012 operating ratios by type of membership

Table 29
Average rates charged on loans
(During the last week of September 2012)

By type of membership	Credit	Other	Auto		Leases	First
	cards	unsecured	New	Used		mortgage
Community urban/rural	10.1	11.4	3.7	4.2	4.1	4.1
Associational	10.4	10.1	4.3	5.1	5.6	4.6
Religious	9.2	8.0	3.8	4.5	0.0	5.1
Fraternal	10.0	11.2	4.0	5.3	3.0	4.3
Other assoc.,incl low income	10.9	10.8	4.4	5.2	5.6	4.4
Single group occupational	9.7	13.1	3.3	4.2	6.5	4.0
Educational	10.4	11.4	3.7	3.9	4.9	3.8
Military	8.9	17.8	2.0	4.0	6.5	3.8
Fed/local government	10.5	11.2	4.2	4.8	0.0	4.3
Manufacturing	10.2	9.9	3.6	4.3	5.0	4.4
Chemicals	11.0	8.0	2.9	3.6	5.0	4.3
Petroleum refining	9.9	10.1	3.7	5.0	0.0	4.4
Primary/fabricated metals	10.7	11.1	4.4	5.1	0.0	5.0
Machinery	10.0	12.6	3.5	4.0	0.0	3.2
Transportation equipment	7.7	9.4	3.1	3.6	0.0	5.1
Other manufacturing	9.3	11.2	4.3	5.0	5.0	4.6
Services	9.4	11.5	3.5	4.1	6.1	3.7
Fin/ins/real estate/trade	8.9	9.1	3.0	3.1	0.0	3.4
Health care	10.2	11.0	4.0	4.7	0.0	4.4
Transportation	9.0	12.5	3.6	4.4	5.2	3.5
Communication & utilities	10.2	13.2	3.6	4.7	6.1	4.0
Other single groups	15.1	9.7	2.8	2.9	0.0	4.2
Multiple group occup, primarily	9.7	11.0	3.5	4.1	4.4	3.9
Educational	10.1	10.9	3.5	3.9	4.3	4.0
Military	9.7	11.2	3.0	3.4	4.9	3.4
Fed/state/local government	9.3	10.8	3.6	4.2	1.7	3.8
Manufacturing	9.6	10.7	3.7	4.3	4.7	4.1
Chemical	7.4	10.7	3.9	5.0	5.5	3.7
Petroleum refining	10.7	10.0	3.5	4.0	4.0	3.9
Primary/fabricated metals	10.2	11.1	3.4	4.2	0.0	4.1
Machinery	10.5	10.1	3.6	4.8	0.0	3.6
Transportation equipment	10.7	11.2	4.1	4.3	4.6	4.6
Other manufacturing	9.4	10.7	3.5	4.1	4.7	4.1
Services	10.0	11.5	3.7	4.3	4.9	4.2
Fin/ins/real estate/trade	11.1	11.8	4.9	6.0	4.7	4.5
Health care	10.4	11.8	4.2	5.3	0.0	4.4
Transportation	10.6	10.9	4.5	5.5	0.0	5.3
Communications/utilities	9.7	11.5	3.2	3.7	4.9	3.9
Faith-based	10.5	11.3	4.1	4.7	0.0	4.7
Other multiple groups	9.7	10.6	3.8	4.3	4.9	4.2
National total	9.9%	11.5%	3.6%	4.2%	5.4%	4.0%

First nine months 2012 operating ratios by type of membership

Table 30
Averages rates paid on savings
(During the last week of September 2012)

By type of membership	Regular shares	Share drafts	IRAs	Money market shares	Certificates 1 yr maturity
Community urban/rural	0.2	0.3	0.9	0.4	0.8
Associational	0.4	0.3	1.0	0.5	1.0
Religious	0.5	0.2	1.1	0.5	1.0
Fraternal	0.6	0.2	1.5	0.7	1.1
Other assoc.,incl low income	0.3	0.4	1.0	0.4	1.1
Single group occupational	0.3	0.1	1.4	0.4	1.4
Educational	0.2	0.3	0.4	0.4	1.5
Military	0.3	0.1	2.8	0.5	2.2
Fed/local government	0.3	0.2	0.9	0.3	0.7
Manufacturing	0.5	0.2	1.2	0.4	0.9
Chemicals	0.3	0.1	1.2	0.3	1.0
Petroleum refining	0.3	0.1	0.9	0.3	0.8
Primary/fabricated metals	0.4	0.2	0.7	0.4	0.9
Machinery	0.2	0.1	0.8	0.6	0.7
Transportation equipment	0.5	0.4	0.9	0.5	0.9
Other manufacturing	0.7	0.2	1.4	0.5	0.8
Services	0.4	0.2	0.8	0.4	1.0
Fin/ins/real estate/trade	0.5	0.1	0.8	0.3	0.7
Health care	0.3	0.2	0.9	0.5	0.8
Transportation	0.4	0.2	0.5	0.4	1.1
Communication & utilities	0.4	0.2	1.1	0.5	1.1
Other single groups	0.2	0.1	0.7	0.4	0.5
Multiple group occup, primarily	0.3	0.3	0.9	0.4	0.8
Educational	0.2	0.2	0.7	0.3	0.7
Military	0.2	0.1	1.0	0.4	1.1
Fed/state/local government	0.5	0.2	0.9	0.5	0.7
Manufacturing	0.2	0.5	0.7	0.3	0.8
Chemical	0.2	0.2	0.6	0.4	0.6
Petroleum refining	0.2	0.1	1.0	0.3	0.9
Primary/fabricated metals	0.3	0.1	0.9	0.3	0.9
Machinery	0.2	0.9	0.7	0.3	0.8
Transportation equipment	0.1	0.1	0.5	0.3	0.8
Other manufacturing	0.2	1.0	0.7	0.4	0.7
Services	0.2	0.4	0.9	0.4	0.9
Fin/ins/real estate/trade	0.2	0.1	0.6	0.4	0.7
Health care	0.2	0.1	0.8	0.3	0.8
Transportation	0.3	1.3	0.9	0.5	1.0
Communications/utilities	0.3	0.4	1.0	0.4	0.9
Faith-based	0.2	0.1	0.7	0.4	0.7
Other multiple groups	0.3	0.3	1.0	0.4	1.0
National total	0.3%	0.3%	1.0%	0.4%	0.9%

First nine months 2012 operating ratios by type of membership

Table 31
Additional ratios and averages

By type of membership	Surplus funds.			Full-time employees			Part-time employees		
	Loans/ savings	savings and borrowings	Assets per member	Per credit union	Per \$1 mil. of assets	Members/ FTE	Per credit union	Per \$1 mil. of assets	Members/ PTE
Community urban/rural	68.6	41.1	10,588	51.87	0.24	392	7.11	0.03	2,863
Associational	69.7	41.7	10,362	6.50	0.23	426	2.19	0.08	1,262
Religious	75.9	34.9	10,239	3.73	0.25	384	1.50	0.10	956
Fraternal	62.8	50.2	9,826	3.57	0.18	568	1.35	0.07	1,499
Other assoc.,incl low income	68.1	43.6	10,491	11.95	0.22	432	3.60	0.07	1,434
Single group occupational	66.7	47.4	12,051	14.96	0.17	480	2.39	0.03	3,006
Educational	56.3	56.5	11,802	12.05	0.17	489	2.57	0.04	2,294
Military	90.3	33.2	12,351	309.48	0.16	512	45.37	0.02	3,489
Fed/local government	59.6	50.4	10,620	13.73	0.20	467	2.02	0.03	3,175
Manufacturing	61.4	50.8	12,704	7.83	0.19	418	1.39	0.03	2,355
Chemicals	72.6	40.3	15,922	25.55	0.19	336	2.38	0.02	3,603
Petroleum refining	49.3	61.2	9,020	6.11	0.21	532	0.93	0.03	3,511
Primary/fabricated metals	68.0	45.0	8,284	5.78	0.25	476	1.73	0.08	1,595
Machinery	80.5	27.3	10,840	8.36	0.24	392	1.18	0.03	2,781
Transportation equipment	50.4	68.6	11,363	3.82	0.15	569	1.41	0.06	1,541
Other manufacturing	47.0	65.4	12,187	4.77	0.17	483	1.18	0.04	1,949
Services	56.3	56.3	13,584	9.99	0.15	486	1.50	0.02	3,247
Fin/ins/real estate/trade	51.6	61.6	17,701	13.65	0.11	509	1.12	0.01	6,203
Health care	52.1	58.9	6,731	6.80	0.28	526	1.16	0.05	3,081
Transportation	63.6	48.5	16,602	15.12	0.13	458	2.23	0.02	3,108
Communication & utilities	52.0	61.3	11,930	7.62	0.18	472	1.50	0.03	2,403
Other single groups	36.6	81.4	7,682	7.57	0.18	740	1.00	0.02	5,606
Multiple group occup, primarily	68.9	41.4	10,526	36.56	0.23	421	4.41	0.03	3,486
Educational	63.2	45.7	9,928	36.26	0.23	430	4.64	0.03	3,357
Military	81.8	29.8	10,565	208.77	0.21	459	27.62	0.03	3,468
Fed/state/local government	62.5	46.4	11,606	39.24	0.22	400	3.42	0.02	4,584
Manufacturing	70.2	42.2	11,696	31.49	0.22	381	4.35	0.03	2,764
Chemical	73.0	47.8	13,259	33.10	0.19	390	9.89	0.06	1,304
Petroleum refining	68.4	39.9	12,642	29.52	0.19	407	2.33	0.02	5,165
Primary/fabricated metals	60.8	48.0	8,238	18.31	0.30	408	3.49	0.06	2,142
Machinery	65.1	44.2	10,807	17.95	0.22	414	3.34	0.04	2,222
Transportation equipment	79.3	34.2	12,146	85.18	0.24	342	6.78	0.02	4,304
Other manufacturing	66.1	44.4	11,336	26.19	0.23	390	3.12	0.03	3,269
Services	70.5	40.9	9,332	20.81	0.24	443	2.32	0.03	3,980
Fin/ins/real estate/trade	66.6	45.5	7,785	21.04	0.29	450	1.79	0.02	5,299
Health care	60.2	49.2	7,050	12.36	0.30	477	2.03	0.05	2,907
Transportation	71.6	43.4	9,031	12.23	0.27	413	1.58	0.03	3,201
Communications/utilities	73.6	37.6	10,621	33.13	0.22	435	3.18	0.02	4,536
Faith-based	66.3	40.8	8,623	9.40	0.28	415	3.14	0.09	1,242
Other multiple groups	66.2	42.7	9,343	37.53	0.25	430	4.78	0.03	3,378
National total	68.4%	42.3%	\$10,787	32.62	0.22	415	4.48	0.03	3,019

First nine months 2012 operating ratios by type of membership

Table 32

Branch information and service offerings

By type of membership	% of CUs		% of Credit Unions offering											
	Aver. # of branches per CU ¹	providing shared branches	Risk based loans	Direct Financing Leases	Mortgage Processing	Approved Mortgage Seller	Debt Cancellation/ Suspension	Borrowing Repurchase Agreements	Overdraft Protection	Overdraft Lines of Credit	ATM/Debt card program	Interest only first mortgages	Insurance/ Investment sales	Brokered Deposits
Community urban/rural	3.2	24.6	81.5	1.2	38.5	28.9	11.1	0.8	68.9	63.8	94.4	15.0	42.0	6.8
Associational	0.3	11.4	30.0	0.0	8.3	4.8	2.7	0.0	14.2	15.6	32.3	3.9	8.0	2.7
Religious	0.1	9.2	22.4	0.0	5.9	3.0	2.3	0.0	9.5	9.5	18.8	3.3	6.3	3.0
Fraternal	0.1	11.8	38.2	0.0	14.7	5.9	1.5	0.0	17.6	20.6	45.6	1.5	7.4	2.9
Other assoc.,incl low income	0.6	14.7	39.3	0.0	9.9	7.3	3.7	0.0	20.4	23.6	49.2	5.8	11.0	2.1
Single group occupational	0.6	11.1	43.4	0.1	9.2	5.1	2.9	0.1	21.0	26.1	50.9	2.6	13.9	2.2
Educational	0.5	11.6	41.5	0.0	8.7	6.9	3.0	0.3	19.7	23.9	44.8	2.7	10.4	2.4
Military	8.7	11.1	51.9	3.7	14.8	11.1	3.7	3.7	33.3	33.3	77.8	3.7	11.1	0.0
Fed/local government	0.5	11.9	43.0	0.0	7.8	4.9	3.9	0.0	22.8	26.5	52.9	2.8	15.4	1.6
Manufacturing	0.4	9.1	43.3	0.0	7.8	3.2	1.9	0.0	15.9	19.4	43.8	2.2	10.1	2.2
Chemicals	1.1	8.6	51.7	0.0	10.3	12.1	3.4	0.0	22.4	25.9	50.0	3.4	12.1	1.7
Petroleum refining	0.6	11.1	48.1	0.0	7.4	3.7	3.7	0.0	14.8	25.9	44.4	0.0	22.2	0.0
Primary/fabricated metals	0.5	12.7	36.4	0.0	10.9	3.6	3.6	0.0	18.2	16.4	34.5	0.0	3.6	5.5
Machinery	0.7	7.7	38.5	0.0	7.7	2.6	0.0	0.0	23.1	17.9	51.3	2.6	10.3	0.0
Transportation equipment	0.2	11.8	47.1	0.0	11.8	0.0	0.0	0.0	17.6	0.0	23.5	0.0	5.9	0.0
Other manufacturing	0.2	8.2	42.9	0.0	6.3	1.5	1.5	0.0	13.1	19.4	44.4	2.6	10.1	2.2
Services	0.6	11.8	44.6	0.2	12.0	5.4	2.6	0.2	23.7	32.2	56.9	2.8	17.6	2.6
Fin/ins/real estate/trade	0.8	13.0	41.3	0.0	16.3	9.8	2.2	1.1	26.1	34.8	55.4	5.4	19.6	4.3
Health care	0.6	11.3	54.2	0.0	10.7	4.8	2.4	0.0	31.5	36.3	67.3	3.0	20.2	3.0
Transportation	0.6	11.3	44.4	0.8	10.5	4.0	2.4	0.0	16.1	29.8	54.0	2.4	16.1	1.6
Communication & utilities	0.5	11.9	37.8	0.0	11.9	4.9	3.2	0.0	20.5	28.6	50.3	1.6	15.1	2.2
Other single groups	0.4	0.0	42.9	0.0	0.0	0.0	0.0	0.0	0.0	28.6	42.9	0.0	14.3	14.3
Multiple group occup, primarily	2.2	17.7	67.5	0.8	21.0	13.9	5.7	0.6	46.6	49.7	84.6	7.7	28.0	4.7
Educational	2.0	16.2	66.8	0.5	24.1	16.4	5.8	1.1	49.9	49.6	80.4	8.2	28.1	2.9
Military	10.8	27.3	87.9	3.0	56.1	47.0	30.3	3.0	80.3	83.3	98.5	24.2	56.1	4.5
Fed/state/local government	2.3	18.1	70.6	0.4	18.7	12.6	5.1	0.6	45.1	57.0	88.9	7.0	30.0	4.9
Manufacturing	2.2	16.2	66.7	1.1	20.2	11.8	6.1	0.0	46.5	40.4	82.9	6.9	25.3	5.5
Chemical	2.1	17.5	63.5	3.2	20.6	15.9	3.2	0.0	36.5	41.3	84.1	6.3	19.0	3.2
Petroleum refining	2.4	21.7	65.2	2.2	15.2	10.9	2.2	0.0	43.5	32.6	76.1	2.2	15.2	2.2
Primary/fabricated metals	1.8	14.3	61.2	0.0	18.4	6.1	2.0	0.0	44.9	36.7	85.7	2.0	16.3	10.2
Machinery	1.4	9.8	65.9	0.0	17.1	7.3	7.3	0.0	43.9	36.6	73.2	7.3	34.1	9.8
Transportation equipment	4.8	24.4	68.9	2.2	35.6	24.4	6.7	0.0	66.7	51.1	91.1	15.6	42.2	4.4
Other manufacturing	1.9	14.7	68.8	0.4	19.0	10.4	8.2	0.0	46.8	41.1	83.5	7.4	26.0	5.2
Services	1.5	18.5	66.0	0.9	15.9	9.9	4.1	0.4	42.7	47.0	86.2	5.0	25.2	4.7
Fin/ins/real estate/trade	1.6	16.9	64.8	0.0	11.3	9.9	5.6	0.0	40.8	49.3	85.9	5.6	26.8	2.8
Health care	1.3	14.0	73.8	0.0	12.2	4.7	3.5	0.0	41.9	52.3	89.0	2.3	26.2	4.7
Transportation	0.7	16.3	65.4	0.0	8.7	5.8	4.8	1.0	37.5	36.5	82.7	6.7	14.4	5.8
Communications/utilities	2.1	24.3	59.8	2.6	24.9	16.9	3.7	0.5	47.1	47.1	85.7	6.3	29.6	4.8
Faith-based	0.6	7.1	54.3	0.0	14.3	8.6	1.4	0.0	21.4	28.6	51.4	5.7	17.1	10.0
Other multiple groups	2.5	20.5	65.3	0.8	25.9	18.1	4.2	0.8	50.6	56.0	87.6	11.6	30.9	4.6
National total	1.9	17.4%	61.8%	0.7%	22.0%	15.2%	6.3%	0.5%	43.5%	44.5%	73.6%	8.2%	26.6%	4.5%

¹ Average number of branches per credit union excludes main office.

(66)
 Section 2 - Operating ratios by type of membership

First nine months 2012 operating ratios by type of membership

*Table 33a
Sample information*

By type of membership	Number of credit unions in sample	Percent of credit unions	Assets per credit union (\$ in millions)	Members per credit union	Members/potential members
Community urban/rural	2,173	30.9	215.5	20,349	3.5
Associational	563	8.0	28.7	2,769	9.4
Religious	304	4.3	14.6	1,430	4.4
Fraternal	68	1.0	19.9	2,029	19.7
Other assoc.,incl low income	191	2.7	54.2	5,164	16.5
Single group occupational	2,039	29.0	86.6	7,187	16.5
Educational	335	4.8	69.6	5,897	13.8
Military	27	0.4	1,955.2	158,302	35.5
Fed/local government	637	9.1	68.1	6,411	14.8
Manufacturing	464	6.6	41.6	3,274	15.0
Chemicals	58	0.8	136.5	8,574	15.0
Petroleum refining	27	0.4	29.3	3,251	7.4
Primary/fabricated metals	55	0.8	22.8	2,755	13.4
Machinery	39	0.6	35.6	3,280	12.8
Transportation equipment	17	0.2	24.7	2,176	37.3
Other manufacturing	268	3.8	28.1	2,305	18.2
Services	569	8.1	66.0	4,856	12.6
Fin/ins/real estate/trade	92	1.3	122.9	6,945	9.7
Health care	168	2.4	24.1	3,576	15.7
Transportation	124	1.8	114.9	6,918	13.2
Communication & utilities	185	2.6	42.9	3,598	13.1
Other single groups	7	0.1	43.1	5,606	1.6
Multiple group occup, primarily	2,253	32.1	162.0	15,388	14.0
Educational	377	5.4	154.6	15,575	16.2
Military	66	0.9	1,012.0	95,793	13.6
Fed/state/local government	470	6.7	182.1	15,692	16.6
Manufacturing	475	6.8	140.5	12,012	10.9
Chemical	63	0.9	171.0	12,894	11.0
Petroleum refining	46	0.7	151.9	12,014	12.0
Primary/fabricated metals	49	0.7	61.6	7,475	8.2
Machinery	41	0.6	80.3	7,426	23.1
Transportation equipment	45	0.6	354.3	29,170	8.6
Other manufacturing	231	3.3	115.7	10,204	12.1
Services	536	7.6	86.0	9,214	14.5
Fin/ins/real estate/trade	71	1.0	73.8	9,478	20.0
Health care	172	2.4	41.6	5,899	14.7
Transportation	104	1.5	45.6	5,048	12.6
Communications/utilities	189	2.7	153.2	14,424	13.9
Faith-based	70	1.0	33.7	3,904	8.6
Other multiple groups	259	3.7	150.8	16,145	13.4
National total	7,029	100.0%	\$146.0	13,530	5.8%

First nine months 2012 operating ratios by type of membership

*Table 33b
Population projections*

By type of membership	Projected number of credit unions	Assets (\$ billions)	Percent of assets	Members (millions)	Percent of members
Community urban/rural	2,209	471.93	45.6	44.64	46.5
Associational	572	16.28	1.6	1.57	1.6
Religious	309	4.49	0.4	0.44	0.5
Fraternal	69	1.37	0.1	0.14	0.1
Other assoc.,incl low income	194	10.43	1.0	1.00	1.0
Single group occupational	2,072	178.01	17.2	14.79	15.4
Educational	340	23.50	2.3	1.99	2.1
Military	27	53.21	5.1	4.31	4.5
Fed/local government	647	43.71	4.2	4.12	4.3
Manufacturing	472	19.45	1.9	1.53	1.6
Chemicals	59	7.98	0.8	0.50	0.5
Petroleum refining	27	0.80	0.1	0.09	0.1
Primary/fabricated metals	56	1.27	0.1	0.15	0.2
Machinery	40	1.40	0.1	0.13	0.1
Transportation equipment	17	0.42	0.0	0.04	0.0
Other manufacturing	272	7.59	0.7	0.62	0.6
Services	578	37.83	3.7	2.79	2.9
Fin/ins/real estate/trade	94	11.40	1.1	0.64	0.7
Health care	171	4.08	0.4	0.61	0.6
Transportation	126	14.35	1.4	0.87	0.9
Communication & utilities	188	8.00	0.8	0.67	0.7
Other single groups	7	0.30	0.0	0.04	0.0
Multiple group occup, primarily	2,290	367.83	35.6	35.00	36.5
Educational	383	58.76	5.7	5.93	6.2
Military	67	67.32	6.5	6.38	6.6
Fed/state/local government	478	86.28	8.3	7.45	7.8
Manufacturing	483	67.26	6.5	5.76	6.0
Chemical	64	10.86	1.0	0.82	0.9
Petroleum refining	47	7.04	0.7	0.56	0.6
Primary/fabricated metals	50	3.04	0.3	0.37	0.4
Machinery	42	3.32	0.3	0.31	0.3
Transportation equipment	46	16.07	1.6	1.33	1.4
Other manufacturing	235	26.93	2.6	2.38	2.5
Services	545	46.45	4.5	4.99	5.2
Fin/ins/real estate/trade	72	5.28	0.5	0.68	0.7
Health care	175	7.21	0.7	1.02	1.1
Transportation	106	4.78	0.5	0.53	0.6
Communications/utilities	192	29.19	2.8	2.75	2.9
Faith-based	71	2.38	0.2	0.28	0.3
Other multiple groups	263	39.38	3.8	4.22	4.4
National total	7,144	\$1,034.06	100.0%	96.01	100.0%

Operating Ratios

By State



First nine months 2012 operating ratios by state

Table 1
Distribution of assets
(Items as a percent of total assets)

By state	Loans	Allowance for Loan Loss	Cash on hand	Investments ¹	Fixed Assets	Other Assets
Alabama	43.4	0.5	1.2	50.9	2.6	2.4
Alaska	68.7	0.8	1.8	22.5	3.4	4.3
Arizona	56.0	1.4	0.8	38.5	3.1	3.0
Arkansas	60.1	0.3	1.1	34.2	2.5	2.4
California	52.9	1.2	0.6	43.5	1.4	2.7
Colorado	57.8	0.6	0.7	38.0	1.8	2.4
Connecticut	50.1	0.4	0.5	46.8	1.1	1.9
Delaware	40.7	0.7	0.7	53.9	3.6	1.8
District of Columbia	55.4	0.4	0.4	42.1	0.7	2.0
Florida	57.2	1.5	0.9	37.9	2.9	2.7
Georgia	54.0	0.6	0.9	41.1	2.0	2.5
Hawaii	42.0	0.8	0.5	53.8	2.7	1.8
Idaho	68.4	0.6	1.0	25.6	3.3	2.3
Illinois	52.9	0.6	0.5	43.7	1.4	2.1
Indiana	61.4	0.6	1.0	33.7	2.2	2.3
Iowa	66.7	0.5	0.8	28.5	2.0	2.5
Kansas	64.7	0.6	0.9	29.9	2.5	2.7
Kentucky	57.0	0.5	0.8	38.0	2.1	2.7
Louisiana	58.7	0.5	1.4	35.3	3.2	2.0
Maine	65.5	0.4	1.2	28.3	2.8	2.6
Maryland	55.2	0.7	0.6	40.9	1.7	2.3
Massachusetts	67.2	0.8	0.5	29.6	1.5	2.0
Michigan	54.9	0.8	1.0	39.8	2.5	2.6
Minnesota	58.6	0.7	0.6	36.9	2.0	2.6
Mississippi	48.1	0.5	1.5	46.1	2.1	2.7
Missouri	57.6	0.6	1.0	37.0	2.6	2.4
Montana	56.2	0.9	0.8	38.6	2.8	2.4
Nebraska	65.1	0.6	1.0	29.5	2.8	2.1
Nevada	57.5	2.4	1.2	39.1	2.0	2.5
New Hampshire	67.6	0.5	0.7	25.8	2.8	3.5
New Jersey	50.9	0.7	0.5	45.1	1.6	2.6
New Mexico	62.0	0.6	0.9	32.8	2.4	2.6
New York	56.3	0.6	0.7	39.8	1.7	2.1
North Carolina	56.2	0.8	0.8	39.5	2.3	1.9
North Dakota	68.4	0.6	0.7	27.1	2.3	2.1
Ohio	58.8	0.5	1.0	36.2	1.9	2.6
Oklahoma	55.3	0.5	0.7	40.3	2.4	1.7
Oregon	64.0	0.9	0.7	31.7	1.8	2.7
Pennsylvania	56.2	0.5	0.7	39.7	1.9	2.0
Puerto Rico	57.5	1.0	0.4	38.9	2.4	1.7
Rhode Island	69.2	0.6	0.5	26.9	2.1	1.9
South Carolina	61.7	0.8	1.7	30.8	3.6	3.1
South Dakota	59.5	0.4	1.1	35.3	2.8	1.8
Tennessee	60.7	0.6	1.1	33.9	2.8	2.2
Texas	62.2	0.6	0.9	32.6	2.4	2.6
Utah	66.9	2.0	0.8	28.5	3.4	2.4
Vermont	66.8	0.4	0.7	28.2	2.0	2.7
Virginia	67.1	0.9	0.4	27.7	1.5	4.1
Washington	63.7	1.0	0.7	31.7	2.4	2.5
West Virginia	52.7	0.4	1.2	42.2	2.6	1.7
Wisconsin	74.1	0.9	0.8	21.0	2.5	2.5
Wyoming	63.6	0.7	1.0	29.8	3.7	2.7
National total	58.8%	0.8%	0.8%	36.6%	2.1%	2.6%

¹ Investments: Includes cash on deposit and cash equivalents.

First nine months 2012 operating ratios by state

Table 2
Distribution of liabilities & equity
(Items as a percent of total assets)

By state	Savings	Borrowing	Other Liabilities	Regular Reserves	Other Reserves	Accuml unrealized gains (losses) on afs secs	Undivided Earnings	Net capital (excluding allowances for loan & inv loss)	Memo* Corporate Stabilization
Alabama	87.4	0.5	1.0	2.8	1.7	0.1	6.5	11.1	0.06
Alaska	90.7	0.4	1.7	1.0	0.0	-1.8	8.1	7.3	0.08
Arizona	88.4	0.8	1.4	1.8	1.5	-0.1	6.0	9.2	0.07
Arkansas	81.4	5.0	0.7	1.9	0.2	0.0	10.9	12.9	0.07
California	86.0	2.4	1.2	2.1	1.0	0.2	7.2	10.4	0.06
Colorado	85.7	2.0	1.2	1.5	0.1	0.2	9.3	11.1	0.07
Connecticut	88.6	0.9	0.8	1.2	1.5	-0.2	7.3	9.7	0.07
Delaware	88.6	0.0	0.6	2.2	1.2	0.6	6.8	10.8	0.05
District of Columbia	86.9	0.9	1.1	1.2	1.0	0.0	9.0	11.1	0.03
Florida	86.2	2.3	1.5	2.1	0.9	0.0	7.1	10.0	0.05
Georgia	87.6	0.3	1.3	1.6	0.2	-0.1	9.2	10.8	0.06
Hawaii	88.0	0.3	0.9	1.4	1.7	0.2	7.4	10.8	0.06
Idaho	88.7	0.5	1.2	2.0	0.0	-0.3	7.9	9.7	0.07
Illinois	87.6	1.2	1.0	2.3	0.4	0.1	7.5	10.2	0.07
Indiana	86.3	2.2	0.9	3.5	0.3	0.0	6.7	10.5	0.05
Iowa	85.8	2.9	1.1	3.0	1.5	0.2	5.5	10.2	0.06
Kansas	86.2	1.5	1.3	1.9	1.1	0.1	7.8	10.9	0.07
Kentucky	86.3	0.7	0.8	1.6	0.1	-0.3	10.9	12.2	0.07
Louisiana	87.9	0.2	0.9	2.8	0.6	-0.2	7.9	11.1	0.07
Maine	85.6	3.1	0.8	2.7	0.2	0.0	7.5	10.5	0.07
Maryland	86.5	1.8	1.1	2.2	0.4	0.1	7.9	10.7	0.07
Massachusetts	83.1	5.4	0.8	1.7	0.1	0.2	8.7	10.7	0.07
Michigan	86.0	1.5	1.2	1.8	1.2	0.3	8.1	11.3	0.07
Minnesota	87.3	1.5	0.8	2.0	0.0	0.5	7.9	10.4	0.07
Mississippi	85.6	0.9	1.3	1.5	0.1	-0.1	10.7	12.1	0.06
Missouri	86.1	2.2	1.3	2.0	2.0	0.1	6.3	10.4	0.06
Montana	87.8	0.8	0.7	1.9	0.7	0.2	7.9	10.7	0.06
Nebraska	85.4	2.7	1.4	3.6	0.6	-0.1	6.4	10.5	0.05
Nevada	90.5	0.3	1.0	5.5	1.1	0.0	1.7	8.2	0.02
New Hampshire	81.4	6.3	1.5	1.3	0.3	-0.1	9.2	10.7	0.07
New Jersey	88.4	1.0	0.9	1.8	0.9	0.1	7.0	9.7	0.06
New Mexico	88.4	0.4	1.1	1.3	0.0	-0.3	9.1	10.0	0.07
New York	86.1	2.1	1.2	2.0	0.6	0.1	8.0	10.7	0.06
North Carolina	90.1	0.8	1.1	3.0	2.6	-0.1	2.5	8.0	0.05
North Dakota	87.1	1.7	0.8	2.5	0.9	0.0	7.1	10.4	0.06
Ohio	86.4	1.5	1.1	2.1	0.2	0.0	8.6	10.9	0.07
Oklahoma	85.5	2.8	1.0	1.7	0.1	0.4	8.4	10.6	0.06
Oregon	88.7	1.0	1.2	2.4	0.2	0.2	6.4	9.1	0.06
Pennsylvania	87.5	0.6	0.8	1.3	0.1	0.1	9.6	11.1	0.06
Puerto Rico	84.5	0.0	0.9	2.1	0.2	0.0	12.3	14.6	0.07
Rhode Island	80.9	7.8	1.1	1.7	0.0	-0.2	8.7	10.2	0.06
South Carolina	83.7	3.9	1.2	1.6	0.0	-0.1	9.6	11.2	0.07
South Dakota	89.2	0.5	1.0	1.5	0.1	-0.2	7.8	9.2	0.07
Tennessee	85.7	1.1	1.0	2.6	0.3	-0.1	9.4	12.2	0.06
Texas	87.0	2.0	1.3	1.3	1.1	-0.1	7.3	9.7	0.06
Utah	89.6	0.0	1.6	1.5	3.4	-0.3	4.1	8.7	0.08
Vermont	86.8	2.1	1.4	1.6	0.3	0.1	7.6	9.7	0.06
Virginia	77.1	10.6	1.6	0.8	5.7	0.3	3.8	10.6	0.06
Washington	88.2	0.8	1.4	1.4	0.1	0.0	8.1	9.7	0.08
West Virginia	87.7	0.1	0.7	2.6	0.2	-0.1	8.8	11.6	0.07
Wisconsin	87.1	1.6	1.2	3.5	0.4	0.0	6.1	10.1	0.07
Wyoming	88.3	0.5	1.1	1.6	0.2	-0.1	8.4	10.1	0.08
National total	85.9%	2.6%	1.2%	1.9%	1.2%	0.1%	7.1%	10.4%	0.06

*Corporate stabilization is a large extraordinary item which reduced NCUSIF deposit and Undivided Earnings and increased Accounts Payable and Other Liabilities. This column provides an indication of the impact of this item.

First nine months 2012 operating ratios by state

*Table 3
Distribution of dollar amounts in loans outstanding
(Items as a percent of total loans)*

By state	Credit cards		Auto			Mortgage			Loans held for sale		Agricultural business loans	Other business loans
	Credit cards	Other unsecured	New	Used	Leases	First	Home equity	Other	for sale	Other		
Alabama	6.1	6.1	8.8	27.8	0.2	37.7	5.2	1.8	0.1	6.2	0.0	5.9
Alaska	4.8	2.3	22.8	34.9	0.0	21.3	2.0	1.0	4.0	6.7	0.0	8.7
Arizona	5.3	3.4	15.4	28.9	0.0	27.1	9.1	6.3	0.7	4.0	0.0	6.6
Arkansas	5.9	4.0	23.4	28.9	0.0	26.9	1.1	1.9	0.1	7.8	0.0	0.4
California	5.9	2.7	7.2	14.2	0.0	51.8	9.8	4.4	0.6	3.2	0.0	10.3
Colorado	4.4	2.5	9.4	26.8	0.3	40.3	6.7	6.4	0.5	2.7	0.2	5.5
Connecticut	6.7	6.2	5.2	15.0	0.0	41.3	10.1	13.2	0.3	1.9	0.0	2.0
Delaware	7.7	9.9	11.3	16.6	0.0	30.7	8.1	13.1	0.0	2.6	0.1	1.1
District of Columbia	6.4	6.3	3.4	5.5	0.0	65.5	6.4	5.0	0.6	0.9	0.0	0.5
Florida	8.9	3.7	12.2	18.5	0.0	40.1	6.8	5.2	0.4	4.2	0.0	4.8
Georgia	6.5	4.4	14.4	26.9	0.0	33.4	5.6	3.3	0.3	5.1	0.0	8.2
Hawaii	4.9	13.1	8.3	8.0	0.0	43.4	16.7	2.6	0.6	2.4	0.0	10.5
Idaho	3.7	2.1	11.2	33.1	0.5	32.9	4.9	2.2	0.4	9.1	0.3	3.1
Illinois	5.8	4.2	10.6	19.7	0.0	43.3	7.2	4.1	0.3	4.9	0.0	5.0
Indiana	3.0	2.8	9.2	25.3	0.2	42.7	6.1	4.7	0.4	5.6	4.4	8.8
Iowa	4.1	2.1	7.8	24.2	0.0	39.8	4.3	10.8	1.3	5.7	0.6	10.8
Kansas	3.4	2.9	10.3	46.8	0.0	23.0	4.7	2.5	0.7	5.8	1.5	3.1
Kentucky	5.2	6.2	8.8	23.8	0.1	35.8	10.4	4.8	0.2	4.8	0.0	3.8
Louisiana	5.4	9.4	20.3	23.8	0.0	25.3	2.8	3.1	0.1	9.8	0.0	2.9
Maine	2.7	3.4	5.1	17.6	0.0	48.2	9.1	7.2	0.0	6.7	0.0	4.7
Maryland	8.2	6.6	10.2	14.4	0.0	40.9	11.0	5.2	0.8	2.7	0.0	4.7
Massachusetts	3.4	2.5	7.6	13.3	0.3	52.8	11.2	5.4	0.4	3.1	0.0	6.4
Michigan	6.1	4.6	6.4	20.4	0.0	45.1	5.8	4.3	1.3	6.0	0.0	5.3
Minnesota	5.3	3.2	7.3	20.2	0.0	37.1	7.3	10.1	0.5	9.0	3.6	6.0
Mississippi	4.9	8.5	14.7	28.1	0.0	30.0	1.9	2.3	0.0	9.6	0.0	2.5
Missouri	5.5	3.7	11.0	28.5	0.0	32.5	8.4	4.4	0.6	5.5	0.0	4.7
Montana	2.8	2.6	7.2	21.2	0.0	47.3	2.6	5.9	0.1	10.2	2.5	14.3
Nebraska	2.8	3.6	12.1	34.0	0.0	30.1	4.5	6.5	0.8	5.6	1.4	3.9
Nevada	3.2	2.8	6.6	19.9	0.0	50.3	3.1	7.2	1.8	5.2	0.1	11.4
New Hampshire	4.4	4.1	16.5	26.2	0.0	36.8	6.1	3.2	0.0	2.6	0.0	5.1
New Jersey	5.3	8.1	5.0	8.7	0.8	43.2	9.6	13.2	0.2	6.0	0.0	7.1
New Mexico	4.4	4.0	19.1	23.6	0.0	36.0	4.4	4.0	0.3	4.2	0.0	8.0
New York	4.5	6.3	7.9	10.0	0.1	40.8	11.4	8.2	0.4	10.4	0.0	14.6
North Carolina	2.9	3.6	3.8	12.7	0.0	66.7	7.2	1.5	0.2	1.4	0.0	5.2
North Dakota	1.8	1.7	4.4	19.5	0.0	29.9	2.0	5.9	1.0	33.8	32.9	16.0
Ohio	5.6	3.6	14.3	24.6	0.1	33.2	6.5	5.3	1.0	5.7	0.1	5.3
Oklahoma	4.2	3.5	23.1	33.9	0.0	22.0	1.9	3.5	0.3	7.7	0.1	4.0
Oregon	4.8	2.3	15.1	20.3	0.0	33.7	8.0	7.9	0.6	7.3	0.4	9.6
Pennsylvania	7.9	6.5	8.4	17.6	0.0	31.2	7.2	16.5	0.3	4.4	0.0	4.3
Puerto Rico	6.7	27.7	35.7	4.5	0.0	17.0	0.0	0.3	0.0	8.0	0.0	2.3
Rhode Island	0.4	1.6	3.4	8.3	0.0	64.6	9.7	8.1	0.2	3.5	0.0	8.6
South Carolina	7.9	6.9	7.9	25.3	0.0	35.3	8.7	3.7	0.0	4.4	0.0	1.1
South Dakota	3.3	2.7	8.0	29.3	0.0	29.1	6.2	5.5	1.6	14.3	1.6	7.6
Tennessee	3.7	4.5	11.2	20.9	0.0	45.9	4.0	3.5	0.1	6.2	0.1	7.1
Texas	4.4	5.6	22.6	26.6	0.5	26.3	0.4	5.6	0.2	7.8	0.1	4.4
Utah	7.3	3.2	8.6	34.1	0.0	30.2	5.9	2.8	1.1	6.9	0.0	10.5
Vermont	4.1	2.9	3.2	15.7	0.0	48.4	9.3	7.8	2.5	6.1	0.0	9.3
Virginia	14.9	5.7	8.6	12.9	0.0	42.0	4.1	7.2	2.1	2.5	0.0	1.4
Washington	8.0	3.4	11.6	17.3	0.0	36.2	10.7	5.6	1.0	6.2	0.0	7.4
West Virginia	2.2	7.1	14.4	26.6	0.0	33.5	4.0	2.7	0.0	9.4	0.0	4.4
Wisconsin	3.9	2.1	4.5	17.0	0.0	50.7	7.5	4.6	1.1	8.7	1.0	12.6
Wyoming	3.9	3.1	12.9	37.7	0.0	22.3	5.3	3.6	0.3	10.8	0.1	4.5
National total	6.3%	4.4%	10.4%	19.1%	0.1%	41.0%	6.9%	5.8%	0.7%	5.4%	0.4%	6.7%

Columns 1-10 sum to 100%. Business loans are included in columns 1-10, as well as reported separately.

First nine months 2012 operating ratios by state

*Table 4
Percent of credit unions offering various types of loans*

By state	Credit cards	Other unsecured	Auto			Mortgage			Loans held for sale		Agricultural business loans	Other business loans
			New	Used	Leases	First	Home equity	Other	Other			
Alabama	47.6	97.6	97.6	98.4	0.8	75.0	61.3	45.2	6.5	84.7	4.8	35.5
Alaska	83.3	100.0	100.0	100.0	0.0	83.3	75.0	91.7	41.7	66.7	0.0	66.7
Arizona	67.4	100.0	100.0	100.0	0.0	58.7	69.6	73.9	17.4	82.6	0.0	34.8
Arkansas	32.3	98.4	98.4	100.0	1.6	45.2	22.6	22.6	6.5	95.2	4.8	19.4
California	70.4	99.0	98.0	98.3	1.0	78.0	68.5	71.4	14.2	60.9	0.5	50.9
Colorado	68.0	99.0	96.9	100.0	6.2	79.4	63.9	75.3	16.5	67.0	5.2	52.6
Connecticut	48.0	98.4	94.5	97.6	0.0	49.6	48.8	75.6	5.5	75.6	0.0	13.4
Delaware	65.4	96.2	92.3	92.3	0.0	57.7	73.1	76.9	0.0	84.6	7.7	23.1
District of Columbia	52.1	93.8	77.1	75.0	2.1	45.8	45.8	58.3	6.3	75.0	0.0	14.6
Florida	78.9	100.0	98.1	97.5	0.6	82.6	67.7	73.3	14.3	78.3	2.5	44.1
Georgia	43.6	97.9	92.9	94.3	0.0	65.7	52.9	50.7	8.6	82.9	1.4	32.9
Hawaii	54.2	97.6	100.0	100.0	0.0	72.3	66.3	44.6	7.2	68.7	2.4	43.4
Idaho	67.3	98.1	96.2	98.1	1.9	61.5	50.0	50.0	13.5	90.4	1.9	30.8
Illinois	51.8	93.9	89.4	93.3	0.0	36.5	32.3	37.3	5.8	79.9	1.4	12.3
Indiana	63.9	98.9	95.1	95.6	2.7	63.9	61.2	61.7	10.4	80.9	10.9	30.1
Iowa	40.3	99.2	98.4	100.0	0.8	58.1	45.2	58.1	11.3	64.5	17.7	49.2
Kansas	43.0	96.0	94.0	99.0	0.0	51.0	44.0	41.0	10.0	90.0	12.0	28.0
Kentucky	48.8	100.0	97.6	97.6	3.7	62.2	59.8	62.2	7.3	76.8	2.4	28.0
Louisiana	42.5	98.1	93.4	92.5	0.5	54.7	21.7	36.3	2.8	89.2	1.4	14.6
Maine	59.7	100.0	100.0	100.0	0.0	93.5	90.3	91.9	6.5	85.5	4.8	58.1
Maryland	52.9	99.0	97.1	93.1	0.0	62.7	59.8	70.6	13.7	68.6	2.0	28.4
Massachusetts	37.3	99.0	97.1	98.0	1.0	68.1	62.3	71.1	11.3	65.7	2.0	31.9
Michigan	79.7	100.0	97.7	98.7	1.3	82.4	68.6	71.2	10.8	77.1	2.6	52.6
Minnesota	52.2	97.1	97.8	99.3	0.7	63.8	65.9	72.5	18.1	77.5	7.2	44.2
Mississippi	29.1	98.8	90.7	94.2	0.0	44.2	19.8	31.4	2.3	91.9	0.0	9.3
Missouri	44.7	100.0	97.0	99.2	0.8	53.8	59.8	45.5	8.3	84.1	3.0	25.0
Montana	57.1	100.0	100.0	100.0	0.0	64.3	67.9	57.1	5.4	82.1	16.1	44.6
Nebraska	44.3	98.6	98.6	100.0	0.0	71.4	57.1	75.7	5.7	81.4	8.6	30.0
Nevada	63.2	100.0	100.0	100.0	0.0	84.2	73.7	73.7	15.8	68.4	15.8	63.2
New Hampshire	42.9	100.0	100.0	100.0	0.0	71.4	66.7	66.7	9.5	76.2	4.8	38.1
New Jersey	32.8	95.5	87.1	84.1	2.5	46.3	36.3	55.7	3.5	61.7	0.0	19.9
New Mexico	50.0	100.0	98.0	100.0	0.0	64.0	42.0	52.0	6.0	82.0	4.0	30.0
New York	43.9	97.4	85.2	85.0	1.2	59.2	46.5	58.0	8.6	77.6	1.2	24.6
North Carolina	62.6	100.0	97.8	98.9	0.0	70.3	70.3	56.0	7.7	79.1	2.2	28.6
North Dakota	61.0	97.6	97.6	100.0	2.4	73.2	46.3	51.2	14.6	70.7	46.3	51.2
Ohio	54.5	97.5	95.1	98.4	2.2	60.3	53.4	64.9	4.9	77.8	5.2	32.9
Oklahoma	57.7	100.0	98.6	98.6	0.0	62.0	38.0	63.4	12.7	87.3	8.5	40.8
Oregon	76.7	98.6	97.3	100.0	0.0	76.7	75.3	64.4	15.1	65.8	12.3	56.2
Pennsylvania	52.6	96.6	88.9	91.5	1.2	42.3	33.0	67.4	4.2	77.7	1.8	18.6
Puerto Rico	23.5	70.6	70.6	52.9	0.0	47.1	0.0	11.8	0.0	76.5	0.0	5.9
Rhode Island	22.7	100.0	95.5	95.5	0.0	72.7	63.6	81.8	13.6	54.5	0.0	50.0
South Carolina	54.8	100.0	100.0	100.0	0.0	69.9	71.2	52.1	6.8	89.0	5.5	38.4
South Dakota	60.0	97.8	100.0	100.0	0.0	68.9	51.1	73.3	15.6	86.7	22.2	51.1
Tennessee	59.1	98.2	98.2	98.2	0.0	71.3	49.1	53.8	3.5	77.8	6.4	29.2
Texas	58.0	98.9	98.3	99.4	1.5	56.3	9.3	48.9	5.3	92.4	4.8	27.8
Utah	50.0	96.3	95.1	98.8	6.1	64.6	51.2	59.8	11.0	76.8	7.3	43.9
Vermont	53.8	96.2	96.2	100.0	0.0	69.2	53.8	53.8	23.1	76.9	7.7	42.3
Virginia	60.6	99.4	93.9	95.6	2.2	62.2	53.3	62.2	7.8	76.1	1.7	25.6
Washington	73.4	100.0	100.0	100.0	0.0	85.3	71.6	75.2	16.5	73.4	5.5	49.5
West Virginia	32.3	99.0	91.9	93.9	1.0	44.4	20.2	31.3	3.0	86.9	0.0	14.1
Wisconsin	54.7	97.4	97.4	99.5	0.5	78.4	62.1	81.6	24.7	71.6	9.5	43.7
Wyoming	72.4	100.0	100.0	100.0	0.0	86.2	72.4	58.6	6.9	93.1	3.4	51.7
National total	54.4%	98.1%	94.8%	95.9%	1.1%	62.0%	48.9%	59.5%	8.9%	77.9%	4.2%	32.0%

First nine months 2012 operating ratios by state

Table 5

Types of loans as a percent of loans outstanding at offering credit unions

(Items as a percent of total loans)

By state	Credit cards	Other unsecured	Auto			Mortgage			Loans held for sale		Agricultural business loans	Other business loans
			New	Used	Leases	First	Home equity	Other		Other		
Alabama	6.7	6.1	8.8	27.8	3.0	38.2	5.4	2.0	0.5	11.3	0.4	7.0
Alaska	4.8	2.3	22.8	34.9	0.0	21.6	2.0	1.0	5.2	41.2	0.0	8.9
Arizona	7.2	3.4	15.4	28.9	0.0	27.7	9.2	6.4	1.1	10.0	0.0	8.3
Arkansas	7.6	4.0	23.4	28.9	0.1	30.9	1.7	2.7	0.1	7.8	0.3	0.5
California	6.4	2.7	7.3	14.5	0.3	52.0	10.1	4.5	1.1	18.3	1.5	11.2
Colorado	6.1	2.5	9.4	26.8	1.0	40.5	6.8	6.4	0.7	13.8	19.1	5.9
Connecticut	8.0	6.2	5.2	15.0	0.0	43.9	12.9	13.4	0.8	3.2	0.0	3.5
Delaware	7.9	10.0	11.3	16.6	0.0	31.8	8.4	13.2	0.0	3.9	0.3	1.9
District of Columbia	6.5	6.3	3.4	5.5	0.1	67.0	6.8	5.1	0.9	1.0	0.0	0.7
Florida	9.2	3.7	12.2	18.5	0.3	40.4	7.1	5.2	0.8	9.9	1.0	5.4
Georgia	6.8	4.4	14.4	26.9	0.0	34.0	5.8	3.5	0.5	13.7	0.9	9.0
Hawaii	5.2	13.2	8.3	8.0	0.0	44.3	18.1	2.9	1.7	12.1	4.2	11.3
Idaho	4.4	2.1	11.2	33.2	31.9	33.7	5.3	2.6	0.8	14.2	18.5	4.0
Illinois	6.3	4.2	10.6	19.7	0.0	46.6	7.7	4.5	0.7	8.7	0.2	6.5
Indiana	3.5	2.8	9.2	25.3	1.1	43.4	6.2	4.9	0.9	17.0	9.1	10.2
Iowa	4.9	2.1	7.8	24.2	1.3	40.5	4.7	11.1	2.4	34.9	1.0	11.2
Kansas	3.8	2.9	10.3	46.8	0.0	23.9	5.2	2.8	2.6	8.2	4.2	3.9
Kentucky	6.3	6.2	8.8	23.8	1.3	37.0	10.7	5.0	0.5	9.3	1.3	4.5
Louisiana	6.2	9.4	20.3	23.8	7.5	26.5	3.8	3.6	0.8	10.7	0.2	4.1
Maine	4.4	3.4	5.1	17.6	0.0	48.5	9.2	7.3	0.2	9.3	0.2	6.2
Maryland	8.7	6.6	10.2	14.7	0.0	41.4	11.2	5.3	1.8	6.2	0.2	7.4
Massachusetts	5.7	2.5	7.6	13.3	2.7	53.1	11.4	5.4	0.7	13.5	0.0	7.3
Michigan	6.3	4.6	6.4	20.4	0.5	45.4	6.0	4.6	3.9	11.0	0.3	6.0
Minnesota	6.0	3.2	7.3	20.2	0.0	38.0	7.5	10.2	1.0	16.1	28.5	6.8
Mississippi	5.7	8.5	14.7	28.1	0.0	31.8	2.7	2.6	0.1	10.2	0.0	8.5
Missouri	6.8	3.7	11.0	28.5	3.1	33.4	8.7	5.0	1.0	15.8	0.1	5.4
Montana	4.7	2.6	7.2	21.2	0.0	49.2	2.8	7.0	0.8	21.0	5.4	16.7
Nebraska	3.3	3.6	12.1	34.0	0.0	31.2	4.8	6.8	4.4	10.7	9.7	4.9
Nevada	3.9	2.8	6.6	19.9	0.0	50.6	3.1	7.5	3.3	17.4	1.6	12.1
New Hampshire	5.4	4.1	16.5	26.2	0.0	37.0	6.2	3.2	0.2	4.3	0.1	5.5
New Jersey	6.9	8.1	5.0	8.8	2.3	45.1	10.9	13.6	1.3	21.3	0.0	9.1
New Mexico	4.9	4.0	19.1	23.6	0.0	37.3	4.8	4.3	0.9	11.1	2.1	10.2
New York	5.3	6.3	8.1	10.1	1.0	41.2	12.3	8.4	0.9	28.5	0.1	17.1
North Carolina	3.0	3.6	3.8	12.7	0.0	67.3	7.3	1.5	0.8	14.1	0.0	5.6
North Dakota	2.2	1.7	4.4	19.5	0.2	30.7	2.8	7.0	1.8	86.8	37.8	17.3
Ohio	6.3	3.6	14.3	24.6	1.2	34.1	6.9	5.5	2.1	9.0	0.3	6.2
Oklahoma	4.8	3.5	23.1	33.9	0.0	22.8	2.3	3.8	0.7	11.2	0.4	4.3
Oregon	4.9	2.3	15.1	20.3	0.0	34.0	8.2	9.7	0.9	20.9	1.3	10.1
Pennsylvania	8.8	6.5	8.4	17.6	0.2	32.8	7.8	16.7	0.6	7.4	0.2	5.7
Puerto Rico	8.2	29.1	36.0	4.7	0.0	19.1	0.0	0.7	0.0	13.4	0.0	6.0
Rhode Island	2.3	1.6	3.4	8.3	0.0	64.9	9.9	8.2	0.4	7.5	0.0	9.2
South Carolina	8.6	6.9	7.9	25.3	0.0	36.0	8.8	3.9	0.3	5.0	0.8	1.3
South Dakota	3.9	2.7	8.0	29.3	0.0	30.8	7.0	5.8	2.7	17.2	5.1	8.7
Tennessee	4.0	4.5	11.2	20.9	0.0	46.6	4.3	3.7	0.8	17.1	0.2	8.5
Texas	5.2	5.6	22.6	26.6	2.7	27.0	0.7	5.8	0.4	14.2	0.8	5.1
Utah	7.4	3.2	8.6	34.1	0.2	30.3	6.1	2.8	1.4	14.7	0.8	10.9
Vermont	4.2	2.9	3.2	15.7	0.0	48.9	9.6	8.2	3.0	18.4	0.3	10.1
Virginia	15.0	5.7	8.6	12.9	0.0	42.1	4.2	7.2	2.5	2.9	0.6	1.5
Washington	8.4	3.4	11.6	17.3	0.0	36.3	10.8	5.6	1.5	24.8	0.2	7.9
West Virginia	4.7	7.1	14.4	26.6	0.4	37.9	5.5	3.6	0.2	10.8	0.0	6.9
Wisconsin	4.4	2.1	4.5	17.0	0.0	51.0	7.7	4.6	1.2	27.3	3.8	13.4
Wyoming	4.5	3.1	12.9	37.7	0.0	22.7	5.5	4.2	1.1	12.5	3.2	5.1
National total	7.1%	4.4%	10.4%	19.2%	0.7%	41.7%	7.4%	6.0%	1.4%	11.7%	3.4%	7.6%

First nine months 2012 operating ratios by state

Table 6
Average size of outstanding loans
(\$ in thousands)

By state	Credit cards	Other unsecured	Auto			First mortgage	Other mortgage (incl. home equity)		Other	Agricultural business loans	Other business loans
			New	Used	Leases						
Alabama	2.3	1.9	15.3	9.9	85.3	85.4	24.2	9.2	78.2	159.9	
Alaska	1.9	2.8	22.5	14.1	0.0	159.4	30.7	5.7	0.0	297.7	
Arizona	2.6	1.3	16.2	11.7	0.0	126.6	33.2	10.0	0.0	258.9	
Arkansas	2.5	2.2	18.1	11.0	97.7	66.7	21.3	7.8	55.4	113.6	
California	2.6	2.6	14.5	10.7	18.9	232.6	48.1	11.1	144.2	366.6	
Colorado	2.4	1.0	16.4	10.8	31.1	124.2	28.3	5.8	75.7	268.7	
Connecticut	2.3	3.8	12.7	9.4	0.0	122.5	36.2	12.3	0.0	284.4	
Delaware	2.2	3.8	16.0	10.7	0.0	119.7	34.7	10.2	228.0	123.0	
District of Columbia	2.9	4.0	14.1	11.6	18.9	329.3	54.9	9.8	0.0	228.4	
Florida	2.9	2.5	14.2	10.4	33.8	108.1	33.8	8.4	209.3	283.4	
Georgia	2.4	2.5	9.2	8.7	0.0	125.9	25.8	11.2	228.5	276.2	
Hawaii	2.4	5.6	13.0	10.0	0.0	183.7	55.1	4.0	256.9	266.6	
Idaho	1.9	1.2	18.1	10.5	24.0	92.0	26.0	9.2	97.4	194.9	
Illinois	2.3	3.4	15.7	10.4	0.0	140.9	33.5	12.5	263.5	177.2	
Indiana	1.8	2.1	15.4	9.9	21.6	93.7	25.3	8.2	151.6	140.8	
Iowa	1.9	2.0	15.7	9.2	15.3	108.0	25.2	6.8	122.7	186.8	
Kansas	2.0	2.0	16.2	10.2	0.0	68.6	21.6	4.8	48.4	69.3	
Kentucky	2.2	2.7	15.2	9.4	19.9	78.0	25.4	9.5	246.3	115.7	
Louisiana	2.3	3.0	17.0	11.7	12.5	82.6	29.8	9.4	71.9	181.7	
Maine	1.6	2.3	12.6	8.4	0.0	58.5	27.2	7.6	72.1	122.9	
Maryland	3.0	3.5	14.9	10.6	0.0	161.4	37.7	12.2	207.3	299.7	
Massachusetts	2.0	2.8	14.4	9.5	27.2	161.6	37.2	10.2	373.1	241.3	
Michigan	2.1	2.0	13.6	8.9	12.9	93.5	22.4	10.0	226.5	159.4	
Minnesota	2.4	2.1	12.9	9.0	8.3	95.5	29.8	10.4	122.3	144.8	
Mississippi	2.5	2.3	17.0	9.9	0.0	71.3	29.8	6.5	0.0	147.6	
Missouri	2.4	2.2	14.9	9.7	9.7	105.2	26.9	6.7	158.6	179.5	
Montana	1.8	1.9	14.3	9.7	0.0	117.0	29.7	13.9	86.3	268.6	
Nebraska	1.9	1.7	18.3	10.2	0.0	82.9	21.7	10.2	134.6	96.7	
Nevada	1.8	1.7	13.5	11.2	0.0	164.1	35.7	10.1	40.8	385.6	
New Hampshire	2.7	3.6	17.1	10.8	0.0	121.7	30.0	7.8	140.0	210.8	
New Jersey	3.0	4.0	12.7	10.3	27.5	188.2	43.9	5.7	0.0	197.4	
New Mexico	2.3	2.7	18.4	11.9	0.0	134.5	32.2	10.5	112.5	253.5	
New York	2.4	3.1	15.0	9.7	28.4	143.3	38.6	22.9	296.7	322.1	
North Carolina	1.6	2.3	14.8	9.5	0.0	115.7	25.9	8.8	80.4	150.9	
North Dakota	1.5	2.3	19.2	9.5	51.5	94.7	34.5	26.3	80.7	91.8	
Ohio	2.0	2.0	15.4	9.2	24.0	84.3	24.7	7.1	119.5	105.6	
Oklahoma	2.3	2.2	19.5	11.7	0.0	82.4	24.1	9.3	168.9	275.9	
Oregon	2.0	1.7	15.0	9.4	0.0	115.1	29.7	13.7	166.7	282.9	
Pennsylvania	2.7	3.4	14.2	9.7	32.6	120.8	33.0	5.8	217.5	155.3	
Puerto Rico	3.1	6.4	16.2	11.4	0.0	79.3	26.8	6.7	0.0	216.3	
Rhode Island	1.6	2.3	13.5	9.3	0.0	150.1	39.5	27.5	0.0	200.7	
South Carolina	3.1	2.1	15.3	9.6	0.0	80.3	28.9	8.0	109.3	134.2	
South Dakota	1.7	1.3	15.3	9.2	0.0	81.8	26.1	8.8	74.4	80.6	
Tennessee	2.2	2.3	15.9	9.5	0.0	94.3	26.1	8.0	245.5	223.8	
Texas	2.6	2.9	18.9	12.4	27.5	96.0	36.6	10.1	127.0	180.9	
Utah	2.5	1.2	17.6	10.6	16.3	113.9	28.6	10.2	119.9	395.7	
Vermont	1.8	2.2	13.6	8.7	0.0	107.8	24.9	8.7	189.7	146.2	
Virginia	4.2	2.8	16.8	10.7	24.7	194.0	41.6	8.4	179.9	247.5	
Washington	2.9	3.3	16.1	11.1	0.0	133.4	40.2	15.6	327.0	261.4	
West Virginia	1.7	2.7	15.1	9.6	13.6	71.0	24.0	10.4	0.0	174.1	
Wisconsin	1.9	1.4	14.3	8.7	7.0	92.9	23.1	6.6	91.4	192.5	
Wyoming	2.2	1.7	20.5	11.7	0.0	95.6	31.5	12.2	55.0	153.6	
National total	\$2.7	\$2.6	\$15.7	\$10.3	\$26.7	\$127.5	\$33.7	\$9.8	\$104.1	\$224.9	

First nine months 2012 operating ratios by state

Table 7

Loans outstanding and granted mid-year 2012

By state	Loans outstanding			Loans granted first nine months 2012		
	Average loan size	\$ Loans per member	Number of loans per member	Average loan size	\$ Loans per member	Number of loans per member
Alabama	9,482	4,181	0.44	6,129	1,508	0.25
Alaska	12,068	7,328	0.61	17,717	5,409	0.31
Arizona	11,006	4,914	0.45	16,556	2,056	0.12
Arkansas	10,362	4,534	0.44	11,792	1,962	0.17
California	16,724	7,416	0.44	19,245	2,894	0.15
Colorado	11,673	6,531	0.56	18,927	3,090	0.16
Connecticut	13,031	5,200	0.40	22,266	1,843	0.08
Delaware	10,607	3,792	0.36	12,000	982	0.08
District of Columbia	19,876	10,624	0.53	25,327	2,528	0.10
Florida	11,956	5,509	0.46	4,730	1,783	0.38
Georgia	9,815	5,203	0.53	11,839	1,939	0.16
Hawaii	14,351	4,792	0.33	16,699	1,421	0.09
Idaho	11,121	5,725	0.51	20,595	2,816	0.14
Illinois	13,630	6,797	0.50	15,134	2,509	0.17
Indiana	12,945	5,629	0.43	18,701	2,246	0.12
Iowa	12,312	7,191	0.58	18,806	3,818	0.20
Kansas	9,751	5,302	0.54	11,178	2,323	0.21
Kentucky	10,656	5,155	0.48	9,686	1,786	0.18
Louisiana	9,722	4,540	0.47	10,916	1,591	0.15
Maine	12,667	6,142	0.48	11,752	1,824	0.16
Maryland	13,217	6,245	0.47	15,889	2,520	0.16
Massachusetts	17,918	8,130	0.45	18,689	2,650	0.14
Michigan	10,477	5,326	0.51	7,036	2,095	0.30
Minnesota	11,902	6,609	0.56	13,870	2,719	0.20
Mississippi	8,727	3,753	0.43	8,880	1,374	0.15
Missouri	10,885	4,832	0.44	15,375	2,003	0.13
Montana	14,160	6,027	0.43	10,441	1,995	0.19
Nebraska	11,086	5,235	0.47	15,015	2,491	0.17
Nevada	14,675	6,107	0.42	22,601	2,097	0.09
New Hampshire	14,069	7,402	0.53	13,886	2,660	0.19
New Jersey	14,618	5,972	0.41	12,863	1,646	0.13
New Mexico	13,582	6,880	0.51	13,950	2,296	0.16
New York	14,870	7,246	0.49	23,414	2,749	0.12
North Carolina	16,519	6,186	0.37	17,261	1,558	0.09
North Dakota	16,699	9,229	0.55	24,764	5,709	0.23
Ohio	10,128	5,079	0.50	13,481	1,951	0.14
Oklahoma	11,404	5,728	0.50	12,328	2,747	0.22
Oregon	12,175	7,014	0.58	14,870	2,783	0.19
Pennsylvania	11,161	5,603	0.50	18,590	2,150	0.12
Puerto Rico	9,519	4,417	0.46	8,444	1,249	0.15
Rhode Island	31,815	9,803	0.31	41,665	2,845	0.07
South Carolina	9,553	4,650	0.49	6,949	1,276	0.18
South Dakota	9,839	6,017	0.61	14,632	3,605	0.25
Tennessee	12,351	5,662	0.46	9,247	1,936	0.21
Texas	12,279	5,953	0.48	10,491	2,488	0.24
Utah	9,467	5,790	0.61	18,554	3,748	0.20
Vermont	13,429	6,561	0.49	26,132	3,851	0.15
Virginia	12,445	8,010	0.64	27,416	4,307	0.16
Washington	13,883	7,367	0.53	19,833	3,219	0.16
West Virginia	10,803	4,252	0.39	11,054	1,531	0.14
Wisconsin	12,286	7,705	0.63	21,036	3,872	0.18
Wyoming	11,294	6,198	0.55	11,475	2,520	0.22
National total	\$12,771	\$6,341	0.50	\$14,411	\$2,586	0.18

First nine months 2012 operating ratios by state

**Table 8
Indirect and participation loans outstanding**

By state	Indirect loans						Participation loans		
	Point of sale arrangements			Outscored lending relationships			% of credit unions offering	\$ Participation loans per \$ loans	Average loan size
	% of credit unions offering	\$ Point of sale arrangements per \$ loans	Average loan size	% of credit unions offering	\$ Outsourced lending relationships per \$ loans	Average loan size			
Alabama	20.97	11.98	11,221	7.26	2.05	13,102	4.03	0.10	640,357
Alaska	25.00	43.18	18,120	8.33	0.00	5,084	25.00	0.02	10,936
Arizona	47.83	23.61	15,108	28.26	2.83	13,731	19.57	2.60	17,333
Arkansas	27.42	2.75	17,167	25.81	23.90	17,002	1.61	0.05	800,000
California	25.67	3.04	13,499	22.00	7.35	16,003	36.43	4.09	21,452
Colorado	23.71	6.27	13,255	46.39	17.74	14,337	44.33	2.19	10,091
Connecticut	9.45	6.61	10,983	6.30	1.29	9,294	8.66	1.69	44,334
Delaware	15.38	10.76	16,877	3.85	0.00	5,387	3.85	0.15	388,530
District of Columbia	2.08	0.00	10,266	0.00	0.00	0	8.33	0.20	138,778
Florida	19.25	7.64	12,749	19.25	1.60	12,182	22.98	0.87	6,404
Georgia	11.43	7.56	14,312	2.86	0.16	33,553	16.43	11.69	6,169
Hawaii	13.25	4.20	11,446	10.84	1.95	13,145	39.76	4.18	9,487
Idaho	26.92	21.05	14,129	9.62	1.45	11,864	9.62	0.36	5,175
Illinois	13.65	11.66	12,714	6.13	0.30	9,368	6.96	1.15	145,045
Indiana	29.51	18.99	12,406	8.20	1.20	14,693	14.75	0.84	202,752
Iowa	23.39	14.16	11,629	4.84	0.06	12,325	47.58	2.70	8,345
Kansas	20.00	26.61	12,569	7.00	3.52	11,465	21.00	0.85	1,185
Kentucky	29.27	9.07	12,603	7.32	2.54	14,630	13.41	2.09	16,490
Louisiana	5.19	10.73	17,298	7.55	5.41	17,149	8.49	0.61	120,532
Maine	30.65	3.93	9,540	25.81	2.46	9,773	48.39	3.38	13,723
Maryland	22.55	3.71	13,775	11.76	1.60	14,419	18.63	2.64	26,498
Massachusetts	15.69	10.03	11,608	6.86	1.30	10,029	16.18	1.01	7,412
Michigan	46.73	10.60	10,926	9.48	0.68	7,258	29.41	2.14	37,955
Minnesota	31.16	6.47	10,611	21.01	1.47	7,906	35.51	1.26	6,030
Mississippi	3.49	5.51	16,712	6.98	1.16	12,106	2.33	0.24	3,150
Missouri	18.94	10.40	13,330	21.21	6.53	11,837	30.30	2.45	4,889
Montana	28.57	6.67	12,231	1.79	0.01	11,941	14.29	1.10	387,419
Nebraska	17.14	17.65	15,268	17.14	2.01	10,239	10.00	0.30	300,096
Nevada	21.05	3.03	9,637	26.32	4.28	10,531	36.84	1.30	888,873
New Hampshire	28.57	14.93	12,471	28.57	6.48	14,295	14.29	0.57	343,690
New Jersey	4.48	0.74	10,801	1.99	0.85	6,146	28.36	4.16	4,905
New Mexico	34.00	17.24	17,618	20.00	5.67	15,721	10.00	0.89	31,279
New York	9.07	7.27	15,393	6.44	1.97	16,304	23.15	2.29	35,318
North Carolina	13.19	1.73	11,517	24.18	1.94	13,890	12.09	0.82	56,460
North Dakota	24.39	6.85	10,933	4.88	0.05	95,544	34.15	3.36	83,308
Ohio	21.92	19.10	13,283	15.62	2.80	12,749	16.71	2.39	8,374
Oklahoma	18.31	27.31	18,413	16.90	4.46	15,668	18.31	1.06	189,567
Oregon	30.14	8.10	13,501	27.40	13.36	13,417	43.84	3.03	9,507
Pennsylvania	7.91	8.36	12,188	7.91	1.29	11,435	7.71	0.49	14,704
Puerto Rico	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0
Rhode Island	13.64	6.45	11,293	27.27	2.66	20,830	22.73	0.26	56,171
South Carolina	21.92	8.76	13,882	12.33	0.65	12,295	6.85	0.08	8,068
South Dakota	40.00	10.49	10,503	2.22	0.00	12,881	24.44	0.79	2,010
Tennessee	12.28	8.55	12,423	4.09	0.78	3,679	9.36	0.52	72,931
Texas	17.68	23.15	17,132	14.07	3.29	17,971	11.60	0.99	22,453
Utah	21.95	2.29	12,336	17.07	17.51	14,014	21.95	1.37	24,452
Vermont	23.08	3.01	10,000	11.54	1.69	9,046	15.38	0.35	86,269
Virginia	16.67	2.03	13,396	10.56	0.40	11,737	16.67	1.14	25,170
Washington	31.19	12.90	15,614	29.36	7.43	14,133	29.36	0.55	5,461
West Virginia	12.12	8.65	11,324	8.08	0.42	12,332	3.03	1.02	300,283
Wisconsin	28.42	6.37	9,989	15.26	2.04	11,068	25.79	1.89	54,407
Wyoming	51.72	20.18	15,502	10.34	4.76	10,769	20.69	2.61	175,191
National total	19.33%	9.37	\$13,860	12.25%	3.38	\$14,016	19.09%	1.87	13,389

First nine months 2012 operating ratios by state

Table 9a
First mortgage loans outstanding
Number and average size

By state	First mortgages outstanding at offering CUs													
	Number per credit union							Average loan size (\$ in thousands)						
	Fixed rate		Balloon/Hybrid		Other	Adjustable rate		Fixed rate		Balloon/Hybrid		Other	Adjustable rate	
	<= 15yrs	> 15 yrs	<= 5 yrs	> 5 yrs	fixed rate	<= 1 yr	> 1 yr	<= 15yrs	> 15 yrs	<= 5 yrs	> 5 yrs	fixed rate	<= 1 yr	> 1 yr
Alabama	226	102	119	78	24	58	102	61.2	103.8	128.0	157.1	447.5	50.0	98.0
Alaska	258	287	110	19	30	165	43	73.0	185.9	382.9	203.4	68.8	155.9	168.9
Arizona	226	238	108	72	106	45	38	92.8	116.9	265.6	240.0	33.8	66.2	239.6
Arkansas	111	125	95	40	0	119	176	47.6	130.2	48.2	101.0	0.0	14.4	43.8
California	182	250	129	68	38	43	44	132.2	232.4	389.5	431.7	83.2	240.8	185.1
Colorado	182	209	54	29	27	10	71	91.9	139.5	145.3	340.4	147.2	148.9	91.7
Connecticut	142	92	38	27	135	50	19	99.2	159.8	204.6	200.9	73.4	58.2	179.6
Delaware	56	63	65	3	11	46	41	102.6	118.9	165.7	55.8	45.8	84.2	181.7
District of Columbia	39	60	141	223	516	122	93	199.7	247.5	391.1	395.9	320.8	234.2	346.5
Florida	288	331	232	91	582	46	54	82.6	133.1	145.8	149.8	20.1	77.7	196.6
Georgia	151	153	45	33	3	27	36	87.0	135.5	218.6	352.3	296.3	181.0	112.5
Hawaii	61	73	56	35	4	54	11	90.5	216.3	369.3	324.8	394.4	84.7	188.8
Idaho	218	149	46	43	13	108	67	79.4	118.8	143.0	122.5	125.5	49.4	102.5
Illinois	190	199	146	173	34	64	109	78.4	132.7	261.4	281.7	48.9	102.6	165.3
Indiana	292	169	108	86	32	43	79	73.2	105.3	140.9	162.6	103.3	81.8	129.4
Iowa	151	65	97	153	29	46	178	80.5	102.6	140.1	121.0	243.8	131.4	104.4
Kansas	129	59	98	56	7	58	85	60.1	99.1	73.2	113.4	10.8	29.2	59.2
Kentucky	162	144	88	43	31	107	197	66.2	102.5	90.8	87.3	58.1	28.9	105.4
Louisiana	76	77	38	26	10	41	56	59.8	109.8	106.4	114.9	94.3	65.0	96.4
Maine	205	250	34	46	48	86	73	56.1	58.4	124.5	73.5	50.2	38.8	80.5
Maryland	174	206	126	54	12	23	27	112.1	172.7	224.9	257.7	145.4	176.4	210.5
Massachusetts	198	197	186	59	3	45	70	116.0	173.6	222.3	318.8	160.4	136.1	192.6
Michigan	181	171	108	80	32	29	110	69.8	109.7	99.4	115.9	48.3	53.9	120.2
Minnesota	199	135	166	71	22	38	108	71.1	121.1	100.3	161.9	44.3	52.5	83.0
Mississippi	152	119	38	32	14	100	45	59.3	100.3	76.3	148.1	33.0	36.0	47.1
Missouri	132	136	117	23	12	45	58	80.6	122.1	161.4	151.0	256.4	45.2	82.5
Montana	79	69	103	158	4	29	15	69.3	130.7	120.4	151.0	263.2	105.1	270.6
Nebraska	86	50	31	50	20	55	113	72.0	108.0	98.4	101.4	75.7	73.7	82.1
Nevada	98	281	30	29	74	96	22	88.7	158.8	224.6	286.7	193.4	120.1	784.0
New Hampshire	358	290	83	24	18	18	181	93.5	131.3	207.1	184.9	30.1	134.4	146.5
New Jersey	64	84	62	33	22	11	23	124.4	204.1	290.7	139.4	47.0	195.5	364.5
New Mexico	146	126	183	93	8	290	66	94.6	126.2	167.5	189.7	24.3	108.2	263.2
New York	231	119	116	104	19	42	83	100.8	154.8	275.8	298.4	498.1	86.0	187.1
North Carolina	306	288	99	94	9	32	2,690	79.5	114.8	204.2	328.8	72.9	90.1	119.6
North Dakota	66	18	97	43	30	76	196	65.1	129.5	108.1	120.5	76.8	83.3	103.9
Ohio	146	87	62	43	16	30	67	70.0	97.6	101.6	121.2	82.9	78.1	99.5
Oklahoma	234	122	79	41	16	71	106	63.1	110.6	179.4	159.2	130.8	57.5	75.1
Oregon	200	157	85	51	34	151	120	80.9	151.7	207.8	222.7	104.4	58.0	85.3
Pennsylvania	158	88	58	151	23	40	85	89.2	139.9	185.0	231.8	67.0	71.3	177.5
Puerto Rico	62	51	0	52	0	0	0	42.0	107.3	0.0	194.2	0.0	0.0	0.0
Rhode Island	366	256	96	91	35	96	379	109.5	182.2	209.8	242.2	205.8	96.3	173.2
South Carolina	308	146	105	87	100	176	235	59.9	117.0	130.7	136.5	53.1	36.9	129.6
South Dakota	69	51	101	47	25	8	23	63.7	109.6	75.8	100.9	74.2	62.3	167.8
Tennessee	209	148	175	123	166	84	57	72.5	114.9	124.6	126.2	99.0	65.4	81.1
Texas	259	153	112	164	273	43	42	69.2	122.7	161.4	149.0	58.8	88.5	154.7
Utah	379	78	83	101	32	285	47	83.8	138.3	304.5	192.1	104.5	79.5	135.9
Vermont	278	115	247	87	36	116	52	89.8	136.3	155.0	169.1	72.6	48.2	85.1
Virginia	519	688	211	103	10	147	540	116.4	234.9	253.3	216.3	72.3	82.0	300.9
Washington	333	265	111	74	6	83	47	102.5	154.3	203.3	206.6	70.0	53.4	264.0
West Virginia	76	62	53	12	26	22	177	49.9	86.9	93.3	95.3	26.6	68.8	82.8
Wisconsin	268	62	235	136	61	129	219	69.5	91.4	113.8	110.8	53.8	81.3	113.0
Wyoming	72	45	13	45	7	3	50	76.7	126.2	129.7	100.5	81.1	49.3	124.7
National total	202	168	120	82	68	65	166	\$86.1	\$153.6	\$185.8	\$201.3	\$68.2	\$85.3	\$144.3

First nine months 2012 operating ratios by state

Table 9b
First mortgage loans granted
Number and average size

By asset size (\$ in millions)	First mortgages granted first nine months 2012 by offering CUs													
	Number per credit union							Average loan size (\$ in thousands)						
	Fixed rate		Balloon/Hybrid		Other	Adjustable rate		Fixed rate		Balloon/Hybrid		Other	Adjustable rate	
	<= 15yrs	> 15 yrs	<= 5 yrs	> 5 yrs	fixed rate	<= 1 yr	> 1 yr	<= 15yrs	> 15 yrs	<= 5 yrs	> 5 yrs	fixed rate	<= 1 yr	> 1 yr
Alabama	75	65	41	19	35	40	34	96.2	143.4	115.1	218.7	97.3	15.2	101.8
Alaska	188	929	20	6	8	25	8	168.0	228.6	312.5	248.1	68.2	94.4	210.7
Arizona	82	228	28	10	17	5	8	123.2	159.7	286.2	688.9	163.6	40.1	187.7
Arkansas	26	48	26	4	0	0	43	87.9	153.8	46.4	151.1	0.0	0.0	37.0
California	89	180	22	18	6	18	7	195.6	282.4	670.7	628.1	35.2	376.8	455.1
Colorado	72	113	13	11	29	7	11	135.0	201.6	191.8	400.0	140.6	99.5	123.8
Connecticut	47	37	7	6	44	32	6	159.6	196.7	186.3	233.1	100.4	81.8	209.3
Delaware	24	19	9	0	0	5	22	128.5	150.9	170.8	0.0	0.0	212.6	222.5
District of Columbia	26	32	49	43	3	5	17	264.6	326.2	533.3	453.2	301.3	277.0	574.2
Florida	96	115	36	19	8	26	16	120.2	156.1	139.6	123.4	111.7	26.0	226.2
Georgia	46	57	12	8	1	7	9	120.4	157.1	238.0	410.6	294.7	160.7	185.3
Hawaii	13	23	11	7	4	11	6	194.7	307.9	506.8	462.9	246.8	129.8	259.8
Idaho	120	145	13	6	11	53	19	101.0	149.6	170.7	163.4	31.2	31.8	161.1
Illinois	75	67	32	62	5	24	39	120.6	186.6	289.2	356.9	106.2	132.8	235.1
Indiana	112	72	20	24	8	9	20	105.6	142.3	222.4	239.1	189.0	191.3	186.2
Iowa	78	125	48	42	13	23	70	109.9	139.3	134.7	132.5	112.1	290.9	144.3
Kansas	49	49	41	15	0	62	18	81.1	117.2	80.4	139.4	0.0	8.8	77.3
Kentucky	46	48	16	10	7	20	58	100.6	127.2	123.6	117.0	65.2	33.2	129.8
Louisiana	21	18	9	7	8	19	19	83.9	145.2	122.6	110.1	229.4	90.3	65.9
Maine	37	78	8	24	10	20	17	80.8	36.9	79.3	44.7	82.2	40.4	107.8
Maryland	67	90	24	20	11	28	18	185.5	235.0	308.0	314.0	227.7	159.6	263.7
Massachusetts	77	84	25	10	5	13	11	166.7	209.2	315.0	466.6	188.0	89.4	299.1
Michigan	60	60	19	19	16	9	29	108.1	136.3	106.0	134.7	221.4	69.4	157.7
Minnesota	80	107	37	25	15	20	34	121.5	165.4	117.7	182.6	40.7	58.0	63.9
Mississippi	37	35	9	10	3	16	10	107.1	122.5	92.3	196.0	111.9	32.4	128.8
Missouri	86	95	31	6	2	17	12	130.8	165.4	143.9	206.6	204.9	52.8	84.5
Montana	34	49	21	20	3	10	5	99.2	167.0	134.3	161.4	125.2	161.9	256.4
Nebraska	38	117	9	7	12	21	23	104.9	134.7	129.6	172.9	109.7	76.9	97.3
Nevada	26	114	3	4	6	2	3	134.3	182.0	224.2	424.9	117.4	147.8	207.5
New Hampshire	124	122	18	19	2	4	27	138.3	160.8	210.2	196.1	251.5	203.2	163.9
New Jersey	17	20	60	6	3	1	9	180.8	237.9	347.7	283.4	30.0	250.6	492.0
New Mexico	48	72	56	22	1	32	15	140.0	153.6	154.0	242.5	22.0	101.7	435.0
New York	78	68	21	38	13	17	19	160.8	202.2	416.6	357.4	482.2	168.3	216.3
North Carolina	95	85	28	20	30	9	319	109.5	152.3	278.8	496.3	154.5	57.7	143.0
North Dakota	51	68	34	9	48	17	45	65.6	178.0	143.8	127.9	29.2	120.5	159.0
Ohio	51	43	12	7	49	8	12	110.6	125.8	118.6	118.0	108.9	78.0	194.6
Oklahoma	85	100	37	18	9	282	23	104.0	142.6	155.0	168.9	67.2	8.9	126.9
Oregon	71	142	18	11	7	113	32	129.6	182.5	160.5	341.6	59.0	39.7	60.6
Pennsylvania	62	46	16	26	3	10	30	126.7	178.7	206.3	248.8	104.5	46.7	186.7
Puerto Rico	4	4	2	11	0	0	0	87.6	130.8	83.4	220.3	0.0	0.0	0.0
Rhode Island	78	121	8	13	12	16	96	149.7	193.0	272.2	275.3	393.5	137.1	179.0
South Carolina	69	49	11	3	28	57	59	81.4	146.0	133.2	239.8	64.9	15.3	89.1
South Dakota	39	120	35	5	6	7	6	104.6	140.7	103.4	126.0	157.3	108.1	272.9
Tennessee	49	53	28	21	69	21	44	101.4	146.4	136.6	157.1	82.5	67.6	58.3
Texas	63	43	28	63	68	19	13	106.4	162.3	206.7	167.4	99.2	56.2	240.9
Utah	223	209	11	25	118	224	16	113.5	164.8	237.7	180.5	190.4	50.3	138.7
Vermont	157	211	38	25	13	59	4	127.2	184.7	180.6	196.5	175.2	25.3	139.5
Virginia	220	550	16	8	10	14	209	181.7	247.0	247.1	337.2	111.4	84.5	336.6
Washington	118	197	18	15	3	35	9	144.2	187.9	219.8	232.9	112.4	45.3	339.2
West Virginia	22	14	17	8	6	10	39	82.7	117.8	149.7	111.5	38.3	84.0	115.9
Wisconsin	143	218	64	26	20	39	39	107.4	150.3	119.7	114.4	165.9	65.0	128.3
Wyoming	20	35	4	29	3	0	3	100.5	152.2	221.1	108.6	87.9	0.0	110.8
National total	75	99	27	21	21	31	39	\$131.5	\$195.1	\$205.7	\$248.7	\$125.9	\$65.0	\$192.1

First nine months 2012 operating ratios by state

Table 9c
First mortgage loans
Distribution of dollar amounts

By asset size (\$ in millions)	First mortgages outstanding at all CUs							
	First mortgage/ assets	Fixed rate		% of outstanding with Balloon/Hybrid		Other fixed rate	Adjustable rate	
		<= 15 yrs	> 15 yrs	<= 5 yrs	> 5 yrs		<= 1yrs	> 1yrs
Alabama	16.4	37.3	17.5	16.8	10.1	3.3	3.8	11.1
Alaska	14.7	17.7	35.1	27.6	2.5	0.4	14.5	2.1
Arizona	15.1	28.5	37.8	18.0	9.9	0.6	1.1	4.2
Arkansas	16.2	35.7	44.7	8.0	5.0	0.0	0.9	5.8
California	27.4	17.5	44.0	23.0	10.3	0.2	3.3	1.7
Colorado	23.3	30.1	45.7	9.3	8.8	0.7	0.8	4.6
Connecticut	20.7	44.3	41.6	5.4	2.4	1.1	2.3	3.0
Delaware	12.5	28.2	33.6	17.6	0.1	0.4	8.0	12.1
District of Columbia	36.3	5.9	11.7	19.5	38.2	6.5	5.6	12.6
Florida	23.0	28.0	41.4	17.2	5.5	1.5	2.0	4.5
Georgia	18.1	34.2	37.1	11.2	11.4	0.2	2.8	3.1
Hawaii	18.2	15.7	43.8	21.6	11.3	0.5	5.6	1.6
Idaho	22.5	47.0	33.7	6.6	5.3	0.8	4.8	1.9
Illinois	22.9	20.1	31.2	21.3	16.8	0.2	2.7	7.7
Indiana	26.2	41.4	30.8	9.3	9.0	0.4	2.9	6.4
Iowa	26.5	23.4	8.6	23.2	21.3	1.0	5.1	17.5
Kansas	14.9	47.6	26.9	8.4	6.6	0.0	2.4	7.9
Kentucky	20.4	35.7	34.0	6.9	3.8	0.5	4.0	15.0
Louisiana	14.9	36.0	43.9	7.6	4.3	0.4	3.1	4.7
Maine	31.6	36.0	44.1	3.6	2.9	1.4	5.1	7.0
Maryland	22.6	25.7	45.2	14.6	8.7	0.2	2.1	3.5
Massachusetts	35.5	27.3	41.1	14.8	6.6	0.0	2.9	7.3
Michigan	24.8	26.9	36.3	15.7	13.0	0.4	1.1	6.6
Minnesota	21.7	27.6	25.5	25.1	13.5	0.3	1.8	6.3
Mississippi	14.4	43.6	40.7	3.2	5.1	0.3	3.9	3.3
Missouri	18.7	29.5	36.9	21.5	3.1	1.0	2.8	5.2
Montana	26.6	17.4	14.0	25.9	36.9	0.5	2.8	2.6
Nebraska	19.6	38.9	19.3	7.5	8.0	0.9	8.1	17.2
Nevada	28.9	11.8	60.3	5.9	7.1	2.8	2.2	9.8
New Hampshire	24.9	33.3	35.1	9.7	1.9	0.2	1.0	18.8
New Jersey	22.0	23.1	47.9	13.0	3.0	0.2	1.9	10.8
New Mexico	22.3	20.5	19.9	26.2	12.1	0.0	12.5	8.9
New York	22.9	36.8	28.9	13.4	11.6	0.8	1.8	6.7
North Carolina	37.5	10.2	11.7	2.1	2.4	0.0	0.5	73.0
North Dakota	20.5	14.8	4.5	27.2	7.2	1.6	13.1	31.6
Ohio	19.5	42.8	32.1	7.5	6.7	0.4	2.6	8.0
Oklahoma	12.2	45.6	25.2	11.3	7.4	0.9	4.4	5.1
Oregon	21.6	25.1	31.9	16.9	11.2	0.7	7.8	6.4
Pennsylvania	17.5	40.5	28.9	5.8	14.0	0.3	1.4	9.1
Puerto Rico	9.8	27.1	57.7	0.0	15.1	0.0	0.0	0.0
Rhode Island	44.7	28.9	33.7	5.8	5.3	0.7	3.6	22.1
South Carolina	21.8	32.7	21.5	8.9	5.1	2.1	7.3	22.4
South Dakota	17.3	23.2	20.6	38.4	8.6	2.5	0.6	6.3
Tennessee	27.9	33.6	26.4	20.5	9.8	3.0	4.1	2.5
Texas	16.4	37.3	35.6	8.9	10.4	2.8	1.6	3.4
Utah	20.2	40.5	10.6	18.5	14.9	0.7	12.2	2.5
Vermont	32.3	34.3	23.1	26.3	7.2	1.3	6.0	1.7
Virginia	28.2	23.0	45.8	6.4	2.7	0.0	1.3	20.8
Washington	23.1	36.5	35.3	12.9	7.8	0.0	2.3	5.0
West Virginia	17.7	27.6	32.1	10.8	2.3	0.4	3.0	23.9
Wisconsin	37.6	26.4	4.6	34.6	12.2	0.7	8.1	13.4
Wyoming	14.2	43.9	33.4	5.7	11.8	1.0	0.1	4.1
National total	24.1%	27.1%	33.8%	14.8%	9.1%	0.7%	3.0%	11.6%

First nine months 2012 operating ratios by state

Table 9d

First mortgage loans granted Distribution of dollar amounts

By asset size (\$ in millions)	First mortgages granted first nine months 2012 by all CUs								
	First mortgage granted/ assets	% of granted with						% sold in sec market 1st 9 mos 2012	
		Fixed rate		Balloon/Hybrid		Other	Adjustable rate		
		<= 15 yrs	> 15 yrs	<= 5 yrs	> 5 yrs	fixed rate	<= 1yrs	> 1yrs	
Alabama	4.8	44.0	27.2	12.1	5.9	2.4	1.4	6.8	41.5
Alaska	19.4	20.1	75.3	3.1	0.5	0.1	0.7	0.2	95.4
Arizona	7.5	20.2	69.1	5.1	4.3	0.6	0.1	0.6	68.7
Arkansas	4.5	37.2	52.6	5.4	1.9	0.0	0.0	2.8	57.6
California	11.6	21.5	62.9	8.9	4.9	0.0	1.3	0.6	53.1
Colorado	11.4	29.2	61.2	3.5	3.8	1.1	0.4	0.8	64.4
Connecticut	7.3	52.6	40.5	1.4	0.8	1.3	1.6	1.8	37.2
Delaware	3.0	42.6	35.1	8.0	0.0	0.0	5.9	8.5	2.4
District of Columbia	9.3	15.7	24.2	28.1	17.8	0.1	0.4	13.7	24.1
Florida	5.6	39.8	48.1	6.2	1.8	0.3	0.7	3.2	46.1
Georgia	4.3	41.9	38.9	7.9	7.6	0.0	0.4	3.2	43.1
Hawaii	4.2	18.1	52.1	16.0	7.5	0.2	4.9	1.2	38.3
Idaho	13.0	45.3	47.5	2.8	1.1	0.2	2.1	0.9	75.7
Illinois	6.7	30.2	36.7	13.3	12.6	0.1	1.5	5.6	51.6
Indiana	9.0	49.9	35.6	4.5	4.9	0.2	2.1	2.8	41.8
Iowa	13.5	27.7	34.4	16.0	8.0	0.4	4.5	8.9	72.7
Kansas	6.3	44.0	42.6	7.2	2.6	0.0	1.0	2.6	96.7
Kentucky	5.2	45.3	31.5	4.6	2.7	0.5	2.3	13.0	30.9
Louisiana	3.3	42.0	43.7	6.2	1.8	1.1	1.1	4.1	35.3
Maine	6.4	43.6	40.2	1.7	3.3	1.3	3.2	6.6	8.8
Maryland	9.0	30.5	52.1	6.1	6.7	0.1	1.3	3.2	59.0
Massachusetts	11.4	35.4	51.7	5.9	3.3	0.1	0.6	3.0	72.5
Michigan	7.3	40.7	41.3	7.2	5.4	1.9	0.6	2.8	66.7
Minnesota	9.9	34.8	45.4	11.2	5.7	0.2	1.0	1.6	66.5
Mississippi	3.4	49.6	37.1	2.8	3.9	1.2	0.3	5.1	18.0
Missouri	10.1	38.8	51.4	6.7	1.0	0.3	0.8	1.0	71.3
Montana	7.6	31.2	36.7	16.8	10.5	0.4	4.0	0.4	48.4
Nebraska	11.5	30.5	57.6	2.8	2.8	0.9	2.0	3.3	61.0
Nevada	8.0	15.7	80.4	0.7	2.4	0.2	0.1	0.4	108.7
New Hampshire	8.3	40.4	46.1	4.1	3.2	0.1	0.3	5.8	33.2
New Jersey	4.5	29.9	42.6	14.8	2.2	0.1	0.1	10.4	35.9
New Mexico	5.3	28.9	34.3	20.6	7.7	0.0	3.9	4.6	34.5
New York	8.9	40.8	41.7	6.0	7.0	0.7	1.1	2.7	51.4
North Carolina	4.9	21.7	21.2	3.4	2.7	1.0	0.2	49.9	21.5
North Dakota	10.0	18.9	34.3	19.2	2.3	2.0	5.7	17.6	64.6
Ohio	7.0	49.8	38.4	3.0	1.9	1.0	1.0	5.0	50.5
Oklahoma	6.3	44.7	42.2	5.7	3.0	0.3	2.1	2.0	50.1
Oregon	8.2	30.2	52.9	4.7	5.1	0.1	4.9	2.1	59.3
Pennsylvania	5.7	47.5	39.0	3.3	4.8	0.1	0.2	5.0	46.8
Puerto Rico	1.0	31.3	31.7	2.4	34.6	0.0	0.0	0.0	0.0
Rhode Island	12.1	26.9	49.8	1.8	2.5	0.8	2.8	15.3	40.4
South Carolina	4.1	42.0	30.6	4.1	1.0	3.3	3.6	15.4	40.4
South Dakota	15.2	20.0	56.6	18.8	0.8	1.8	0.4	1.6	76.3
Tennessee	6.2	38.8	34.9	11.3	6.8	3.1	2.3	2.8	13.0
Texas	4.1	42.1	35.2	6.5	9.9	3.0	0.6	2.8	27.8
Utah	12.7	39.7	41.8	2.7	4.3	4.6	6.3	0.7	77.1
Vermont	27.6	32.0	58.0	4.7	2.3	1.1	1.7	0.2	68.3
Virginia	11.9	23.5	61.0	0.7	0.5	0.0	0.2	14.2	43.2
Washington	9.7	37.0	53.8	3.3	2.7	0.1	1.1	2.0	55.6
West Virginia	3.9	34.0	21.6	19.1	3.5	0.4	2.6	18.8	21.6
Wisconsin	20.9	35.1	39.8	14.4	3.2	0.9	2.3	4.2	64.0
Wyoming	5.1	33.8	53.7	2.8	8.6	0.7	0.0	0.3	65.1
National total	8.7%	32.2%	49.4%	6.8%	4.3%	0.6%	1.3%	5.3%	53.0%

First nine months 2012 operating ratios by state

Table 10a
All second mortgages including home equity
Number and average size

By state	Second mortgages outstanding at offering CUs				Second mortgages granted first nine months 2012 by offering CUs			
	Number per credit union		Average loan size (\$ in thousands)		Number per credit union		Average loan size (\$ in thousands)	
	Fixed rate	Adjustable rate	Fixed rate	Adjustable rate	Fixed rate	Adjustable rate	Fixed rate	Adjustable rate
Alabama	87	217	26.0	23.9	12	149	37.6	7.6
Alaska	203	265	14.6	44.2	32	658	34.5	33.5
Arizona	359	641	34.5	32.4	37	106	42.6	19.1
Arkansas	97	51	19.8	23.9	20	22	25.4	22.1
California	224	500	45.2	49.4	17	179	54.1	27.2
Colorado	215	418	33.9	25.2	26	117	42.2	35.3
Connecticut	155	207	35.3	37.0	22	135	54.9	14.4
Delaware	149	93	33.4	36.7	13	14	63.9	44.0
District of Columbia	72	208	44.4	56.4	7	25	58.5	72.1
Florida	297	506	31.6	35.2	26	120	48.8	15.5
Georgia	164	306	28.2	24.6	14	98	54.7	18.5
Hawaii	48	233	61.1	54.5	11	78	104.4	39.7
Idaho	66	251	27.0	24.5	14	64	52.8	23.4
Illinois	188	310	26.2	37.7	38	184	36.3	12.5
Indiana	156	327	30.1	22.6	22	64	57.5	32.2
Iowa	358	256	27.4	21.7	90	134	36.7	15.3
Kansas	95	155	20.0	22.4	16	64	28.1	14.7
Kentucky	101	309	25.3	26.0	21	140	32.6	12.8
Louisiana	60	111	30.5	29.3	17	31	44.0	20.3
Maine	149	260	32.9	24.0	23	46	45.8	24.5
Maryland	223	499	35.1	39.0	29	97	49.2	40.1
Massachusetts	188	489	38.5	36.4	33	67	61.6	55.2
Michigan	193	300	23.6	21.7	22	69	38.0	18.5
Minnesota	317	299	31.6	27.8	41	82	48.0	20.2
Mississippi	55	75	29.5	30.1	5	13	36.4	19.6
Missouri	156	264	30.9	25.8	24	72	45.6	21.6
Montana	93	63	33.8	25.6	18	14	38.4	29.5
Nebraska	113	134	22.4	21.1	24	31	32.1	27.5
Nevada	206	187	33.9	34.8	2	5	99.1	43.4
New Hampshire	275	511	26.9	31.3	41	206	42.3	21.1
New Jersey	150	199	45.3	42.7	26	80	67.4	28.4
New Mexico	162	355	30.0	33.3	30	59	38.8	44.3
New York	297	485	36.3	40.4	58	128	49.9	49.5
North Carolina	183	941	31.4	25.2	29	175	48.0	33.2
North Dakota	103	63	35.0	35.1	24	25	69.6	46.0
Ohio	98	196	26.5	23.8	16	61	38.8	18.9
Oklahoma	133	217	27.5	21.7	28	170	44.6	8.2
Oregon	379	563	37.1	25.3	36	293	49.4	16.8
Pennsylvania	281	298	34.3	30.6	55	72	49.2	36.2
Puerto Rico	20	0	26.8	0.0	0	0	0.0	0.0
Rhode Island	372	526	37.0	41.7	47	88	65.2	76.3
South Carolina	174	386	32.9	27.7	28	121	46.9	13.8
South Dakota	92	156	26.7	25.6	11	31	34.4	19.6
Tennessee	103	218	31.7	24.1	17	48	40.6	24.3
Texas	277	106	36.8	33.6	48	38	56.9	34.2
Utah	186	496	27.7	28.9	29	325	40.4	16.0
Vermont	411	534	27.1	23.5	79	249	33.7	13.1
Virginia	808	786	48.2	34.2	110	165	59.9	42.1
Washington	415	657	34.6	43.9	30	181	47.9	49.5
West Virginia	51	139	21.7	25.5	10	21	28.9	33.0
Wisconsin	175	530	25.8	22.1	36	208	31.0	16.2
Wyoming	80	106	30.6	32.6	17	22	37.4	37.2
National total	221	362	\$34.9	\$33.1	35	112	\$48.2	\$26.3

First nine months 2012 operating ratios by state

Table 10b

All second mortgages including home equity

Distribution of dollar amounts

By asset size (\$ in millions)	Second mortgages outstanding at all CUs					Second mortgages granted first nine months 2012 by all CUs				
	Second mortgage /assets	% outstanding with			Open-end adj rates	Second mortgage /assets	% granted with			Open-end adj rates
		Closed-end fixed rate	Closed-end adj rates	Open-end fixed rate			Closed-end fixed rate	Closed-end adj rates	Open-end fixed rate	
Alabama	3.0	21.6	2.8	1.3	74.3	0.4	17.6	2.0	2.0	78.4
Alaska	2.1	21.6	11.1	0.8	66.5	2.9	4.8	0.4	0.5	94.3
Arizona	8.6	38.7	2.0	0.1	59.2	0.7	35.9	0.8	0.0	63.3
Arkansas	1.8	59.2	3.2	0.7	36.9	0.3	46.4	0.0	2.3	51.3
California	7.6	27.3	2.7	1.2	68.8	0.8	11.5	1.0	0.4	87.1
Colorado	7.6	39.8	3.3	5.9	51.1	1.7	19.1	1.5	8.6	70.7
Connecticut	11.7	49.0	7.3	0.4	43.3	2.2	45.8	4.7	0.1	49.4
Delaware	8.6	59.1	2.5	0.4	38.1	1.2	63.9	1.3	0.0	34.8
District of Columbia	6.3	18.7	12.6	12.7	56.0	0.6	11.5	9.1	15.8	63.6
Florida	6.9	35.2	6.2	1.6	57.0	0.6	37.7	3.4	2.7	56.3
Georgia	4.8	35.7	0.2	1.1	63.1	0.8	20.5	0.1	1.2	78.2
Hawaii	8.1	12.5	0.4	0.5	86.6	1.6	10.7	0.0	1.3	88.0
Idaho	4.9	19.4	1.3	10.9	68.5	0.8	19.9	0.3	3.1	76.7
Illinois	6.0	28.8	3.5	3.9	63.7	0.9	36.4	3.4	3.3	56.9
Indiana	6.7	37.5	4.0	2.0	56.5	1.4	32.4	1.1	4.4	62.2
Iowa	10.1	60.5	2.5	8.3	28.7	3.0	58.1	2.4	10.2	29.3
Kansas	4.7	30.2	2.4	1.7	65.6	0.8	26.0	3.3	1.0	69.8
Kentucky	8.7	21.2	0.1	10.3	68.3	1.6	21.6	0.0	5.8	72.6
Louisiana	3.5	43.5	2.4	5.9	48.2	0.6	50.6	2.1	7.9	39.3
Maine	10.7	43.2	0.9	0.1	55.7	1.7	43.8	2.1	0.3	53.8
Maryland	8.9	30.5	1.5	0.2	67.8	1.4	24.8	1.2	0.1	73.9
Massachusetts	11.2	30.1	1.5	1.0	67.5	2.2	33.4	0.7	3.1	62.8
Michigan	5.6	39.5	2.2	1.1	57.1	0.8	37.2	1.6	0.8	60.3
Minnesota	10.2	53.0	3.9	1.2	41.9	1.7	52.2	4.4	1.7	41.7
Mississippi	2.0	46.6	1.5	6.1	45.9	0.1	28.5	5.8	18.5	47.3
Missouri	7.4	30.6	0.7	2.8	65.9	1.2	26.5	0.6	1.5	71.3
Montana	4.8	50.9	1.7	17.0	30.4	0.8	50.6	1.5	13.1	34.7
Nebraska	7.1	52.5	6.0	0.9	40.6	1.6	54.3	4.0	1.2	40.4
Nevada	5.9	46.1	12.9	11.0	30.0	0.1	25.5	0.0	30.6	43.9
New Hampshire	6.3	29.0	1.4	3.9	65.7	1.3	21.4	0.2	1.9	76.6
New Jersey	11.6	51.4	5.8	0.9	41.9	2.2	49.1	4.2	0.9	45.8
New Mexico	5.2	30.7	16.4	0.5	52.4	0.9	30.7	15.3	0.1	53.9
New York	11.0	37.1	3.8	0.8	58.2	2.4	32.4	3.9	0.5	63.2
North Carolina	4.9	14.7	1.8	0.4	83.1	0.9	11.3	1.6	0.1	87.0
North Dakota	5.4	47.4	9.9	17.7	25.0	2.2	44.4	10.7	21.5	23.4
Ohio	6.9	36.9	3.8	4.0	55.3	1.3	32.0	2.4	6.3	59.3
Oklahoma	3.0	48.6	4.8	11.0	35.6	0.7	50.3	1.3	8.6	39.8
Oregon	10.2	41.6	0.8	7.2	50.3	1.7	23.4	0.2	2.2	74.3
Pennsylvania	13.3	66.6	2.0	1.1	30.3	3.0	64.1	1.6	1.4	33.0
Puerto Rico	0.2	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Rhode Island	12.4	42.9	2.6	0.0	54.5	2.7	36.2	1.8	0.0	62.0
South Carolina	7.6	26.8	0.9	2.0	70.3	1.0	31.1	0.1	0.4	68.4
South Dakota	7.0	44.5	1.6	1.1	52.8	0.8	48.1	7.9	1.3	42.7
Tennessee	4.6	35.9	5.3	5.3	53.5	0.7	30.3	3.0	5.9	60.8
Texas	3.7	91.2	1.1	0.7	7.0	0.7	85.6	1.0	5.0	8.4
Utah	5.8	28.1	3.4	0.4	68.1	1.5	17.1	1.8	0.2	80.9
Vermont	11.4	43.5	1.4	0.7	54.5	2.7	41.1	0.2	0.7	58.0
Virginia	7.6	61.5	1.4	0.7	36.5	1.0	42.2	1.0	0.2	56.6
Washington	10.4	32.9	0.6	0.9	65.6	1.8	12.1	0.3	0.8	86.8
West Virginia	3.5	30.3	7.9	2.0	59.8	0.5	28.9	3.4	2.0	65.7
Wisconsin	8.9	30.7	6.6	0.7	62.0	2.1	24.1	4.9	0.7	70.3
Wyoming	5.6	34.3	0.7	5.3	59.7	1.1	36.5	0.0	2.9	60.6
National total	7.4%	40.9%	2.9%	1.8%	54.4%	1.3%	35.0%	2.1%	2.1%	60.8%

First nine months 2012 operating ratios by state

Table 11
All business loans
Distribution of dollar amounts

By asset size (\$ in millions)	Average size	\$ Business loans/\$ total loans	% of total business loans outstanding at offering CUs					% of total business loans granted first nine months 2012 at offering CUs				
			Construction/ development	Unsecured	Ag- Related	Commercial & Industrial	Secured by RE (Non-Farm)	Construction/ development	Unsecured	Ag- Related	Commercial & Industrial	Secured by RE (Non-Farm)
Alabama	159,187	5.97	10.4	1.4	0.4	4.4	83.4	23.6	2.1	0.7	7.8	65.9
Alaska	297,735	8.67	4.9	1.1	0.0	17.5	76.5	5.6	0.5	0.0	9.8	84.0
Arizona	258,870	6.62	4.0	0.4	0.0	9.8	85.8	0.5	1.1	0.0	18.2	80.2
Arkansas	104,954	0.38	1.9	0.0	7.8	0.0	90.3	0.0	0.0	0.0	0.0	100.0
California	366,445	10.35	1.3	1.7	0.0	5.5	91.5	0.4	0.9	0.0	7.6	91.1
Colorado	243,103	5.72	3.0	1.4	4.1	6.7	84.7	0.6	0.7	9.9	28.4	60.4
Connecticut	284,365	1.97	0.6	4.0	0.0	13.0	82.5	0.0	8.2	0.0	44.0	47.8
Delaware	125,847	1.17	0.0	0.3	4.9	27.4	67.4	0.0	0.6	0.0	45.2	54.2
District of Columbia	228,429	0.50	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	100.0
Florida	283,085	4.86	4.9	1.0	0.3	6.6	87.1	4.3	1.9	0.3	11.0	82.5
Georgia	276,142	8.26	5.6	0.6	0.1	18.6	75.1	6.9	1.0	1.6	30.4	60.2
Hawaii	266,559	10.50	0.3	1.7	0.2	2.7	95.1	0.0	1.0	0.0	4.5	94.5
Idaho	180,744	3.37	7.8	4.1	7.8	9.2	71.0	10.5	7.1	17.5	8.9	55.9
Illinois	177,680	5.01	3.6	1.0	0.8	23.1	71.4	3.0	0.9	0.4	47.7	47.9
Indiana	144,183	13.18	1.6	0.9	33.1	8.2	56.2	3.3	0.6	40.6	14.7	40.8
Iowa	181,649	11.47	6.9	0.7	5.5	15.1	71.9	18.3	2.0	5.1	21.9	52.7
Kansas	60,740	4.52	0.3	0.6	32.4	11.3	55.4	3.3	0.8	37.1	8.1	50.8
Kentucky	116,284	3.84	0.6	2.1	1.0	21.3	75.0	1.1	10.8	0.3	20.3	67.5
Louisiana	181,284	2.88	7.9	2.3	0.1	20.4	69.3	10.2	2.3	0.0	33.4	54.1
Maine	122,589	4.67	0.6	1.0	0.3	13.1	85.0	1.6	1.3	2.2	29.3	65.7
Maryland	299,504	4.68	4.9	1.2	0.2	17.9	75.8	2.8	2.3	0.0	16.3	78.6
Massachusetts	241,412	6.40	3.1	1.6	0.1	6.8	88.5	6.0	1.3	0.0	8.5	84.3
Michigan	159,749	5.38	2.8	1.1	0.8	7.9	87.3	5.8	1.6	0.5	9.7	82.4
Minnesota	135,417	9.63	3.8	0.5	37.7	12.9	45.2	3.7	0.3	52.8	19.0	24.2
Mississippi	147,621	2.46	0.0	6.9	0.0	6.7	86.4	0.0	7.9	0.0	3.5	88.6
Missouri	179,427	4.72	1.8	0.5	0.5	15.3	81.9	0.0	1.1	0.4	33.9	64.6
Montana	205,082	16.73	6.1	0.3	14.7	7.6	71.3	1.2	1.3	39.1	12.3	46.0
Nebraska	104,538	5.29	3.3	0.5	26.6	14.7	54.8	1.3	0.5	51.5	6.4	40.2
Nevada	357,436	11.48	5.4	0.2	0.9	1.1	92.4	11.2	1.9	6.9	4.3	75.7
New Hampshire	210,698	5.13	1.8	0.4	0.1	9.7	88.0	2.7	1.0	0.0	21.2	75.1
New Jersey	197,437	7.14	2.7	1.3	0.0	37.1	59.0	2.0	1.0	0.0	66.8	30.1
New Mexico	252,835	8.02	3.4	0.4	0.2	3.2	92.8	2.4	0.2	0.0	8.3	89.1
New York	322,098	14.59	2.7	0.4	0.0	49.5	47.3	3.5	0.3	0.1	66.1	30.1
North Carolina	150,848	5.24	2.6	0.8	0.0	4.7	91.9	3.5	1.6	0.0	8.9	86.1
North Dakota	83,993	48.90	3.2	0.4	67.3	11.2	17.9	5.9	0.5	68.7	11.8	13.1
Ohio	105,703	5.37	3.0	0.8	1.1	7.4	87.7	4.6	1.2	1.6	18.0	74.7
Oklahoma	273,394	4.01	8.2	0.6	1.5	6.1	83.7	15.5	1.3	0.4	15.6	67.3
Oregon	274,457	10.07	3.2	0.5	4.4	6.8	85.1	7.7	1.8	5.5	7.6	77.4
Pennsylvania	155,660	4.35	3.8	1.7	0.8	5.6	88.0	4.3	1.5	0.7	9.7	83.8
Puerto Rico	216,326	2.31	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	100.0
Rhode Island	200,749	8.61	1.9	1.2	0.0	4.6	92.3	8.3	1.8	0.0	5.5	84.3
South Carolina	133,617	1.16	10.0	1.5	2.0	5.0	81.5	30.1	2.1	0.0	9.5	58.3
South Dakota	79,393	9.27	1.4	0.7	17.8	26.0	54.1	2.3	0.2	20.8	33.3	43.5
Tennessee	224,072	7.21	4.7	1.1	1.1	2.4	90.6	5.4	3.5	0.9	7.7	82.5
Texas	179,661	4.43	6.4	1.7	1.6	10.6	79.7	6.5	1.7	1.1	14.7	76.0
Utah	391,859	10.54	12.7	0.5	0.4	4.3	82.1	12.4	0.3	0.1	12.9	74.3
Vermont	146,315	9.38	4.8	2.0	0.4	9.9	82.9	4.9	1.6	0.0	11.0	82.4
Virginia	247,357	1.44	6.3	1.1	0.2	12.4	80.0	7.3	0.8	0.0	14.1	77.8
Washington	261,504	7.45	3.6	0.7	0.3	4.6	90.8	5.7	0.3	0.4	10.0	83.6
West Virginia	174,106	4.42	2.2	0.6	0.0	9.7	87.5	1.7	1.3	0.0	8.2	88.8
Wisconsin	178,197	13.55	3.4	0.7	7.3	8.2	80.5	7.9	0.8	11.4	13.5	66.4
Wyoming	145,634	4.62	4.9	0.3	3.1	2.1	89.6	6.8	0.0	10.2	6.4	76.7
National total	212,368	7.01%	3.6%	1.1%	5.1%	13.7%	76.7%	4.6%	1.0%	8.3%	23.8%	62.3%

First nine months 2012 operating ratios by state

*Table 12
Small business administration loans*

By asset size (\$ in millions)	% of CUs offering SBA loans	Average size	SBA loans outstanding at all CUs			SBA loans outstanding at offering CUs		
			\$ SBA loans/ total \$ business loans	Number of SBA loans/ business loans	Number of SBA loans per CU	\$ SBA loans/ total \$ business loans	Number of SBA loans/ business loans	Number of SBA loans per CU
Alabama	0.81	126,696	5.68	7.14	1.65	27.99	148.55	205.00
Alaska	25.00	315,189	1.61	1.52	1.83	2.04	2.30	7.33
Arizona	6.52	95,326	1.69	4.58	1.80	10.90	34.16	27.67
Arkansas	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00
California	6.85	177,074	2.07	4.28	2.12	6.35	16.51	31.00
Colorado	3.09	286,657	1.61	1.36	0.32	17.46	12.60	10.33
Connecticut	0.79	124,871	0.14	0.32	0.01	0.33	1.96	1.00
Delaware	7.69	110,394	2.37	2.70	0.08	3.28	4.17	1.00
District of Columbia	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00
Florida	12.42	319,399	2.07	1.83	0.51	3.00	2.74	4.10
Georgia	0.71	59,386	0.05	0.23	0.05	4.59	25.93	7.00
Hawaii	6.02	41,297	0.97	6.29	1.24	3.58	26.96	20.60
Idaho	1.92	42,648	0.34	1.44	0.17	4.42	19.57	9.00
Illinois	0.84	162,898	0.32	0.35	0.05	0.75	0.94	6.33
Indiana	6.01	219,686	0.56	0.37	0.23	1.52	1.36	3.91
Iowa	8.87	141,248	1.25	1.61	0.59	1.99	2.41	6.64
Kansas	2.00	81,283	1.14	0.85	0.21	3.08	2.90	10.50
Kentucky	6.10	83,325	0.78	1.10	0.17	1.19	3.70	2.80
Louisiana	1.42	94,685	1.14	2.19	0.09	4.02	6.55	6.33
Maine	8.06	70,918	2.05	3.55	0.84	5.20	6.74	10.40
Maryland	6.86	265,748	2.02	2.28	0.38	4.53	5.75	5.57
Massachusetts	9.80	135,349	3.69	6.57	1.76	4.73	9.17	18.00
Michigan	4.90	168,565	1.00	0.95	0.25	2.74	2.84	5.13
Minnesota	12.32	219,759	1.50	0.92	0.49	1.90	1.29	4.00
Mississippi	1.16	285,958	7.03	3.63	0.15	9.95	11.61	13.00
Missouri	3.03	412,943	3.88	1.69	0.23	12.85	9.15	7.50
Montana	5.36	92,300	0.62	1.37	0.46	2.79	4.94	8.67
Nebraska	2.86	98,470	3.21	3.40	0.57	9.66	10.20	20.00
Nevada	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00
New Hampshire	23.81	75,142	2.18	6.12	2.71	2.29	6.57	11.40
New Jersey	1.99	163,065	0.79	0.96	0.11	1.39	1.55	5.50
New Mexico	2.00	187,216	0.38	0.52	0.16	1.22	1.85	8.00
New York	5.73	89,444	0.67	2.41	0.90	1.09	3.64	15.75
North Carolina	4.40	76,559	1.31	2.57	2.08	3.62	12.25	47.25
North Dakota	7.32	132,288	0.98	0.62	1.71	3.14	2.50	23.33
Ohio	4.11	82,357	1.16	1.49	0.29	2.47	3.56	7.00
Oklahoma	5.63	245,488	1.94	2.16	0.28	5.34	8.81	5.00
Oregon	8.22	388,643	1.12	0.79	0.40	2.49	2.43	4.83
Pennsylvania	1.58	209,865	0.37	0.27	0.03	0.97	0.81	2.00
Puerto Rico	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00
Rhode Island	18.18	147,516	3.14	4.27	2.68	4.28	5.85	14.75
South Carolina	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00
South Dakota	8.89	81,311	6.52	6.36	2.49	9.74	9.48	28.00
Tennessee	2.34	421,404	0.87	0.47	0.09	3.05	3.14	4.00
Texas	3.04	72,700	3.06	7.57	1.68	6.80	16.38	55.25
Utah	17.07	57,935	14.49	98.00	33.49	15.02	112.63	196.14
Vermont	19.23	95,422	6.33	9.71	5.04	11.28	14.16	26.20
Virginia	4.44	169,147	5.02	7.35	1.46	9.01	11.87	32.88
Washington	9.17	145,341	1.03	1.86	1.06	1.44	2.77	11.50
West Virginia	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00
Wisconsin	10.00	146,412	2.59	3.15	2.25	3.54	4.90	22.47
Wyoming	6.90	425,680	1.36	0.46	0.07	7.34	2.50	1.00
National total	4.79%	\$107,559	2.03	4.00	1.13	4.22	9.35	23.61

First nine months 2012 operating ratios by state

Table 13
Loan delinquency ratios (%)

By state	2-6 months delinquent		6-12 months delinquent		Over 12 months delinquent		Total	
	Dollar	Number	Dollar	Number	Dollar	Number	Dollar	Number
Alabama	0.89	0.91	0.31	0.18	0.09	0.08	1.30	1.18
Alaska	0.62	0.60	0.18	0.07	0.21	0.02	1.01	0.68
Arizona	0.60	0.45	0.15	0.06	0.12	0.03	0.87	0.54
Arkansas	0.58	0.60	0.18	0.16	0.12	0.10	0.87	0.86
California	0.80	0.60	0.28	0.06	0.18	0.02	1.26	0.68
Colorado	0.54	0.78	0.14	0.05	0.09	0.02	0.76	0.85
Connecticut	0.59	0.74	0.19	0.15	0.29	0.07	1.07	0.96
Delaware	1.56	1.02	0.57	0.24	0.45	0.10	2.58	1.36
District of Columbia	0.46	0.69	0.30	0.18	0.24	0.09	0.99	0.96
Florida	0.89	0.66	0.52	0.11	0.89	0.08	2.30	0.84
Georgia	0.58	0.60	0.18	0.09	0.07	0.03	0.83	0.73
Hawaii	0.77	0.86	0.21	0.17	0.37	0.08	1.36	1.12
Idaho	0.45	0.47	0.21	0.09	0.04	0.02	0.69	0.57
Illinois	0.60	0.68	0.31	0.13	0.39	0.08	1.30	0.89
Indiana	0.48	0.89	0.18	0.11	0.17	0.06	0.83	1.06
Iowa	0.58	0.74	0.27	0.18	0.14	0.08	0.99	1.00
Kansas	0.69	1.53	0.12	0.14	0.06	0.06	0.87	1.73
Kentucky	0.53	0.58	0.13	0.13	0.12	0.05	0.79	0.76
Louisiana	0.80	1.07	0.26	0.28	0.12	0.11	1.18	1.46
Maine	0.72	0.66	0.26	0.15	0.21	0.07	1.20	0.88
Maryland	0.73	0.81	0.24	0.10	0.24	0.04	1.20	0.95
Massachusetts	0.68	0.73	0.28	0.12	0.21	0.04	1.17	0.89
Michigan	0.74	0.69	0.25	0.16	0.13	0.05	1.12	0.89
Minnesota	0.72	0.59	0.25	0.11	0.21	0.06	1.18	0.76
Mississippi	0.90	1.01	0.28	0.17	0.07	0.07	1.25	1.25
Missouri	0.73	1.11	0.22	0.13	0.15	0.04	1.10	1.28
Montana	1.08	0.56	0.56	0.14	1.44	0.09	3.07	0.79
Nebraska	0.59	0.76	0.19	0.16	0.09	0.08	0.87	1.00
Nevada	1.30	0.46	0.68	0.08	0.59	0.07	2.57	0.61
New Hampshire	0.39	0.43	0.08	0.04	0.02	0.01	0.50	0.48
New Jersey	0.98	1.11	0.37	0.29	0.79	0.18	2.13	1.58
New Mexico	0.44	0.54	0.13	0.08	0.14	0.03	0.71	0.64
New York	0.52	0.63	0.20	0.13	0.49	0.08	1.21	0.84
North Carolina	1.25	0.81	0.32	0.13	0.16	0.04	1.73	0.98
North Dakota	0.37	0.55	0.11	0.16	0.07	0.08	0.54	0.79
Ohio	0.63	0.90	0.27	0.19	0.23	0.10	1.12	1.19
Oklahoma	0.69	0.81	0.19	0.25	0.20	0.02	1.08	1.08
Oregon	0.63	0.41	0.42	0.08	0.49	0.04	1.55	0.53
Pennsylvania	0.70	0.73	0.24	0.19	0.17	0.06	1.12	0.98
Puerto Rico	0.69	0.85	0.31	0.18	0.19	0.08	1.19	1.11
Rhode Island	0.44	0.59	0.30	0.14	0.15	0.05	0.89	0.78
South Carolina	0.56	0.70	0.18	0.07	0.16	0.03	0.90	0.80
South Dakota	0.44	0.59	0.19	0.17	0.15	0.08	0.78	0.84
Tennessee	0.51	0.61	0.12	0.10	0.05	0.03	0.68	0.74
Texas	0.54	0.81	0.14	0.20	0.16	0.05	0.84	1.06
Utah	0.65	0.53	0.50	0.13	0.47	0.06	1.62	0.72
Vermont	0.64	0.72	0.22	0.17	0.17	0.04	1.02	0.94
Virginia	0.60	0.75	0.15	0.05	0.13	0.02	0.88	0.82
Washington	0.57	0.34	0.22	0.06	0.11	0.02	0.91	0.41
West Virginia	0.66	0.91	0.17	0.29	0.11	0.10	0.94	1.30
Wisconsin	0.74	0.89	0.40	0.36	0.32	0.11	1.47	1.37
Wyoming	0.80	0.87	0.07	0.06	0.02	0.02	0.89	0.94
National total	0.68%	0.71%	0.25%	0.13%	0.24%	0.05%	1.17%	0.89%

First nine months 2012 operating ratios by state

Table 14
Consumer loan delinquency ratios (%)

By state	Unsecured credit card loans				All other consumer loans			
	<i>Dollar amount delinquent</i>				<i>Dollar amount delinquent</i>			
	2-6 months	6-12 months	Over 12 months	Total	2-6 months	6-12 months	Over 12 months	Total
Alabama	0.99	0.10	0.00	1.09	0.92	0.24	0.10	1.26
Alaska	0.48	0.03	0.00	0.50	0.72	0.10	0.01	0.84
Arizona	0.69	0.01	0.00	0.71	0.41	0.07	0.04	0.52
Arkansas	0.15	0.00	0.00	0.15	0.60	0.19	0.10	0.89
California	0.99	0.05	0.00	1.04	0.55	0.07	0.02	0.64
Colorado	0.56	0.05	0.00	0.61	0.53	0.10	0.02	0.64
Connecticut	1.00	0.22	0.02	1.24	0.84	0.13	0.07	1.03
Delaware	1.19	0.24	0.00	1.43	1.08	0.24	0.11	1.43
District of Columbia	1.05	0.33	0.02	1.40	0.90	0.23	0.12	1.24
Florida	0.93	0.15	0.00	1.08	0.56	0.08	0.01	0.66
Georgia	0.62	0.09	0.01	0.71	0.63	0.12	0.06	0.80
Hawaii	0.91	0.09	0.04	1.05	1.05	0.26	0.12	1.42
Idaho	0.73	0.18	0.00	0.92	0.49	0.09	0.01	0.59
Illinois	0.95	0.13	0.05	1.13	0.60	0.13	0.06	0.79
Indiana	0.68	0.10	0.05	0.83	0.53	0.12	0.08	0.73
Iowa	0.84	0.21	0.02	1.08	0.70	0.14	0.07	0.91
Kansas	0.80	0.14	0.01	0.95	0.73	0.14	0.06	0.93
Kentucky	0.45	0.11	0.00	0.57	0.63	0.13	0.05	0.81
Louisiana	0.98	0.20	0.03	1.22	0.93	0.28	0.12	1.32
Maine	0.97	0.25	0.02	1.25	0.61	0.13	0.09	0.83
Maryland	1.16	0.08	0.01	1.24	0.66	0.12	0.05	0.83
Massachusetts	0.89	0.34	0.01	1.24	0.43	0.10	0.03	0.56
Michigan	0.90	0.20	0.04	1.14	0.70	0.17	0.05	0.93
Minnesota	0.71	0.10	0.03	0.85	0.62	0.22	0.12	0.95
Mississippi	1.01	0.12	0.00	1.13	0.82	0.16	0.05	1.03
Missouri	0.81	0.06	0.00	0.87	0.84	0.18	0.20	1.21
Montana	0.46	0.13	0.01	0.60	0.50	0.11	0.15	0.76
Nebraska	0.93	0.16	0.01	1.10	0.68	0.16	0.07	0.91
Nevada	0.72	0.09	0.01	0.82	0.68	0.06	0.02	0.75
New Hampshire	0.56	0.02	0.00	0.58	0.38	0.02	0.00	0.41
New Jersey	1.15	0.37	0.13	1.65	1.07	0.34	0.22	1.63
New Mexico	0.81	0.08	0.03	0.92	0.41	0.07	0.10	0.58
New York	0.90	0.16	0.02	1.08	0.56	0.13	0.12	0.81
North Carolina	0.93	0.16	0.01	1.11	0.58	0.10	0.04	0.72
North Dakota	0.39	0.08	0.07	0.54	0.44	0.14	0.09	0.66
Ohio	0.81	0.19	0.04	1.03	0.66	0.22	0.08	0.96
Oklahoma	0.82	0.11	0.00	0.93	0.79	0.18	0.02	0.98
Oregon	0.50	0.19	0.07	0.75	0.42	0.10	0.18	0.70
Pennsylvania	0.73	0.11	0.01	0.86	0.77	0.19	0.06	1.03
Puerto Rico	0.73	0.02	0.00	0.75	0.71	0.23	0.07	1.01
Rhode Island	0.54	0.04	0.00	0.58	0.50	0.14	0.15	0.78
South Carolina	0.56	0.04	0.02	0.61	0.55	0.06	0.02	0.62
South Dakota	0.57	0.32	0.12	1.01	0.45	0.12	0.10	0.67
Tennessee	0.58	0.12	0.01	0.71	0.53	0.11	0.02	0.66
Texas	0.83	0.08	0.03	0.93	0.62	0.15	0.11	0.88
Utah	0.53	0.15	0.01	0.69	0.56	0.18	0.08	0.82
Vermont	0.80	0.14	0.00	0.94	0.89	0.18	0.03	1.11
Virginia	0.89	0.05	0.00	0.94	0.70	0.06	0.03	0.79
Washington	0.36	0.03	0.00	0.39	0.39	0.07	0.02	0.48
West Virginia	1.00	0.24	0.00	1.24	0.75	0.19	0.09	1.03
Wisconsin	0.88	0.23	0.03	1.15	1.02	0.43	0.18	1.63
Wyoming	0.93	0.10	0.04	1.07	0.85	0.07	0.02	0.94
National total	0.84%	0.10%	0.01%	0.95%	0.63%	0.14%	0.07%	0.83%

First nine months 2012 operating ratios by state

Table 15
Real estate loan delinquency ratios (%)

By state	First mortgage fixed rate/hybrid/balloon				First mortgage adjustable rate				Other RE fixed rate/hybrid/balloon				Other RE adjustable rate			
	<i>Dollar amount delinquent</i>				<i>Dollar amount delinquent</i>				<i>Dollar amount delinquent</i>				<i>Dollar amount delinquent</i>			
	2-6 months	6-12 months	Over 12 months	Total	2-6 months	6-12 months	Over 12 months	Total	2-6 months	6-12 months	Over 12 months	Total	2-6 months	6-12 months	Over 12 months	Total
Alabama	0.70	0.55	0.11	1.36	1.21	0.27	0.01	1.50	0.60	0.03	0.00	0.63	0.84	0.25	0.27	1.37
Alaska	0.42	0.26	0.37	1.04	0.53	0.80	1.65	2.97	0.54	0.32	0.02	0.87	0.53	0.34	0.00	0.87
Arizona	0.53	0.22	0.32	1.07	2.10	0.69	0.36	3.16	0.84	0.22	0.02	1.08	0.62	0.17	0.03	0.82
Arkansas	0.51	0.14	0.18	0.83	1.09	0.65	0.13	1.87	0.61	0.20	0.10	0.91	0.63	0.00	0.13	0.76
California	0.71	0.35	0.20	1.26	1.45	0.72	0.55	2.72	1.17	0.29	0.14	1.60	0.64	0.12	0.11	0.88
Colorado	0.46	0.20	0.08	0.74	0.67	0.21	0.72	1.60	0.42	0.09	0.08	0.59	0.54	0.08	0.04	0.67
Connecticut	0.31	0.21	0.18	0.71	0.52	0.39	2.87	3.78	0.63	0.23	0.37	1.22	0.65	0.14	0.28	1.07
Delaware	2.19	0.90	0.93	4.02	2.83	0.88	0.25	3.96	1.61	1.12	0.77	3.50	0.89	0.36	1.24	2.49
District of Columbia	0.22	0.26	0.11	0.59	0.44	0.33	0.23	1.00	0.43	0.38	0.65	1.45	0.36	0.49	1.24	2.09
Florida	0.98	0.76	1.43	3.16	1.62	2.07	3.79	7.48	1.37	0.50	0.87	2.74	0.97	0.34	0.66	1.97
Georgia	0.44	0.28	0.13	0.86	0.59	0.33	0.08	1.00	1.13	0.21	0.05	1.39	0.56	0.09	0.00	0.65
Hawaii	0.72	0.20	0.78	1.70	0.68	0.15	0.31	1.13	0.73	0.15	0.22	1.11	0.40	0.24	0.29	0.93
Idaho	0.27	0.28	0.02	0.57	0.67	1.28	0.10	2.04	1.18	0.04	1.07	2.29	0.45	0.25	0.17	0.87
Illinois	0.52	0.40	0.65	1.57	0.55	0.63	0.93	2.11	0.82	0.47	0.46	1.75	0.67	0.33	0.38	1.39
Indiana	0.36	0.19	0.19	0.74	0.29	0.49	0.65	1.44	0.69	0.27	0.21	1.17	0.23	0.10	0.12	0.46
Iowa	0.51	0.19	0.17	0.87	0.41	0.75	0.19	1.35	0.44	0.15	0.17	0.76	0.31	0.26	0.27	0.83
Kansas	0.59	0.05	0.02	0.66	0.66	0.24	0.10	1.00	0.45	0.09	0.25	0.79	0.35	0.05	0.15	0.55
Kentucky	0.51	0.10	0.26	0.87	0.41	0.15	0.20	0.76	1.01	0.30	0.10	1.42	0.24	0.17	0.09	0.50
Louisiana	0.56	0.22	0.13	0.91	0.25	0.25	0.06	0.57	0.78	0.18	0.08	1.04	0.48	0.15	0.22	0.84
Maine	0.88	0.36	0.27	1.50	0.93	0.29	0.49	1.71	0.56	0.16	0.26	0.98	0.31	0.38	0.18	0.88
Maryland	0.62	0.24	0.44	1.29	1.24	0.88	0.45	2.57	0.90	0.40	0.42	1.72	0.50	0.16	0.17	0.83
Massachusetts	0.58	0.25	0.22	1.04	1.24	0.67	0.61	2.52	0.77	0.32	0.31	1.39	0.70	0.31	0.16	1.17
Michigan	0.79	0.33	0.25	1.38	0.69	0.30	0.13	1.12	0.91	0.32	0.16	1.40	0.55	0.13	0.06	0.74
Minnesota	0.71	0.26	0.33	1.30	0.91	0.39	0.42	1.72	0.96	0.37	0.15	1.48	0.63	0.19	0.14	0.97
Mississippi	0.98	0.49	0.12	1.59	1.39	1.24	0.03	2.66	1.65	0.23	0.16	2.04	0.44	0.16	0.07	0.67
Missouri	0.64	0.28	0.19	1.11	0.57	0.52	0.03	1.12	0.68	0.28	0.13	1.09	0.30	0.09	0.04	0.43
Montana	1.99	0.74	3.33	6.06	1.02	1.72	1.27	4.00	1.09	0.08	2.21	3.38	0.25	0.20	0.14	0.59
Nebraska	0.39	0.29	0.11	0.79	0.44	0.15	0.06	0.65	0.53	0.21	0.11	0.85	0.78	0.18	0.25	1.21
Nevada	2.11	1.33	1.12	4.56	0.87	1.00	0.67	2.53	0.70	0.33	0.75	1.79	1.21	0.07	0.25	1.53
New Hampshire	0.18	0.10	0.05	0.32	0.82	0.15	0.02	1.00	0.94	0.97	0.09	2.00	0.26	0.05	0.05	0.36
New Jersey	0.74	0.34	1.16	2.23	1.88	0.46	1.85	4.20	0.77	0.41	0.79	1.97	0.54	0.40	0.38	1.32
New Mexico	0.59	0.32	0.35	1.25	0.30	0.14	0.09	0.53	0.49	0.08	0.07	0.65	0.29	0.11	0.09	0.49
New York	0.34	0.18	0.54	1.06	0.82	0.43	1.87	3.12	0.60	0.33	0.63	1.56	0.48	0.24	0.49	1.21
North Carolina	1.16	0.32	0.29	1.77	1.67	0.45	0.18	2.29	1.23	0.45	0.25	1.93	0.66	0.20	0.12	0.98
North Dakota	0.34	0.16	0.07	0.57	0.28	0.00	0.03	0.31	0.13	0.23	0.04	0.40	0.12	0.02	0.06	0.20
Ohio	0.50	0.34	0.37	1.21	0.77	0.34	0.71	1.82	0.79	0.29	0.53	1.62	0.39	0.33	0.22	0.94
Oklahoma	0.45	0.27	0.15	0.87	0.38	0.08	3.43	3.88	0.48	0.19	0.22	0.89	0.34	0.24	0.00	0.59
Oregon	0.54	0.56	0.19	1.28	1.18	1.48	3.01	5.66	1.73	0.87	0.46	3.07	0.59	0.30	0.18	1.06
Pennsylvania	0.54	0.25	0.23	1.02	0.78	0.28	0.27	1.33	0.89	0.41	0.34	1.64	0.43	0.16	0.29	0.89
Puerto Rico	0.58	0.78	0.81	2.18	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Rhode Island	0.32	0.35	0.14	0.81	0.58	0.44	0.22	1.24	0.45	0.26	0.13	0.84	0.58	0.14	0.07	0.79
South Carolina	0.62	0.29	0.42	1.33	0.67	0.51	0.25	1.44	0.35	0.21	0.16	0.72	0.38	0.11	0.23	0.72
South Dakota	0.60	0.39	0.21	1.19	0.31	0.10	0.28	0.70	0.37	0.46	0.26	1.10	0.28	0.22	0.18	0.68
Tennessee	0.45	0.14	0.06	0.65	0.52	0.08	0.12	0.72	0.94	0.29	0.01	1.24	0.38	0.14	0.07	0.59
Texas	0.35	0.13	0.28	0.76	0.49	0.22	0.29	1.00	0.34	0.11	0.18	0.63	0.28	0.25	0.43	0.96
Utah	1.11	1.58	0.34	3.03	0.25	0.50	3.48	4.22	1.04	0.24	0.08	1.36	0.66	0.23	0.17	1.05
Vermont	0.39	0.10	0.33	0.83	0.84	0.41	0.24	1.49	0.71	0.57	0.19	1.47	0.36	0.18	0.05	0.59
Virginia	0.37	0.19	0.19	0.75	0.31	0.16	0.30	0.78	1.21	0.48	0.31	2.00	0.60	0.30	0.20	1.10
Washington	0.72	0.42	0.18	1.32	1.35	0.78	0.51	2.64	0.72	0.17	0.09	0.98	0.42	0.08	0.05	0.55
West Virginia	0.53	0.19	0.11	0.84	0.42	0.10	0.25	0.77	0.46	0.02	0.00	0.49	0.75	0.04	0.06	0.85
Wisconsin	0.51	0.25	0.31	1.08	0.66	0.50	0.48	1.63	0.83	0.70	0.65	2.18	0.47	0.37	0.33	1.17
Wyoming	0.87	0.08	0.03	0.98	0.09	0.00	0.00	0.09	0.58	0.04	0.00	0.63	0.29	0.07	0.00	0.36
National total	0.59%	0.32%	0.34%	1.25%	0.98%	0.53%	0.68%	2.19%	0.87%	0.34%	0.33%	1.54%	0.55%	0.21%	0.22%	0.98%

(90)

Section 3 - Operating ratios by state

First nine months 2012 operating ratios by state

Table 16
Additional delinquency ratios (%)

By state	Indirect lending				Participation loans				MBLs (excluding Ag-related loans)				Agricultural loans			
	<i>Dollar amount delinquent</i>				<i>Dollar amount delinquent</i>				<i>Dollar amount delinquent</i>				<i>Dollar amount delinquent</i>			
	2-6 months	6-12 months	Over 12 months	Total	2-6 months	6-12 months	Over 12 months	Total	2-6 months	6-12 months	Over 12 months	Total	2-6 months	6-12 months	Over 12 months	Total
Alabama	0.78	0.20	0.09	1.07	0.00	0.00	0.00	0.00	0.63	2.09	0.24	2.96	0.00	0.00	0.00	0.00
Alaska	0.72	0.09	0.00	0.82	0.00	0.05	0.00	0.05	0.05	0.02	0.00	0.07	0.00	0.00	0.00	0.00
Arizona	0.42	0.07	0.05	0.53	1.26	0.00	0.00	1.27	0.30	0.14	0.70	1.13	0.00	0.00	0.00	0.00
Arkansas	0.47	0.13	0.05	0.65	0.00	0.00	0.00	0.00	0.00	1.87	0.00	1.87	0.00	0.00	0.00	0.00
California	0.85	0.21	0.15	1.21	0.96	0.73	0.95	2.64	0.84	0.28	0.41	1.54	0.00	0.00	0.00	0.00
Colorado	0.59	0.08	0.03	0.69	2.27	0.34	0.39	2.99	0.33	0.41	0.54	1.28	0.00	1.83	0.00	1.83
Connecticut	1.03	0.06	0.01	1.10	0.07	0.06	5.55	5.69	0.08	1.33	0.00	1.41	0.00	0.00	0.00	0.00
Delaware	0.77	0.18	0.13	1.08	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
District of Columbia	0.00	0.00	0.00	0.00	0.53	0.00	0.35	0.88	0.88	0.00	0.00	0.88	0.00	0.00	0.00	0.00
Florida	0.47	0.04	0.01	0.52	4.64	0.01	0.00	4.66	1.19	1.74	2.16	5.09	0.00	0.00	0.00	0.00
Georgia	0.58	0.14	0.03	0.75	0.38	0.02	0.00	0.39	0.11	0.24	0.00	0.35	0.00	0.00	0.00	0.00
Hawaii	0.85	0.08	0.01	0.94	0.61	0.00	0.28	0.90	0.28	0.06	0.79	1.12	0.00	0.00	0.00	0.00
Idaho	0.29	0.04	0.00	0.34	0.00	0.00	0.00	0.00	0.63	0.48	0.04	1.15	0.00	0.00	0.00	0.00
Illinois	0.68	0.09	0.03	0.80	0.59	1.15	3.96	5.70	1.11	1.48	1.61	4.20	0.00	0.00	0.00	0.00
Indiana	0.50	0.08	0.03	0.61	4.65	0.03	0.06	4.74	0.47	0.41	0.71	1.58	0.06	0.04	0.11	0.20
Iowa	0.72	0.10	0.02	0.84	2.05	3.64	0.99	6.68	0.95	0.55	0.17	1.67	0.00	0.00	0.00	0.00
Kansas	0.55	0.06	0.01	0.63	6.97	0.00	0.01	6.99	1.06	0.38	0.09	1.54	0.68	0.00	0.61	1.29
Kentucky	0.58	0.09	0.02	0.68	1.78	0.30	0.73	2.80	0.09	0.00	0.12	0.21	0.00	0.00	0.00	0.00
Louisiana	0.71	0.17	0.02	0.89	0.07	0.02	0.00	0.10	0.08	0.41	0.29	0.78	0.00	0.00	0.00	0.00
Maine	0.59	0.07	0.02	0.68	0.26	0.00	0.00	0.26	0.50	0.53	0.28	1.31	0.00	0.00	0.00	0.00
Maryland	0.70	0.06	0.01	0.77	0.09	0.03	0.26	0.38	0.92	0.01	0.01	0.94	0.00	0.00	0.00	0.00
Massachusetts	0.32	0.04	0.01	0.37	1.61	0.01	0.61	2.23	0.57	0.48	0.14	1.19	0.00	0.00	0.00	0.00
Michigan	0.95	0.17	0.04	1.15	1.03	1.13	0.48	2.64	0.42	0.43	0.40	1.25	0.00	0.00	0.00	0.00
Minnesota	0.55	0.11	0.04	0.69	0.21	0.42	2.99	3.61	1.05	1.12	0.91	3.08	0.25	0.00	0.06	0.32
Mississippi	0.70	0.18	0.02	0.89	5.10	14.61	0.00	19.71	4.78	2.38	0.09	7.24	0.00	0.00	0.00	0.00
Missouri	0.97	0.18	0.02	1.17	1.09	0.02	0.02	1.13	2.07	0.38	1.67	4.12	0.00	0.00	0.00	0.00
Montana	0.36	0.06	0.04	0.47	3.05	20.73	1.91	25.69	2.47	2.98	8.56	14.01	0.10	0.00	2.32	2.42
Nebraska	0.62	0.10	0.02	0.74	0.00	0.00	0.00	0.00	0.99	0.59	0.33	1.90	0.08	0.00	0.00	0.08
Nevada	0.86	0.11	0.01	0.98	16.54	2.69	0.00	19.23	3.10	0.72	0.00	3.83	0.00	0.00	0.00	0.00
New Hampshire	0.30	0.03	0.00	0.34	0.42	0.85	0.30	1.57	0.83	0.66	0.18	1.67	0.00	0.00	0.00	0.00
New Jersey	1.17	0.04	0.00	1.21	0.23	0.32	0.07	0.61	0.48	1.55	0.83	2.86	0.00	0.00	0.00	0.00
New Mexico	0.23	0.05	0.00	0.28	0.02	0.00	4.61	4.63	0.16	0.42	0.02	0.60	0.00	0.00	0.00	0.00
New York	0.45	0.04	0.02	0.51	0.56	0.18	1.52	2.26	0.50	0.16	0.96	1.63	0.00	0.00	0.00	0.00
North Carolina	0.90	0.17	0.31	1.38	1.10	0.23	0.08	1.41	0.86	0.32	0.64	1.82	0.00	0.00	0.00	0.00
North Dakota	0.84	0.25	0.11	1.20	0.51	0.00	0.00	0.51	0.16	0.09	0.09	0.35	0.16	0.08	0.03	0.27
Ohio	0.44	0.11	0.04	0.60	0.88	0.92	0.22	2.02	0.29	0.17	0.14	0.61	0.00	0.00	0.00	0.00
Oklahoma	0.87	0.14	0.02	1.03	0.76	1.16	0.37	2.28	0.79	0.21	4.17	5.17	0.00	0.00	0.00	0.00
Oregon	0.31	0.04	0.01	0.37	0.72	0.08	3.76	4.56	0.46	1.90	2.15	4.51	0.26	3.40	4.45	8.11
Pennsylvania	0.58	0.09	0.01	0.67	0.48	0.65	0.02	1.14	1.58	0.23	0.32	2.12	0.00	0.00	0.00	0.00
Puerto Rico	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.27	0.00	4.27	0.00	0.00	0.00	0.00
Rhode Island	0.37	0.03	0.02	0.42	0.98	0.00	10.81	11.79	0.30	0.99	0.44	1.73	0.00	0.00	0.00	0.00
South Carolina	0.30	0.02	0.00	0.32	0.21	0.00	0.00	0.21	1.63	0.00	0.59	2.22	0.73	0.00	0.00	0.73
South Dakota	0.44	0.07	0.01	0.51	0.00	0.00	0.00	0.00	0.56	0.15	0.66	1.37	0.00	0.00	0.00	0.00
Tennessee	0.43	0.04	0.01	0.48	0.86	0.00	1.57	2.43	0.95	0.39	0.05	1.38	0.00	0.00	0.00	0.00
Texas	0.53	0.07	0.02	0.62	0.11	0.00	2.01	2.12	0.37	0.18	2.07	2.62	3.71	0.00	2.63	6.33
Utah	0.54	0.17	0.08	0.79	1.89	1.44	1.80	5.13	1.00	2.89	3.59	7.48	0.00	0.00	0.00	0.00
Vermont	1.90	0.21	0.06	2.17	0.00	0.00	0.00	0.00	0.81	0.03	0.20	1.04	0.00	0.00	0.00	0.00
Virginia	0.70	0.13	0.02	0.85	0.28	0.15	0.62	1.05	0.26	0.07	0.13	0.46	0.00	0.00	0.00	0.00
Washington	0.35	0.06	0.01	0.42	2.29	0.04	1.03	3.36	0.39	0.24	0.25	0.88	0.00	9.11	0.00	9.11
West Virginia	0.31	0.05	0.01	0.38	0.00	0.00	0.00	0.00	0.74	0.00	0.00	0.74	0.00	0.00	0.00	0.00
Wisconsin	0.69	0.24	0.12	1.05	0.23	1.07	2.28	3.58	0.61	0.59	0.58	1.77	1.07	0.00	0.25	1.32
Wyoming	1.50	0.08	0.00	1.58	1.55	0.00	0.00	1.55	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
National total	0.59%	0.10%	0.04%	0.73%	0.94%	0.53%	0.96%	2.42%	0.69%	0.55%	0.85%	2.09%	0.28%	0.14%	0.28%	0.70%

Section 3 - Operating ratios by state (91)

First nine months 2012 operating ratios by state

Table 17
Allowance for loan loss and bankruptcy

By State	Allowance for loan loss as % of		Bankruptcy				
	Loans	Delinquent	Number of chapter 7 bankruptcies	Number of chapter 13 bankruptcies	Number of chapter 11 bankruptcies	Loan balances subject to bankruptcies (as % of)	% of \$ Net charge off due to
	outstanding	loans	per CU	per CU	per CU	total loans	bankruptcy
Alabama	1.10	85.15	14.81	17.69	0.03	0.61	32.1
Alaska	1.12	110.51	140.08	31.83	0.17	0.49	18.8
Arizona	2.48	284.61	58.37	12.93	0.52	0.63	27.4
Arkansas	0.49	56.52	4.89	5.82	0.00	0.41	41.5
California	2.18	173.48	42.91	12.02	0.16	0.59	25.1
Colorado	1.12	147.33	30.06	7.93	0.03	0.52	41.1
Connecticut	0.90	83.39	4.43	0.59	0.02	0.25	24.1
Delaware	1.77	68.91	7.54	3.73	0.00	0.40	26.3
District of Columbia	0.77	77.42	5.35	2.13	0.04	0.13	38.3
Florida	2.66	115.41	38.99	16.16	0.22	0.64	20.7
Georgia	1.16	138.75	15.74	16.05	0.01	0.40	32.9
Hawaii	1.86	136.84	5.08	2.05	0.00	0.21	29.8
Idaho	0.82	117.99	15.79	2.15	0.02	0.30	27.3
Illinois	1.15	88.07	11.25	5.16	0.01	0.44	29.5
Indiana	1.00	119.81	18.60	6.73	0.02	0.45	33.7
Iowa	0.78	78.76	8.75	1.15	0.01	0.24	27.7
Kansas	0.91	105.47	10.94	5.87	0.00	0.48	25.4
Kentucky	0.96	121.52	13.01	7.55	0.00	0.57	42.0
Louisiana	0.91	76.99	3.46	7.29	0.03	0.44	27.7
Maine	0.61	50.91	8.00	1.84	0.03	0.28	23.3
Maryland	1.25	104.24	21.54	5.96	0.21	0.38	35.0
Massachusetts	1.14	97.70	9.83	3.26	0.27	0.40	18.0
Michigan	1.40	125.30	23.20	6.29	0.07	0.47	31.7
Minnesota	1.20	101.44	14.94	3.88	0.02	0.51	30.9
Mississippi	1.02	81.90	5.13	5.98	0.02	0.42	14.7
Missouri	1.11	100.15	19.17	11.83	0.02	0.63	30.0
Montana	1.59	51.89	4.84	1.23	0.02	0.56	11.6
Nebraska	0.91	104.63	6.54	4.07	0.04	0.43	29.5
Nevada	4.13	160.79	47.63	15.16	0.21	0.88	24.0
New Hampshire	0.76	151.88	36.33	10.24	4.24	0.34	24.5
New Jersey	1.37	63.98	4.68	1.80	0.01	0.40	28.3
New Mexico	0.96	134.71	14.76	2.06	0.04	0.26	25.4
New York	1.01	83.58	10.91	2.94	0.01	0.30	25.0
North Carolina	1.44	83.00	15.09	18.35	0.13	0.35	17.3
North Dakota	0.90	165.65	2.61	0.44	0.00	0.06	17.9
Ohio	0.88	78.94	9.64	4.18	0.01	0.42	36.9
Oklahoma	0.91	84.30	23.77	10.23	0.03	0.29	30.9
Oregon	1.37	88.54	33.03	13.29	0.08	0.54	30.8
Pennsylvania	0.91	81.69	5.89	2.73	0.01	0.31	28.1
Puerto Rico	1.67	140.15	1.35	2.76	0.00	0.17	47.8
Rhode Island	0.87	97.67	21.14	3.55	0.05	0.42	15.3
South Carolina	1.28	142.27	9.40	12.53	0.04	0.37	16.8
South Dakota	0.68	87.10	4.58	0.69	0.00	0.27	21.9
Tennessee	1.07	156.65	14.23	10.72	0.06	0.41	39.4
Texas	0.98	115.68	9.98	8.88	0.05	0.29	13.7
Utah	2.93	180.41	26.77	17.37	0.15	0.60	37.3
Vermont	0.58	56.33	7.12	1.88	0.00	0.25	14.8
Virginia	1.40	158.94	95.18	42.57	0.15	0.49	27.1
Washington	1.60	176.41	44.18	12.48	0.13	0.52	21.6
West Virginia	0.74	79.00	2.37	0.54	0.00	0.16	29.5
Wisconsin	1.17	79.64	18.74	5.83	0.04	0.42	34.6
Wyoming	1.03	115.85	9.38	2.59	0.07	0.28	23.1
National total	1.40%	119.08%	17.66	7.78	0.07	0.44%	25.9%

First nine months 2012 operating ratios by state

Table 18
Foreclosed and repossessed assets, chargeoffs

By State	Annualized Chargeoffs (as a percent of period-end loans)							
	Foreclosed & repossessed assets/ assets	\$ Charged off/ \$ loans out	\$ Recoveries/ \$ charged off	\$ Net charged off/ loans out	% Net credit card charged off/ credit card loans	% Net 1st mortgages charged off/ 1st mortgages	% Net Other RE RE charged off/ other RE loans	\$ Net MBLs charged off ¹ / MBLs
	Alabama	0.25	0.85	30.86	0.65	1.60	0.29	0.53
Alaska	0.25	0.78	29.91	0.61	1.92	0.11	1.37	0.07
Arizona	0.28	1.98	33.64	1.48	2.89	1.51	3.02	2.81
Arkansas	0.04	0.46	38.13	0.33	1.68	0.00	0.37	0.68
California	0.15	1.16	20.48	0.98	3.09	0.66	1.78	0.40
Colorado	0.12	0.75	40.46	0.52	2.39	0.19	0.64	0.33
Connecticut	0.04	0.59	34.86	0.44	1.73	0.12	0.36	0.29
Delaware	0.14	1.35	22.97	1.11	2.60	0.53	0.62	0.00
District of Columbia	0.05	0.52	13.51	0.46	2.54	0.07	0.61	0.00
Florida	0.30	1.55	19.55	1.32	3.29	1.00	2.31	0.63
Georgia	0.15	0.89	25.28	0.72	2.27	0.20	1.08	0.26
Hawaii	0.11	0.70	33.32	0.52	1.94	0.04	0.40	0.04
Idaho	0.13	0.54	21.35	0.45	1.45	0.23	1.15	0.27
Illinois	0.13	0.75	22.56	0.63	2.32	0.32	1.09	0.52
Indiana	0.19	0.58	40.59	0.41	1.47	0.23	0.41	0.52
Iowa	0.27	0.41	25.26	0.34	1.04	0.12	0.34	0.13
Kansas	0.20	0.69	28.17	0.54	1.35	0.07	0.25	0.07
Kentucky	0.09	0.75	36.22	0.55	1.65	0.10	0.48	0.00
Louisiana	0.12	0.75	33.66	0.56	1.59	0.06	0.50	0.27
Maine	0.11	0.35	26.11	0.28	1.44	0.10	0.42	0.16
Maryland	0.05	0.74	23.29	0.61	2.22	0.13	0.55	0.11
Massachusetts	0.10	0.54	17.34	0.47	1.98	0.23	0.83	0.50
Michigan	0.18	0.92	23.10	0.76	2.09	0.53	1.16	0.50
Minnesota	0.22	0.75	21.21	0.63	1.81	0.36	1.16	0.20
Mississippi	0.15	0.88	36.73	0.64	1.61	0.35	0.88	0.67
Missouri	0.19	0.93	24.01	0.77	2.53	0.26	0.76	0.79
Montana	0.74	0.65	16.60	0.57	1.24	0.58	1.03	1.81
Nebraska	0.07	0.45	29.14	0.35	1.44	0.14	0.36	0.34
Nevada	0.27	4.14	10.94	3.80	4.81	5.06	6.44	3.14
New Hampshire	0.06	0.69	38.89	0.49	2.09	0.12	0.34	0.00
New Jersey	0.05	0.84	24.85	0.68	2.88	0.27	0.53	0.12
New Mexico	0.23	0.54	23.28	0.44	1.86	0.10	0.68	0.17
New York	0.06	0.50	28.69	0.40	2.05	0.13	0.33	0.08
North Carolina	0.27	0.59	22.61	0.49	1.75	0.31	0.52	0.91
North Dakota	0.03	0.13	38.18	0.09	0.73	0.01	0.03	0.04
Ohio	0.09	0.60	30.37	0.46	1.85	0.21	0.49	0.12
Oklahoma	0.12	0.64	32.70	0.48	2.12	0.18	0.23	0.15
Oregon	0.32	0.81	16.27	0.71	2.14	0.39	1.25	0.43
Pennsylvania	0.07	0.62	20.19	0.53	1.68	0.11	0.42	0.49
Puerto Rico	0.08	0.93	40.80	0.65	2.30	0.03	0.00	0.00
Rhode Island	0.19	0.52	27.45	0.41	1.87	0.19	0.59	0.21
South Carolina	0.15	0.92	29.06	0.72	1.90	0.25	0.72	0.04
South Dakota	0.17	0.39	33.14	0.29	0.94	0.19	0.48	0.31
Tennessee	0.18	0.52	33.30	0.39	1.45	0.15	0.43	0.29
Texas	0.24	0.79	19.81	0.67	1.74	0.43	0.32	3.12
Utah	0.39	1.12	27.18	0.89	2.69	0.66	1.25	1.63
Vermont	0.10	0.37	18.57	0.31	1.05	0.08	0.19	0.01
Virginia	0.07	1.13	17.55	0.98	2.39	0.20	1.62	0.26
Washington	0.17	1.05	13.06	0.94	2.27	0.56	1.56	0.84
West Virginia	0.14	0.40	32.93	0.30	1.19	0.13	0.24	0.00
Wisconsin	0.25	0.52	14.82	0.46	1.87	0.21	0.95	0.29
Wyoming	0.13	0.60	34.11	0.45	1.03	0.08	0.38	-0.03
National total	0.16%	0.86%	22.41%	0.72%	2.29%	0.38%	1.04%	0.56%

¹ Member business loan charged off includes ag-related business loans.

First nine months 2012 operating ratios by state

Table 19
Percent of credit unions holding various investments

By state	Cash on hand	Cash on deposit in corporate CUs	Cash on deposit in other financial institutions	Cash equivalents	Shares/deposits in corporate central CUs	Deposits in commercial banks S&Ls & MSBs	Government securities	Mutual funds	Federal agency securities
Alabama	87.1	92.7	84.7	71.8	51.6	71.0	7.3	11.3	38.7
Alaska	91.7	75.0	100.0	100.0	8.3	58.3	16.7	0.0	75.0
Arizona	93.5	97.8	54.3	89.1	13.0	71.7	8.7	4.3	60.9
Arkansas	72.6	83.9	90.3	90.3	4.8	91.9	3.2	4.8	12.9
California	92.4	82.6	84.1	90.5	8.8	78.7	15.6	6.8	55.7
Colorado	92.8	86.6	85.6	81.4	33.0	83.5	18.6	6.2	46.4
Connecticut	85.0	85.8	77.2	74.0	17.3	89.8	4.7	1.6	33.1
Delaware	84.6	96.2	73.1	100.0	11.5	92.3	7.7	3.8	53.8
District of Columbia	66.7	77.1	91.7	70.8	18.8	70.8	16.7	10.4	50.0
Florida	95.7	96.3	79.5	82.0	21.7	80.7	16.1	8.1	59.6
Georgia	77.1	89.3	87.9	78.6	21.4	93.6	5.0	4.3	32.1
Hawaii	95.2	85.5	100.0	85.5	9.6	91.6	15.7	6.0	67.5
Idaho	94.2	84.6	65.4	86.5	11.5	78.8	3.8	3.8	28.8
Illinois	69.9	76.9	90.3	88.0	24.0	78.8	7.0	2.2	25.3
Indiana	90.7	90.2	78.7	86.3	23.5	86.9	13.7	6.0	34.4
Iowa	75.0	21.0	99.2	91.1	6.5	81.5	3.2	4.8	21.8
Kansas	85.0	95.0	86.0	88.0	20.0	84.0	5.0	2.0	29.0
Kentucky	87.8	98.8	92.7	87.8	14.6	89.0	4.9	4.9	24.4
Louisiana	73.1	78.8	94.3	90.1	16.5	84.9	4.2	1.9	18.4
Maine	98.4	91.9	72.6	91.9	12.9	90.3	8.1	6.5	40.3
Maryland	80.4	75.5	92.2	71.6	17.6	73.5	13.7	12.7	58.8
Massachusetts	80.9	91.7	89.7	83.3	47.5	82.4	11.8	7.4	50.0
Michigan	97.1	97.4	73.2	92.8	7.8	76.8	17.6	6.5	49.0
Minnesota	90.6	85.5	84.8	79.0	26.1	85.5	6.5	5.8	25.4
Mississippi	65.1	91.9	95.3	69.8	17.4	89.5	3.5	3.5	22.1
Missouri	87.9	93.2	87.1	84.1	18.2	85.6	11.4	4.5	28.8
Montana	92.9	96.4	83.9	89.3	30.4	91.1	5.4	1.8	30.4
Nebraska	94.3	81.4	77.1	81.4	15.7	84.3	8.6	4.3	30.0
Nevada	100.0	94.7	89.5	68.4	10.5	73.7	10.5	10.5	68.4
New Hampshire	90.5	100.0	90.5	90.5	28.6	76.2	4.8	9.5	57.1
New Jersey	68.2	80.6	88.1	75.6	18.9	81.6	7.0	4.5	35.8
New Mexico	90.0	80.0	88.0	84.0	22.0	78.0	12.0	6.0	32.0
New York	81.9	85.7	88.1	79.7	24.1	77.8	7.2	5.0	32.9
North Carolina	86.8	94.5	85.7	68.1	11.0	80.2	14.3	2.2	45.1
North Dakota	85.4	12.2	95.1	87.8	2.4	87.8	2.4	2.4	29.3
Ohio	86.6	91.8	78.1	75.1	30.4	85.2	7.9	6.3	34.0
Oklahoma	97.2	81.7	95.8	83.1	9.9	83.1	5.6	7.0	45.1
Oregon	95.9	87.7	74.0	91.8	9.6	76.7	11.0	5.5	45.2
Pennsylvania	80.4	91.5	81.0	85.0	19.8	80.6	7.9	5.1	34.2
Puerto Rico	76.5	58.8	100.0	100.0	29.4	100.0	5.9	0.0	23.5
Rhode Island	95.5	86.4	95.5	59.1	36.4	81.8	9.1	9.1	54.5
South Carolina	89.0	97.3	60.3	72.6	26.0	76.7	13.7	2.7	41.1
South Dakota	93.3	93.3	71.1	91.1	42.2	88.9	8.9	2.2	20.0
Tennessee	83.6	97.7	73.7	76.6	25.1	86.5	6.4	0.6	33.9
Texas	87.8	86.7	95.1	87.8	10.5	84.0	5.7	1.5	31.7
Utah	80.5	89.0	74.4	78.0	25.6	68.3	9.8	2.4	31.7
Vermont	96.2	88.5	100.0	88.5	23.1	61.5	11.5	19.2	26.9
Virginia	83.3	91.7	90.0	82.2	12.8	75.0	11.1	9.4	38.3
Washington	96.3	78.0	84.4	86.2	12.8	76.1	11.0	5.5	53.2
West Virginia	77.8	93.9	92.9	82.8	19.2	80.8	4.0	3.0	13.1
Wisconsin	92.1	93.2	91.1	75.8	41.1	79.5	3.7	2.1	23.7
Wyoming	96.6	82.8	75.9	79.3	31.0	86.2	6.9	0.0	34.5
National total	85.1%	86.6%	85.3%	83.2%	20.2%	81.6%	9.0%	4.9%	36.5%

First nine months 2012 operating ratios by state

Table 20
Distribution of surplus funds (=cash + investments)

By state	(Items as a % of surplus funds)										
	Cash				Shares/dep. in corp central CUs	Dep. in comm. banks S & Ls & MSBs	Government securities	Mutual funds	Federal agency securities	Capital at corporate	Other investments
	On hand	Dep. n corp CUs	Dep. in Fin. Inst.	Equivalents							
Alabama	2.2	12.5	4.2	2.2	4.1	5.7	0.3	1.2	64.5	1.3	1.9
Alaska	7.5	1.9	36.0	0.0	0.1	1.7	0.4	0.0	19.6	0.2	32.6
Arizona	2.1	10.2	6.0	2.0	0.1	7.0	0.5	0.0	62.8	0.9	8.4
Arkansas	3.2	16.0	2.3	0.6	0.6	33.4	0.1	0.1	38.9	0.4	4.4
California	1.4	4.4	16.9	0.3	0.3	8.0	3.2	0.7	59.1	0.1	5.5
Colorado	1.7	4.2	25.4	0.2	1.0	10.6	1.7	0.2	52.1	0.7	2.2
Connecticut	1.1	4.5	7.0	9.5	0.3	22.1	0.2	0.1	52.1	0.1	3.0
Delaware	1.2	7.3	3.7	0.0	0.1	13.4	0.0	0.0	65.5	0.8	7.9
District of Columbia	0.9	3.1	18.6	2.5	0.3	9.1	30.1	1.0	26.0	0.3	8.0
Florida	2.3	9.1	14.7	1.3	1.2	7.1	3.5	1.0	56.4	0.4	3.2
Georgia	2.2	9.3	13.0	1.1	1.1	10.9	0.0	0.6	59.2	0.4	2.3
Hawaii	0.9	4.9	11.7	0.1	0.4	28.5	0.8	0.4	49.8	0.1	2.2
Idaho	3.8	16.7	15.8	0.4	1.0	29.5	0.0	0.3	24.7	0.5	7.2
Illinois	1.2	3.5	11.2	0.2	0.5	12.2	4.3	0.8	56.5	0.2	9.4
Indiana	2.8	9.7	18.9	0.4	0.3	20.6	2.8	0.2	37.5	0.5	6.2
Iowa	2.7	0.7	20.2	0.2	0.1	25.4	0.3	2.9	34.4	0.3	12.8
Kansas	2.9	18.0	5.4	0.5	2.1	27.1	0.3	0.1	35.8	1.7	6.2
Kentucky	2.1	9.1	13.4	5.4	0.9	22.9	0.7	0.2	41.0	0.9	3.6
Louisiana	3.7	12.5	14.7	0.8	0.8	29.6	0.2	0.1	32.0	0.5	5.1
Maine	4.0	15.4	6.7	0.1	0.5	37.8	0.5	0.1	27.8	0.8	6.2
Maryland	1.5	2.9	10.4	7.6	0.6	7.9	0.8	0.8	62.3	0.2	5.0
Massachusetts	1.6	5.9	11.1	1.2	1.8	14.2	0.8	3.5	53.5	0.4	6.0
Michigan	2.4	7.2	8.1	0.5	0.2	13.1	1.2	0.3	47.7	0.5	18.8
Minnesota	1.5	4.4	8.5	1.8	0.5	17.9	0.3	0.4	47.4	0.2	17.3
Mississippi	3.2	15.8	6.1	0.8	1.2	19.6	0.1	0.0	49.9	0.6	2.6
Missouri	2.7	4.4	15.8	0.9	0.7	20.0	1.5	0.7	48.9	0.6	3.8
Montana	2.0	11.5	20.7	1.1	0.9	25.4	0.6	0.0	30.0	0.7	7.1
Nebraska	3.3	9.6	13.0	1.5	1.3	46.4	2.1	0.1	16.1	1.1	5.6
Nevada	3.1	10.0	46.5	0.4	0.3	12.0	0.4	1.0	13.4	0.3	12.6
New Hampshire	2.7	9.4	27.0	0.7	1.8	10.7	0.2	0.2	41.3	0.6	5.5
New Jersey	1.1	8.6	7.3	1.2	0.5	21.2	0.5	0.4	45.8	0.2	13.1
New Mexico	2.6	3.5	23.6	0.2	0.2	9.6	2.5	0.0	51.8	0.1	5.9
New York	1.7	4.4	10.0	1.1	0.5	8.5	1.5	0.4	63.4	0.1	8.5
North Carolina	2.0	5.7	59.8	1.5	0.1	2.9	13.8	0.0	10.9	0.3	2.9
North Dakota	2.6	0.1	30.8	1.7	1.9	29.8	0.0	0.0	27.1	0.1	5.9
Ohio	2.6	12.0	4.8	5.4	1.7	22.3	1.8	0.9	30.2	1.9	16.3
Oklahoma	1.7	3.9	8.4	0.5	0.9	11.0	1.2	0.2	65.8	0.2	6.2
Oregon	2.2	8.9	18.1	0.4	1.3	13.8	1.7	0.4	44.7	0.2	8.2
Pennsylvania	1.7	10.7	15.8	1.5	0.8	17.3	0.5	0.3	42.7	0.8	7.8
Puerto Rico	1.0	4.0	28.9	0.0	5.0	24.7	0.1	0.0	23.5	0.4	12.4
Rhode Island	1.8	6.1	17.2	1.9	0.8	14.6	0.1	0.3	39.9	0.2	17.3
South Carolina	5.1	12.8	14.8	12.6	2.2	11.7	0.5	0.0	36.2	1.0	3.1
South Dakota	3.0	8.9	13.6	0.4	1.1	38.3	0.3	0.5	22.9	0.3	10.6
Tennessee	3.1	12.4	12.8	3.5	1.1	17.5	1.4	0.0	43.5	0.9	3.9
Texas	2.6	7.9	14.1	0.9	0.3	15.7	1.0	0.1	53.5	0.2	3.6
Utah	2.7	13.7	25.0	1.7	1.0	12.6	0.9	0.1	27.4	0.8	14.0
Vermont	2.5	14.5	15.9	0.3	0.6	10.5	1.5	0.8	48.9	0.4	4.1
Virginia	1.6	2.9	8.4	0.8	0.2	4.1	11.7	0.4	59.8	0.1	10.1
Washington	2.2	3.8	17.5	0.5	0.3	10.0	1.7	1.0	58.0	0.1	5.0
West Virginia	2.7	11.5	10.0	1.4	1.3	54.5	0.2	1.3	9.0	1.5	6.7
Wisconsin	3.5	20.3	11.5	0.8	8.0	20.3	0.4	0.1	25.5	3.0	6.8
Wyoming	3.2	16.6	7.5	1.1	2.2	39.8	0.3	0.0	21.8	1.8	5.8
National total	2.0%	6.9%	15.1%	1.4%	0.8%	12.5%	3.0%	0.6%	50.0%	0.4%	7.2%

First nine months 2012 operating ratios by state

Table 21
Maturity, FAS 115 classification, market value

By state	Maturity of surplus funds					FAS 115 classification of investments				Fair value amort cost of HTM	CMOs & REMICs
	Less than 1 yr.	1 - 3 yrs.	3 - 5 yrs.	5 - 10 yrs.	Greater than 10 yrs.	Trading	Available for sale	FAS 15 HTM	Non-FAS 115 HTM		
Alabama	39.1	27.1	20.8	10.2	2.9	0.0	59.4	25.0	15.6	101.3	5.8
Alaska	86.9	9.7	1.7	0.5	1.2	0.0	91.9	2.2	6.0	101.1	1.3
Arizona	46.8	27.0	14.2	7.0	5.1	0.1	65.3	22.0	12.6	101.1	29.5
Arkansas	44.4	36.0	11.4	6.3	1.9	0.0	38.3	12.4	49.3	100.5	24.9
California	45.8	32.1	14.9	5.7	1.5	0.2	63.7	23.0	13.1	101.3	14.8
Colorado	53.8	29.6	14.4	1.6	0.7	0.0	74.5	5.0	20.5	100.3	9.0
Connecticut	43.3	32.5	22.0	1.7	0.5	0.0	18.3	51.1	30.6	100.9	4.0
Delaware	28.2	25.6	31.9	13.8	0.6	0.0	80.9	2.0	17.1	102.9	10.2
District of Columbia	61.1	26.2	8.5	2.6	1.6	38.9	27.7	17.8	15.6	100.7	14.7
Florida	46.6	28.0	18.4	6.3	0.9	0.0	74.4	11.4	14.2	101.7	10.7
Georgia	39.9	34.5	20.2	4.3	1.1	0.0	66.3	15.5	18.2	99.4	4.4
Hawaii	35.7	33.6	23.4	6.0	1.3	0.0	35.8	27.1	37.2	100.7	9.4
Idaho	60.0	22.6	8.9	6.9	1.6	0.0	39.1	6.8	54.1	100.5	10.5
Illinois	45.2	41.5	9.7	2.4	1.2	0.5	76.1	5.8	17.6	101.8	21.6
Indiana	55.9	27.4	12.1	3.3	1.3	0.1	43.6	20.8	35.5	100.5	14.3
Iowa	43.0	30.7	16.1	8.8	1.3	0.0	54.3	5.5	40.3	91.3	8.7
Kansas	50.5	23.8	12.8	6.5	6.5	0.0	34.9	17.6	47.5	100.5	10.3
Kentucky	48.3	28.6	17.8	4.8	0.4	0.0	37.7	23.4	38.8	103.6	6.9
Louisiana	54.7	31.1	12.4	1.1	0.7	0.0	20.8	30.8	48.4	99.7	17.2
Maine	54.8	28.6	12.4	2.6	1.6	0.0	30.0	9.8	60.2	98.6	6.0
Maryland	42.2	32.8	14.1	4.4	6.4	0.0	65.8	20.3	13.9	100.4	14.2
Massachusetts	43.7	30.8	16.4	6.9	2.2	0.1	59.3	15.1	25.5	101.6	12.4
Michigan	35.6	37.7	21.6	3.9	1.1	0.3	62.0	18.6	19.1	101.3	12.4
Minnesota	35.6	28.0	18.2	12.5	5.7	0.0	70.9	3.3	25.8	100.3	22.7
Mississippi	43.1	19.8	33.6	2.9	0.6	0.0	65.2	4.8	30.0	98.5	17.3
Missouri	42.5	30.1	21.5	5.5	0.3	0.5	62.2	5.7	31.6	101.9	12.5
Montana	57.7	24.9	10.8	5.3	1.3	0.1	46.1	9.6	44.2	100.5	13.5
Nebraska	56.1	26.1	12.1	2.6	3.1	0.0	18.4	8.1	73.5	100.2	1.0
Nevada	72.3	10.3	10.0	7.1	0.4	0.0	26.9	37.1	36.0	100.5	12.1
New Hampshire	59.3	25.5	11.4	2.9	0.8	0.0	68.9	4.6	26.6	90.3	4.4
New Jersey	37.7	27.4	20.7	12.2	2.0	0.2	39.3	31.1	29.5	102.8	5.5
New Mexico	40.7	21.3	29.1	7.6	1.3	0.0	8.5	74.2	17.3	101.3	2.6
New York	37.2	28.9	22.8	9.9	1.2	0.0	54.7	32.5	12.8	101.6	11.0
North Carolina	73.5	6.6	4.0	15.1	0.9	0.0	77.3	9.8	12.9	101.6	2.7
North Dakota	55.8	24.4	16.9	1.4	1.4	0.0	21.0	21.7	57.3	100.4	1.2
Ohio	47.1	30.6	15.7	4.2	2.4	0.1	36.9	22.5	40.5	99.3	4.7
Oklahoma	36.9	32.8	21.7	6.7	1.9	0.0	77.2	6.5	16.3	101.9	31.7
Oregon	54.4	25.1	12.4	5.2	2.9	0.1	59.8	14.9	25.2	100.9	16.7
Pennsylvania	51.4	25.6	14.8	6.3	1.9	0.0	57.1	12.9	30.0	101.5	8.7
Puerto Rico	66.9	17.5	13.6	1.8	0.2	0.0	44.6	9.2	46.2	106.5	0.0
Rhode Island	48.1	25.5	18.5	6.9	1.0	0.0	42.3	29.8	27.9	101.2	1.4
South Carolina	61.3	29.1	6.2	2.7	0.6	0.0	47.4	20.5	32.1	100.8	0.3
South Dakota	53.4	28.7	8.8	6.2	2.8	0.0	37.8	1.2	61.0	100.1	8.0
Tennessee	49.1	25.1	17.3	6.5	2.0	0.0	46.8	21.0	32.3	100.7	3.0
Texas	49.1	35.1	12.6	2.1	1.1	0.0	52.1	23.9	24.0	104.1	25.9
Utah	58.1	23.8	15.0	2.3	0.8	0.0	25.7	45.7	28.6	100.7	0.6
Vermont	47.2	27.2	15.7	6.4	3.5	0.0	75.5	4.8	19.6	100.9	6.0
Virginia	27.8	25.5	27.0	18.4	1.2	0.0	83.0	8.5	8.6	101.4	9.6
Washington	42.0	28.6	24.4	3.8	1.2	0.8	57.4	26.1	15.7	100.4	11.1
West Virginia	53.3	31.0	12.5	1.9	1.3	0.0	10.2	6.4	83.4	106.9	0.7
Wisconsin	60.5	26.7	9.8	2.6	0.5	0.0	40.6	3.6	55.8	160.4	6.7
Wyoming	51.8	31.1	13.5	2.2	1.5	0.0	30.8	0.3	69.0	100.1	2.9
National total	45.7%	29.2%	16.8%	6.7%	1.6%	0.4%	59.4%	18.9%	21.2%	101.5%	12.3%

First nine months 2012 operating ratios by state

Table 22

Distribution of dollar amounts in savings accounts

By state	Percent of total savings						Total savings per member
	Share drafts	Certificates	IRAs	Regular shares	Money market shares	Other	
Alabama	10.5	20.4	11.5	40.9	15.8	0.9	8,415
Alaska	11.5	20.7	7.0	29.8	30.9	0.1	9,672
Arizona	10.9	13.7	8.1	28.9	37.1	1.3	7,759
Arkansas	5.6	23.0	11.2	42.8	15.0	2.4	6,139
California	11.5	20.2	8.4	31.6	27.8	0.6	12,052
Colorado	14.2	22.7	7.7	25.9	28.8	0.6	9,692
Connecticut	10.4	17.9	7.0	43.2	20.6	0.9	9,198
Delaware	11.1	23.4	9.4	33.4	21.2	1.6	8,246
District of Columbia	18.1	21.4	3.3	26.6	30.2	0.3	16,676
Florida	13.1	20.8	9.8	33.4	21.4	1.4	8,297
Georgia	15.6	21.9	9.8	32.7	19.7	0.3	8,434
Hawaii	11.1	22.5	6.2	39.7	19.3	1.2	10,027
Idaho	16.1	28.8	7.4	27.2	18.5	2.0	7,425
Illinois	8.9	17.9	8.2	47.4	14.6	2.9	11,259
Indiana	15.7	20.7	8.4	32.8	20.4	2.0	7,910
Iowa	16.3	30.4	6.7	24.8	20.6	1.3	9,245
Kansas	15.6	29.9	9.8	29.2	12.7	2.7	7,069
Kentucky	12.0	26.3	9.8	39.1	12.3	0.6	7,804
Louisiana	13.4	24.8	7.7	42.9	10.1	1.2	6,793
Maine	13.4	27.2	11.4	30.9	15.1	2.1	8,030
Maryland	14.3	20.2	8.5	36.6	17.7	2.7	9,788
Massachusetts	11.3	28.7	10.1	29.4	18.2	2.3	10,054
Michigan	13.5	19.2	7.9	25.6	32.3	1.5	8,343
Minnesota	14.0	26.7	9.1	25.9	22.7	1.6	9,852
Mississippi	7.6	27.4	8.9	39.4	15.8	1.0	6,682
Missouri	15.4	21.8	10.8	28.9	22.8	0.3	7,224
Montana	11.7	15.1	9.1	52.1	11.4	0.5	9,409
Nebraska	15.9	23.4	8.5	39.0	12.2	0.9	6,863
Nevada	18.5	10.4	8.4	40.1	22.4	0.1	9,606
New Hampshire	13.9	30.2	8.2	28.8	18.9	0.1	8,912
New Jersey	12.7	18.1	9.6	42.0	13.6	4.0	10,371
New Mexico	15.8	24.7	8.0	33.4	17.7	0.4	9,814
New York	9.4	24.7	7.8	33.6	23.3	1.2	11,085
North Carolina	11.3	17.9	11.7	18.4	39.7	1.1	9,916
North Dakota	21.7	24.9	5.3	21.6	22.5	4.1	11,746
Ohio	12.9	24.8	9.5	31.2	19.6	1.9	7,464
Oklahoma	14.1	24.4	8.8	29.1	23.2	0.4	8,852
Oregon	12.8	20.0	8.9	24.9	32.4	0.9	9,730
Pennsylvania	10.7	23.7	11.3	32.2	20.9	1.3	8,732
Puerto Rico	3.6	25.7	3.0	63.9	0.0	3.8	6,487
Rhode Island	10.7	32.8	9.2	20.7	23.3	3.3	11,455
South Carolina	14.6	25.6	12.7	27.5	19.1	0.5	6,308
South Dakota	15.6	30.4	8.3	23.7	19.4	2.7	9,023
Tennessee	14.0	27.4	9.8	32.2	15.2	1.3	7,992
Texas	13.4	26.6	8.3	31.0	18.0	2.7	8,328
Utah	13.6	22.3	7.4	24.4	28.4	3.9	7,757
Vermont	14.1	23.9	9.1	31.2	20.6	1.1	8,531
Virginia	13.5	29.2	12.3	22.7	22.1	0.1	9,202
Washington	13.5	19.2	8.2	36.3	22.4	0.3	10,189
West Virginia	11.0	22.6	9.2	49.9	6.5	0.8	7,074
Wisconsin	14.0	23.4	8.2	26.2	27.4	0.9	9,053
Wyoming	19.5	27.6	6.2	26.9	19.1	0.7	8,604
National total	12.6%	22.9%	9.1%	31.1%	22.9%	1.3%	\$9,267

¹ Some credit unions sweep share draft balances into the regular share balances weekly to reduce reserve requirements. This causes a distortion (i.e. total share draft balances appear smaller than they otherwise would be) where the last business day of the month lands on Friday, as was the case in June 2012.

First nine months 2012 operating ratios by state

Table 23
Average size of savings accounts

By state	Share drafts	Certificates	IRAs	Regular shares	Money market shares	All other shares & accounts
Alabama	1,856	24,272	21,335	3,212	34,933	3,256
Alaska	2,106	24,093	15,241	3,276	42,166	114,547
Arizona	1,523	17,471	14,265	2,117	17,486	6,269
Arkansas	1,156	21,448	21,567	2,474	15,323	8,077
California	2,375	25,609	15,691	3,482	35,132	5,913
Colorado	2,451	18,989	13,584	2,222	28,134	1,754
Connecticut	2,251	19,093	10,803	3,446	29,441	1,795
Delaware	2,226	21,315	14,740	2,505	41,189	5,321
District of Columbia	5,147	30,610	12,616	4,296	46,519	1,129
Florida	1,724	19,909	13,761	2,503	24,236	2,989
Georgia	2,819	20,731	16,212	2,600	37,385	1,181
Hawaii	2,651	21,484	12,852	3,897	37,636	6,169
Idaho	2,231	23,179	16,423	1,921	30,163	1,556
Illinois	2,434	20,281	14,923	4,646	33,364	8,478
Indiana	2,557	19,610	16,044	2,321	29,352	3,983
Iowa	2,899	19,726	12,949	1,984	26,542	6,203
Kansas	3,096	19,458	15,819	1,914	29,933	6,283
Kentucky	2,003	17,615	14,069	2,711	28,454	3,516
Louisiana	2,501	24,557	16,836	2,671	37,478	1,952
Maine	1,887	17,652	11,966	2,036	20,854	8,773
Maryland	2,754	16,858	11,816	3,123	34,637	7,005
Massachusetts	2,575	24,183	16,009	3,189	26,315	7,224
Michigan	2,108	15,851	13,652	1,906	27,755	2,583
Minnesota	2,594	17,338	12,943	2,181	29,807	4,284
Mississippi	1,445	23,786	17,211	2,410	35,035	1,587
Missouri	2,297	16,480	17,034	1,940	30,046	293
Montana	2,691	16,638	18,059	4,485	30,974	2,020
Nebraska	2,640	16,707	12,830	2,639	20,199	2,869
Nevada	2,876	21,442	17,183	3,529	29,291	871
New Hampshire	2,063	23,714	14,587	2,282	37,837	689
New Jersey	3,185	19,308	21,642	3,856	35,125	15,599
New Mexico	2,949	23,093	16,979	2,935	38,194	2,874
New York	1,968	22,710	14,514	3,270	33,094	3,878
North Carolina	2,231	21,267	22,608	1,798	30,194	2,151
North Dakota	5,163	19,468	13,810	2,308	32,886	1,487
Ohio	2,322	17,770	14,298	2,090	29,665	2,837
Oklahoma	2,978	24,185	18,621	2,499	35,854	4,858
Oregon	2,113	21,930	15,805	2,102	26,245	5,100
Pennsylvania	1,877	15,096	13,361	2,406	16,025	2,362
Puerto Rico	2,982	29,867	8,195	3,529	0	1,576
Rhode Island	2,930	25,986	17,183	2,770	14,493	6,405
South Carolina	1,733	18,385	17,717	1,555	24,626	2,285
South Dakota	2,764	20,290	9,767	1,903	24,352	3,899
Tennessee	2,468	28,333	18,057	2,343	31,358	3,548
Texas	2,504	25,180	17,141	2,495	36,341	12,683
Utah	1,890	13,272	11,231	1,745	16,549	4,204
Vermont	2,708	20,188	14,755	2,614	36,712	3,633
Virginia	2,321	20,688	14,437	1,983	32,200	2,496
Washington	2,227	21,546	15,905	3,471	33,773	3,183
West Virginia	1,930	17,184	17,863	3,133	44,082	1,766
Wisconsin	2,428	16,342	12,945	1,958	36,976	7,452
Wyoming	3,406	19,872	12,943	2,100	33,876	2,368
National total	\$2,297	\$20,715	\$15,224	\$2,642	\$29,533	\$4,119

First nine months 2012 operating ratios by state

Table 24

Percent of credit unions using various types of funding sources

By state	Share drafts	Certificates	IRAs	Regular shares	Money market shares	All other shares & accounts	Borrowings
Alabama	75.0	81.5	71.0	100.0	41.1	55.6	4.8
Alaska	91.7	91.7	91.7	100.0	83.3	25.0	33.3
Arizona	91.3	84.8	84.8	100.0	71.7	43.5	10.9
Arkansas	69.4	79.0	56.5	100.0	29.0	27.4	1.6
California	84.8	83.4	80.7	100.0	61.1	42.3	12.0
Colorado	84.5	92.8	85.6	100.0	73.2	66.0	8.2
Connecticut	78.0	79.5	65.4	100.0	48.0	48.8	5.5
Delaware	76.9	96.2	69.2	100.0	57.7	76.9	0.0
District of Columbia	60.4	66.7	60.4	100.0	43.8	45.8	8.3
Florida	91.9	91.3	82.6	100.0	64.6	50.3	13.0
Georgia	67.9	80.0	65.7	100.0	39.3	54.3	4.3
Hawaii	85.5	77.1	65.1	100.0	31.3	45.8	9.6
Idaho	84.6	80.8	71.2	100.0	46.2	40.4	3.8
Illinois	59.1	57.4	47.1	100.0	28.1	35.7	5.0
Indiana	84.2	82.0	68.9	100.0	46.4	57.9	11.5
Iowa	69.4	71.0	63.7	100.0	43.5	31.5	8.1
Kansas	72.0	80.0	60.0	100.0	38.0	53.0	6.0
Kentucky	76.8	84.1	72.0	100.0	34.1	37.8	8.5
Louisiana	59.0	59.0	50.0	100.0	19.8	43.4	3.3
Maine	100.0	98.4	93.5	100.0	80.6	62.9	24.2
Maryland	79.4	83.3	67.6	100.0	56.9	52.9	11.8
Massachusetts	73.5	81.9	64.7	100.0	54.9	51.5	18.6
Michigan	91.5	87.3	84.0	100.0	72.2	57.2	13.7
Minnesota	81.2	86.2	69.6	100.0	58.0	47.8	9.4
Mississippi	53.5	61.6	43.0	100.0	19.8	48.8	4.7
Missouri	75.8	72.7	54.5	100.0	44.7	34.1	7.6
Montana	89.3	91.1	75.0	100.0	53.6	46.4	8.9
Nebraska	91.4	91.4	65.7	100.0	40.0	50.0	10.0
Nevada	84.2	78.9	78.9	100.0	57.9	31.6	5.3
New Hampshire	90.5	81.0	61.9	100.0	57.1	38.1	28.6
New Jersey	56.7	60.2	48.3	100.0	30.8	30.3	4.0
New Mexico	78.0	84.0	76.0	100.0	38.0	62.0	10.0
New York	73.0	70.2	54.9	100.0	37.9	41.3	7.2
North Carolina	85.7	85.7	80.2	100.0	57.1	45.1	8.8
North Dakota	85.4	82.9	78.0	100.0	61.0	58.5	9.8
Ohio	79.2	79.2	61.9	100.0	46.0	49.9	10.7
Oklahoma	83.1	90.1	81.7	100.0	42.3	42.3	18.3
Oregon	91.8	89.0	93.2	100.0	82.2	47.9	12.3
Pennsylvania	67.8	65.4	52.2	100.0	27.9	35.6	3.0
Puerto Rico	29.4	64.7	5.9	100.0	0.0	58.8	5.9
Rhode Island	86.4	86.4	59.1	100.0	68.2	59.1	27.3
South Carolina	83.6	91.8	78.1	100.0	46.6	39.7	8.2
South Dakota	91.1	93.3	73.3	100.0	53.3	57.8	13.3
Tennessee	74.9	87.7	74.9	100.0	48.0	57.9	6.4
Texas	74.1	80.8	68.6	99.6	43.5	43.5	6.7
Utah	70.7	81.7	72.0	100.0	46.3	42.7	3.7
Vermont	88.5	92.3	73.1	100.0	61.5	53.8	19.2
Virginia	74.4	78.9	62.2	100.0	41.1	36.7	7.8
Washington	91.7	91.7	84.4	100.0	70.6	45.0	16.5
West Virginia	70.7	67.7	47.5	100.0	13.1	37.4	2.0
Wisconsin	79.5	87.9	71.6	100.0	59.5	35.3	14.2
Wyoming	96.6	93.1	86.2	100.0	72.4	75.9	6.9
National total	76.2%	78.1%	66.0%	100.0%	45.8%	45.1%	8.7%

Section 3 - Operating ratios by state (69)

First nine months 2012 operating ratios by state

Table 25

Funding sources

(Items as a percent of total funding at using credit unions)

By state	Share drafts	Certificates	IRAs	Regular shares	Money market shares	All other shares & accounts	Borrowings
Alabama	10.6	20.5	11.6	40.7	20.4	1.3	2.6
Alaska	11.5	20.6	7.0	29.6	30.8	0.2	2.8
Arizona	10.8	13.7	8.0	28.6	37.1	1.8	2.3
Arkansas	5.4	22.0	11.1	40.3	19.0	3.2	16.2
California	11.4	20.0	8.3	30.7	30.5	1.6	7.0
Colorado	14.0	22.2	7.6	25.3	29.0	0.7	5.2
Connecticut	10.4	18.1	7.2	42.8	27.6	1.5	3.3
Delaware	11.3	23.5	9.7	33.4	22.9	2.2	0.0
District of Columbia	18.1	21.3	3.5	26.3	34.5	1.1	7.1
Florida	12.8	20.3	9.7	32.5	22.3	2.5	4.8
Georgia	15.9	22.1	10.0	32.6	24.1	0.4	5.5
Hawaii	11.3	23.4	6.6	39.6	27.2	2.3	2.7
Idaho	16.1	28.8	7.5	27.1	20.3	2.4	1.9
Illinois	10.0	20.3	8.4	46.8	24.5	4.2	3.6
Indiana	15.4	20.3	8.4	32.0	23.6	2.3	4.9
Iowa	15.9	29.8	6.7	24.0	21.5	1.6	7.3
Kansas	15.8	30.0	10.2	28.7	16.1	4.4	4.1
Kentucky	12.0	26.3	9.9	38.8	14.7	2.6	2.5
Louisiana	14.0	26.1	8.2	42.8	15.7	1.7	2.3
Maine	12.9	26.2	11.1	29.8	15.7	3.0	9.8
Maryland	14.0	19.9	8.4	35.9	18.7	3.9	4.7
Massachusetts	10.7	27.0	9.7	27.6	17.7	2.8	9.1
Michigan	13.3	19.0	7.9	25.2	33.9	2.0	3.4
Minnesota	13.8	26.4	9.1	25.4	23.4	2.9	3.5
Mississippi	7.8	28.5	9.4	39.0	18.4	2.3	13.0
Missouri	15.2	21.9	11.1	28.2	24.7	0.5	5.6
Montana	16.6	21.3	9.2	51.6	17.9	0.7	2.1
Nebraska	15.5	24.8	8.8	37.9	16.4	2.3	7.5
Nevada	18.7	12.1	8.6	39.9	27.7	0.5	2.0
New Hampshire	12.9	28.2	7.7	26.7	17.9	0.3	8.4
New Jersey	13.0	22.1	10.1	41.5	18.7	8.6	4.1
New Mexico	15.8	24.7	8.1	33.3	19.5	0.8	1.7
New York	9.2	24.6	7.8	32.8	25.5	1.8	6.8
North Carolina	11.2	17.8	11.7	18.2	40.9	1.1	5.6
North Dakota	21.5	24.9	5.3	21.2	24.8	5.1	6.0
Ohio	12.9	24.7	9.8	30.7	21.5	2.6	3.9
Oklahoma	13.7	23.7	8.6	28.2	25.9	0.6	7.1
Oregon	12.7	19.9	8.9	24.6	32.8	1.7	2.4
Pennsylvania	10.8	24.3	11.8	32.0	24.4	1.8	5.2
Puerto Rico	4.1	27.0	11.5	63.9	0.0	12.4	0.2
Rhode Island	9.8	30.0	8.6	18.9	23.5	4.4	11.2
South Carolina	14.0	24.5	12.3	26.3	21.0	0.8	9.2
South Dakota	15.7	30.3	8.7	23.5	24.2	3.1	3.5
Tennessee	14.1	27.2	9.8	31.8	16.6	1.6	5.7
Texas	13.2	26.2	8.3	30.3	21.0	4.7	6.2
Utah	13.6	22.4	7.4	24.3	29.9	5.1	0.0
Vermont	13.8	23.3	9.0	30.5	21.3	2.2	3.8
Virginia	11.9	25.8	10.9	20.0	19.9	0.2	14.6
Washington	13.4	19.7	8.2	36.0	23.5	0.5	2.7
West Virginia	11.3	24.2	10.3	49.9	22.8	2.3	0.8
Wisconsin	13.8	23.0	8.1	25.7	27.7	1.3	3.6
Wyoming	19.4	27.6	6.3	26.7	19.9	1.0	2.3
National total	12.4%	22.7%	9.0%	30.2%	25.2%	2.0%	7.0%

(100)

Section 3 - Operating ratios by state

First nine months 2012 operating ratios by state

Table 26

Income items as a percent of total income

By state	Percent of total income							% of CUs giving interest refund	% of CUs with positive other operating income
	Operating income items					Non-operating income			
	Total loan interest	Loan interest refund	Investment income	Fee income	Other operating income				
Alabama	53.5	0.0	15.9	18.9	12.0	-0.4	3.2	78.2	
Alaska	61.1	0.0	4.7	16.2	20.1	-2.0	8.3	83.3	
Arizona	51.9	0.3	9.2	23.5	14.3	1.3	4.3	93.5	
Arkansas	67.7	0.0	9.2	12.7	9.4	1.0	1.6	83.9	
California	61.0	0.0	12.0	12.7	13.4	0.8	1.0	84.4	
Colorado	64.2	0.0	7.3	11.7	17.0	-0.1	0.0	88.7	
Connecticut	63.9	0.0	12.7	14.2	9.0	0.2	0.8	73.2	
Delaware	54.0	0.0	19.8	13.8	9.7	2.7	0.0	80.8	
District of Columbia	67.3	0.0	12.4	13.7	6.6	0.0	0.0	72.9	
Florida	58.1	0.0	8.1	17.5	15.5	0.9	1.2	85.1	
Georgia	63.4	0.0	7.6	17.8	11.3	0.0	2.1	79.3	
Hawaii	60.6	0.0	18.8	10.8	8.6	1.3	3.6	84.3	
Idaho	61.5	0.0	4.8	17.5	15.5	0.6	0.0	78.8	
Illinois	65.4	0.0	10.6	11.9	10.7	1.6	1.7	64.9	
Indiana	63.6	0.1	7.3	15.1	13.7	0.4	2.2	84.2	
Iowa	65.1	0.0	8.3	12.9	12.7	0.9	0.8	76.6	
Kansas	68.9	0.0	6.8	14.1	9.7	0.5	1.0	72.0	
Kentucky	64.3	0.0	7.5	16.6	11.3	0.2	3.7	89.0	
Louisiana	64.5	0.0	6.4	19.3	9.2	0.7	0.5	72.6	
Maine	66.9	0.0	6.9	13.7	11.3	1.1	0.0	98.4	
Maryland	60.4	0.0	11.3	16.0	11.9	0.5	0.0	78.4	
Massachusetts	71.7	0.0	9.0	9.9	9.6	-0.2	1.0	71.1	
Michigan	58.8	0.2	11.1	14.9	14.6	0.7	3.3	88.2	
Minnesota	61.9	0.0	12.2	12.0	12.0	2.0	2.2	84.1	
Mississippi	57.9	0.0	10.7	22.4	9.3	-0.2	3.5	70.9	
Missouri	55.5	0.0	8.3	19.1	16.5	0.6	1.5	83.3	
Montana	70.5	0.0	8.2	12.7	7.9	0.7	0.0	83.9	
Nebraska	65.0	0.2	5.8	20.0	8.5	0.9	4.3	74.3	
Nevada	59.4	3.0	4.6	24.7	13.8	0.5	10.5	84.2	
New Hampshire	60.8	0.1	6.0	16.8	14.9	1.6	9.5	100.0	
New Jersey	63.4	0.0	16.3	10.9	8.1	1.3	1.5	66.7	
New Mexico	66.5	0.0	6.9	16.4	10.0	0.2	0.0	82.0	
New York	62.0	0.0	14.7	11.5	10.5	1.3	1.2	75.7	
North Carolina	68.8	0.0	6.4	10.4	11.7	2.8	2.2	89.0	
North Dakota	72.9	0.0	5.1	12.5	9.4	0.1	2.4	80.5	
Ohio	61.0	0.0	9.3	17.5	12.3	0.0	1.6	74.2	
Oklahoma	59.8	0.0	13.6	19.0	6.0	1.6	1.4	81.7	
Oregon	66.0	0.0	7.0	12.0	14.7	0.3	0.0	94.5	
Pennsylvania	64.5	0.0	11.5	12.9	10.1	1.1	2.0	77.1	
Puerto Rico	81.2	0.0	8.0	8.9	1.5	0.4	0.0	58.8	
Rhode Island	73.1	0.0	8.4	10.8	6.2	1.4	0.0	86.4	
South Carolina	59.5	0.0	3.8	23.4	13.3	0.0	2.7	91.8	
South Dakota	64.8	0.0	7.9	17.0	10.1	0.2	4.4	82.2	
Tennessee	64.9	0.0	7.1	18.7	8.8	0.4	1.8	86.0	
Texas	65.1	0.0	6.9	17.5	9.9	0.7	1.0	77.9	
Utah	58.3	0.0	3.9	17.9	19.8	0.1	1.2	78.0	
Vermont	60.5	0.0	6.1	13.0	15.7	4.6	0.0	84.6	
Virginia	65.1	0.0	8.8	9.2	16.3	0.6	1.1	73.9	
Washington	62.7	0.0	6.6	17.3	12.4	1.0	1.8	88.1	
West Virginia	68.1	0.0	10.5	13.8	8.0	-0.3	1.0	78.8	
Wisconsin	67.4	0.0	3.7	13.4	15.7	-0.3	4.2	88.9	
Wyoming	67.9	0.0	5.9	13.4	12.3	0.5	3.4	93.1	
National total	62.9%	0.0%	9.3%	14.3%	12.7%	0.7%	1.7%	79.3%	

First nine months 2012 operating ratios by state

*Table 27
Use of total income*

By state	Percent of total income					% of CUs with positive net income
	Operating expenses	Provisions for loan loss	Dividends, interest on savings	Interest on borrowings	Net income	
Alabama	62.5	5.6	15.6	0.3	17.8	81.5
Alaska	72.5	6.1	8.3	0.1	14.6	91.7
Arizona	67.9	3.1	5.1	0.4	25.0	82.6
Arkansas	66.2	3.4	12.0	4.3	16.2	74.2
California	61.3	6.0	10.7	1.9	22.0	73.1
Colorado	65.0	4.7	10.4	1.1	20.8	75.3
Connecticut	72.0	4.7	13.6	0.6	11.4	57.5
Delaware	63.5	8.2	14.9	0.0	14.9	73.1
District of Columbia	66.8	6.2	11.3	0.6	16.2	72.9
Florida	64.0	10.8	9.4	1.7	15.2	83.9
Georgia	64.9	7.4	12.7	0.1	16.7	74.3
Hawaii	70.3	4.3	12.2	0.2	14.9	61.4
Idaho	63.3	4.8	11.7	0.0	21.8	76.9
Illinois	60.4	8.2	16.9	0.2	16.3	66.6
Indiana	68.6	4.2	12.8	1.7	14.1	81.4
Iowa	56.4	4.9	16.8	1.3	22.1	85.5
Kansas	63.0	7.0	14.0	0.7	17.1	70.0
Kentucky	62.5	5.5	13.2	0.3	20.4	67.1
Louisiana	72.9	5.9	12.7	0.1	10.1	68.9
Maine	70.7	3.5	13.2	1.3	13.0	91.9
Maryland	67.3	6.7	12.1	1.3	14.3	66.7
Massachusetts	62.0	4.6	15.0	3.8	16.9	65.2
Michigan	64.6	6.6	9.7	0.8	20.0	75.8
Minnesota	60.1	6.4	13.5	1.3	20.6	84.1
Mississippi	64.8	2.5	13.2	0.5	20.6	67.4
Missouri	67.0	8.4	11.4	1.5	13.0	75.8
Montana	65.1	7.4	11.7	0.6	16.9	91.1
Nebraska	70.7	5.6	11.2	1.5	12.4	84.3
Nevada	63.3	20.7	5.3	0.3	10.7	73.7
New Hampshire	62.5	5.9	12.1	3.1	18.1	76.2
New Jersey	67.9	9.0	14.9	0.6	9.3	59.7
New Mexico	62.1	5.7	12.0	0.4	21.7	96.0
New York	59.9	5.7	15.1	1.0	20.1	74.0
North Carolina	58.4	7.1	21.1	0.5	14.6	74.7
North Dakota	61.9	2.9	10.6	0.1	26.1	92.7
Ohio	67.5	6.1	12.8	0.7	14.7	69.9
Oklahoma	61.6	6.1	15.3	1.4	17.3	73.2
Oregon	65.7	6.4	10.5	0.5	18.6	72.6
Pennsylvania	62.2	6.7	14.4	0.4	18.0	64.6
Puerto Rico	55.5	7.3	21.6	0.1	17.5	94.1
Rhode Island	64.5	5.3	15.2	5.5	11.4	63.6
South Carolina	68.6	5.5	9.6	2.2	15.6	79.5
South Dakota	66.7	3.3	14.0	0.4	17.3	97.8
Tennessee	66.4	5.4	11.4	0.7	17.8	72.5
Texas	64.0	5.5	13.6	1.2	17.3	76.8
Utah	62.6	8.4	10.5	0.0	20.2	81.7
Vermont	60.7	4.5	14.1	2.0	20.1	88.5
Virginia	49.1	10.3	15.3	6.2	20.5	68.3
Washington	59.9	10.3	9.9	0.5	21.5	78.9
West Virginia	72.7	3.2	14.4	0.1	11.6	76.8
Wisconsin	62.6	7.4	10.9	0.9	20.1	73.2
Wyoming	66.0	5.7	11.9	0.2	18.1	89.7
National total	61.9%	6.9%	12.8%	1.6%	18.4%	73.5%

First nine months 2012 operating ratios by state

Table 28a
Distribution of operating expenses - part I
(Items as a percent of total operating expenses)

By state	Compensation, fringes	Travel, conference	Office occupancy	Office operations	Educational, promotional
Alabama	47.5	1.0	6.4	20.3	3.3
Alaska	60.5	0.4	8.3	19.5	2.0
Arizona	51.1	0.9	8.2	22.0	3.3
Arkansas	44.8	1.3	5.9	17.3	4.0
California	49.9	0.9	7.8	19.3	2.9
Colorado	48.0	1.0	6.9	16.5	3.9
Connecticut	51.9	0.9	6.2	17.7	2.6
Delaware	44.4	1.2	7.1	19.0	3.4
District of Columbia	47.3	1.2	5.2	23.1	1.9
Florida	46.8	0.9	8.0	18.8	3.9
Georgia	48.4	0.9	6.9	18.5	3.8
Hawaii	46.6	1.1	9.6	17.4	2.8
Idaho	53.9	1.4	6.3	18.0	4.1
Illinois	47.7	1.1	6.4	16.6	3.7
Indiana	49.4	1.1	7.3	17.5	3.5
Iowa	51.3	1.0	6.8	14.2	4.5
Kansas	48.1	1.2	6.5	18.1	3.9
Kentucky	49.6	1.1	6.2	19.6	3.3
Louisiana	49.3	1.3	6.6	21.2	3.0
Maine	48.9	1.3	7.5	17.5	3.8
Maryland	49.8	0.8	6.6	17.6	3.3
Massachusetts	49.5	0.9	7.6	15.9	3.8
Michigan	48.4	1.2	7.3	19.7	3.7
Minnesota	47.4	1.1	7.6	17.4	3.7
Mississippi	46.9	1.5	6.6	21.2	3.2
Missouri	48.4	0.9	7.1	18.5	3.7
Montana	50.5	1.2	6.7	13.4	4.0
Nebraska	51.4	1.0	7.6	15.8	4.5
Nevada	44.8	0.7	8.4	20.4	3.4
New Hampshire	51.5	0.8	6.8	17.0	4.2
New Jersey	48.5	1.2	6.3	16.7	3.1
New Mexico	50.7	1.0	6.0	18.0	3.2
New York	49.1	0.9	7.5	18.0	3.7
North Carolina	51.9	0.8	7.8	21.5	1.6
North Dakota	54.2	1.3	6.4	15.4	4.3
Ohio	47.7	0.8	6.5	17.7	3.2
Oklahoma	50.1	1.2	6.2	20.5	3.8
Oregon	51.1	1.0	6.6	15.4	4.6
Pennsylvania	48.5	0.8	5.8	18.1	3.7
Puerto Rico	42.4	1.2	7.8	25.5	2.8
Rhode Island	50.8	1.0	8.6	13.6	3.7
South Carolina	46.5	1.1	8.4	19.1	3.5
South Dakota	54.5	0.8	6.2	15.3	3.4
Tennessee	50.2	1.0	7.0	19.4	3.3
Texas	48.4	1.0	8.0	19.3	3.8
Utah	46.9	0.9	7.6	17.3	3.4
Vermont	53.0	1.3	6.4	18.8	3.6
Virginia	45.4	0.5	5.1	15.1	3.7
Washington	48.4	1.2	6.7	17.7	3.8
West Virginia	49.1	1.3	6.4	23.0	2.4
Wisconsin	51.0	0.9	6.9	16.5	3.6
Wyoming	48.2	1.1	5.8	18.0	3.4
National total	48.8%	0.9%	7.1%	18.2%	3.5%

First nine months 2012 operating ratios by state

*Table 28b
Distribution of operating expenses - part II
(Items as a percent of total operating expenses)*

By state	Loan servicing	Professional & outside services	Member insurance	Operating fees	Other expenses
Alabama	7.0	7.8	3.7	0.5	2.5
Alaska	1.8	3.3	2.3	0.2	1.7
Arizona	5.8	3.7	2.5	0.3	2.1
Arkansas	7.7	11.2	4.3	0.7	2.8
California	5.7	6.7	3.8	0.5	2.5
Colorado	8.2	9.6	3.4	0.4	2.0
Connecticut	6.3	7.1	3.9	0.5	2.8
Delaware	6.6	12.0	3.7	0.7	1.8
District of Columbia	7.4	7.4	3.9	0.7	2.0
Florida	6.7	8.3	3.0	0.5	3.0
Georgia	7.7	6.2	3.5	0.4	3.7
Hawaii	4.4	9.9	4.4	0.7	3.2
Idaho	5.9	4.7	3.2	0.6	1.8
Illinois	9.2	5.8	4.6	0.6	4.3
Indiana	6.0	8.8	2.6	0.5	3.3
Iowa	7.4	9.2	3.5	0.5	1.7
Kansas	6.7	8.2	3.5	0.7	3.0
Kentucky	6.4	8.1	3.5	0.6	1.7
Louisiana	4.5	8.4	3.1	0.6	1.9
Maine	5.3	10.3	3.0	0.6	1.9
Maryland	5.7	9.1	3.7	0.5	2.7
Massachusetts	4.5	10.1	3.9	0.6	3.0
Michigan	8.4	5.8	3.1	0.6	1.8
Minnesota	9.5	7.7	3.6	0.5	1.7
Mississippi	4.6	9.3	3.4	0.6	2.8
Missouri	7.4	6.8	2.9	0.5	3.9
Montana	4.9	10.4	3.3	0.6	5.0
Nebraska	4.6	9.7	2.4	0.6	2.6
Nevada	5.5	9.8	2.8	0.3	4.0
New Hampshire	4.6	9.9	2.8	0.3	2.2
New Jersey	4.7	13.1	3.8	0.6	1.9
New Mexico	5.0	9.7	3.6	0.6	2.2
New York	6.9	6.9	3.7	0.5	2.8
North Carolina	3.1	6.8	3.2	0.4	2.8
North Dakota	4.5	6.0	3.9	0.8	3.1
Ohio	7.6	8.8	3.1	0.6	4.0
Oklahoma	6.3	5.8	3.1	0.6	2.5
Oregon	6.6	9.1	3.1	0.5	2.2
Pennsylvania	7.7	8.8	3.9	0.6	2.0
Puerto Rico	3.3	9.1	4.7	0.8	2.4
Rhode Island	3.5	10.0	3.5	0.2	5.1
South Carolina	5.3	9.0	2.5	0.5	4.0
South Dakota	7.6	7.1	3.1	0.6	1.3
Tennessee	4.1	9.0	3.7	0.8	1.5
Texas	4.2	8.7	3.0	0.4	3.1
Utah	11.2	4.4	3.2	0.4	4.8
Vermont	7.3	4.7	2.8	0.5	1.6
Virginia	14.3	5.7	3.1	0.3	6.9
Washington	5.9	9.1	3.4	0.4	3.4
West Virginia	4.5	5.1	4.6	0.7	2.9
Wisconsin	7.9	6.8	3.2	0.4	2.6
Wyoming	8.3	9.3	3.1	0.6	2.2
National total	6.9%	7.6%	3.4%	0.5%	3.1%

First nine months 2012 operating ratios by state

Table 29
Average rates charged on loans
(During the last week of September 2012)

By state	Credit cards	Other unsecured	Auto		Leases	First mortgage
			New	Used		
Alabama	10.1	11.5	4.3	4.7	8.8	4.4
Alaska	10.3	13.4	3.4	3.7	0.0	4.0
Arizona	9.5	11.6	4.1	4.1	0.0	4.2
Arkansas	7.8	10.4	4.0	4.3	5.0	4.4
California	10.6	11.8	3.6	3.7	2.6	3.9
Colorado	10.0	11.9	3.6	4.1	4.4	3.9
Connecticut	10.8	10.6	4.0	4.5	0.0	4.0
Delaware	11.3	11.3	4.9	5.5	0.0	4.1
District of Columbia	9.1	8.8	3.4	3.5	5.3	3.3
Florida	10.6	11.4	3.5	4.0	6.0	3.8
Georgia	10.4	11.5	4.6	5.8	0.0	4.3
Hawaii	10.1	8.4	4.9	5.3	0.0	4.4
Idaho	9.9	10.7	3.7	4.2	6.5	4.1
Illinois	9.9	11.1	2.7	3.2	0.0	3.6
Indiana	9.8	10.8	3.8	5.0	4.9	4.2
Iowa	8.8	11.5	3.9	5.1	7.0	4.2
Kansas	10.6	11.8	5.2	6.2	0.0	4.7
Kentucky	9.7	10.8	3.5	4.6	4.2	3.8
Louisiana	9.5	10.7	4.3	5.0	11.0	5.0
Maine	11.4	11.1	4.1	4.8	0.0	4.6
Maryland	10.0	11.8	3.3	3.5	0.0	3.8
Massachusetts	10.3	11.7	3.4	3.9	2.7	3.8
Michigan	10.4	11.7	3.4	3.9	5.5	4.2
Minnesota	10.0	12.1	3.5	4.1	5.0	3.9
Mississippi	9.6	10.1	4.1	5.2	0.0	4.7
Missouri	9.9	10.9	3.4	4.1	3.5	3.8
Montana	10.7	10.9	4.2	5.0	0.0	4.1
Nebraska	10.1	11.9	4.1	5.2	0.0	4.2
Nevada	11.6	12.1	5.7	6.2	0.0	5.1
New Hampshire	10.5	10.7	2.3	2.4	0.0	3.3
New Jersey	9.6	10.8	4.3	4.9	6.2	4.1
New Mexico	9.7	10.6	3.9	4.5	0.0	4.4
New York	9.3	10.1	4.0	5.0	3.3	3.9
North Carolina	8.5	10.9	3.7	4.6	0.0	3.3
North Dakota	10.0	9.3	4.6	5.2	6.5	5.4
Ohio	10.1	11.0	3.9	4.7	4.6	4.1
Oklahoma	10.2	10.5	3.8	4.9	0.0	3.7
Oregon	8.2	10.4	3.5	3.7	0.0	4.2
Pennsylvania	10.1	11.0	3.6	4.2	4.2	3.9
Puerto Rico	10.5	10.4	4.6	6.1	0.0	5.3
Rhode Island	12.0	12.2	3.4	4.2	0.0	3.6
South Carolina	10.4	11.4	4.2	4.8	0.0	4.6
South Dakota	10.8	11.5	3.9	4.6	0.0	4.4
Tennessee	10.1	10.1	3.3	4.1	0.0	4.4
Texas	9.5	11.5	3.6	4.0	4.6	4.4
Utah	9.7	10.7	3.2	3.2	5.7	4.1
Vermont	8.2	11.3	3.6	3.5	0.0	3.9
Virginia	9.3	14.5	2.4	3.7	6.3	3.7
Washington	9.9	11.5	3.7	4.3	0.0	4.0
West Virginia	11.5	10.7	4.2	4.8	8.0	5.2
Wisconsin	9.5	11.5	3.4	4.1	5.0	4.0
Wyoming	8.7	12.1	4.4	5.5	0.0	5.2
National total	9.9%	11.5%	3.6%	4.2%	5.4%	4.0%

First nine months 2012 operating ratios by state

Table 30
Averages rates paid on savings
(During the last week of September 2012)

By state	Regular shares	Share drafts	IRAs	Money market shares	Certificates 1 yr maturity
Alabama	0.5	0.2	0.9	0.4	1.0
Alaska	0.2	0.1	0.4	0.3	0.7
Arizona	0.1	0.1	0.5	0.1	0.3
Arkansas	0.2	0.2	0.8	0.5	0.7
California	0.2	0.3	0.7	0.4	0.9
Colorado	0.1	0.1	1.0	0.2	0.6
Connecticut	0.3	0.3	1.0	0.4	0.9
Delaware	0.3	0.1	1.3	0.5	1.0
District of Columbia	0.1	0.1	0.7	0.3	0.8
Florida	0.2	0.2	0.6	0.3	0.6
Georgia	0.3	0.2	0.9	0.4	0.6
Hawaii	0.2	0.3	0.7	0.4	0.6
Idaho	0.2	0.1	0.7	0.3	0.8
Illinois	0.5	0.6	0.8	0.4	0.7
Indiana	0.2	0.4	1.1	0.3	1.0
Iowa	0.3	0.4	1.4	0.5	1.3
Kansas	0.3	0.5	0.9	0.3	0.8
Kentucky	0.3	0.5	0.7	0.3	0.7
Louisiana	0.4	0.5	1.0	0.5	0.9
Maine	0.2	0.8	0.9	0.3	0.8
Maryland	0.9	0.1	0.7	0.4	0.7
Massachusetts	0.2	0.3	0.9	0.4	0.9
Michigan	0.1	0.5	0.7	0.3	0.7
Minnesota	0.2	0.2	1.1	0.4	0.9
Mississippi	0.4	0.2	0.8	0.5	0.9
Missouri	0.2	0.2	0.7	0.4	0.6
Montana	0.3	0.1	0.8	0.3	0.6
Nebraska	0.2	0.2	0.9	0.3	0.8
Nevada	0.1	0.1	0.4	0.1	0.4
New Hampshire	0.2	0.1	1.0	0.5	1.1
New Jersey	0.3	0.2	1.2	0.3	0.7
New Mexico	0.2	0.2	0.6	0.3	0.6
New York	0.3	0.2	1.1	0.5	1.0
North Carolina	0.6	0.4	1.2	0.6	0.8
North Dakota	0.1	0.1	0.7	0.2	0.7
Ohio	0.2	0.1	0.8	0.3	0.8
Oklahoma	0.4	0.5	0.9	0.6	0.9
Oregon	0.1	0.4	0.7	0.3	0.6
Pennsylvania	0.2	0.2	0.9	0.3	0.8
Puerto Rico	0.8	0.5	2.9	0.0	1.5
Rhode Island	0.2	0.3	1.4	0.4	0.9
South Carolina	0.2	0.1	0.7	0.3	0.6
South Dakota	1.2	0.1	1.0	0.2	0.7
Tennessee	0.2	0.1	0.8	0.3	0.8
Texas	0.3	0.3	0.7	0.4	0.8
Utah	0.2	0.1	1.3	0.3	1.4
Vermont	0.8	0.2	1.2	0.5	1.1
Virginia	0.2	0.1	2.2	0.5	1.8
Washington	0.1	0.2	1.3	0.3	0.6
West Virginia	0.3	0.2	1.5	0.5	1.0
Wisconsin	0.2	0.2	0.8	0.4	0.7
Wyoming	0.1	0.6	1.2	0.4	1.7
National total	0.3%	0.3%	1.0%	0.4%	0.9%

First nine months 2012 operating ratios by state

*Table 31
Additional ratios and averages*

By state	Surplus funds/			Full-time employees			Part-time employees		
	Loans/ savings	savings and borrowings	Assets per member	Per credit union	Per \$1 mil. of assets	Members/ FTE	Per credit union	Per \$1 mil. of assets	Members/ PTE
Alabama	49.7	59.2	9,629	34.31	0.24	431	3.23	0.02	4,579
Alaska	75.8	26.7	10,668	216.67	0.36	261	7.92	0.01	7,153
Arizona	63.3	44.1	8,780	84.89	0.31	369	10.63	0.04	2,948
Arkansas	73.9	40.9	7,544	11.35	0.28	467	1.52	0.04	3,496
California	61.5	49.9	14,014	57.81	0.17	410	6.12	0.02	3,873
Colorado	67.4	44.1	11,303	37.64	0.22	405	3.69	0.02	4,129
Connecticut	56.5	52.9	10,380	14.02	0.20	489	2.70	0.04	2,538
Delaware	46.0	61.6	9,306	17.31	0.23	465	2.81	0.04	2,864
District of Columbia	63.7	48.3	19,187	20.85	0.14	366	3.40	0.02	2,246
Florida	66.4	43.8	9,624	74.73	0.26	393	6.59	0.02	4,453
Georgia	61.7	47.8	9,626	29.96	0.23	459	2.83	0.02	4,862
Hawaii	47.8	61.4	11,399	26.07	0.22	401	1.46	0.01	7,166
Idaho	77.1	29.8	8,373	30.71	0.33	367	3.23	0.03	3,489
Illinois	60.4	49.8	12,850	17.88	0.17	447	2.78	0.03	2,874
Indiana	71.2	39.2	9,164	31.15	0.28	396	4.73	0.04	2,607
Iowa	77.8	33.0	10,780	21.79	0.25	371	2.73	0.03	2,956
Kansas	75.0	35.1	8,197	14.97	0.29	418	3.07	0.06	2,039
Kentucky	66.0	44.5	9,040	21.22	0.26	431	3.27	0.04	2,801
Louisiana	66.8	41.6	7,732	15.83	0.36	358	1.98	0.05	2,868
Maine	76.5	33.2	9,378	29.87	0.32	338	3.35	0.04	3,013
Maryland	63.8	47.0	11,320	40.95	0.21	420	4.62	0.02	3,721
Massachusetts	80.9	34.0	12,092	27.85	0.18	447	5.12	0.03	2,434
Michigan	63.8	46.6	9,698	35.84	0.25	413	7.37	0.05	2,011
Minnesota	67.1	42.2	11,284	27.37	0.21	415	4.22	0.03	2,695
Mississippi	56.2	55.1	7,806	15.10	0.29	440	1.63	0.03	4,083
Missouri	66.9	43.1	8,391	26.33	0.30	403	3.67	0.04	2,890
Montana	64.1	44.5	10,718	18.91	0.26	365	1.93	0.03	3,577
Nebraska	76.3	34.7	8,039	16.80	0.33	377	2.50	0.05	2,534
Nevada	63.6	44.4	10,619	49.16	0.26	361	4.16	0.02	4,267
New Hampshire	83.0	30.3	10,948	63.67	0.24	387	14.71	0.05	1,675
New Jersey	57.6	51.0	11,737	11.44	0.18	462	2.36	0.04	2,240
New Mexico	70.1	37.8	11,097	39.74	0.25	358	4.32	0.03	3,294
New York	65.4	46.0	12,880	26.30	0.18	434	4.12	0.03	2,768
North Carolina	62.4	44.4	11,000	86.23	0.21	435	5.82	0.01	6,448
North Dakota	78.6	31.4	13,485	18.02	0.26	284	2.41	0.03	2,119
Ohio	68.0	42.3	8,637	17.52	0.27	427	3.96	0.06	1,890
Oklahoma	64.7	46.5	10,349	38.30	0.24	405	5.63	0.04	2,754
Oregon	72.1	36.1	10,966	51.78	0.24	375	3.81	0.02	5,102
Pennsylvania	64.2	45.8	9,974	15.82	0.22	464	3.28	0.04	2,237
Puerto Rico	68.1	46.5	7,679	11.47	0.29	456	1.18	0.03	4,446
Rhode Island	85.6	30.8	14,160	42.77	0.20	349	5.09	0.02	2,934
South Carolina	73.7	37.0	7,536	49.89	0.34	387	4.86	0.03	3,970
South Dakota	66.7	40.5	10,116	18.51	0.33	301	1.51	0.03	3,683
Tennessee	70.8	40.3	9,330	28.02	0.27	394	3.44	0.03	3,204
Texas	71.5	37.6	9,573	36.41	0.25	415	5.19	0.04	2,914
Utah	74.6	32.6	8,655	57.34	0.30	383	10.34	0.05	2,121
Vermont	76.9	32.5	9,824	32.23	0.27	383	3.23	0.03	3,819
Virginia	87.0	32.1	11,931	84.64	0.17	503	10.77	0.02	3,956
Washington	72.3	36.5	11,558	66.47	0.21	407	6.44	0.02	4,197
West Virginia	60.1	49.4	8,065	9.29	0.30	420	1.86	0.06	2,100
Wisconsin	85.1	24.5	10,395	32.61	0.26	373	8.81	0.07	1,381
Wyoming	72.0	34.6	9,749	22.69	0.31	333	1.86	0.03	4,058
National total	68.4%	42.3%	\$10,787	32.62	0.22	415	4.48	0.03	3,019

First nine months 2012 operating ratios by state

Table 32
Branch information and service offerings

By state	Aver. # of branches per CU ¹	% of CUs providing shared branches	% of Credit Unions offering											
			Risk based loans	Direct Financing Leases	Mortgage Processing	Approved Mortgage Seller	Debt Cancellation/ Suspension	Borrowing Repurchase Agreements	Overdraft Protection	Overdraft Lines of Credit	ATM/Debt card program	Interest only first mortgages	Insurance/ Investment sales	Brokered Deposits
Alabama	2.4	25.8	62.1	0.8	11.3	8.1	1.6	0.0	54.0	48.4	72.6	12.1	19.4	2.4
Alaska	10.0	33.3	83.3	0.0	58.3	50.0	50.0	0.0	75.0	75.0	91.7	25.0	33.3	8.3
Arizona	4.8	45.7	82.6	0.0	32.6	21.7	34.8	2.2	71.7	91.3	91.3	17.4	54.3	8.7
Arkansas	0.7	14.5	79.0	1.6	14.5	11.3	4.8	0.0	30.6	6.5	66.1	0.0	14.5	1.6
California	2.9	21.0	73.3	1.0	29.1	22.2	12.2	0.7	51.3	62.1	84.1	19.3	37.4	4.6
Colorado	2.0	36.1	82.5	3.1	26.8	18.6	10.3	0.0	60.8	79.4	84.5	18.6	34.0	5.2
Connecticut	1.2	12.6	49.6	0.0	19.7	12.6	0.8	0.8	30.7	39.4	73.2	0.8	29.9	3.1
Delaware	1.2	19.2	73.1	0.0	3.8	7.7	0.0	0.0	38.5	38.5	76.9	3.8	23.1	3.8
District of Columbia	0.9	22.9	56.3	2.1	8.3	6.3	2.1	2.1	33.3	60.4	58.3	12.5	31.3	2.1
Florida	4.7	24.8	75.2	0.6	35.4	31.7	1.9	1.2	65.8	52.2	89.4	18.6	43.5	3.1
Georgia	1.9	15.0	68.6	0.0	22.9	13.6	2.9	1.4	45.7	31.4	66.4	12.1	25.7	3.6
Hawaii	1.3	21.7	43.4	0.0	20.5	10.8	8.4	0.0	33.7	67.5	80.7	7.2	26.5	6.0
Idaho	2.3	26.9	76.9	0.0	21.2	21.2	1.9	0.0	46.2	80.8	84.6	3.8	38.5	9.6
Illinois	1.1	11.1	42.9	0.0	12.3	8.6	2.8	0.3	32.6	21.7	57.1	4.5	17.5	1.9
Indiana	2.3	25.1	66.7	2.2	23.5	15.8	6.0	0.0	48.6	38.8	78.7	7.7	28.4	7.1
Iowa	1.2	12.9	43.5	0.0	28.2	19.4	21.8	0.0	31.5	26.6	67.7	21.8	20.2	7.3
Kansas	0.9	12.0	52.0	0.0	26.0	14.0	0.0	0.0	30.0	35.0	67.0	1.0	16.0	5.0
Kentucky	1.3	9.8	73.2	2.4	18.3	9.8	3.7	0.0	43.9	30.5	74.4	4.9	26.8	4.9
Louisiana	1.1	17.0	62.3	0.0	15.1	11.8	5.2	0.0	34.9	26.4	56.6	1.4	16.0	2.4
Maine	2.1	43.5	82.3	0.0	32.3	12.9	3.2	1.6	72.6	74.2	100.0	17.7	48.4	6.5
Maryland	2.1	17.6	66.7	0.0	28.4	22.5	2.9	2.0	45.1	52.0	76.5	9.8	31.4	2.9
Massachusetts	1.4	13.2	39.2	1.0	34.8	29.4	4.4	1.0	33.3	41.2	69.6	9.3	20.6	6.9
Michigan	2.3	20.9	69.6	0.0	32.0	20.6	6.5	0.0	68.0	70.6	89.5	11.8	38.6	6.9
Minnesota	1.7	8.0	68.1	0.0	27.5	16.7	4.3	2.2	44.2	68.1	80.4	10.9	43.5	7.2
Mississippi	0.9	19.8	65.1	0.0	9.3	4.7	2.3	0.0	31.4	17.4	50.0	1.2	19.8	3.5
Missouri	1.6	24.2	62.1	0.0	14.4	12.9	5.3	0.0	49.2	53.8	76.5	6.1	25.8	1.5
Montana	1.1	19.6	51.8	0.0	26.8	25.0	1.8	0.0	46.4	57.1	87.5	8.9	25.0	1.8
Nebraska	1.1	22.9	70.0	1.4	28.6	15.7	5.7	1.4	42.9	67.1	84.3	4.3	17.1	7.1
Nevada	2.5	31.6	68.4	0.0	42.1	26.3	21.1	0.0	42.1	68.4	84.2	21.1	63.2	0.0
New Hampshire	3.7	23.8	66.7	0.0	47.6	42.9	0.0	0.0	42.9	38.1	85.7	14.3	38.1	0.0
New Jersey	0.8	10.4	52.2	2.0	16.4	9.5	6.5	0.5	19.9	27.9	53.2	3.0	17.9	4.0
New Mexico	1.7	20.0	66.0	0.0	18.0	18.0	8.0	0.0	68.0	54.0	80.0	4.0	32.0	0.0
New York	1.4	11.2	53.9	0.5	19.8	12.2	1.2	0.5	32.5	47.5	68.3	4.8	16.7	3.8
North Carolina	5.6	17.6	62.6	0.0	20.9	14.3	6.6	0.0	38.5	70.3	86.8	4.4	45.1	4.4
North Dakota	1.7	7.3	53.7	0.0	22.0	14.6	0.0	2.4	31.7	58.5	85.4	4.9	9.8	9.8
Ohio	1.2	21.1	64.1	2.2	24.1	14.8	4.4	0.3	50.7	41.1	74.0	4.7	24.7	5.8
Oklahoma	2.4	18.3	77.5	0.0	31.0	22.5	5.6	0.0	53.5	56.3	83.1	7.0	28.2	2.8
Oregon	3.0	21.9	69.9	0.0	28.8	27.4	16.4	0.0	45.2	54.8	90.4	24.7	43.8	4.1
Pennsylvania	1.0	10.9	40.7	0.4	9.5	5.9	2.6	0.2	27.3	16.0	64.8	1.2	14.6	4.0
Puerto Rico	0.5	23.5	11.8	0.0	5.9	0.0	0.0	0.0	11.8	17.6	41.2	0.0	23.5	0.0
Rhode Island	2.2	18.2	77.3	0.0	45.5	45.5	9.1	4.5	50.0	50.0	77.3	13.6	13.6	0.0
South Carolina	3.5	13.7	89.0	0.0	32.9	15.1	8.2	0.0	52.1	76.7	83.6	8.2	35.6	5.5
South Dakota	1.2	17.8	73.3	0.0	31.1	24.4	0.0	0.0	40.0	68.9	84.4	4.4	26.7	13.3
Tennessee	2.0	17.5	67.3	0.0	21.1	8.8	2.9	0.0	52.0	45.0	73.7	8.2	29.8	3.5
Texas	2.1	14.8	74.0	1.1	15.0	7.6	9.5	0.4	53.4	36.3	72.8	4.0	28.1	3.4
Utah	4.1	19.5	65.9	0.0	26.8	17.1	4.9	1.2	52.4	63.4	69.5	11.0	26.8	4.9
Vermont	2.1	15.4	53.8	0.0	30.8	23.1	11.5	3.8	42.3	65.4	84.6	7.7	23.1	3.8
Virginia	3.3	16.1	68.3	1.7	18.9	13.9	8.9	1.1	36.7	48.3	72.2	12.2	26.7	2.8
Washington	3.5	31.2	79.8	0.0	28.4	27.5	33.9	0.0	63.3	51.4	91.7	21.1	36.7	1.8
West Virginia	0.6	10.1	47.5	1.0	14.1	12.1	1.0	0.0	30.3	11.1	62.6	0.0	15.2	3.0
Wisconsin	2.2	14.2	56.3	0.5	34.2	28.9	10.5	0.0	35.8	47.9	75.8	13.7	32.6	8.9
Wyoming	1.1	24.1	82.8	0.0	20.7	10.3	13.8	0.0	55.2	82.8	89.7	10.3	20.7	13.8
National total	1.9	17.4%	61.8%	0.7%	22.0%	15.2%	6.3%	0.5%	43.5%	44.5%	73.6%	8.2%	26.6%	4.5%

¹Average number of branches per credit union excludes main office.

First nine months 2012 operating ratios by state

Table 33a
Sample information

By state	Number of credit unions in sample	Percent of credit unions	Assets per credit union (\$ in millions)	Members per credit union	Members/potential members
Alabama	124	1.8	142.2	14,770	7.7
Alaska	12	0.2	604.1	56,626	6.3
Arizona	46	0.7	275.2	31,340	3.6
Arkansas	62	0.9	40.0	5,301	12.5
California	409	5.8	332.1	23,701	4.0
Colorado	97	1.4	172.3	15,239	9.0
Connecticut	127	1.8	71.2	6,855	4.9
Delaware	26	0.4	74.8	8,042	8.7
District of Columbia	48	0.7	146.3	7,625	25.1
Florida	161	2.3	282.4	29,343	3.3
Georgia	140	2.0	132.4	13,754	8.5
Hawaii	83	1.2	119.1	10,447	9.7
Idaho	52	0.7	94.4	11,274	6.6
Illinois	359	5.1	102.7	7,989	5.0
Indiana	183	2.6	113.0	12,336	9.6
Iowa	124	1.8	87.1	8,081	5.6
Kansas	100	1.4	51.3	6,261	5.1
Kentucky	82	1.2	82.8	9,156	7.0
Louisiana	212	3.0	43.8	5,669	12.2
Maine	62	0.9	94.8	10,109	6.2
Maryland	102	1.5	194.5	17,183	10.5
Massachusetts	204	2.9	150.6	12,455	4.1
Michigan	306	4.4	143.6	14,812	4.5
Minnesota	138	2.0	128.2	11,364	2.7
Mississippi	86	1.2	51.9	6,647	17.1
Missouri	132	1.9	89.1	10,618	4.2
Montana	56	0.8	73.9	6,899	15.4
Nebraska	70	1.0	50.9	6,334	5.8
Nevada	19	0.3	188.4	17,742	7.0
New Hampshire	21	0.3	269.7	24,639	5.9
New Jersey	201	2.9	62.0	5,282	6.4
New Mexico	50	0.7	157.9	14,228	19.2
New York	419	6.0	146.9	11,408	9.2
North Carolina	91	1.3	413.1	37,553	17.7
North Dakota	41	0.6	69.0	5,118	16.8
Ohio	365	5.2	64.6	7,477	5.0
Oklahoma	71	1.0	160.6	15,515	15.3
Oregon	73	1.0	213.1	19,431	3.1
Pennsylvania	506	7.2	73.3	7,344	6.6
Puerto Rico	17	0.2	40.2	5,230	36.2
Rhode Island	22	0.3	211.5	14,938	8.7
South Carolina	73	1.0	145.5	19,308	9.6
South Dakota	45	0.6	56.3	5,565	9.1
Tennessee	171	2.4	103.0	11,036	8.6
Texas	526	7.5	144.8	15,125	6.3
Utah	82	1.2	189.9	21,938	8.2
Vermont	26	0.4	121.2	12,340	15.9
Virginia	180	2.6	508.1	42,590	15.3
Washington	109	1.6	312.5	27,033	2.9
West Virginia	99	1.4	31.5	3,904	10.0
Wisconsin	190	2.7	126.4	12,163	5.7
Wyoming	29	0.4	73.7	7,557	14.9
National total	7,029	100.0%	\$146.0	13,530	5.8%

First nine months 2012 operating ratios by state

*Table 33b
Population projections*

By state	Projected number of credit unions	Assets (\$ in billions)	Percent of assets	Members (millions)	Percent of members
Alabama	124	17.63	1.7	1.83	1.9
Alaska	12	7.25	0.7	0.68	0.7
Arizona	46	12.66	1.2	1.44	1.5
Arkansas	62	2.48	0.2	0.33	0.3
California	409	135.84	13.1	9.69	10.1
Colorado	97	16.71	1.6	1.48	1.5
Connecticut	127	9.04	0.9	0.87	0.9
Delaware	26	1.95	0.2	0.21	0.2
District of Columbia	48	7.02	0.7	0.37	0.4
Florida	161	45.47	4.4	4.72	4.9
Georgia	140	18.53	1.8	1.93	2.0
Hawaii	83	9.88	1.0	0.87	0.9
Idaho	52	4.91	0.5	0.59	0.6
Illinois	359	36.85	3.6	2.87	3.0
Indiana	183	20.69	2.0	2.26	2.4
Iowa	124	10.80	1.0	1.00	1.0
Kansas	100	5.13	0.5	0.63	0.7
Kentucky	82	6.79	0.7	0.75	0.8
Louisiana	212	9.29	0.9	1.20	1.3
Maine	62	5.88	0.6	0.63	0.7
Maryland	102	19.84	1.9	1.75	1.8
Massachusetts	204	30.72	3.0	2.54	2.6
Michigan	306	43.96	4.3	4.53	4.7
Minnesota	138	17.70	1.7	1.57	1.6
Mississippi	86	4.46	0.4	0.57	0.6
Missouri	132	11.76	1.1	1.40	1.5
Montana	56	4.14	0.4	0.39	0.4
Nebraska	70	3.56	0.3	0.44	0.5
Nevada	19	3.58	0.3	0.34	0.4
New Hampshire	21	5.66	0.5	0.52	0.5
New Jersey	201	12.46	1.2	1.06	1.1
New Mexico	50	7.89	0.8	0.71	0.7
New York	419	61.56	6.0	4.78	5.0
North Carolina	91	37.59	3.6	3.42	3.6
North Dakota	41	2.83	0.3	0.21	0.2
Ohio	365	23.57	2.3	2.73	2.8
Oklahoma	71	11.40	1.1	1.10	1.1
Oregon	73	15.55	1.5	1.42	1.5
Pennsylvania	506	37.06	3.6	3.72	3.9
Puerto Rico	132	8.84	0.9	0.99	1.0
Rhode Island	22	4.65	0.5	0.33	0.3
South Carolina	73	10.62	1.0	1.41	1.5
South Dakota	45	2.53	0.2	0.25	0.3
Tennessee	171	17.61	1.7	1.89	2.0
Texas	526	76.16	7.4	7.96	8.3
Utah	82	15.57	1.5	1.80	1.9
Vermont	26	3.15	0.3	0.32	0.3
Virginia	180	91.46	8.8	7.67	8.0
Washington	109	34.06	3.3	2.95	3.1
West Virginia	99	3.12	0.3	0.39	0.4
Wisconsin	190	24.02	2.3	2.31	2.4
Wyoming	29	2.14	0.2	0.22	0.2
National total	7,144	\$1,034.06	100.0%	96.01	100.0%

*Spreads, Camel
Ratios and Growth
By Asset Size*



$\frac{A}{B} = C$

Section 4 – Spreads by asset size

(113)

First nine months 2012, camel ratios and growth by asset size

*Table 1
Rates of return
(all in %)*

By asset size (\$ in millions)	Gross yield on loans	Interest/refund loans outstanding	Net yield on loans	Yield on surplus funds	Interest yield on earning assets	Interest yield on total assets	Total income/ average assets
0.0 - 0.5	8.98	0.00	8.98	0.46	3.26	3.26	4.33
0.5 - 1.0	8.17	0.00	8.17	0.66	4.08	4.07	4.40
1.0 - 2.0	7.97	0.00	7.97	0.76	4.12	4.09	4.66
2.0 - 5.0	7.49	0.00	7.49	0.86	4.03	3.98	4.61
5.0 - 10.0	7.14	0.01	7.13	1.05	3.93	3.85	4.56
10.0 - 20.0	6.65	0.00	6.65	1.08	3.71	3.61	4.51
20.0 - 50.0	6.31	0.00	6.30	1.14	3.75	3.62	4.71
50.0 - 100.0	6.11	0.00	6.11	1.19	3.92	3.75	5.02
100.0 - 200.0	5.79	0.00	5.79	1.13	3.91	3.73	5.13
200.0 - 500.0	5.59	0.01	5.58	1.22	3.85	3.68	5.23
500.0 - 1000.0	5.36	0.00	5.36	1.26	3.79	3.64	5.10
1000.0 and over	5.22	0.00	5.22	1.28	3.73	3.61	5.03
National total	5.46%	0.00%	5.45%	1.24%	3.78%	3.65%	5.05%
Low income	5.95	0.00	5.95	1.10	4.02	3.84	5.39
Federally chartered	5.55	0.00	5.55	1.33	3.85	3.72	5.12
State chartered	5.35	0.00	5.35	1.13	3.70	3.57	4.97

*Table 2
Cost of funds
(all in %)*

By asset size (\$ in millions)	Cost of savings	Cost of borrowings	Cost of savings and borrowings	Div & int cost of total assets
0.0 - 0.5	0.31	1.70	0.32	0.25
0.5 - 1.0	0.61	2.36	0.61	0.50
1.0 - 2.0	0.58	2.10	0.59	0.49
2.0 - 5.0	0.57	1.44	0.57	0.48
5.0 - 10.0	0.52	2.43	0.52	0.45
10.0 - 20.0	0.48	2.10	0.48	0.42
20.0 - 50.0	0.55	2.13	0.55	0.48
50.0 - 100.0	0.59	1.80	0.60	0.53
100.0 - 200.0	0.64	2.68	0.65	0.58
200.0 - 500.0	0.67	3.19	0.70	0.62
500.0 - 1000.0	0.70	3.09	0.76	0.67
1000.0 and over	0.85	3.32	0.97	0.86
National total	0.75%	3.26%	0.82%	0.73%
Low income	0.72	2.84	0.74	0.66
Federally chartered	0.78	3.39	0.87	0.77
State chartered	0.71	3.02	0.76	0.68

First nine months 2012, camel ratios and growth by asset size

*Table 3
Credit union spreads
(All items divided by average assets)*

By asset size (\$ in millions)	Interest yield on assets		Div & int cost of assets (%)		Gross spread (basis points)		Fee income (basis points)		Other income (basis points)		Operating expenses (basis points)
		(-)		(=)		(+)		(+)		(-)	
0.0 - 0.5	3.26		0.25		301		47		59		420
0.5 - 1.0	4.07		0.50		358		22		10		388
1.0 - 2.0	4.09		0.49		360		40		18		413
2.0 - 5.0	3.98		0.48		350		48		14		391
5.0 - 10.0	3.85		0.45		341		54		17		374
10.0 - 20.0	3.61		0.42		319		67		23		366
20.0 - 50.0	3.62		0.48		314		76		33		363
50.0 - 100.0	3.75		0.53		322		85		41		373
100.0 - 200.0	3.73		0.58		315		92		48		371
200.0 - 500.0	3.68		0.62		305		92		63		356
500.0 - 1000.0	3.64		0.67		297		80		66		330
1000.0 and over	3.61		0.86		275		60		81		272
National total	3.65%		0.73%		292		72		68		313
Low income	3.84		0.66		318		97		58		367
Federally chartered	3.72		0.77		294		71		69		315
State chartered	3.57		0.68		289		74		66		310

*Table 4
Distribution of net spread*

(All items divided by average assets; All items in basis points)

By asset size (\$ in millions)	Net spread		Provision for loan loss		Net income before Stabilization		Net income after Stabilization		Gross required reserve transfer		Other transfers to capital w/o Stabilization
		(-)		(=)		(=)		(=)		(+)	
0.0 - 0.5	-12		64		-71		-76		1		-77
0.5 - 1.0	2		35		-28		-33		0		-34
1.0 - 2.0	4		40		-30		-36		13		-48
2.0 - 5.0	21		29		-1		-8		3		-12
5.0 - 10.0	38		25		19		13		3		10
10.0 - 20.0	43		25		26		19		2		17
20.0 - 50.0	60		26		41		34		3		31
50.0 - 100.0	76		28		56		47		4		44
100.0 - 200.0	84		30		63		54		2		52
200.0 - 500.0	104		32		80		72		3		69
500.0 - 1000.0	113		32		89		81		2		78
1000.0 and over	145		40		114		105		3		103
National total	119		35		93		84		3		81
Low income	106		32		83		74		3		71
Federally chartered	119		36		92		84		1		82
State chartered	119		34		94		85		4		81

(1) Corporate Stabilization Expense is an extraordinary item resulting from OTTI changes at corporate credit unions

First nine months 2012 spreads, camel ratios and growth by asset size

*Table 5
Camel key ratios from NCUA letter 00-CU-08*

By asset size (\$ in millions)	Average assets	Net worth/ total assets	Asset Quality		Earnings
			Delinquent loans/ loans	Net chargeoffs/ average loans ⁽¹⁾	Net income/ average assets before transfer
0.0 - 0.5	269,562	21.26	7.57	1.00	-0.76
0.5 - 1.0	726,698	18.38	4.10	0.47	-0.33
1.0 - 2.0	1,467,780	16.78	3.34	0.60	-0.36
2.0 - 5.0	3,389,729	15.09	2.46	0.47	-0.08
5.0 - 10.0	7,271,509	13.89	1.83	0.48	0.13
10.0 - 20.0	14,210,086	13.00	1.59	0.39	0.19
20.0 - 50.0	31,602,299	11.67	1.40	0.45	0.34
50.0 - 100.0	69,755,774	10.84	1.26	0.45	0.47
100.0 - 200.0	137,856,668	10.38	1.19	0.46	0.54
200.0 - 500.0	311,797,590	10.41	1.17	0.53	0.72
500.0 - 1000.0	690,193,515	10.46	1.06	0.50	0.81
1000.0 and over	2,564,344,220	9.91	1.16	0.61	1.05
National total	\$141,999,482	10.31%	1.17%	0.55%	0.84%
Low income	61,840,719	10.53	1.40	0.49	0.74
Federally charte	124,446,167	10.39	1.17	0.55	0.84
State chartered	170,025,129	10.22	1.17	0.55	0.85

⁽¹⁾ The net chargeoffs-to-average loan ratio and the net income ratios are annualized.

First nine months 2012, camel ratios and growth by asset size

*Table 6
Credit union growth
Nine months ending September 2012*

By asset size (\$ in millions)	Members	Savings	Loans	Surplus funds	Assets	Capital
0.0 - 0.5	-3.8	-12.7	-5.6	-15.7	-12.5	-12.3
0.5 - 1.0	-1.7	3.0	-1.1	4.7	1.9	-1.3
1.0 - 2.0	-1.2	2.5	-0.3	4.2	1.8	-1.5
2.0 - 5.0	-0.9	3.7	0.3	5.6	3.1	-0.2
5.0 - 10.0	-0.8	3.4	0.7	5.3	3.0	0.6
10.0 - 20.0	-0.1	4.1	0.7	6.8	3.8	1.2
20.0 - 50.0	0.2	4.2	1.4	7.2	4.1	2.3
50.0 -100.0	0.8	4.8	2.6	7.7	4.8	3.7
100.0 - 200.0	1.6	4.9	3.0	8.1	5.0	4.6
200.0 - 500.0	2.0	4.9	3.7	7.0	5.0	5.9
500.0 - 1000.0	3.4	5.7	4.6	7.8	5.9	6.9
1000.0 and over	4.3	6.1	4.4	8.7	6.4	9.2
National total	2.8%	5.5%	4.0%	8.0%	5.7%	7.1%
Low income	1.8	5.4	4.1	8.1	5.6	5.9
Federally chartered	3.0	5.4	4.2	7.1	5.7	7.2
State chartered	2.6	5.7	3.7	9.2	5.8	6.9

* Growth rates are based on CUs reporting for September 2012 and December 2011.

*Table 7
Sample information*

By asset size (\$ in millions)	Number of credit unions in sample	Third-quarter assets per credit union	Average assets per credit union	Net capital-to-asset ratios		
				September 2012	December 2011	Change
0.0 - 0.5	260	251,609	280,840	21.25	21.21	0.04
0.5 - 1.0	217	733,679	736,542	18.28	18.88	-0.60
1.0 - 2.0	346	1,481,099	1,484,904	16.72	17.29	-0.57
2.0 - 5.0	758	3,441,043	3,434,072	15.04	15.53	-0.50
5.0 - 10.0	867	7,379,394	7,371,518	13.86	14.18	-0.33
10.0 - 20.0	1,013	14,475,347	14,423,710	12.98	13.31	-0.34
20.0 - 50.0	1,302	32,238,185	32,077,066	11.64	11.85	-0.21
50.0 -100.0	803	71,394,408	70,791,241	10.83	10.95	-0.11
100.0 - 200.0	576	141,206,340	139,733,339	10.37	10.41	-0.04
200.0 - 500.0	476	319,471,525	316,177,462	10.49	10.40	0.09
500.0 - 1000.0	216	709,967,978	698,205,106	10.62	10.52	0.10
1000.0 and over	195	2,643,292,184	2,588,483,293	10.10	9.83	0.27
National total	7,029	\$145,953,769	\$143,621,440	10.44%	10.31%	0.13%
Low income	1,807	63,538,291	62,748,100	10.47	10.44	0.03
Federally chartered	4,322	127,872,199	125,758,928	10.56	10.41	0.15
State chartered	2,707	174,822,829	172,140,752	10.30	10.19	0.11

*Spreads, Camel
Ratios and Growth
By Field of Membership*



First nine months 2012 spreads, camel ratios and growth by type of membership

*Table 1
Rates of return
(all in %)*

By type of membership	Gross yield on loans	Interest/refund loans outstanding	Net yield on loans	Yield on surplus funds	Interest yield on earning assets	Interest yield on total assets	Total income/ average assets
Community urban/rural	5.36	0.00	5.36	1.21	3.76	3.61	5.11
Associational	5.64	0.07	5.57	1.23	3.88	3.74	4.78
Religious	5.94	0.00	5.94	1.30	4.40	4.17	5.08
Fraternal	5.99	0.00	5.99	1.31	3.89	3.80	4.34
Other assoc.,incl low income	5.45	0.11	5.34	1.19	3.66	3.55	4.71
Single group occupational	6.02	0.01	6.01	1.43	4.01	3.89	5.16
Educational	5.64	0.00	5.64	1.34	3.43	3.35	4.34
Military	6.77	0.00	6.77	2.28	5.33	5.16	7.17
Fed/local government	5.85	0.00	5.85	1.22	3.71	3.59	4.70
Manufacturing	5.69	0.04	5.65	1.29	3.61	3.53	4.46
Chemicals	5.58	0.08	5.49	1.01	3.78	3.69	4.69
Petroleum refining	5.59	0.00	5.59	1.40	3.19	3.09	3.52
Primary/fabricated metals	6.26	0.00	6.26	0.97	4.08	3.97	5.16
Machinery	4.78	0.00	4.78	0.79	3.63	3.47	5.15
Transportation equipment	6.49	0.11	6.38	2.13	3.92	3.86	4.72
Other manufacturing	6.00	0.01	5.99	1.51	3.39	3.31	4.04
Services	5.27	0.00	5.27	1.05	3.15	3.08	3.86
Fin/ins/real estate/trade	4.58	0.00	4.58	1.02	2.63	2.58	3.24
Health care	6.07	0.00	6.07	1.15	3.48	3.40	4.85
Transportation	5.32	0.00	5.32	0.77	3.34	3.27	3.97
Communication & utilities	5.72	0.01	5.71	1.46	3.40	3.31	4.04
Other single groups	5.39	0.00	5.39	1.13	2.46	2.35	3.35
Multiple group occup, primarily	5.32	0.00	5.32	1.16	3.71	3.58	4.93
Educational	5.45	0.00	5.45	1.21	3.64	3.50	4.90
Military	4.96	0.00	4.96	1.08	3.83	3.69	5.10
Fed/state/local government	5.34	0.00	5.34	0.98	3.48	3.36	4.54
Manufacturing	5.26	0.00	5.25	1.34	3.72	3.60	4.94
Chemical	5.19	0.00	5.19	2.03	3.81	3.70	4.81
Petroleum refining	5.23	0.02	5.21	1.20	3.66	3.54	4.24
Primary/fabricated metals	6.16	0.00	6.16	1.33	3.92	3.78	5.22
Machinery	5.21	0.00	5.21	1.21	3.52	3.39	4.69
Transportation equipment	5.08	0.00	5.07	1.14	3.84	3.72	5.45
Other manufacturing	5.33	0.00	5.33	1.19	3.63	3.51	4.88
Services	5.63	0.00	5.62	1.18	3.94	3.81	5.16
Fin/ins/real estate/trade	5.82	0.00	5.82	1.12	3.88	3.75	5.29
Health care	6.19	0.00	6.19	1.04	3.84	3.70	5.30
Transportation	6.45	0.00	6.45	1.05	4.42	4.24	5.36
Communications/utilities	5.35	0.00	5.34	1.26	3.90	3.78	5.06
Faith-based	5.57	0.00	5.57	1.28	3.89	3.76	5.06
Other multiple groups	5.56	0.00	5.56	1.25	3.82	3.67	5.27
National total	5.46%	0.00%	5.45%	1.24%	3.78%	3.65%	5.05%

First nine months 2012 spreads, camel ratios and growth by type of membership

*Table 2
Cost of funds
(all in %)*

By type of membership	Cost of savings	Cost of borrowings	Cost of savings and borrowings	Div & int cost of total assets
Community urban/rural	0.68	2.92	0.73	0.65
Associational	0.79	2.37	0.83	0.74
Religious	0.80	1.70	0.85	0.76
Fraternal	0.94	3.16	0.95	0.83
Other assoc.,incl low income	0.77	3.40	0.81	0.71
Single group occupational	0.85	3.58	1.00	0.88
Educational	0.79	2.83	0.85	0.75
Military	1.11	3.68	1.53	1.34
Fed/local government	0.71	3.17	0.71	0.63
Manufacturing	0.82	2.69	0.85	0.75
Chemicals	0.82	2.66	0.87	0.77
Petroleum refining	0.46	0.00	0.46	0.40
Primary/fabricated metals	0.74	0.89	0.74	0.64
Machinery	0.69	0.89	0.69	0.62
Transportation equipment	1.01	0.00	1.01	0.84
Other manufacturing	0.89	3.12	0.90	0.79
Services	0.79	3.73	0.80	0.70
Fin/ins/real estate/trade	0.67	3.86	0.71	0.62
Health care	0.49	1.95	0.49	0.44
Transportation	0.94	3.61	0.94	0.83
Communication & utilities	0.84	3.49	0.85	0.73
Other single groups	0.49	2.64	0.49	0.40
Multiple group occup, primarily	0.79	3.37	0.85	0.76
Educational	0.61	3.51	0.65	0.58
Military	1.12	3.77	1.22	1.08
Fed/state/local government	0.82	3.59	0.86	0.77
Manufacturing	0.66	3.09	0.77	0.68
Chemical	0.71	2.42	0.93	0.81
Petroleum refining	0.81	3.42	0.83	0.75
Primary/fabricated metals	0.74	1.58	0.75	0.67
Machinery	0.58	1.85	0.59	0.52
Transportation equipment	0.61	3.87	0.76	0.67
Other manufacturing	0.64	3.73	0.71	0.63
Services	0.71	2.93	0.75	0.66
Fin/ins/real estate/trade	0.64	1.77	0.66	0.58
Health care	0.52	5.91	0.52	0.46
Transportation	1.01	0.99	1.01	0.84
Communications/utilities	0.71	3.15	0.78	0.70
Faith-based	0.70	3.49	0.74	0.68
Other multiple groups	0.72	2.90	0.75	0.67
National total	0.75%	3.26%	0.82%	0.73%

First nine months 2012 spreads, camel ratios and growth by type of membership

Table 3
Credit union spreads
(All items divided by average assets)

By type of membership	Interest yield on assets	Div & int cost of assets (%)	Gross spread (basis points)	Fee income (basis points)	Other income (basis points)	Operating expenses (basis points)
	(-)	(=)	(+)	(+)	(-)	(-)
Community urban/rural	3.61	0.65	295	82	69	326
Associational	3.74	0.74	301	63	41	310
Religious	4.17	0.76	341	67	25	354
Fraternal	3.80	0.83	297	38	16	277
Other assoc.,incl low income	3.55	0.71	284	64	51	295
Single group occupational	3.89	0.88	302	54	72	289
Educational	3.35	0.75	259	42	58	249
Military	5.16	1.34	382	64	137	344
Fed/local government	3.59	0.63	296	63	47	308
Manufacturing	3.53	0.75	278	53	40	266
Chemicals	3.69	0.77	292	47	53	271
Petroleum refining	3.09	0.40	269	23	19	267
Primary/fabricated metals	3.97	0.64	334	86	32	314
Machinery	3.47	0.62	285	90	79	350
Transportation equipment	3.86	0.84	302	57	30	236
Other manufacturing	3.31	0.79	252	50	23	238
Services	3.08	0.70	238	40	38	231
Fin/ins/real estate/trade	2.58	0.62	196	28	38	178
Health care	3.40	0.44	297	98	46	379
Transportation	3.27	0.83	244	34	36	213
Communication & utilities	3.31	0.73	258	36	37	262
Other single groups	2.35	0.40	195	39	61	257
Multiple group occup, primarily	3.58	0.76	282	70	66	307
Educational	3.50	0.58	291	73	68	319
Military	3.69	1.08	260	68	73	281
Fed/state/local government	3.36	0.77	259	64	54	281
Manufacturing	3.60	0.68	292	59	75	314
Chemical	3.70	0.81	289	56	55	260
Petroleum refining	3.54	0.75	279	43	27	277
Primary/fabricated metals	3.78	0.67	311	78	66	374
Machinery	3.39	0.52	287	51	78	297
Transportation equipment	3.72	0.67	304	69	104	344
Other manufacturing	3.51	0.63	288	57	80	323
Services	3.81	0.66	315	79	55	340
Fin/ins/real estate/trade	3.75	0.58	317	95	60	399
Health care	3.70	0.46	324	111	48	394
Transportation	4.24	0.84	340	81	30	339
Communications/utilities	3.78	0.70	308	68	61	317
Faith-based	3.76	0.68	308	79	50	341
Other multiple groups	3.67	0.67	300	86	74	342
National total	3.65%	0.73%	292	72	68	313

First nine months 2012 spreads, camel ratios and growth by type of membership

Table 4
Distribution of net spread
(All items divided by average assets; All items in basis points)

By type of membership	Net spread	(-)	Provision for loan loss	(=)	Net income before Stabilization	(=)	Net income after Stabilization	(=)	Gross required reserve transfer	(+)	Other transfers to capital w/o Stabilization
Community urban/rural	120		33		96		87		3		84
Associational	95		26		76		69		5		65
Religious	79		31		55		48		4		44
Fraternal	75		23		59		52		0		52
Other assoc.,incl low income	104		24		88		80		5		75
Single group occupational	139		45		102		94		3		91
Educational	110		22		93		89		4		85
Military	239		89		158		149		0		149
Fed/local government	99		32		76		67		0		66
Manufacturing	105		26		88		80		16		64
Chemicals	121		25		105		96		28		67
Petroleum refining	44		11		42		33		1		32
Primary/fabricated metals	138		41		104		96		1		95
Machinery	104		29		83		75		1		74
Transportation equipment	153		14		148		139		0		139
Other manufacturing	88		25		69		63		10		53
Services	85		23		70		62		1		61
Fin/ins/real estate/trade	84		15		75		69		0		68
Health care	63		27		44		36		2		35
Transportation	101		27		84		74		0		74
Communication & utilities	69		24		54		44		2		42
Other single groups	38		6		41		31		0		31
Multiple group occup, primarily	110		33		85		77		3		74
Educational	113		40		81		73		8		65
Military	120		32		97		88		2		86
Fed/state/local government	96		29		75		67		2		65
Manufacturing	112		36		85		77		1		75
Chemical	139		36		108		103		0		103
Petroleum refining	72		22		60		51		3		48
Primary/fabricated metals	81		25		66		56		5		51
Machinery	119		30		99		89		0		89
Transportation equipment	134		50		93		84		3		81
Other manufacturing	102		32		79		70		0		69
Services	109		31		86		78		1		76
Fin/ins/real estate/trade	72		30		49		42		0		42
Health care	90		33		65		57		3		54
Transportation	112		22		99		90		4		86
Communications/utilities	120		33		96		87		1		87
Faith-based	97		38		65		59		15		44
Other multiple groups	118		31		95		87		5		82
National total	119		35		93		84		3		81

(1) Corporate Stabilization Expense is an extraordinary item resulting from OTTI changes at corporate credit unions

First nine months 2012 spreads, camel ratios and growth by type of membership

*Table 5
Camel key ratios from NCUA letter 00-CU-08*

By type of membership	Average assets	Net worth/ total assets	Asset Quality		Earnings
			Delinquent loans/ loans	Net chargeoffs/ average loans ⁽¹⁾	Net income/ average assets before transfer
Community urban/rural	209,601,599	10.13	1.17	0.55	0.87
Associational	28,127,415	11.27	1.97	0.44	0.69
Religious	14,465,787	10.33	2.96	0.34	0.48
Fraternal	19,508,639	12.61	2.03	0.62	0.52
Other assoc.,incl low income	52,940,044	11.50	1.50	0.47	0.80
Single group occupational	84,146,939	11.13	1.04	0.67	0.94
Educational	67,752,149	11.07	1.29	0.56	0.89
Military	1,868,586,408	10.72	1.04	1.01	1.49
Fed/local government	66,491,904	10.91	1.04	0.56	0.67
Manufacturing	40,528,611	11.49	0.98	0.38	0.80
Chemicals	133,165,627	10.56	0.79	0.35	0.96
Petroleum refining	28,862,455	11.52	0.66	0.21	0.33
Primary/fabricated metals	22,300,753	13.69	1.16	0.49	0.96
Machinery	35,251,889	10.06	0.57	0.26	0.75
Transportation equipment	23,899,694	15.35	1.76	0.52	1.39
Other manufacturing	27,219,116	12.15	1.36	0.46	0.63
Services	64,963,895	11.77	0.93	0.40	0.62
Fin/ins/real estate/trade	120,190,814	11.35	0.77	0.31	0.69
Health care	23,330,056	11.10	1.32	0.45	0.36
Transportation	114,566,731	11.74	0.89	0.45	0.74
Communication & utilities	42,060,417	12.75	1.04	0.41	0.44
Other single groups	43,104,447	18.39	1.20	0.30	0.31
Multiple group occup, primarily	157,673,265	10.10	1.20	0.50	0.77
Educational	150,094,220	9.80	1.41	0.68	0.73
Military	991,780,465	10.18	0.75	0.42	0.88
Fed/state/local government	177,280,313	9.47	1.35	0.39	0.67
Manufacturing	136,065,398	10.46	1.15	0.53	0.77
Chemical	167,516,566	12.04	0.90	0.45	1.03
Petroleum refining	145,029,155	9.37	0.94	0.31	0.51
Primary/fabricated metals	59,798,899	10.67	1.12	0.54	0.56
Machinery	78,150,102	10.71	1.09	0.43	0.89
Transportation equipment	342,864,054	10.45	1.55	0.79	0.84
Other manufacturing	111,874,443	10.05	1.05	0.45	0.70
Services	83,854,893	11.15	1.34	0.50	0.78
Fin/ins/real estate/trade	72,453,599	11.90	1.15	0.52	0.42
Health care	40,341,819	11.11	1.37	0.45	0.57
Transportation	44,911,255	15.70	1.32	0.37	0.90
Communications/utilities	149,166,423	10.28	1.36	0.52	0.87
Faith-based	32,903,279	8.43	2.22	0.50	0.59
Other multiple groups	146,689,464	10.08	1.35	0.56	0.87
National total	\$141,999,482	10.31%	1.17%	0.55%	0.84%

⁽¹⁾ The net chargeoffs-to-average loan ratio is annualized.

First nine months 2012 spreads, camel ratios and growth by type of membership

*Table 6
Credit union growth
Nine months ending September 2012*

By type of membership	Members	Savings	Loans	Surplus funds	Assets	Capital
Community urban/rural	2.5	5.5	3.9	8.7	5.8	7.3
Associational	2.1	4.3	4.5	3.3	4.1	4.9
Religious	1.9	4.0	2.7	1.5	2.5	3.6
Fraternal	-1.1	4.6	4.1	6.3	4.4	2.7
Other assoc.,incl low income	2.6	4.5	5.4	3.5	4.8	5.7
Single group occupational	3.7	5.7	4.8	5.8	6.0	7.1
Educational	2.5	4.1	2.4	10.0	5.6	6.7
Military	7.7	10.4	8.5	2.7	9.7	12.6
Fed/local government	2.2	4.7	3.3	6.7	4.9	5.0
Manufacturing	2.2	5.3	5.1	5.9	5.4	5.7
Chemicals	3.3	4.8	6.6	2.7	5.1	7.3
Petroleum refining	1.5	3.3	7.4	0.7	3.2	2.2
Primary/fabricated metals	2.6	4.5	5.2	3.5	4.8	6.1
Machinery	3.3	0.5	9.3	-15.8	1.7	5.9
Transportation equipment	2.5	6.7	3.4	10.1	7.2	7.8
Other manufacturing	1.0	7.0	1.3	10.9	6.6	4.3
Services	2.1	2.9	1.5	4.9	3.1	3.2
Fin/ins/real estate/trade	2.7	4.1	2.7	6.9	4.7	4.9
Health care	0.6	6.9	0.2	12.9	6.5	2.5
Transportation	4.0	0.4	1.1	-0.6	0.5	1.7
Communication & utilities	0.5	4.2	1.5	6.7	4.2	3.7
Other single groups	-3.6	-0.7	-3.2	1.3	-0.2	1.3
Multiple group occup, primarily	2.8	5.6	3.6	8.7	5.6	6.9
Educational	1.9	6.1	2.9	10.4	6.2	7.0
Military	4.0	3.6	4.9	1.0	4.2	8.1
Fed/state/local government	2.9	5.6	1.5	11.5	5.6	5.7
Manufacturing	3.3	7.1	5.1	9.2	6.7	7.3
Chemical	1.6	5.4	3.2	5.9	4.2	9.1
Petroleum refining	5.6	10.3	9.1	11.8	9.9	5.6
Primary/fabricated metals	3.8	6.7	8.2	2.9	6.1	4.6
Machinery	0.3	5.3	5.6	5.4	5.5	6.4
Transportation equipment	4.6	6.5	4.4	11.9	6.9	8.0
Other manufacturing	2.9	7.5	5.0	10.1	7.0	7.0
Services	2.6	5.6	3.0	8.9	5.2	5.9
Fin/ins/real estate/trade	0.2	4.1	0.2	9.0	3.7	3.2
Health care	1.4	6.5	3.7	9.4	6.4	4.4
Transportation	1.7	3.6	-1.6	11.1	3.1	4.8
Communications/utilities	3.9	6.0	4.2	8.3	5.6	7.2
Faith-based	1.6	4.0	3.6	7.0	4.7	5.7
Other multiple groups	2.0	5.6	4.1	8.5	5.8	7.3
National total	2.8%	5.5%	4.0%	8.0%	5.7%	7.1%

* Growth rates are based on CUs reporting for both September 2012 and December 2011.

First nine months 2012 spreads, camel ratios and growth by type of membership

Table 7
Sample information

By type of membership	Number of credit unions in sample	Third-quarter assets per credit union	Average assets per credit union	Net Capital-to-asset ratios		
				September 2012	December 2011	Change
Community urban/rural	2,173	215,467,558	212,319,277	10.25	10.10	0.15
Associational	563	28,693,921	28,384,824	11.35	11.26	0.08
Religious	304	14,643,760	14,525,678	10.39	10.27	0.11
Fraternal	68	19,931,811	19,634,883	12.61	12.82	-0.21
Other assoc.,incl low income	191	54,175,976	53,558,522	11.59	11.49	0.10
Single group occupational	2,039	86,616,621	84,613,177	11.53	11.41	0.11
Educational	335	69,598,449	69,072,506	10.99	10.88	0.11
Military	27	1,955,222,367	1,854,952,742	11.80	11.50	0.30
Fed/local government	637	68,081,636	67,174,540	11.01	10.99	0.01
Manufacturing	464	41,594,854	41,110,814	11.61	11.58	0.03
Chemicals	58	136,505,619	135,241,661	10.66	10.45	0.21
Petroleum refining	27	29,323,332	29,180,185	11.52	11.64	-0.12
Primary/fabricated metals	55	22,820,594	22,600,365	13.72	13.55	0.17
Machinery	39	35,551,721	35,436,837	10.08	9.68	0.40
Transportation equipment	17	24,725,512	24,225,097	16.00	15.90	0.10
Other manufacturing	268	28,093,182	27,636,765	12.30	12.57	-0.27
Services	569	65,967,161	65,260,186	11.97	11.97	0.00
Fin/ins/real estate/trade	92	122,924,056	121,090,175	11.55	11.53	0.03
Health care	168	24,069,529	23,625,689	11.14	11.58	-0.44
Transportation	124	114,851,608	114,209,120	11.86	11.71	0.14
Communication & utilities	185	42,924,439	42,495,694	13.21	13.27	-0.06
Other single groups	7	43,068,149	43,515,669	18.42	18.15	0.26
Multiple group occup, primarily	2,253	161,975,671	159,626,067	10.12	10.01	0.12
Educational	377	154,632,534	152,016,284	9.96	9.88	0.07
Military	66	1,012,016,301	1,000,614,364	10.20	9.82	0.37
Fed/state/local government	470	182,126,988	179,319,546	9.60	9.59	0.01
Manufacturing	475	140,485,656	137,912,359	10.22	10.16	0.06
Chemical	63	170,953,144	169,992,028	12.27	11.71	0.56
Petroleum refining	46	151,887,850	148,497,299	9.53	9.92	-0.39
Primary/fabricated metals	49	61,579,738	59,881,989	10.66	10.82	-0.16
Machinery	41	80,257,641	79,561,832	10.90	10.82	0.08
Transportation equipment	45	354,313,288	346,803,061	10.41	10.30	0.11
Other manufacturing	231	115,678,480	113,271,025	9.33	9.34	-0.01
Services	536	85,985,977	85,119,043	11.19	11.11	0.07
Fin/ins/real estate/trade	71	73,784,379	73,464,792	11.93	11.99	-0.06
Health care	172	41,587,103	40,966,990	11.09	11.30	-0.21
Transportation	104	45,591,914	45,478,816	15.61	15.35	0.25
Communications/utilities	189	153,202,392	151,490,412	10.35	10.20	0.16
Faith-based	70	33,666,204	33,179,344	7.96	7.89	0.07
Other multiple groups	259	150,834,578	148,849,129	10.12	9.98	0.14
National total	7,029	\$145,953,769	\$143,621,440	10.44%	10.31%	0.13%

*Spreads, Camel
Ratios and Growth
By State*



First nine months 2012 spreads, camel ratios and growth by state

*Table 1
Rates of return
(all in %)*

By state	Gross yield on loans	Interest/refund loans outstanding	Net yield on loans	Yield on surplus funds	Interest yield on earning assets	Interest yield on total assets	Total income/average assets
Alabama	5.86	0.00	5.86	1.44	3.43	3.28	4.73
Alaska	5.97	0.00	5.97	1.20	4.65	4.37	6.64
Arizona	5.74	0.03	5.71	1.35	3.84	3.67	6.02
Arkansas	5.51	0.00	5.50	1.24	3.90	3.73	4.85
California	5.21	0.00	5.21	1.25	3.42	3.32	4.55
Colorado	5.43	0.00	5.43	0.90	3.60	3.47	4.86
Connecticut	5.41	0.00	5.41	1.09	3.27	3.18	4.16
Delaware	6.39	0.00	6.39	1.70	3.67	3.50	4.74
District of Columbia	4.60	0.00	4.60	1.13	3.11	3.04	3.81
Florida	5.61	0.00	5.61	1.12	3.77	3.62	5.47
Georgia	5.67	0.00	5.67	0.84	3.52	3.39	4.78
Hawaii	5.83	0.00	5.83	1.43	3.38	3.25	4.09
Idaho	5.02	0.00	5.02	0.97	3.85	3.65	5.51
Illinois	5.22	0.00	5.22	0.96	3.22	3.13	4.13
Indiana	5.25	0.01	5.25	1.01	3.68	3.54	5.00
Iowa	5.46	0.00	5.46	1.47	4.17	4.01	5.46
Kansas	6.05	0.00	6.05	1.20	4.44	4.25	5.61
Kentucky	5.84	0.00	5.84	0.97	3.83	3.67	5.11
Louisiana	6.30	0.00	6.30	0.96	4.20	4.01	5.66
Maine	5.50	0.00	5.50	1.21	4.12	3.91	5.30
Maryland	5.41	0.00	5.41	1.32	3.63	3.51	4.90
Massachusetts	4.76	0.00	4.76	1.29	3.66	3.56	4.42
Michigan	5.67	0.02	5.65	1.40	3.80	3.64	5.22
Minnesota	5.40	0.00	5.40	1.69	3.97	3.81	5.15
Mississippi	6.44	0.00	6.43	1.16	3.75	3.62	5.27
Missouri	5.55	0.00	5.55	1.23	3.81	3.64	5.71
Montana	5.52	0.00	5.52	0.95	3.67	3.51	4.46
Nebraska	5.62	0.02	5.60	0.98	4.03	3.87	5.48
Nevada	6.07	0.30	5.77	0.69	3.70	3.63	5.95
New Hampshire	4.99	0.00	4.99	1.17	3.85	3.67	5.50
New Jersey	5.47	0.00	5.47	1.56	3.61	3.49	4.38
New Mexico	5.43	0.00	5.43	1.02	3.85	3.68	5.01
New York	5.22	0.00	5.22	1.68	3.72	3.60	4.70
North Carolina	5.12	0.00	5.12	0.67	3.28	3.17	4.22
North Dakota	5.52	0.00	5.52	0.82	4.02	3.89	4.99
Ohio	5.40	0.00	5.40	1.21	3.71	3.56	5.07
Oklahoma	5.47	0.00	5.47	1.55	3.73	3.60	4.90
Oregon	5.25	0.00	5.25	1.10	3.86	3.72	5.09
Pennsylvania	5.54	0.00	5.54	1.31	3.71	3.59	4.72
Puerto Rico	7.11	0.00	7.11	1.10	4.78	4.63	5.20
Rhode Island	4.73	0.00	4.73	1.36	3.76	3.64	4.46
South Carolina	6.02	0.00	6.02	0.70	4.14	3.91	6.19
South Dakota	5.80	0.00	5.79	1.13	4.01	3.84	5.29
Tennessee	5.42	0.00	5.42	0.98	3.74	3.58	4.97
Texas	5.54	0.00	5.53	1.03	3.90	3.74	5.19
Utah	5.37	0.00	5.37	0.80	3.96	3.81	6.13
Vermont	5.27	0.00	5.27	1.18	4.00	3.83	5.75
Virginia	6.02	0.00	6.02	1.82	4.73	4.58	6.20
Washington	5.33	0.00	5.33	1.08	3.88	3.74	5.39
West Virginia	5.99	0.00	5.99	1.06	3.71	3.56	4.54
Wisconsin	4.95	0.00	4.95	0.92	4.02	3.86	5.42
Wyoming	6.01	0.00	6.01	1.02	4.31	4.07	5.52
National total	5.46%	0.00%	5.45%	1.24%	3.78%	3.65%	5.05%

First nine months 2012 spreads, camel ratios and growth by state

Table 2
Cost of funds
(all in %)

By state	Cost of savings	Cost of borrowings	Cost of savings and borrowings	Div & int cost of total assets
Alabama	0.84	2.48	0.85	0.75
Alaska	0.60	2.77	0.61	0.56
Arizona	0.34	2.37	0.37	0.33
Arkansas	0.71	4.15	0.91	0.79
California	0.56	3.41	0.64	0.57
Colorado	0.59	2.70	0.64	0.56
Connecticut	0.63	3.42	0.66	0.59
Delaware	0.79	1.62	0.79	0.70
District of Columbia	0.49	2.92	0.51	0.45
Florida	0.59	3.78	0.68	0.61
Georgia	0.69	1.81	0.69	0.61
Hawaii	0.57	2.24	0.57	0.51
Idaho	0.72	0.57	0.72	0.65
Illinois	0.80	0.56	0.79	0.71
Indiana	0.74	3.76	0.82	0.72
Iowa	1.07	2.44	1.11	0.99
Kansas	0.90	2.70	0.94	0.82
Kentucky	0.78	2.64	0.79	0.69
Louisiana	0.81	2.13	0.82	0.72
Maine	0.82	2.16	0.87	0.77
Maryland	0.69	3.43	0.75	0.66
Massachusetts	0.79	3.06	0.93	0.83
Michigan	0.59	2.73	0.62	0.55
Minnesota	0.79	4.02	0.85	0.76
Mississippi	0.81	3.50	0.83	0.72
Missouri	0.76	3.54	0.83	0.74
Montana	0.59	3.50	0.62	0.55
Nebraska	0.71	3.50	0.78	0.69
Nevada	0.35	4.83	0.37	0.34
New Hampshire	0.81	2.86	0.95	0.84
New Jersey	0.74	2.51	0.76	0.68
New Mexico	0.68	5.04	0.70	0.62
New York	0.82	2.11	0.85	0.75
North Carolina	0.99	2.52	1.00	0.91
North Dakota	0.60	0.43	0.60	0.53
Ohio	0.75	2.45	0.78	0.68
Oklahoma	0.87	2.55	0.92	0.82
Oregon	0.60	2.96	0.62	0.56
Pennsylvania	0.77	2.91	0.79	0.70
Puerto Rico	1.33	798.00	1.33	1.12
Rhode Island	0.84	3.05	1.04	0.92
South Carolina	0.71	3.57	0.83	0.73
South Dakota	0.83	3.77	0.85	0.77
Tennessee	0.66	2.80	0.69	0.60
Texas	0.81	3.10	0.86	0.77
Utah	0.72	6.93	0.72	0.64
Vermont	0.94	4.60	1.04	0.93
Virginia	1.21	3.71	1.50	1.33
Washington	0.60	3.35	0.62	0.56
West Virginia	0.74	2.22	0.75	0.66
Wisconsin	0.68	2.87	0.72	0.64
Wyoming	0.74	1.44	0.74	0.66
National total	0.75%	3.26%	0.82%	0.73%

First nine months 2012 spreads, camel ratios and growth by state

Table 3
Credit union spreads
(All items divided by average assets)

By state	Interest yield on assets	(-)	Div & int cost of assets (%)	(=)	Gross spread (basis points)	(+)	Fee income (basis points)	(+)	Other income (basis points)	(-)	Operating expenses (basis points)
Alabama	3.28		0.75		253		89		55		296
Alaska	4.37		0.56		381		107		120		481
Arizona	3.67		0.33		334		142		94		409
Arkansas	3.73		0.79		294		62		50		321
California	3.32		0.57		275		58		64		279
Colorado	3.47		0.56		291		57		82		316
Connecticut	3.18		0.59		259		59		38		299
Delaware	3.50		0.70		279		66		59		301
District of Columbia	3.04		0.45		259		52		25		255
Florida	3.62		0.61		301		96		90		350
Georgia	3.39		0.61		278		85		54		310
Hawaii	3.25		0.51		274		44		41		288
Idaho	3.65		0.65		301		96		89		349
Illinois	3.13		0.71		243		49		51		249
Indiana	3.54		0.72		281		76		71		343
Iowa	4.01		0.99		302		71		74		308
Kansas	4.25		0.82		342		79		58		354
Kentucky	3.67		0.69		298		85		59		320
Louisiana	4.01		0.72		329		109		56		413
Maine	3.91		0.77		314		73		66		374
Maryland	3.51		0.66		285		78		60		330
Massachusetts	3.56		0.83		273		44		42		274
Michigan	3.64		0.55		309		78		80		337
Minnesota	3.81		0.76		305		62		72		310
Mississippi	3.62		0.72		289		118		48		342
Missouri	3.64		0.74		290		109		97		383
Montana	3.51		0.55		296		57		38		290
Nebraska	3.87		0.69		317		110		52		387
Nevada	3.63		0.34		329		147		85		377
New Hampshire	3.67		0.84		283		92		90		343
New Jersey	3.49		0.68		281		48		41		297
New Mexico	3.68		0.62		306		82		51		311
New York	3.60		0.75		285		54		55		281
North Carolina	3.17		0.91		226		44		61		247
North Dakota	3.89		0.53		335		62		48		308
Ohio	3.56		0.68		288		88		62		342
Oklahoma	3.60		0.82		278		93		37		302
Oregon	3.72		0.56		316		61		76		334
Pennsylvania	3.59		0.70		289		61		53		294
Puerto Rico	4.63		1.12		351		46		10		288
Rhode Island	3.64		0.92		271		48		34		288
South Carolina	3.91		0.73		318		145		82		424
South Dakota	3.84		0.77		308		90		55		353
Tennessee	3.58		0.60		298		93		46		330
Texas	3.74		0.77		297		91		55		332
Utah	3.81		0.64		317		109		122		384
Vermont	3.83		0.93		290		75		117		349
Virginia	4.58		1.33		325		57		105		304
Washington	3.74		0.56		318		93		72		323
West Virginia	3.56		0.66		291		62		35		330
Wisconsin	3.86		0.64		322		73		84		339
Wyoming	4.07		0.66		341		74		71		364
National total	3.65%		0.73%		292		72		68		313

First nine months 2012 spreads, camel ratios and growth by state

Table 4
Distribution of net spread
(All items divided by average assets; All items in basis points)

By state	Net spread	Provision for (-) loan loss	Net income before (=) Stabilization	Net income after (=) Stabilization	Gross required reserve transfer	Other transfers to capital (+) w/o Stabilization
Alabama	102	26	84	76	10	65
Alaska	127	40	97	86	1	86
Arizona	160	19	151	141	3	139
Arkansas	85	16	78	69	0	68
California	119	27	100	91	1	90
Colorado	114	23	101	91	0	91
Connecticut	57	20	47	38	0	37
Delaware	102	39	70	64	0	64
District of Columbia	81	23	62	58	1	57
Florida	136	59	83	77	3	74
Georgia	107	35	80	71	1	70
Hawaii	71	18	61	53	0	53
Idaho	137	27	120	111	10	101
Illinois	93	34	67	59	6	53
Indiana	84	21	71	64	12	52
Iowa	139	27	121	113	24	89
Kansas	125	39	96	86	1	85
Kentucky	122	28	104	94	0	94
Louisiana	81	33	57	48	6	42
Maine	78	19	69	59	4	55
Maryland	94	33	70	61	5	56
Massachusetts	85	20	74	65	0	65
Michigan	130	35	105	95	0	95
Minnesota	129	33	106	96	1	96
Mississippi	113	13	109	100	0	100
Missouri	114	48	74	66	1	66
Montana	101	33	75	68	1	67
Nebraska	92	30	68	61	1	60
Nevada	185	123	64	61	13	48
New Hampshire	123	32	99	90	0	90
New Jersey	73	40	41	33	1	32
New Mexico	127	28	109	99	0	99
New York	113	27	94	86	1	86
North Carolina	85	30	62	55	1	53
North Dakota	137	14	130	123	1	122
Ohio	97	31	74	66	5	61
Oklahoma	106	30	85	76	2	74
Oregon	119	33	95	86	2	84
Pennsylvania	109	32	85	77	1	76
Puerto Rico	119	38	91	81	0	81
Rhode Island	66	23	51	42	0	42
South Carolina	121	34	96	87	1	86
South Dakota	100	18	92	82	4	78
Tennessee	107	27	89	80	23	57
Texas	110	29	90	81	1	80
Utah	165	51	124	113	3	110
Vermont	133	26	116	107	0	107
Virginia	183	64	127	119	1	118
Washington	161	56	116	105	1	105
West Virginia	58	15	53	43	5	38
Wisconsin	139	40	109	99	8	91
Wyoming	121	32	100	90	4	86
National total	119	35	93	84	3	81

First nine months 2012 spreads, camel ratios and growth by state

Table 5

Camel key ratios from NCUA letter 00-CU-08

By state	Average assets	Net worth/ total assets	Asset Quality		Earnings
			Delinquent loans/ loans	Net chargeoffs/ average loans ⁽¹⁾	Net income/ average assets before transfer
Alabama	138,452,439	11.01	1.30	0.50	0.76
Alaska	585,114,349	9.12	1.01	0.47	0.86
Arizona	268,454,701	9.44	0.87	1.13	1.41
Arkansas	39,305,919	12.96	0.87	0.25	0.69
California	323,395,755	10.23	1.26	0.74	0.91
Colorado	167,668,342	10.87	0.76	0.40	0.91
Connecticut	70,197,017	9.98	1.07	0.33	0.38
Delaware	72,550,042	10.18	2.58	0.86	0.64
District of Columbia	142,980,959	11.14	0.99	0.35	0.58
Florida	275,566,770	10.02	2.30	1.00	0.77
Georgia	128,880,957	10.92	0.83	0.55	0.71
Hawaii	117,590,005	10.59	1.36	0.39	0.53
Idaho	90,481,736	9.92	0.69	0.36	1.11
Illinois	100,935,766	10.18	1.30	0.48	0.59
Indiana	110,180,793	10.51	0.83	0.31	0.64
Iowa	83,452,175	10.02	0.99	0.26	1.13
Kansas	49,325,113	10.87	0.87	0.42	0.86
Kentucky	79,921,049	12.50	0.79	0.42	0.94
Louisiana	42,711,117	11.42	1.18	0.43	0.48
Maine	92,579,166	10.50	1.20	0.21	0.59
Maryland	187,723,597	10.59	1.20	0.47	0.61
Massachusetts	147,655,344	10.50	1.17	0.36	0.65
Michigan	139,839,134	11.01	1.12	0.58	0.95
Minnesota	123,478,991	10.02	1.18	0.48	0.96
Mississippi	50,472,343	12.49	1.25	0.49	1.00
Missouri	86,862,728	10.32	1.10	0.58	0.66
Montana	72,569,076	10.55	3.07	0.42	0.68
Nebraska	49,755,085	10.57	0.87	0.27	0.61
Nevada	187,741,627	8.27	2.57	2.78	0.61
New Hampshire	261,111,782	10.79	0.50	0.38	0.90
New Jersey	60,622,967	9.62	2.13	0.51	0.33
New Mexico	152,902,962	10.36	0.71	0.34	0.99
New York	142,407,738	10.69	1.21	0.31	0.86
North Carolina	400,633,825	8.31	1.73	0.37	0.55
North Dakota	66,666,001	10.47	0.54	0.07	1.23
Ohio	62,697,244	10.88	1.12	0.36	0.66
Oklahoma	155,437,875	10.21	1.08	0.38	0.76
Oregon	205,939,772	8.91	1.55	0.55	0.86
Pennsylvania	71,831,419	10.96	1.12	0.40	0.77
Puerto Rico	38,838,316	14.56	1.19	0.48	0.81
Rhode Island	208,207,232	10.46	0.89	0.31	0.42
South Carolina	142,074,445	11.22	0.90	0.55	0.87
South Dakota	54,899,179	9.47	0.78	0.22	0.82
Tennessee	100,199,701	12.26	0.68	0.30	0.80
Texas	141,512,366	9.89	0.84	0.52	0.81
Utah	182,920,490	9.09	1.62	0.68	1.13
Vermont	116,655,743	9.56	1.02	0.24	1.07
Virginia	491,462,371	10.38	0.88	0.76	1.19
Washington	303,188,405	9.79	0.91	0.72	1.05
West Virginia	30,631,028	11.66	0.94	0.23	0.43
Wisconsin	122,265,263	10.09	1.47	0.35	0.99
Wyoming	71,926,154	10.19	0.89	0.35	0.90
National total	\$141,999,482	10.31%	1.17%	0.55%	0.84%

⁽¹⁾ The net chargeoffs-to-average loan ratio is annualized.

First nine months 2012 spreads, camel ratios and growth by state

*Table 6
Credit union growth
Nine months ending September 2012*

By state	Members	Savings	Loans	Surplus funds	Assets	Capital
Alabama	2.7	5.2	2.2	8.3	5.6	6.4
Alaska	5.1	5.1	6.8	1.4	6.7	19.0
Arizona	1.5	4.2	4.0	5.7	5.1	13.6
Arkansas	1.0	3.7	2.5	4.9	3.6	3.5
California	0.7	5.2	1.0	11.4	5.6	7.9
Colorado	3.0	5.2	3.9	8.2	5.6	7.5
Connecticut	0.6	2.7	2.9	2.5	2.8	2.9
Delaware	0.1	6.6	4.4	8.2	6.5	5.5
District of Columbia	1.2	4.5	1.7	9.0	4.8	4.7
Florida	3.0	4.8	2.3	9.4	5.1	6.9
Georgia	3.3	5.8	3.5	8.2	5.6	2.3
Hawaii	0.1	2.2	-2.0	6.9	2.6	4.1
Idaho	6.4	8.3	8.9	10.1	9.0	8.8
Illinois	2.0	3.9	3.3	3.5	3.5	4.8
Indiana	0.2	5.6	3.8	7.8	5.3	5.1
Iowa	3.2	9.0	8.9	10.1	9.2	9.7
Kansas	1.1	8.4	6.8	11.4	8.4	6.5
Kentucky	3.2	7.5	4.5	12.1	7.4	6.2
Louisiana	2.3	5.5	4.4	7.0	5.4	3.2
Maine	2.1	5.5	5.4	4.8	4.9	3.8
Maryland	5.1	7.8	5.8	9.8	7.5	6.2
Massachusetts	3.3	4.5	4.0	4.1	4.1	5.0
Michigan	2.1	5.4	3.7	8.4	5.6	7.7
Minnesota	4.2	7.9	4.0	14.9	8.0	8.6
Mississippi	2.8	5.0	4.7	5.6	5.8	7.1
Missouri	2.8	5.7	2.7	9.6	5.3	5.3
Montana	1.0	3.5	-0.8	11.5	3.9	5.4
Nebraska	1.7	4.2	5.7	2.2	4.8	4.8
Nevada	-0.8	-0.1	-4.9	8.0	0.7	7.5
New Hampshire	3.4	6.5	6.3	2.8	6.8	6.7
New Jersey	0.8	4.8	0.7	9.2	4.6	3.4
New Mexico	2.8	6.5	6.2	8.6	6.8	7.5
New York	3.6	6.5	5.1	9.0	6.6	7.2
North Carolina	2.4	6.6	0.8	14.9	6.4	5.2
North Dakota	3.3	5.9	12.7	-4.7	7.3	9.5
Ohio	2.6	6.0	7.5	4.0	6.2	5.0
Oklahoma	4.3	6.7	10.1	2.8	6.8	6.2
Oregon	3.9	6.7	3.3	17.0	7.2	8.0
Pennsylvania	2.1	3.6	4.0	3.8	4.0	5.8
Puerto Rico	1.3	7.5	-0.4	19.6	7.1	4.4
Rhode Island	1.5	3.8	2.6	4.4	3.2	3.2
South Carolina	2.1	4.8	2.9	8.3	5.0	6.3
South Dakota	1.9	4.7	3.4	8.7	5.2	8.6
Tennessee	4.0	5.8	6.9	3.7	5.7	5.2
Texas	3.1	4.5	5.6	2.6	4.8	7.1
Utah	4.6	7.3	3.8	19.0	7.9	10.5
Vermont	3.5	9.4	6.7	11.7	8.2	6.8
Virginia	5.4	6.8	5.5	4.4	7.0	10.5
Washington	3.9	5.8	4.0	11.0	6.3	9.2
West Virginia	0.5	6.0	5.6	5.6	5.7	3.7
Wisconsin	2.9	7.1	4.2	19.1	7.1	8.1
Wyoming	2.1	4.3	6.3	2.3	5.0	7.6
National total	2.8%	5.5%	4.0%	8.0%	5.7%	7.1%

* Growth rates are based on CUs reporting for September 2012 and December 2011.

First nine months 2012 spreads, camel ratios and growth by state

**Table 7
Sample information**

By state	Number of credit unions in sample	Third-quarter assets per credit union	Average assets per credit union	Net Capital-to-asset ratios		
				September 2012	December 2011	Change
Alabama	124	142,214,977	140,603,541	11.42	11.33	0.09
Alaska	12	604,101,146	589,236,460	8.19	7.35	0.85
Arizona	46	275,151,733	274,526,330	9.40	8.69	0.71
Arkansas	62	39,991,546	39,776,952	13.11	13.12	-0.01
California	409	332,133,258	327,585,250	10.27	10.05	0.22
Colorado	97	172,257,172	169,365,693	11.02	10.82	0.19
Connecticut	127	71,155,701	71,451,785	9.93	9.92	0.02
Delaware	26	74,831,328	73,593,408	10.79	10.89	-0.10
District of Columbia	48	146,308,545	143,691,233	11.28	11.29	-0.01
Florida	161	282,399,954	279,963,389	10.21	10.04	0.17
Georgia	140	132,389,161	130,946,193	10.89	11.25	-0.35
Hawaii	83	119,088,366	118,479,976	10.82	10.66	0.16
Idaho	52	94,388,129	91,357,125	9.96	9.98	-0.02
Illinois	359	102,658,240	102,558,117	10.36	10.22	0.14
Indiana	183	113,041,866	111,984,509	10.56	10.58	-0.02
Iowa	124	87,115,062	84,653,282	10.26	10.21	0.05
Kansas	100	51,323,356	50,307,574	10.85	11.05	-0.20
Kentucky	82	82,771,747	81,159,515	12.53	12.67	-0.14
Louisiana	212	43,830,824	43,432,425	11.27	11.51	-0.24
Maine	62	94,798,284	93,420,707	10.48	10.60	-0.11
Maryland	102	194,519,250	189,372,583	10.82	10.95	-0.13
Massachusetts	204	150,608,724	148,586,285	10.69	10.60	0.09
Michigan	306	143,646,448	142,202,708	11.06	10.84	0.22
Minnesota	138	128,239,211	124,522,056	10.38	10.33	0.05
Mississippi	86	51,886,535	50,816,668	12.47	12.32	0.15
Missouri	132	89,099,363	88,147,614	10.54	10.54	0.00
Montana	56	73,940,687	73,050,672	10.68	10.52	0.15
Nebraska	70	50,921,382	50,547,777	10.66	10.66	0.00
Nevada	19	188,403,893	190,521,320	8.30	7.78	0.53
New Hampshire	21	269,741,079	263,476,192	10.93	10.94	-0.01
New Jersey	201	61,997,043	61,804,198	9.82	9.94	-0.12
New Mexico	50	157,896,426	154,693,513	10.37	10.29	0.08
New York	419	146,929,490	144,253,740	10.96	10.90	0.06
North Carolina	91	413,099,963	405,679,742	8.09	8.19	-0.10
North Dakota	41	69,008,088	67,061,154	10.47	10.25	0.22
Ohio	365	64,579,659	63,509,697	10.92	11.05	-0.12
Oklahoma	71	160,574,219	157,248,259	10.64	10.70	-0.06
Oregon	73	213,068,583	208,313,388	8.91	8.84	0.07
Pennsylvania	506	73,250,660	72,989,277	11.18	11.00	0.18
Puerto Rico	17	40,161,442	39,067,728	14.56	14.94	-0.38
Rhode Island	22	211,533,301	209,708,088	10.59	10.60	-0.01
South Carolina	73	145,506,306	144,111,151	11.30	11.16	0.14
South Dakota	45	56,293,915	55,369,780	9.29	9.00	0.29
Tennessee	171	102,967,298	101,487,931	12.32	12.38	-0.06
Texas	526	144,799,046	142,684,743	9.87	9.66	0.21
Utah	82	189,865,456	184,629,042	9.03	8.82	0.21
Vermont	26	121,228,995	118,168,690	9.66	9.78	-0.12
Virginia	180	508,133,253	490,576,381	11.02	10.67	0.35
Washington	109	312,464,064	305,868,233	9.73	9.47	0.26
West Virginia	99	31,483,199	31,090,525	11.67	11.89	-0.22
Wisconsin	190	126,436,628	123,841,169	10.02	9.92	0.10
Wyoming	29	73,672,461	72,768,080	10.33	10.07	0.25
National total	7,029	\$145,953,769	\$143,621,440	10.44%	10.31%	0.13%