

CAE Analysis

September 30, 2009

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

	Credit Union		Peer	
	September 2009	Score 2009	September 2009	Score 2009
1. CAPITAL				
Regulatory Net Worth Ratio (after stabilization expense)	11.54%	1.1	12.88%	1
CAE SCORE - CAPITAL		1.1		1
2. ASSET QUALITY				
Delinquent Loans to Loans	1.11%	1.00	1.73%	2
12-month Charged-off Loan Ratio	1.73%	4.2	0.79%	3.1
CAE SCORE - ASSET QUALITY		3		2.8
3. EARNINGS				
YTD Return on Average Assets (after stabilization expense)	-1.12%	5	0.00%	5
CAE SCORE - EARNINGS		5		5
AVERAGE CAE SCORE		3.05		2.92

