

**Peer Analysis --- NCUA National Data
at September 30, 2009**

Earnings to Average Assets YTD Annualized	Peer <2mm	Peer 2-5mm	Peer 5-10mm	Peer 10-20mm	Peer 20-50mm	Peer 50-100mm	Peer 100-200mm	Peer 200-500mm	Peer 500mm-1B	Peer GT 1 Billion	Peer ALL FICUs
Investment Yield	1.65%	2.10%	2.36%	2.53%	2.69%	2.76%	2.65%	2.74%	2.83%	2.75%	2.73%
Loan Yield	8.18%	7.87%	7.54%	7.30%	7.00%	6.76%	6.52%	6.40%	6.17%	6.09%	6.30%
Net Loan Yield After NCOs	7.12%	7.11%	6.67%	6.57%	6.21%	5.84%	5.52%	5.37%	5.04%	4.72%	5.12%
Asset Yield	4.97%	5.13%	5.05%	4.99%	5.02%	5.03%	4.99%	4.98%	4.95%	4.95%	4.97%
Cost of Funds	-1.03%	-1.19%	-1.25%	-1.30%	-1.43%	-1.53%	-1.63%	-1.68%	-1.80%	-1.99%	-1.80%
Gross Spread	3.94%	3.94%	3.80%	3.69%	3.60%	3.50%	3.37%	3.30%	3.15%	2.96%	3.18%
Provision Expense	-0.48%	-0.40%	-0.51%	-0.48%	-0.58%	-0.71%	-0.84%	-0.95%	-1.09%	-1.34%	-1.09%
Net Spread after Provision Expense	3.46%	3.54%	3.29%	3.21%	3.02%	2.79%	2.52%	2.36%	2.06%	1.62%	2.09%
Total Non-Interest Income	0.43%	0.65%	0.80%	1.05%	1.16%	1.37%	1.48%	1.52%	1.41%	1.31%	1.36%
Total Non-Interest Expense	-4.40%	-4.27%	-4.11%	-4.12%	-3.99%	-4.00%	-3.85%	-3.65%	-3.25%	-2.55%	-3.17%
Net Operating Expense	-3.98%	-3.62%	-3.31%	-3.08%	-2.83%	-2.63%	-2.38%	-2.13%	-1.84%	-1.25%	-1.82%
Non-Operating Gains (Losses)	0.06%	0.02%	-0.04%	-0.05%	-0.06%	-0.10%	-0.11%	-0.03%	-0.04%	0.01%	-0.03%
OTTI Losses Recognized in Earnings	-0.01%	-0.04%	-0.04%	-0.05%	-0.04%	-0.04%	-0.03%	-0.03%	-0.02%	-0.01%	-0.02%
NCUSIF Stabilization Expense	-0.34%	-0.39%	-0.42%	-0.43%	-0.40%	-0.38%	-0.36%	-0.31%	-0.29%	-0.33%	-0.33%
NCUSIF Recovery/Pass-back	0.20%	0.27%	0.29%	0.32%	0.33%	0.35%	0.36%	0.36%	0.34%	0.35%	0.35%
Return on Assets (ROA with Provision for LL)	-0.59%	-0.18%	-0.18%	-0.03%	0.07%	0.04%	0.04%	0.25%	0.24%	0.40%	0.26%
Net Charge-Offs	-0.54%	-0.40%	-0.47%	-0.39%	-0.45%	-0.56%	-0.65%	-0.68%	-0.77%	-0.96%	-0.79%
ROA (with Net Charge-offs)	-0.66%	-0.19%	-0.14%	0.06%	0.19%	0.18%	0.23%	0.51%	0.56%	0.79%	0.56%
ROA with Provision for LL - W/O NCUSIF Expense	-0.46%	-0.06%	-0.06%	0.08%	0.13%	0.07%	0.04%	0.20%	0.19%	0.38%	0.25%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-0.52%	-0.06%	-0.02%	0.16%	0.26%	0.21%	0.23%	0.47%	0.50%	0.77%	0.55%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-1.98%	-2.24%	-2.06%	-2.00%	-1.90%	-1.94%	-1.93%	-1.86%	-1.68%	-1.31%	-1.60%
Travel and Conference Expense	-0.04%	-0.04%	-0.04%	-0.04%	-0.05%	-0.05%	-0.04%	-0.04%	-0.03%	-0.02%	-0.03%
Office Occupancy Expense	-0.23%	-0.19%	-0.22%	-0.26%	-0.28%	-0.30%	-0.29%	-0.29%	-0.25%	-0.21%	-0.24%
Office Operations Expense	-0.94%	-0.85%	-0.81%	-0.80%	-0.79%	-0.77%	-0.75%	-0.70%	-0.64%	-0.51%	-0.62%
Educational and Promotional Expense	-0.03%	-0.04%	-0.06%	-0.08%	-0.11%	-0.13%	-0.14%	-0.14%	-0.12%	-0.08%	-0.11%
Loan Servicing Expense	-0.07%	-0.10%	-0.14%	-0.17%	-0.21%	-0.23%	-0.22%	-0.23%	-0.20%	-0.20%	-0.20%
Professional and Outside Services	-0.35%	-0.33%	-0.39%	-0.47%	-0.43%	-0.42%	-0.33%	-0.26%	-0.21%	-0.16%	-0.24%
Member Insurance	-0.31%	-0.24%	-0.18%	-0.12%	-0.08%	-0.05%	-0.02%	-0.02%	0.00%	0.01%	-0.01%
Operating Fees (Exam. and/or Supervision Fees)	-0.06%	-0.05%	-0.05%	-0.04%	-0.03%	-0.03%	-0.02%	-0.02%	-0.02%	-0.01%	-0.02%
Miscellaneous Operating Expenses	-0.38%	-0.19%	-0.16%	-0.15%	-0.11%	-0.10%	-0.10%	-0.09%	-0.09%	-0.07%	-0.09%
Total Non-Interest Expense	-4.40%	-4.27%	-4.11%	-4.12%	-3.99%	-4.00%	-3.85%	-3.65%	-3.25%	-2.55%	-3.17%
Other Performance Ratios											
Earning Asset Yield	5.02%	5.21%	5.17%	5.16%	5.23%	5.27%	5.24%	5.20%	5.13%	5.11%	5.16%
Average Cost of Funds	-1.27%	-1.41%	-1.46%	-1.50%	-1.62%	-1.71%	-1.80%	-1.85%	-1.98%	-2.17%	-1.98%
FTE Employee / \$million of Loans & Share Drafts	3.42	1.20	0.83	0.68	0.58	0.54	0.48	0.43	0.35	0.26	0.37
Compensation & Benefits / FTE Emp.	\$11,492	\$33,813	\$42,737	\$47,415	\$48,841	\$50,509	\$53,086	\$56,309	\$61,394	\$65,658	\$57,709
Compensation & Benefits / \$million Lns. & S.D.s	\$39,222	\$40,135	\$35,286	\$32,547	\$28,539	\$27,213	\$25,490	\$24,117	\$21,686	\$17,121	\$21,325
Operating Expense / Loans & Share Drafts	-8.73%	-7.66%	-7.03%	-6.72%	-5.99%	-5.62%	-5.10%	-4.74%	-4.19%	-3.35%	-4.22%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.85%	1.17%	1.37%	1.71%	1.74%	1.93%	1.96%	1.97%	1.81%	1.71%	1.80%
Net Operating Expense / Loans & Share Drafts	-7.88%	-6.49%	-5.66%	-5.01%	-4.25%	-3.69%	-3.14%	-2.76%	-2.38%	-1.64%	-2.41%
Operating Expense / Operating Revenue	100.79%	94.40%	91.71%	89.94%	87.64%	86.47%	84.71%	81.95%	79.39%	72.70%	78.57%
Total Fixed Assets / Shares & Equity	0.36%	0.73%	1.26%	1.97%	2.51%	2.90%	3.07%	2.93%	2.38%	1.95%	2.36%
Net Loans to Total Shares and Deposits	61.4%	63.0%	62.2%	62.4%	66.3%	69.6%	74.2%	75.6%	78.3%	81.1%	77.0%
Members / FTE Employee	252.12	359.92	472.93	431.43	407.91	375.23	357.14	349.56	362.06	413.31	382.62

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at September 30, 2009**

Balance Sheet Mixes	Peer <2mm	Peer 2-5mm	Peer 5-10mm	Peer 10-20mm	Peer 20-50mm	Peer 50-100mm	Peer 100-200mm	Peer 200-500mm	Peer 500mm-1B	Peer GT 1 Billion	Peer ALL FICUs
ASSETS											
Cash and Cash Equivalents	0.6%	0.9%	1.1%	1.4%	1.5%	1.4%	1.3%	1.0%	0.7%	0.6%	0.9%
Total Investments	48.3%	44.9%	43.8%	42.0%	37.3%	33.4%	29.3%	29.2%	28.1%	27.5%	29.4%
Unsecured Credit Card Loans/Lines of Credit	0.3%	0.8%	1.6%	2.1%	2.6%	2.8%	2.8%	3.2%	3.5%	4.8%	3.8%
All Other Unsecured Loans/Lines of Credit	12.1%	10.2%	8.0%	5.9%	4.5%	3.5%	3.1%	2.8%	2.2%	2.6%	2.9%
New Vehicle Loans	13.7%	14.7%	13.3%	10.7%	9.3%	8.9%	8.7%	9.3%	9.3%	8.6%	9.0%
Used Vehicle Loans	17.4%	18.3%	16.2%	14.7%	13.9%	14.2%	13.5%	12.8%	11.7%	9.1%	11.3%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.7%	2.0%	4.7%	8.4%	14.0%	17.5%	21.0%	22.5%	26.0%	29.6%	24.8%
Total Other Real Estate Loans/Lines of Credit	1.0%	2.3%	4.7%	7.0%	9.0%	9.8%	11.3%	11.1%	10.8%	11.1%	10.7%
Leases Receivable	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%	0.1%
Total All Other Loans/Lines of Credit to Members	5.5%	4.7%	4.4%	4.6%	4.1%	4.0%	4.4%	3.5%	3.9%	2.5%	3.3%
Other Loans (Purchased or to non-members)	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.3%	0.2%
Total Loans and Leases	50.8%	53.0%	53.0%	53.6%	57.5%	60.8%	64.9%	65.4%	67.4%	68.6%	66.0%
Less: Allowance for Loan & Lease Losses	-1.3%	-0.8%	-0.6%	-0.6%	-0.6%	-0.6%	-0.8%	-0.8%	-0.9%	-1.1%	-0.9%
Net Loans and Leases	49.5%	52.2%	52.4%	53.0%	56.9%	60.2%	64.1%	64.5%	66.5%	67.5%	65.1%
Total Other Assets	1.6%	2.0%	2.7%	3.5%	4.3%	5.0%	5.3%	5.2%	4.6%	4.3%	4.6%
TOTAL ASSETS	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Total Liabilities	0.8%	0.7%	0.9%	1.1%	1.7%	2.4%	3.2%	4.4%	5.0%	7.7%	5.5%
Share Drafts	0.7%	3.1%	5.6%	7.8%	9.2%	10.3%	10.8%	11.2%	9.8%	7.3%	8.9%
Regular Shares	68.9%	60.1%	52.3%	43.3%	35.9%	28.7%	24.8%	22.0%	20.3%	18.9%	22.6%
Money Market Shares	0.5%	1.3%	2.9%	5.7%	8.8%	11.5%	14.2%	16.7%	17.8%	20.9%	17.4%
Share Certificates	7.3%	13.5%	17.6%	20.4%	23.6%	26.7%	27.4%	26.4%	27.9%	26.0%	26.2%
IRA/KEOGH Accounts	0.7%	2.5%	3.9%	5.8%	7.0%	8.0%	7.9%	7.7%	8.2%	9.0%	8.3%
All Other Shares	1.2%	1.4%	1.6%	1.4%	1.0%	0.8%	0.8%	1.0%	0.8%	0.9%	0.9%
Non-Member Deposits	1.3%	0.9%	0.4%	0.5%	0.5%	0.4%	0.4%	0.3%	0.1%	0.2%	0.3%
Total Shares and Deposits	80.7%	82.8%	84.3%	84.9%	85.9%	86.5%	86.4%	85.4%	85.0%	83.3%	84.5%
Total Equity	18.5%	16.5%	14.8%	14.0%	12.4%	11.1%	10.3%	10.2%	10.0%	9.0%	10.0%
TOTAL LIABILITIES, SHARES, AND EQUITY	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Net Worth	18.5%	16.5%	14.8%	14.0%	12.5%	11.2%	10.4%	10.3%	10.0%	9.1%	10.0%
Total Equity + Allow. for Loan Loss	19.8%	17.2%	15.4%	14.6%	13.0%	11.7%	11.1%	11.1%	10.9%	10.1%	10.9%
Balance Sheet Growth											
YTD Annualized											
Total Investments	12.3%	16.3%	17.9%	20.0%	22.5%	27.4%	29.3%	39.3%	34.2%	39.4%	34.6%
Total Loans and Leases	-0.8%	0.1%	0.9%	3.0%	5.4%	4.9%	4.8%	5.2%	4.2%	2.9%	3.8%
TOTAL ASSETS	5.7%	7.1%	8.0%	9.8%	11.3%	11.6%	11.0%	13.4%	11.2%	11.4%	11.6%
Total Liabilities	17.5%	14.2%	54.2%	67.6%	81.4%	56.9%	29.4%	46.4%	9.1%	4.7%	13.1%
Total Shares and Deposits	8.0%	8.9%	9.4%	11.2%	12.1%	12.4%	12.1%	13.7%	12.9%	13.2%	12.9%
Equity Capital	-3.8%	-1.6%	-1.8%	-1.2%	-0.2%	-0.5%	-1.8%	0.6%	-0.6%	2.0%	0.5%
TOTAL LIABILITIES, SHARES, AND EQUITY	5.7%	7.1%	8.0%	9.8%	11.3%	11.6%	11.0%	13.4%	11.2%	11.4%	11.6%

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Loan Quality	Peer <2mm	Peer 2-5mm	Peer 5-10mm	Peer 10-20mm	Peer 20-50mm	Peer 50-100mm	Peer 100-200mm	Peer 200-500mm	Peer 500mm-1B	Peer GT 1 Billion	Peer ALL FICUs
Delinquent Loans / Net Loans	4.71%	2.76%	2.47%	1.83%	1.72%	1.60%	1.74%	1.64%	1.55%	1.77%	1.71%
Delinquent Loans / Total Capital	11.8%	8.4%	8.4%	6.7%	7.5%	8.2%	10.0%	9.6%	9.4%	11.8%	10.2%
Delinquent Loans + OREO / Net Loans + OREO	4.8%	2.8%	2.6%	2.0%	1.9%	1.9%	2.1%	1.9%	1.8%	2.0%	2.0%
Delinquent Loans > 6mo / Delinquent Loans	41.7%	36.1%	32.7%	30.6%	32.7%	33.1%	35.1%	34.4%	33.1%	33.7%	33.7%
Allowance for Loan Losses/Net Loans	2.57%	1.45%	1.20%	1.10%	1.04%	1.04%	1.17%	1.26%	1.34%	1.65%	1.42%
Loans 2 to less than 6 months Delinquent (\$000s)	\$12	\$31	\$64	\$97	\$214	\$455	\$1,007	\$2,168	\$4,821	\$20,003	\$839
Loans 6 to less than 12 months Delinquent (\$000s)	\$5	\$12	\$21	\$30	\$76	\$163	\$412	\$856	\$1,783	\$7,215	\$311
Loans 12 months and over Delinquent (\$000s)	\$4	\$6	\$10	\$12	\$28	\$62	\$132	\$284	\$597	\$2,936	\$116
Total Delinquent Loans (\$000s)	\$21	\$49	\$95	\$140	\$318	\$680	\$1,551	\$3,308	\$7,201	\$30,153	\$1,266
YTD Annualized											
Net Charge-Offs / Average Loans (Annualized)	1.06%	0.75%	0.88%	0.73%	0.79%	0.92%	0.99%	1.03%	1.14%	1.37%	1.18%
Recoveries / Charge-Offs	23.88%	24.10%	20.19%	18.09%	15.01%	11.77%	11.87%	10.61%	9.53%	8.25%	9.64%
Expected Charge-Offs / Net Loans	7.30%	4.48%	4.08%	3.19%	3.26%	3.48%	3.49%	3.29%	3.24%	3.54%	3.44%
Provision for Loan Losses/Net Charge-Offs	88.3%	99.2%	109.1%	122.2%	127.1%	125.8%	130.4%	139.2%	140.4%	140.1%	137.9%
Prov. for Loan Losses/Expected Charge-Offs	13.1%	16.9%	23.8%	28.1%	31.0%	33.5%	37.5%	44.1%	49.7%	55.0%	47.9%
Bankruptcies / Net Loans	1.31%	1.37%	1.43%	1.33%	1.45%	1.72%	1.58%	1.57%	1.66%	1.81%	1.70%
Total Amount of Loans Charged-Off (\$000s)	\$6	\$18	\$42	\$67	\$168	\$435	\$995	\$2,312	\$5,824	\$25,568	\$964
Total Amount of Recoveries (\$000s)	\$2	\$4	\$9	\$12	\$25	\$51	\$118	\$245	\$555	\$2,109	\$93
Net Charge Offs (\$000s)	\$5	\$14	\$34	\$55	\$143	\$384	\$877	\$2,066	\$5,269	\$23,459	\$871
Number of Credit Unions in Each Peer Group	1,124	945	1,056	1,126	1,389	768	563	464	203	156	7,794