



Nebraska CU Profile

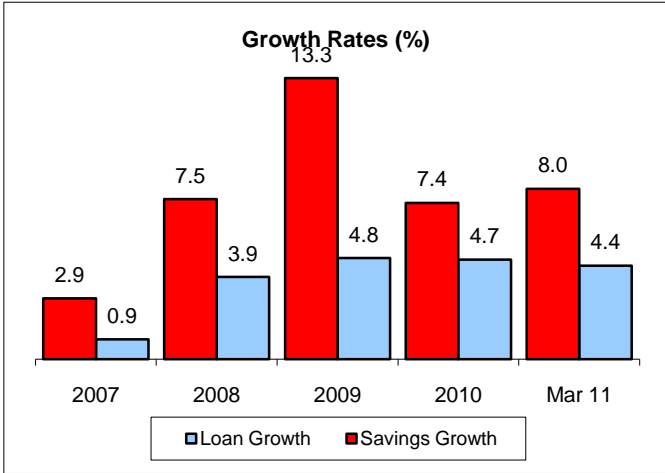
March 2011

Prepared by:
CUNA Economics & Statistics

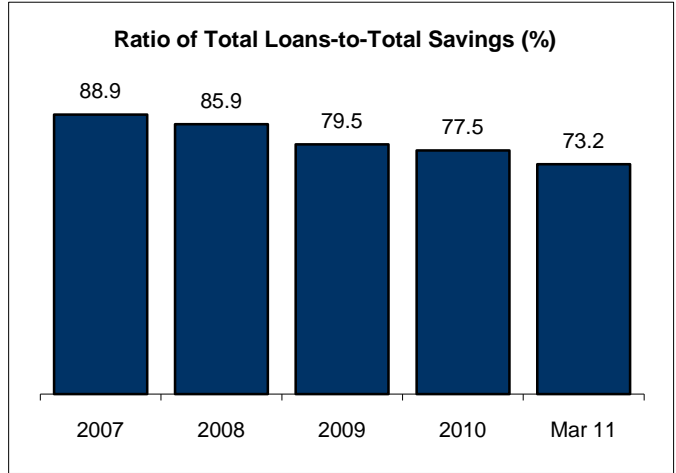
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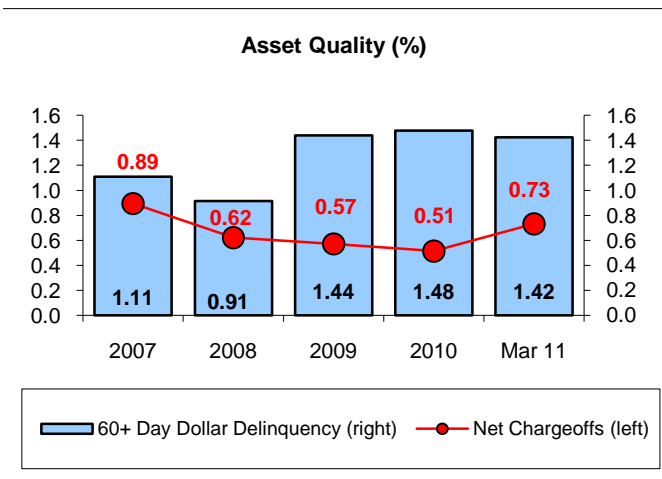
* Loan and Savings Growth Trends



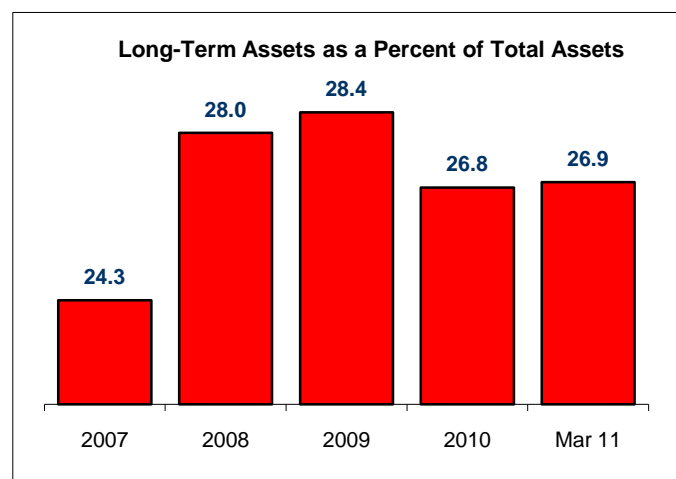
* Liquidity Risk Trends



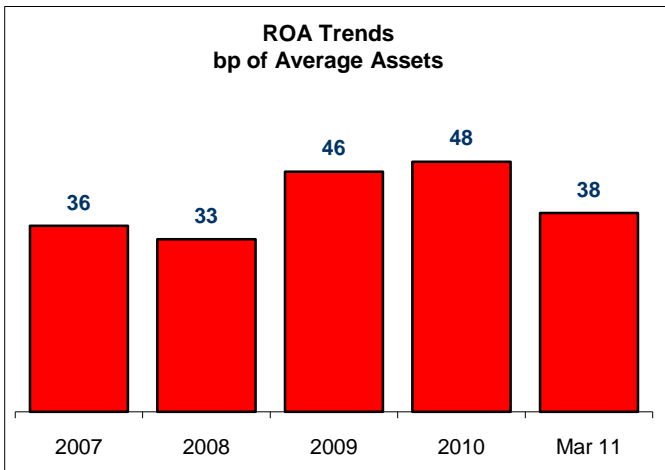
* Credit Risk Trends



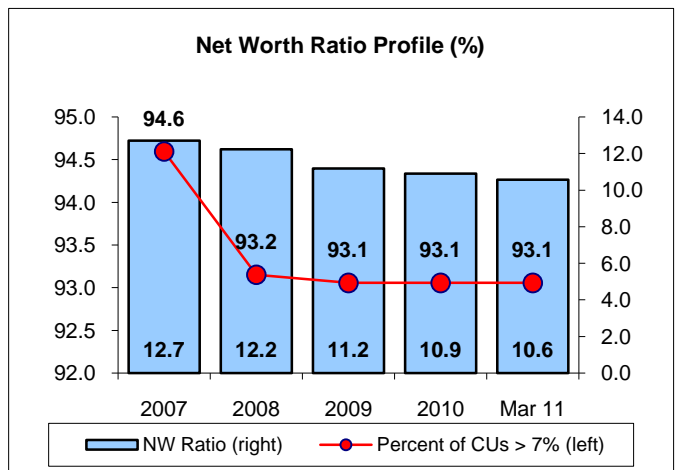
* Interest Rate Risk Trends



* Earnings Trends



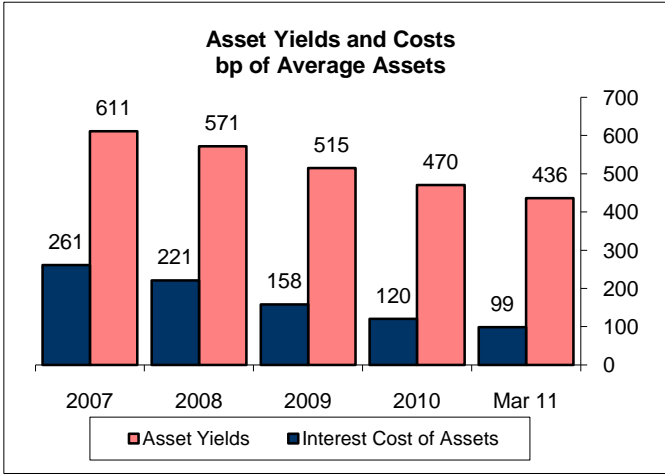
* Solvency Trends



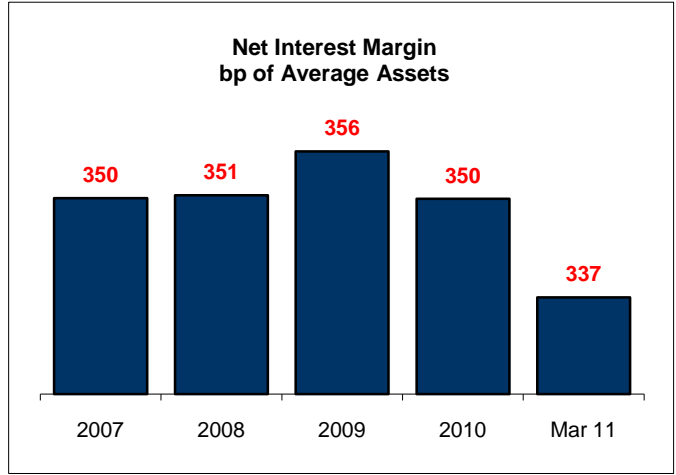
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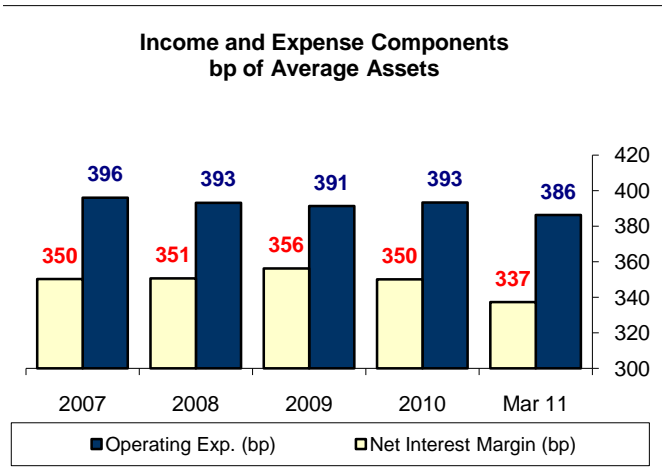
* Asset yields and funding costs



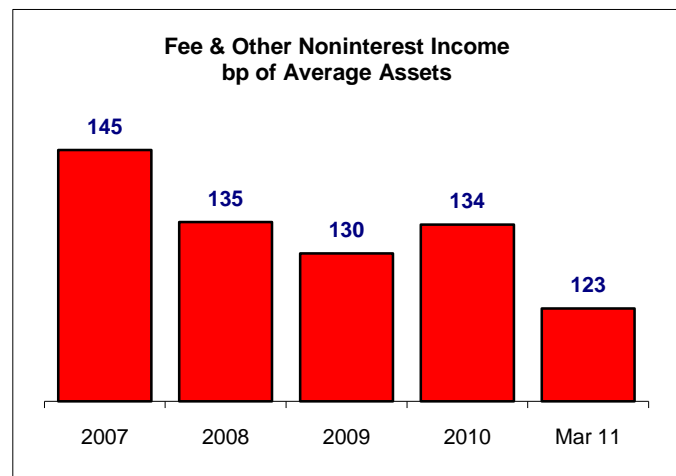
* Interest margins



* Interest margins & overhead



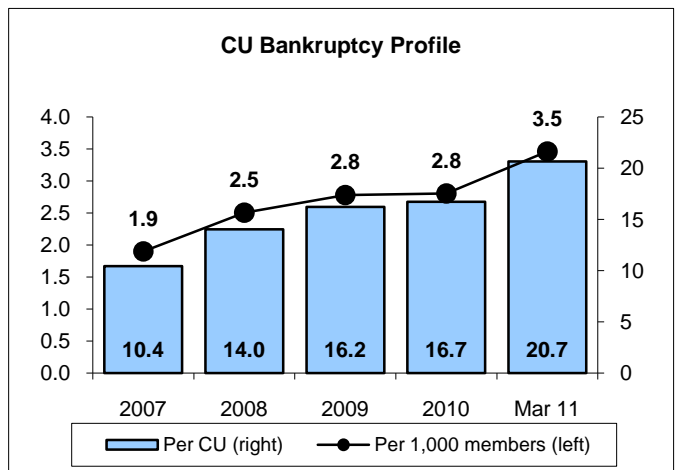
* Noninterest income



* Membership trends



* Borrower bankruptcies

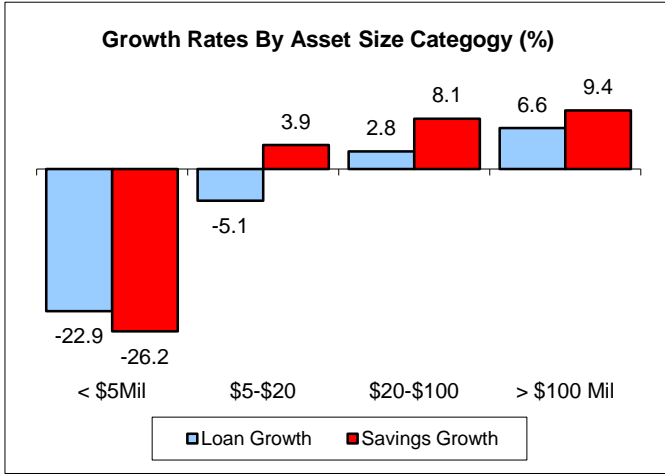


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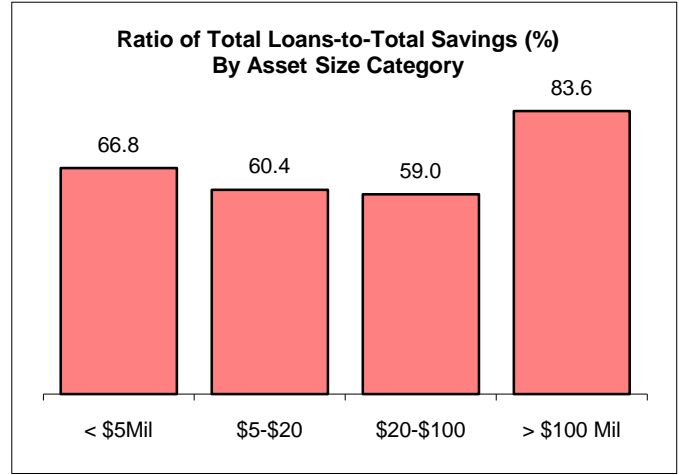
March 2011

Results By Asset Size

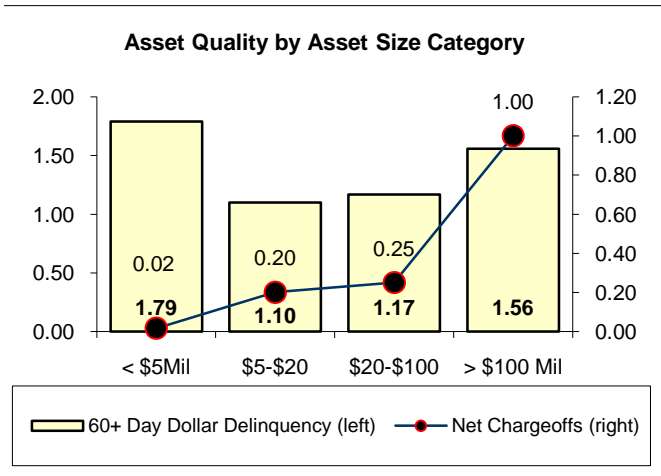
* Loan and Savings growth



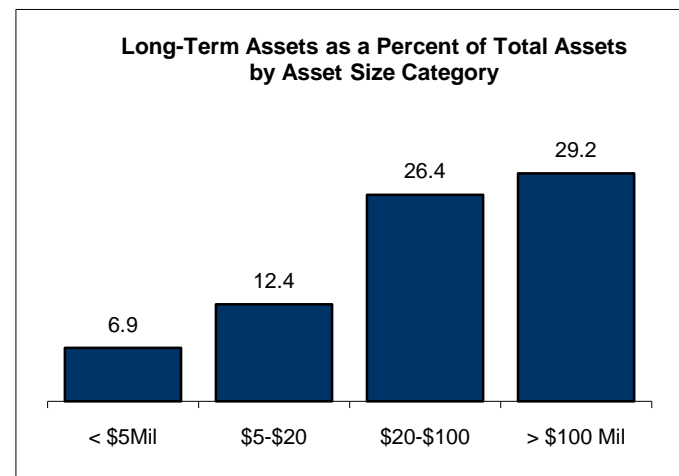
* Liquidity Risk



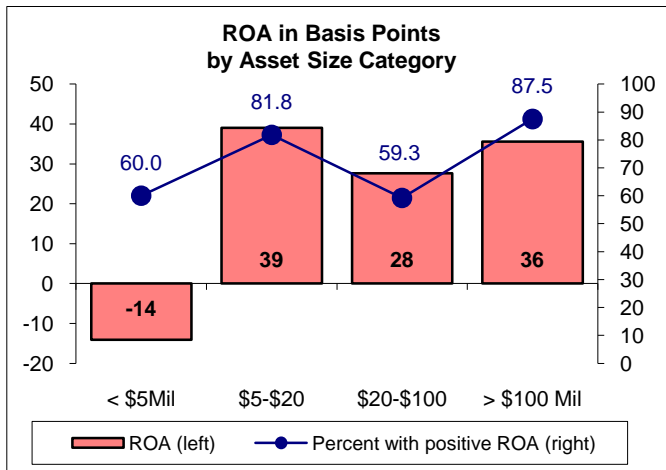
* Credit Risk



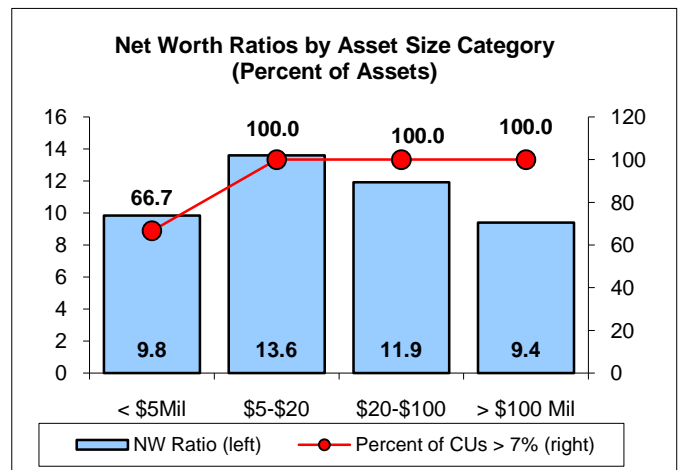
* Interest Rate Risk



* Earnings



* Solvency



Nebraska CU Profile

	US						Nebraska Credit Unions				Asset Groups - Mar 2011			
	Mar 11	Mar 11	2010	2009	2008	2007	< \$5Mil	\$5-\$20	\$20-\$100	> \$100 Mil				
Demographic Information														
1 Number of CUs	7,431	72	72	72	73	74	15	22	27	8				
2 Assets per CU (\$ mil)	128.1	45.9	44.2	41.7	37.0	34.2	2.3	9.7	43.3	236.1				
3 Median assets (\$ mil)	18.4	17.3	16.6	16.1	14.1	12.7	2.6	8.4	33.7	163.8				
4 Total assets (\$ mil)	951,640	3,306	3,180	3,004	2,702	2,534	35	213	1,169	1,889				
5 Total loans (\$ mil)	568,671	2,093	2,119	2,024	1,932	1,860	21	111	602	1,359				
6 Total surplus funds (\$ mil)	347,089	1,084	933	854	654	555	14	97	519	454				
7 Total savings (\$ mil)	822,734	2,861	2,734	2,547	2,248	2,091	31	183	1,021	1,626				
8 Total members (thousands)	92,025	430	429	420	409	406	9	40	157	224				
Growth Rates														
9 Total assets	4.6	6.6	5.9	11.2	6.6	2.6	-27.4	3.5	7.3	7.5				
10 Total loans	-1.1	4.4	4.7	4.8	3.9	0.9	-22.9	-5.1	2.8	6.6				
11 Total surplus funds	15.1	12.2	9.3	30.5	17.8	6.0	-32.2	14.9	13.1	12.8				
12 Total savings	4.9	8.0	7.4	13.3	7.5	2.9	-26.2	3.9	8.1	9.4				
13 Total members	0.6	1.9	2.0	2.7	0.8	-0.8	-24.1	-0.9	-0.4	5.6				
14 % CUs with increasing assets	72.1	80.6	79.2	94.4	79.5	71.6	60.0	81.8	88.9	87.5				
Earnings - Basis Pts.														
15 Yield on total assets	414	436	470	515	571	611	458	412	404	459				
16 Dividend/interest cost of assets	98	99	120	158	221	261	71	68	78	116				
17 Fee & other income *	124	123	134	130	135	145	39	78	90	150				
18 Operating expense	309	386	393	391	393	396	414	360	363	403				
19 Loss Provisions	53	36	43	49	59	63	19	17	19	49				
20 Net Income (ROA) before Stab Exp	79	38	48	46	33	36	-7	44	34	41				
Net Income (ROA) after Stab Exp	73	32					-14	39	28	36				
21 % CUs with positive ROA	72.7	69.4	69.4	77.8	91.8	94.6	60.0	81.8	59.3	87.5				
Capital adequacy														
22 Net worth/assets	10.0	10.6	10.9	11.2	12.2	12.7	9.8	13.6	11.9	9.4				
23 % CUs with NW > 7% of assets	94.0	93.1	93.1	93.1	93.2	94.6	66.7	100.0	100.0	100.0				
Asset quality														
24 Delinquencies (60+ day \$)/loans (%)	1.63	1.42	1.48	1.44	0.91	1.11	1.79	1.10	1.17	1.56				
25 Net chargeoffs/average loans	1.00	0.73	0.51	0.57	0.62	0.89	0.02	0.20	0.25	1.00				
26 Total borrower-bankruptcies	359,836	1,488	1,203	1,169	1,025	772	28	192	620	648				
27 Bankruptcies per CU	48.4	20.7	16.7	16.2	14.0	10.4	1.9	8.7	23.0	81.0				
28 Bankruptcies per 1000 members	3.9	3.5	2.8	2.8	2.5	1.9	3.0	4.8	3.9	2.9				
Asset/Liability Management														
29 Loans/savings	69.1	73.2	77.5	79.5	85.9	88.9	66.8	60.4	59.0	83.6				
30 Loans/assets	59.8	63.3	66.6	67.4	71.5	73.4	60.0	51.9	51.5	72.0				
31 Net Long-term assets/assets	33.5	26.9	26.8	28.4	28.0	24.3	6.9	12.4	26.4	29.2				
32 Liquid assets/assets	17.2	21.7	18.9	19.3	16.8	16.1	32.2	33.3	26.3	17.3				
33 Core deposits/shares & borrowings	40.5	51.6	50.3	47.8	46.2	46.2	65.3	63.1	51.6	50.1				
Productivity														
34 Members/potential members	6	6	6	6	6	6	15	7	4	9				
35 Borrowers/members	49	44	45	44	42	42	28	36	42	48				
36 Members/FTE	386	352	353	366	362	365	346	445	376	326				
37 Average shares/member (\$)	8,940	6,655	6,380	6,060	5,495	5,150	3,360	4,624	6,496	7,263				
38 Average loan balance (\$)	12,601	10,960	11,024	11,008	11,136	10,805	8,067	7,839	9,083	12,591				
39 Employees per million in assets	0.25	0.37	0.38	0.38	0.42	0.44	0.77	0.42	0.36	0.36				
Structure														
40 Fed CUs w/ single-sponsor	13.4	12.5	13.9	13.9	13.7	13.5	6.7	4.5	22.2	12.5				
41 Fed CUs w/ community charter	15.8	30.6	30.6	30.6	30.1	31.1	26.7	22.7	33.3	50.0				
42 Other Fed CUs	32.1	30.6	29.2	29.2	28.8	28.4	20.0	59.1	14.8	25.0				
43 CUs state chartered	38.7	26.4	26.4	26.4	27.4	27.0	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 - Mar 2011			
	Mar 11	Mar 11	2010	2009	2008	2007	< \$5Mil	\$5-\$20	\$20-\$100	> \$100 Mil
Growth Rates										
1 Credit cards	1.9%	10.0%	10.0%	11.7%	2.8%	11.6%				
2 Other unsecured loans	-2.4%	-1.3%	4.7%	5.3%	2.2%	5.0%	-37.5%	-19.1%	3.2%	2.3%
3 New automobile	-14.6%	7.8%	4.4%	9.8%	-2.1%	-10.7%	-25.3%	-15.5%	-13.1%	19.5%
4 Used automobile	3.5%	15.9%	16.0%	15.0%	8.5%	-1.8%	-29.0%	3.4%	8.9%	22.6%
5 First mortgage	3.3%	0.5%	-0.6%	-0.2%	5.6%	7.3%	11.5%	-0.3%	9.1%	-2.4%
6 HEL & 2nd Mtg	-7.2%	-7.8%	-7.2%	-6.6%	0.2%	-2.2%	-33.6%	-19.5%	-6.9%	-7.1%
7 Member business loans	4.8%	-2.9%	-2.3%	8.0%	2.6%	8.7%	-71.3%	-21.3%	4.3%	-6.1%
8 Share drafts	11.5%	21.1%	15.1%	25.0%	7.3%	3.7%	-11.8%	2.7%	11.6%	26.8%
9 Certificates	-5.4%	-2.1%	-1.0%	6.8%	6.0%	8.2%	-27.5%	-8.3%	1.5%	-2.9%
10 IRAs	2.9%	2.3%	3.2%	9.9%	7.4%	3.9%	-54.5%	-11.0%	5.3%	2.2%
11 Money market shares	8.6%	14.8%	17.2%	22.0%	12.8%	9.3%	16.4%	1.3%	11.2%	17.2%
12 Regular shares	11.0%	11.0%	10.0%	13.7%	8.1%	-3.0%	-27.3%	13.1%	12.5%	11.3%
Portfolio \$ Distribution										
13 Credit cards/total loans	6.1%	2.3%	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%	6.6%	7.0%	4.1%	3.0%
15 New automobile/total loans	10.8%	11.0%	10.9%	10.9%	10.4%	11.1%	11.7%	11.6%	8.1%	12.3%
16 Used automobile/total loans	18.0%	31.6%	30.8%	27.8%	25.3%	24.2%	40.7%	42.2%	31.1%	30.8%
17 First mortgage/total loans	40.2%	31.4%	30.8%	32.4%	34.1%	33.5%	24.4%	15.2%	28.7%	34.0%
18 HEL & 2nd Mtg/total loans	15.0%	13.6%	13.8%	15.6%	17.5%	18.1%	6.9%	10.8%	16.0%	12.9%
19 Member business loans/total loans	6.8%	6.7%	6.7%	7.2%	6.9%	7.0%	0.7%	1.1%	8.5%	6.5%
20 Share drafts/total savings	11.9%	14.8%	14.4%	13.5%	12.2%	12.2%	9.3%	9.2%	10.6%	18.3%
21 Certificates/total savings	25.8%	25.6%	26.7%	28.9%	30.7%	31.1%	28.3%	25.3%	26.2%	25.2%
22 IRAs/total savings	9.4%	9.0%	9.3%	9.7%	10.0%	10.0%	2.5%	5.6%	8.6%	9.8%
23 Money market shares/total savings	22.4%	11.4%	11.4%	10.4%	9.7%	9.2%	0.6%	3.2%	10.6%	13.0%
24 Regular shares/total savings	29.2%	37.9%	36.9%	36.0%	35.9%	35.7%	55.9%	53.9%	41.0%	33.7%
Percent of CUs Offering										
25 Credit cards	52.5%	41.7%	40.3%	38.9%	38.4%	36.5%	0.0%	27.3%	66.7%	75.0%
26 Other unsecured loans	98.1%	100.0%	100.0%	100.0%	98.6%	100.0%	100.0%	100.0%	100.0%	100.0%
27 New automobile	94.8%	98.6%	98.6%	95.8%	97.3%	97.3%	93.3%	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	60.1%	69.4%	69.4%	66.7%	65.8%	62.2%	46.7%	54.5%	85.2%	100.0%
30 HEL & 2nd Mtg	58.6%	73.6%	73.6%	75.0%	75.3%	77.0%	40.0%	68.2%	88.9%	100.0%
31 Member business loans	29.6%	29.2%	33.3%	31.9%	32.9%	33.8%	6.7%	4.5%	40.7%	100.0%
32 Share drafts	75.2%	87.5%	87.5%	87.5%	84.9%	83.8%	53.3%	90.9%	100.0%	100.0%
33 Certificates	77.6%	90.3%	90.3%	90.3%	90.4%	90.5%	80.0%	90.9%	96.3%	87.5%
34 IRAs	65.4%	65.3%	65.3%	65.3%	67.1%	68.9%	20.0%	54.5%	88.9%	100.0%
35 Money market shares	44.7%	38.9%	38.9%	38.9%	38.4%	37.8%	6.7%	13.6%	66.7%	75.0%
Penetration										
36 Credit cards	14.5%	6.4%	6.4%	6.1%	5.6%	5.5%	0.0%	2.6%	8.3%	6.0%
37 Other unsecured loans	10.5%	10.7%	10.9%	10.5%	10.8%	10.9%	7.9%	10.0%	9.1%	12.1%
38 New automobile	4.8%	3.3%	3.3%	3.6%	3.5%	3.7%	1.8%	2.2%	2.3%	4.3%
39 Used automobile	11.3%	16.0%	16.1%	14.9%	13.7%	13.5%	12.8%	15.6%	14.2%	17.5%
40 First mortgage	1.9%	1.9%	1.9%	1.9%	1.9%	1.9%	1.6%	0.6%	1.7%	2.2%
41 HEL & 2nd Mtg	2.7%	3.1%	3.1%	3.4%	3.7%	3.7%	1.0%	1.4%	2.8%	3.7%
42 Member business loans	0.2%	0.3%	0.3%	0.3%	0.3%	0.3%	0.1%	0.0%	0.3%	0.4%
43 Share drafts	48.3%	39.3%	39.2%	37.8%	40.0%	36.9%	14.2%	24.1%	36.1%	45.2%
44 Certificates	11.7%	10.6%	10.9%	11.6%	12.2%	12.1%	11.5%	9.2%	11.3%	10.4%
45 IRAs	5.8%	5.2%	5.2%	5.3%	4.8%	4.6%	0.7%	1.7%	4.6%	6.5%
46 Money market shares	7.7%	4.2%	4.1%	3.9%	3.6%	3.3%	0.1%	0.5%	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				
	Mar 11	Mar 11	Dec 10	Sep 10	Jun 10	Mar 10
Demographic Information						
1 Number CUs	7,437	72	72	72	72	72 0
Growth Rates (Quarterly % Change)						
2 Total loans	-0.6	-0.4	0.4	1.9	2.5	-0.8
3 Credit cards	-3.6	-2.9	4.6	3.7	4.4	-3.0
4 Other unsecured loans	-4.6	-9.0	3.8	2.1	2.4	-3.5
5 New automobile	-2.9	-0.1	0.1	4.9	2.7	-3.3
6 Used automobile	0.0	1.3	2.6	5.9	5.3	1.4
7 First mortgage	1.3	0.6	0.1	-1.7	1.5	-0.5
8 HEL & 2nd Mtg	-2.3	-2.7	-3.7	-1.4	-0.2	-2.1
9 Member business loans	0.5	-1.0	-1.8	-0.6	0.4	-0.3
10 Total savings	3.5	4.6	2.4	-0.6	1.4	4.0
11 Share drafts	7.1	7.5	10.4	-2.3	4.5	2.2
12 Certificates	-1.7	0.4	-1.1	-1.3	0.0	1.5
13 IRAs	0.6	1.1	-0.1	-0.2	1.4	2.0
14 Money market shares	4.2	4.9	3.8	0.8	4.5	7.1
15 Regular shares	7.7	7.3	2.8	0.2	0.4	6.4
16 Total members	0.6	0.3	0.2	0.8	0.6	0.4
Earnings (basis points)						
17 Yield on total assets	414	436	465	381	562	474
18 Dividend/interest cost of assets	98	99	108	117	124	130
19 Fee & other income *	N/A	N/A	N/A	N/A	N/A	N/A
20 Operating expense	309	386	421	406	374	371
21 Loss Provisions	53	36	62	38	38	35
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	9.9	10.6	10.9	11.1	10.9	11.0
23 % CUs with NW > 7% of assets	93.8	93.1	93.1	93.1	93.1	93.1
Asset quality (%)						
24 Loan delinquency rate - Total loans	1.63	1.43	1.49	1.36	1.30	1.31
25 Total Consumer	1.15	1.77	1.94	1.61	1.70	1.72
26 Credit Cards	1.36	0.92	1.49	1.85	1.50	1.83
27 All Other Consumer	1.12	1.81	1.96	1.60	1.71	1.71
28 Total Mortgages	2.02	1.00	0.94	1.07	0.85	0.88
29 First Mortgages	2.23	1.00	0.93	1.06	0.88	0.83
30 All Other Mortgages	1.43	1.00	0.99	1.10	0.78	0.97
31 Total MBLs	3.49	7.80	8.42	5.84	5.91	5.47
32 Ag MBLs	1.69	0.00	0.00	0.00	0.00	0.09
33 All Other MBLs	3.58	10.88	12.05	8.27	8.25	7.60
34 Net chargeoffs/average loans	1.01	0.74	0.62	0.50	0.49	0.45
35 Total Consumer	1.48	1.22	0.78	0.78	0.69	0.72
36 Credit Cards	3.68	1.54	2.37	2.05	2.44	2.36
37 All Other Consumer	1.12	1.20	0.70	0.72	0.61	0.65
38 Total Mortgages	0.63	0.15	0.42	0.17	0.27	0.15
39 First Mortgages	0.40	0.12	0.34	0.17	0.21	0.11
40 All Other Mortgages	1.24	0.21	0.62	0.17	0.40	0.25
41 Total MBLs	1.18	5.93	0.31	1.24	0.03	0.39
42 Ag MBLs	0.06	0.00	0.00	0.00	0.00	0.00
43 All Other MBLs	1.23	8.27	0.45	1.76	0.04	0.55
Asset/Liability Management						
44 Loans/savings	69.0	73.1	76.8	78.4	76.5	75.6

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

Source: NCUA and CUNA E&S.

