

SAMPLE CU

Trends

Peer Category: 10,000,000 to 49,999,999

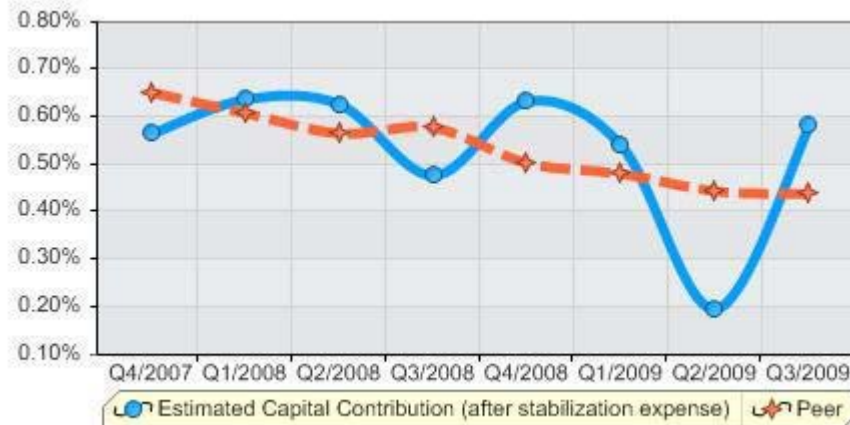
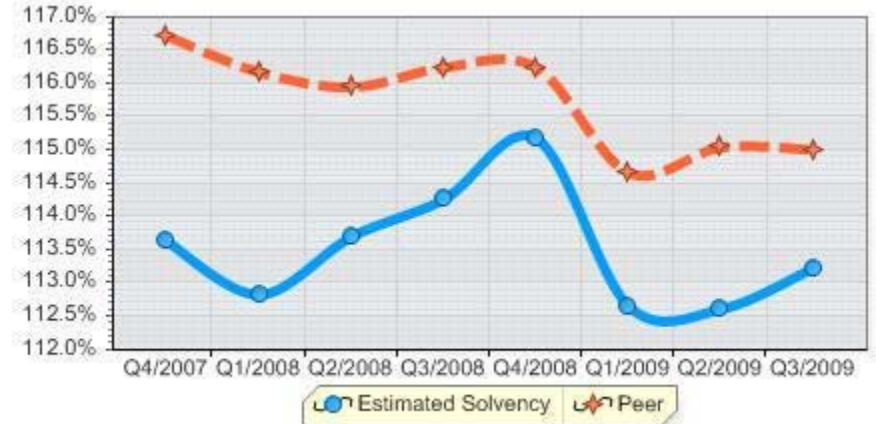
Balance Sheet Summary Data	Q4/2007	Q1/2008	Q2/2008	Q3/2008	Q4/2008	Q1/2009	Q2/2009	Q3/2009
Loans	42,612,424	40,096,008	38,934,610	38,206,719	37,358,923	35,813,186	36,200,621	36,063,557
Δ Loans	-529,485	-2,516,416	-1,161,398	-727,891	-847,796	-1,545,737	387,435	-137,064
Cash	469,044	473,879	173,493	207,838	521,008	387,221	369,156	363,362
Investments	5,263,025	10,717,966	9,298,580	7,900,288	8,202,395	12,290,610	10,688,591	9,876,455
Δ Investments	-2,279,879	5,454,941	-1,419,386	-1,398,292	302,107	4,088,215	-1,602,019	-812,136
Other Assets	1,336,789	1,214,949	1,307,027	1,463,356	1,561,406	1,206,560	1,505,783	1,376,496
Total Assets	49,436,025	52,215,143	49,411,928	47,376,301	47,265,095	49,306,753	48,261,239	47,237,470
Δ Assets	-2,884,556	2,779,118	-2,803,215	-2,035,627	-111,206	2,041,658	-1,045,514	-1,023,769
Liabilities	934,513	912,029	648,279	548,159	2,858,174	794,165	754,227	602,861
Shares	42,682,305	45,469,616	42,887,836	40,982,439	38,554,386	43,062,171	42,186,786	41,185,763
Δ Shares	-2,433,592	2,787,311	-2,581,780	-1,905,397	-2,428,053	4,507,785	-875,385	-1,001,023
Regulatory Net Worth (after stabilization expense)	5,819,207	5,833,498	5,875,813	5,845,703	5,852,535	5,450,417	5,320,226	5,448,846
Δ Regulatory Net Worth (after stabilization expense)	-285,873	14,291	42,315	-30,110	6,832	-402,118	-130,191	128,620
Regulatory Net Worth (Before Stabilization Expense)	5,819,207	5,833,498	5,875,813	5,845,703	5,852,535	5,819,283	5,378,058	5,763,766
Δ Regulatory Net Worth (before stabilization expense)	-285,873	14,291	42,315	-30,110	6,832	-33,252	-441,225	385,708



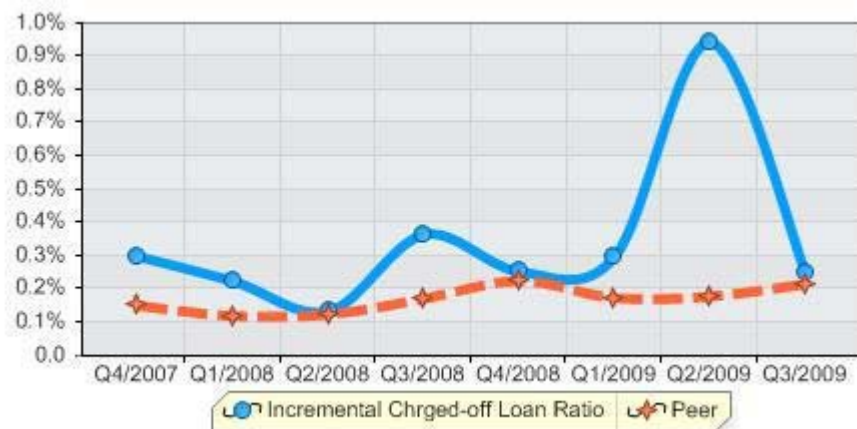
Income Statement	Q4/2007	Q1/2008	Q2/2008	Q3/2008	Q4/2008	Q1/2009	Q2/2009	Q3/2009
Interest on Loans	796,233	762,987	723,679	719,391	703,290	666,722	637,729	634,907
Income from Investments	76,334	82,047	81,511	75,280	74,188	61,221	64,020	86,319
Provision for Loan Losses	218,709	136,578	67,700	244,164	67,195	121,767	452,895	31,277
Total Interest Income	653,858	708,456	737,490	550,507	710,283	606,176	248,854	689,949
Total Cost of Funds	350,739	310,357	274,124	240,990	244,399	213,073	191,146	165,693
Net Interest Income IC	303,119	398,099	463,366	309,517	465,884	393,103	57,708	524,256
Operating Expenses IC	905,016	681,160	676,533	635,580	719,606	684,319	750,291	703,204
Non Interest Income	320,685	295,653	285,815	295,652	276,496	258,801	251,857	258,457
Net Operating Expenses IC	584,331	385,507	390,718	339,928	443,110	425,518	498,434	444,747
Non-operating Gains(Losses)	-4,661	1,700	-30,334	301	-15,943	-835	-501	306,199
Net Income (before stabilization expense)	-285,873	14,292	42,314	-30,110	6,831	-33,250	-441,227	385,708
Stabilization Expense	0.00	0.00	0.00	0.00	0.00	368,866	57,832	314,920
Net Income (after stabilization expense)	-285,873	14,292	42,314	-30,110	6,831	-402,116	-499,059	70,788
Delinquent Loans	Q4/2007	Q1/2008	Q2/2008	Q3/2008	Q4/2008	Q1/2009	Q2/2009	Q3/2009
2 - 5 months delinquent	360,244	288,931	273,594	308,606	448,461	237,391	339,896	338,183
6 - 12 Months Delinquent	9,909	85,355	114,212	98,867	68,481	36,629	40,361	61,233
Over 12 months Delinquent	0.00	0.00	3,546	3,521	93,088	105,397	14,461	0.00
Total Delinquent Loans	370,153	374,286	391,352	410,994	610,030	379,417	394,718	399,416
Net Charge Offs	275,865	92,871	145,744	286,428	382,257	109,263	448,485	539,058
Membership	Q4/2007	Q1/2008	Q2/2008	Q3/2008	Q4/2008	Q1/2009	Q2/2009	Q3/2009
Number of Members	10,781	10,700	10,626	10,565	10,560	11,234	10,568	10,343
Δ Members	-158	-81	-74	-61	-5	674	-666	-225
Average Share Balance	3,959	4,249	4,036	3,879	3,651	3,833	3,992	3,982
Average Loan Balance	3,953	3,747	3,664	3,616	3,538	3,188	3,425	3,487



Capital Adequacy	Q4/2007	Q1/2008	Q2/2008	Q3/2008	Q4/2008	Q1/2009	Q2/2009	Q3/2009
Regulatory Net Worth Ratio (after stabilization expense)	11.77%	11.17%	11.89%	12.34%	12.38%	11.05%	11.02%	11.54%
Peer	14.20%	13.81%	13.68%	13.88%	13.87%	12.64%	12.93%	12.88%
Regulatory Net Worth Ratio (before stabilization expense)	11.77%	11.17%	11.89%	12.34%	12.38%	11.80%	11.14%	12.20%
Peer	14.20%	13.81%	13.68%	13.88%	13.87%	13.13%	13.30%	13.28%
Estimated Solvency	113.63%	112.83%	113.70%	114.26%	115.18%	112.66%	112.61%	113.23%
Peer	116.72%	116.17%	115.95%	116.24%	116.24%	114.66%	115.05%	115.01%
Estimated Capital Contribution (after stabilization expense)	0.57%	0.64%	0.63%	0.48%	0.63%	0.54%	0.20%	0.58%
Peer	0.65%	0.61%	0.57%	0.58%	0.50%	0.48%	0.44%	0.44%



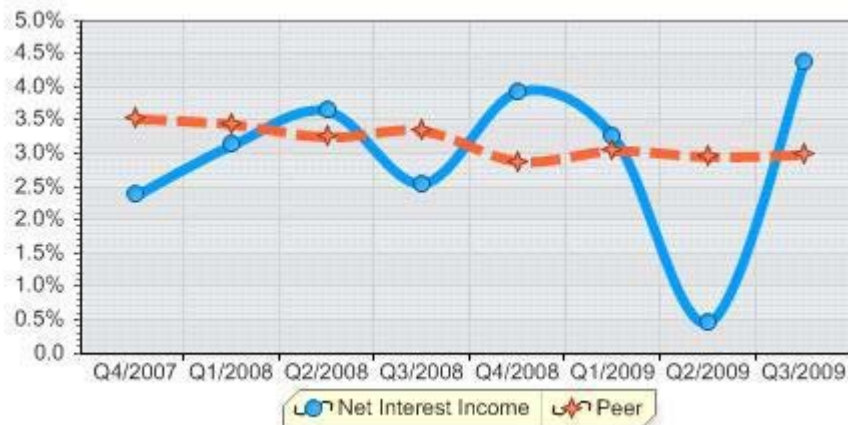
Supplementary Information	Q4/2007	Q1/2008	Q2/2008	Q3/2008	Q4/2008	Q1/2009	Q2/2009	Q3/2009
OTTI Losses Recognized in Earnings	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Asset Quality	Q4/2007	Q1/2008	Q2/2008	Q3/2008	Q4/2008	Q1/2009	Q2/2009	Q3/2009
Delinquent Loans to Loans	0.87%	0.93%	1.01%	1.08%	1.63%	1.06%	1.09%	1.11%
Peer	1.26%	1.19%	1.25%	1.37%	1.51%	1.48%	1.61%	1.73%
Delinquent Loans to Assets	0.75%	0.72%	0.79%	0.87%	1.29%	0.77%	0.82%	0.85%
Peer	0.78%	0.69%	0.72%	0.81%	0.89%	0.83%	0.89%	0.98%
Incremental Charged-off Loan Ratio	0.30%	0.22%	0.13%	0.36%	0.25%	0.30%	0.94%	0.25%
Peer	0.15%	0.12%	0.12%	0.17%	0.23%	0.17%	0.18%	0.22%
12-Month Charged-off Loan Ratio	0.65%	0.80%	0.85%	1.02%	0.99%	1.05%	1.84%	1.73%
Peer	0.48%	0.50%	0.51%	0.57%	0.65%	0.70%	0.75%	0.79%



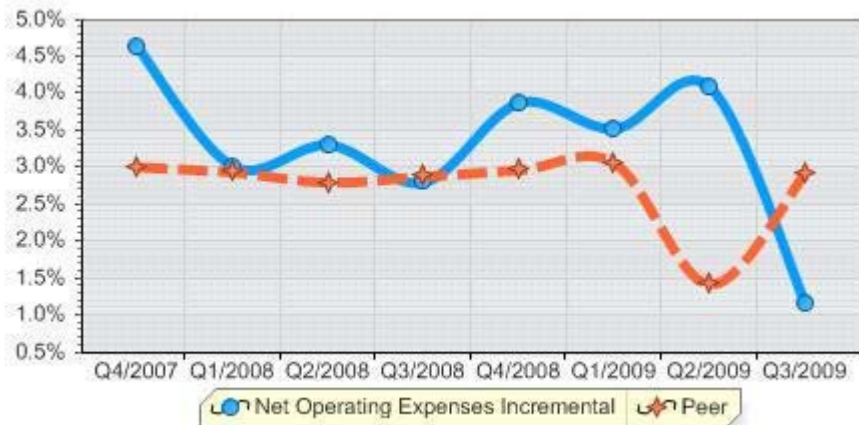
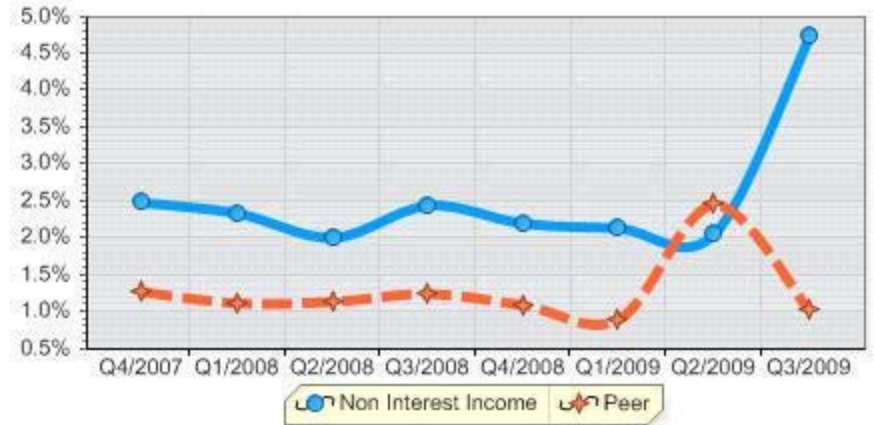
Earnings (Incremental)	Q4/2007	Q1/2008	Q2/2008	Q3/2008	Q4/2008	Q1/2009	Q2/2009	Q3/2009
Return on Loans	5.39%	6.06%	6.64%	4.93%	6.73%	5.96%	2.05%	6.68%
Peer	6.82%	6.82%	6.60%	6.70%	5.78%	6.09%	5.93%	5.97%
Return on Investments	4.77%	4.69%	3.70%	3.59%	3.69%	2.39%	2.23%	3.36%
Peer	5.02%	4.25%	3.74%	3.78%	3.51%	2.97%	2.66%	2.54%
Return on Earning Assets	5.31%	5.86%	6.10%	4.69%	6.20%	5.18%	2.10%	5.95%
Peer	6.20%	5.92%	5.54%	5.64%	4.95%	4.91%	4.62%	4.61%
Interest Expense	3.20%	2.82%	2.48%	2.30%	2.39%	2.03%	1.79%	1.59%
Peer	2.57%	2.35%	2.15%	2.16%	1.96%	1.73%	1.53%	1.48%
Net Interest Margin	2.11%	3.05%	3.62%	2.39%	3.81%	3.15%	0.30%	4.36%
Peer	3.63%	3.58%	3.39%	3.48%	2.99%	3.18%	3.10%	3.13%
Net Operating Expenses	89.37%	54.42%	52.98%	61.75%	62.38%	70.20%	200.29%	64.46%
Peer	52.93%	54.69%	55.25%	55.68%	64.18%	65.37%	61.35%	67.86%



Profitability Part1(Incremental ROA)		Q4/2007	Q1/2008	Q2/2008	Q3/2008	Q4/2008	Q1/2009	Q2/2009	Q3/2009
Interest Income		5.14%	5.58%	5.81%	4.55%	6.00%	5.02%	2.04%	5.78%
	Peer	5.72%	5.45%	5.10%	5.20%	4.57%	4.54%	4.28%	4.27%
Cost of Funds Incremental		2.76%	2.44%	2.16%	1.99%	2.07%	1.77%	1.57%	1.39%
	Peer	2.19%	2.00%	1.85%	1.85%	1.68%	1.49%	1.32%	1.28%
Net Interest Income		2.38%	3.13%	3.65%	2.56%	3.94%	3.26%	0.47%	4.39%
	Peer	3.53%	3.45%	3.25%	3.35%	2.89%	3.05%	2.96%	2.99%



Profitability Part 2 (Incremental ROA)	Q4/2007	Q1/2008	Q2/2008	Q3/2008	Q4/2008	Q1/2009	Q2/2009	Q3/2009
Operating Expenses	7.12%	5.36%	5.33%	5.25%	6.08%	5.67%	6.15%	5.89%
Peer	4.29%	4.06%	3.94%	4.14%	4.06%	3.97%	3.88%	3.95%
Non Interest Income	2.48%	2.34%	2.01%	2.45%	2.20%	2.14%	2.06%	4.73%
Peer	1.28%	1.12%	1.14%	1.25%	1.09%	0.90%	2.46%	1.02%
Net Operating Expenses Incremental	4.63%	3.02%	3.31%	2.81%	3.88%	3.53%	4.09%	1.16%
Peer	3.01%	2.94%	2.80%	2.89%	2.97%	3.06%	1.42%	2.93%
Return on Average Assets (before stab exp)	-2.25%	0.11%	0.33%	-0.25%	0.06%	-0.28%	-3.62%	3.23%
Peer	0.52%	0.51%	0.45%	0.46%	-0.08%	-0.01%	1.53%	0.06%
Stabilization Expense NCUSIF	0.00%	0.00%	0.00%	0.00%	0.00%	3.06%	-2.55%	2.15%
Peer	0.00%	0.00%	0.00%	0.00%	0.00%	1.99%	-0.49%	0.10%
Return on Average Assets (after stab exp)	-2.25%	0.11%	0.33%	-0.25%	0.06%	-3.33%	-1.07%	1.08%
Peer	0.52%	0.51%	0.45%	0.46%	-0.08%	-2.01%	2.03%	-0.05%



Asset/Liability	Q4/2007	Q1/2008	Q2/2008	Q3/2008	Q4/2008	Q1/2009	Q2/2009	Q3/2009
Loans to Shares	99.84%	88.18%	90.78%	93.23%	96.90%	83.17%	85.81%	87.56%
Peer	72.95%	68.41%	67.62%	69.78%	69.54%	64.93%	64.82%	65.91%
Loans To Assets	86.20%	76.79%	78.80%	80.65%	79.04%	72.63%	75.01%	76.35%
Peer	61.88%	58.36%	57.77%	59.39%	59.18%	55.75%	55.50%	56.44%
Non-earning Assets to Assets	2.70%	2.33%	2.65%	3.09%	3.30%	2.45%	3.12%	2.91%
Peer	4.35%	4.17%	4.12%	4.24%	4.28%	3.66%	4.05%	4.10%
Fixed Assets to Assets	0.54%	0.45%	0.60%	0.96%	1.40%	1.24%	1.21%	1.13%
Peer	2.44%	2.35%	2.32%	2.42%	2.44%	2.33%	2.31%	2.33%



Growth Trends	Q4/2007	Q1/2008	Q2/2008	Q3/2008	Q4/2008	Q1/2009	Q2/2009	Q3/2009
Incremental Asset Growth	-5.51%	5.62%	-5.37%	-4.12%	-0.23%	4.32%	-2.12%	-2.12%
Peer	-0.12%	0.29%	0.58%	-0.34%	-0.33%	1.06%	0.07%	0.33%
Incremental Loan Growth	-1.23%	-5.91%	-2.90%	-1.87%	-2.22%	-4.14%	1.08%	-0.38%
Peer	0.04%	-5.43%	-0.43%	2.44%	-0.68%	-4.80%	-0.37%	2.03%
Incremental Share Growth	-5.39%	6.53%	-5.68%	-4.44%	-5.92%	11.69%	-2.03%	-2.37%
Peer	-0.27%	0.85%	0.73%	-0.72%	-0.33%	1.96%	-0.21%	0.35%
Incremental Regulatory Net Worth Growth (after stabilization expense)	-4.68%	0.25%	0.73%	-0.51%	0.12%	-6.87%	-2.39%	2.42%
Peer	0.90%	-2.50%	-0.39%	1.14%	-0.39%	-7.94%	2.37%	0.01%
Incremental Regulatory Net Worth Growth (before stabilization expense)	-4.68%	0.25%	0.73%	-0.51%	0.12%	-0.57%	-7.58%	7.17%
Peer	0.90%	-2.50%	-0.39%	1.14%	-0.39%	-4.33%	1.34%	0.20%

