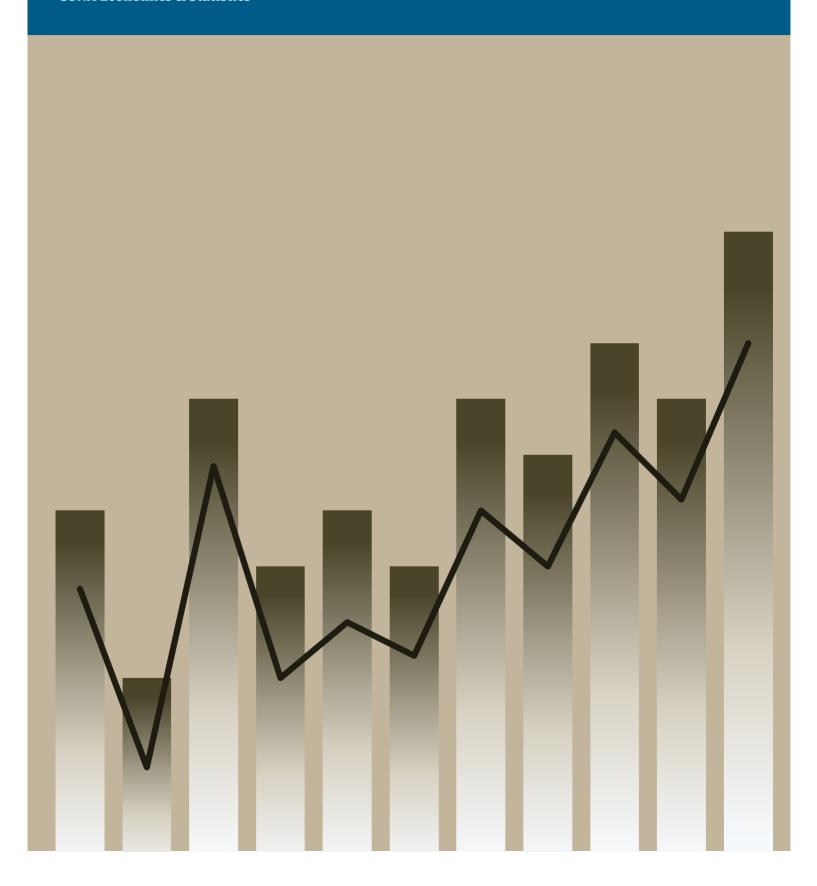
First Quarter 2015
CUNA Economics & Statistics



#### **Overview by Year**

	U.S. CUs	Nebraska CUs
<b>Demographic Information</b>	Mar 15	Mar 15
Number of CUs	6,331	64
Assets per CU (\$ mil)	185.3	63.1
Median assets (\$ mil)	25.5	26.3
Total assets (\$ mil)	1,172,913	4,036
Total loans (\$ mil)	733,985	2,685
Total surplus funds (\$ mil)	390,960	1,145
Total savings (\$ mil)	997,185	3,421
Total members (thousands)	101,207	477
. , ,	101,207	477
Growth Rates	F. F.	4.6
Total la sasets	5.5	4.6
Total loans	10.8	8.3
Total surplus funds	-3.4	-3.6
Total savings	4.4	3.4
Total members	2.9	3.7
% CUs with increasing assets	64.4	59.4
Earnings - Basis Pts.		
Yield on total assets	333	348
Dividend/interest cost of assets	51	44
Net interest margin	282	304
Fee & other income *	131	150
Operating expense	308	375
Loss Provisions	28	24
Net Income (ROA) with Stab Exp	78	54
Net Income (ROA) without Stab Exp	78	54
% CUs with positive ROA	75.4	76.6
Capital Adequacy		
Net worth/assets	10.8	10.6
% CUs with NW > 7% of assets	97.0	93.8
Asset Quality		
Delinquencies (60+ day \$)/loans (%)	0.68	0.74
Net chargeoffs/average loans	0.47	0.43
Total borrower-bankruptcies	196,320	3,220
Bankruptcies per CU	31.0	50.3
Bankruptcies per 1000 members	1.9	6.7
Asset/Liability Management		
Loans/savings	73.6	78.5
Loans/assets	62.6	66.5
Net Long-term assets/assets	32.6	29.8
Liquid assets/assets	15.1	14.8
Core deposits/shares & borrowings	48.2	56.8
Productivity		
	5	F
Members/potential members (%)	5	5
Borrowers/members (%)	54	49
Members/FTE	385	369
Average shares/member (\$)	9,853	7,170
Average loan balance (\$)	13,429	11,368
Employees per million in assets	0.22	0.32
Structure		
Fed CUs w/ single-sponsor	12.5	10.9
Fed CUs w/ community charter	17.4	37.5
Other Fed CUs	31.4	29.7
CUs state chartered	38.7	21.9

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 5300 Call Report file.

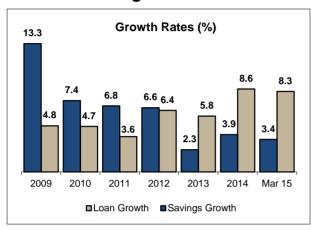
#### **Overview: State Trends**

	U.S.		N	ebraska C	redit Un	ions		
Demographic Information	Mar 15	Mar 15	2014	2013	2012	2011	2010	2009
Number of CUs	6,331	64	65	69	70	71	72	72
Assets per CU (\$ mil)	185.3	63.1	60.3	54.3	51.9	47.9	44.2	41.7
Median assets (\$ mil)	25.5	26.3	24.0	22.9	21.8	19.0	16.6	16.1
Total assets (\$ mil)	1,172,913	4,036	3,921	3,746	3,635	3,402	3,180	3,004
Total loans (\$ mil)	733,985	2,685	2,682	2,470	2,336	2,196	2,119	2,024
Total surplus funds (\$ mil)	390,960	1,145	1,040	1,091	1,139	1,065	933	854
Total savings (\$ mil)	997,185	3,421	3,309	3,186	3,114	2,921	2,734	2,547
Total members (thousands)	101,207	477	472	456	445	436	429	420
<b>Growth Rates</b>								
Total assets	5.5	4.6	4.7	3.1	6.8	7.0	5.9	11.2
Total loans	10.8	8.3	8.6	5.8	6.4	3.6	4.7	4.8
Total surplus funds	-3.4	-3.6	-4.7	-4.2	6.9	14.2	9.3	30.5
Total savings	4.4	3.4	3.9	2.3	6.6	6.8	7.4	13.3
Total members	2.9	3.7	3.5	2.6	1.9	1.9	2.0	2.7
% CUs with increasing assets	64.4	59.4	69.2	65.2	87.1	76.1	79.2	94.4
Earnings - Basis Pts.								
Yield on total assets	333	348	355	355	385	428	470	515
Dividend/interest cost of assets	51	44	46	51	67	90	120	158
Net interest margin	282	304	309	303	318	338	350	356
Fee & other income *	131	150	165	163	164	144	134	130
Operating expense	308	375	382	389	392	403	405	412
Loss Provisions	28	24	32	28	28	34	43	49
Net Income (ROA) with Stab Exp	78 70	54	60	50	62	46	36	26
Net Income (ROA) without Stab Exp	78 75.4	54 76.6	60 87.7	53 72.0	69	63 81.7	48	46 77.0
% CUs with positive ROA	75.4	76.6	67.7	73.9	87.1	01.7	69.4	77.8
Capital Adequacy	40.0	40.0	10.0	40.7	40.5	40.0	40.0	44.0
Net worth/assets % CUs with NW > 7% of assets	10.8 97.0	10.6 93.8	10.8 96.9	10.7 94.2	10.5 92.9	10.6 95.8	10.9 93.1	11.2 93.1
	97.0	93.6	96.9	94.2	92.9	95.6	93.1	93.1
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.68	0.74	0.85	0.92	0.94	1.14	1.48	1.44
Net chargeoffs/average loans	0.47	0.43	0.38	0.47	0.38	0.68	0.51	0.57
Total borrower-bankruptcies	196,320	3,220	954	1,051	981	1,081	1,203	1,169
Bankruptcies per CU Bankruptcies per 1000 members	31.0	50.3 6.7	14.7 2.0	15.2 2.3	14.0 2.2	15.2 2.5	16.7 2.8	16.2
	1.9	6.7	2.0	2.3	2.2	2.5	2.0	2.8
Asset/Liability Management		=0 =						
Loans/savings	73.6	78.5	81.1	77.5	75.0	75.2	77.5	79.5
Loans/assets	62.6	66.5	68.4	65.9	64.3	64.5	66.6	67.4
Net Long-term assets/assets Liquid assets/assets	32.6	29.8 14.8	30.1 12.0	28.9 14.7	26.1 18.2	25.2 19.6	26.8 18.9	28.4 19.3
Core deposits/shares & borrowings	15.1 48.2	56.8	55.7	54.8	53.9	52.4	50.3	47.8
	40.2	30.0	33.7	34.0	55.9	32.4	50.5	47.0
Productivity		_	_	0	0	0		0
Members/potential members (%)	5	5	5 51	6	6	6	6 45	6
Borrowers/members (%)	54	49		49	48	46 256	45 252	44
Members/FTE Average shares/member (\$)	385 9,853	369 7,170	367 7,003	361 6,981	349 7,002	356 6,691	353 6,380	366 6,060
			11,189	•		10,862		11,008
Average loan balance (\$) Employees per million in assets	13,429 0.22	11,368 0.32	0.33	11,057 0.34	10,861 0.35	0.36	11,024 0.38	0.38
	0.22	0.02	0.00	0.04	0.00	0.00	0.00	0.00
Structure Fed CLIs w/ single-spansor	12.5	10.9	10.8	13.0	12.0	10.7	12.0	13.9
Fed CUs w/ single-sponsor Fed CUs w/ community charter	12.5 17.4	37.5	36.9	33.3	12.9 31.4	12.7 31.0	13.9 30.6	30.6
Other Fed CUs	31.4	29.7	30.8	29.0	30.0	29.6	29.2	29.2
CUs state chartered	38.7	21.9	21.5	24.6	25.7	26.8	26.4	26.4
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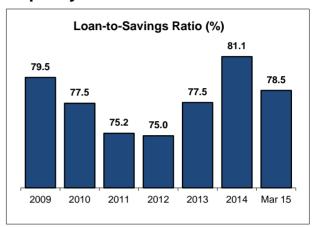
Earnings, net chargeoffs, and bankruptcies are year-to-date numbers annualized. Due to significant seasonal variation, balance sheet growth rates are for the trailing 12 months. US Totals include only credit unions that are released on the NCUA 5300 Call Report file.

## First Quarter 2015

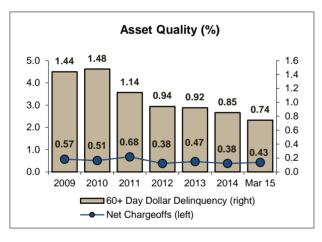
#### **Loan and Savings Growth Trends**



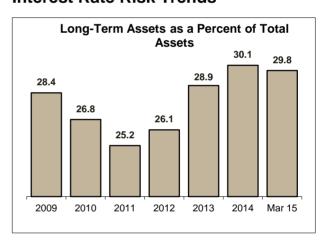
#### **Liquidity Trends**



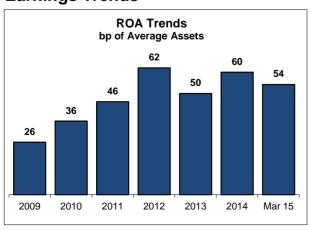
#### **Credit Risk Trends**



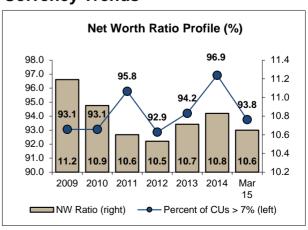
#### **Interest Rate Risk Trends**



#### **Earnings Trends**

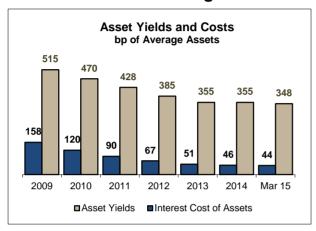


### **Solvency Trends**

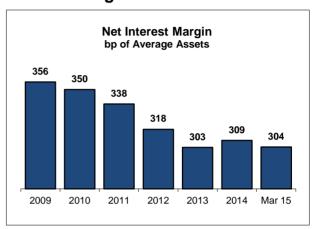


## First Quarter 2015

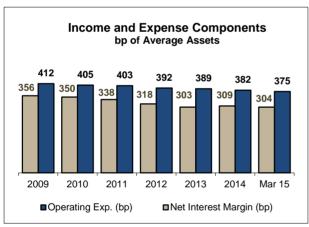
#### **Asset Yields and Funding Costs**



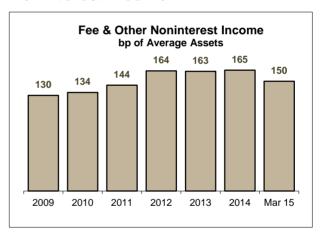
#### **Interest Margins**



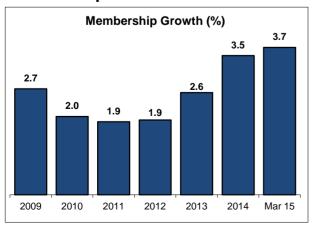
#### **Interest Margins & Overhead**



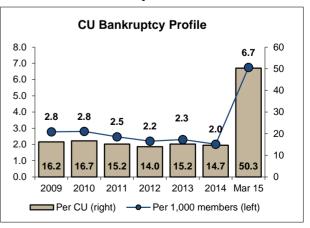
#### **Noninterest Income**



#### **Membership Growth Trends**



### **Borrower Bankruptcies**



#### **Overview: State Results by Asset Size**

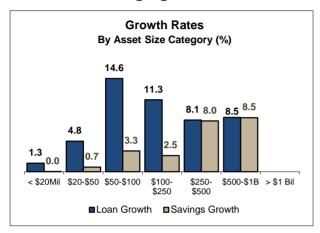
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	NE		Nebrask	a Credit l	Jnion Ass	et Groups	- 2015	
Demographic Information	Mar 15	< \$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	> \$1 Bil
Number of CUs	64	27	18	9	7	1	2	
Assets per CU (\$ mil)	63.1	7.0	32.9	67.6	147.9	260.5	674.6	
Median assets (\$ mil)	26.3	6.9	30.6	62.8	122.0	260.5	674.6	
Total assets (\$ mil)	4,036	190	593	608	1,035	261	1,349	
Total loans (\$ mil)	2,685	99	269	352	639	185	1,140	
Total surplus funds (\$ mil)	1,145	87	306	226	351	63	112	
Total savings (\$ mil)	3,421	164	508	542	878	225	1,104	
Total members (thousands)	477	34	78	68	91	34	173	
Growth Rates								
Total assets	4.6	0.4	1.0	4.6	4.9	8.7	9.1	
Total loans	8.3	1.3	4.8	14.6	11.3	8.1	8.5	
Total surplus funds	-3.6	-0.5	-1.4	-7.4	-5.6	6.3	15.9	
Total savings	3.4	0.0	0.7	3.3	2.5	8.0	8.5	
Total members	3.7	1.4	-0.3	5.7	3.5	7.7	8.7	
% CUs with increasing assets	59.4	55.6	61.1	55.6	57.1	100.0	100.0	
Earnings - Basis Pts.								
Yield on total assets	348	331	295	318	337	398	386	
Dividend/interest cost of assets	44	24	27	31	44	46	60	
Net interest margin	304	307	268	287	293	353	326	
Fee & other income *	150	86	84	120	113	418	179	
Operating expense	375	371	313	367	328	605	399	
Loss Provisions	24	8	12	16	11	42	42	
Net Income (ROA) with Stab Exp	54	13	27	23	67	123	63	
Net Income (ROA) without Stab Exp	54	13	27	23	67	123	63	
% CUs with positive ROA	76.6	70.4	72.2	88.9	85.7	100.0	100.0	
Capital Adequacy								
Net worth/assets	10.6	13.5	13.7	9.2	11.8	11.3	8.6	
% CUs with NW > 7% of assets	93.8	92.6	94.4	88.9	100.0	100.0	100.0	
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.74	0.77	0.73	0.45	0.40	1.02	0.98	
Net chargeoffs/average loans	0.43	0.22	0.24	0.30	0.21	0.52	0.64	
Total borrower-bankruptcies	3,220	52	2,172	88	380	120	408	
Bankruptcies per CU	50.3	1.9	120.7	9.8	54.3	120.0	204.0	
Bankruptcies per 1000 members	6.7	1.5	28.0	1.3	4.2	3.6	2.4	
Asset/Liability Management								
Loans/savings	78.5	60.7	53.1	65.0	72.7	82.3	103.2	
Loans/assets	66.5	52.4	45.5	57.9	61.7	71.1	84.5	
Net Long-term assets/assets	29.8	17.5	26.2	31.3	35.1	18.7	30.5	
Liquid assets/assets	14.8	24.6	20.8	17.4	15.5	22.0	7.5	
Core deposits/shares & borrowings	56.8	72.2	65.3	58.8	67.1	45.1	44.8	
Productivity								
Members/potential members (%)	5	6	2	5	6	56	10	
Borrowers/members (%)	49	35	38	50	51	82	50	
Members/FTE	369	419	445	325	320	283	408	
Average shares/member (\$)	7,170	4,801	6,539	7,991	9,670	6,722	6,374	
Average loan balance (\$)	11,368	8,319	9,087	10,475	13,818	6,733	13,072	
Employees per million in assets	0.32	0.43	0.29	0.34	0.27	0.45	0.31	
Structure								
Fed CUs w/ single-sponsor	10.9	3.7	16.7	22.2	14.3	0.0	0.0	
Fed CUs w/ community charter	37.5	29.6	44.4	44.4	28.6	0.0	100.0	
Other Fed CUs	29.7	48.1	22.2	0.0	14.3	100.0	0.0	
CUs state chartered	21.9	18.5	16.7	33.3	42.9	0.0	0.0	
		•						

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 5300 Call Report file.

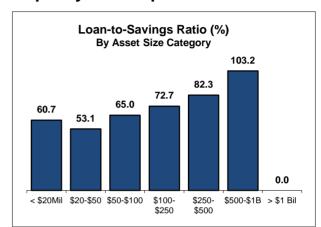
### First Quarter 2015

#### **Results By Asset Size**

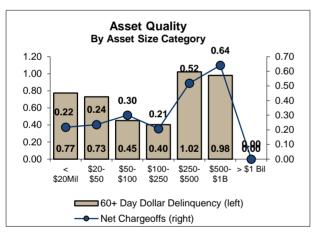
#### Loan and Savings growth



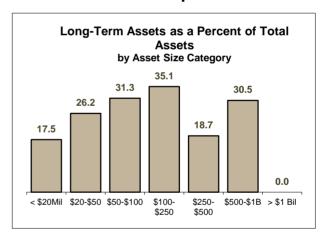
#### **Liquidity Risk Exposure**



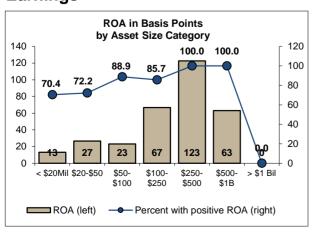
#### Credit Risk Exposure



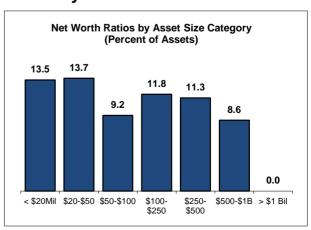
#### **Interest Rate Risk Exposure**



#### **Earnings**



#### Solvency



#### **Overview: National Results by Asset Size**

	U.S.	.S. All U.S. Credit Unions Asset Groups - 2015								
Demographic Information	Mar 15	< \$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	> \$1 Bil		
Number of CUs	6,331	2,834	1,198	752	722	347	241	237		
Assets per CU (\$ mil)	185.3	7.3	32.3	71.7	156.5	350.9	702.9	2,765.3		
Median assets (\$ mil)	25.5	6.2	31.0	69.9	149.1	341.2	682.6	1,652.2		
Total assets (\$ mil)	1,172,913	20,754	38,746	53,906	112,963	121,756	169,401	655,387		
Total loans (\$ mil)	733,985	9,577	19,035	28,490	66,411	74,900	107,996	427,576		
Total surplus funds (\$ mil)	390,960	10,713	18,383	23,121	41,084	40,807	53,550	203,302		
Total savings (\$ mil) Total members (thousands)	997,185 101,207	17,828 3,558	33,924 4,903	47,339 6,167	99,303 11,798	105,834 11,685	146,099 14,633	546,858 48,462		
Crowth Dates					•					
Growth Rates Total assets	5.5	0.5	1.6	2.9	3.9	4.7	6.2	7.4		
Total loans	10.8	2.9	3.9	6.0	7.7	9.1	11.1	13.3		
Total surplus funds	-3.4	-1.7	-0.9	-0.8	-1.8	-2.7	-2.6	-3.3		
Total savings	4.4	0.4	1.4	2.5	3.4	4.1	5.5	5.9		
Total members	2.9	-1.6	-0.8	0.6	1.2	2.1	4.6	5.8		
% CUs with increasing assets	64.4	48.8	65.4	73.4	83.0	89.0	92.9	97.0		
Earnings - Basis Pts.										
Yield on total assets	333	338	325	333	337	337	332	331		
Dividend/interest cost of assets	51	27	29	31	36	40	42	61		
Net interest margin	282	311	296	302	301	297	290	271		
Fee & other income *	131	79	102	125	136	142	143	129		
Operating expense	308	361	352	364	366	354	338	273		
Loss Provisions	28	19	17	20	24	25	22	32		
Net Income (ROA) with Stab Exp	78	10	29	43	47	60	72	95		
Net Income (ROA) without Stab Exp	78	10	29	44	47	60	73	95		
% CUs with positive ROA	75.4	62.5	77.2	84.0	88.5	95.7	97.9	99.6		
Capital Adequacy	40.0	40.7	11.0	44.0	40.7	40.0	40.0	40.0		
Net worth/assets % CUs with NW > 7% of assets	10.8 97.0	13.7 96.2	11.9 96.5	11.2 97.6	10.7 97.8	10.8 98.8	10.8 99.6	10.6 99.6		
Asset Quality										
Delinquencies (60+ day \$)/loans (%)	0.68	1.45	1.08	0.93	0.77	0.74	0.62	0.62		
Net chargeoffs/average loans	0.47	0.44	0.42	0.43	0.44	0.47	0.42	0.49		
Total borrower-bankruptcies	196,320	7,240	11,364	12,344	23,772	21,160	26,576	93,864		
Bankruptcies per CU	31.0	2.6	9.5	16.4	32.9	61.0	110.3	396.1		
Bankruptcies per 1000 members	1.9	2.0	2.3	2.0	2.0	1.8	1.8	1.9		
Asset/Liability Management										
Loans/savings	73.6	53.7	56.1	60.2	66.9	70.8	73.9	78.2		
Loans/assets	62.6	46.1	49.1	52.9	58.8	61.5	63.8	65.2		
Net Long-term assets/assets	32.6	15.7	24.0	28.6	31.2	34.8	35.9	32.9		
Liquid assets/assets Core deposits/shares & borrowings	15.1 48.2	27.7 76.4	22.2 65.4	19.3 59.5	17.0 55.3	14.3 52.0	13.9 49.4	14.0 42.9		
Productivity										
Members/potential members (%)	5	7	4	4	4	4	4	8		
Borrowers/members (%)	54	38	44	48	49	51	53	59		
Members/FTE	385	434	415	374	350	349	345	414		
Average shares/member (\$)	9,853	5,011	6,919	7,676	8,417	9,057	9,984	11,284		
Average loan balance (\$)	13,429	7,073	8,883	9,580	11,439	12,465	13,836	14,969		
Employees per million in assets	0.22	0.39	0.31	0.31	0.30	0.27	0.25	0.18		
Structure						<b>-</b>	_			
Fed CUs w/ single-sponsor	12.5	21.9	8.0	4.3	2.6	2.3	2.5	2.5		
Fed CUs w/ community charter	17.4	9.4	20.7	27.7	30.2	28.0	17.8	9.7		
Other Fed CUs	31.4	35.7	32.4	27.3	22.4	25.1	24.1	32.9		
CUs state chartered	38.7	32.9	38.9	40.8	44.7	44.7	55.6	54.9		

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 5300 Call Report file.

**Portfolio: State Trends** 

	U.S.		1	Nebraska	a Credit (	Unions		
<b>Growth Rates</b>	Mar 15	Mar 15	2014	2013	2012	2011	2010	2009
Credit cards	7.7%	8.1%	8.0%	3.4%	2.7%	31.1%	10.0%	11.7%
Other unsecured loans	10.3%	15.1%	19.1%	9.4%	4.6%	-0.8%	4.7%	5.3%
New automobile	21.4%	10.3%	10.7%	7.7%	14.9%	9.1%	4.4%	9.8%
Used automobile	13.2%	9.4%	9.4%	5.8%	11.0%	10.7%	16.0%	15.0%
First mortgage	8.9%	5.4%	6.8%	10.2%	6.2%	1.2%	-0.6%	-0.2%
HEL & 2nd Mtg	2.5%	1.3%	2.1%	-3.5%	-9.3%	-6.6%	-7.2%	-6.6%
Member business loans	11.5%	9.7%	16.1%	10.1%	0.0%	-12.0%	-2.3%	8.0%
Share drafts	8.2%	7.2%	7.4%	3.4%	10.6%	17.9%	15.1%	25.0%
Certificates	-1.1%	-2.1%	1.3%	-3.5%	0.1%	-2.4%	-1.0%	6.8%
IRAs	-1.9%	-1.4%	-1.2%	-2.4%	0.8%	0.6%	3.2%	9.9%
Money market shares	3.4%	2.4%	2.8%	4.9%	11.8%	11.4%	17.2%	22.0%
Regular shares	7.8%	4.3%	4.6%	5.1%	9.9%	9.5%	10.0%	13.7%
Portfolio \$ Distribution								
Credit cards/total loans	6.2%	2.7%	2.8%	2.8%	2.9%	3.0%	2.4%	2.3%
Other unsecured loans/total loans	4.3%	4.0%	4.2%	3.8%	3.7%	3.7%	3.9%	3.9%
New automobile/total loans	12.3%	12.9%	12.9%	12.6%	12.4%	11.5%	10.9%	10.9%
Used automobile/total loans	20.3%	34.8%	34.6%	34.4%	34.4%	32.9%	30.8%	27.8%
First mortgage/total loans	41.0%	30.7%	30.8%	31.3%	30.0%	30.1%	30.8%	32.4%
HEL & 2nd Mtg/total loans	9.9%	8.9%	9.1%	9.7%	10.6%	12.4%	13.8%	15.6%
Member business loans/total loans	7.4%	6.1%	5.9%	5.6%	5.3%	5.7%	6.7%	7.2%
Share drafts/total savings	14.2%	17.9%	17.3%	16.7%	16.5%	15.9%	14.4%	13.5%
Certificates/total savings	19.1%	19.9%	21.1%	21.6%	22.9%	24.4%	26.7%	28.9%
IRAs/total savings	7.8%	7.2%	7.5%	7.9%	8.3%	8.8%	9.3%	9.7%
Money market shares/total savings	22.8%	12.5%	12.6%	12.8%	12.4%	11.9%	11.4%	10.4%
Regular shares/total savings	34.6%	40.9%	40.3%	40.1%	39.0%	37.8%	36.9%	36.0%
Percent of CUs Offering								
Credit cards	57.9%	51.6%	50.8%	47.8%	44.3%	43.7%	40.3%	38.9%
Other unsecured loans	98.2%	98.4%	98.5%	100.0%	98.6%	100.0%	100.0%	100.0%
New automobile	95.1%	96.9%	96.9%	98.6%	97.1%	97.2%	98.6%	95.8%
Used automobile	96.3%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
First mortgage	65.2%	76.6%	75.4%	71.0%	72.9%	70.4%	69.4%	66.7%
HEL & 2nd Mtg	69.4%	85.9%	87.7%	87.0%	87.1%	85.9%	83.3%	84.7%
Member business loans	35.9%	31.3%	32.3%	29.0%	30.0%	28.2%	33.3%	31.9%
Share drafts	78.1%	92.2%	92.3%	91.3%	91.4%	88.7%	87.5%	87.5%
Certificates	79.2%	90.6%	90.8%	89.9%	91.4%	90.1%	90.3%	90.3%
IRAs	66.8%	71.9%	70.8%	66.7%	65.7%	66.2%	65.3%	65.3%
Money market shares	48.3%	40.6%	40.0%	40.6%	40.0%	39.4%	38.9%	38.9%
<b>Percent of Members in Offering CUs</b>								
Credit cards	18.4%	9.7%	9.9%	9.1%	9.9%	9.2%	10.3%	9.8%
Other unsecured loans	11.7%	13.1%	13.8%	12.9%	12.2%	11.2%	10.9%	10.5%
New automobile	4.7%	3.6%	3.7%	3.5%	3.5%	3.3%	3.3%	3.6%
Used automobile	13.1%	17.8%	18.0%	17.9%	17.7%	16.8%	16.1%	14.9%
First mortgage	2.3%	2.0%	2.1%	2.1%	2.1%	2.0%	2.0%	2.1%
HEL & 2nd Mtg	2.2%	2.3%	2.3%	2.4%	2.6%	3.0%	3.2%	3.5%
Member business loans	0.3%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Share drafts	55.1%	43.6%	42.6%	43.9%	42.1%	41.0%	39.8%	38.4%
Certificates	8.6%	8.3%	8.5%	9.2%	10.0%	10.4%	11.4%	12.2%
IRAs	5.0%	4.6%	4.7%	4.9%	4.9%	5.1%	5.7%	5.7%
Money market shares	7.6%	4.7%	4.8%	5.1%	5.4%	5.6%	5.5%	5.3%

<sup>\*</sup> Current period flow statistics are trailing four quarters.

## Portfolio Detail: State Results by Asset Size

	NE		Nebrask	a Credit U	Inion Asse	et Groups	s - 2015	
<b>Growth Rates</b>	Mar 15	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil
Credit cards	8.1%	0.3%	2.6%	18.7%	8.0%	9.6%	5.7%	
Other unsecured loans	15.1%	13.4%	13.0%	17.0%	6.3%	30.8%	18.0%	
New automobile	10.3%	10.4%	6.5%	12.0%	18.8%	21.2%	10.6%	
Used automobile	9.4%	1.1%	7.8%	20.1%	11.3%	-0.7%	11.7%	
First mortgage	5.4%	-4.1%	1.1%	2.9%	12.8%	7.1%	2.4%	
HEL & 2nd Mtg	1.3%	0.1%	0.9%	10.9%	-3.4%	22.2%	-1.6%	
Member business loans	9.7%	-50.1%	-22.7%	-2.0%	1.1%	-18.0%	27.1%	
Share drafts	7.2%	4.4%	6.6%	8.8%	4.1%	2.3%	11.0%	
Certificates	-2.1%	-12.8%	-5.5%	-9.8%	-3.0%	8.5%	4.8%	
IRAs	-1.4%	-4.4%	-10.3%	-4.2%	-2.4%	7.1%	3.2%	
Money market shares	2.4%	-10.1%	-5.9%	-0.6%	8.8%	3.5%	4.1%	
Regular shares	4.3%	5.2%	3.4%	9.5%	3.1%	15.5%	10.0%	
Portfolio \$ Distribution								
Credit cards/total loans	2.7%	1.9%	2.8%	3.5%	2.3%	4.6%	2.4%	
Other unsecured loans/total loans	4.0%	8.5%	7.0%	4.2%	2.2%	7.2%	3.2%	
New automobile/total loans	12.9%	12.5%	11.5%	7.3%	4.7%	3.6%	21.2%	
Used automobile/total loans	34.8%	43.6%	33.6%	34.2%	27.5%	43.7%	37.1%	
First mortgage/total loans	30.7%	14.1%	23.4%	30.3%	45.8%	21.6%	27.1%	
HEL & 2nd Mtg/total loans	8.9%	9.4%	15.6%	9.0%	11.1%	16.2%	4.9%	
Member business loans/total loans	6.1%	0.5%	0.6%	12.6%	6.3%	0.5%	6.6%	
Share drafts/total savings	17.9%	10.6%	14.3%	15.9%	14.9%	16.8%	24.3%	
Certificates/total savings	19.9%	17.1%	16.6%	18.6%	16.6%	24.1%	24.3%	
IRAs/total savings	7.2%	4.1%	5.8%	6.7%	8.7%	8.9%	7.1%	
Money market shares/total savings			8.4%					
Regular shares/total savings	12.5% 40.9%	2.5% 61.5%	51.0%	14.3% 43.2%	6.0% 53.1%	21.8% 28.3%	18.3% 24.8%	
Percent of CUs Offering								
Credit cards	51.6%	22.2%	55.6%	77.8%	100.0%	100.0%	100.0%	
Other unsecured loans	98.4%	96.3%	100.0%	100.0%	100.0%	100.0%	100.0%	
New automobile	96.9%	92.6%	100.0%	100.0%	100.0%	100.0%	100.0%	
Used automobile	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
	76.6%	51.9%	88.9%	100.0%	100.0%	100.0%	100.0%	
First mortgage		74.1%	88.9%	100.0%	100.0%	100.0%	100.0%	
HEL & 2nd Mtg	85.9%							
Member business loans	31.3%	11.1%	16.7%	66.7%	71.4%	100.0%	100.0%	
Share drafts	92.2%	81.5%	100.0%	100.0%	100.0%	100.0%	100.0%	
Certificates	90.6%	85.2%	94.4%	100.0%	85.7%	100.0%	100.0%	
IRAs	71.9%	44.4%	83.3%	100.0%	100.0%	100.0%	100.0%	
Money market shares	40.6%	7.4%	55.6%	77.8%	57.1%	100.0%	100.0%	
Percent of Members in Offering CUs								
Credit cards	9.7%	15.1%	11.1%	13.1%	9.7%	19.9%	6.1%	
Other unsecured loans	13.1%	10.7%	10.4%	10.0%	9.6%	33.2%	14.1%	
New automobile	3.6%	2.0%	2.2%	2.2%	1.7%	1.1%	6.7%	
Used automobile	17.8%	15.0%	12.6%	19.1%	19.4%	22.0%	18.3%	
First mortgage	2.0%	1.5%	1.3%	2.2%	3.4%	1.1%	1.7%	
HEL & 2nd Mtg	2.3%	1.6%	2.4%	1.9%	4.0%	3.7%	1.5%	
Member business loans	0.4%	0.3%	0.1%	0.8%	0.7%	0.0%	0.3%	
Share drafts	43.6%	26.2%	36.5%	44.4%	40.9%	68.8%	46.0%	
Certificates	8.3%	9.1%	6.1%	9.2%	9.8%	9.9%	7.8%	
IRAs	4.6%	2.3%	3.3%	4.1%	7.7%	5.8%	3.7%	
Money market shares	4.7%	3.7%	2.0%	4.5%	3.2%	4.4%	6.2%	

<sup>\*</sup> Current period flow statistics are trailing four quarters.

## Portfolio Detail: National Results by Asset Size

	U.S.		All U.S.	Credit Un	ions Asse	t Groups	- 2015	
Growth Rates	Mar 15	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil
Credit cards	7.7%	0.5%	0.3%	1.5%	3.6%	5.1%	5.8%	9.9%
Other unsecured loans	10.3%	2.5%	3.0%	6.0%	8.4%	8.6%	12.3%	14.4%
New automobile	21.4%	4.8%	8.8%	12.3%	16.5%	20.5%	23.0%	24.5%
Used automobile	13.2%	4.0%	6.1%	9.1%	10.5%	12.9%	14.9%	16.2%
First mortgage	8.9%	1.7%	2.1%	3.7%	5.5%	5.9%	7.0%	11.4%
HEL & 2nd Mtg	2.5%	-0.7%	-1.8%	-1.9%	0.3%	2.0%	3.8%	4.4%
Member business loans	11.5%	2.5%	5.8%	8.5%	12.7%	12.4%	9.9%	12.6%
Share drafts	8.2%	4.7%	5.5%	6.6%	7.3%	7.0%	10.3%	10.1%
Certificates	-1.1%	-7.5%	-7.4%	-5.9%	-4.1%	-2.3%	-0.9%	1.3%
IRAs	-1.9%	-6.0%	-4.4%	-3.3%	-3.0%	-1.7%	-1.6%	-0.7%
Money market shares	3.4%	-1.3%	-0.6%	0.2%	2.1%	1.0%	3.3%	4.9%
Regular shares	7.8%	1.9%	4.3%	6.1%	7.1%	9.1%	9.9%	9.6%
Portfolio \$ Distribution								
Credit cards/total loans	6.2%	3.2%	4.7%	4.7%	4.4%	5.1%	4.9%	7.1%
Other unsecured loans/total loans	4.3%	15.5%	8.7%	6.6%	5.3%	4.7%	3.7%	3.7%
New automobile/total loans	12.3%	18.1%	13.0%	11.3%	10.6%	11.2%	11.8%	12.7%
Used automobile/total loans	20.3%	33.2%	28.2%	26.8%	25.1%	23.3%	22.9%	17.2%
First mortgage/total loans	41.0%	13.4%	26.9%	31.3%	35.4%	37.8%	39.7%	44.7%
HEL & 2nd Mtg/total loans	9.9%	7.4%	10.7%	11.0%	11.3%	10.8%	9.8%	9.4%
Member business loans/total loans	7.4%	1.2%	2.6%	4.7%	6.6%	8.2%	10.6%	7.2%
Share drafts/total savings	14.2%	9.3%	13.4%	15.6%	16.9%	17.8%	17.0%	12.4%
Certificates/total savings	19.1%	12.7%	15.5%	17.0%	18.3%	18.8%	19.1%	20.0%
IRAs/total savings	7.8%	4.0%	6.5%	7.4%	7.4%	7.2%	7.2%	8.3%
Money market shares/total savings	22.8%	4.7%	10.7%	14.3%	17.0%	19.9%	22.6%	26.6%
Regular shares/total savings	34.6%	67.1%	52.1%	44.0%	38.7%	34.6%	32.9%	31.4%
Percent of CUs Offering								
Credit cards	57.9%	26.9%	75.0%	85.5%	83.9%	91.9%	88.4%	93.2%
Other unsecured loans	98.2%	96.2%	99.7%	100.0%	100.0%	100.0%	99.6%	100.0%
New automobile	95.1%	89.3%	99.9%	99.7%	99.6%	100.0%	99.6%	99.6%
Used automobile	96.3%	92.1%	99.7%	100.0%	99.6%	100.0%	99.2%	100.0%
First mortgage	65.2%	30.4%	84.1%	95.1%	99.4%	100.0%	100.0%	99.6%
HEL & 2nd Mtg	69.4%	37.9%	88.1%	96.4%	98.8%	99.1%	100.0%	100.0%
Member business loans	35.9%	7.7%	32.7%	53.5%	73.1%	83.9%	91.7%	94.5%
Share drafts	78.1%	52.9%	96.7%	99.2%	99.3%	100.0%	100.0%	99.2%
Certificates	79.2%	58.0%	92.7%	97.6%	98.2%	99.7%	99.2%	97.9%
IRAs	66.8%	34.3%	84.9%	95.2%	97.6%	98.6%	100.0%	99.2%
Money market shares	48.3%	14.5%	57.2%	75.5%	87.1%	91.9%	93.8%	93.7%
Percent of Members in Offering CUs								
Credit cards	18.4%	12.3%	13.3%	13.9%	15.2%	16.2%	17.4%	21.0%
Other unsecured loans	11.7%	15.8%	12.6%	11.8%	11.1%	11.2%	10.9%	11.9%
New automobile	4.7%	3.0%	2.8%	3.0%	3.4%	3.6%	4.5%	5.9%
Used automobile	13.1%	10.0%	11.3%	12.2%	13.5%	13.5%	14.3%	12.9%
First mortgage	2.3%	1.4%	1.7%	2.0%	2.2%	2.3%	2.2%	2.5%
HEL & 2nd Mtg	2.2%	1.2%	1.5%	1.7%	2.0%	2.1%	2.2%	2.4%
Member business loans	0.3%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.2%
Share drafts	55.1%	31.2%	40.2%	45.8%	49.7%	54.0%	57.6%	59.9%
Certificates	8.6%	5.5%	6.2%	6.8%	7.5%	7.9%	8.1%	9.8%
IRAs	5.0%	2.7%	3.3%	3.8%	4.2%	4.4%	4.7%	5.9%
Money market shares	7.6%	4.0%	3.9%	4.6%	5.0%	6.4%	7.0%	9.2%

<sup>\*</sup> Current period flow statistics are trailing four quarters.

### **Nebraska CU Profile - Quarterly Trends**

	U.S.		Nebrask	a Credit	Unions	
Demographic Information	Mar 15	Mar 15	Dec 14	Sep 14	Jun 14	Mar 14
Number CUs	6,331	64	65	68	69	69
Growth Rates (Quarterly % Change)						
Total loans	1.4	0.3	2.1	2.6	3.5	0.3
Credit cards	-2.6	-4.4	4.6	3.5	4.5	-4.6
Other unsecured loans	-1.7	-4.5	5.5	5.2	10.0	-4.0
New automobile	3.5	0.6	4.3	1.0	4.8	0.8
Used automobile	2.6	1.3	2.1	2.9	4.0	0.6
First mortgage	1.7	0.0	1.6	2.2	2.0	1.4
HEL & 2nd Mtg	-0.5	-1.3	-0.5	1.3	2.7	-1.2
Member business loans	2.2	2.3	4.7	3.6	-1.1	8.2
Total savings	3.6	3.8	2.2	-0.5	-1.1	3.9
Share drafts	6.6	7.7	4.8	-1.1	-3.4	7.5
Certificates	-0.3	-1.8	1.1	-0.1	-0.4	1.3
IRAs	-0.2	-0.5	0.6	-0.9	-0.5	-0.3
Money market shares	2.6	2.4	2.1	-0.4	-1.5	2.8
Regular shares	6.2	5.5	1.9	-0.3	-0.9	5.0
Total members	0.9	1.6	1.3	1.0	1.1	0.8
Earnings (Basis Points)						
Yield on total assets	333	348	364	358	348	347
Dividend/interest cost of assets Fee & other income *	51 131	44 150	46 167	46 196	45 154	45 141
Operating expense	308	375	390	379	381	374
Loss Provisions	28	24	35	34	30	27
Net Income (ROA) *	78	54	59	94	45	41
% CUs with positive ROA *	75	75	88	85	72	65
Capital Adequacy (%)						
Net worth/assets	10.8	10.6	10.8	10.9	10.6	10.5
% CUs with NW > 7% of assets	97.0	93.8	96.9	94.1	94.2	92.8
Asset Quality (%)						
Loan delinquency rate - Total loans	0.69	0.75	0.86	0.75	0.75	0.71
Total Consumer	0.66	0.95	1.07	0.92	0.84	0.81
Credit Cards	0.88	1.24	1.25	1.13	1.26	1.17
All Other Consumer	0.63	0.93	1.06	0.91	0.82	0.80
Total Mortgages First Mortgages	0.71 0.70	0.45 0.41	0.54 0.50	0.51 0.44	0.61 0.60	0.56 0.46
All Other Mortgages	0.73	0.59	0.50	0.74	0.65	0.40
Total MBLs	0.99	0.30	0.25	0.42	0.22	0.00
Ag MBLs	0.70	0.00	0.00	0.00	0.05	0.00
All Other MBLs	1.01	0.40	0.32	0.54	0.28	0.00
Net chargeoffs/average loans	0.47	0.43	0.41	0.34	0.40	0.38
Total Consumer	0.87	0.48	0.62	0.54	0.60	0.62
Credit Cards	1.97	1.19	1.07	1.34	1.54	1.73
All Other Consumer	0.71	0.66	0.60	0.50	0.56	0.56
Total Mortgages	0.09	0.05	0.11	0.05	0.11	0.04
First Mortgages	0.07	0.05	0.06	0.04	0.04	0.02
All Other Mortgages	0.18	0.07	0.26	0.09	0.33	0.08
Total MBLs	0.06	0.00	-0.47	-0.44	0.05	0.00
Ag MBLs All Other MBLs	0.00 0.08	0.00 0.00	0.00 -0.98	0.00 -0.93	0.00 0.11	0.00 0.00
	0.00	5.00	0.00	0.00	0.11	0.00
Asset/Liability Management Loans/savings	73.3	78.0	80.8	80.7	78.2	74.8
Luans/savings	13.3	70.0	00.0	00.7	10.2	74.0

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 5300 Call Report file.

## **Bank Comparisons**

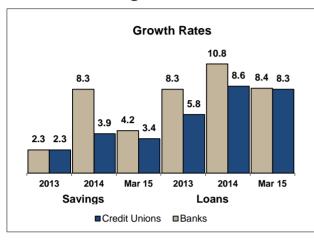
	N	E Credit	Union	S	NE Banks						
Demographic Information	Mar 15	2014	2013	3 Yr Avg	Mar 15	2014	2013	3 Yr Avg			
Number of Institutions	64	65	69	66	197	201	208	202			
Assets per Institution (\$ mil)	63	60	54	59	348	344	311	334			
Total assets (\$ mil)	4,036	3,921	3,746	3,901	68,474	69,105	64,767	67,449			
Total loans (\$ mil)	2,685	2,682	2,470	2,612	48,977	49,801	46,198	48,326			
Total surplus funds (\$ mil)	1,145	1,040	1,091	1,092	16,925	16,631	15,875	16,477			
Total savings (\$ mil)	3,421	3,309	3,186	3,305	54,061	53,477	50,903	52,813			
Avg number of branches (1)	2	2	2	2	5	5	5	5			
12 Month Growth Rates											
Total assets	4.6	4.7	3.1	4.1	5.7	9.8	4.3	6.6			
Total loans	8.3	8.6	5.8	7.6	8.4	10.8	8.3	9.2			
Real estate loans	4.4	5.7	6.7	5.6	7.7	8.6	5.9	7.4			
Commercial loans	9.7	16.1	10.1	12.0	6.2	10.1	9.5	8.6			
Total consumer	11.2	10.0	4.7	8.6	8.9	9.6	9.6	9.4			
Consumer credit card	8.1	8.0	3.4	6.5	9.8	9.7	8.9	9.5			
Other consumer	11.4	10.1	4.7	8.7	6.1	9.2	11.8	9.0			
Total surplus funds	-3.6	-4.7	-4.2	-4.2	-0.7	8.2	-6.7	0.2			
Total savings	3.4	3.9	2.3	3.2	4.2	8.3	2.3	4.9			
YTD Earnings Annualized (BP)											
Yield on Total Assets	348	355	355	353	451	456	448	452			
Dividend/Interest cost of assets	44	46	51	47	43	47	51	47			
Net Interest Marghin	304	309	304	306	408	409	397	405			
Fee and other income (2)	150	165	163	159	141	160	170	157			
Operating expense	375	382	392	383	393	412	413	406			
Loss provisions	24	32	28	28	36	40	41	39			
Net income	54	60	50	55	120	117	113	117			
Capital Adequacy											
Net worth/assets	10.6	10.8	10.7	10.7	10.7	10.3	10.3	10.4			
Asset Quality											
Delinquencies/loans (3)	0.74	0.85	0.92	0.84	0.62	0.63	0.73	0.66			
Real estate loans	0.45	0.54	0.69	0.56	0.66	0.71	0.92	0.77			
Consumer loans	0.30	0.25	0.83	0.46	0.79	0.80	0.89	0.83			
Total consumer	1.01	1.15	1.11	1.09	0.62	0.61	0.65	0.63			
Consumer credit card	1.24	1.25	1.50	1.33	0.69	0.66	0.71	0.69			
Other consumer	1.00	1.15	1.09	1.08	0.38	0.41	0.48	0.42			
Net chargeoffs/avg loans	0.43	0.38	0.47	0.43	0.48	0.55	0.59	0.54			
Real estate loans	0.05	0.07	0.11	0.08	-0.03	0.04	0.09	0.03			
Commercial loans	0.00	-0.12	1.24	0.37	0.14	0.30	0.32	0.25			
Total consumer	0.75	0.66	0.65	0.69	1.91	1.95	2.06	1.98			
Consumer credit card	1.19	1.37	1.66	1.41	2.31	2.39	2.57	2.42			
Other consumer	0.73	0.63	0.60	0.65	0.53	0.45	0.33	0.44			
Asset Liability Management											
Loans/savings	78.5	81.1	77.5	79.0	90.6	93.1	90.8	91.5			
Loans/assets	66.5	68.4	65.9	67.0	70.4	70.9	70.1	70.5			
Core deposits/total deposits	58.8	57.6	56.8	57.7	38.2	38.5	37.9	38.2			
Productivity											
Employees per million assets	0.32	0.33	0.34	0.33	0.21	0.21	0.22	0.21			

Source: FDIC, NCUA and CUNA E&S

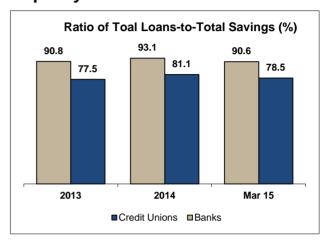
## First Quarter 2015

### **Credit Union and Bank Comparisons**

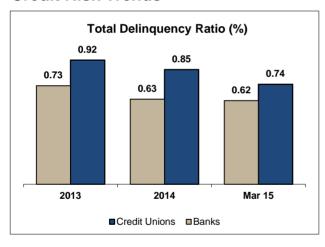
#### **Loan and Savings Growth Trends**



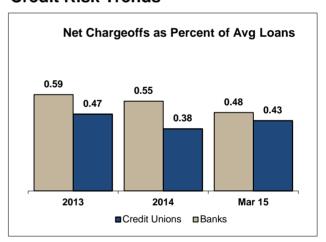
#### **Liquidity Risk Trends**



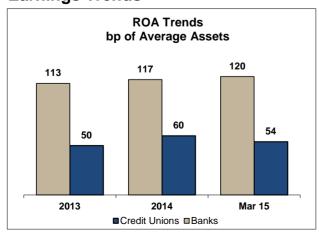
#### **Credit Risk Trends**



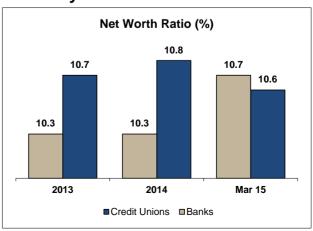
#### **Credit Risk Trends**



#### **Earnings Trends**



### **Solvency Trends**



First Quarter 2015

## **Nebraska Credit Union Financial Summary**

Data as of March 2015

Control Union Name						12-Month	12-Month	12-Month		Delinq	Net			Fixed Rate
SAC FEUL NE ST71,475,050 88,71 23 10.0% 7.2% 10.8% 8,75 1 20.0% 10.2% 0.70 100.0% 11.0% 20						Asset	Loan	Member	Networth/	Loans/	Chg-offs/		Loans/	1st Mtgs.
Center FCU	Credit Union Name	State	Assets	Members	Branches	Growth	Growth	Growth	Assets	Loans	Avg Loans	ROA	Savings	Assets
Moor Hearth Services FCU	SAC FCU	NE	\$775,793,905	88,371	23	10.0%	7.2%	10.8%	8.3%	1.03%	0.22%	0.70	106.0%	11.6%
Norward Energy FCU	Centris FCU	NE	\$573,414,333	84,844	10	7.8%	10.4%	6.7%	9.0%	0.91%	0.08%	0.53	99.6%	26.8%
Leeny Fact Part Union	Metro Health Services FCU	NE	\$260,529,575	33,506	6	8.7%	8.1%	7.7%	11.3%	1.02%	0.13%	1.23	82.3%	10.5%
Supplement PCU   NE   \$165.066.483   17.756   6   3.8%   12.7%   4.3%   14.2%   0.25%   0.01%   0.86   0.71%   5.77%   7.78	Nebraska Energy FCU	NE	\$247,545,250	10,666	1	-1.9%	15.5%	0.0%	12.0%	0.07%	0.03%	1.02	70.9%	8.0%
Sour Principle   NE   \$122,034,048   7.712   1   0.04%   0.79%   0.99%   11.4%   0.064%   0.53   0.89%   7.78%   Namular is Frederick Reductions & Girps CU   NE   \$103,704,610   12.976   5   7.71%   2.27%   0.06%   10.5%   0.08%   0.03%   0.09   0.03   0.09   0.03   0.08	Liberty First Credit Union	NE	\$184,254,790	20,216	5	16.3%	19.0%	5.4%	10.9%	0.64%	0.11%	0.70	104.2%	5.3%
Manual Inst Fedoral Condel Union	Siouxland FCU	NE	\$166,065,483	17,756	6	3.8%	12.1%	4.3%	14.2%	0.25%	0.01%	0.86	87.1%	5.7%
Fish Nethersabes Gauceanous Agring CU NE \$10,0704.616 12,976 5 7.1% 2.2% 0.60% 16.5% 0.02% 0.00% 0.00 73.85% 22.1% 0.00 Members Over 10 Nethersabes FCU NE \$151,721,722 10.387 2 5.51% 72% 0.06% 8.1% 0.36% 0.03% 0.02 49.2% 17.2% 17.2% 0.00% 0.00% 0.02 49.2% 17.2% 17.2% 0.00% 0.00% 0.00% 0.02 49.2% 17.2% 17.2% 0.00% 0.00% 0.00% 0.02 49.2% 17.2% 17.2% 0.00	Four Points FCU	NE	\$122,034,048	7,112	1	-0.4%	-1.9%	-0.9%	11.4%	0.05%	0.04%	0.53	48.8%	7.9%
Memberson CU	Mutual 1st Federal Credit Union	NE	\$108,725,412	11,993	2	-0.9%	9.7%	-2.4%	7.5%	1.11%	0.04%	0.28	65.4%	17.8%
University of Nebraska FCU NE \$91,721,722 10,337 2 5,51% 72% 0,8% 8,1% 0,38% 0,39% 0,01% 0,25% 0,00% 0	First Nebraska Educators & Grps CU	NE	\$103,704,616	12,976	5	7.1%	2.2%	-0.6%	16.5%	0.02%	0.03%	0.90	73.6%	22.1%
Wastern Heritage CU	MembersOwn CU	NE	\$102,722,362	10,117	4	18.4%	3.1%	20.4%	8.7%	1.36%	0.13%	-0.20	39.3%	3.9%
Peoples Choice FCU   NE	University of Nebraska FCU	NE	\$91,721,722	10,387	2	5.1%	7.2%	0.6%	8.1%	0.36%	0.04%	0.22	49.2%	17.6%
Omaha Police PCU NE \$89,531,477 7,077 4 4 2,5% 28,7% 2.9% 7,3% 0.40% 0.05% 0.90 65,67% 12,4% Comaha Police PCU NE \$82,888 17 8,000 2 7,573 2 4,4% 15,5% 2.2% 10,1% 0.75% 0.13% 0.13 57.5% 8.2% Anchor Cooperative CU NE \$86,034,664 3.310 3 3 3.03 3 3 3.03 3 3 3.03 3 3 3.03 3 3 3	Western Heritage CU	NE	\$78,783,545	10,840	2	6.7%	33.6%	1.4%	9.4%	0.63%	0.03%	0.01	69.4%	9.0%
Chamban Folice FCU  NE  SSA,084.68  3,310  3  3,384  0,784  -7,784  10,294  0,094  0,094  0,094  0,194  0,195  0,1	Peoples Choice FCU	NE	\$77,929,452	10,632	2	-1.3%	3.2%	-1.5%	6.8%	0.36%	0.01%	-0.37	49.0%	7.1%
Columbros United PCU   NE   \$58,815,802   7,553   2	Omaha FCU	NE	\$69,531,270	7,067	4	-2.5%	28.7%	2.9%	7.3%	0.40%	0.05%	0.90	65.6%	12.4%
Ascher Cooperative CU NE S\$0.034.166 3.310 3 3.38% 0.7% 7.7% 10.2% 0.59% 0.07% 0.06 101.8% 11.3% Kearney FCU NE \$5.435.111 0.0 1 2.6% 4.0% 2.0% 16.4% 0.2% 0.20% 0.00% 0.72 48.1% 9.5% 10.00% 0.	Omaha Police FCU	NE	\$62,836,817	4,809	2	-2.3%	1.9%	0.1%	8.2%	0.09%	0.10%	0.15	68.1%	22.1%
Kaamey PCU NE \$66,346,614 8,956 4 54,55% 51,11% 50,4% 8,4% 0,74% 0,22% 0,50 90,85% 2,55% Contants Frierighters CU NE \$47,503,632 3,093 2 7,76% 2,23% 4,0% 2,0% 10,6% 0,00% 0,072 4,81% 9,85% Congitator FCU NE \$47,503,632 3,093 2 0,098 2,25% 4,008 4,00% 10,6% 0,00% 0	Columbus United FCU	NE	\$58,815,802	7,553	2	4.4%	15.5%	2.8%	10.1%	0.73%	0.13%	0.13	57.5%	8.2%
Combine Frieflythers CU         NE         \$44,170.66         4,310         1         2,6%         4,0%         2,0%         16,4%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,05         5,68%         1,05%           Crighton FCU         NE         \$47,503,632         3,093         2         7,6%         6,7%         1,16%         0,67%         0,00%         0,43         70,9%         22,3%           Lincthor FCU         NE         \$46,125,553         7,586         2         0,9%         -0,3%         1,3%         1,10%         0,16%         0,03         0,18%         0,0%         0,3%         1,10%         0,16%         0,08         0,0%         0,28         0,8%         0,2%         1,6%         1,1%         1,0%         1,6%         1,1%         1,0%         1,6%         1,1%         0,0%         0,0%         0,11%         0,02         4,49%         1,4%         1,1%         1,1%         1,1%         1,1%         0,0%         0,0%         0,11%         0,07         2,44         9,0%         1,1%         1,1%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%	Archer Cooperative CU	NE	\$58,034,166	3,310	3	-3.8%	0.7%	-7.7%	10.2%	0.50%	0.07%	0.06	101.8%	11.3%
Malegog Midwest FCU   NE	Kearney FCU	NE	\$56,345,614	8,956	4	54.5%	51.1%	60.4%	8.4%	0.74%	0.22%	0.50	90.6%	2.5%
Cergithon FCU NE \$47.021.886 10,076 5 2.8% 6.7% -1.6% 9.8% 0.97% 0.00% 0.43 70.9% 25.3% LINChOR FCU NE \$41,140,272 3.283 7,586 2 0.8% -0.3% -0.3% 14.3% 14.0% 0.7% 0.00% 0.43 70.9% 25.3% LINChOR FCU NE \$41,140,272 3.293 2 2.9% 5.0% -0.8% -0.3% 14.3% 12.7% 0.72% 0.03% 0.52 40.8% 0.8% Femont First Central FCU NE \$41,140,272 3.293 2 2.9% 5.0% 5.0% -3.7% 12.7% 0.72% 0.03% 0.52 40.8% 0.8% Femont First Central FCU NE \$33,932,814 4,517 1 1.6% -3.4% -1.7% 8.2% 0.68% 0.11% -0.07 42.4% 0.2% 0.72% 0.00% 0	Omaha Firefighters CU	NE	\$54,191,706	4,310	1	2.6%	-4.0%	2.0%	16.4%	0.02%	0.00%	0.72	48.1%	9.8%
LincOne FCU NE \$46,125.553 7,586 2 0,8% -0.3% -0.3% -14.3% 1.10% 0.18% -0.63 80.3% 2.2% PSE Employees FCU NE \$41,140.272 3.293 2 2.9% 5.0% 5.37% 1.27% 0.72% 0.03% 0.52 40.8% 0.8% 0.8% Spirit of American FCU NE \$39,534.240 5.269 3 -1.1% 1.0% 1.16% 1.27% 0.45% 0.11% -0.12 44.9% 14.9% Spirit of American FCU NE \$37,392.881 4.517 1 1.6% 5.34% -1.7% 8.2% 0.68% 0.11% -0.07 42.4% 0.2% UP Connection FCU NE \$34,306.125 4.305 2 5.2% 8.4% -1.7% 8.2% 0.68% 0.11% -0.07 42.4% 0.2% UP Connection FCU NE \$34,306.125 4.305 2 5.2% 8.4% 1.1% 1.9% 1.1% 0.2% 0.45% 0.11% 0.07 42.4% 0.2% UP Connection FCU NE \$34,306.125 4.305 2 5.2% 8.4% 1.1% 1.9% 1.18% 0.60% 0.11% 0.07 42.4% 0.2% UP Connection FCU NE \$34,306.125 4.305 2 5.2% 8.4% 1.1% 1.9% 1.18% 0.00% 0.03% 0.20 85.1% 1.95% 0.00% 0	Kellogg Midwest FCU	NE	\$47,503,632	3,093	2	-7.6%	-2.3%	-8.3%	19.6%	0.87%	-0.05%	0.06	56.8%	10.5%
LPS Employees FCU NE \$41,40.272 3,293 2 2.2,9% 5,0% 3,7% 12,7% 0,72% 0,03% 0,52 40,8% 0,8% Femorif First Central FCU NE \$39,534,204 5,089 3 -1.1% 1,0% -1.6% 12,1% 0,45% 0,11% -0.12 44,9% 14,9% 14,9% 12,9% 0,69% 0,11% -0.12 44,9% 12,9% 0,00% 0,11% -0.12 44,9% 12,9% 0,00% 0,00% 0,00% 12,00% 0,00	Creighton FCU	NE	\$47,021,886	10,076	5	-2.8%	6.7%	-1.6%	9.6%	0.97%	0.00%	0.43	70.9%	25.3%
Femont First Central FCU   NE   \$39,534,204   5,289   3	LincOne FCU	NE	\$46,125,553	7,586	2	0.8%	-0.3%	-0.3%	14.3%	1.10%	0.18%	-0.63	80.3%	2.8%
Spirit of America FCU         NE         \$37,392,881         4,517         1         1.6%         -3.4%         -1.7%         8.2%         0.88%         0.11%         -0.07         42.4%         0.2%           U P Cornection FCU         NE         \$34,006,125         4,305         2         5.2%         8.4%         7.0%         12.7%         0.04%         0.03%         0.20         54.2%         10.4%           Dramal Public Power District EFCU         NE         \$31,000,424         2.757         1         6.6%         10.0%         -6.4%         11.2%         0.04%         0.00%         0.01%         0.07         37.7%         8.8%           Omaha Ducilis Power District EFCU         NE         \$30,393,392,39         3,87         1         4.1%         -9.0%         1.6%         1.0%         0.0%         0.0%         0.10         \$5.7%         0.0%           North Platte Union Pacific ECU         NE         \$29,741,757         3,683         1         4.7%         31.8%         -0.7%         16.7%         1.25%         0.00%         0.10         \$5.5%         2.2%           Union Pacific Streamliner FCU         NE         \$26,105,283         4.098         2         2.1%         0.0%         0.0%         0.00	LPS Employees FCU	NE	\$41,140,272	3,293	2	2.9%	5.0%	3.7%	12.7%	0.72%	0.03%	0.52	40.8%	0.8%
UP Connection FCU  NE  \$34,306,125  4,305  2  5,2%  8,4%  7,0%  12,7%  0,04%  0,03%  0,20  5,2%  10,4%  10,4%  10,4%  10,5%  10,0%  0,03%  0,20  10,2  10,5%  10,1%  10,5%  10,5%  10,0	Fremont First Central FCU	NE	\$39,534,204	5,269	3	-1.1%	1.0%	-1.6%	12.1%	0.45%	0.11%	-0.12	44.9%	14.9%
Family Focus FCU NE \$31,000,424 2,757 1 6,6% 10,0% -6.4% 12,5% 0,82% 0,03% 1,02 85,1% 19,5% Omaha Douglas FCU NE \$30,386,424 4,244 2 1,2% 9,7% 1-1.9% 11,8% 0,90% 0,00% 0,07 37,7% 8,8% Omaha Douglas FCU NE \$30,333,29 3,847 1 4,41% -9,0% -3.0% 2,25% 0,04% 0,00% 0,07 0,21 35,5% 0,00% North Platte Union Pacific ECU NE \$30,333,29 3,847 1 4,47% 31,6% -0,7% 16,7% 1,25% 0,00% 0,00% 0,10 54,7% 0,00% North Platte Union Pacific ECU NE \$28,741,757 3,683 1 4,7% 31,6% -0,7% 16,7% 1,25% 0,00% 0,00% 0,10 54,7% 0,00% North Platte Union Pacific ECU NE \$28,522,055 4,098 2 22,1% 25,2% 16,00% 9,7% 0,00% 0,00% 0,10 36,5% 2,2% Union Pacific Exemilities FCU NE \$28,522,055 4,098 2 0,4% 1,16% 0,00% 3,4% 0,36% 0,07% 0,19 49,6% 0,2% 0,2% 0,2% 0,2% 0,2% 0,2% 0,2% 0,2	Spirit of America FCU	NE	\$37,392,881	4,517	1	1.6%	-3.4%	-1.7%	8.2%	0.68%	0.11%	-0.07	42.4%	0.2%
Omaha Douglas FCU         NE         \$30,856,424         4,244         2         1,2%         9,7%         -1,9%         -1,9%         0,0%         0,0%         0,07         37,7%         8,8%           Omaha Public Power District EFCU         NE         \$30,393,329         3,847         1         -4,1%         -9,0%         -2,5%         0,0%         0,00%         0,00%         0,00%         0,00%         0,00%         0,00%         0,00%         0,00%         0,00%         0,00%         0,00%         1,01         45,7%         0,00%           North Platte Union Pacific ECU         NE         \$28,517,888         4,088         2         22,1%         25,2%         16,0%         9,7%         0,97%         0,00%         0,10         36,5%         2,2%           Dale Employees Credit Union         NE         \$26,517,888         4,206         0         4,7%         11,6%         0,0%         9,7%         0,97%         0,00%         0,00         3,6%         2,2%           Dale Employees Credit Union         NE         \$26,616,288         2,689         2         0,8%         4,3%         19,3%         15,7%         0,0%         0,00         4,6%         0,5%         1,4%         0,0%         0,00         0,0 <td>U P Connection FCU</td> <td>NE</td> <td>\$34,306,125</td> <td>4,305</td> <td>2</td> <td>5.2%</td> <td>8.4%</td> <td>7.0%</td> <td>12.7%</td> <td>0.04%</td> <td>0.03%</td> <td>0.20</td> <td>54.2%</td> <td>10.4%</td>	U P Connection FCU	NE	\$34,306,125	4,305	2	5.2%	8.4%	7.0%	12.7%	0.04%	0.03%	0.20	54.2%	10.4%
Omaha Public Power District ECU         NE         \$30,393,329         3,847         1         4,1%         9,0%         -0,7%         16,7%         1,25%         0,00%         0,21         35,5%         0,0%           North Platte Union Pacific ECU         NE         \$25,220,55         4,098         2         22,1%         6,0%         9,7%         0,07%         0,00%         0,00%         0,10         36,5%         0,0%           Dale Employees Credit Union         NE         \$26,517,888         4,206         0         -4,7%         11,6%         0,0%         3,4%         0,36%         0,07%         0,19         48,6%         0,7%           Dale Employees Credit Union         NE         \$26,178,888         4,206         0         -4,7%         11,6%         0,0%         3,4%         0,36%         0,07%         0,19         48,6%         0,7%           Dale Employees Credit Union         NE         \$24,188,562         3,143         1         1,3%         -2,2%         -3,3%         13,4%         0,29%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%         0,0%<	Family Focus FCU	NE	\$31,000,424	2,757	1	6.6%	10.0%	-6.4%	12.5%	0.82%	0.03%	1.02	85.1%	19.5%
North Platte Union Pacific ECU NE \$29,741,757 3,683 1 4.7% 31.6% -0.7% 16.7% 1.25% 0.00% 1.01 54.7% 0.0% Nebraska State ECU NE \$28,522,055 4,098 2 22.1% 25.2% 16.0% 9.7% 0.97% 0.00% 0.10 36.5% 2.2% Union Pacific Stramiliner FCU NE \$26,517,888 4,206 0 4.7% 11.6% 0.0% 3.4% 0.36% 0.07% 0.19 49.6% 0.7% 0.00% 0.10 36.5% 2.2% 0.00% 0.00% 0.10 36.5% 2.2% 0.00% 0.00% 0.10 36.5% 2.2% 0.00% 0.00% 0.10 36.5% 0.00% 0.00% 0.10 36.5% 0.00% 0.00% 0.10 36.5% 0.00% 0.00% 0.10 36.5% 0.00% 0.00% 0.10 36.5% 0.00%	Omaha Douglas FCU	NE	\$30,856,424	4,244	2	1.2%	9.7%	-1.9%	11.8%	0.90%	0.10%	0.07	37.7%	8.8%
Nebraska State ECU  NE  \$28,522,055  4,098  2  22.1%  25.2%  16.0%  9.7%  0.97%  0.00%  0.10  36.5%  2.2%  10 mion Pacific Streamliner FCU  NE  \$26,517,888  4,206  0  4.7%  11.6%  0.0%  3.4%  0.36%  0.07%  0.19  4.96%  0.7%  0.7%  0.19  4.96%  0.7%  0.7%  0.19  4.96%  0.7%  0.7%  0.19  1.96%  0.7%  0.19  1.96%  0.7%  0.11  1.3%	Omaha Public Power District EFCU	NE	\$30,393,329	3,847	1	-4.1%	-9.0%	-3.0%	22.5%	0.04%	0.00%	0.21	35.5%	0.0%
Union Pacific Streamliner FCU NE \$26,517,888 4,206 0 -4.7% 11.6% 0.0% 3.4% 0.36% 0.07% 0.19 49.6% 0.7% Dale Employees Credit Union NE \$26,105,283 2,689 2 -0.8% -8.6% -4.3% 19.3% 1.51% 0.19% 0.52 41.1% 8.8% Neighborhood Community FCU NE \$24,485,662 3,143 1 1.3% -2.2% -3.8% 19.3% 1.51% 0.019% 0.52 41.1% 8.8% Neighborhood Community FCU NE \$24,387,997 6,634 1 4.2% 7.8% 0.9% 10.6% 0.77% 0.00% 0.00 54.8% 9.4% 0.5% 1.51% 0.55% 1.51% 0.00% 1.	North Platte Union Pacific ECU	NE	\$29,741,757	3,683	1	4.7%	31.6%	-0.7%	16.7%	1.25%	0.00%	1.01	54.7%	0.0%
Dale Employees Credit Union  NE \$26,105,283 \$2,689 \$2 \$-0.8% \$-8.6% \$-4.3% \$19,3% \$1.51% \$0.19% \$0.52 \$4.11% \$8.8%  Neighborhood Community FCU  NE \$24,488,562 \$3,143 \$1 \$1.39% \$-2.2% \$-3.8% \$13,4% \$0.28% \$-0.04% \$0.12\$ \$28,1% \$0.5% \$0.5% \$0.94%  Consumers Cooperative FCU  NE \$24,289,525 \$2,209 \$1 \$6.634 \$1 \$4.2% \$7.8% \$0.99% \$10.6% \$0.10% \$0.00% \$0.10% \$0.00% \$0.00\$ \$54.8% \$9.4%  Consumers Cooperative FCU  NE \$24,289,525 \$2,209 \$1 \$6.7% \$4.8% \$6.6% \$16.7% \$0.68% \$0.15% \$0.06% \$0.06% \$0.11% \$11.11% \$11.2%  First Lincoln FCU  NE \$17,482,587 \$2,950 \$1 \$2.3% \$1.43,37,395 \$1,491 \$1 \$2.6% \$0.2% \$4.2% \$9.6% \$0.87% \$0.11% \$0.00% \$0.00% \$0.00 \$0.72,6% \$11.11% \$11.2%  KRD FCU  NE \$14,397,395 \$2,491 \$1 \$2.6% \$0.2% \$4.2% \$9.6% \$0.87% \$0.87% \$0.11% \$0.52 \$87.0% \$6.9%  Lincoln SDA CU  NE \$10,438,661 \$2,783 \$1 \$7.7% \$0.2% \$2.75% \$8.9% \$0.88% \$0.00% \$0.00% \$0.00% \$0.00 \$0.0	Nebraska State ECU	NE	\$28,522,055	4,098	2	22.1%	25.2%	16.0%	9.7%	0.97%	0.00%	0.10	36.5%	2.2%
Neighborhord Community FCU NE \$24,488,562 3,143 1 1.3% -2.2% -3.8% 13.4% 0.28% -0.04% 0.12 28.1% 0.5% Hastings FCU NE \$24,397,997 6,634 1 4.2% 7.8% 0.9% 10.6% 0.17% 0.00% 0.00 54.8% 9.4% Consumers Cooperative FCU NE \$24,269,525 2.209 1 6.7% 4.8% 6.6% 16.6% 0.16% 0.17% 0.00% 0.00 54.8% 9.4% 0.0% Heartland Area FCU NE \$23,317,169 1,974 1 -3.1% 3.6% -3.6% 23.1% 0.06% 0.06% 0.011 41.1% 11.2% First Lincoln FCU NE \$17,482,587 2,950 1 2.3% 6.9% 2.3% 14.3% 1.09% 0.02% 0.36 72.6% 11.1% Gallup Federal Credit Union NE \$15,464,577 1.875 1 -5.1% 1.7% 1.7% 13.2% 0.28% 0.00% 0.24 93.0% 16.4% KRD FCU NE \$15,464,577 1.875 1 2.6% 0.2% 4.2% 9.6% 0.87% 0.11% 0.52 87.0% 6.9% 1.10cloln SDA CU NE \$12,502,136 1,259 1 2.9% 19.0% 2.3% 19.3% 0.83% 0.00% 0.06% 0	Union Pacific Streamliner FCU	NE	\$26,517,888	4,206	0	-4.7%	11.6%	0.0%	3.4%	0.36%	0.07%	0.19	49.6%	0.7%
Hastings FCU NE \$24,397,997 6,634 1 4.2% 7.8% 0.9% 10.6% 0.17% 0.00% 0.00 54.8% 9.4% Consumers Cooperative FCU NE \$24,269,525 2,209 1 6.7% 4.8% 6.6% 16.7% 0.68% 0.15% 2.09 78.4% 0.0% Heartland Area FCU NE \$23,317,169 1,974 1 3.1% 3.6% 3.6% 2.3% 14.3% 10.9% 0.06% 0.15% 2.09 78.4% 0.0% First Lincoln FCU NE \$17,482,587 2,950 1 2.3% 6.9% 2.3% 14.3% 10.9% 0.02% 0.06% 0.36 72.6% 11.1% Gallup Federal Credit Union NE \$15,464,577 1,875 1 5.1% 5.1% 5.1% 1.7% 13.2% 0.28% 0.00% 0.24 93.0% 16.4% KRD FCU NE \$14,397,395 2,491 1 2.6% 0.2% 0.2% 9.6% 0.87% 0.11% 0.52 87.0% 6.9% 11.00 Incoln SDA CU NE \$14,397,395 2,491 1 2.6% 0.2% 0.2% 0.2% 9.6% 0.87% 0.11% 0.52 87.0% 6.9% 11.00 Incoln SDA CU NE \$10,438,661 2,783 1 7.7% 0.2% 0.275 8.8% 0.88% 0.00% 0.06 0.067 0.44% 1.5% 0.2% 0.275% 8.9% 0.88% 0.00% 0.067 0.067 0.0% 0.0% 0.00	Dale Employees Credit Union	NE	\$26,105,283	2,689	2	-0.8%	-8.6%	-4.3%	19.3%	1.51%	0.19%	0.52	41.1%	8.8%
Consumers Cooperative FCU NE \$24,269,525 2,209 1 6.7% 4.8% 6.6% 16.7% 0.68% 0.15% 2.09 78.4% 0.0% Heartland Area FCU NE \$23,317,169 1,974 1 -3.1% 3.6% -3.6% 23.1% 0.06% 0.06% 0.11 41.1% 11.2% 11.2% Gallup Federal Credit Union NE \$17,482,587 2,950 1 2.3% 6.9% 2.3% 14.3% 1.09% 0.02% 0.00% 0.24 72.6% 11.1% Gallup Federal Credit Union NE \$15,464,577 1,875 1 -5.1% -1.7% 1.7% 13.2% 0.28% 0.00% 0.24 93.0% 16.4% KRD FCU NE \$14,397,395 2,491 1 2.6% -0.2% 4.2% 9.6% 0.87% 0.11% 0.52 87.0% 6.9% Lincoln SDA CU NE \$10,438,661 2,783 1 7.7% 0.2% 27.5% 8.9% 0.88% 0.00% 0.04 40.7% 0.0% Chadron FCU NE \$10,438,661 2,783 1 7.7% 0.2% 27.5% 8.9% 0.88% 0.00% 0.04 40.7% 0.0% Northeast Nebraska FCU NE \$9,950,187 2,635 1 11.3% 1.2% 0.5% 9.9% 1.62% 0.05% 0.09 48.4% 11.4% Greater Omaha FCU NE \$9,950,187 2,635 1 11.3% 1.2% 0.5% 9.9% 1.62% 0.05% 0.09 48.4% 11.4% Greater Omaha FCU NE \$8,660,275 1,957 1 6.2% 11.1% -11.5% 21.1% 1.17% 0.07% 0.01 44.2% 0.0% Woodmen FCU NE \$8,680,275 1,957 1 6.2% 11.1% -11.5% 21.1% 1.17% 0.07% 0.03 51.8% 0.0% Central Nebraska FCU NE \$8,336,176 1,482 2 2.2% 5.9% 11.3% 1.25% 0.0% 0.03% 0.03% 0.00% 0.03 51.8% 0.0% Central Nebraska FCU NE \$8,336,176 1,482 2 2.2% 5.9% 0.7% 11.3% 1.2% 0.0% 0.00% 0.03 51.8% 0.0% Central Nebraska FCU NE \$8,336,176 1,482 2 2.2% 5.9% 0.7% 10.3% 0.23% 0.00% 0.00% 0.14 44.4% 7.7% Nebraska FCU NE \$6,937,134 1,028 1 -2.9% 23.6% -2.2% 24.1% 1.06% 0.00% 0.14 44.4% 7.7% Nebraska RCU NE \$6,937,134 1,028 1 -3.8% 3.7% 0.4% 9.1% 0.00% 0.00% 0.14 44.4% 7.7% Nebraska RCU NE \$6,937,134 1,028 1 -3.8% 3.7% 0.4% 9.1% 0.00% 0.00% 0.11 44.4% 7.7% Nebraska RCU NE \$6,937,134 1,028 1 -3.8% 3.7% 0.4% 9.1% 0.00% 0.00% 0.11 44.4% 7.7% Nebraska RCU NE \$6,937,134 1,028 1 -3.8% 3.7% 0.4% 9.1% 0.00% 0.00% 0.11 44.4% 7.7% Nebraska Rural Electric Assn CU NE \$6,937,134 1,028 1 -3.8% 3.7% 0.4% 9.1% 0.00% 0.00% 0.17 5.22% 0.0% Nebraska Rural Electric Assn CU NE \$6,937,134 1,028 1 -3.8% 3.7% 0.4% 9.1% 0.00% 0.00% 0.17 5.22% 0.0% Nebraska Rural Electric Assn CU NE \$6,037,844 1,077 1 -3.0% 16.0% 0.9% 11.9% 0.00% 0.00% 0.11 44.	Neighborhood Community FCU	NE	\$24,488,562	3,143	1	1.3%	-2.2%	-3.8%	13.4%	0.28%	-0.04%	0.12	28.1%	0.5%
Heartland Area FCU NE \$23,317,169 1,974 1 -3.1% 3.6% -3.6% 23.1% 0.06% 0.06% -0.11 41.1% 11.2% First Lincoln FCU NE \$17,482,587 2,950 1 2.3% 6,9% 2,3% 14.3% 1.09% 0.02% 0.36 72.6% 11.1% Gallup Federal Credit Union NE \$15,464,577 1,875 1 -5.1% -1.7% 1.7% 13.2% 0.28% 0.00% 0.24 93.0% 16.4% RXD FCU NE \$14,397,395 2,491 1 2.6% -0.2% 4.2% 9.6% 0.87% 0.11% 0.52 87.0% 16.9% 1.000	Hastings FCU	NE	\$24,397,997	6,634	1	4.2%	7.8%	0.9%	10.6%	0.17%	0.00%	0.00	54.8%	9.4%
First Lincoln FCU  NE \$17,482,587 2,950 1 2.3% 6.9% 2.3% 14.3% 1.09% 0.02% 0.36 72.6% 11.1% Gallup Federal Credit Union  NE \$15,464,577 1,875 1 5.1% -1.7% 1.7% 13.2% 0.28% 0.00% 0.24 93.0% 16.4% KRD FCU  NE \$14,397,395 2,491 1 2.6% -0.2% 4.2% 9.6% 0.87% 0.11% 0.52 87.0% 6.9% Lincoln SDA CU  Lincoln SDA CU  NE \$12,502,136 1,259 1 2.9% -19.0% -2.3% 19.3% 0.83% 0.00% -0.67 24.4% 1.5% Electrical Workers No 22 FCU  NE \$10,438,661 2,783 1 7.7% 0.2% 27.5% 8.9% 0.88% -0.02% -0.04 40.7% 0.09% Northeast Nebraska FCU  NE \$10,128,554 1,999 1 1.8% 22.4% 2.5% 11.1% 0.19% 0.04% 0.76 67.1% 6.0% Northeast Nebraska FCU  NE \$9,950,187 2,635 1 11.3% 1.2% 0.5% 9.9% 1.62% 0.05% 0.09 48.4% 11.4% Greater Omaha FCU  NE \$9,184,922 904 3 -3.8% -11.4% -4.6% 21.3% 0.00% 0.19% 0.20 44.2% 0.0% Sugar Valley FCU  NE \$8,477,983 1,132 1 6.2% -1.1% -11.5% 21.1% 1.17% 0.07% 0.61 47.0% 0.0% Woodmen FCU  NE \$8,477,983 1,132 1 6.4% -2.4% -0.5% 14.3% 0.13% -0.02% 0.03 51.8% 0.0% Roberts Dairy EFCU  NE \$8,336,176 1,482 2 2.2% -5.9% -0.7% 10.3% 0.23% 0.07% 0.03 51.8% 0.0% Roberts Dairy EFCU  NE \$7,856,692 861 1 -2.9% 23.6% -2.2% 24.1% 1.06% -0.03% -0.25 43.5% 0.0% Rebraska Rrul Electric Assn CU  NE \$6,937,134 1,028 1 -3.8% 3.7% 0.4% 9.1% 0.00% 0.00% 0.17 57.2% 0.0% Hermingford Community FCU  NE \$6,937,134 1,028 1 -3.8% 3.7% 0.4% 9.1% 0.00% 0.00% 0.17 52.2% 0.0% Hermingford Community FCU  NE \$6,937,134 1,028 1 -3.8% 3.7% 0.4% 9.1% 0.00% 0.00% 0.17 52.2% 0.0% Hermingford Community FCU  NE \$6,937,844 1,077 1 -3.0% 16.0% -2.6% 11.6% 0.64% 0.00% 0.09 0.17 52.5% 0.0% Meadow Grove FCU  NE \$5,172,624 622 1 -3.9% -12.2% 9.7% 11.9% 0.00% 0.00% 0.17 78.5% 46.6% Box Buttle Public EFCU  NE \$4,721,790 657 1 -5.6% 6.2% -3.7% 15.6% 0.00% 0.00% 0.01% 0.45 64.2% 0.0%	Consumers Cooperative FCU	NE	\$24,269,525	2,209	1	6.7%	4.8%	6.6%	16.7%	0.68%	0.15%	2.09	78.4%	0.0%
Gallup Federal Credit Union         NE         \$15,464,577         1,875         1         -5.1%         -1.7%         1.7%         13.2%         0.28%         0.00%         0.24         93.0%         16.4%           KRD FCU         NE         \$14,397,395         2,491         1         2.6%         -0.2%         4.2%         9.6%         0.87%         0.11%         0.52         87.0%         6.9%           Lincoln SDA CU         NE         \$12,502,136         1,259         1         2.9%         -19.0%         -2.3%         19.3%         0.83%         0.00%         -0.67         24.4%         1.5%           Electrical Workers No 22 FCU         NE         \$10,438,661         2,783         1         7.7%         0.2%         27.5%         8.9%         0.88%         -0.02%         -0.04         40.7%         0.0%           Chadron FCU         NE         \$10,438,661         2,783         1         1.8%         22.4%         2.5%         11.1%         0.19%         0.04%         0.76         67.1%         6.0%           Northeast Nebraska FCU         NE         \$9,184,922         904         3         -3.8%         -11.4%         -4.6%         21.3%         0.00%         0.19%         -0.20 <td>Heartland Area FCU</td> <td>NE</td> <td>\$23,317,169</td> <td>1,974</td> <td>1</td> <td>-3.1%</td> <td>3.6%</td> <td>-3.6%</td> <td>23.1%</td> <td>0.06%</td> <td>0.06%</td> <td>-0.11</td> <td>41.1%</td> <td>11.2%</td>	Heartland Area FCU	NE	\$23,317,169	1,974	1	-3.1%	3.6%	-3.6%	23.1%	0.06%	0.06%	-0.11	41.1%	11.2%
KRD FCU NE \$14,397,395 2,491 1 2.6% -0.2% 4.2% 9.6% 0.87% 0.11% 0.52 87.0% 6.9% Lincoln SDA CU NE \$12,502,136 1,259 1 2.9% -19.0% -2.3% 19.3% 0.83% 0.00% -0.67 24.4% 1.5% Electrical Workers No 22 FCU NE \$10,438,661 2,783 1 7.7% 0.2% 27.5% 8.9% 0.88% -0.02% -0.04 40.7% 0.0% Chadron FCU NE \$10,128,554 1,999 1 1.8% 22.4% 2.5% 11.1% 0.19% 0.04% 0.76 67.1% 6.0% Northeast Nebraska FCU NE \$9,950,187 2,635 1 11.3% 1.2% 0.5% 9.9% 1.62% 0.05% 0.09 48.4% 11.4% Greater Omaha FCU NE \$9,184,922 904 3 -3.8% -11.4% -4.6% 21.3% 0.00% 0.19% -0.20 44.2% 0.0% Sugar Valley FCU NE \$8,660,275 1,957 1 -6.2% -1.1% -11.5% 21.1% 1.17% 0.07% 0.61 47.0% 0.0% Woodmen FCU NE \$8,477,983 1,132 1 6.4% -2.4% -0.5% 14.3% 0.13% -0.02% -0.03 51.8% 0.0% Central Nebraska FCU NE \$8,336,176 1,482 2 2.2% -5.9% -0.7% 10.3% 0.23% 0.07% -0.33 56.3% 0.0% Roberts Dairy EFCU NE \$7,856,692 861 1 -2.9% 23.6% -2.2% 24.1% 1.06% -0.03% -0.25 43.5% 0.0% Bakers FCU NE \$7,489,068 1,106 1 -0.3% 9.8% -1.3% 14.2% 0.08% -0.01% 0.17 57.2% 0.0% Hemingford Community FCU NE \$6,387,134 1,028 1 -3.8% 3.7% 0.4% 9.1% 0.00% 0.00% 0.14 44.4% 7.7% Nebraska Rural Electric Assn CU NE \$6,387,134 1,028 1 -3.8% 3.7% 0.4% 9.1% 0.00% 0.00% 0.14 44.4% 7.7% Nebraska Rural Electric Assn CU NE \$6,037,844 1,077 1 -3.0% 16.0% -2.6% 11.6% 0.64% 0.00% 0.07 0.09 2.81.1% 0.0% Meadow Grove FCU NE \$6,037,844 1,077 1 -3.0% 16.0% -2.6% 11.6% 0.64% 0.00% 0.07 0.07 0.71 78.5% 46.6% Box Butte Public EFCU NE \$4,721,790 657 1 -5.6% 6.2% -3.7% 15.6% 0.00% 0.00% 0.01% 0.45 64.2% 0.0%	First Lincoln FCU	NE	\$17,482,587	2,950	1	2.3%	6.9%	2.3%	14.3%	1.09%	0.02%	0.36	72.6%	11.1%
Lincoln SDA CU NE \$12,502,136 1,259 1 2.9% -19.0% -2.3% 19.3% 0.83% 0.00% -0.67 24.4% 1.5% Electrical Workers No 22 FCU NE \$10,438,661 2,783 1 7.7% 0.2% 27.5% 8.9% 0.88% -0.02% -0.04 40.7% 0.0% Chadron FCU NE \$10,128,554 1,999 1 1.8% 22.4% 2.5% 11.1% 0.19% 0.04% 0.76 67.1% 6.0% Northeast Nebraska FCU NE \$9,950,187 2,635 1 11.3% 1.2% 0.5% 9.9% 1.62% 0.05% 0.09 48.4% 11.4% Greater Omaha FCU NE \$9,184,922 904 3 -3.8% -11.4% -4.6% 21.3% 0.00% 0.19% -0.20 44.2% 0.0% Sugar Valley FCU NE \$8,660,275 1,957 1 6.2% -1.1% -11.5% 21.1% 1.17% 0.07% 0.61 47.0% 0.0% Woodmen FCU NE \$8,477,983 1,132 1 6.4% -2.4% -0.5% 14.3% 0.13% -0.02% -0.03 51.8% 0.0% Central Nebraska FCU NE \$8,336,176 1,482 2 2.2% -5.9% -0.7% 10.3% 0.23% 0.07% -0.33 56.3% 0.0% Roberts Dairy EFCU NE \$7,489,068 1,106 1 -2.9% 23.6% -2.2% 24.1% 1.06% -0.03% -0.25 43.5% 0.0% Hemingford Community FCU NE \$6,937,134 1,028 1 -3.8% 3.7% 0.4% 9.1% 0.08% -0.01% 0.17 57.2% 0.0% Nebraska Rural Electric Assn CU NE \$6,181,524 924 1 2.1% 20.8% 0.1% 12.2% 0.47% 0.00% 0.00 0.00 0.71 75.2% 0.0% Meadow Grove FCU NE \$6,037,844 1,077 1 -3.0% 16.0% -2.6% 11.6% 0.64% 0.00% 0.00 0.01% 0.45 64.2% 0.0% Meadow Grove FCU NE \$4,721,790 657 1 -5.6% 6.2% -3.7% 15.6% 0.00% 0.00% 0.01% 0.45 64.2% 0.0%	Gallup Federal Credit Union	NE	\$15,464,577	1,875	1	-5.1%	-1.7%	1.7%	13.2%	0.28%	0.00%	0.24	93.0%	16.4%
Electrical Workers No 22 FCU NE \$10,438,661 2,783 1 7.7% 0.2% 27.5% 8.9% 0.88% -0.02% -0.04 40.7% 0.0% Chadron FCU NE \$10,128,554 1,999 1 1.8% 22.4% 2.5% 11.1% 0.19% 0.04% 0.76 67.1% 6.0% Northeast Nebraska FCU NE \$9,950,187 2,635 1 11.3% 1.2% 0.5% 9.9% 1.62% 0.05% 0.09 48.4% 11.4% Greater Omaha FCU NE \$9,184,922 904 3 -3.8% -11.4% -4.6% 21.3% 0.00% 0.19% -0.20 44.2% 0.0% Sugar Valley FCU NE \$8,660,275 1,957 1 -6.2% -1.1% -11.5% 21.1% 1.17% 0.07% 0.61 47.0% 0.0% Woodmen FCU NE \$8,477,983 1,132 1 6.4% -2.4% -0.5% 14.3% 0.13% -0.02% -0.03 51.8% 0.0% Central Nebraska FCU NE \$8,336,176 1,482 2 2.2% -5.9% -0.7% 10.3% 0.23% 0.07% -0.33 56.3% 0.0% Roberts Dairy EFCU NE \$7,856,692 861 1 -2.9% 23.6% -2.2% 24.1% 1.06% -0.03% -0.25 43.5% 0.0% Hemingford Community FCU NE \$6,937,134 1,028 1 -3.8% 3.7% 0.4% 9.1% 0.00% 0.00% 0.14 44.4% 7.7% Nebraska Rural Electric Assn CU NE \$6,037,844 1,077 1 -3.0% 16.0% -2.6% 11.6% 0.64% 0.00% 0.00% 0.71 78.5% 46.6% Box Butte Public EFCU NE \$4,721,790 657 1 -5.6% 6.2% -3.7% 15.6% 0.00% 0.00% 0.01% 0.45 64.2% 0.0%	KRD FCU	NE	\$14,397,395	2,491	1	2.6%	-0.2%	4.2%	9.6%	0.87%	0.11%	0.52	87.0%	6.9%
Chadron FCU NE \$10,128,554 1,999 1 1.8% 22.4% 2.5% 11.1% 0.19% 0.04% 0.76 67.1% 6.0% Northeast Nebraska FCU NE \$9,950,187 2,635 1 11.3% 1.2% 0.5% 9.9% 1.62% 0.05% 0.09 48.4% 11.4% Greater Omaha FCU NE \$9,184,922 904 3 -3.8% -11.4% -4.6% 21.3% 0.00% 0.19% -0.20 44.2% 0.0% Sugar Valley FCU NE \$8,660,275 1,957 1 -6.2% -1.1% -11.5% 21.1% 1.17% 0.07% 0.61 47.0% 0.0% Woodmen FCU NE \$8,477,983 1,132 1 6.4% -2.4% -0.5% 14.3% 0.13% -0.02% -0.03 51.8% 0.0% Central Nebraska FCU NE \$8,336,176 1,482 2 2.2% -5.9% -0.7% 10.3% 0.23% 0.07% -0.33 56.3% 0.0% Roberts Dairy EFCU NE \$7,856,692 861 1 -2.9% 23.6% -2.2% 24.1% 1.06% -0.03% -0.25 43.5% 0.0% Bakers FCU NE \$7,489,068 1,106 1 -0.3% 9.8% -1.3% 14.2% 0.08% -0.01% 0.17 57.2% 0.0% Hemingford Community FCU NE \$6,937,134 1,028 1 -3.8% 3.7% 0.4% 9.1% 0.00% 0.00% 0.14 44.4% 7.7% Nebraska Rural Electric Assn CU NE \$6,037,844 1,077 1 -3.0% 16.0% -2.6% 11.6% 0.64% 0.00% 0.09 0.17 52.2% 0.0% Meadow Grove FCU NE \$5,172,624 622 1 -3.9% -12.2% 9.7% 11.9% 0.01% 0.00% 0.01% 0.45 64.2% 0.0% 0.0% 0.00% 0.00% 0.01% 0.45 64.2% 0.0%	Lincoln SDA CU	NE	\$12,502,136	1,259	1	2.9%	-19.0%	-2.3%	19.3%	0.83%	0.00%	-0.67	24.4%	1.5%
Northeast Nebraska FCU  NE \$9,950,187 2,635 1 11.3% 1.2% 0.5% 9.9% 1.62% 0.05% 0.09 48.4% 11.4% Greater Omaha FCU  NE \$9,184,922 904 3 -3.8% -11.4% -4.6% 21.3% 0.00% 0.19% -0.20 44.2% 0.0% Sugar Valley FCU  NE \$8,660,275 1,957 1 -6.2% -1.1% -11.5% 21.1% 1.17% 0.07% 0.61 47.0% 0.0% Woodmen FCU  NE \$8,477,983 1,132 1 6.4% -2.4% -0.5% 14.3% 0.13% -0.02% -0.03 51.8% 0.0% Central Nebraska FCU  NE \$8,336,176 1,482 2 2.2% -5.9% -0.7% 10.3% 0.23% 0.07% -0.33 56.3% 0.0% Roberts Dairy EFCU  NE \$7,856,692 861 1 -2.9% 23.6% -2.2% 24.1% 1.06% -0.03% -0.25 43.5% 0.0% Hemingford Community FCU  NE \$7,489,068 1,106 1 -0.3% 9.8% -1.3% 14.2% 0.08% -0.01% 0.07% 0.01% 0.17 57.2% 0.0% Nebraska Rural Electric Assn CU  NE \$6,937,134 1,028 1 -3.8% 3.7% 0.4% 9.1% 0.00% 0.00% 0.00% 0.14 44.4% 7.7% Nebraska Rural Electric Assn CU  NE \$6,037,844 1,077 1 -3.0% 16.0% -2.6% 11.6% 0.64% 0.00% 0.00% 0.01 0.07 0.07 0.45 64.2% 0.0% Meadow Grove FCU  NE \$4,721,790 657 1 -5.6% 6.2% -3.7% 15.6% 0.00% 0.00% 0.00% 0.01% 0.45 64.2% 0.0%	Electrical Workers No 22 FCU	NE	\$10,438,661	2,783	1	7.7%	0.2%	27.5%	8.9%	0.88%	-0.02%	-0.04	40.7%	0.0%
Greater Omaha FCU NE \$9,184,922 904 3 -3.8% -11.4% -4.6% 21.3% 0.00% 0.19% -0.20 44.2% 0.0% Sugar Valley FCU NE \$8,660,275 1,957 1 -6.2% -1.1% -11.5% 21.1% 1.17% 0.07% 0.61 47.0% 0.0% Woodmen FCU NE \$8,477,983 1,132 1 6.4% -2.4% -0.5% 14.3% 0.13% -0.02% -0.03 51.8% 0.0% Central Nebraska FCU NE \$8,336,176 1,482 2 2.2% -5.9% -0.7% 10.3% 0.23% 0.07% -0.33 56.3% 0.0% Roberts Dairy EFCU NE \$7,856,692 861 1 -2.9% 23.6% -2.2% 24.1% 1.06% -0.03% -0.25 43.5% 0.0% Bakers FCU NE \$7,489,068 1,106 1 -0.3% 9.8% -1.3% 14.2% 0.08% -0.01% 0.17 57.2% 0.0% Hemingford Community FCU NE \$6,937,134 1,028 1 -3.8% 3.7% 0.4% 9.1% 0.00% 0.00% 0.14 44.4% 7.7% Nebraska Rural Electric Assn CU NE \$6,181,524 924 1 2.1% 20.8% 0.1% 12.2% 0.47% 0.00% 0.17 52.2% 0.0% Lincoln USDA FCU NE \$6,037,844 1,077 1 -3.0% 16.0% -2.6% 11.6% 0.64% 0.00% 0.92 81.1% 0.0% Meadow Grove FCU NE \$5,172,624 622 1 -3.9% -12.2% 9.7% 11.9% 0.01% 0.00% 0.01% 0.45 64.2% 0.0% Box Butte Public EFCU NE \$4,721,790 657 1 -5.6% 6.2% -3.7% 15.6% 0.00% 0.00% 0.01% 0.45 64.2% 0.0%	Chadron FCU	NE	\$10,128,554	1,999	1	1.8%	22.4%	2.5%	11.1%	0.19%	0.04%	0.76	67.1%	6.0%
Sugar Valley FCU         NE         \$8,660,275         1,957         1         -6.2%         -1.1%         -11.5%         21.1%         1.17%         0.07%         0.61         47.0%         0.0%           Woodmen FCU         NE         \$8,477,983         1,132         1         6.4%         -2.4%         -0.5%         14.3%         0.13%         -0.02%         -0.03         51.8%         0.0%           Central Nebraska FCU         NE         \$8,336,176         1,482         2         2.2%         -5.9%         -0.7%         10.3%         0.23%         0.07%         -0.33         56.3%         0.0%           Roberts Dairy EFCU         NE         \$7,856,692         861         1         -2.9%         23.6%         -2.2%         24.1%         1.06%         -0.03%         -0.25         43.5%         0.0%           Bakers FCU         NE         \$7,489,068         1,106         1         -0.3%         9.8%         -1.3%         14.2%         0.08%         -0.01%         0.17         57.2%         0.0%           Hemingford Community FCU         NE         \$6,937,134         1,028         1         -3.8%         3.7%         0.4%         9.1%         0.00%         0.00%         0.14         <	Northeast Nebraska FCU	NE	\$9,950,187	2,635	1	11.3%	1.2%	0.5%	9.9%	1.62%	0.05%	0.09	48.4%	11.4%
Woodmen FCU         NE         \$8,477,983         1,132         1         6.4%         -2.4%         -0.5%         14.3%         0.13%         -0.02%         -0.03         51.8%         0.0%           Central Nebraska FCU         NE         \$8,336,176         1,482         2         2.2%         -5.9%         -0.7%         10.3%         0.23%         0.07%         -0.33         56.3%         0.0%           Roberts Dairy EFCU         NE         \$7,856,692         861         1         -2.9%         23.6%         -2.2%         24.1%         1.06%         -0.03%         -0.25         43.5%         0.0%           Bakers FCU         NE         \$7,489,068         1,106         1         -0.3%         9.8%         -1.3%         14.2%         0.08%         -0.01%         0.17         57.2%         0.0%           Hemingford Community FCU         NE         \$6,937,134         1,028         1         -3.8%         3.7%         0.4%         9.1%         0.00%         0.14         44.4%         7.7%           Nebraska Rural Electric Assn CU         NE         \$6,181,524         924         1         2.1%         20.8%         0.1%         12.2%         0.47%         0.00%         0.17         52.2%	Greater Omaha FCU	NE	\$9,184,922	904	3	-3.8%	-11.4%	-4.6%	21.3%	0.00%	0.19%	-0.20	44.2%	0.0%
Central Nebraska FCU         NE         \$8,336,176         1,482         2         2.2%         -5.9%         -0.7%         10.3%         0.23%         0.07%         -0.33         56.3%         0.0%           Roberts Dairy EFCU         NE         \$7,856,692         861         1         -2.9%         23.6%         -2.2%         24.1%         1.06%         -0.03%         -0.25         43.5%         0.0%           Bakers FCU         NE         \$7,489,068         1,106         1         -0.3%         9.8%         -1.3%         14.2%         0.08%         -0.01%         0.17         57.2%         0.0%           Hemingford Community FCU         NE         \$6,937,134         1,028         1         -3.8%         3.7%         0.4%         9.1%         0.00%         0.00%         0.14         44.4%         7.7%           Nebraska Rural Electric Assn CU         NE         \$6,181,524         924         1         2.1%         20.8%         0.1%         12.2%         0.47%         0.00%         0.17         52.2%         0.0%           Lincoln USDA FCU         NE         \$6,037,844         1,077         1         -3.0%         16.0%         -2.6%         11.6%         0.64%         0.00%         0.92<	Sugar Valley FCU	NE	\$8,660,275	1,957	1	-6.2%	-1.1%	-11.5%	21.1%	1.17%	0.07%	0.61	47.0%	0.0%
Roberts Dairy EFCU         NE         \$7,856,692         861         1         -2.9%         23.6%         -2.2%         24.1%         1.06%         -0.03%         -0.25         43.5%         0.0%           Bakers FCU         NE         \$7,489,068         1,106         1         -0.3%         9.8%         -1.3%         14.2%         0.08%         -0.01%         0.17         57.2%         0.0%           Hemingford Community FCU         NE         \$6,937,134         1,028         1         -3.8%         3.7%         0.4%         9.1%         0.00%         0.00%         0.14         44.4%         7.7%           Nebraska Rural Electric Assn CU         NE         \$6,181,524         924         1         2.1%         20.8%         0.1%         12.2%         0.47%         0.00%         0.17         52.2%         0.0%           Lincoln USDA FCU         NE         \$6,037,844         1,077         1         -3.0%         16.0%         -2.6%         11.6%         0.64%         0.00%         0.92         81.1%         0.0%           Meadow Grove FCU         NE         \$5,172,624         622         1         -3.9%         -12.2%         9.7%         11.9%         0.01%         0.0%         0.45	Woodmen FCU	NE	\$8,477,983	1,132	1	6.4%	-2.4%	-0.5%	14.3%	0.13%	-0.02%	-0.03	51.8%	0.0%
Bakers FCU         NE         \$7,489,068         1,106         1         -0.3%         9.8%         -1.3%         14.2%         0.08%         -0.01%         0.17         57.2%         0.0%           Hemingford Community FCU         NE         \$6,937,134         1,028         1         -3.8%         3.7%         0.4%         9.1%         0.00%         0.00%         0.14         44.4%         7.7%           Nebraska Rural Electric Assn CU         NE         \$6,181,524         924         1         2.1%         20.8%         0.1%         12.2%         0.47%         0.00%         0.17         52.2%         0.0%           Lincoln USDA FCU         NE         \$6,037,844         1,077         1         -3.0%         16.0%         -2.6%         11.6%         0.64%         0.00%         0.92         81.1%         0.0%           Meadow Grove FCU         NE         \$5,172,624         622         1         -3.9%         -12.2%         9.7%         11.9%         0.01%         0.00%         0.71         78.5%         46.6%           Box Butte Public EFCU         NE         \$4,721,790         657         1         -5.6%         6.2%         -3.7%         15.6%         0.00%         0.01%         0.45	Central Nebraska FCU	NE	\$8,336,176	1,482	2	2.2%	-5.9%	-0.7%	10.3%	0.23%	0.07%	-0.33	56.3%	0.0%
Bakers FCU         NE         \$7,489,068         1,106         1         -0.3%         9.8%         -1.3%         14.2%         0.08%         -0.01%         0.17         57.2%         0.0%           Hemingford Community FCU         NE         \$6,937,134         1,028         1         -3.8%         3.7%         0.4%         9.1%         0.00%         0.00%         0.14         44.4%         7.7%           Nebraska Rural Electric Assn CU         NE         \$6,181,524         924         1         2.1%         20.8%         0.1%         12.2%         0.47%         0.00%         0.17         52.2%         0.0%           Lincoln USDA FCU         NE         \$6,037,844         1,077         1         -3.0%         16.0%         -2.6%         11.6%         0.64%         0.00%         0.92         81.1%         0.0%           Meadow Grove FCU         NE         \$5,172,624         622         1         -3.9%         -12.2%         9.7%         11.9%         0.01%         0.00%         0.71         78.5%         46.6%           Box Butte Public EFCU         NE         \$4,721,790         657         1         -5.6%         6.2%         -3.7%         15.6%         0.00%         0.01%         0.45	Roberts Dairy EFCU				1			-2.2%				-0.25	43.5%	
Nebraska Rural Electric Assn CU         NE         \$6,181,524         924         1         2.1%         20.8%         0.1%         12.2%         0.47%         0.00%         0.17         52.2%         0.0%           Lincoln USDA FCU         NE         \$6,037,844         1,077         1         -3.0%         16.0%         -2.6%         11.6%         0.64%         0.00%         0.92         81.1%         0.0%           Meadow Grove FCU         NE         \$5,172,624         622         1         -3.9%         -12.2%         9.7%         11.9%         0.01%         0.00%         0.71         78.5%         46.6%           Box Butte Public EFCU         NE         \$4,721,790         657         1         -5.6%         6.2%         -3.7%         15.6%         0.00%         0.01%         0.45         64.2%         0.0%	Bakers FCU	NE			1			-1.3%						0.0%
Nebraska Rural Electric Assn CU         NE         \$6,181,524         924         1         2.1%         20.8%         0.1%         12.2%         0.47%         0.00%         0.17         52.2%         0.0%           Lincoln USDA FCU         NE         \$6,037,844         1,077         1         -3.0%         16.0%         -2.6%         11.6%         0.64%         0.00%         0.92         81.1%         0.0%           Meadow Grove FCU         NE         \$5,172,624         622         1         -3.9%         -12.2%         9.7%         11.9%         0.01%         0.00%         0.71         78.5%         46.6%           Box Butte Public EFCU         NE         \$4,721,790         657         1         -5.6%         6.2%         -3.7%         15.6%         0.00%         0.01%         0.45         64.2%         0.0%	Hemingford Community FCU	NE	\$6,937,134	1,028	1	-3.8%	3.7%	0.4%	9.1%	0.00%	0.00%	0.14	44.4%	7.7%
Lincoln USDA FCU         NE         \$6,037,844         1,077         1         -3.0%         16.0%         -2.6%         11.6%         0.64%         0.00%         0.92         81.1%         0.0%           Meadow Grove FCU         NE         \$5,172,624         622         1         -3.9%         -12.2%         9.7%         11.9%         0.01%         0.00%         0.71         78.5%         46.6%           Box Butte Public EFCU         NE         \$4,721,790         657         1         -5.6%         6.2%         -3.7%         15.6%         0.00%         0.01%         0.45         64.2%         0.0%	-													
Meadow Grove FCU         NE         \$5,172,624         622         1         -3.9%         -12.2%         9.7%         11.9%         0.01%         0.00%         0.71         78.5%         46.6%           Box Butte Public EFCU         NE         \$4,721,790         657         1         -5.6%         6.2%         -3.7%         15.6%         0.00%         0.01%         0.45         64.2%         0.0%	Lincoln USDA FCU													
Box Butte Public EFCU NE \$4,721,790 657 1 -5.6% 6.2% -3.7% 15.6% 0.00% 0.01% 0.45 64.2% 0.0%														
	Local 265 IBEW FCU	NE	\$3,749,822	900	1	4.3%	9.6%	2.7%	10.2%	0.86%	0.04%	0.02	51.1%	0.0%

First Quarter 2015

## **Nebraska Credit Union Financial Summary**

Data as of March 2015

					12-Month	12-Month	12-Month		Delinq	Net			Fixed Rate
					Asset	Loan	Member	Networth/	Loans/	Chg-offs/		Loans/	1st Mtgs.
Credit Union Name	State	Assets	Members	Branches	Growth	Growth	Growth	Assets	Loans	Avg Loans	ROA	Savings	Assets
Panhandle Cooperative FCU	NE	\$3,680,207	1,068	1	-17.5%	-31.7%	-0.7%	6.6%	8.52%	-0.04%	-2.68	44.9%	0.0%
Pioneer Community FCU	NE	\$3,200,380	576	1	3.4%	6.1%	2.9%	9.1%	2.36%	0.83%	0.45	85.2%	2.7%
Boys Town FCU	NE	\$3,121,567	1,374	1	-0.3%	-1.1%	-3.5%	7.4%	0.57%	0.49%	0.09	41.0%	0.0%
Nebraska Rural Community FCU	NE	\$2,171,312	643	2	-0.9%	-6.7%	1.9%	8.3%	2.23%	0.00%	0.99	78.1%	0.0%
Construction Industries CU	NE	\$1,596,015	760	1	2.0%	7.9%	0.5%	16.6%	0.17%	0.00%	-0.18	96.0%	0.0%
Eddyville Coop CU	NE	\$1,571,103	255	0	18.6%	-0.2%	-0.8%	19.3%	0.55%	0.00%	0.85	75.4%	4.9%
McPherson Community FCU	NE	\$836,689	294	1	13.5%	-13.9%	0.0%	5.6%	0.00%	0.04%	-0.38	60.6%	12.2%
Our Family Social CU	NE	\$567,790	525	1	4.8%	-14.0%	0.4%	8.8%	1.81%	-0.04%	0.00	72.7%	0.0%
Medians		\$26,311,586	3,118	1	2.1%	4.2%	0.1%	11.4%	0.6%	0.0%	0.19	57.0%	5.8%
By Asset Size		Number of Insts.											
\$5 million and less		10	650	1	2.7%	-0.6%	0.2%	8.9%	0.7%	0.0%	0.1	68.5%	0.0%
\$5 to \$10 million		11	1,077	1	-2.9%	1.2%	-0.7%	12.2%	0.2%	0.0%	0.1	51.8%	0.0%
\$10 to \$20 million		6	2,245	1	2.4%	0.0%	2.4%	12.1%	0.8%	0.0%	0.3	69.8%	6.5%
\$20 to \$50 million		18	3,973	2	1.2%	4.9%	-1.6%	12.7%	0.7%	0.0%	0.2	47.2%	5.8%
\$50 to \$100 million		9	7,553	2	2.6%	7.2%	1.4%	8.4%	0.4%	0.0%	0.1	65.6%	9.8%
\$100 to \$250 million		7	11,993	4	3.8%	9.7%	0.0%	11.4%	0.2%	0.0%	0.7	70.9%	7.9%
\$250 million+		2	86,608	17	8.9%	8.8%	8.7%	8.7%	1.0%	0.1%	0.62	102.8%	19.2%

Source: NCUA and CUNA E&S. Net chargeoff and ROA data is year-to-date annualized. ROA is net income in basis points of average assets.