

VERIBANC, Inc.

NUMBER OF CREDIT UNIONS IN EACH COLOR AND STAR RATING CATEGORY

Data are for the reporting quarter ending December 31, 2005
The National Credit Union Administration released the data in February, 2006

STAR RATINGS

		THREE STARS	TWO STARS	ONE STAR	NO STARS
COLOR CODE	GREEN	6007	519	6	19
	YELLOW	N.A*	2056	32	24
	RED	N.A*	N.A*	N.A*	136

HOW TO USE THE GRAPH

Each entry in the table indicates how many credit unions are in the color category given at the left of the row and the star category stated at the top of the column. Note the majority of the credit unions are classified with ratings of Green with three-stars (68.3 percent of all reporting credit unions). At the opposite extreme, 1.5 percent of all institutions receive VERIBANC's lowest, Red, no-stars rating.

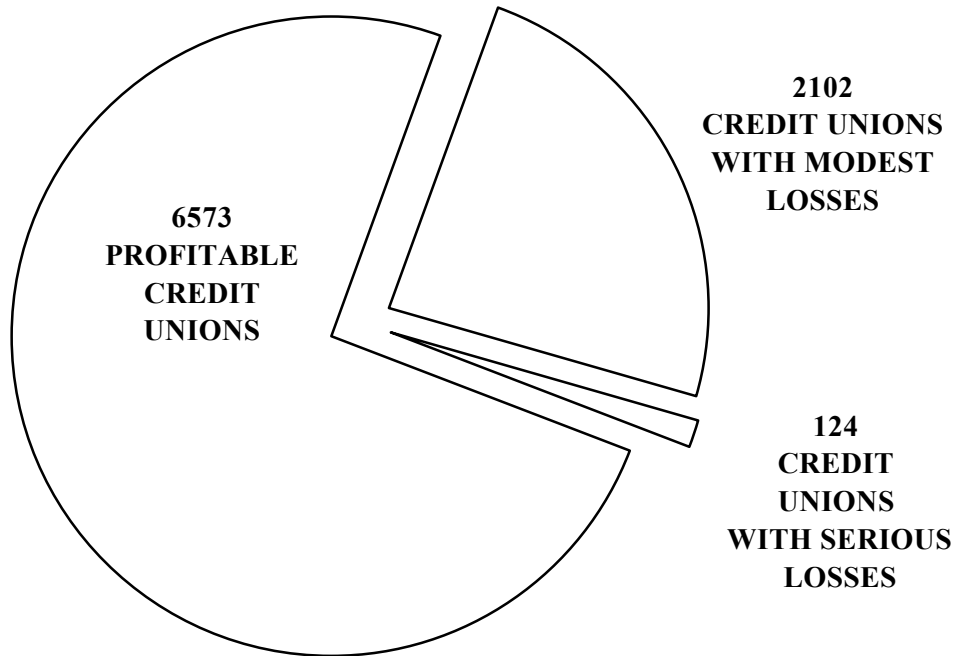
* These ratings do not apply to credit unions

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GRAPH 1

**PROFITS AND LOSSES FOR ALL
FEDERALLY- INSURED* CREDIT UNIONS**

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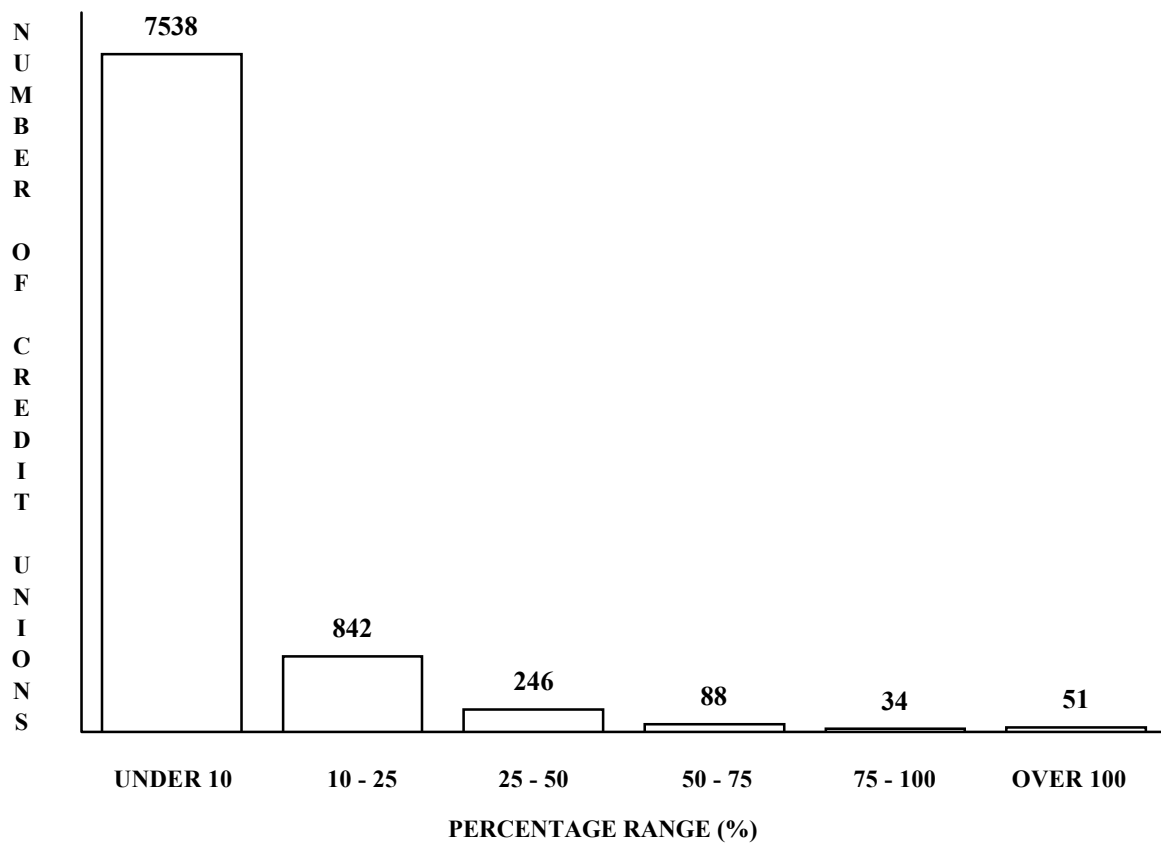
* Plus a modest number of non-federally insured credit unions that file call reports with NCUA.

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GRAPH 2

NET LOAN LOSSES AS A PERCENTAGE OF EQUITY AT ALL NCUA-INSURED CREDIT UNIONS

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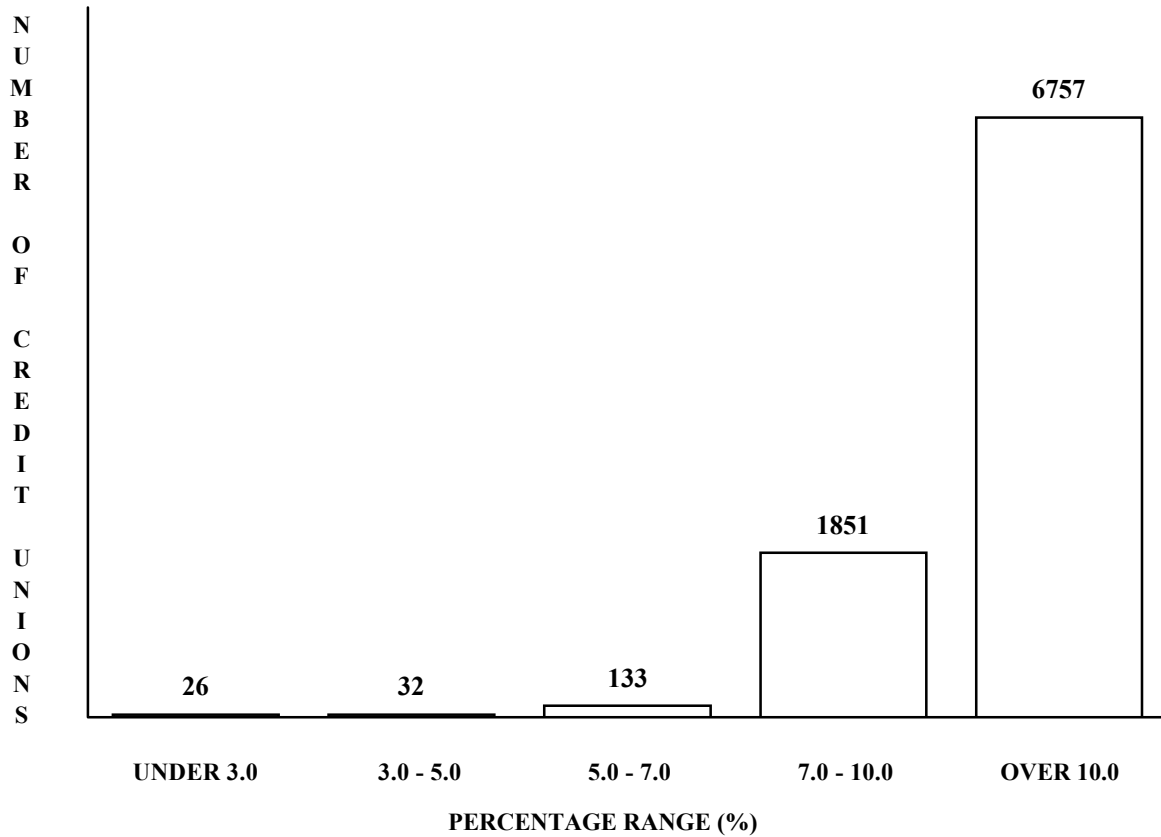


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GRAPH 3

**EQUITY AS A PERCENTAGE OF ASSETS
AT ALL NCUA-INSURED CREDIT UNIONS**

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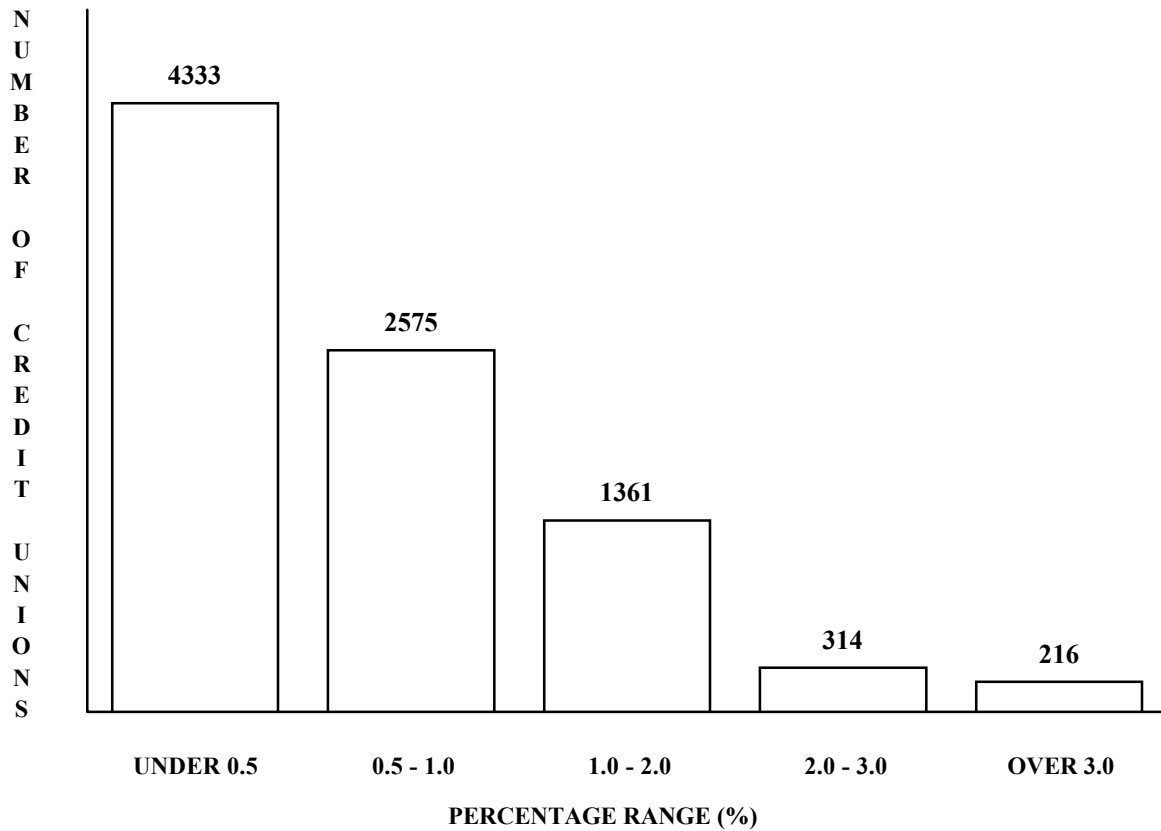


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GRAPH 4

PROFITABILITY (ROA) FOR ALL NCUA-INSURED CREDIT UNIONS

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GRAPH 5

**INSIDER LOANS AS A PERCENTAGE OF EQUITY
AT ALL NCUA-INSURED CREDIT UNIONS**

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