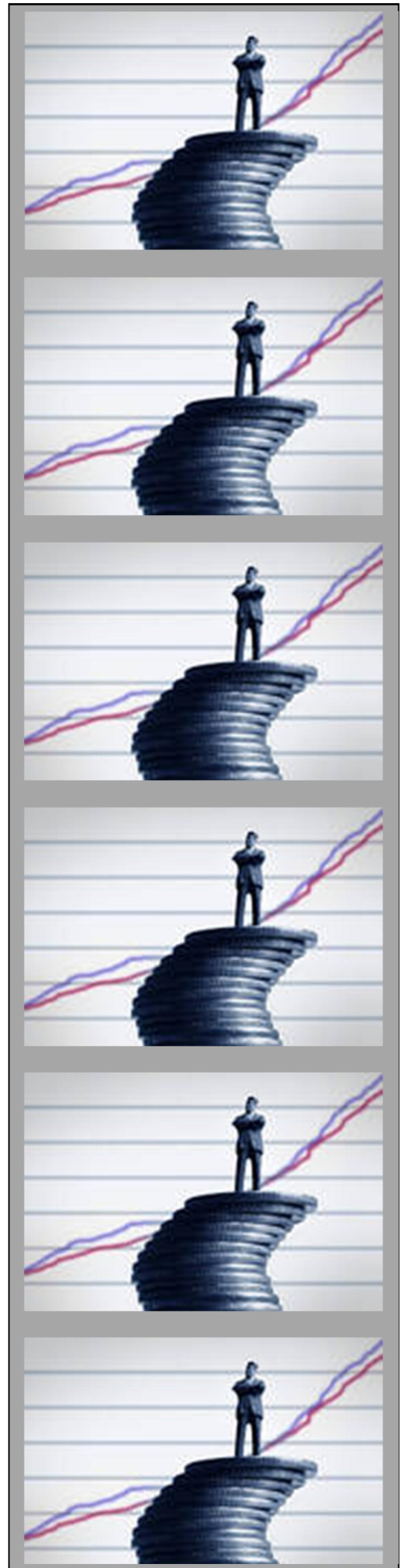


Nebraska Credit Union  
Quarterly Statistics  
Second Quarter 2011

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# **Nebraska CU Profile**

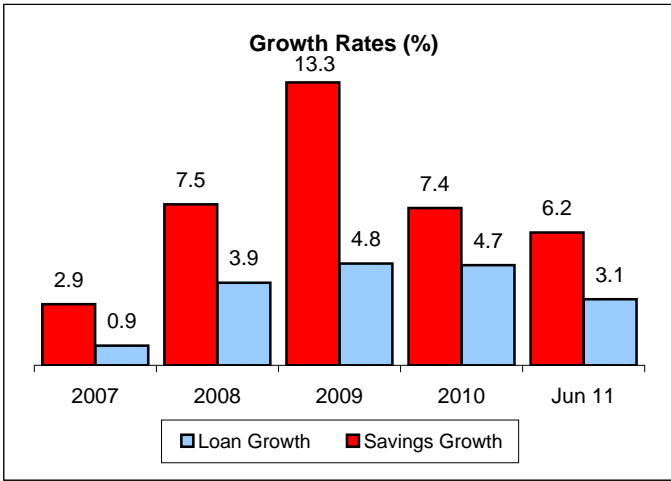
## **June 2011**

Prepared by:  
CUNA Economics & Statistics

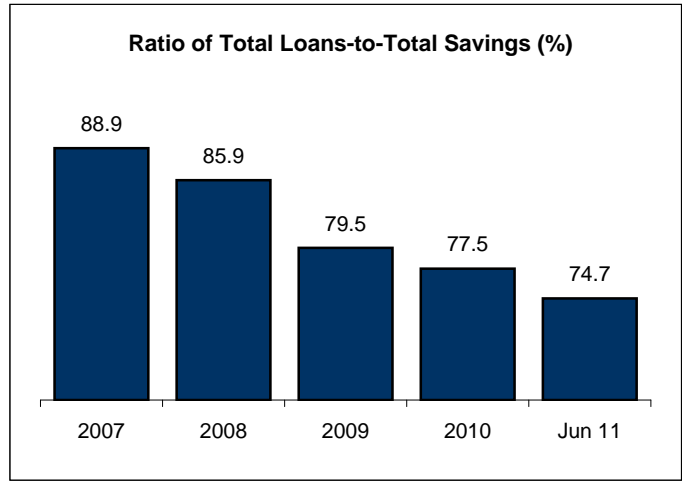
# Nebraska CU Profile

June 2011

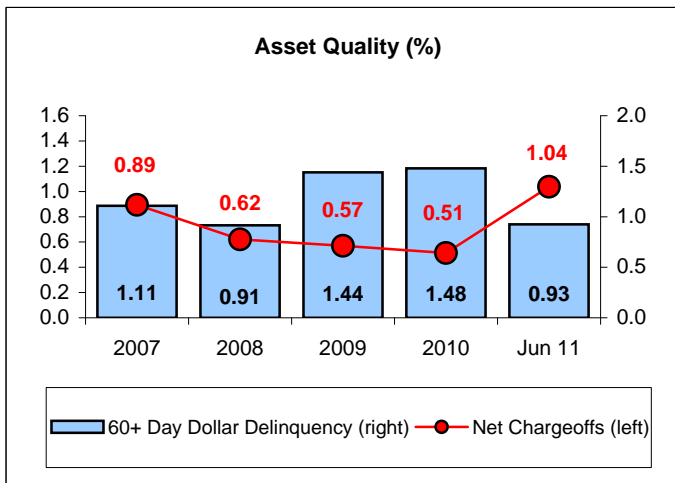
## \* Loan and Savings Growth Trends



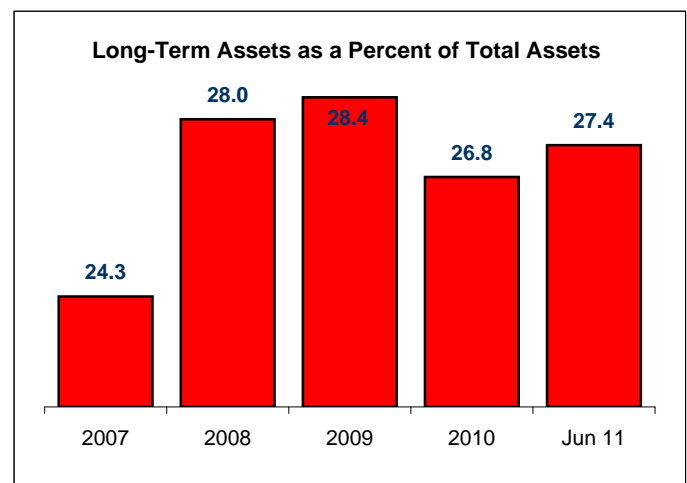
## \* Liquidity Risk Trends



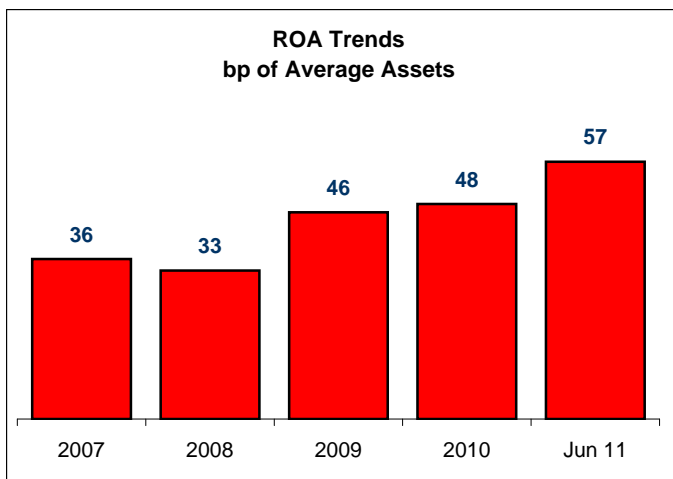
## \* Credit Risk Trends



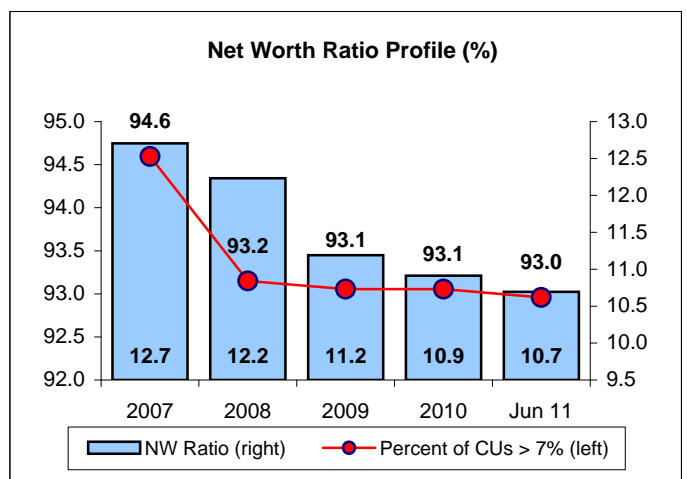
## \* Interest Rate Risk Trends



## \* Earnings Trends



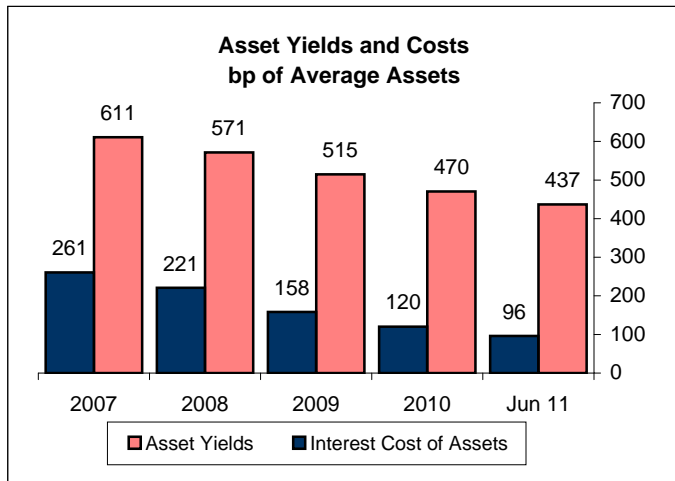
## \* Solvency Trends



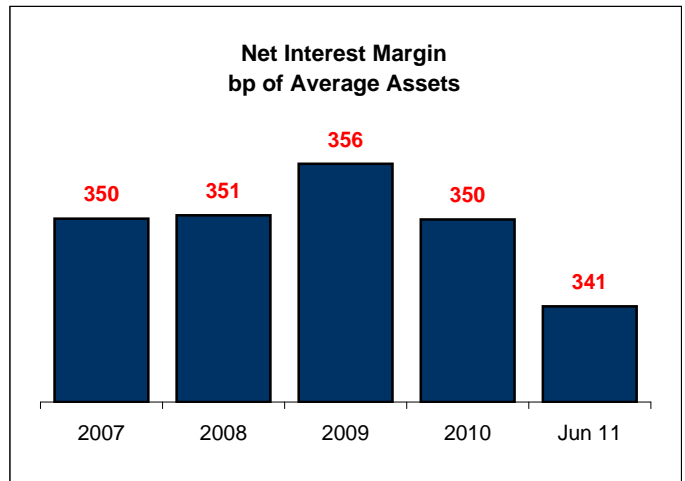
# Nebraska CU Profile

June 2011

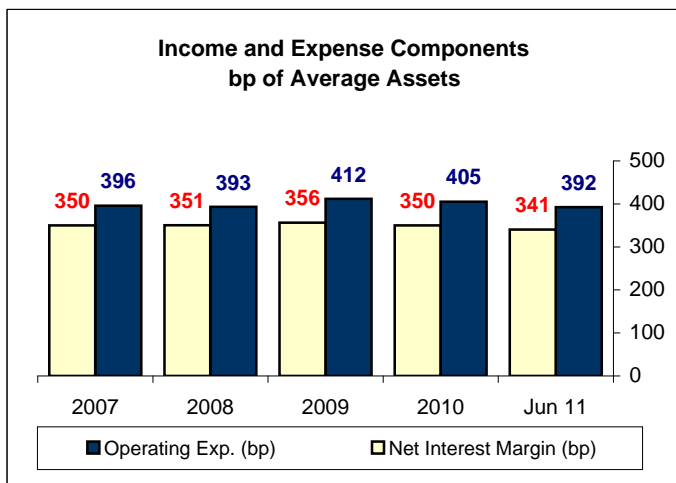
## \* Asset yields and funding costs



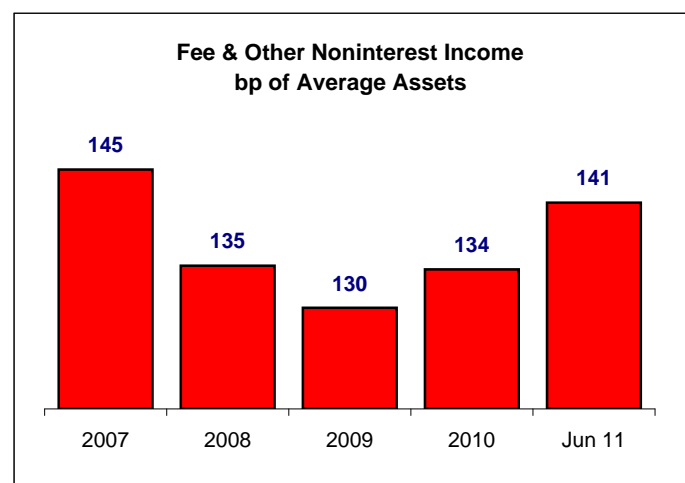
## \* Interest margins



## \* Interest margins & overhead



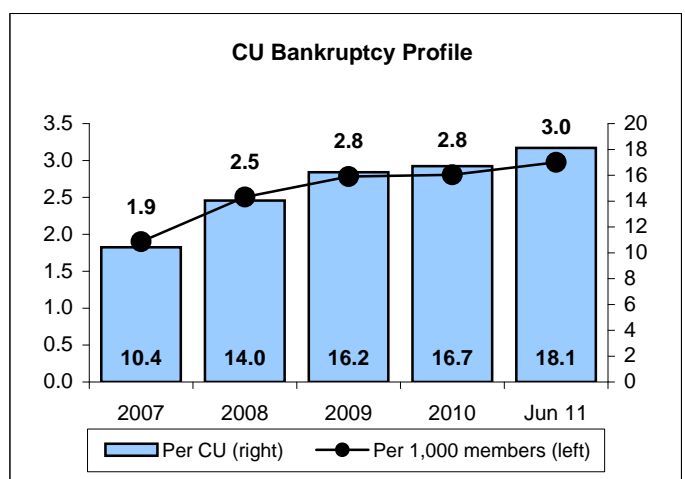
## \* Noninterest income



## \* Membership trends



## \* Borrower bankruptcies

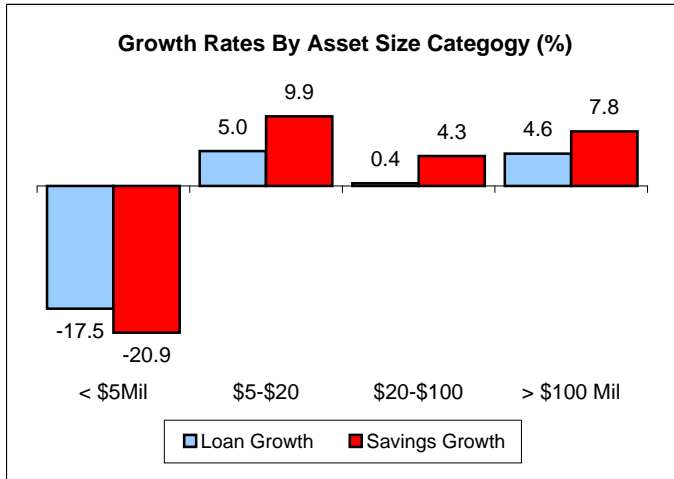


# Nebraska CU Profile

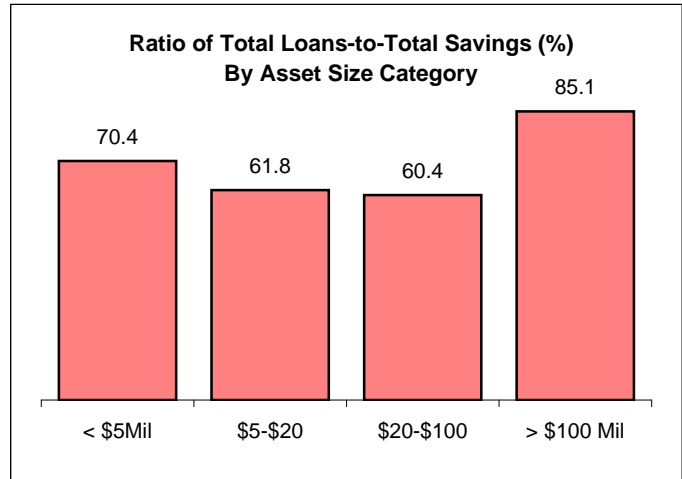
June 2011

## Results By Asset Size

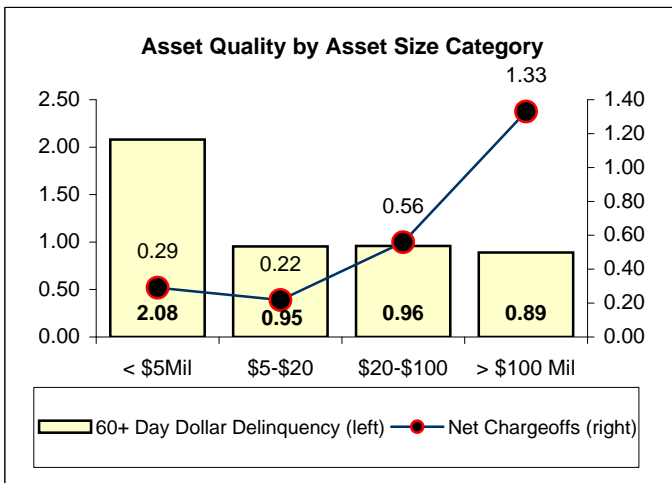
### \* Loan and Savings growth



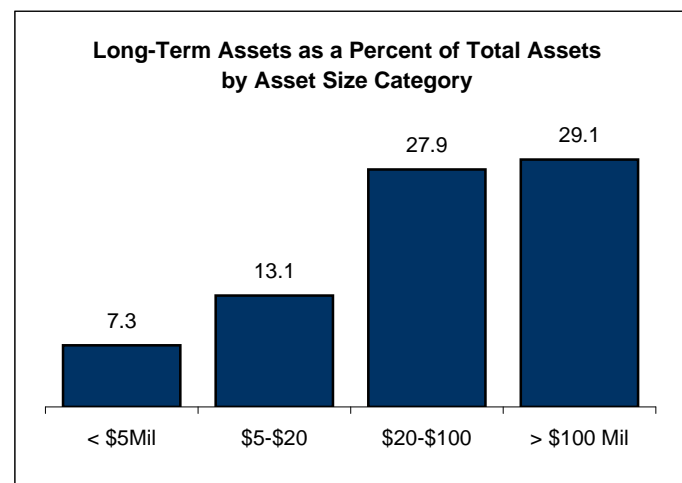
### \* Liquidity Risk



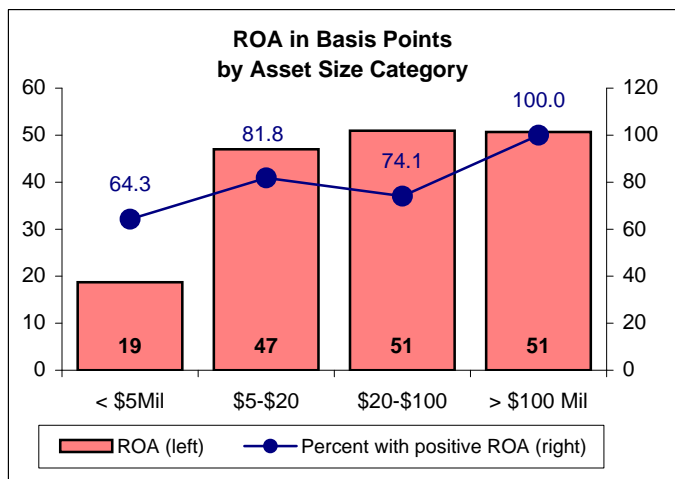
### \* Credit Risk



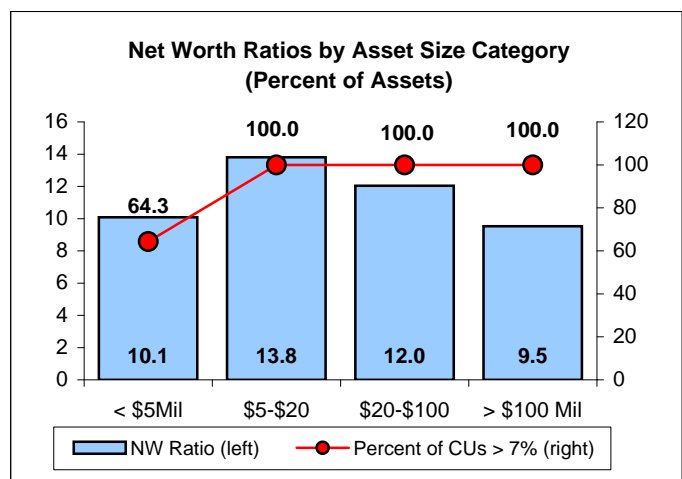
### \* Interest Rate Risk



### \* Earnings



### \* Solvency



## Nebraska CU Profile

	US						Nebraska Credit Unions				Asset Groups - June 2011			
	Jun 11	Jun 11	2010	2009	2008	2007	< \$5Mil	\$5-\$20	\$20-\$100	> \$100 Mil				
<b>Demographic Information</b>														
1 Number of CUs	7,377	71	72	72	73	74	14	22	27	8				
2 Assets per CU (\$ mil)	129.4	46.6	44.2	41.7	37.0	34.2	2.4	9.7	43.2	237.0				
3 Median assets (\$ mil)	18.7	18.3	16.6	16.1	14.1	12.7	2.6	8.5	33.1	163.1				
4 Total assets (\$ mil)	954,754	3,308	3,180	3,004	2,702	2,534	34	212	1,166	1,896				
5 Total loans (\$ mil)	573,164	2,130	2,119	2,024	1,932	1,860	21	113	611	1,384				
6 Total surplus funds (\$ mil)	345,461	1,042	933	854	654	555	12	94	505	431				
7 Total savings (\$ mil)	823,153	2,852	2,734	2,547	2,248	2,091	30	182	1,013	1,628				
8 Total members (thousands)	92,204	432	429	420	409	406	9	40	157	227				
<b>Growth Rates</b>														
9 Total assets	4.2	5.3	5.9	11.2	6.6	2.6	-21.8	9.6	4.1	6.2				
10 Total loans	-0.5	3.1	4.7	4.8	3.9	0.9	-17.5	5.0	0.4	4.6				
11 Total surplus funds	12.8	9.9	9.3	30.5	17.8	6.0	-27.4	15.7	8.5	12.0				
12 Total savings	4.4	6.2	7.4	13.3	7.5	2.9	-20.9	9.9	4.3	7.8				
13 Total members	0.5	1.9	2.0	2.7	0.8	-0.8	-23.0	4.9	-2.1	5.6				
14 % CUs with increasing assets	70.1	78.9	79.2	94.4	79.5	71.6	57.1	81.8	88.9	75.0				
<b>Earnings - Basis Pts.</b>														
15 Yield on total assets	414	437	470	515	571	611	469	415	404	459				
16 Dividend/interest cost of assets	96	96	120	158	221	261	70	65	75	114				
17 Fee & other income *	126	141	134	130	135	145	67	79	113	168				
18 Operating expense	316	392	405	412	393	396	430	368	370	408				
19 Loss Provisions	51	39	43	49	59	63	17	15	20	55				
20 Net Income (ROA) before Stab Exp	82	57	48	46	33	36	29	50	57	59				
Net Income (ROA) after Stab Exp	77	50	36				19	47	51	51				
21 % CUs with positive ROA	75.0	77.5	69.4	77.8	91.8	94.6	64.3	81.8	74.1	100.0				
<b>Capital adequacy</b>														
22 Net worth/assets	10.1	10.7	10.9	11.2	12.2	12.7	10.1	13.8	12.0	9.5				
23 % CUs with NW > 7% of assets	94.6	93.0	93.1	93.1	93.2	94.6	64.3	100.0	100.0	100.0				
<b>Asset quality</b>														
24 Delinquencies (60+ day \$)/loans (%)	1.58	0.93	1.48	1.44	0.91	1.11	2.08	0.95	0.96	0.89				
25 Net chargeoffs/average loans	0.95	1.04	0.51	0.57	0.62	0.89	0.29	0.22	0.56	1.33				
26 Total borrower-bankruptcies	325,364	1,286	1,203	1,169	1,025	772	8	110	530	638				
27 Bankruptcies per CU	44.1	18.1	16.7	16.2	14.0	10.4	0.6	5.0	19.6	79.8				
28 Bankruptcies per 1000 members	3.5	3.0	2.8	2.8	2.5	1.9	0.9	2.8	3.4	2.8				
<b>Asset/Liability Management</b>														
29 Loans/savings	69.6	74.7	77.5	79.5	85.9	88.9	70.4	61.8	60.4	85.1				
30 Loans/assets	60.0	64.4	66.6	67.4	71.5	73.4	63.1	53.0	52.4	73.0				
31 Net Long-term assets/assets	34.3	27.4	26.8	28.4	28.0	24.3	7.3	13.1	27.9	29.1				
32 Liquid assets/assets	16.6	19.9	18.9	19.3	16.8	16.1	30.5	29.9	23.5	16.3				
33 Core deposits/shares & borrowings	40.6	51.6	50.3	47.8	46.2	46.2	64.3	63.5	51.7	50.0				
<b>Productivity</b>														
34 Members/potential members	6	6	6	6	6	6	15	7	4	10				
35 Borrowers/members	49	45	45	44	42	42	29	35	42	48				
36 Members/FTE	386	353	353	366	362	365	342	445	379	326				
37 Average shares/member (\$)	8,927	6,598	6,380	6,060	5,495	5,150	3,446	4,570	6,451	7,177				
38 Average loan balance (\$)	12,616	11,052	11,024	11,008	11,136	10,805	8,237	7,963	9,180	12,657				
39 Employees per million in assets	0.25	0.37	0.38	0.38	0.42	0.44	0.76	0.42	0.36	0.37				
<b>Structure</b>														
40 Fed CUs w/ single-sponsor	13.5	12.7	13.9	13.9	13.7	13.5	7.1	4.5	22.2	12.5				
41 Fed CUs w/ community charter	15.9	31.0	30.6	30.6	30.1	31.1	28.6	22.7	33.3	50.0				
42 Other Fed CUs	32.1	29.6	29.2	29.2	28.8	28.4	14.3	59.1	14.8	25.0				
43 CUs state chartered	38.6	26.8	26.4	26.4	27.4	27.0	50.0	13.6	29.6	12.5				

Earnings, net chargeoffs, and bankruptcies are year-to-date numbers annualized. Due to significant seasonal variation, balance sheet growth rates are for the trailing 12 months. US Totals include only credit unions that are released on the NCUA FOIA file.



Source: NCUA and CUNA E&S.

## Nebraska CU Profile

	Nebraska Credit Unions						Asset Groups - June 2011				
	US	Jun 11	Jun 11	2010	2009	2008	2007	< \$5Mil	\$5-\$20	\$20-\$100	> \$100 Mil
<b>Growth Rates</b>											
1 Credit cards	2.3%	8.5%	10.0%	11.7%	2.8%	11.6%					
2 Other unsecured loans	-1.8%	-2.0%	4.7%	5.3%	2.2%	5.0%					
3 New automobile	-12.6%	8.8%	4.4%	9.8%	-2.1%	-10.7%					
4 Used automobile	4.0%	13.5%	16.0%	15.0%	8.5%	-1.8%					
5 First mortgage	3.3%	-1.1%	-0.6%	-0.2%	5.6%	7.3%					
6 HEL & 2nd Mtg	-7.6%	-7.0%	-7.2%	-6.6%	0.2%	-2.2%					
7 Member business loans	4.4%	-7.9%	-2.3%	8.0%	2.6%	8.7%					
8 Share drafts	10.0%	14.4%	15.1%	25.0%	7.3%	3.7%					
9 Certificates	-5.4%	-2.7%	-1.0%	6.8%	6.0%	8.2%					
10 IRAs	1.9%	0.6%	3.2%	9.9%	7.4%	3.9%					
11 Money market shares	7.6%	11.8%	17.2%	22.0%	12.8%	9.3%					
12 Regular shares	10.8%	10.4%	10.0%	13.7%	8.1%	-3.0%					
<b>Portfolio \$ Distribution</b>											
13 Credit cards/total loans	6.2%	2.4%	2.4%	2.3%	2.1%	2.1%	0.0%	1.6%	2.9%	2.2%	
14 Other unsecured loans/total loans	4.3%	3.6%	3.9%	3.9%	3.9%	3.9%	6.2%	7.1%	4.1%	3.0%	
15 New automobile/total loans	10.5%	11.2%	10.9%	10.9%	10.4%	11.1%	11.8%	11.7%	7.8%	12.7%	
16 Used automobile/total loans	18.3%	32.0%	30.8%	27.8%	25.3%	24.2%	39.2%	42.8%	31.4%	31.3%	
17 First mortgage/total loans	40.3%	30.8%	30.8%	32.4%	34.1%	33.5%	25.6%	14.6%	28.5%	33.2%	
18 HEL & 2nd Mtg/total loans	14.7%	13.5%	13.8%	15.6%	17.5%	18.1%	7.2%	10.4%	15.9%	12.7%	
19 Member business loans/total loans	6.9%	6.3%	6.7%	7.2%	6.9%	7.0%	0.8%	1.1%	8.1%	5.9%	
20 Share drafts/total savings	11.7%	14.7%	14.4%	13.5%	12.2%	12.2%	9.0%	8.6%	10.3%	18.2%	
21 Certificates/total savings	25.4%	25.5%	26.7%	28.9%	30.7%	31.1%	30.4%	25.2%	26.3%	25.0%	
22 IRAs/total savings	9.4%	9.0%	9.3%	9.7%	10.0%	10.0%	2.4%	5.7%	8.6%	9.8%	
23 Money market shares/total savings	22.6%	11.6%	11.4%	10.4%	9.7%	9.2%	0.5%	2.8%	10.8%	13.4%	
24 Regular shares/total savings	29.5%	37.9%	36.9%	36.0%	35.9%	35.7%	55.3%	54.9%	41.4%	33.6%	
<b>Percent of CUs Offering</b>											
25 Credit cards	52.7%	42.3%	40.3%	38.9%	38.4%	36.5%	0.0%	27.3%	66.7%	75.0%	
26 Other unsecured loans	97.9%	100.0%	100.0%	100.0%	98.6%	100.0%	100.0%	100.0%	100.0%	100.0%	
27 New automobile	94.6%	98.6%	98.6%	95.8%	97.3%	97.3%	92.9%	100.0%	100.0%	100.0%	
28 Used automobile	95.8%	100.0%	100.0%	100.0%	98.6%	100.0%	100.0%	100.0%	100.0%	100.0%	
29 First mortgage	60.4%	70.4%	69.4%	66.7%	65.8%	62.2%	50.0%	54.5%	85.2%	100.0%	
30 HEL & 2nd Mtg	58.9%	76.1%	73.6%	75.0%	75.3%	77.0%	50.0%	68.2%	88.9%	100.0%	
31 Member business loans	30.2%	29.6%	33.3%	31.9%	32.9%	33.8%	7.1%	9.1%	37.0%	100.0%	
32 Share drafts	75.3%	88.7%	87.5%	87.5%	84.9%	83.8%	57.1%	90.9%	100.0%	100.0%	
33 Certificates	77.6%	90.1%	90.3%	90.3%	90.4%	90.5%	78.6%	90.9%	96.3%	87.5%	
34 IRAs	65.4%	66.2%	65.3%	65.3%	67.1%	68.9%	21.4%	54.5%	88.9%	100.0%	
35 Money market shares	44.8%	39.4%	38.9%	38.9%	38.4%	37.8%	7.1%	13.6%	66.7%	75.0%	
<b>Penetration</b>											
36 Credit cards	14.6%	6.4%	6.4%	6.1%	5.6%	5.5%	0.0%	2.3%	8.3%	6.0%	
37 Other unsecured loans	10.6%	10.5%	10.9%	10.5%	10.8%	10.9%	8.2%	10.1%	9.0%	11.8%	
38 New automobile	4.6%	3.3%	3.3%	3.6%	3.5%	3.7%	1.9%	2.2%	2.2%	4.3%	
39 Used automobile	11.4%	16.3%	16.1%	14.9%	13.7%	13.5%	13.6%	15.8%	14.5%	17.8%	
40 First mortgage	1.9%	1.9%	1.9%	1.9%	1.9%	1.9%	1.8%	0.6%	1.7%	2.2%	
41 HEL & 2nd Mtg	2.7%	3.1%	3.1%	3.4%	3.7%	3.7%	1.0%	1.3%	2.8%	3.6%	
42 Member business loans	0.2%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.0%	0.3%	0.4%	
43 Share drafts	48.5%	39.3%	39.2%	37.8%	40.0%	36.9%	14.9%	23.6%	35.8%	45.5%	
44 Certificates	11.5%	10.4%	10.9%	11.6%	12.2%	12.1%	12.1%	9.0%	11.0%	10.2%	
45 IRAs	6.3%	5.2%	5.2%	5.3%	4.8%	4.6%	0.7%	1.6%	4.5%	6.4%	
46 Money market shares	7.7%	4.2%	4.1%	3.9%	3.6%	3.3%	0.2%	0.3%	2.5%	6.2%	

\* Current period flow statistics are trailing four quarters.

Source: NCUA and CUNA E&S.



# Nebraska CU Profile - Quarterly Results

	US	Nebraska Credit Unions				
	Jun 11	Jun 11	Mar 11	Dec 10	Sep 10	Jun 10
<b>Demographic Information</b>						
1 Number CUs	7,381	71	72	72	72	72 0
<b>Growth Rates (Quarterly % Change)</b>						
2 Total loans	0.8	1.7	-0.4	0.4	1.9	2.5
3 Credit cards	2.2	3.0	-2.9	4.6	3.7	4.4
4 Other unsecured loans	1.5	1.8	-9.0	3.7	2.1	2.4
5 New automobile	-1.8	3.7	-0.1	0.1	4.9	2.7
6 Used automobile	2.3	3.2	1.3	2.6	5.9	5.3
7 First mortgage	1.0	-0.1	0.6	0.1	-1.7	1.5
8 HEL & 2nd Mtg	-1.2	0.7	-2.7	-3.7	-1.4	-0.2
9 Member business loans	1.6	-4.7	-1.0	-1.8	-0.6	0.4
10 Total savings	0.2	-0.3	4.6	2.4	-0.6	1.4
11 Share drafts	-1.6	-1.3	7.5	10.4	-2.3	4.5
12 Certificates	-1.3	-0.6	0.4	-1.1	-1.3	0.0
13 IRAs	0.4	-0.2	1.1	-0.1	-0.2	1.4
14 Money market shares	1.2	1.8	4.9	3.8	0.8	4.5
15 Regular shares	1.2	0.0	7.3	2.8	0.2	0.4
16 Total members	0.4	0.7	0.3	0.2	0.8	0.6
<b>Earnings (basis points)</b>						
17 Yield on total assets	408	429	436	465	381	562
18 Dividend/interest cost of assets	93	92	99	108	117	124
19 Fee & other income *	128	157	123	139	156	129
20 Operating expense	313	385	392	419	415	410
21 Loss Provisions	50	42	36	62	38	38
22 Net Income (ROA) *	79	67	32	14	-34	118
21 % CUs with positive ROA *	72	75	68	64	60	57
<b>Capital adequacy (%)</b>						
22 Net worth/assets	10.1	10.7	10.6	10.9	11.1	10.9
23 % CUs with NW > 7% of assets	94.4	93.0	93.1	93.1	93.1	93.1
<b>Asset quality (%)</b>						
24 Loan delinquency rate - Total loans	1.59	0.93	1.43	1.49	1.36	1.30
25 Total Consumer	1.09	0.98	1.77	1.94	1.61	1.70
26 Credit Cards	1.19	1.17	0.92	1.49	1.85	1.50
27 All Other Consumer	1.07	0.98	1.81	1.96	1.60	1.71
28 Total Mortgages	1.99	0.85	1.00	0.94	1.07	0.85
29 First Mortgages	2.21	0.82	1.00	0.93	1.06	0.88
30 All Other Mortgages	1.40	0.95	1.00	0.99	1.10	0.78
31 Total MBLs	3.36	1.89	7.80	8.42	5.84	5.91
32 Ag MBLs	1.31	0.00	0.00	0.00	0.00	0.00
33 All Other MBLs	3.47	2.66	10.88	12.05	8.27	8.25
34 Net chargeoffs/average loans	0.90	1.35	0.74	0.62	0.50	0.49
35 Total Consumer	1.25	2.07	1.22	0.78	0.78	0.69
36 Credit Cards	3.17	0.76	1.54	2.37	2.05	2.44
37 All Other Consumer	0.94	2.13	1.20	0.70	0.72	0.61
38 Total Mortgages	0.62	0.44	0.15	0.42	0.17	0.27
39 First Mortgages	0.39	0.43	0.12	0.34	0.17	0.21
40 All Other Mortgages	1.24	0.45	0.21	0.62	0.17	0.40
41 Total MBLs	0.55	15.08	5.93	0.31	1.24	0.03
42 Ag MBLs	0.17	0.00	0.00	0.00	0.00	0.00
43 All Other MBLs	0.57	21.24	8.27	0.45	1.76	0.04
<b>Asset/Liability Management</b>						
44 Loans/savings	69.4	74.5	73.1	76.8	78.4	76.5

Earnings & net chargeoffs are annualized quarterly results not seasonally adjusted. Growth rates are not annualized. Delinquency rates are 60+ day dollar delinquencies. Net chargeoffs are dollar chargeoffs net of recoveries. Totals include only credit unions that are released on the NCUA FOIA file.

Source: NCUA and CUNA E&S.

