

**Peer Analysis --- NCUA National Data
at March 31, 2010**

| 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 | 1.12% | 1.49% | 1.74% | 1.88% | 2.04% | 2.12% | 2.02% | 2.13% | 2.21% | 2.21% | 2.15% |
| Loan Yield | 8.19% | 7.83% | 7.49% | 7.09% | 6.78% | 6.55% | 6.34% | 6.22% | 5.99% | 5.90% | 6.11% |
| Net Loan Yield After NCOs | 6.55% | 7.07% | 6.78% | 6.44% | 6.05% | 5.69% | 5.40% | 5.13% | 4.84% | 4.53% | 4.93% |
| Asset Yield | 4.50% | 4.68% | 4.64% | 4.49% | 4.56% | 4.59% | 4.60% | 4.57% | 4.56% | 4.56% | 4.57% |
| Cost of Funds | -0.75% | -0.91% | -0.94% | -0.96% | -1.06% | -1.12% | -1.19% | -1.23% | -1.31% | -1.49% | -1.33% |
| Gross Spread | 3.75% | 3.77% | 3.70% | 3.53% | 3.50% | 3.47% | 3.41% | 3.34% | 3.25% | 3.08% | 3.24% |
| Provision Expense | -0.47% | -0.38% | -0.43% | -0.37% | -0.45% | -0.55% | -0.70% | -0.75% | -0.82% | -1.01% | -0.84% |
| Net Spread after Provision Expense | 3.28% | 3.39% | 3.27% | 3.16% | 3.05% | 2.92% | 2.71% | 2.59% | 2.43% | 2.07% | 2.40% |
| Total Non-Interest Income | 0.33% | 0.63% | 0.68% | 0.86% | 1.02% | 1.22% | 1.32% | 1.37% | 1.25% | 1.18% | 1.22% |
| Total Non-Interest Expense | -3.99% | -4.04% | -3.91% | -3.81% | -3.80% | -3.83% | -3.74% | -3.54% | -3.20% | -2.58% | -3.11% |
| Net Operating Expense | -3.66% | -3.41% | -3.23% | -2.94% | -2.78% | -2.61% | -2.43% | -2.17% | -1.95% | -1.41% | -1.90% |
| Non-Operating Gains (Losses) | -0.01% | -0.03% | -0.04% | -0.04% | -0.04% | -0.02% | -0.02% | 0.00% | 0.00% | 0.01% | 0.00% |
| OTTI Losses Recognized in Earnings | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| NCUSIF Stabilization Expense | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | -0.01% | -0.01% | -0.01% |
| NCUSIF Recovery/Pass-back | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Return on Assets (ROA with Provision for LL) | -0.39% | -0.06% | -0.01% | 0.18% | 0.22% | 0.29% | 0.26% | 0.42% | 0.48% | 0.66% | 0.50% |
| Net Charge-Offs | -0.79% | -0.39% | -0.37% | -0.33% | -0.41% | -0.51% | -0.60% | -0.69% | -0.75% | -0.92% | -0.76% |
| ROA (with Net Charge-offs) | -0.70% | -0.06% | 0.06% | 0.21% | 0.27% | 0.33% | 0.36% | 0.49% | 0.54% | 0.75% | 0.57% |
| ROA with Provision for LL - W/O NCUSIF Expense | -0.39% | -0.05% | 0.00% | 0.18% | 0.22% | 0.29% | 0.27% | 0.42% | 0.49% | 0.67% | 0.50% |
| ROA with Net Charge-Offs - W/O NCUSIF Expense | -0.70% | -0.06% | 0.07% | 0.21% | 0.27% | 0.33% | 0.37% | 0.49% | 0.55% | 0.76% | 0.58% |
| Non-Interest Expense to Average Assets | | | | | | | | | | | |
| Employee Compensation and Benefits | -1.97% | -2.14% | -1.99% | -1.88% | -1.82% | -1.85% | -1.85% | -1.78% | -1.64% | -1.29% | -1.55% |
| Travel and Conference Expense | -0.03% | -0.03% | -0.03% | -0.04% | -0.04% | -0.04% | -0.04% | -0.04% | -0.03% | -0.01% | -0.03% |
| Office Occupancy Expense | -0.22% | -0.20% | -0.21% | -0.25% | -0.27% | -0.29% | -0.29% | -0.28% | -0.25% | -0.20% | -0.24% |
| Office Operations Expense | -0.90% | -0.83% | -0.80% | -0.76% | -0.75% | -0.73% | -0.72% | -0.67% | -0.60% | -0.49% | -0.59% |
| Educational and Promotional Expense | -0.02% | -0.03% | -0.05% | -0.07% | -0.10% | -0.12% | -0.12% | -0.13% | -0.11% | -0.08% | -0.10% |
| Loan Servicing Expense | -0.05% | -0.08% | -0.13% | -0.15% | -0.19% | -0.20% | -0.21% | -0.21% | -0.19% | -0.19% | -0.19% |
| Professional and Outside Services | -0.31% | -0.35% | -0.38% | -0.41% | -0.42% | -0.41% | -0.32% | -0.25% | -0.20% | -0.16% | -0.23% |
| Member Insurance | -0.22% | -0.14% | -0.12% | -0.08% | -0.07% | -0.07% | -0.07% | -0.08% | -0.07% | -0.05% | -0.06% |
| Operating Fees (Exam. and/or Supervision Fees) | -0.04% | -0.04% | -0.04% | -0.03% | -0.03% | -0.03% | -0.02% | -0.03% | -0.03% | -0.01% | -0.02% |
| Miscellaneous Operating Expenses | -0.23% | -0.20% | -0.17% | -0.14% | -0.12% | -0.10% | -0.10% | -0.09% | -0.09% | -0.09% | -0.09% |
| Total Non-Interest Expense | -3.99% | -4.04% | -3.91% | -3.81% | -3.80% | -3.83% | -3.74% | -3.54% | -3.20% | -2.58% | -3.11% |
| Other Performance Ratios | | | | | | | | | | | |
| Earning Asset Yield | 4.70% | 4.76% | 4.77% | 4.66% | 4.78% | 4.86% | 4.90% | 4.85% | 4.78% | 4.77% | 4.80% |
| Average Cost of Funds | -0.94% | -1.08% | -1.09% | -1.10% | -1.19% | -1.26% | -1.33% | -1.37% | -1.46% | -1.64% | -1.48% |
| FTE Employee / \$million of Loans & Share Drafts | 2.42 | 1.51 | 0.83 | 0.68 | 0.57 | 0.53 | 0.47 | 0.42 | 0.35 | 0.26 | 0.37 |
| Compensation & Benefits / FTE Emp. | \$17,379 | \$26,644 | \$42,838 | \$46,888 | \$49,317 | \$50,950 | \$53,437 | \$56,787 | \$62,128 | \$67,324 | \$58,757 |
| Compensation & Benefits / \$million Lns. & S.D.s | \$41,276 | \$39,916 | \$35,163 | \$31,563 | \$28,061 | \$26,804 | \$24,993 | \$23,836 | \$21,865 | \$17,616 | \$21,367 |
| Operating Expense / Loans & Share Drafts | -8.37% | -7.55% | -6.89% | -6.40% | -5.87% | -5.55% | -5.05% | -4.75% | -4.25% | -3.52% | -4.28% |
| Fee Income+Other Oper.Inc. / Loans & Share Drafts | 0.68% | 1.17% | 1.20% | 1.45% | 1.58% | 1.76% | 1.78% | 1.84% | 1.67% | 1.61% | 1.67% |
| Net Operating Expense / Loans & Share Drafts | -7.69% | -6.37% | -5.69% | -4.95% | -4.29% | -3.78% | -3.28% | -2.91% | -2.59% | -1.92% | -2.61% |
| Operating Expense / Operating Revenue | 98.12% | 93.25% | 91.08% | 89.05% | 87.06% | 85.23% | 83.36% | 80.22% | 77.57% | 70.87% | 76.78% |
| Total Fixed Assets / Shares & Equity | 0.34% | 0.67% | 1.19% | 1.88% | 2.43% | 2.77% | 2.96% | 2.86% | 2.31% | 1.92% | 2.29% |
| Net Loans to Total Shares and Deposits | 57.6% | 58.5% | 58.3% | 58.4% | 61.7% | 65.1% | 69.4% | 70.6% | 73.2% | 76.0% | 72.1% |
| Members / FTE Employee | 345.71 | 326.10 | 462.08 | 434.05 | 408.96 | 376.66 | 351.91 | 349.09 | 355.12 | 418.84 | 383.36 |

**Peer Analysis --- NCUA National Data
at March 31, 2010**

| 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 | 0.7% | 1.0% | 1.1% | 1.4% | 1.4% | 1.4% | 1.2% | 1.0% | 0.7% | 0.6% | 0.8% |
| Total Investments | 50.8% | 48.2% | 46.5% | 45.0% | 40.4% | 36.4% | 32.0% | 32.1% | 31.1% | 30.6% | 32.3% |
| Unsecured Credit Card Loans/Lines of Credit | 0.3% | 0.7% | 1.5% | 2.1% | 2.6% | 2.7% | 2.7% | 3.2% | 3.5% | 4.7% | 3.8% |
| All Other Unsecured Loans/Lines of Credit | 12.0% | 9.5% | 7.9% | 5.7% | 4.2% | 3.4% | 2.9% | 2.7% | 2.0% | 2.5% | 2.8% |
| New Vehicle Loans | 12.1% | 13.0% | 11.8% | 9.5% | 8.2% | 7.8% | 7.6% | 8.0% | 7.9% | 7.7% | 7.9% |
| Used Vehicle Loans | 17.0% | 17.7% | 15.9% | 14.2% | 13.4% | 13.7% | 13.2% | 12.4% | 11.3% | 8.8% | 10.9% |
| Total 1st Mortgage Real Estate Lns/Line of Credit | 0.7% | 2.0% | 4.6% | 8.3% | 13.8% | 17.0% | 20.6% | 22.3% | 25.4% | 28.8% | 24.4% |
| Total Other Real Estate Loans/Lines of Credit | 1.0% | 2.2% | 4.4% | 6.6% | 8.5% | 9.4% | 10.7% | 10.4% | 10.3% | 10.5% | 10.1% |
| Leases Receivable | 0.1% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.1% | 0.0% | 0.0% | 0.1% | 0.1% |
| Total All Other Loans/Lines of Credit to Members | 5.1% | 4.6% | 4.4% | 4.4% | 3.9% | 3.8% | 4.3% | 3.4% | 3.9% | 2.4% | 3.2% |
| Other Loans (Purchased or to non-members) | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.1% | 0.1% | 0.1% | 0.2% | 0.1% |
| Total Loans and Leases | 48.1% | 49.6% | 50.4% | 50.8% | 54.6% | 58.0% | 62.1% | 62.5% | 64.5% | 65.6% | 63.2% |
| Less: Allowance for Loan & Lease Losses | -1.3% | -0.7% | -0.7% | -0.6% | -0.6% | -0.7% | -0.8% | -0.9% | -1.0% | -1.2% | -1.0% |
| Net Loans and Leases | 46.8% | 48.9% | 49.7% | 50.2% | 53.9% | 57.3% | 61.3% | 61.6% | 63.5% | 64.4% | 62.2% |
| Total Other Assets | 1.7% | 1.9% | 2.6% | 3.4% | 4.2% | 4.9% | 5.4% | 5.3% | 4.7% | 4.4% | 4.7% |
| 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 | 0.6% | 0.5% | 0.5% | 0.5% | 0.8% | 1.1% | 1.7% | 2.5% | 3.4% | 6.2% | 4.0% |
| Share Drafts | 0.8% | 3.4% | 5.8% | 8.2% | 9.9% | 10.9% | 12.0% | 12.2% | 10.8% | 7.9% | 9.6% |
| Regular Shares | 69.8% | 61.1% | 53.7% | 45.4% | 37.1% | 30.4% | 25.9% | 23.3% | 21.5% | 20.2% | 23.8% |
| Money Market Shares | 0.4% | 1.6% | 2.9% | 6.0% | 9.2% | 12.4% | 15.2% | 17.8% | 18.9% | 22.3% | 18.6% |
| Share Certificates | 7.4% | 13.1% | 17.2% | 19.1% | 22.8% | 25.2% | 26.0% | 25.0% | 26.6% | 24.2% | 24.7% |
| IRA/KEOGH Accounts | 0.8% | 2.4% | 3.8% | 5.6% | 7.0% | 7.9% | 8.0% | 7.7% | 8.1% | 9.0% | 8.3% |
| All Other Shares | 0.9% | 1.2% | 1.5% | 1.2% | 1.0% | 0.7% | 1.1% | 1.0% | 0.9% | 0.9% | 0.9% |
| Non-Member Deposits | 1.2% | 1.0% | 0.4% | 0.5% | 0.4% | 0.4% | 0.3% | 0.2% | 0.2% | 0.2% | 0.2% |
| Total Shares and Deposits | 81.2% | 83.6% | 85.4% | 86.0% | 87.4% | 88.1% | 88.3% | 87.4% | 86.8% | 84.8% | 86.2% |
| Total Equity | 18.1% | 15.9% | 14.1% | 13.5% | 11.9% | 10.8% | 9.9% | 10.1% | 9.8% | 9.0% | 9.8% |
| 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 | 18.2% | 15.9% | 14.1% | 13.5% | 11.9% | 10.8% | 10.0% | 10.1% | 9.8% | 9.1% | 9.9% |
| Total Equity + Allow. for Loan Loss | 19.4% | 16.6% | 14.8% | 14.1% | 12.5% | 11.5% | 10.7% | 11.0% | 10.8% | 10.2% | 10.8% |
| Balance Sheet Growth | | | | | | | | | | | |
| YTD Annualized | | | | | | | | | | | |
| Total Investments | -15.9% | 29.5% | 30.0% | 25.9% | 27.8% | 24.6% | 26.5% | 22.8% | 32.6% | 32.2% | 29.1% |
| Total Loans and Leases | -14.0% | -9.3% | -8.6% | -5.7% | -4.8% | -4.4% | -4.5% | -3.3% | -4.2% | -5.6% | -4.8% |
| TOTAL ASSETS | -14.0% | 9.9% | 9.4% | 8.9% | 8.5% | 6.1% | 5.4% | 5.4% | 7.1% | 6.5% | 6.5% |
| Total Liabilities | -69.4% | -67.6% | -140.9% | -187.2% | -202.6% | -205.5% | -164.7% | -146.6% | -83.0% | -48.2% | -78.9% |
| Total Shares and Deposits | 1.4% | 12.8% | 12.6% | 12.6% | 13.4% | 12.2% | 11.6% | 12.4% | 11.7% | 10.9% | 11.6% |
| Equity Capital | -68.8% | -1.3% | -1.1% | 0.2% | 1.1% | 2.7% | 1.8% | 6.2% | 6.4% | 9.1% | 6.1% |
| TOTAL LIABILITIES, SHARES, AND EQUITY | -14.0% | 9.9% | 9.4% | 8.9% | 8.5% | 6.1% | 5.4% | 5.4% | 7.1% | 6.5% | 6.5% |

**Peer Analysis --- NCUA National Data
at March 31, 2010**

| 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 | 4.55% | 2.70% | 2.29% | 1.72% | 1.62% | 1.56% | 1.65% | 1.64% | 1.72% | 1.93% | 1.80% |
| Delinquent Loans / Total Capital | 11.0% | 7.9% | 7.7% | 6.1% | 7.0% | 7.8% | 9.4% | 9.2% | 10.1% | 12.2% | 10.3% |
| Delinquent Loans + OREO / Net Loans + OREO | 4.6% | 2.8% | 2.4% | 1.9% | 1.9% | 1.9% | 2.0% | 2.0% | 2.0% | 2.2% | 2.1% |
| Delinquent Loans > 6mo / Delinquent Loans | 44.9% | 37.5% | 38.1% | 36.6% | 39.4% | 38.7% | 39.8% | 39.0% | 37.2% | 38.0% | 38.3% |
| Allowance for Loan Losses/Net Loans | 2.78% | 1.50% | 1.32% | 1.22% | 1.13% | 1.20% | 1.35% | 1.42% | 1.58% | 1.85% | 1.61% |
| Loans 2 to less than 6 months Delinquent (\$000s) | \$11 | \$28 | \$52 | \$79 | \$172 | \$388 | \$854 | \$1,939 | \$4,820 | \$19,306 | \$821 |
| Loans 6 to less than 12 months Delinquent (\$000s) | \$5 | \$11 | \$22 | \$31 | \$77 | \$173 | \$381 | \$805 | \$1,935 | \$7,806 | \$339 |
| Loans 12 months and over Delinquent (\$000s) | \$4 | \$6 | \$10 | \$14 | \$35 | \$71 | \$183 | \$434 | \$923 | \$4,037 | \$170 |
| Total Delinquent Loans (\$000s) | \$19 | \$45 | \$84 | \$124 | \$284 | \$633 | \$1,418 | \$3,179 | \$7,677 | \$31,148 | \$1,329 |
| YTD Annualized | | | | | | | | | | | |
| Net Charge-Offs / Average Loans (Annualized) | 1.63% | 0.76% | 0.71% | 0.64% | 0.73% | 0.86% | 0.95% | 1.08% | 1.15% | 1.38% | 1.19% |
| Recoveries / Charge-Offs | 12.96% | 23.47% | 23.98% | 22.77% | 17.53% | 14.34% | 13.55% | 11.12% | 10.26% | 10.44% | 11.29% |
| Expected Charge-Offs / Net Loans | 7.46% | 4.28% | 3.84% | 2.99% | 3.10% | 2.98% | 3.31% | 3.27% | 3.30% | 3.65% | 3.44% |
| Provision for Loan Losses/Net Charge-Offs | 60.1% | 99.0% | 118.3% | 110.6% | 111.9% | 107.9% | 117.3% | 109.6% | 108.4% | 109.9% | 110.1% |
| Prov. for Loan Losses/Expected Charge-Offs | 13.5% | 17.8% | 22.2% | 24.1% | 26.7% | 31.6% | 34.0% | 36.8% | 38.4% | 42.3% | 38.5% |
| Bankruptcies / Net Loans | 1.12% | 1.05% | 1.08% | 0.90% | 1.03% | 0.99% | 1.12% | 1.10% | 1.15% | 1.21% | 1.15% |
| Total Amount of Loans Charged-Off (\$000s) | \$8 | \$17 | \$35 | \$61 | \$158 | \$415 | \$959 | \$2,406 | \$5,836 | \$25,445 | \$1,010 |
| Total Amount of Recoveries (\$000s) | \$1 | \$4 | \$8 | \$14 | \$28 | \$60 | \$130 | \$268 | \$599 | \$2,657 | \$114 |
| Net Charge Offs (\$000s) | \$7 | \$13 | \$27 | \$47 | \$130 | \$355 | \$829 | \$2,138 | \$5,237 | \$22,788 | \$896 |
| Number of Credit Unions in Each Peer Group: | 1,051 | 909 | 1,001 | 1,121 | 1,378 | 791 | 563 | 468 | 204 | 165 | 7,651 |