



Nebraska Credit Union League Quarterly Performance Summary



Third Quarter 2011 Results

Table of Contents

Key Performance Comparisons _____	2
Executive Summary _____	3
The National Economic Summary _____	4
Nebraska vs. National Financial Institutions Comparison _____	4
Nebraska vs. National Employment Data _____	5
<u>Nebraska Credit Union Results</u>	
Nebraska Credit Unions' Pre-Assessment ROA Increases _____	5
Consumer Loan Originations Increase 9.2% at Nebraska Credit Unions _____	6
Business Loan Originations On Pace with 2010 Numbers _____	7
Delinquency Rate Improves From Previous September _____	8
Asset Quality Comparisons _____	9
Total Deposits Grow 8.2% as Share Drafts Increase 27% _____	10
Revenue Declines Due to Low-Rate Environment _____	11
Special Section: Auto Lending Key Part of Nebraska Credit Union Success _____	11
Net Worth Ratio Remains High at 10% _____	13
Nebraska Membership Growth over Twice the National Average _____	13
Nebraska Credit Union Count Falls by One _____	14
<u>Performance Data Tables</u>	
Consolidated U.S. Credit Union Financial Statement _____	15
U.S. Credit Union Peer Group Performance _____	16
Consolidated Nebraska Credit Union Financial Statement _____	17
Nebraska Credit Union Peer Group Performance _____	18
Nebraska Credit Union Leaders _____	19-22

Additional 3Q Analysis for Nebraska Credit Unions

Your Nebraska Credit Union League and Callahan & Associates have recently partnered together to offer all affiliated credit unions in the state unrestricted access to Callahan's **CUAnalyzer** performance tool.

CUAnalyzer is a web-based tool that takes an educational approach to financial analysis, providing detailed analysis and peer group comparisons available for more than 100 performance metrics.

This tool is available NOW as part of your League membership. There are no additional fees required. If you haven't received an email from Callahan & Associates with your log-in information, please contact Callahan at 800-446-7453 or support@creditunions.com.

Access **CUAnalyzer** at: <http://nebraska.cuanalyzer.com>

Key Performance Comparisons | As of September 30, 2011

	U.S. CUs	Nebraska CUs	Nebraska as % of Industry
Number of CUs	7,325	71	0.97%
Federal Chartered CUs	4,498	52	1.16%
State Chartered CUs, NCUSIF Insured	2,681	19	0.71%
State Chartered CUs, ASI Insured	146	0	N/A
Total State Chartered CUs	2,827	19	0.67%
Total Members	92,616,245	434,358	0.47%
Members, Average per CU	12,644	6,118	48.39%
# of Mergers/Liquidations YTD	167	1	0.60%
Total Assets	\$963,373,246,118	\$3,348,587,835	0.35%
Total Loans	\$574,560,711,968	\$2,160,959,629	0.38%
Total Shares	\$830,082,592,990	\$2,887,912,144	0.35%
Total Capital	\$107,728,408,346	\$376,266,960	0.35%
Average Asset Size	\$131,518,532	\$47,163,209	35.86%

Annualized as a % of Average Assets | As of September 30, 2011

	U.S. CUs	Nebraska CUs
Interest Income	4.12%	4.34%
Interest Expense	0.95%	0.93%
Net Interest Margin	3.18%	3.41%
Loss Provisions	0.51%	0.35%
Operating Expenses	3.32%	4.06%
Non Interest Income	1.28%	1.42%
ROA prior to NCUSIF Stabilization Expense	0.92%	0.67%
ROA after NCUSIF Stabilization Expense	0.66%	0.43%

As of September 30, 2011

	U.S. CUs	Nebraska CUs
12-Mo. Loan Growth	-0.05%	3.27%
12-Mo. Share Growth	4.97%	8.17%
12-Mo. Member Growth	0.65%	1.54%
12-Mo. Capital Growth	6.07%	2.77%
12-Mo. Asset Growth	4.71%	7.01%
Loans/Shares	69.22%	74.83%
Net Worth/Assets	10.15%	10.64%
Delinquency Ratio	1.60%	1.09%
\$ Average Loan Balance	\$12,548	\$11,147
\$ Average Share Balance	\$8,960	\$6,649

Executive Summary

As credit unions look to close out 2011 on a positive note, they encounter an improving economic environment and increased anti-bank sentiment. Credit union financial performance has continued to strengthen. September data indicates a number of areas where credit unions have created success in their marketplaces. Credit unions in Nebraska posted outstanding financial performance, exceeding most national trends. One example is that Nebraska credit unions posted an increase in loans outstanding of 3.3% over September 2010 levels, while credit unions nationally had loans outstanding decline 5 basis points from the third quarter of 2010.

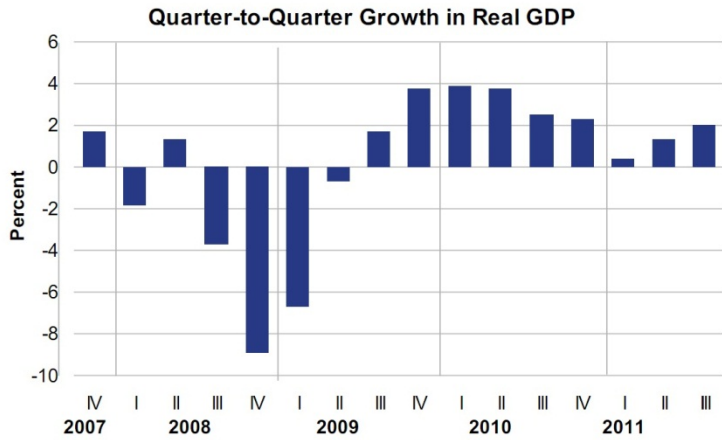
Key Takeaways for Nebraska Credit Unions

- **Annual growth figures for assets, shares, and loans through the third quarter continued to exceed national averages. As these growth rates remain positive, the average member relationship (the outstanding combined loan and share balances per member, excluding business loans) also increased, up to \$11,354 in September.**
- **Credit unions in Nebraska saw share balances increasing at a rate of 8.2%, faster than the national average of 5.0%, as nearly every component of the share portfolio posted positive growth and regular shares, money market shares, and share drafts all posted double digit growth.**
- **Asset quality at Nebraska's credit unions remains a strong point. Delinquency has declined from September 2010 and Nebraska's delinquency rate of 1.09% remains well below the national average of 1.60%.**
- **Earnings were flat compared to the first nine months of 2010. Nebraska recorded a return on average assets of 0.43%, down 1 basis point from the first nine months of 2010. However, pre-assessment ROA was up 6 basis points from the third quarter of 2010 to 0.67%.**
- **Capital levels remain high in Nebraska credit unions at 10.2% of assets. This is a higher level than Nebraska banks, as well as banks nationwide.**

Executive Summary

- The national Gross Domestic Product increased 2.0% in the third quarter, which has continued to improve after slowing down significantly in the first quarter.
- Nebraska's unemployment has remained relatively stable during the first nine months of 2011. Nebraska's unemployment rate remains well below the national average, coming in at 4.2% as of September 30.
- With renewed growth in the vehicle sales market through September, credit unions in Nebraska saw their auto loan balances increase 9.4% over the last twelve months. Credit unions nationally saw their auto loan balances fall 1.7% during the same period.
- Credit unions in Nebraska grew their membership base by 1.5% during the past 12 months, over twice the national average of 0.7%.
- Nebraska-based credit unions had an auto loan penetration rate of 19.9% in the third quarter, measurably above the national average of 16.0%.

The National Economic Summary



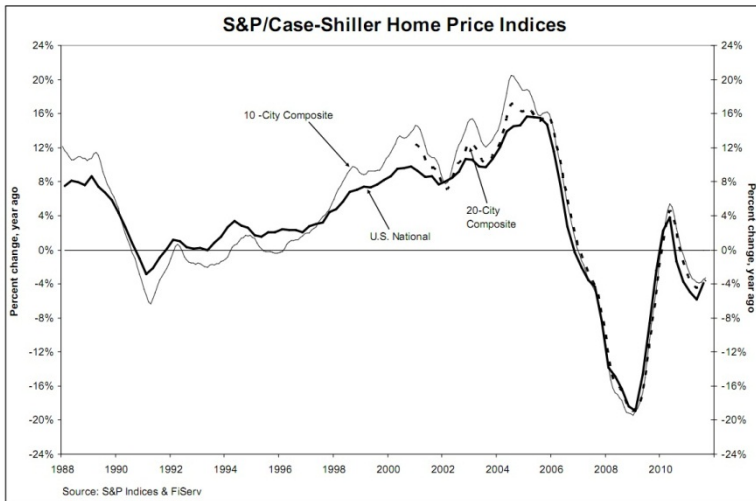
Real GDP growth is measured at seasonally adjusted annual rates.

Third quarter GDP increased at a 2.0% annual pace, according to the Bureau of Economic Analysis (BEA). This is the second quarter in a row that improved from the previous quarter, as GDP growth slowed to nearly zero in the first quarter. According to the BEA, the largest contributors to the change in GDP were higher personal spending and increased nonresidential fixed investment.

September data shows national home prices increased only 0.1% during the third quarter, and are down 3.9% from the third quarter of 2010 (S&P). In contrast with national trends, Nebraska home prices are up 1.2% from prices in September 2010 (CoreLogic).

Even with flat prices, home sales across the state in 2011 have been weaker than 2010. Through September, year-to-date home sales in Lincoln were down 6.2% and down 2.9% in Omaha. Nationally, home sales were down 11.3% from the seasonally adjusted annual rate of sales in September 2010, as the home-buyer tax credits inflated sales for the first half of 2010 (National Association of Realtors).

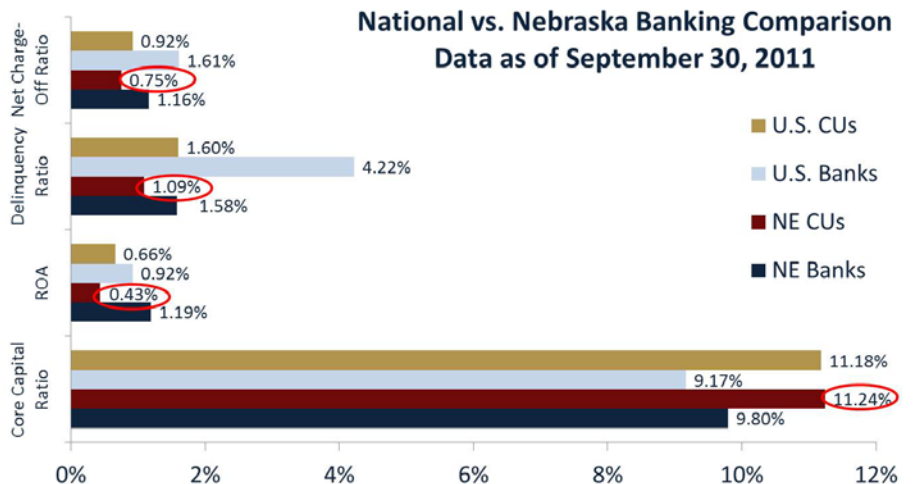
Nationwide, one out of every 605 homes received a foreclosure filing during September. Nebraska has not seen foreclosure figures reach national levels. In fact, the rate is less than a sixth of the national average as in Nebraska only one in 3,666 homes had a foreclosure filing in Nebraska (RealtyTrac).



Nebraska vs. National Financial Institutions Comparison

Nebraska credit unions are more highly capitalized than both their bank peers and their local competitors as of September 2011. At the end of the third quarter, Nebraska credit unions reported an average capital ratio of 11.2%.

Charge-offs are beginning to stabilize for most financial institutions, and at 75 basis points, Nebraska credit unions have a net charge-off ratio below the national credit union average of 92 basis



points. Asset quality for Nebraska credit unions is also better than national and regional peers.

Credit union earnings fell below those reported by the FDIC in the third quarter due to NCUA’s corporate assessment. Similarly, Nebraska credit unions recorded a lower ROA for the third quarter than local banks and banks nationwide.

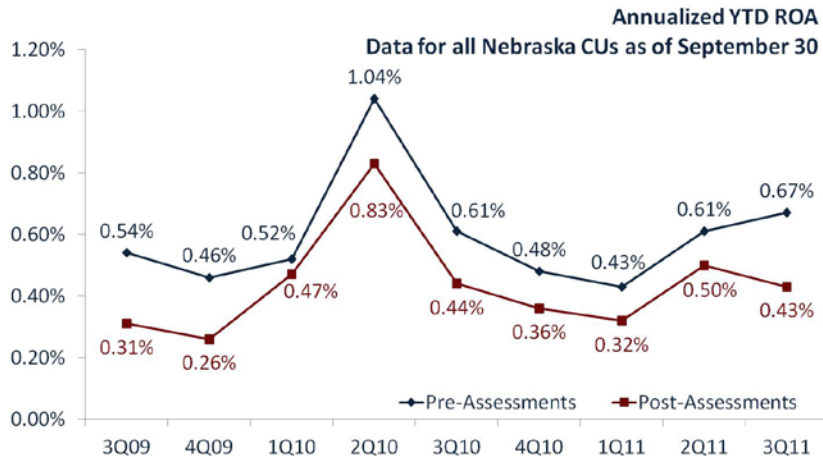
With lower charge-off & delinquency rates and higher capital ratios, the earnings model for Nebraska credit unions remains solid.

Nebraska vs. National Employment Data

Nebraska’s unemployment rate remains well below the national average, coming in at 4.2% as of September 30. Nebraska’s unemployment rate dropped 30 basis points from September 2010 levels, continuing the move toward pre-recession levels. The overall U.S. unemployment rate stood at 9.1% at the end of the third quarter of 2011, down from the 9.6% reported in September 2010.

NEBRASKA CREDIT UNION RESULTS

Nebraska Credit Unions’ Pre-Assessment ROA Increases

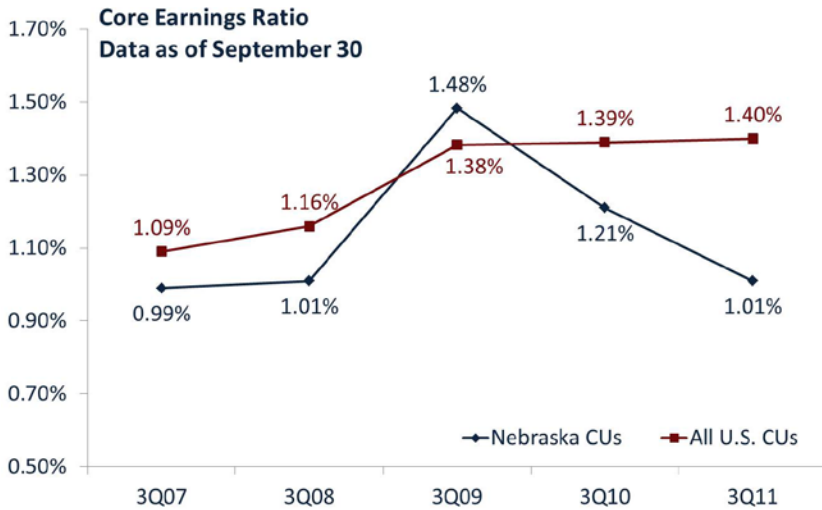


Credit union earnings nationally rebounded in 2010 with lower provisions for loan losses and stabilization expenses. The first nine months of 2011 have brought improved earnings, although corporate NCUA’s stabilization assessment pushed earnings lower in the third quarter.

Nationally, credit unions reported an annualized ROA of 66 basis points through the end of the third quarter. Pre-assessment ROA for the third quarter at Nebraska credit unions of

0.67% was up 6 basis points from the third quarter of 2010. These credit unions had a post-assessment ROA of 43 basis points, down 1 basis point from the previous September and 23 basis points below the national average.

In August, the National Credit Union Administration (NCUA) announced a 2011 corporate stabilization fund (TCCUSF) assessment of 25 basis points of insured shares, due by September 27 and to be reported on third quarter call reports. Credit unions in Nebraska reported \$5.8 million in stabilization expenses at the end of the third quarter.

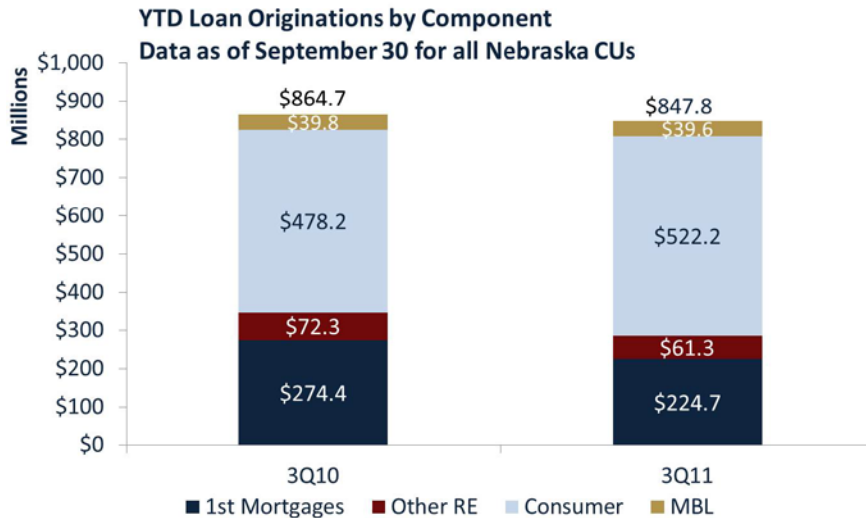


With the combined factors of structural changes in NCUA reporting and accounting, ongoing TCCUSF assessments, and a record-low interest rate environment expected to continue through mid-2013, credit unions are increasingly looking to measure and benchmark their core operating earnings. This metric looks at net interest income, non-interest income and other operating income, less daily operating expenses as a percentage of average assets. The core earnings ratio uses this formula to examine credit union’s core business by

eliminating extraordinary gains or losses, stabilization expenses, and the provision for loan losses.

Through September, credit unions in Nebraska reported a core earnings ratio of 1.01%, which is below the national average of 1.40%.

Consumer Loan Originations Increase 9.2% at Nebraska Credit Unions

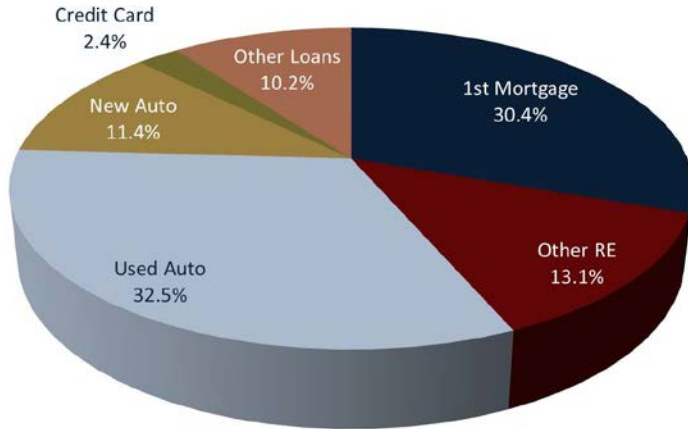


Nationally, credit unions posted a 4.6% increase in loans originated through the third quarter. Through the first nine months of 2011, originations at Nebraska credit unions declined slightly by 2.0%. Volume declined across all categories except consumer loans, which were up 9.2% over the third quarter of 2010. Through the first nine months of 2011, Nebraska credit unions originated \$522.2 million in consumer loans.

Although originations were down slightly, total outstanding balances at Nebraska credit unions increased 3.3% over the previous September. Credit unions in Nebraska posted strong growth in other consumer lending components. Outstanding credit card balances, while just 2.4% of the total portfolio, grew 8.8% over September 2010 levels. Used auto loans increased 10.3%, adding \$65.4 million to total loans outstanding and making used auto loans the largest component of the Nebraska loan portfolio. New auto loans outstanding, which nationally declined 10.8%, increased 7.1% at Nebraska credit unions. This strong growth, which ran counter to the national growth trend, added \$16.3 million in new auto loans from a year ago.

Credit unions in Nebraska originated \$224.7 million in first mortgages during the first nine months of 2011, down 18.1% versus the first nine months of 2010. First mortgages outstanding rose 74 basis points to \$656.3 million at Nebraska credit unions. The balance sheet growth is slightly understated due to secondary market activity as Nebraska credit unions sold \$136.0 million in mortgages in the first nine months of the year. If Nebraska credit unions had kept

Loan Composition for NE CUs | \$2.2B as of September 30, 2011

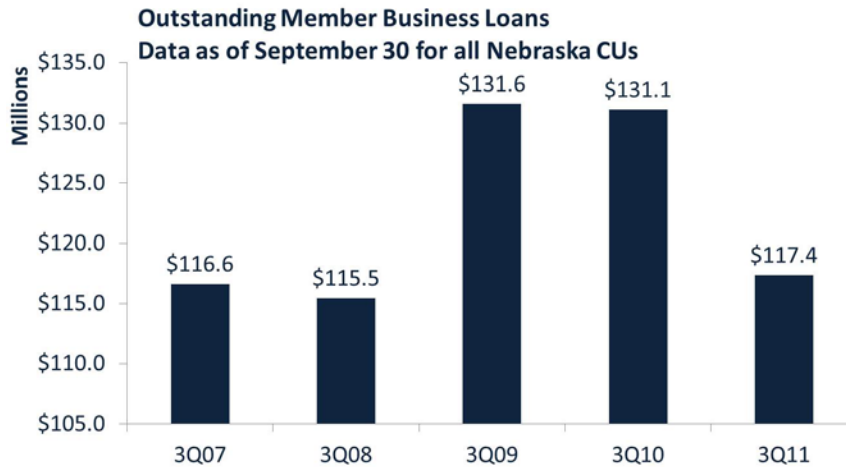


those loans on their books, they would have recorded a 21.6% rise in outstanding first mortgages from the third quarter of 2010.

Credit unions in Nebraska hold 30.4% of their collective loan portfolio in first mortgages. One reason for this percentage being smaller than the national average of 40.5% is the management decision to actively sell first mortgage loans to the secondary market.

In the first nine months of 2011, credit unions in Nebraska sold 60.5% of first mortgage originations to the secondary market. This proportion is in-line with the 60.3% of first mortgages that were sold during the first nine months of 2010. Credit unions nationally sold 44.6% of their first mortgage originations to the secondary market during the first nine months of 2011.

Business Loan Originations On Pace with 2010 Numbers



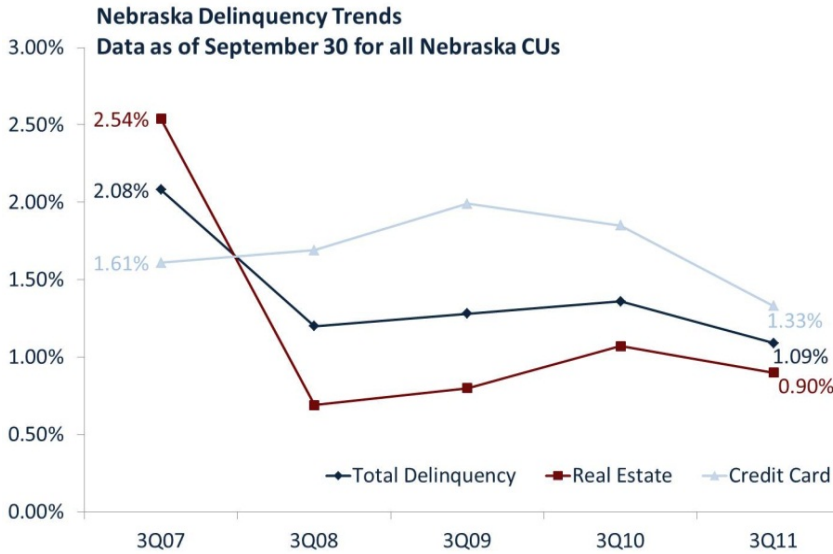
Business loan balances in Nebraska decreased 10.5% from the third quarter of 2010. As of September, 22 of Nebraska’s 71 credit unions reported outstanding business loan balances, representing a total of \$117.4 million in outstanding balances. Thirty one percent of credit unions currently offer business loans in Nebraska, a slight decrease from 33.3 percent at September 2010. This is above the national average, of which 28.8% of all credit unions offer

business loans. The percentage of Nebraska credit unions with more than \$50 million in assets offering business loans is 75.0%, significantly higher than the 64.8% national average. Business loan originations were in-line with the number reported in the previous September. During the first nine months of 2011, Nebraska credit unions originated \$39.6 million in business loan balances, down only 44 basis points from the \$39.8 million in originations reported during the first nine months of 2010.

Member business loans are a material component of Nebraska credit unions’ loan portfolios. In aggregate, 5.4% of Nebraska’s loans are classified as business loans, in-line with the U.S. average of 5.7%. Within the business loan portfolio, 51.1% of these loans are secured by non-farm property. 15.2% of these loans are classified as commercial and industrial loans, while 33.3 % are agriculture related.

Delinquency Rate Improves From Previous September

Asset quality in Nebraska remains strong as the delinquency rate fell to 1.09% from 1.36% in September 2010. Delinquency in Nebraska remains below the national average of 1.60%, which declined 16 basis points from 1.76% in the previous September.



Real estate delinquencies of 0.90% are well below the national rate of 2.02%. Within the real estate portfolio in Nebraska, both first mortgage delinquency and other real estate delinquency declined from September 2010 levels. Over the past 12 months, first mortgage delinquency fell 22 basis points to reach 0.84%. Other real estate delinquency decreased 7 basis points from the 1.10% reported in September 2010.

On the consumer loan side, both credit card delinquency and non-credit card consumer delinquency have improved from the previous September. Nebraska credit unions currently have a 1.33% reportable credit card delinquency rate, an improvement of 52 basis points from September 2010 but up 16 basis points from the second quarter. Likewise, other consumer loans, which include auto loans, improved in asset quality by 37 basis points from 12 months ago but was up 25 basis points from the second quarter.

Credit unions in Nebraska with less than \$20 million in assets posted an improvement in delinquency over the past four quarters, as they reported a 9 basis point decline in the delinquency rate to reach 1.26%. While this is a 13 basis point increase from the second quarter, both credit card delinquency and non-credit card consumer loan delinquency declined from the previous September at these credit unions. Credit unions with assets between \$20 million and \$100 million saw delinquency rates decline to 1.00%. Although this is four basis points higher than in June of this year, it still represents a 52 basis point decline from September 2010. Nebraska credit unions with more than \$100 million in assets posted an 18 basis point decrease in delinquency from September 2010 to reach 1.11%, which is up 22 basis points from the second quarter.

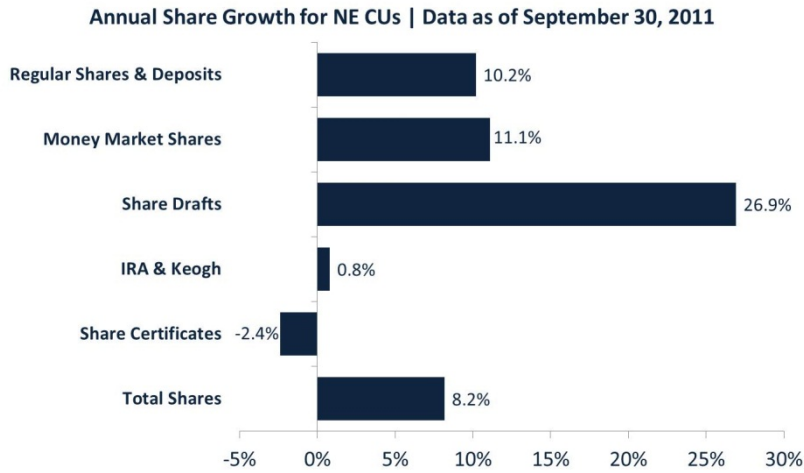
Even though Nebraska credit unions are writing off a larger proportion of loans than a year ago, they still are below the national credit union charge-off rate and down from the previous quarter. Through the end of the third quarter, the net charge-off rate was 75 basis points. This is up 27 basis points from the 0.48% reported in September 2010. However, the net charge-off rate at Nebraska credit unions is still well below the national credit union average of 0.92%.

The table on the following page shows a breakout for delinquency and charge-off rates by component. “Non-Credit Card Consumer Loan” metrics, which are the closest estimate for auto loan delinquencies and charge-offs, also include boat & RV loans, other unsecured loans (such as payday loans and signature loans), and student loans.

Asset Quality Comparisons Data as of September 30					
	NE CUs Under \$20M	NE CUs \$20M–100M	NE CUs Over \$100M	All NE CUs	All US CUs
2009					
Delinquency Ratio	1.32%	1.36%	1.24%	1.28%	1.69%
1 st Mortgage Delinquency	0.93%	1.57%	0.49%	0.76%	1.93%
Other RE Delinquency	0.38%	0.69%	1.00%	0.87%	1.52%
Credit Card Delinquency	2.16%	2.07%	1.93%	1.99%	2.03%
MBL Delinquency	0.00%	5.43%	6.55%	6.27%	3.40%
Non-CC Consumer Delinq.*	1.54%	1.44%	1.90%	1.72%	1.49%
Net Charge-Off Ratio	0.39%	0.69%	0.56%	0.59%	1.16%
1 st Mortgage Charge-Offs	0.00%	0.05%	0.11%	0.09%	0.23%
Other RE Charge-Offs	0.47%	0.35%	0.52%	0.46%	1.14%
Credit Card Charge-Offs	1.05%	3.05%	2.74%	2.75%	4.18%
MBL Charge-Offs	0.00%	3.22%	0.29%	0.72%	0.52%
Non-CC Consumer C-Os*	0.42%	0.98%	0.82%	0.83%	1.60%
2010					
Delinquency Ratio	1.35%	1.52%	1.29%	1.36%	1.76%
1 st Mortgage Delinquency	0.77%	1.94%	0.75%	1.06%	2.29%
Other RE Delinquency	1.47%	1.37%	0.93%	1.10%	1.56%
Credit Card Delinquency	3.11%	1.55%	1.95%	1.85%	1.64%
MBL Delinquency	0.00%	11.15%	9.40%	9.48%	4.41%
Non-CC Consumer Delinq.*	1.43%	1.34%	1.75%	1.60%	1.33%
Net Charge-Off Ratio	0.32%	0.55%	0.46%	0.48%	1.14%
1 st Mortgage Charge-Offs	0.00%	0.35%	0.10%	0.16%	0.35%
Other RE Charge-Offs	-0.01%	0.19%	0.34%	0.28%	1.33%
Credit Card Charge-Offs	0.90%	1.49%	2.71%	2.21%	4.30%
MBL Charge-Offs	0.00%	5.14%	0.24%	0.90%	0.74%
Non-CC Consumer C-Os*	0.43%	0.70%	0.63%	0.63%	1.36%
2011					
Delinquency Ratio	1.26%	1.00%	1.11%	1.09%	1.60%
1 st Mortgage Delinquency	0.95%	1.07%	0.75%	0.84%	2.24%
Other RE Delinquency	1.10%	0.58%	1.28%	1.03%	1.41%
Credit Card Delinquency	2.05%	1.17%	1.38%	1.33%	1.18%
MBL Delinquency	1.62%	3.85%	5.91%	5.53%	3.76%
Non-CC Consumer Delinq.*	1.33%	1.08%	1.29%	1.23%	1.06%
Net Charge-Off Ratio	0.17%	0.55%	0.90%	0.75%	0.92%
1 st Mortgage Charge-Offs	0.01%	0.47%	0.19%	0.26%	0.39%
Other RE Charge-Offs	0.25%	0.37%	0.20%	0.26%	1.23%
Credit Card Charge-Offs	0.91%	0.75%	1.34%	1.11%	3.15%
MBL Charge-Offs	0.00%	12.22%	10.84%	10.90%	0.78%
Non-CC Consumer C-Os*	0.18%	0.63%	1.45%	1.11%	0.98%

*Note: Non-CC Consumer Delinquency and Charge-Off numbers represent our closest available approximation for auto loan delinquency and charge-offs. However, potential losses on boat & RV loans, other unsecured loans, and student loans are also included in the metric.

Total Deposits Grow 8.2% as Share Drafts Increase 27%



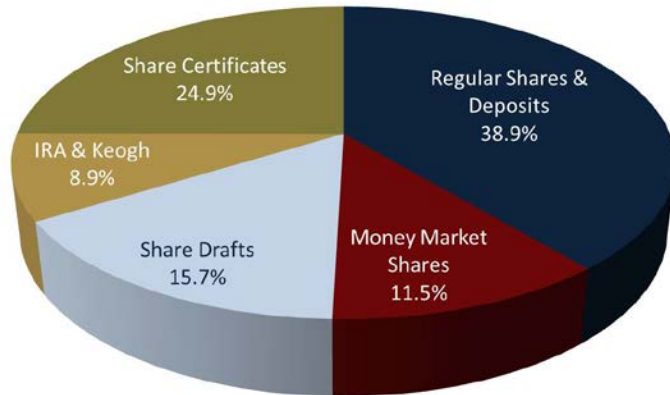
Share balances in Nebraska experienced continued strong growth over the last 12 months. The total amount of shares deposited at Nebraska credit unions stood at \$2.9 billion at September 30, a 12-month increase of 8.2%. Every segment of the portfolio, with the exception of share certificates, posted positive growth over the last 12 months.

Share drafts grew the fastest, up 26.9% over the last 12 months. Nebraska credit union members have deposited an additional \$96.4 million in their checking accounts from September 2010. The largest dollar increase came from regular shares and deposits, which grew at 10.2% as Nebraska credit unions added \$104.1 million in balances from the previous September.

Regular shares and deposits remain the largest component of the share portfolio at 38.9%. Another minor shift in the portfolio includes share drafts increasing their portion of shares 2.3 percentage points to 15.7% as members flee banks that have begun to charge for checking accounts.

With share growth stronger than loan growth, Nebraska credit unions are reporting increased liquidity. The loan to share ratio has fallen, down to 74.8% in September from the 78.4% reported in the previous September. As a result, credit unions have expanded their investment portfolio. As of September, credit unions in Nebraska have seen their investment and cash totals rise 17.5% annually. This is faster than the U.S. credit union average of 14.4%. In the continued low interest rate environment, credit unions in Nebraska

NE CU Share Composition | \$2.9B as of September 30, 2011

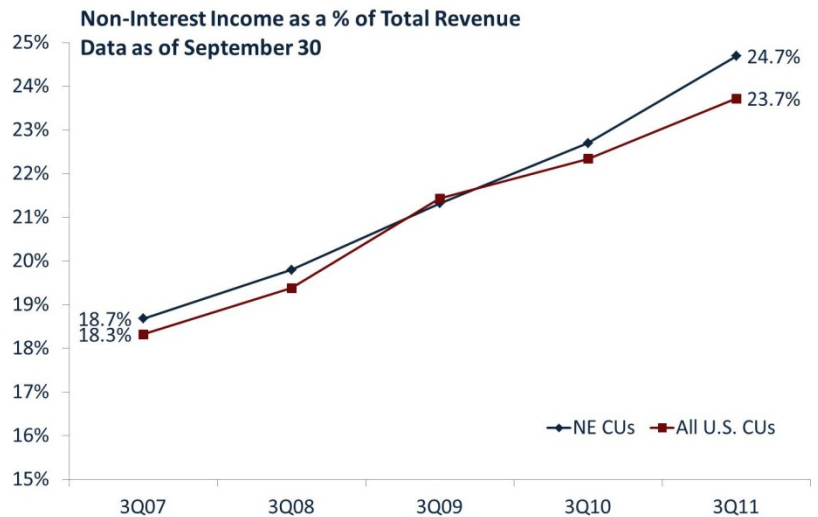
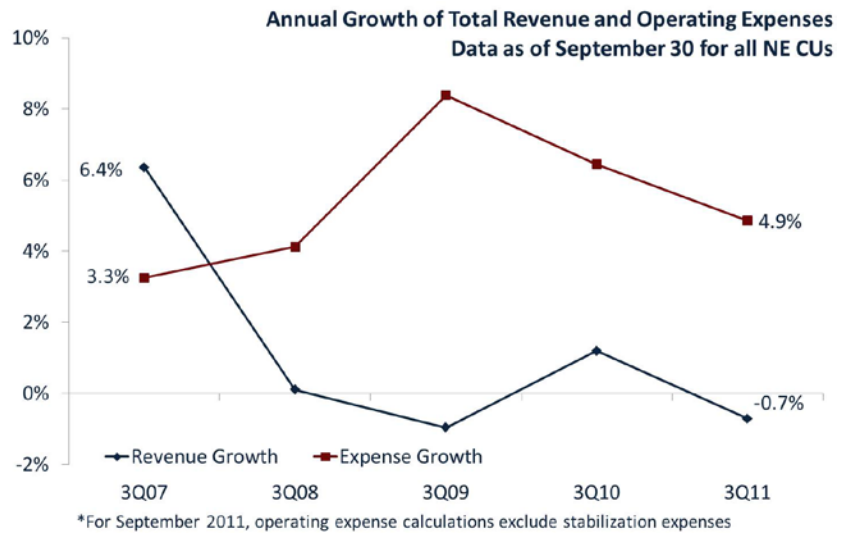


are directing dollars to new investment vehicles. Investments at corporate credit unions fell 40.1%. Investment in U.S. and federal agency securities increased 10.7% to \$187.0 million. The largest dollar increase in the portfolio was in investments held by credit unions at banks and thrifts, which was up \$49.7 million, and annual increase of 15.1% over the previous September.

Revenue Declines Due to Low-Rate Environment

Total revenue for Nebraska credit unions declined by 71 basis points at the end of the third quarter. Not an issue confined to Nebraska, credit unions nationwide also saw income levels decline. Nationally, income dropped 3.8%. Interest income has declined 5.5% over the past 12 months at credit unions nationwide and declined 3.3% at Nebraska credit unions. The major factor in the decline in revenue comes from the record low-rate environment. Average loan yields for Nebraska credit unions also fell, down 35 basis points from September 2010 to 6.04% in the third quarter. Credit unions in Nebraska saw average investment yields drop to 1.37% in September 2011, down from 1.64% in September 2010. Trading and other operating income saw the greatest percentage increase at 20.5%, up \$1.8 million from 12 months ago as income from investments fell 13.7%, despite investment balances increasing 17.5% over the past 12 months.

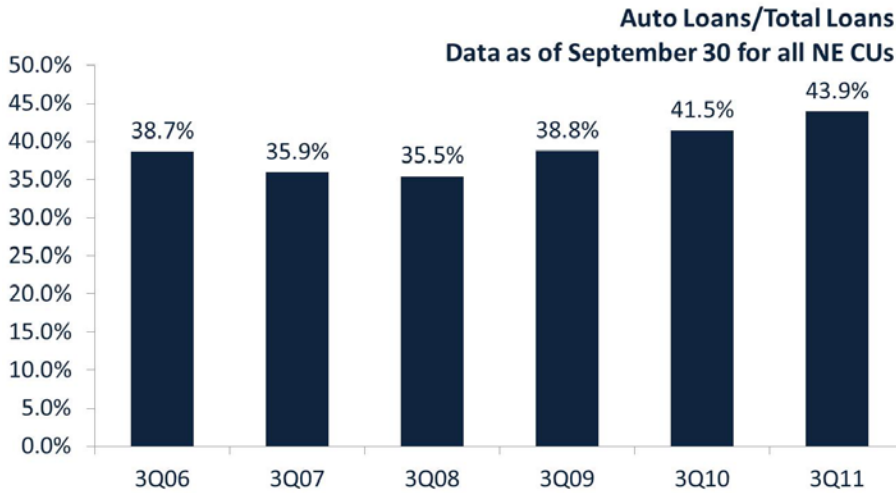
Non-interest income as a percent of total income finished September at 24.7%, up from the 22.7% reported in the previous September. Non-interest income has increased 8.0% since September 2010.



Operating expense growth, which excludes stabilization expenses, was 4.9% for Nebraska credit unions in September 2011, higher than the national average of -0.5%. This is a decrease from operating expense growth of 6.4% in September 2010. Salary and benefits saw the largest dollar increase from September 2010, up \$2.7 million.

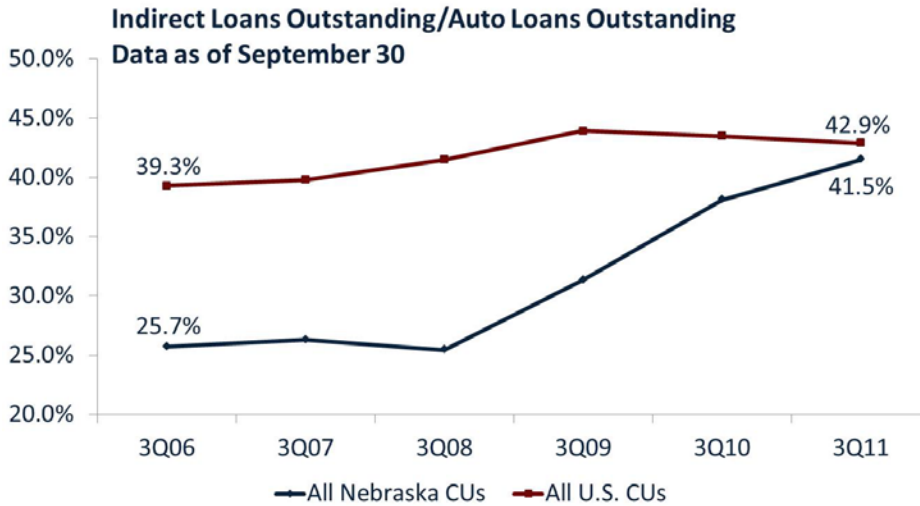
Special Section: Auto Lending Key Part of Nebraska Credit Union Success

Auto lending plays a large role in the lending portfolio of credit unions nationwide. The average credit union has 28.9% of its loan portfolio in auto loans. Nebraska credit unions have an even higher concentration as auto loans make up 43.9% of the total outstanding loan portfolio. Vehicle financing has traditionally been the bread and butter of credit unions' lending. At Nebraska credit unions, used auto loans make up 74.0% of outstanding auto loans. This is higher than the average credit union, as nationally the average credit union has 64.4% of their auto loans in used autos.



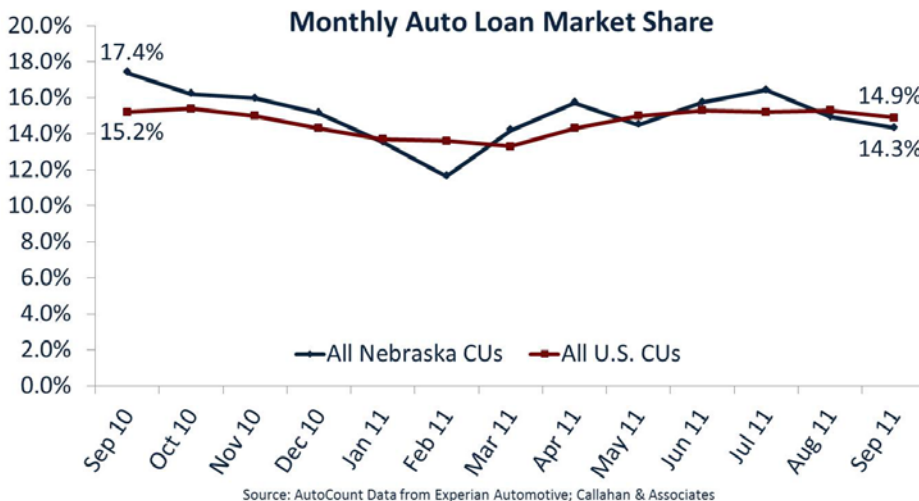
Although vehicle sales are back on the rise, up 8.7% from year-to-date September 2010 numbers, this has not translated to growth in the national credit union auto portfolio due to heightened competition from captive finance companies. Nationally, auto loan balances declined 1.7% during the third quarter. In contrast to national trends, data as of September shows that in the past year the auto loan portfolio increased by 9.4% at

Nebraska credit unions. Also counter to national trends, growth was reported in both the used and the new auto loan portfolios. Nebraska's used auto loan balances increased 10.3% annually, while new auto balances increased 7.1% from the same time last year.



Although balances have increased at credit unions in Nebraska, the renewed competition in auto lending has pushed Nebraska's market share lower. Nebraska's year-to-date auto market share stood at 14.6% through the end of September. This is down from the 16.8% Nebraska credit unions captured during the same period in 2010, but this drop is not isolated to Nebraska. Credit unions nationally have seen year-to-date market share drop from 15.2% in September 2010 to 14.5% by the end of September 2011.

Nebraska credit unions can use the auto loan penetration rate to measure how many of their members have an auto



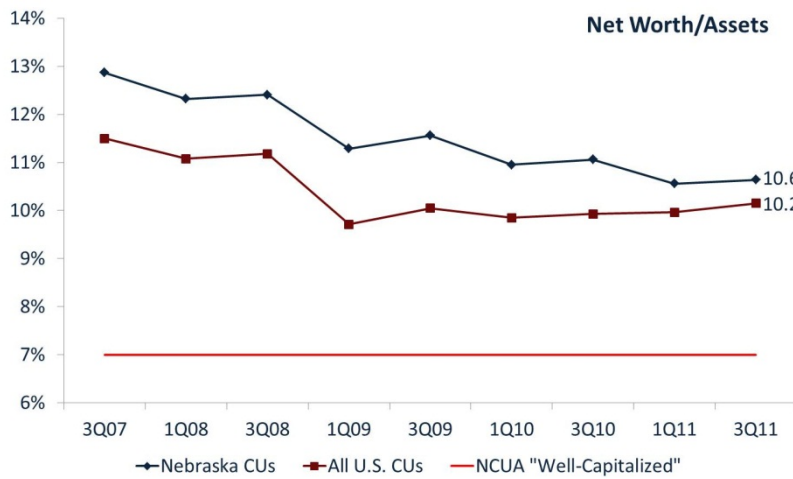
loan with the credit union. It is calculated by adding together the number of used and new vehicle loans, then dividing that by the number of members. The average auto loan penetration rate for Nebraska credit unions was 19.9% at the end of the third quarter. This is higher than the national credit union average of 16.0%, and up 70 basis points from the third quarter of 2010.

For Nebraska credit unions, the average auto loan balance is \$11,001.

This is in-line with the \$11,191 that credit unions nationwide recorded in the third quarter. Credit unions with a large amount of new auto loans compared to used auto loans will have a higher average auto loan balance.

Indirect lending is a subcomponent of auto lending at credit unions. Working with dealers, rather than directly with members, is one way to build a reputation in select marketplaces and reach out to new members. Although not all indirect loans reported by credit unions are related to autos, they serve as the best proxy for loans made through dealers as over 95% of credit unions only do indirect auto lending (as opposed to indirect mortgage lending). The ratio of outstanding indirect loans to outstanding auto loans at Nebraska credit unions was 41.5% at the end of September, which is slightly below the national average of 42.9%. Indirect loan delinquency stood at 0.63% at the end of the third quarter, well below the state’s overall delinquency rate of 1.09% for the same time.

Net Worth Ratio Remains High at 10.6%

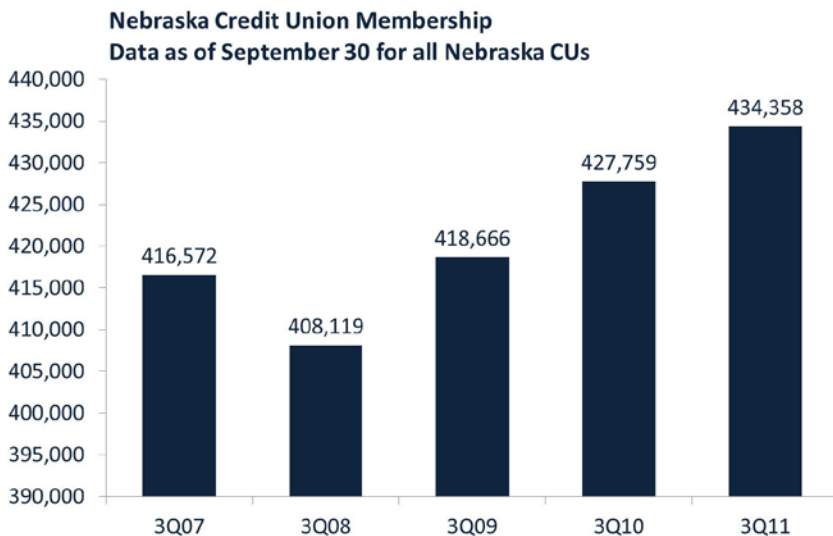


As of September, the net-worth-to-assets ratio stood at 10.6% for Nebraska credit unions. This level is higher than the national average of 10.2% and is well above the NCUA’s 7% threshold for achieving a “well-capitalized” level.

Overall net worth increased 3.0% to \$356.2 million driven by strong earnings. As assets increased more quickly than reserves, the ratio declined slightly from the previous September level of 11.1%.

Nebraska Membership Growth over Twice the National Average

Membership at Nebraska credit unions increased 1.5% from September 2010, with every quarter since then showing an increase in members.



Nebraska credit unions added nearly 6,660 members since the previous September. Over the past year, Nebraska credit union membership growth was over twice the industry average of 0.6%.

Product penetration metrics, which help credit unions measure how many members are using each product, have been on the rise at Nebraska credit unions in recent years. Over the past five years, share draft penetration has increased from 35.8% to 39.9%, auto loan penetration increased from 16.9% to 19.9%, credit card penetration increased from 5.4% to 6.4%. Mortgage penetration was the only product that saw a decline over the same

penetration increased from 5.4% to 6.4%. Mortgage penetration was the only product that saw a decline over the same

time, declining from 5.4% to 4.9%. This penetration metric is slightly understated due to sales of mortgages to the secondary market by Nebraska credit unions.

The growth of certain penetration metrics is even more impressive considering that membership has grown at a compound annual growth rate of 1.41% basis points during the 5 year period.

Nebraska Credit Union Count Falls by One

During 2010, there were no credit union mergers or liquidations in Nebraska. Through the first nine months of 2011, one credit union underwent a merger. The credit union that underwent a merger was Scotts Bluff (\$957K).

Nebraska Credit Union Mergers/Liquidations 2000 – 3Q 2011				
	# of NE Mergers/Liquidations	% of NE CUs Merged/Liquidated	# Nebraska CUs	# U.S. CUs
2000	5	5.49%	86	10,664
2001	3	3.49%	83	10,355
2002	3	3.75%	80	10,041
2003	0	0.00%	81	9,554
2004	2	2.47%	79	9,209
2005	1	1.27%	78	8,880
2006	3	3.85%	75	8,536
2007	1	1.33%	74	8,268
2008	1	1.35%	73	7,968
2009	1	1.37%	72	7,710
2010	0	0.00%	72	7,491
3Q 2011	1	1.39%	71	7,325
Totals	21		-15	-3,339

Consolidated U.S. Credit Union Financial Statement

All U.S. Credit Unions as of September 30, 2011 (Thousands of Dollars)

	Sep-10	Sep-11	% Chg		9 Mos. Ended Sep-10	9 Mos. Ended Sep-11	% Chg
Assets:				Income:			
Cash & Equivalents	78,599,175	93,163,732	18.53%	Loans	26,374,537	24,999,133	-5.21%
Govt & Agencies	138,103,617	179,408,914	29.91%	(Less Rebates)	(16,733)	(14,843)	-11.30%
Corporate Credit Union	22,556,233	9,147,025	-59.45%	Investments	4,354,083	4,038,208	-7.25%
Banks and S&Ls	42,782,468	44,050,015	2.96%	Fee Income	5,307,496	5,208,394	-1.87%
Mutual Funds	1,559,686	1,756,505	12.62%	Trading+Other Operating	3,533,022	3,825,597	8.28%
All Other Inv & Ins	23,810,479	23,994,482	0.77%	Total Income	39,552,405	38,056,489	-3.78%
Total Investments, Cash & Cash Eq.	307,411,658	351,520,673	14.35%	Expenses:			
Real Estate Loans	315,121,267	315,983,783	0.27%	Employee Compensation and Benefits	10,542,133	10,892,629	3.32%
Auto Loans	168,740,129	165,877,737	-1.70%	Travel & Conference	190,335	206,273	8.37%
All Other Loans	90,991,925	92,699,192	1.88%	Office Occupancy	1,626,352	1,673,047	2.87%
Total Loans	574,853,321	574,560,712	-0.05%	Office Operations	4,035,511	4,097,464	1.54%
(Loan Loss Allow)	(9,436,183)	(9,161,750)	-2.91%	Education & Promotional	707,002	743,616	5.18%
Foreclosed & Repossessed Assets	1,821,944	1,874,772	2.90%	Loan Servicing	1,367,422	1,475,989	7.94%
Land & Buildings	16,845,335	17,299,870	2.70%	Professional Services	1,606,367	1,707,836	6.32%
Other Fixed Assets	3,403,756	3,356,160	-1.40%	Member Insurance	860,238	62,948	-92.68%
All Other Assets	25,126,417	23,922,810	-4.79%	Operating Fees	115,137	110,679	-3.87%
Total Assets	920,026,248	963,373,246	4.71%	Miscellaneous	566,638	542,228	-4.31%
Liabilities & Capital:				Operating Expense Subtotal	21,617,135	21,512,711	-0.48%
Dividends Payable	360,975	277,262	-23.19%	Prov/Loan Loss	5,367,126	3,572,981	-33.43%
Notes Payable	27,438,017	24,942,306	-9.10%	Expense Subtotal	26,984,261	25,085,692	-7.04%
Reverse Repurchase Agreements	582,440	559,937	-3.86%	Non-Operating Gain (Loss)	11,082	171,777	1450.06%
Other Liabilities	8,927,467	9,112,062	2.07%	Income before Dividends	12,579,226	13,142,575	4.48%
Total Liabilities	37,308,899	34,891,566	-6.48%	Cost Of Funds:			
Regular Shares & Deposits	231,369,852	256,261,933	10.76%	Interest on Borrowed Funds	787,419	685,894	-12.89%
Money Market Shares	175,113,469	187,369,697	7.00%	Dividends	7,687,253	5,972,659	-22.30%
Share Drafts	87,937,012	100,888,509	14.73%	Net Income Prior to Stabilization	4,104,554	6,484,022	57.97%
IRA & Keogh	77,168,967	78,274,874	1.43%	Net NCUSIF Stabilization Expense	1,096,329	1,846,510	68.43%
Share Certificates	219,155,796	207,287,581	-5.42%	Net Income	3,008,225	4,637,512	54.16%
Total Shares	790,745,096	830,082,593	4.97%				
Regular Reserve	19,550,429	19,586,621	0.19%	Total Number of Credit Unions	7,556	7,325	-3.06%
FASB 115 Valuation Reserve	355,893	751,372	111.12%	# of FCU's	4,631	4,498	-2.87%
Undivided Earnings & Other Reserves	71,723,962	77,261,266	7.72%	# of SCU's - Federally Insured	2,771	2,681	-3.25%
Equity Acquired in Merger	341,969	799,828	133.89%	# of SCU's - Cooperatively Insured	154	146	-5.19%
Total Reserves & Undivided Earnings	91,972,253	98,399,087	6.99%	Members	92,020,474	92,616,245	0.65%
Total Liabilities & Capital	920,026,248	963,373,246	4.71%	Employees	237,514	238,600	0.46%
				Average Share Balance	8,593	8,960	4.27%
				Average Loan Balance	12,579	12,548	-0.25%

U.S. Credit Union Peer Group Performance | All U.S. Credit Unions as of September 30, 2011

	U.S. Totals	Under \$20M	\$20M-\$50M	\$50M-\$100M	\$100M- \$250M	\$250M- \$500M	\$500M-\$1B	Over \$1B
# of CUs	7,325	3,748	1,341	806	705	331	215	179
Average Assets (000s)	\$131,519	\$6,916	\$32,187	\$70,491	\$156,007	\$351,424	\$699,615	\$2,574,024
12-MONTH GROWTH								
Capital Growth	6.07%	-0.32%	1.52%	3.22%	4.33%	5.94%	6.60%	9.27%
Loan Growth	-0.05%	-2.00%	-1.55%	-0.46%	-0.34%	0.39%	0.69%	1.61%
Share Growth	4.97%	3.12%	4.42%	4.95%	4.56%	5.63%	5.61%	6.78%
Member Growth	0.65%	-1.79%	-0.97%	0.08%	0.19%	1.08%	1.12%	4.00%
CAPITAL								
Capital/Assets	11.18%	14.29%	12.26%	11.47%	11.05%	11.24%	11.25%	10.86%
Solvency Ratio	114.30%	116.51%	113.89%	113.04%	112.69%	113.24%	113.89%	115.18%
Allow. For Loan Losses/Del. Loans	99.70%	69.50%	78.98%	82.85%	90.90%	98.58%	102.75%	105.42%
Delinquency Ratio	1.60%	2.00%	1.54%	1.42%	1.45%	1.55%	1.45%	1.70%
EARNINGS								
Return on Ave. Assets Before NCUSIF Exp.	0.92%	0.23%	0.43%	0.60%	0.73%	0.81%	0.90%	1.12%
Return on Ave. Assets Post NCUSIF Exp.	0.66%	-0.04%	0.15%	0.33%	0.46%	0.54%	0.64%	0.87%
Service Revenue / Ave. Assets	1.28%	0.85%	1.06%	1.26%	1.39%	1.47%	1.30%	1.24%
Net Interest Margin	3.17%	3.53%	3.42%	3.47%	3.36%	3.31%	3.18%	2.99%
Operating Expenses/Ave. Assets**	3.04%	3.83%	3.68%	3.77%	3.62%	3.48%	3.15%	2.57%
Yield on Average Earning Assets	4.30%	4.29%	4.29%	4.44%	4.42%	4.38%	4.28%	4.25%
Cost Of Funds	1.06%	0.72%	0.77%	0.82%	0.90%	0.93%	1.01%	1.22%
PRODUCTIVITY								
YTD Income per Employee (000s)	\$160	\$84	\$111	\$119	\$126	\$140	\$155	\$211
YTD Income per Member	\$411	\$194	\$268	\$311	\$358	\$398	\$436	\$499
YTD Operating Exp. per Member	\$252	\$159	\$206	\$230	\$251	\$266	\$276	\$264
Assets per Employee (000s)	\$4,038	\$2,281	\$2,922	\$2,965	\$3,089	\$3,389	\$3,926	\$5,417
YTD Loan Originations (\$) per Empl. (000s)	\$797	\$413	\$455	\$482	\$537	\$595	\$751	\$1,188
MEMBER SERVICE USAGE								
Auto Loan Penetration*	16.00%	13.56%	14.28%	15.18%	15.87%	16.30%	16.76%	16.50%
Share Draft Penetration*	49.15%	29.04%	36.24%	42.32%	46.26%	51.76%	53.03%	55.11%
Credit Card Penetration*	14.74%	11.77%	10.15%	11.29%	11.77%	13.66%	14.40%	19.09%
\$ Average Share Balance	\$8,963	\$4,504	\$6,193	\$6,836	\$7,709	\$8,438	\$9,559	\$10,867
# of Share & Loan Accts per Member	2.35	1.80	2.06	2.18	2.25	2.34	2.39	2.53
LENDING PROFILE								
Loans to Shares	69.22%	56.03%	58.38%	62.53%	66.70%	68.26%	70.37%	72.37%
% of RE Loans to Total Loans	55.00%	23.38%	40.84%	45.84%	50.95%	53.09%	56.26%	59.49%
\$ Average Loan Balance	\$12,548	\$6,762	\$8,607	\$9,663	\$11,275	\$11,910	\$13,623	\$14,258
Total Loans per Employee (000s)	\$2,408	\$1,097	\$1,496	\$1,635	\$1,817	\$2,021	\$2,393	\$3,326
*For CUs under \$20M, only those with at least one respective account are included in the calculation								
**Excludes stabilization expenses								

Consolidated Nebraska Credit Union Financial Statement

All Nebraska Credit Unions as of September 30, 2011

	Sep-10	Sep-11	% Chg		9 Mos. Ended Sep-10	9 Mos. Ended Sep-11	% Chg
Assets:				Income:			
Cash & Equivalents	264,880,886	388,213,050	46.56%	Loans	99,026,988	96,932,117	-2.12%
Govt & Agencies	168,916,638	187,046,186	10.73%	(Less Rebates)	(478,252)	(417,097)	-12.79%
Corporate Credit Union	76,414,875	45,744,579	-40.14%	Investments	11,377,684	9,814,642	-13.74%
Banks and S&Ls	328,709,130	378,391,752	15.11%	Fee Income	23,287,449	24,025,164	3.17%
Mutual Funds	186	0	-100.00%	Trading+Other Operating	8,986,774	10,831,861	20.53%
All Other Inv & Ins	49,057,676	43,753,638	-10.81%	Total Income	142,200,643	141,186,687	-0.71%
Total Investments, Cash & Cash Eq.	887,979,391	1,043,149,205	17.47%	Expenses:			
Real Estate Loans	955,047,326	939,053,071	-1.67%	Employee Compensation and Benefits	46,740,255	49,472,058	5.84%
Auto Loans	867,470,790	949,093,511	9.41%	Travel & Conference	836,685	907,073	8.41%
All Other Loans	270,102,239	272,813,047	1.00%	Office Occupancy	6,952,998	7,451,059	7.16%
Total Loans	2,092,620,355	2,160,959,629	3.27%	Office Operations	15,045,716	15,731,721	4.56%
(Loan Loss Allow)	(20,086,922)	(19,336,615)	-3.74%	Education & Promotional	3,679,730	3,790,313	3.01%
Foreclosed & Repossessed Assets	4,330,763	4,788,187	10.56%	Loan Servicing	3,693,935	4,063,123	9.99%
Land & Buildings	74,935,189	77,196,412	3.02%	Professional Services	7,488,031	8,671,458	15.80%
Other Fixed Assets	13,444,659	13,028,606	-3.09%	Member Insurance	2,017,210	589,360	-70.78%
All Other Assets	76,129,046	68,802,411	-9.62%	Operating Fees	600,701	584,177	-2.75%
Total Assets	3,129,352,481	3,348,587,835	7.01%	Miscellaneous	2,302,755	2,440,508	5.98%
Liabilities & Capital:				Operating Expense Subtotal	89,358,016	93,700,850	4.86%
Dividends Payable	1,939,376	1,488,811	-23.23%	Prov/Loan Loss	8,647,949	8,604,126	-0.51%
Notes Payable	73,868,838	67,342,822	-8.83%	Expense Subtotal	98,005,965	102,304,976	4.39%
Reverse Repurchase Agreements	-	-	N/A	Non-Operating Gain (Loss)	(1,292,171)	289,646	N/A
Other Liabilities	37,849,719	34,969,243	-7.61%	Income before Dividends	42,902,507	39,171,357	-8.70%
Total Liabilities	113,657,933	103,800,876	-8.67%	Cost Of Funds:			
Regular Shares & Deposits	1,020,011,658	1,124,155,808	10.21%	Interest on Borrowed Funds	2,469,430	1,871,797	-24.20%
Money Market Shares	299,226,632	332,447,394	11.10%	Dividends	26,408,415	20,923,581	-20.77%
Share Drafts	357,884,176	454,305,874	26.94%	Net Income Prior to Stabilization	14,024,662	16,375,979	16.77%
IRA & Keogh	254,841,986	256,854,969	0.79%	Net NCUSIF & TCCUSIF Expenses	3,896,916	5,766,092	47.97%
Share Certificates	737,766,297	720,148,069	-2.39%	Net Income	10,127,746	10,609,887	4.76%
Total Shares	2,669,730,749	2,887,912,114	8.17%				% Chg
Regular Reserve	127,415,620	128,236,582	0.64%	Total Number of Credit Unions	72	71	-1.39%
FASB 115 Valuation Reserve	59,320	686,711	1057.64%	# of FCU's	53	52	-1.89%
Undivided Earnings & Other Reserves	218,488,859	227,853,757	4.29%	# of SCU's - Federally Insured	19	19	0.00%
Equity Acquired in Merger	-	97,795	N/A	# of SCU's - Cooperatively Insured	-	-	N/A
Total Reserves & Undivided Earnings	345,963,799	356,874,845	3.15%	Members	427,759	434,358	1.54%
Total Liabilities & Capital	3,129,352,481	3,348,587,835	7.01%	Employees	1,234	1,224	-0.81%
				YTD Loan Originations	864,728,912	847,762,517	-1.96%
				Average Share Balance	6,241	6,649	6.54%
				Average Loan Balance	11,136	11,147	0.10%

Nebraska Credit Union Peer Group Performance | All NE Credit Unions as of September 30, 2011

	Nebraska Totals	Under \$10M	\$10M-\$30M	\$30M-\$80M	Over \$80M
# of CUs	71	28	17	16	10
Average Assets (000s)	\$47,163	\$4,703	\$19,642	\$49,548	\$209,022
12-MONTH GROWTH					
Capital Growth	2.77%	1.98%	2.99%	0.32%	3.95%
Loan Growth	3.27%	0.35%	1.81%	0.37%	4.46%
Share Growth	8.17%	3.91%	6.45%	5.52%	9.85%
Member Growth	1.54%	-0.32%	-2.10%	-1.92%	4.35%
CAPITAL					
Capital/Assets	11.24%	14.02%	13.60%	11.92%	10.42%
Solvency Ratio	113.21%	116.34%	115.65%	114.80%	112.01%
Allow. For Loan Losses/Del. Loans	82.17%	83.15%	65.59%	61.94%	90.12%
Delinquency Ratio	1.09%	1.32%	1.12%	1.12%	1.07%
EARNINGS					
Return on Ave. Assets Before NCUSIF Exp.	0.67%	0.47%	0.74%	0.47%	0.75%
Return on Ave. Assets Post NCUSIF Exp.	0.43%	0.19%	0.51%	0.19%	0.53%
Service Revenue / Ave. Assets	1.42%	0.84%	1.01%	1.02%	1.68%
Net Interest Margin	3.41%	3.64%	3.47%	3.16%	3.49%
Operating Expenses/Ave. Assets**	3.83%	3.81%	3.55%	3.61%	3.96%
Yield on Average Earning Assets	4.57%	4.30%	4.32%	4.10%	4.80%
Cost Of Funds	1.06%	0.64%	0.78%	0.81%	1.22%
PRODUCTIVITY					
YTD Income per Employee (000s)	\$115	\$71	\$101	\$106	\$125
YTD Income per Member	\$325	\$173	\$239	\$274	\$382
YTD Operating Exp. per Member	\$229	\$141	\$175	\$217	\$255
Assets per Employee (000s)	\$2,736	\$1,908	\$2,661	\$2,953	\$2,747
YTD Loan Originations (\$) per Empl. (000s)	\$693	\$356	\$483	\$621	\$783
MEMBER SERVICE USAGE					
Auto Loan Penetration*	19.86%	15.89%	17.53%	16.32%	22.30%
Share Draft Penetration*	39.93%	24.52%	30.50%	38.64%	44.80%
Credit Card Penetration*	6.39%	14.36%	5.65%	8.37%	6.10%
\$ Average Share Balance	\$6,649	\$4,001	\$5,455	\$6,589	\$7,229
# of Share & Loan Accts per Member	2.07	1.76	1.98	2.10	2.12
LENDING PROFILE					
Loans to Shares	74.83%	59.60%	59.17%	61.85%	83.26%
% of RE Loans to Total Loans	43.46%	25.82%	28.72%	46.11%	45.18%
\$ Average Loan Balance	\$11,147	\$7,054	\$7,858	\$9,717	\$12,604
Total Loans per Employee (000s)	\$1,765	\$980	\$1,360	\$1,583	\$1,968
*For CUs under \$10M, only those with at least one respective account are included in the calculation					
**Excludes stabilization expenses					

NEBRASKA CREDIT UNION LEADERS

All credit unions under \$10 million in assets as of September 30, 2011

12-Month Share Growth		
<i>Credit Union</i>	<i>Share Growth*</i>	<i>Shares (\$)</i>
1 Meadow Grove	25.01%	\$4,585,348
2 Pioneer Community	16.55%	\$2,598,632
3 Northeast Nebraska	11.75%	\$6,782,451
4 Panhandle Cooperative	9.34%	\$4,633,427
5 Electrical Workers No 22	8.48%	\$7,661,085
6 Woodmen	7.98%	\$6,431,719
7 Central Nebraska	7.51%	\$5,826,371
8 McPherson Community	5.96%	\$954,565
9 Nebraska Rural Community	5.41%	\$1,693,007
10 H.B.E.	3.77%	\$413,023

Capital/Assets		
<i>Credit Union</i>	<i>Capital/Assets</i>	<i>Assets (\$)</i>
1 Eddyville Cooperative	27.54%	\$1,006,959
2 Greater Omaha	23.76%	\$8,342,224
3 H.B.E.	22.28%	\$626,288
4 Roberts Dairy Employees	21.39%	\$9,335,155
5 Sugar Valley	21.12%	\$7,718,616
6 Omaha Burlington Employees	19.87%	\$2,601,365
7 Construction Industries	17.82%	\$1,480,687
8 Woodmen	15.95%	\$7,616,957
9 Bakers	15.62%	\$6,603,710
10 Box Butte Public Employees	14.59%	\$4,839,463

12-Month Loan Growth		
<i>Credit Union</i>	<i>Loan Growth*</i>	<i>Loans (\$)</i>
1 H.B.E.	19.06%	\$607,578
2 Meadow Grove	17.81%	\$4,339,488
3 Boys Town	17.01%	\$1,119,165
4 Local 265 IBEW	7.25%	\$1,790,489
5 Eddyville Cooperative	6.54%	\$895,440
6 Hemingford Community	6.13%	\$2,449,716
7 Pioneer Community	4.35%	\$2,146,404
8 Nebraska Rural Community	4.06%	\$1,487,607
9 Central Nebraska	3.90%	\$3,799,730
10 Nebraska Rural Electric Asscn.	1.82%	\$2,395,601

ROA		
<i>Credit Union</i>	<i>ROA</i>	<i>Assets (\$)</i>
1 Pioneer Community	1.46%	\$2,802,066
2 Nebraska Rural Community	1.41%	\$1,748,393
3 Chadron	1.17%	\$9,401,840
4 Meadow Grove	0.97%	\$5,091,835
5 Sugar Valley	0.65%	\$7,718,616
6 Northeast Nebraska	0.56%	\$7,669,830
7 Bakers	0.43%	\$6,603,710
8 Omaha Burlington Employees	0.33%	\$2,601,365
9 Hemingford Community	0.27%	\$5,699,349
10 McPherson Community	0.21%	\$1,000,289

12-Month Member Growth		
<i>Credit Union</i>	<i>Member Growth*</i>	<i>Members</i>
1 Meadow Grove	30.89%	805
2 Pioneer Community	6.60%	565
3 Our Family Social	4.30%	509
4 Panhandle Cooperative	2.75%	1,269
5 Nebraska Rural Community	2.58%	597
6 NE Rural Electric Association	2.07%	938
7 Hemingford Community	1.08%	1,027
8 Chadron	0.79%	1,918
9 Lincoln Usda	0.64%	1,093
10 Woodmen	0.35%	1,144

Loans/Shares		
<i>Credit Union</i>	<i>Loans/Shares</i>	<i>Assets (\$)</i>
1 H.B.E.	147.11%	\$626,288
2 Eddyville Cooperative	121.16%	\$1,006,959
3 Meadow Grove	94.64%	\$5,091,835
4 Nebraska Rural Community	87.87%	\$1,748,393
5 Our Family Social	85.82%	\$511,251
6 Pioneer Community	82.60%	\$2,802,066
7 Omaha Burlington Employees	78.97%	\$2,601,365
8 Glenvil Cooperative	78.70%	\$2,972,239
9 Greater Omaha	70.62%	\$8,342,224
10 Lincoln USDA	70.32%	\$5,223,083

Note: For growth tables, credit unions that have had a substantial merger in the previous 12 months are excluded. A substantial merger is a merger where the assets of the acquired credit union are more than 5% of the assets of the acquiring credit union.

NEBRASKA CREDIT UNION LEADERS

All credit unions between \$10 million and \$30 million in assets as of September 30, 2011

12-Month Share Growth		
<i>Credit Union</i>	<i>Share Growth*</i>	<i>Shares (\$)</i>
1 K.R.D.	23.81%	\$10,771,724
2 Gallup	20.03%	\$11,685,084
3 Kearney Eaton Employees	14.25%	\$9,239,169
4 Hastings	12.66%	\$16,337,214
5 Omaha Douglas	11.61%	\$23,431,506
6 Family Focus	10.98%	\$20,534,976
7 Kearney	10.85%	\$23,319,428
8 Neighborhood Community	6.95%	\$19,964,165
9 North Platte Union Pacific Empl.	4.82%	\$20,130,145
10 Dale Employees	3.62%	\$20,232,917

Capital/Assets		
<i>Credit Union</i>	<i>Capital/Assets</i>	<i>Assets (\$)</i>
1 Heartland Area	23.52%	\$23,289,934
2 Dale Employees	17.90%	\$24,652,553
3 North Platte Union Pacific Empl.	17.82%	\$24,570,258
4 Lincoln S.D.A.	17.11%	\$14,536,865
5 Consumers Cooperative	16.16%	\$15,405,806
6 First Lincoln	15.06%	\$15,383,376
7 Neighborhood Community	14.19%	\$23,194,380
8 Omaha Douglas	13.67%	\$27,254,220
9 Kearney Eaton Employees	13.55%	\$10,594,148
10 Hastings	12.77%	\$18,738,207

12-Month Loan Growth		
<i>Credit Union</i>	<i>Loan Growth*</i>	<i>Loans (\$)</i>
1 K.R.D.	22.50%	\$9,352,676
2 Kearney	11.59%	\$20,292,976
3 Family Focus	10.94%	\$18,304,407
4 Consumers Cooperative	10.40%	\$10,158,021
5 Hastings	6.12%	\$10,282,396
6 North Platte Union Pacific Empl.	5.02%	\$10,021,378
7 Heartland Area	3.25%	\$7,100,215
8 Omaha Douglas	2.46%	\$9,837,751
9 Gallup	2.33%	\$9,735,121
10 First Lincoln	0.34%	\$9,452,327

ROA		
<i>Credit Union</i>	<i>ROA</i>	<i>Assets (\$)</i>
1 Consumers Cooperative	2.18%	\$15,405,806
2 Dale Employees	2.01%	\$24,652,553
3 Kearney	1.54%	\$25,596,358
4 Family Focus	1.22%	\$23,072,075
5 North Platte Union Pacific Empl.	0.99%	\$24,570,258
6 K.R.D.	0.95%	\$11,770,235
7 Kearney Eaton Employees	0.92%	\$10,594,148
8 Gallup	0.48%	\$13,338,547
9 Lincoln S.D.A.	0.42%	\$14,536,865
10 First Lincoln	0.39%	\$15,383,376

12-Month Member Growth		
<i>Credit Union</i>	<i>Member Growth*</i>	<i>Members</i>
1 K.R.D.	10.94%	2,302
2 Kearney Eaton Employees	4.03%	2,455
3 Consumers Cooperative	2.62%	1,802
4 Hastings	1.82%	6,333
5 North Platte Union Pacific Empl.	1.47%	3,806
6 Kearney	0.85%	4,601
7 Gallup	0.24%	1,654
8 First Lincoln	-0.86%	2,873
9 Omaha Douglas	-1.90%	4,436
10 Dale Employees	-2.35%	2,991

Loans/Shares		
<i>Credit Union</i>	<i>Loans/Shares</i>	<i>Assets (\$)</i>
1 Family Focus	89.14%	\$23,072,075
2 Kearney	87.02%	\$25,596,358
3 K.R.D.	86.83%	\$11,770,235
4 Gallup	83.31%	\$13,338,547
5 Consumers Cooperative	78.50%	\$15,405,806
6 Kearney Eaton Employees	75.95%	\$10,594,148
7 First Lincoln	72.21%	\$15,383,376
8 Hastings	62.94%	\$18,738,207
9 Dale Employees	56.79%	\$24,652,553
10 Union Pacific Streamliner	50.55%	\$24,452,116

Note: For growth tables, credit unions that have had a substantial merger in the previous 12 months are excluded. A substantial merger is a merger where the assets of the acquired credit union are more than 5% of the assets of the acquiring credit union.

NEBRASKA CREDIT UNION LEADERS

All credit unions between \$30 million and \$80 million in assets as of September 30, 2011

12-Month Share Growth		
<i>Credit Union</i>	<i>Share Growth*</i>	<i>Shares (\$)</i>
1 Peoples Choice	14.32%	\$62,242,771
2 Spirit Of America	11.41%	\$28,995,246
3 University Of Nebraska	9.21%	\$67,014,455
4 Omaha	8.58%	\$60,743,862
5 Omaha Public Pwr Dist. Empl.	7.75%	\$25,142,100
6 Omaha Firefighters	6.70%	\$38,459,268
7 Lincoln Teachers	5.62%	\$28,800,839
8 Creighton	5.41%	\$44,446,162
9 Omaha Police	5.37%	\$50,184,648
10 The Archer Cooperative	4.89%	\$52,715,699

Capital/Assets		
<i>Credit Union</i>	<i>Capital/Assets</i>	<i>Assets (\$)</i>
1 Omaha Public Pwr Dist. Empl.	21.75%	\$32,111,756
2 Kellogg Co Employees	19.55%	\$48,101,758
3 Lincone	16.64%	\$40,921,208
4 U.P. Connection	16.05%	\$30,401,034
5 Omaha Firefighters	15.90%	\$45,806,366
6 Fremont First Central	14.26%	\$33,168,864
7 Lincoln Teachers	13.88%	\$32,822,180
8 Columbus United	12.16%	\$45,508,966
9 Western Heritage	10.20%	\$71,488,940
10 University Of Nebraska	9.78%	\$75,072,900

12-Month Loan Growth		
<i>Credit Union</i>	<i>Loan Growth*</i>	<i>Loans (\$)</i>
1 Omaha Public Pwr Dist. Empl.	29.01%	\$8,252,833
2 Lincone	12.07%	\$28,327,532
3 Omaha	11.67%	\$38,437,341
4 Omaha Police	7.77%	\$34,075,377
5 Omaha Firefighters	6.48%	\$23,811,624
6 Spirit Of America	5.03%	\$14,348,264
7 The Archer Cooperative	3.54%	\$57,494,789
8 Lincoln Teachers	1.38%	\$12,027,346
9 Columbus United	-0.65%	\$26,965,252
10 Western Heritage	-2.94%	\$36,549,462

ROA		
<i>Credit Union</i>	<i>ROA</i>	<i>Assets (\$)</i>
1 University Of Nebraska	2.09%	\$75,072,900
2 Omaha Firefighters	0.89%	\$45,806,366
3 Kellogg Co Employees	0.48%	\$48,101,758
4 Omaha	0.42%	\$66,022,219
5 Western Heritage	0.40%	\$71,488,940
6 Lincoln Teachers	0.37%	\$32,822,180
7 The Archer Cooperative	0.28%	\$65,509,592
8 Creighton	0.21%	\$48,914,160
9 U.P. Connection	0.12%	\$30,401,034
10 Columbus United	-0.08%	\$45,508,966

12-Month Member Growth		
<i>Credit Union</i>	<i>Member Growth*</i>	<i>Members</i>
1 The Archer Cooperative	6.66%	4,022
2 Lincone	5.31%	7,216
3 Omaha Firefighters	2.92%	3,982
4 Columbus United	2.49%	7,116
5 University Of Nebraska	1.96%	10,527
6 Lincoln Teachers	1.07%	2,825
7 Western Heritage	0.85%	10,592
8 Kellogg Co Employees	0.58%	4,130
9 Omaha Public Pwr Dist. Empl.	-0.56%	4,953
10 Creighton	-1.87%	11,007

Loans/Shares		
<i>Credit Union</i>	<i>Loans/Shares</i>	<i>Assets (\$)</i>
1 The Archer Cooperative	109.07%	\$65,509,592
2 Lincone	82.85%	\$40,921,208
3 Columbus United	68.03%	\$45,508,966
4 Omaha Police	67.90%	\$55,181,176
5 Kellogg Co Employees	65.67%	\$48,101,758
6 Omaha	63.28%	\$66,022,219
7 U.P. Connection	61.99%	\$30,401,034
8 Omaha Firefighters	61.91%	\$45,806,366
9 Creighton	61.37%	\$48,914,160
10 Western Heritage	57.44%	\$71,488,940

Note: For growth tables, credit unions that have had a substantial merger in the previous 12 months are excluded. A substantial merger is a merger where the assets of the acquired credit union are more than 5% of the assets of the acquiring credit union.

NEBRASKA CREDIT UNION LEADERS

All credit unions over \$80 million in assets as of September 30, 2011

12-Month Share Growth		
<i>Credit Union</i>	<i>Share Growth*</i>	<i>Shares (\$)</i>
1 SAC	20.01%	\$455,038,190
2 Nebraska Energy	11.71%	\$215,980,297
3 Metro Health Services	9.23%	\$159,871,355
4 Centris	7.19%	\$388,545,493
5 Siouxland	7.02%	\$120,954,384
6 MembersOwn	6.62%	\$73,706,665
7 1st NE Educators & Empl. Grps	3.78%	\$70,929,365
8 Four Points	3.00%	\$105,002,397
9 Mutual 1st	2.87%	\$81,826,056
10 Liberty First	2.26%	\$126,947,821

Capital/Assets		
<i>Credit Union</i>	<i>Capital/Assets</i>	<i>Assets (\$)</i>
1 1st NE Educators & Empl. Grps	17.37%	\$86,477,036
2 Siouxland	12.73%	\$141,755,351
3 Metro Health Services	12.35%	\$184,943,970
4 Liberty First	11.88%	\$145,242,418
5 Four Points	10.36%	\$117,674,825
6 Centris	9.72%	\$455,007,433
7 Nebraska Energy	9.56%	\$238,740,221
8 SAC	9.29%	\$531,863,541
9 Mutual 1st	8.95%	\$108,181,404
10 MembersOwn	7.89%	\$80,337,071

12-Month Loan Growth		
<i>Credit Union</i>	<i>Loan Growth*</i>	<i>Loans (\$)</i>
1 SAC	13.50%	\$465,934,559
2 Centris	5.93%	\$372,524,826
3 Metro Health Services	3.47%	\$122,899,074
4 1st NE Educators & Empl. Grps	0.50%	\$54,181,003
5 Liberty First	-0.48%	\$110,179,503
6 Nebraska Energy	-1.90%	\$116,529,579
7 Siouxland	-1.96%	\$95,599,011
8 MembersOwn	-3.36%	\$40,189,785
9 Mutual 1st	-6.29%	\$63,794,581
10 Four Points	-10.26%	\$55,764,542

ROA		
<i>Credit Union</i>	<i>ROA</i>	<i>Assets (\$)</i>
1 Metro Health Services	1.00%	\$184,943,970
2 1st NE Educators & Empl. Grps	0.94%	\$86,477,036
3 Centris	0.75%	\$455,007,433
4 Four Points	0.57%	\$117,674,825
5 SAC	0.43%	\$531,863,541
6 Liberty First	0.32%	\$145,242,418
7 Nebraska Energy	0.32%	\$238,740,221
8 Siouxland	0.23%	\$141,755,351
9 MembersOwn	0.22%	\$80,337,071
10 Mutual 1st	0.22%	\$108,181,404

12-Month Member Growth		
<i>Credit Union</i>	<i>Member Growth*</i>	<i>Members</i>
1 SAC	12.02%	66,575
2 MembersOwn	7.29%	6,989
3 Liberty First	4.33%	16,611
4 Centris	2.71%	72,850
5 Metro Health Services	2.65%	24,582
6 Siouxland	2.65%	16,025
7 1st NE Educators & Empl. Grps	-0.94%	12,999
8 Nebraska Energy	-1.30%	11,727
9 Mutual 1st	-1.51%	12,049
10 Four Points	-4.93%	8,427

Loans/Shares		
<i>Credit Union</i>	<i>Loans/Shares</i>	<i>Assets (\$)</i>
1 SAC	102.39%	\$531,863,541
2 Centris	95.88%	\$455,007,433
3 Liberty First	86.79%	\$145,242,418
4 Siouxland	79.04%	\$141,755,351
5 Mutual 1st	77.96%	\$108,181,404
6 Metro Health Services	76.87%	\$184,943,970
7 1st NE Educators & Empl. Grps	76.39%	\$86,477,036
8 MembersOwn	54.53%	\$80,337,071
9 Nebraska Energy	53.95%	\$238,740,221
10 Four Points	53.11%	\$117,674,825

Note: For growth tables, credit unions that have had a substantial merger in the previous 12 months are excluded. A substantial merger is a merger where the assets of the acquired credit union are more than 5% of the assets of the acquiring credit union.