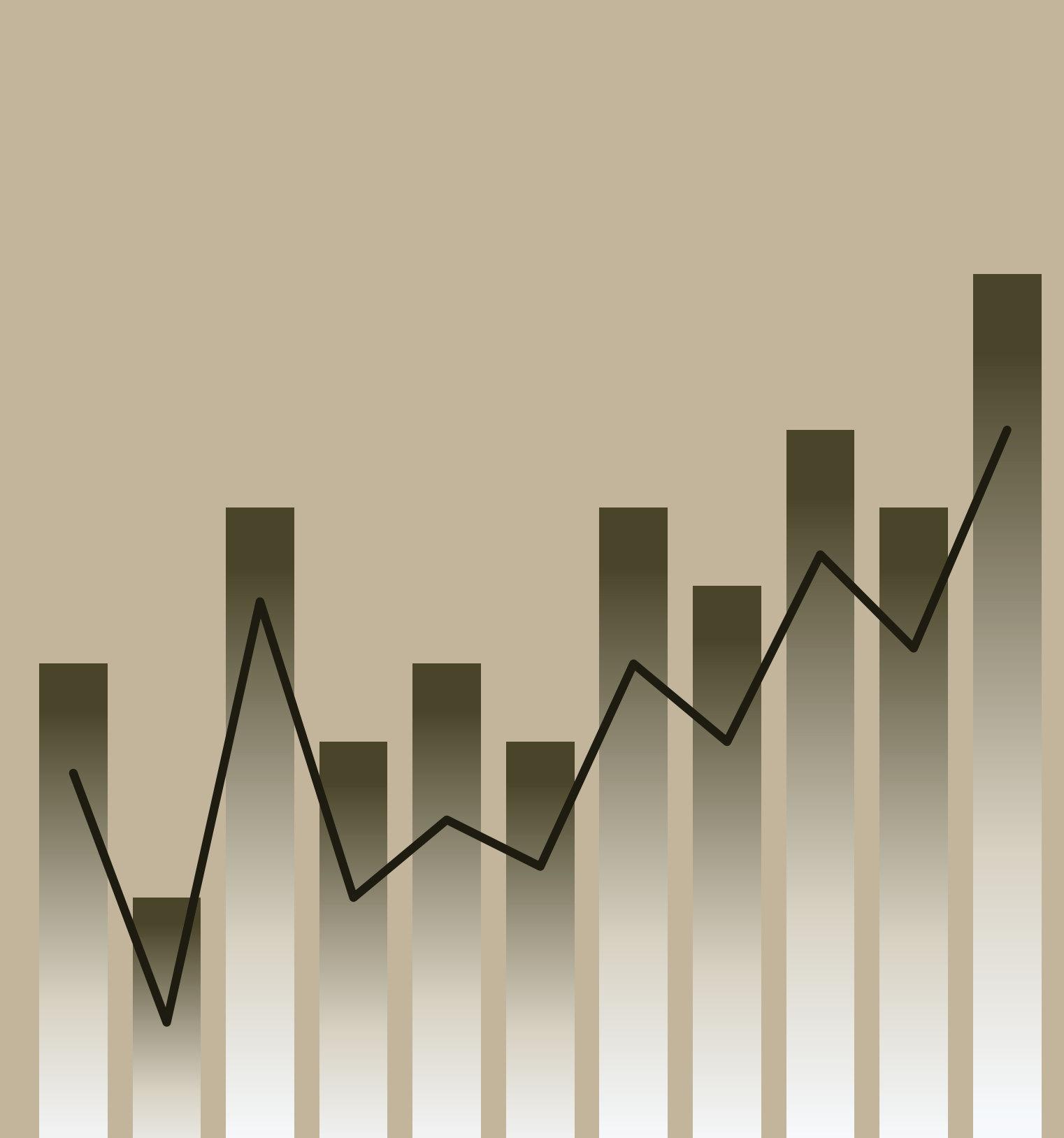


Nebraska Credit Union Profile

First Quarter 2015
CUNA Economics & Statistics



Overview by Year

	U.S. CUs	Nebraska CUs
Demographic Information		
	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
Growth Rates		
Total assets	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		
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.

Source: NCUA and CUNA E&S.

Nebraska Credit Union Profile

First Quarter 2015

Overview: State Trends

	U.S.	Nebraska Credit Unions						
	Mar 15	Mar 15	2014	2013	2012	2011	2010	2009
Demographic Information								
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
Growth Rates								
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	54	60	50	62	46	36	26
Net Income (ROA) without Stab Exp	78	54	60	53	69	63	48	46
% CUs with positive ROA	75.4	76.6	87.7	73.9	87.1	81.7	69.4	77.8
Capital Adequacy								
Net worth/assets	10.8	10.6	10.8	10.7	10.5	10.6	10.9	11.2
% CUs with NW > 7% of assets	97.0	93.8	96.9	94.2	92.9	95.8	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	31.0	50.3	14.7	15.2	14.0	15.2	16.7	16.2
Bankruptcies per 1000 members	1.9	6.7	2.0	2.3	2.2	2.5	2.8	2.8
Asset/Liability Management								
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	32.6	29.8	30.1	28.9	26.1	25.2	26.8	28.4
Liquid assets/assets	15.1	14.8	12.0	14.7	18.2	19.6	18.9	19.3
Core deposits/shares & borrowings	48.2	56.8	55.7	54.8	53.9	52.4	50.3	47.8
Productivity								
Members/potential members (%)	5	5	5	6	6	6	6	6
Borrowers/members (%)	54	49	51	49	48	46	45	44
Members/FTE	385	369	367	361	349	356	353	366
Average shares/member (\$)	9,853	7,170	7,003	6,981	7,002	6,691	6,380	6,060
Average loan balance (\$)	13,429	11,368	11,189	11,057	10,861	10,862	11,024	11,008
Employees per million in assets	0.22	0.32	0.33	0.34	0.35	0.36	0.38	0.38
Structure								
Fed CUs w/ single-sponsor	12.5	10.9	10.8	13.0	12.9	12.7	13.9	13.9
Fed CUs w/ community charter	17.4	37.5	36.9	33.3	31.4	31.0	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

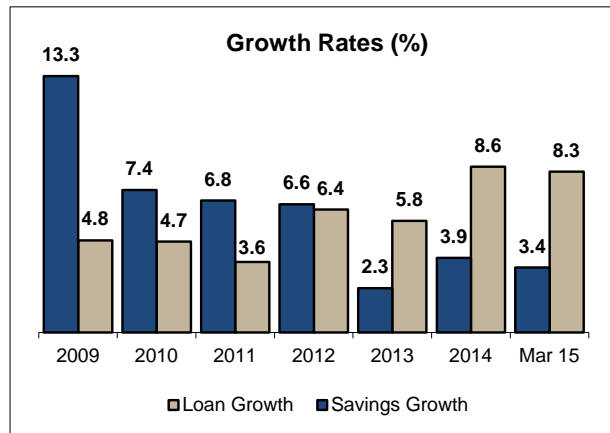
Earnings, net chargeoffs, and bankruptcies are year-to-date numbers annualized. Due to significant seasonal variation, balance sheet growth rates are for the trailing 12 months. US Totals include only credit unions that are released on the NCUA 5300 Call Report file.

Source: NCUA and CUNA E&S.

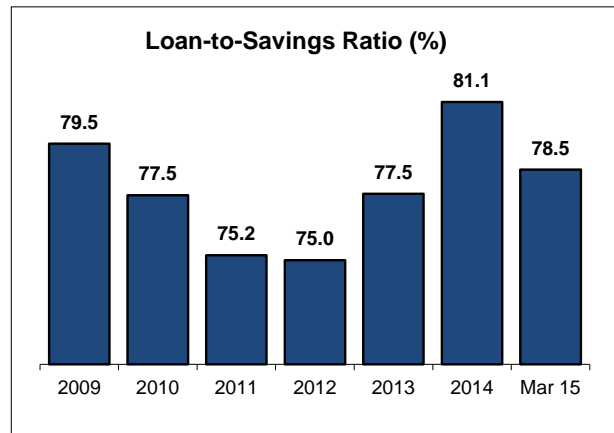
Nebraska Credit Union Profile

First Quarter 2015

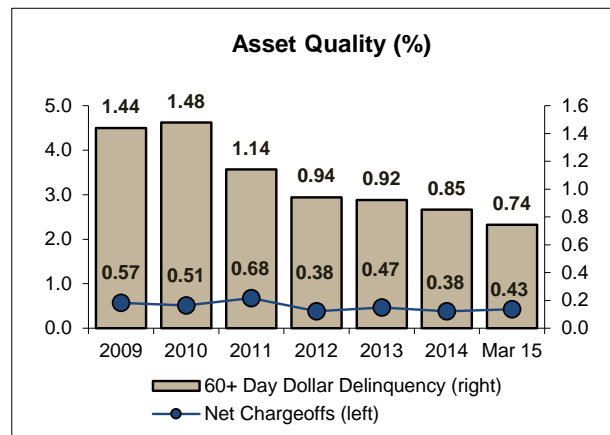
Loan and Savings Growth Trends



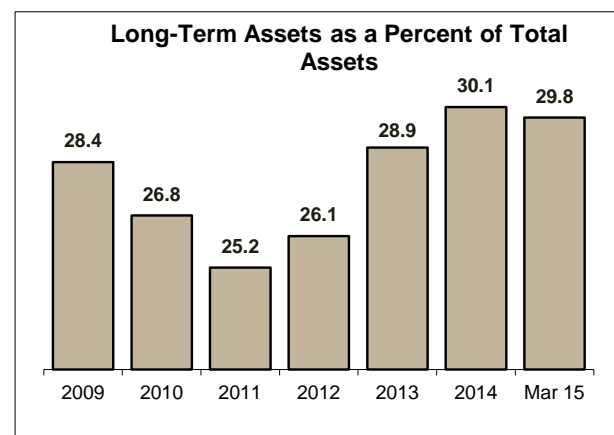
Liquidity Trends



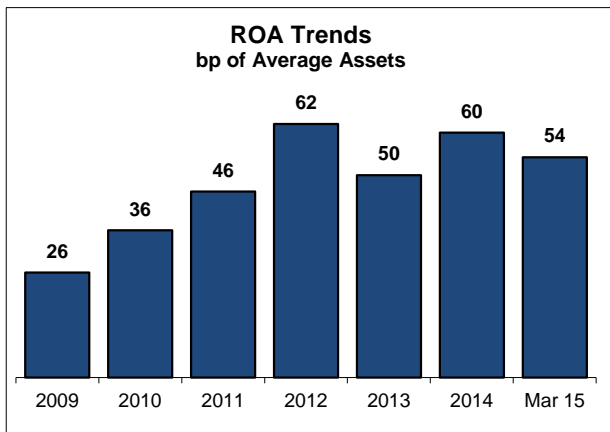
Credit Risk Trends



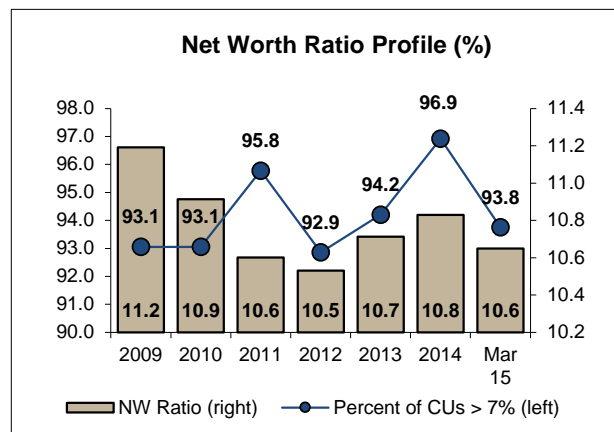
Interest Rate Risk Trends



Earnings Trends



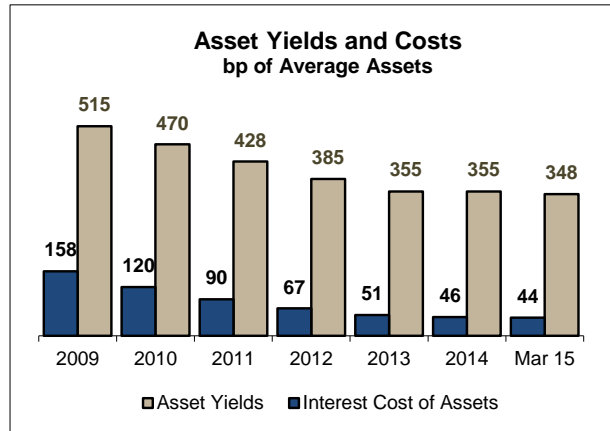
Solvency Trends



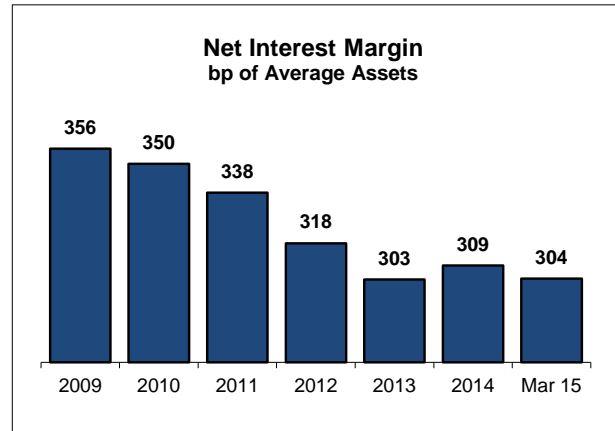
Nebraska Credit Union Profile

First Quarter 2015

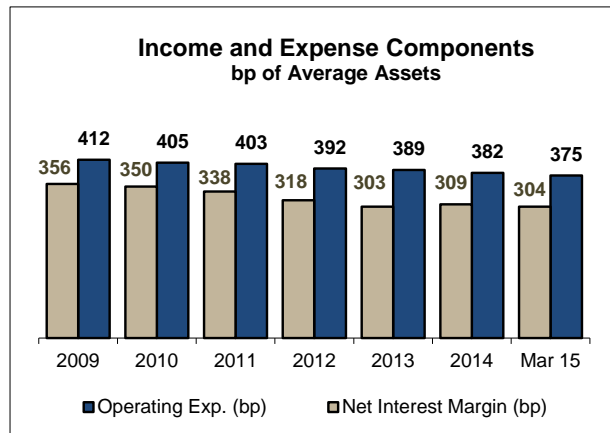
Asset Yields and Funding Costs



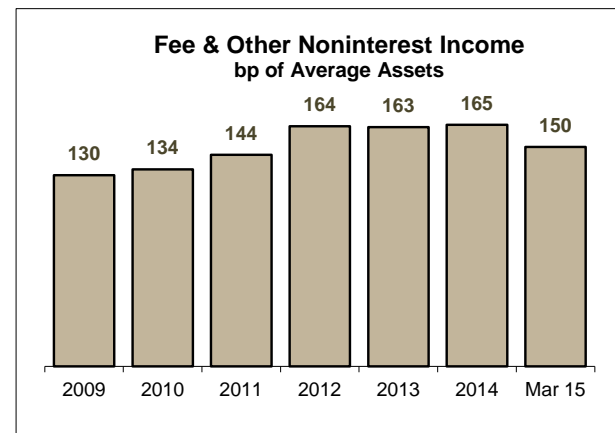
Interest Margins



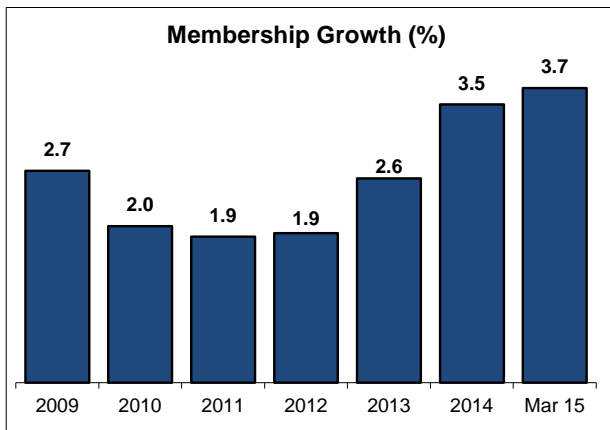
Interest Margins & Overhead



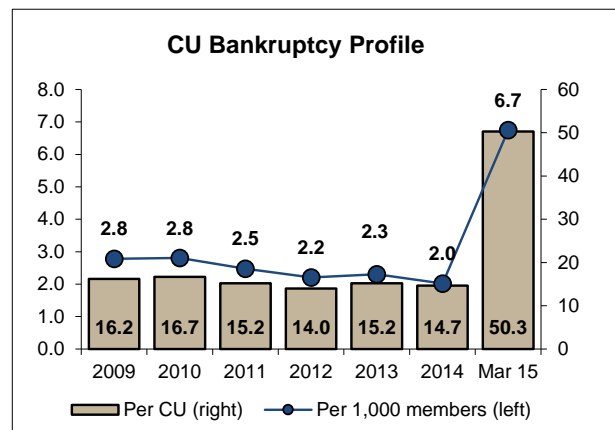
Noninterest Income



Membership Growth Trends



Borrower Bankruptcies



Overview: State Results by Asset Size

	NE	Nebraska Credit Union Asset Groups - 2015						
	Mar 15	< \$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	> \$1 Bil
Demographic Information								
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.

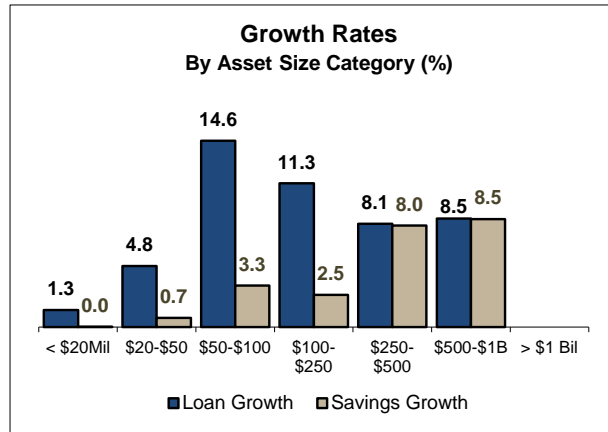
Source: NCUA and CUNA E&S.

Nebraska Credit Union Profile

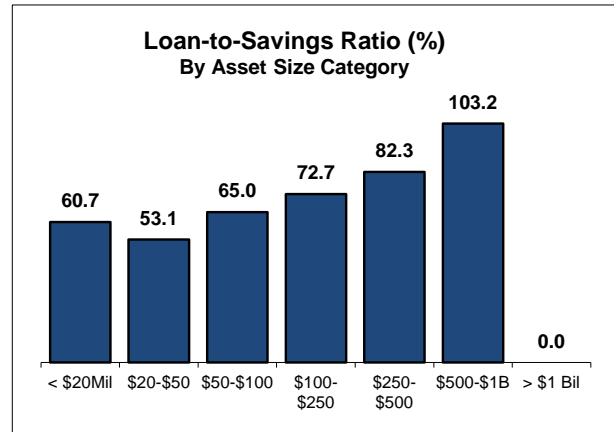
First Quarter 2015

Results By Asset Size

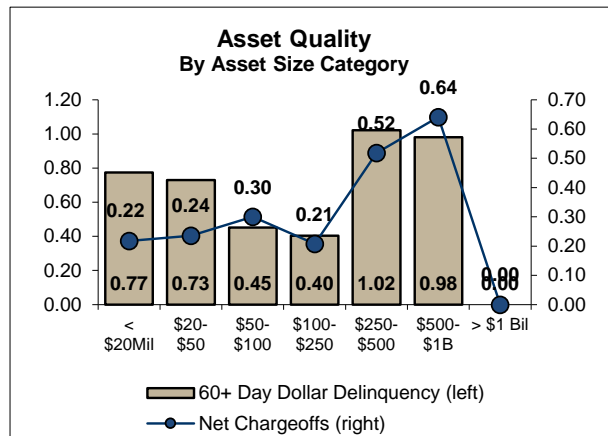
Loan and Savings growth



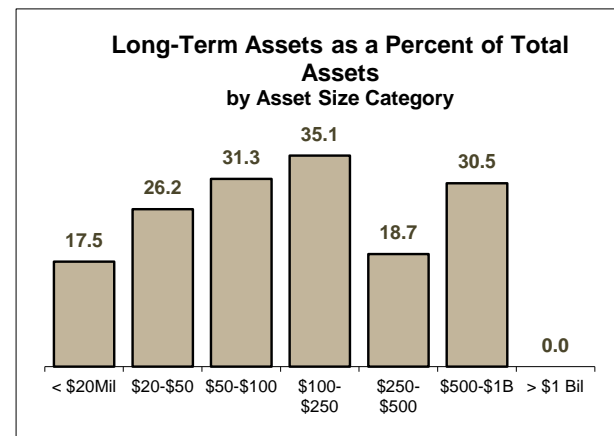
Liquidity Risk Exposure



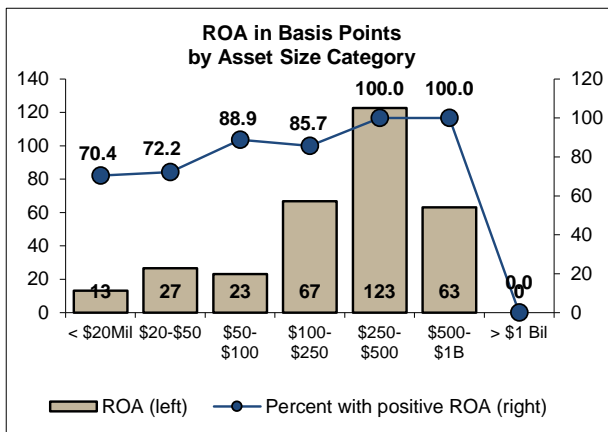
Credit Risk Exposure



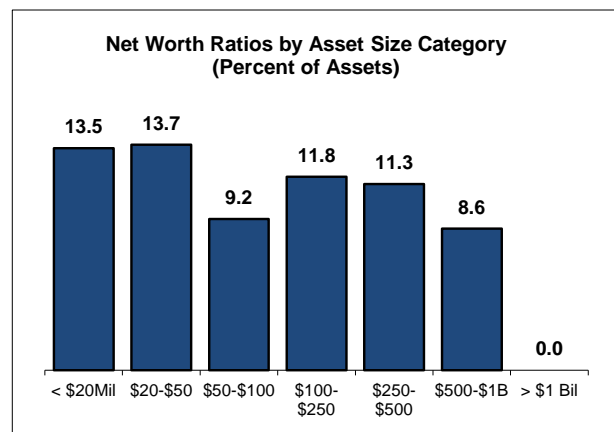
Interest Rate Risk Exposure



Earnings



Solvency



Overview: National Results by Asset Size

	U.S.	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)	997,185	17,828	33,924	47,339	99,303	105,834	146,099	546,858
Total members (thousands)	101,207	3,558	4,903	6,167	11,798	11,685	14,633	48,462
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								
Net worth/assets	10.8	13.7	11.9	11.2	10.7	10.8	10.8	10.6
% CUs with NW > 7% of assets	97.0	96.2	96.5	97.6	97.8	98.8	99.6	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	15.1	27.7	22.2	19.3	17.0	14.3	13.9	14.0
Core deposits/shares & borrowings	48.2	76.4	65.4	59.5	55.3	52.0	49.4	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								
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.

Source: NCUA and CUNA E&S.

Nebraska Credit Union Profile

First Quarter 2015

Portfolio: State Trends

	U.S.		Nebraska Credit Unions					
	Mar 15	Mar 15	2014	2013	2012	2011	2010	2009
Growth Rates								
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%
Percent of Members in Offering CUs								
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%

* Current period flow statistics are trailing four quarters.

Source: NCUA and CUNA E&S.

Portfolio Detail: State Results by Asset Size

	Nebraska Credit Union Asset Groups - 2015							
	NE	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil
Growth Rates	Mar 15							
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	12.5%	2.5%	8.4%	14.3%	6.0%	21.8%	18.3%	
Regular shares/total savings	40.9%	61.5%	51.0%	43.2%	53.1%	28.3%	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%	
First mortgage	76.6%	51.9%	88.9%	100.0%	100.0%	100.0%	100.0%	
HEL & 2nd Mtg	85.9%	74.1%	88.9%	100.0%	100.0%	100.0%	100.0%	
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%	

* Current period flow statistics are trailing four quarters.

Source: NCUA and CUNA E&S.

Nebraska Credit Union Profile

First Quarter 2015

Portfolio Detail: National Results by Asset Size

	U.S.	All U.S. Credit Unions Asset Groups - 2015						
	Mar 15	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil
Growth Rates								
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%

* Current period flow statistics are trailing four quarters.

Source: NCUA and CUNA E&S.

Nebraska CU Profile - Quarterly Trends

	U.S.	Nebraska Credit Unions				
	Mar 15	Mar 15	Dec 14	Sep 14	Jun 14	Mar 14
Demographic Information						
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	-1.7
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	51	44	46	46	45	45
Fee & other income *	131	150	167	196	154	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	0.71	0.45	0.54	0.51	0.61	0.56
First Mortgages	0.70	0.41	0.50	0.44	0.60	0.46
All Other Mortgages	0.73	0.59	0.67	0.74	0.65	0.88
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	0.68	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	0.00	0.00	0.00	0.00	0.00	0.00
All Other MBLs	0.08	0.00	-0.98	-0.93	0.11	0.00
Asset/Liability Management						
Loans/savings	73.3	78.0	80.8	80.7	78.2	74.8

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.

Source: NCUA and CUNA E&S.

Nebraska Credit Union Profile

First Quarter 2015

Bank Comparisons

	NE Credit Unions				NE Banks			
	Mar 15	2014	2013	3 Yr Avg	Mar 15	2014	2013	3 Yr Avg
Demographic Information								
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 Margin	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

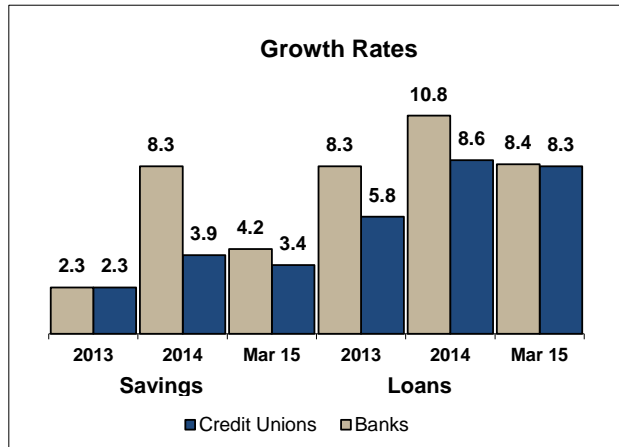
Source: FDIC, NCUA and CUNA E&S

Nebraska Credit Union Profile

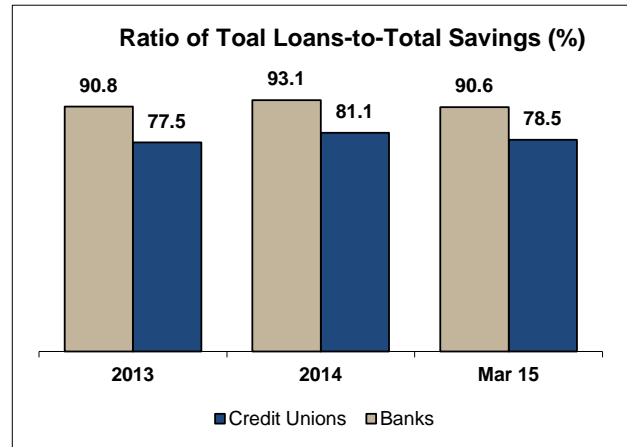
First Quarter 2015

Credit Union and Bank Comparisons

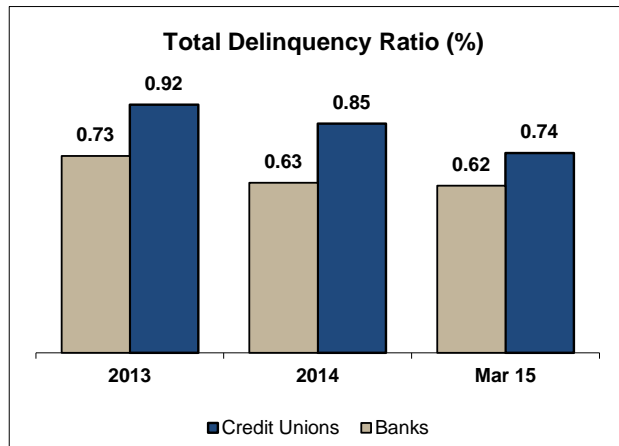
Loan and Savings Growth Trends



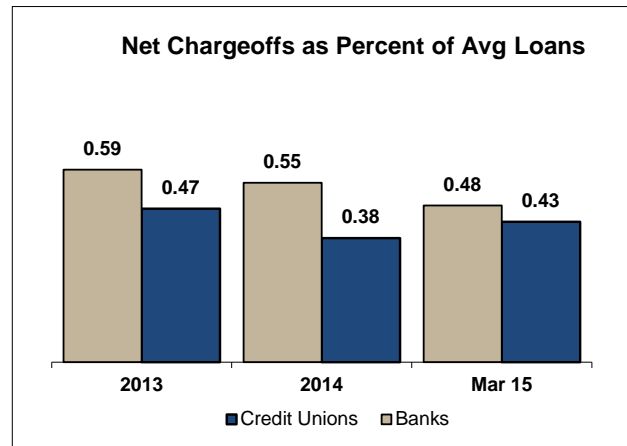
Liquidity Risk Trends



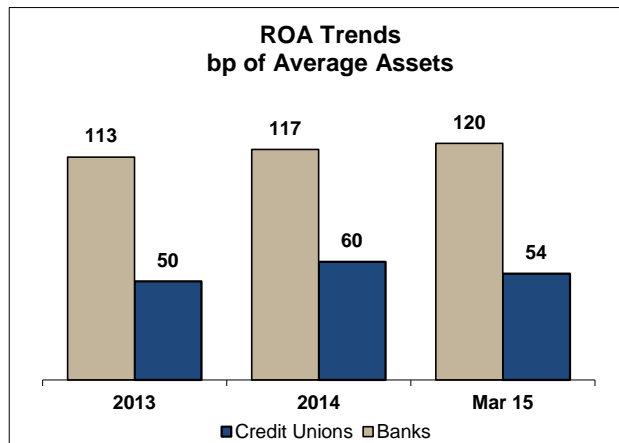
Credit Risk Trends



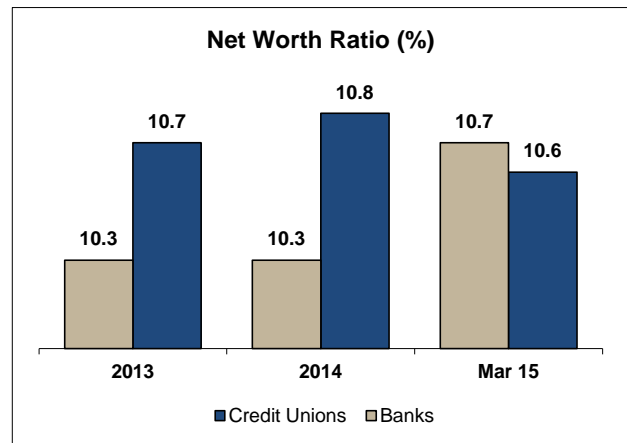
Credit Risk Trends



Earnings Trends



Solvency Trends



Nebraska Credit Union Profile

First Quarter 2015

Nebraska Credit Union Financial Summary

Data as of March 2015

Credit Union Name	State	Assets	Members	Branches	12-Month	12-Month	12-Month	Networth/ Assets	Delinq	Net	ROA	Loans/ Savings	Fixed Rate
					Asset Growth	Loan Growth	Member Growth		Loans/ Loans	Chg-offs/ Avg Loans		Loans/ 1st Mtgs.	
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%
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%
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%
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%
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%
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%
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%
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%
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%
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%
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%
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%
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%
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%
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%
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%
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%
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%
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%
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%
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%
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%
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%
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%
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%
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%
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	\$30,856,424	4,244	2	1.2%	9.7%	-1.9%	11.8%	0.90%	0.10%	0.07	37.7%	8.8%
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%
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 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	\$24,488,562	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%	16.7%	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%
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	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	\$6,937,134	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	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%

Nebraska Credit Union Profile

First Quarter 2015

Nebraska Credit Union Financial Summary

Data as of March 2015

Credit Union Name	State	Assets	Members	Branches	12-Month Asset Growth	12-Month Loan Growth	12-Month Member Growth	Networth/ Assets	Delinq Loans/ Loans	Net Chg-offs/ Avg Loans	ROA	Loans/ Savings	Fixed Rate 1st Mtgs. 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.

