

Nebraska CU Profile

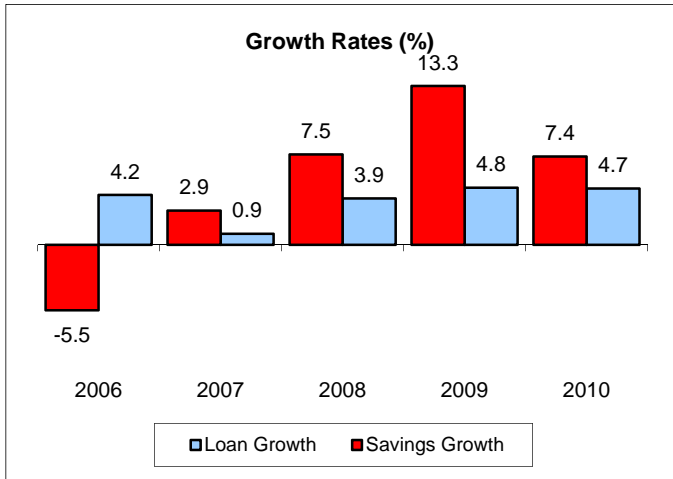
December 2010

Prepared by:
CUNA Economics & Statistics

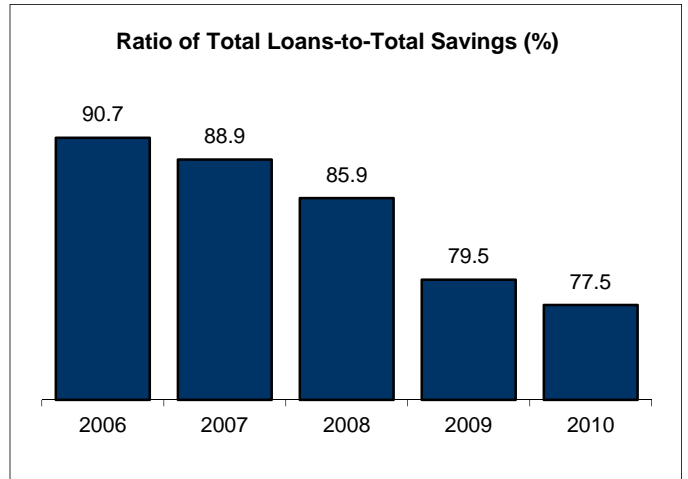
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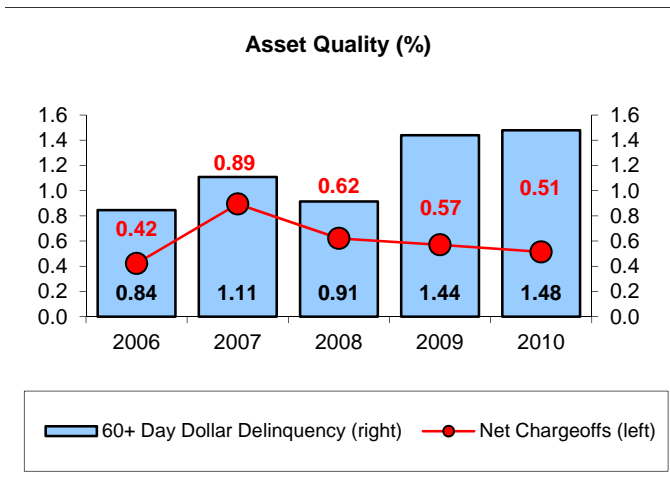
* Loan and Savings Growth Trends



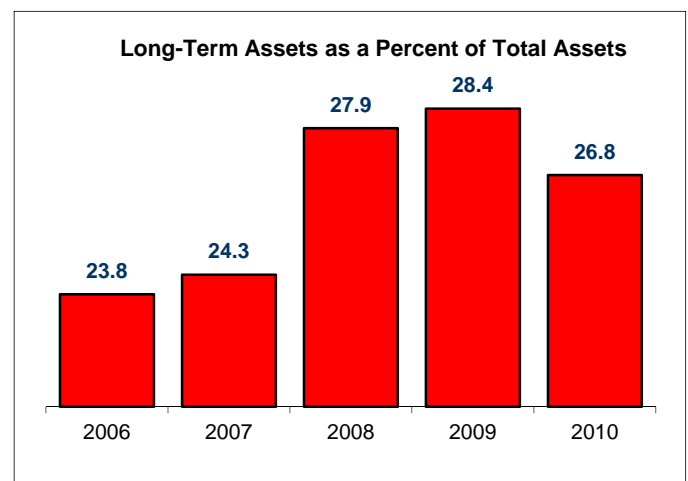
* Liquidity Risk Trends



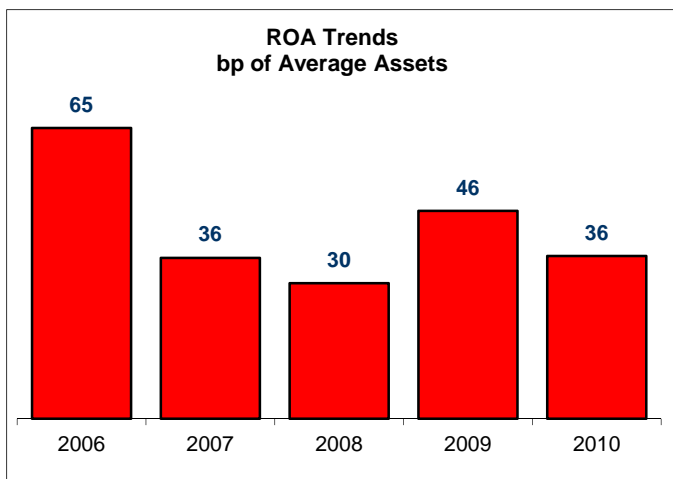
* Credit Risk Trends



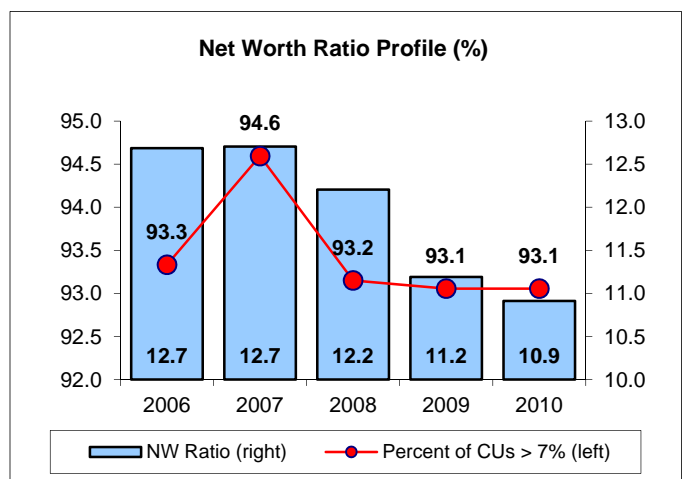
* Interest Rate Risk Trends



* Earnings Trends



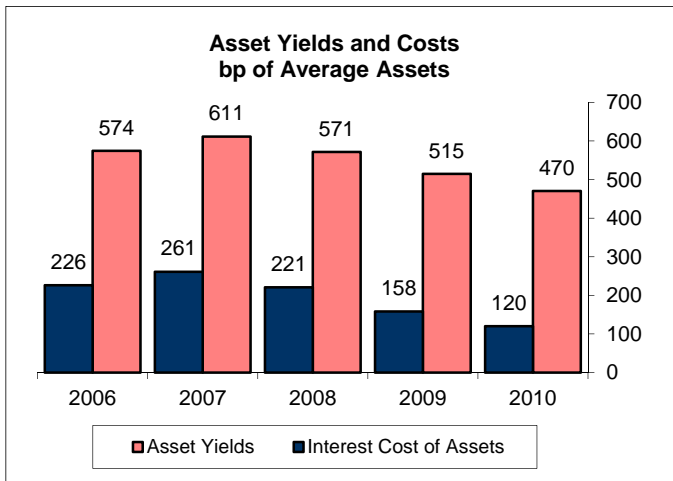
* Solvency Trends



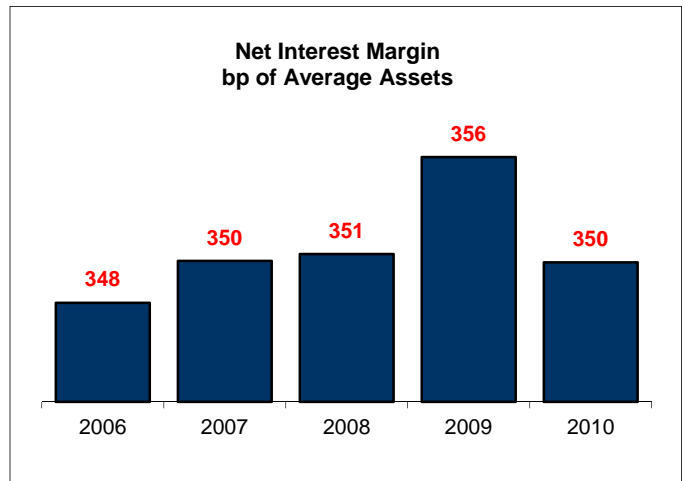
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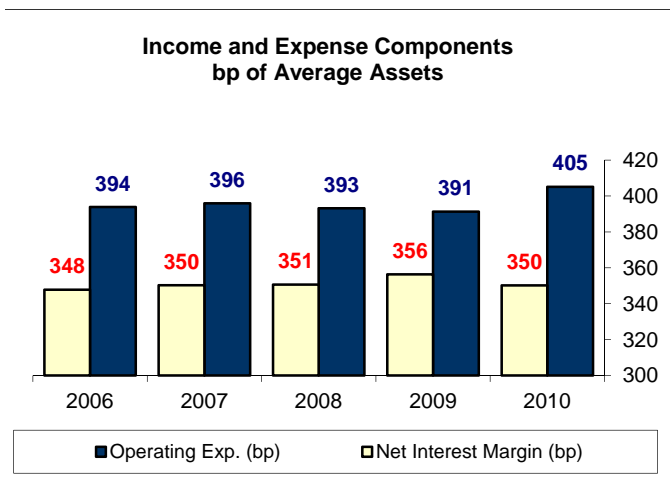
* Asset yields and funding costs



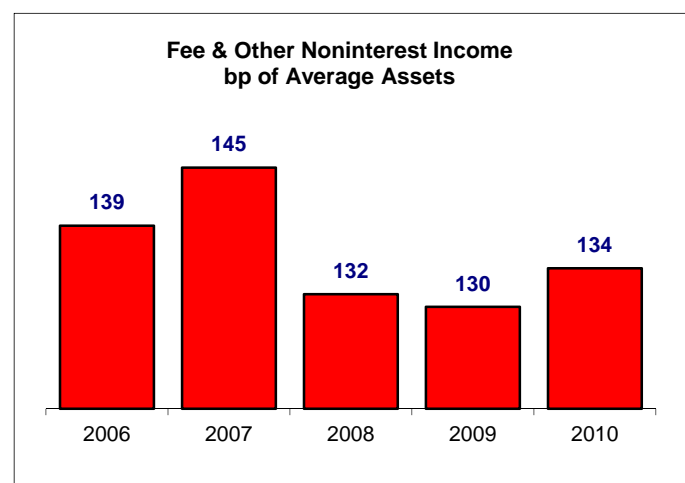
* Interest margins



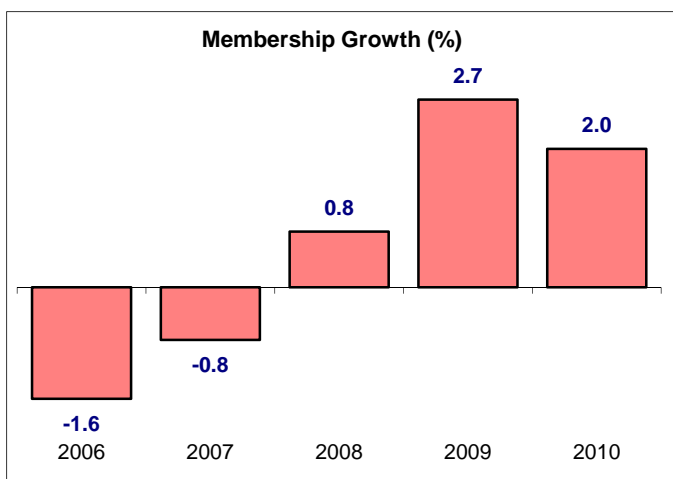
* Interest margins & overhead



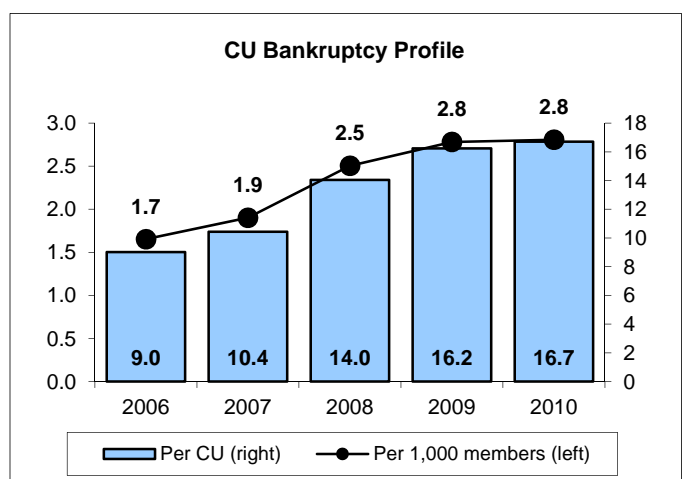
* Noninterest income



* Membership trends



* Borrower bankruptcies

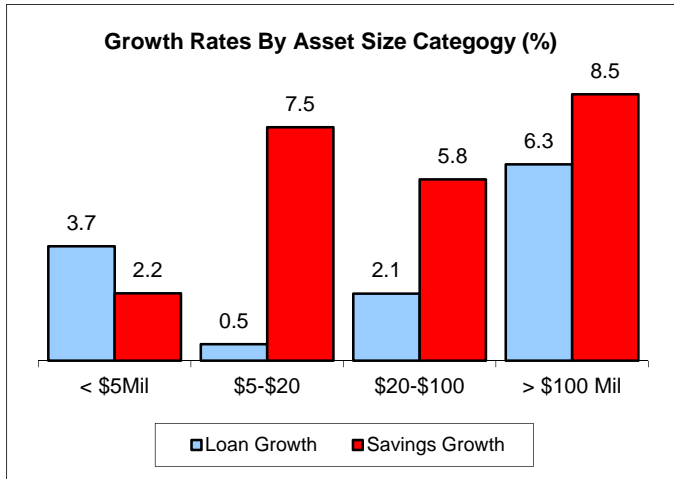


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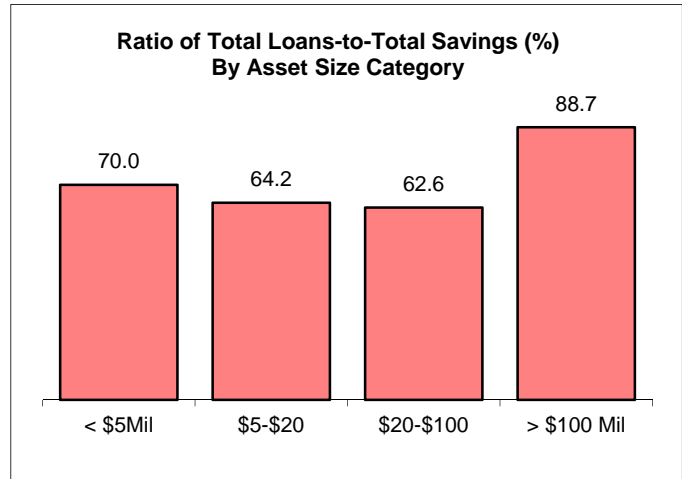
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Results By Asset Size

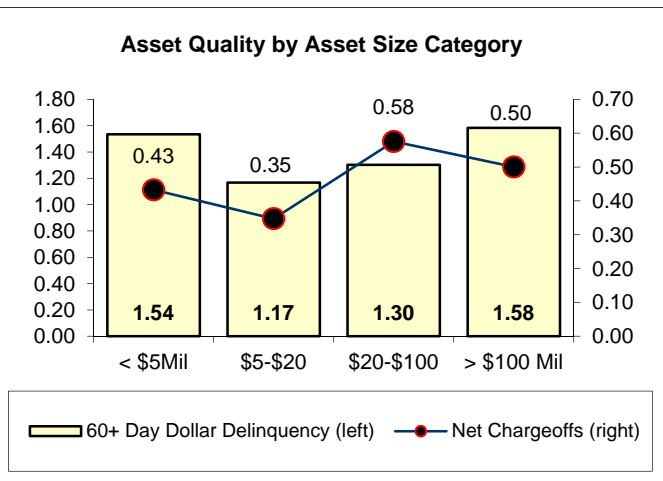
* Loan and Savings growth



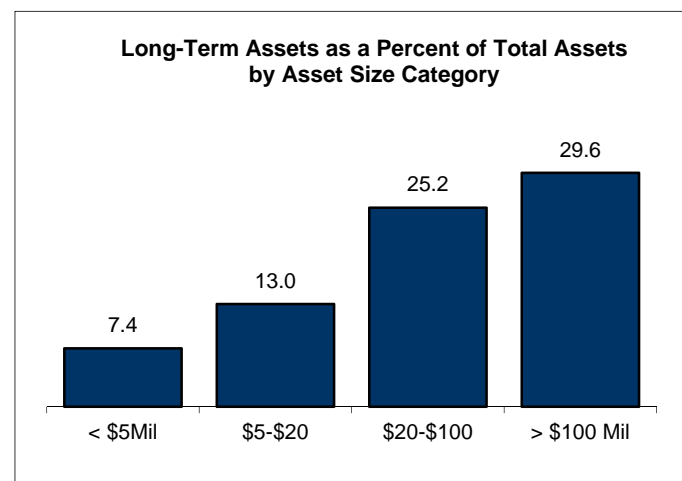
* Liquidity Risk



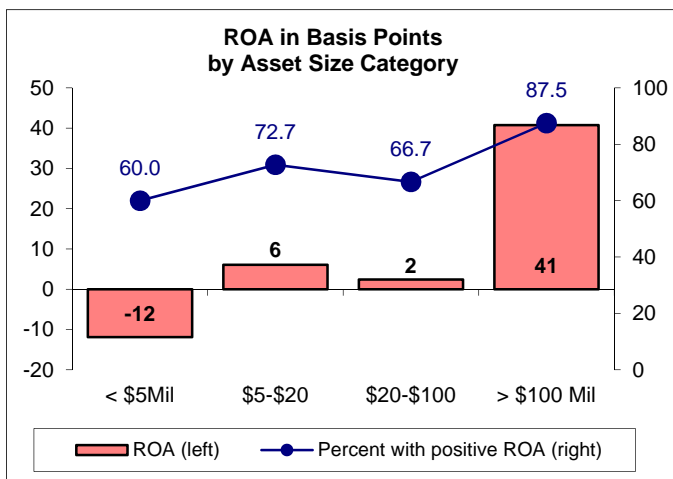
* Credit Risk



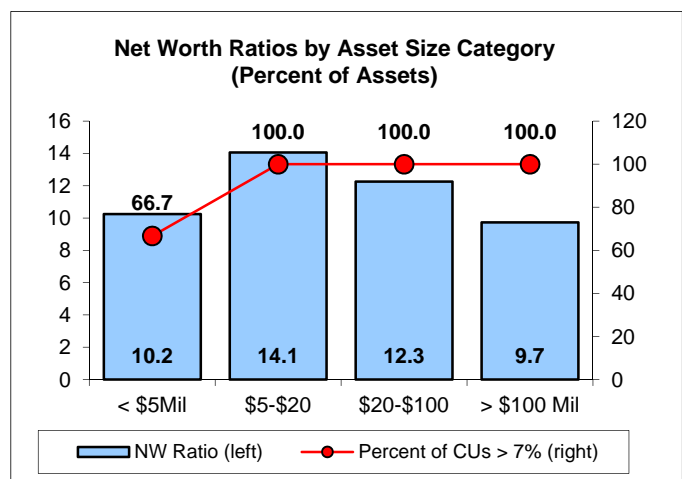
* Interest Rate Risk



* Earnings



* Solvency



Nebraska CU Profile

	US Nebraska Credit Unions						Asset Groups - Dec 2010			
	2010	2010	2009	2008	2007	2006	< \$5Mil	\$5-\$20	\$20-\$100	> \$100 Mil
Demographic Information										
1 Number of CUs	7,479	72	72	73	74	75	15	22	27	8
2 Assets per CU (\$ mil)	123.9	44.2	41.7	37.0	34.2	32.9	2.2	9.3	41.9	226.2
3 Median assets (\$ mil)	17.7	16.6	16.1	14.1	12.7	11.9	2.5	8.4	33.2	160.3
4 Total assets (\$ mil)	926,606	3,180	3,004	2,701	2,534	2,470	34	204	1,133	1,809
5 Total loans (\$ mil)	575,663	2,119	2,024	1,932	1,860	1,843	21	112	617	1,369
6 Total surplus funds (\$ mil)	317,412	933	854	654	555	524	12	87	469	365
7 Total savings (\$ mil)	797,301	2,734	2,547	2,248	2,091	2,033	30	175	986	1,544
8 Total members (thousands)	91,756	429	420	409	406	409	9	39	159	221
Growth Rates										
9 Total assets	3.3	5.9	11.2	6.6	2.6	-4.6	2.1	6.6	3.9	7.1
10 Total loans	-1.2	4.7	4.8	3.9	0.9	4.2	3.7	0.5	2.1	6.3
11 Total surplus funds	12.5	9.3	30.6	17.7	6.0	-27.2	0.0	15.3	6.5	12.1
12 Total savings	4.4	7.4	13.3	7.5	2.9	-5.5	2.2	7.5	5.8	8.5
13 Total members	0.7	2.0	2.7	0.8	-0.8	-1.6	0.7	-1.5	-1.1	5.0
14 % CUs with increasing assets	67.5	79.2	94.4	79.5	71.6	53.3	66.7	86.4	77.8	87.5
Earnings - Basis Pts.										
15 Yield on total assets	446	470	515	571	611	574	503	448	438	492
16 Dividend/interest cost of assets	121	120	158	221	261	226	97	90	99	137
17 Fee & other income *	133	134	130	132	145	139	76	69	89	172
18 Operating expense	330	405	391	393	396	394	447	382	387	418
19 Loss Provisions	78	43	49	59	63	28	33	23	28	56
20 Net Income (ROA) before Stap Exp	50	36	46	30	36	65	1	22	13	53
Net Income (ROA) after Stab Exp	39	24					-12	6	2	41
21 % CUs with positive ROA	64.1	69.4	77.8	91.8	94.6	88.0	60.0	72.7	66.7	87.5
Capital adequacy										
22 Net worth/assets	10.1	10.9	11.2	12.2	12.7	12.7	10.2	14.1	12.3	9.7
23 % CUs with NW > 7% of assets	95.0	93.1	93.1	93.2	94.6	93.3	66.7	100.0	100.0	100.0
Asset quality										
24 Delinquencies (60+ day \$)/loans (%)	1.75	1.48	1.44	0.91	1.11	0.84	1.54	1.17	1.30	1.58
25 Net chargeoffs/average loans	1.14	0.51	0.57	0.62	0.89	0.42	0.43	0.35	0.58	0.50
26 Total borrower-bankruptcies	338,924	1,203	1,169	1,025	772	676	12	87	418	686
27 Bankruptcies per CU	45.3	16.7	16.2	14.0	10.4	9.0	0.8	4.0	15.5	85.8
28 Bankruptcies per 1000 members	3.7	2.8	2.8	2.5	1.9	1.7	1.3	2.2	2.6	3.1
Asset/Liability Management										
29 Loans/savings	72.2	77.5	79.5	85.9	88.9	90.7	70.0	64.2	62.6	88.7
30 Loans/assets	62.1	66.6	67.4	71.5	73.4	74.6	62.5	54.9	54.4	75.7
31 Net Long-term assets/assets	33.1	26.8	28.4	27.9	24.3	23.8	7.4	13.0	25.2	29.6
32 Liquid assets/assets	16.2	18.9	19.3	16.8	16.1	14.5	31.9	30.1	25.7	13.1
33 Core deposits/shares & borrowings	38.9	50.3	47.8	46.2	46.2	48.2	64.3	61.7	50.4	48.7
Productivity										
34 Members/potential members	6	6	6	6	6	6	15	7	4	9
35 Borrowers/members	50	45	44	42	42	42	29	37	42	49
36 Members/FTE	384	353	366	362	365	373	352	436	387	322
37 Average shares/member (\$)	8,689	6,380	6,060	5,495	5,150	4,969	3,232	4,437	6,209	6,983
38 Average loan balance (\$)	12,547	11,024	11,008	11,136	10,805	10,795	7,824	7,764	9,151	12,714
39 Employees per million in assets	0.26	0.38	0.38	0.42	0.44	0.44	0.79	0.44	0.36	0.38
Structure										
40 Fed CUs w/ single-sponsor	13.5	13.9	13.9	13.7	13.5	13.3	6.7	9.1	22.2	12.5
41 Fed CUs w/ community charter	15.5	30.6	30.6	30.1	31.1	29.3	26.7	22.7	33.3	50.0
42 Other Fed CUs	32.2	29.2	29.2	28.8	28.4	28.0	20.0	54.5	14.8	25.0
43 CUs state chartered	38.8	26.4	26.4	27.4	27.0	29.3	46.7	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

	US						Nebraska Credit Unions				Asset Groups - Dec 2010			
	2010	2010	2009	2008	2007	2006	< \$5Mil	\$5-\$20	\$20-\$100	> \$100 Mil				
Growth Rates														
1 Credit cards	3.1%	10.0%	11.7%	2.8%	11.6%	4.6%		9.4%	11.5%	9.1%				
2 Other unsecured loans	-0.3%	4.7%	5.3%	2.2%	5.0%	-4.7%	4.7%	-3.4%	8.1%	4.7%				
3 New automobile	-16.5%	4.4%	9.8%	-2.1%	-10.7%	-5.7%	-2.0%	-12.4%	-16.0%	15.0%				
4 Used automobile	3.4%	16.0%	15.0%	8.5%	-1.8%	-2.9%	5.2%	5.4%	7.9%	21.9%				
5 First mortgage	2.7%	-0.6%	-0.2%	5.6%	7.3%	11.1%	21.6%	6.1%	9.6%	-4.4%				
6 HEL & 2nd Mtg	-6.4%	-7.2%	-6.6%	0.2%	-2.2%	14.6%	-14.2%	-8.5%	-9.6%	-5.7%				
7 Member business loans	6.2%	-2.3%	8.0%	2.6%	8.7%	18.2%	-54.0%	-9.8%	4.0%	-5.2%				
8 Share drafts	5.9%	15.1%	25.1%	7.2%	3.7%	5.4%	-9.6%	4.6%	2.0%	22.1%				
9 Certificates	-5.6%	-1.0%	6.8%	6.0%	8.2%	18.1%	-8.1%	-2.7%	1.3%	-2.2%				
10 IRAs	4.0%	3.2%	9.9%	7.4%	3.9%	-2.8%	-33.7%	-1.7%	2.8%	4.0%				
11 Money market shares	10.7%	17.2%	22.0%	12.8%	9.3%	-7.8%	-6.6%	37.0%	11.0%	20.2%				
12 Regular shares	10.3%	10.0%	13.7%	8.1%	-3.0%	-20.6%	10.1%	12.6%	11.0%	8.8%				
Portfolio \$ Distribution														
13 Credit cards/total loans	6.3%	2.4%	2.3%	2.1%	2.1%	1.9%	0.0%	1.6%	3.0%	2.2%				
14 Other unsecured loans/total loans	4.5%	3.9%	3.9%	3.9%	3.9%	3.8%	6.5%	8.7%	4.3%	3.3%				
15 New automobile/total loans	11.0%	10.9%	10.9%	10.4%	11.1%	12.5%	11.7%	11.8%	8.3%	12.0%				
16 Used automobile/total loans	17.8%	30.8%	27.8%	25.3%	24.2%	24.9%	39.7%	41.7%	30.4%	30.0%				
17 First mortgage/total loans	39.4%	30.8%	32.4%	34.1%	33.5%	31.5%	25.1%	14.1%	28.2%	33.4%				
18 HEL & 2nd Mtg/total loans	15.3%	13.8%	15.6%	17.5%	18.1%	18.7%	7.0%	10.7%	15.9%	13.2%				
19 Member business loans/total loans	6.7%	6.7%	7.2%	6.9%	7.0%	6.5%	1.3%	1.2%	8.4%	6.4%				
20 Share drafts/total savings	11.5%	14.4%	13.5%	12.2%	12.2%	12.1%	9.6%	8.8%	10.4%	17.8%				
21 Certificates/total savings	27.1%	26.7%	28.9%	30.7%	31.1%	29.6%	29.4%	26.5%	27.3%	26.2%				
22 IRAs/total savings	9.7%	9.3%	9.7%	10.0%	10.0%	9.9%	2.3%	5.8%	8.8%	10.2%				
23 Money market shares/total savings	22.3%	11.4%	10.4%	9.7%	9.2%	8.7%	0.6%	3.4%	10.7%	12.9%				
24 Regular shares/total savings	28.1%	36.9%	36.0%	35.9%	35.7%	37.9%	54.7%	52.9%	40.0%	32.8%				
Percent of CUs Offering														
25 Credit cards	52.3%	40.3%	38.9%	38.4%	36.5%	36.0%	0.0%	27.3%	63.0%	75.0%				
26 Other unsecured loans	98.0%	100.0%	100.0%	98.6%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%				
27 New automobile	94.8%	98.6%	95.8%	97.3%	97.3%	97.3%	93.3%	100.0%	100.0%	100.0%				
28 Used automobile	95.7%	100.0%	100.0%	98.6%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%				
29 First mortgage	60.0%	69.4%	66.7%	65.8%	62.2%	61.3%	46.7%	54.5%	85.2%	100.0%				
30 HEL & 2nd Mtg	58.5%	73.6%	75.0%	75.3%	77.0%	72.0%	40.0%	68.2%	88.9%	100.0%				
31 Member business loans	30.2%	33.3%	31.9%	32.9%	33.8%	36.0%	20.0%	4.5%	44.4%	100.0%				
32 Share drafts	75.0%	87.5%	87.5%	84.9%	83.8%	82.7%	53.3%	90.9%	100.0%	100.0%				
33 Certificates	77.7%	90.3%	90.3%	90.4%	90.5%	89.3%	80.0%	90.9%	96.3%	87.5%				
34 IRAs	65.3%	65.3%	65.3%	67.1%	68.9%	68.0%	20.0%	54.5%	88.9%	100.0%				
35 Money market shares	44.6%	38.9%	38.9%	38.4%	37.8%	37.3%	6.7%	13.6%	66.7%	75.0%				
Penetration														
36 Credit cards	14.6%	6.4%	6.1%	5.6%	5.5%	5.4%	0.0%	2.7%	8.2%	6.0%				
37 Other unsecured loans	11.0%	10.9%	10.5%	10.8%	10.9%	10.1%	8.1%	10.5%	9.2%	12.2%				
38 New automobile	5.0%	3.3%	3.6%	3.5%	3.7%	3.9%	1.9%	2.4%	2.4%	4.3%				
39 Used automobile	11.4%	16.1%	14.9%	13.7%	13.5%	13.6%	13.4%	15.9%	14.2%	17.5%				
40 First mortgage	1.9%	1.9%	1.9%	1.9%	1.9%	1.8%	1.6%	0.6%	1.7%	2.2%				
41 HEL & 2nd Mtg	2.8%	3.1%	3.4%	3.7%	3.7%	3.6%	1.1%	1.4%	2.8%	3.8%				
42 Member business loans	0.2%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.0%	0.3%	0.3%				
43 Share drafts	48.3%	39.2%	37.8%	40.0%	36.9%	37.9%	14.1%	23.9%	35.4%	45.7%				
44 Certificates	12.0%	10.9%	11.6%	12.2%	12.1%	11.4%	11.4%	10.9%	11.2%	10.6%				
45 IRAs	5.9%	5.2%	5.3%	4.8%	4.6%	4.7%	0.7%	1.7%	4.6%	6.5%				
46 Money market shares	7.7%	4.1%	3.9%	3.6%	3.3%	3.0%	0.1%	0.5%	2.5%	6.1%				

* Current period flow statistics are trailing four quarters.

Source: NCUA and CUNA E&S.



Nebraska CU Profile - Quarterly Results

	US	Nebraska Credit Unions				
	Dec 10	Dec 10	Sep 10	Jun 10	Mar 10	Dec 09
Demographic Information						
1 Number CUs	7,480	72	72	72	72	72
Growth Rates (Quarterly % Change)						
2 Total loans	-0.2	0.4	1.9	2.5	-0.8	0.2
3 Credit cards	3.4	4.6	3.7	4.4	-3.0	7.0
4 Other unsecured loans	0.6	3.8	2.1	2.4	-3.5	0.4
5 New automobile	-3.9	0.1	4.9	2.7	-3.3	-2.4
6 Used automobile	0.4	2.6	5.9	5.3	1.4	1.7
7 First mortgage	0.9	0.1	-1.7	1.5	-0.5	0.3
8 HEL & 2nd Mtg	-2.3	-3.7	-1.4	-0.2	-2.1	-1.0
9 Member business loans	1.5	-1.8	-0.6	0.4	-0.3	0.3
10 Total savings	1.1	2.4	-0.6	1.4	4.0	4.6
11 Share drafts	4.4	10.4	-2.3	4.5	2.2	3.0
12 Certificates	-1.1	-1.1	-1.3	0.0	1.5	3.1
13 IRAs	0.2	-0.1	-0.2	1.4	2.0	1.7
14 Money market shares	1.8	3.8	0.8	4.5	7.1	4.1
15 Regular shares	1.9	2.8	0.2	0.4	6.4	7.5
16 Total members	0.1	0.2	0.8	0.6	0.4	0.4
Earnings (basis points)						
17 Yield on total assets	433	465	381	562	474	504
18 Dividend/interest cost of assets	111	108	117	124	130	144
19 Fee & other income *	N/A	N/A	N/A	N/A	N/A	N/A
20 Operating expense	368	468	406	374	371	385
21 Loss Provisions	78	62	38	38	35	59
22 Net Income (ROA) *	N/A	N/A	N/A	N/A	N/A	N/A
21 % CUs with positive ROA *	N/A	N/A	N/A	N/A	N/A	N/A
Capital adequacy (%)						
22 Net worth/assets	10.0	10.9	11.1	10.9	11.0	11.2
23 % CUs with NW > 7% of assets	94.9	93.1	93.1	93.1	93.1	93.1
Asset quality (%)						
24 Loan delinquency rate - Total loans	1.76	1.49	1.36	1.30	1.31	1.44
25 Total Consumer	1.35	1.94	1.61	1.70	1.72	1.82
26 Credit Cards	1.54	1.49	1.85	1.50	1.83	1.91
27 All Other Consumer	1.32	1.96	1.60	1.71	1.71	1.82
28 Total Mortgages	2.09	0.94	1.07	0.85	0.88	1.03
29 First Mortgages	2.30	0.93	1.06	0.88	0.83	0.98
30 All Other Mortgages	1.55	0.99	1.10	0.78	0.97	1.13
31 Total MBLs	3.75	8.42	5.84	5.91	5.47	4.35
32 Ag MBLs	1.51	0.00	0.00	0.00	0.09	0.00
33 All Other MBLs	3.85	12.05	8.27	8.25	7.60	6.09
34 Net chargeoffs/average loans	1.15	0.62	0.50	0.49	0.45	0.53
35 Total Consumer	1.71	0.78	0.78	0.69	0.72	0.85
36 Credit Cards	3.92	2.37	2.05	2.44	2.36	2.21
37 All Other Consumer	1.34	0.70	0.72	0.61	0.65	0.79
38 Total Mortgages	0.69	0.42	0.17	0.27	0.15	0.18
39 First Mortgages	0.42	0.34	0.17	0.21	0.11	0.10
40 All Other Mortgages	1.40	0.62	0.17	0.40	0.25	0.34
41 Total MBLs	1.02	0.31	1.24	0.03	0.39	0.80
42 Ag MBLs	0.00	0.00	0.00	0.00	0.00	0.00
43 All Other MBLs	1.06	0.45	1.76	0.04	0.55	1.12
Asset/Liability Management						
44 Loans/savings	71.8	76.8	78.4	76.5	75.6	79.3

Earnings & net chargeoffs are annualized quarterly results not seasonally adjusted. Growth rates are not annualized. Delinquency

* Credit Unions did not uniformly report stabilization expense or reversals of the expense. Therefore those ratios affected are on Source: NCUA and CUNA E&S.

