

Nebraska CU Profile

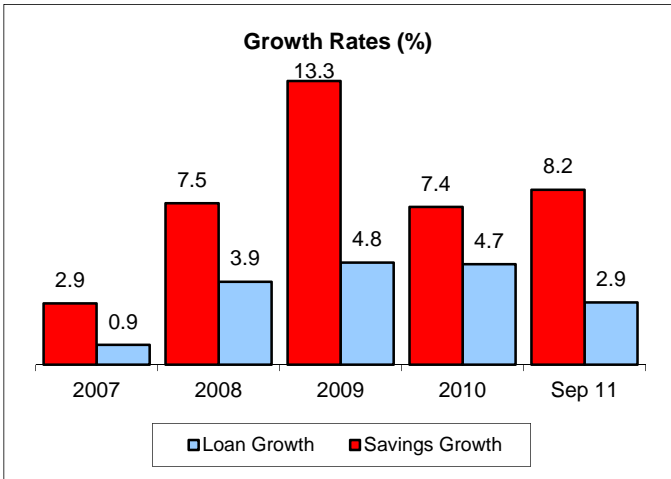
September 2011

Prepared by:
CUNA Economics & Statistics

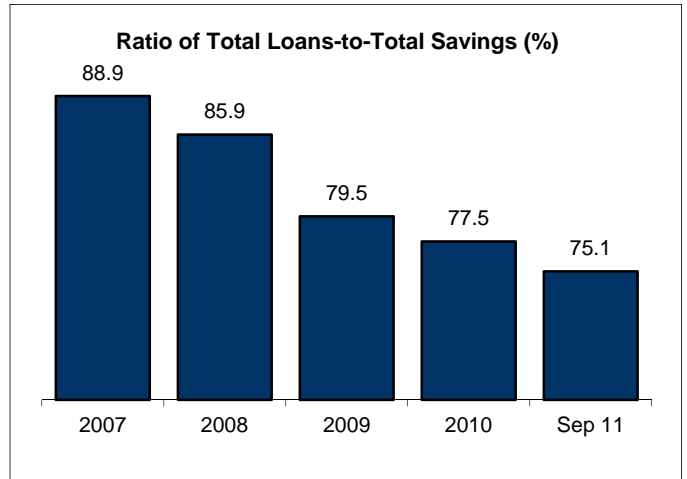
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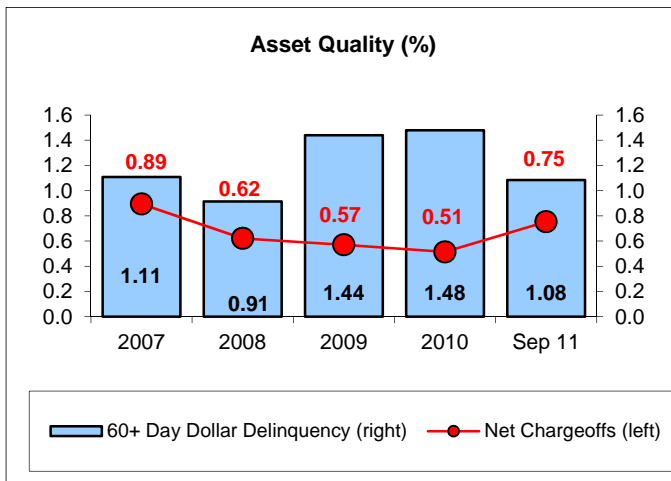
* Loan and Savings Growth Trends



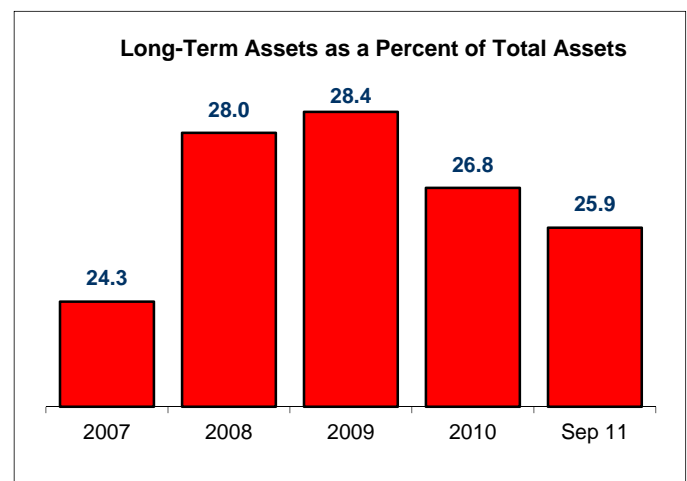
* Liquidity Risk Trends



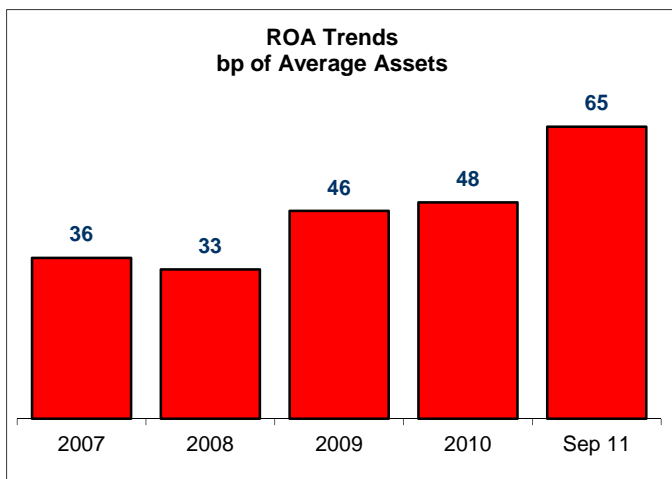
* Credit Risk Trends



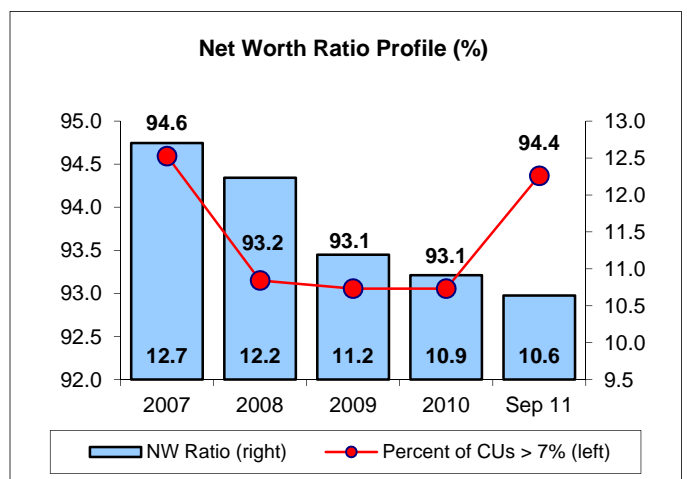
* Interest Rate Risk Trends



* Earnings Trends



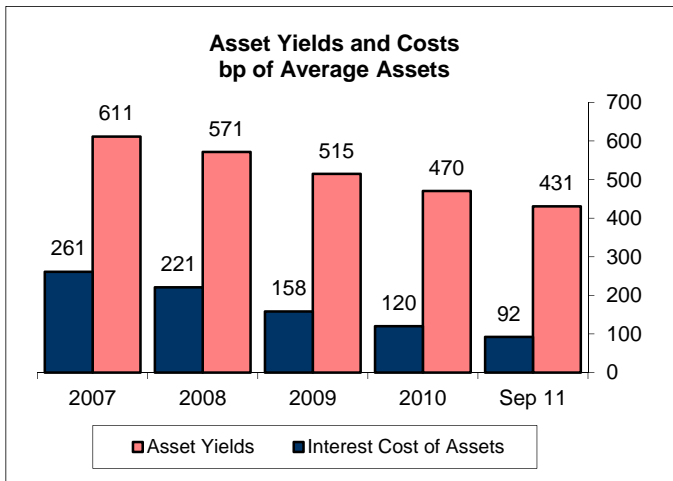
* Solvency Trends



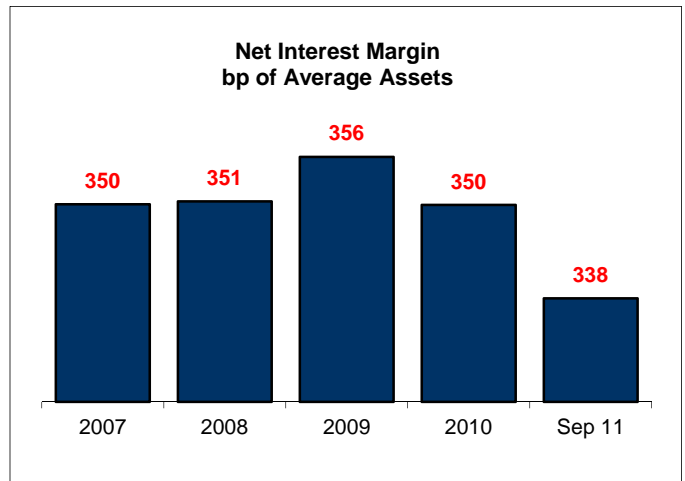
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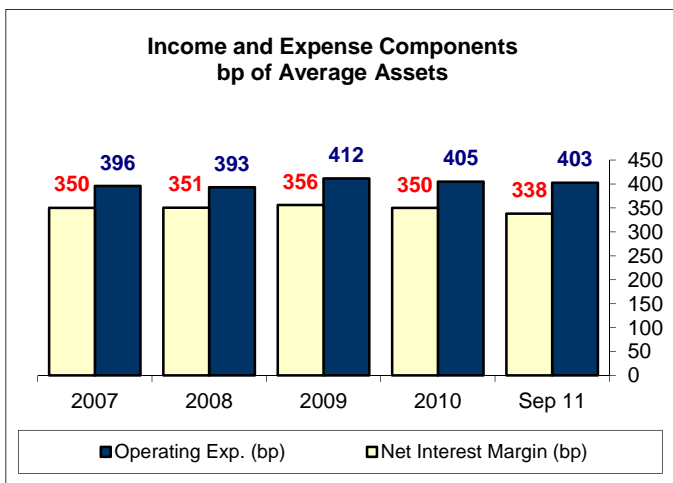
* Asset yields and funding costs



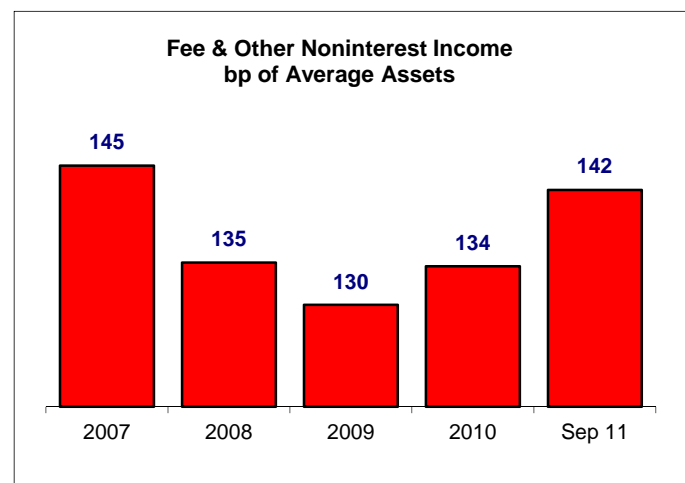
* Interest margins



* Interest margins & overhead



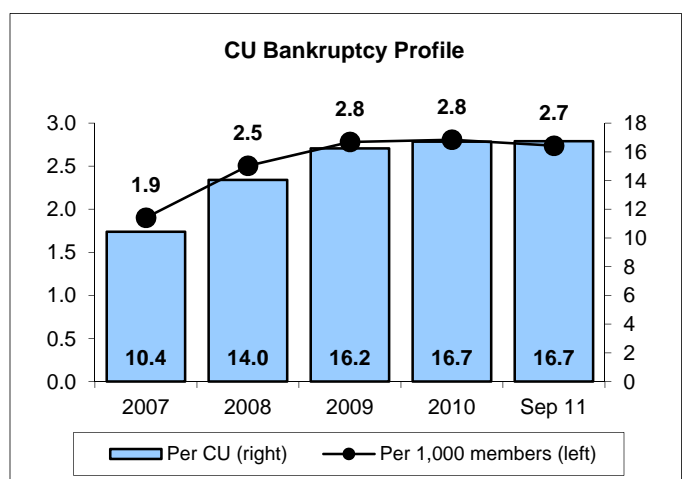
* Noninterest income



* Membership trends



* Borrower bankruptcies

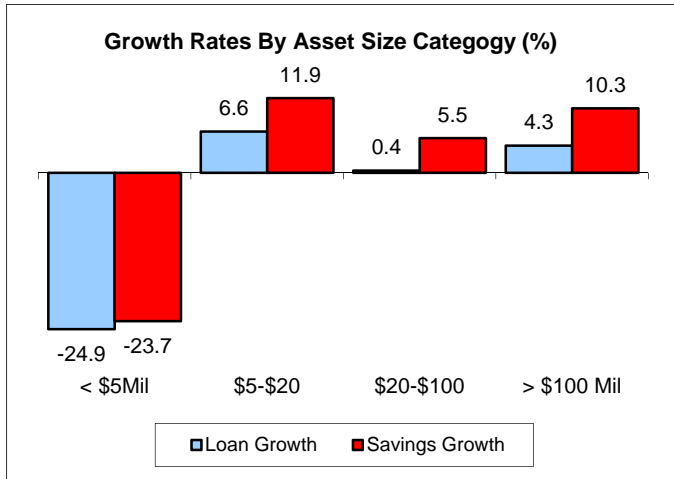


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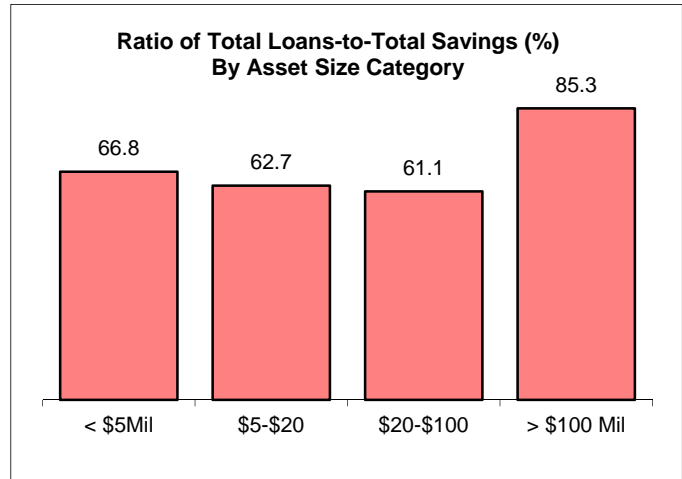
September 2011

Results By Asset Size

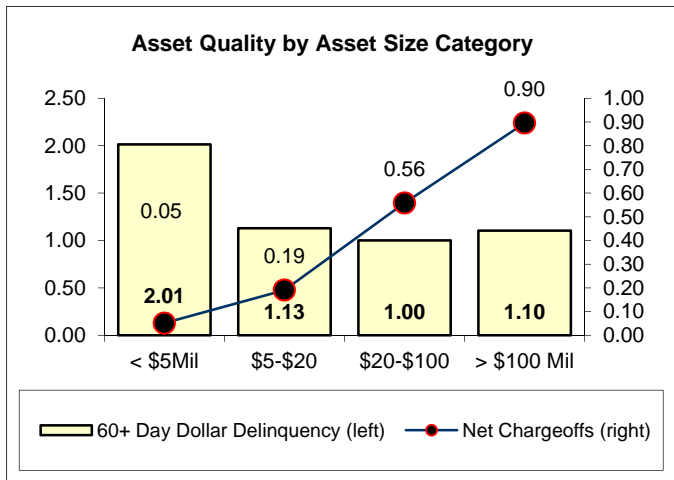
* Loan and Savings growth



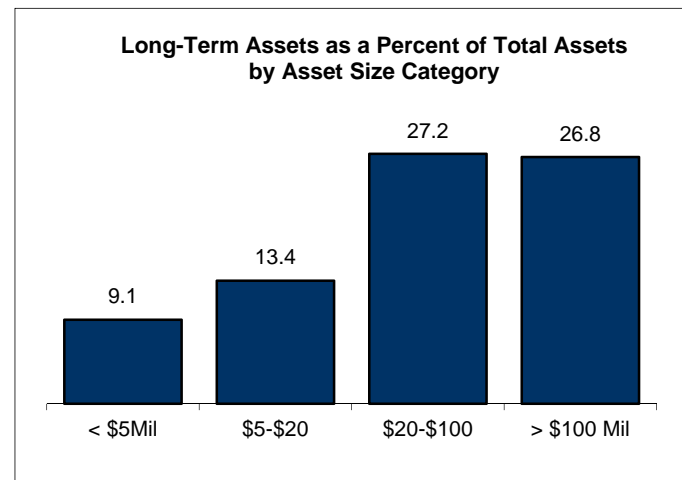
* Liquidity Risk



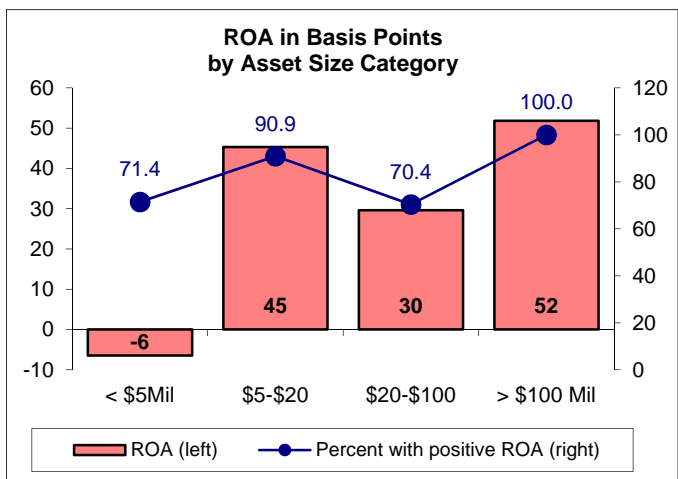
* Credit Risk



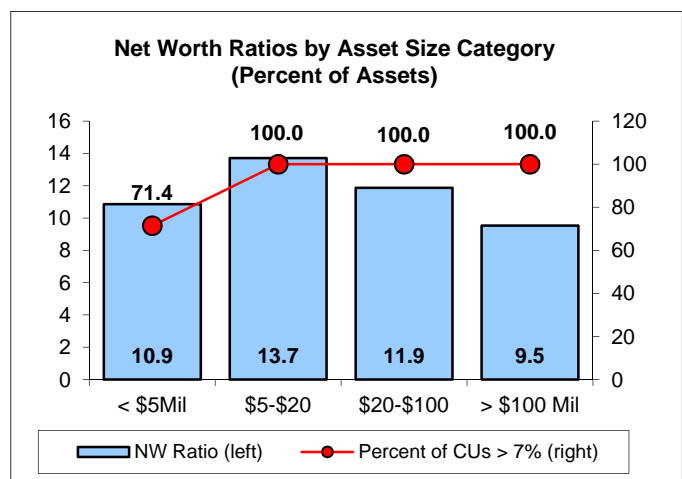
* Interest Rate Risk



* Earnings



* Solvency



Nebraska CU Profile

	US Nebraska Credit Unions						Asset Groups - September 2011			
	Sep 11	Sep 11	2010	2009	2008	2007	< \$5Mil	\$5-\$20	\$20-\$100	> \$100 Mil
Demographic Information										
1 Number of CUs	7,319	71	72	72	73	74	14	22	27	8
2 Assets per CU (\$ mil)	131.6	47.2	44.2	41.7	37.0	34.2	2.4	9.7	43.6	240.4
3 Median assets (\$ mil)	19.0	18.7	16.6	16.1	14.1	12.7	2.6	8.5	33.2	165.1
4 Total assets (\$ mil)	963,371	3,349	3,180	3,004	2,702	2,534	33	214	1,178	1,923
5 Total loans (\$ mil)	577,321	2,170	2,119	2,024	1,932	1,860	20	115	623	1,412
6 Total surplus funds (\$ mil)	351,519	1,043	933	854	654	555	13	93	505	432
7 Total savings (\$ mil)	830,081	2,888	2,734	2,547	2,248	2,091	29	184	1,021	1,654
8 Total members (thousands)	92,645	434	429	420	409	406	9	40	157	229
Growth Rates										
9 Total assets	4.7	7.0	5.9	11.2	6.6	2.6	-23.7	11.1	5.3	8.4
10 Total loans	-0.1	2.9	4.7	4.8	3.9	0.9	-24.9	6.6	0.4	4.3
11 Total surplus funds	14.3	17.5	9.3	30.5	17.8	6.0	-22.0	17.8	12.0	26.5
12 Total savings	5.0	8.2	7.4	13.3	7.5	2.9	-23.7	11.9	5.5	10.3
13 Total members	0.7	1.5	2.0	2.7	0.8	-0.8	-22.3	5.9	-2.0	4.6
14 % CUs with increasing assets	71.2	76.1	79.2	94.4	79.5	71.6	42.9	81.8	85.2	87.5
Earnings - Basis Pts.										
15 Yield on total assets	408	431	470	515	571	611	451	414	400	451
16 Dividend/interest cost of assets	94	92	120	158	221	261	60	63	72	109
17 Fee & other income *	129	142	134	130	135	145	61	85	109	171
18 Operating expense	328	403	405	412	393	396	440	377	386	415
19 Loss Provisions	50	35	43	49	59	63	18	14	20	46
20 Net Income (ROA) before Stab Exp	88	65	48	46	33	36	21	67	52	73
Net Income (ROA) after Stab Exp	65	43	36				-6	45	30	52
21 % CUs with positive ROA	76.6	80.3	69.4	77.8	91.8	94.6	71.4	90.9	70.4	100.0
Capital adequacy										
22 Net worth/assets	10.2	10.6	10.9	11.2	12.2	12.7	10.9	13.7	11.9	9.5
23 % CUs with NW > 7% of assets	94.6	94.4	93.1	93.1	93.2	94.6	71.4	100.0	100.0	100.0
Asset quality										
24 Delinquencies (60+ day \$)/loans (%)	1.59	1.08	1.48	1.44	0.91	1.11	2.01	1.13	1.00	1.10
25 Net chargeoffs/average loans	0.92	0.75	0.51	0.57	0.62	0.89	0.05	0.19	0.56	0.90
26 Total borrower-bankruptcies	300,734	1,189	1,203	1,169	1,025	772	11	96	456	627
27 Bankruptcies per CU	41.1	16.7	16.7	16.2	14.0	10.4	0.8	4.4	16.9	78.3
28 Bankruptcies per 1000 members	3.2	2.7	2.8	2.8	2.5	1.9	1.2	2.4	2.9	2.7
Asset/Liability Management										
29 Loans/savings	69.5	75.1	77.5	79.5	85.9	88.9	66.8	62.7	61.1	85.3
30 Loans/assets	59.9	64.8	66.6	67.4	71.5	73.4	59.2	53.9	52.9	73.4
31 Net Long-term assets/assets	33.3	25.9	26.8	28.4	28.0	24.3	9.1	13.4	27.2	26.8
32 Liquid assets/assets	17.1	20.7	18.9	19.3	16.8	16.1	30.4	29.8	23.7	17.6
33 Core deposits/shares & borrowings	41.0	52.4	50.3	47.8	46.2	46.2	65.5	63.8	52.4	50.9
Productivity										
34 Members/potential members	6	6	6	6	6	6	15	7	4	9
35 Borrowers/members	49	45	45	44	42	42	32	35	43	48
36 Members/FTE	388	355	353	366	362	365	345	445	382	328
37 Average shares/member (\$)	8,960	6,649	6,380	6,060	5,495	5,150	3,330	4,584	6,516	7,228
38 Average loan balance (\$)	12,609	11,192	11,024	11,008	11,136	10,805	6,875	8,184	9,279	12,861
39 Employees per million in assets	0.25	0.37	0.38	0.38	0.42	0.44	0.77	0.42	0.35	0.36
Structure										
40 Fed CUs w/ single-sponsor	13.4	12.7	13.9	13.9	13.7	13.5	7.1	4.5	22.2	12.5
41 Fed CUs w/ community charter	16.0	31.0	30.6	30.6	30.1	31.1	21.4	27.3	33.3	50.0
42 Other Fed CUs	32.1	29.6	29.2	29.2	28.8	28.4	21.4	54.5	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 - September 2011				
	US	Sep 11	Sep 11	2010	2009	2008	2007	< \$5Mil	\$5-\$20	\$20-\$100	> \$100 Mil
Growth Rates											
1 Credit cards	2.8%	8.8%	10.0%	11.7%	2.8%	11.6%					
2 Other unsecured loans	-1.3%	-2.2%	4.7%	5.3%	2.2%	5.0%	-15.4%	-14.8%	-2.2%	1.1%	
3 New automobile	-10.8%	7.0%	4.4%	9.8%	-2.1%	-10.7%	-12.2%	-1.8%	-10.6%	13.9%	
4 Used automobile	4.2%	10.3%	16.0%	15.0%	8.5%	-1.8%	-19.8%	10.7%	4.4%	13.9%	
5 First mortgage	3.4%	0.7%	-0.6%	-0.2%	5.6%	7.3%	-49.3%	18.0%	1.4%	0.5%	
6 HEL & 2nd Mtg	-7.6%	-6.9%	-7.2%	-6.6%	0.2%	-2.2%	-5.4%	-4.6%	-6.2%	-7.4%	
7 Member business loans	4.3%	-13.6%	-2.3%	8.0%	2.6%	8.7%	-50.9%	-27.1%	-3.1%	-19.1%	
8 Share drafts	14.7%	26.9%	15.1%	25.0%	7.3%	3.7%	-20.8%	23.2%	16.8%	31.6%	
9 Certificates	-5.4%	-2.4%	-1.0%	6.8%	6.0%	8.2%	-34.0%	3.7%	-2.2%	-2.3%	
10 IRAs	1.4%	0.8%	3.2%	9.9%	7.4%	3.9%	2.1%	2.2%	-0.2%	1.2%	
11 Money market shares	7.0%	11.1%	17.2%	22.0%	12.8%	9.3%	-26.6%	-13.2%	6.1%	14.5%	
12 Regular shares	11.1%	11.0%	10.0%	13.7%	8.1%	-3.0%	-18.5%	17.0%	10.4%	11.6%	
Portfolio \$ Distribution											
13 Credit cards/total loans	6.3%	2.4%	2.4%	2.3%	2.1%	2.1%	0.0%	1.6%	3.0%	2.3%	
14 Other unsecured loans/total loans	4.4%	3.6%	3.9%	3.9%	3.9%	3.9%	7.7%	6.9%	4.2%	3.0%	
15 New automobile/total loans	10.2%	11.4%	10.9%	10.9%	10.4%	11.1%	12.2%	11.5%	7.6%	13.0%	
16 Used automobile/total loans	18.5%	32.4%	30.8%	27.8%	25.3%	24.2%	46.8%	42.0%	31.6%	31.7%	
17 First mortgage/total loans	40.3%	30.2%	30.8%	32.4%	34.1%	33.5%	13.3%	16.3%	27.9%	32.7%	
18 HEL & 2nd Mtg/total loans	14.4%	13.0%	13.8%	15.6%	17.5%	18.1%	10.8%	9.7%	15.5%	12.3%	
19 Member business loans/total loans	6.9%	5.7%	6.7%	7.2%	6.9%	7.0%	0.7%	0.9%	8.0%	5.2%	
20 Share drafts/total savings	12.2%	15.7%	14.4%	13.5%	12.2%	12.2%	8.3%	9.3%	10.9%	19.6%	
21 Certificates/total savings	25.0%	24.9%	26.7%	28.9%	30.7%	31.1%	26.4%	25.5%	25.9%	24.3%	
22 IRAs/total savings	9.4%	8.9%	9.3%	9.7%	10.0%	10.0%	5.5%	5.3%	8.5%	9.6%	
23 Money market shares/total savings	22.6%	11.5%	11.4%	10.4%	9.7%	9.2%	0.5%	2.6%	10.6%	13.2%	
24 Regular shares/total savings	29.5%	37.7%	36.9%	36.0%	35.9%	35.7%	57.2%	54.6%	41.6%	33.2%	
Percent of CUs Offering											
25 Credit cards	53.0%	42.3%	40.3%	38.9%	38.4%	36.5%	0.0%	27.3%	66.7%	75.0%	
26 Other unsecured loans	98.0%	100.0%	100.0%	100.0%	98.6%	100.0%	100.0%	100.0%	100.0%	100.0%	
27 New automobile	94.7%	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	60.7%	70.4%	69.4%	66.7%	65.8%	62.2%	50.0%	54.5%	85.2%	100.0%	
30 HEL & 2nd Mtg	59.1%	76.1%	73.6%	75.0%	75.3%	77.0%	50.0%	68.2%	88.9%	100.0%	
31 Member business loans	30.5%	31.0%	33.3%	31.9%	32.9%	33.8%	7.1%	13.6%	37.0%	100.0%	
32 Share drafts	75.5%	88.7%	87.5%	87.5%	84.9%	83.8%	57.1%	90.9%	100.0%	100.0%	
33 Certificates	77.8%	90.1%	90.3%	90.3%	90.4%	90.5%	78.6%	90.9%	96.3%	87.5%	
34 IRAs	65.5%	66.2%	65.3%	65.3%	67.1%	68.9%	28.6%	50.0%	88.9%	100.0%	
35 Money market shares	45.0%	39.4%	38.9%	38.9%	38.4%	37.8%	7.1%	13.6%	66.7%	75.0%	
Penetration											
36 Credit cards	14.7%	6.4%	6.4%	6.1%	5.6%	5.5%	0.0%	2.3%	8.1%	6.2%	
37 Other unsecured loans	10.6%	10.1%	10.9%	10.5%	10.8%	10.9%	9.9%	9.9%	9.0%	10.8%	
38 New automobile	4.5%	3.3%	3.3%	3.6%	3.5%	3.7%	1.8%	2.1%	2.1%	4.4%	
39 Used automobile	11.5%	16.6%	16.1%	14.9%	13.7%	13.5%	15.5%	15.5%	14.8%	18.0%	
40 First mortgage	1.9%	1.9%	1.9%	1.9%	1.9%	1.9%	0.9%	0.8%	1.7%	2.2%	
41 HEL & 2nd Mtg	2.6%	3.0%	3.1%	3.4%	3.7%	3.7%	1.3%	1.3%	2.7%	3.5%	
42 Member business loans	0.2%	0.3%	0.3%	0.3%	0.3%	0.3%	0.1%	0.0%	0.3%	0.3%	
43 Share drafts	49.2%	39.9%	39.2%	37.8%	40.0%	36.9%	13.5%	24.2%	36.5%	46.1%	
44 Certificates	11.2%	10.1%	10.9%	11.6%	12.2%	12.1%	10.3%	9.2%	10.8%	9.8%	
45 IRAs	6.0%	4.3%	5.2%	5.3%	4.8%	4.6%	1.2%	1.5%	4.5%	4.8%	
46 Money market shares	7.7%	4.2%	4.1%	3.9%	3.6%	3.3%	0.2%	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				
	Sep 11	Sep 11	Jun 11	Mar 11	Dec 10	Mar 10
Demographic Information						
1 Number CUs	7,321	71	71	72	72	72 0
Growth Rates (Quarterly % Change)						
2 Total loans	0.7	1.7	1.7	-0.4	0.4	1.9
3 Credit cards	1.9	3.9	3.0	-2.9	4.6	3.7
4 Other unsecured loans	2.3	2.0	1.8	-9.1	3.7	2.1
5 New automobile	-1.5	3.3	3.7	-0.1	0.1	4.9
6 Used automobile	2.2	2.9	3.2	1.3	2.6	5.9
7 First mortgage	0.9	0.1	-0.1	0.6	0.1	-1.7
8 HEL & 2nd Mtg	-1.1	-1.3	0.7	-2.7	-3.7	-1.4
9 Member business loans	1.4	-6.7	-4.7	-1.0	-1.8	-0.6
10 Total savings	1.0	1.2	-0.3	4.6	2.4	-0.6
11 Share drafts	5.2	8.4	-1.3	7.5	10.4	-2.3
12 Certificates	-0.8	-1.0	-0.6	0.4	-1.1	-1.3
13 IRAs	0.8	-0.1	-0.2	1.1	-0.1	-0.2
14 Money market shares	0.7	0.2	1.8	4.9	3.8	0.8
15 Regular shares	1.0	0.7	0.0	7.3	2.8	0.2
16 Total members	0.7	0.5	0.7	0.3	0.2	0.8
Earnings (basis points)						
17 Yield on total assets	402	426	429	436	465	381
18 Dividend/interest cost of assets	90	86	92	99	108	117
19 Fee & other income *	137	147	157	123	139	156
20 Operating expense	357	431	385	346	466	415
21 Loss Provisions	49	27	42	36	62	38
22 Net Income (ROA) *	43	30	67	32	14	-34
21 % CUs with positive ROA *	65	69	75	68	64	60
Capital adequacy (%)						
22 Net worth/assets	10.1	10.6	10.7	10.6	10.9	11.1
23 % CUs with NW > 7% of assets	94.4	94.4	93.0	93.1	93.1	93.1
Asset quality (%)						
24 Loan delinquency rate - Total loans	1.60	1.09	0.93	1.43	1.49	1.36
25 Total Consumer	1.08	1.24	0.98	1.77	1.94	1.61
26 Credit Cards	1.18	1.33	1.17	0.92	1.49	1.85
27 All Other Consumer	1.06	1.23	0.98	1.81	1.96	1.60
28 Total Mortgages	2.02	0.90	0.85	1.00	0.94	1.07
29 First Mortgages	2.24	0.84	0.82	1.00	0.93	1.06
30 All Other Mortgages	1.41	1.03	0.95	1.00	0.99	1.10
31 Total MBLs	3.51	3.51	1.89	7.80	8.42	5.84
32 Ag MBLs	0.86	0.11	0.00	0.00	0.00	0.00
33 All Other MBLs	3.65	5.09	2.66	10.88	12.05	8.27
34 Net chargeoffs/average loans	0.86	0.18	1.35	0.74	0.62	0.50
35 Total Consumer	1.18	0.17	2.07	1.22	0.78	0.78
36 Credit Cards	2.81	1.16	0.76	1.54	2.37	2.05
37 All Other Consumer	0.91	0.12	2.13	1.20	0.70	0.72
38 Total Mortgages	0.60	0.19	0.44	0.15	0.42	0.17
39 First Mortgages	0.39	0.23	0.43	0.12	0.34	0.17
40 All Other Mortgages	1.18	0.10	0.45	0.21	0.62	0.17
41 Total MBLs	0.67	-2.27	15.08	5.93	0.31	1.24
42 Ag MBLs	-0.09	0.00	0.00	0.00	0.00	0.00
43 All Other MBLs	0.71	-3.32	21.24	8.27	0.45	1.76
Asset/Liability Management						
44 Loans/savings	69.2	74.8	74.5	73.1	76.8	78.4

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.

