

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

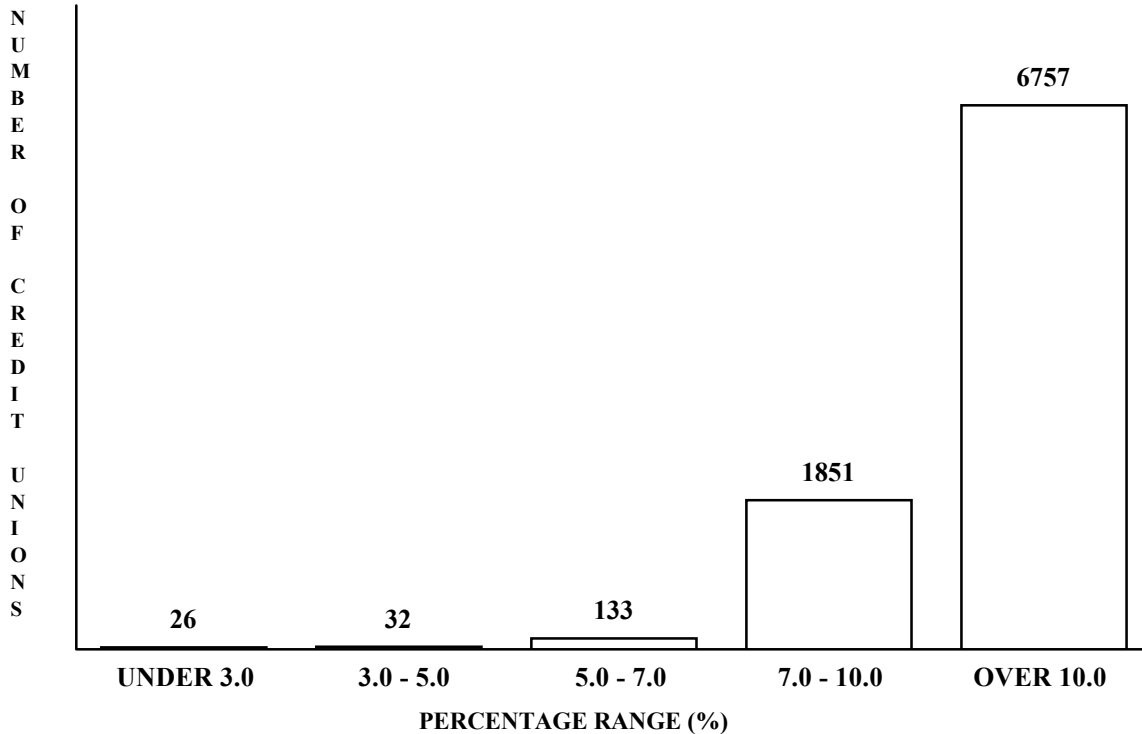
Each entry in the table indicates how many credit unions are in the color category given at the left of the row and the star category stated at the top of the column. Note the majority of the credit unions are classified with ratings of Green with three-stars (68.3 percent of all reporting credit unions). 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

VERIBANC, Inc.

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

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



HOW TO USE THE GRAPH

The bar graph indicates how many credit unions were in various equity-to-assets percentages ranges at the end of the most recent reporting period for which data are available from the National Credit Union Administration (NCUA). Each bar illustrates how many credit unions had equity-to-assets percentages in each of the ranges shown at the bottom of the graph. In general, the higher the equity percentage, the better. For example 6757 credit unions had percentages which were over ten percent and, according to this criterion, were doing quite well. On the other hand 26 were below three percent.

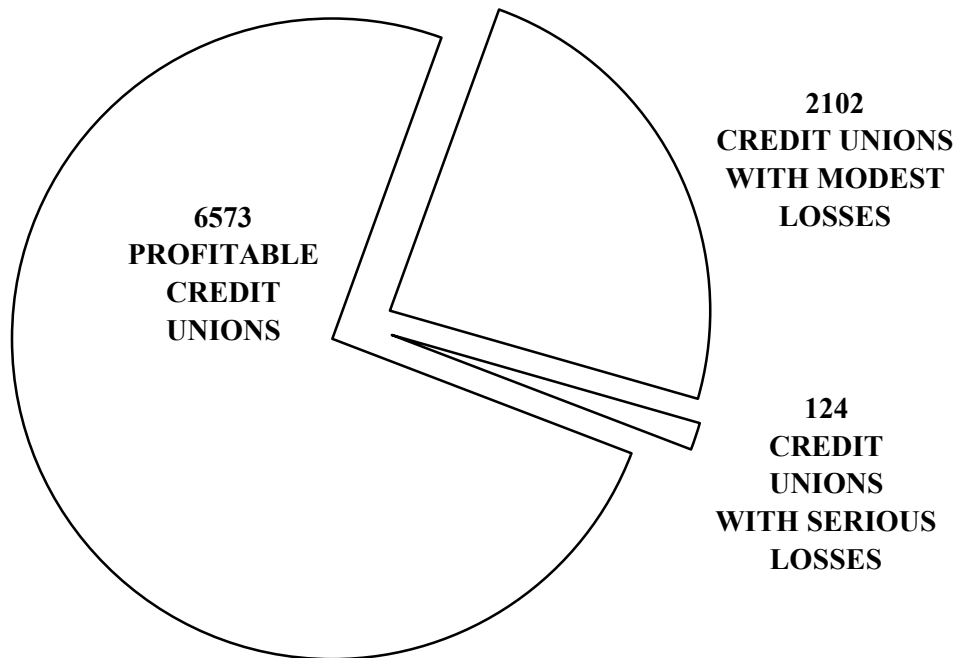
To see how your credit union compares with others, use the "equity as a percentage of assets" number given on the colored page(s) of your report. This allows you to find the bar which corresponds to your institution and to observe how your credit union compares with the rest of the industry.

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

VERIBANC, Inc.

PROFITS AND LOSSES FOR ALL FEDERALLY INSURED* CREDIT UNIONS

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



HOW TO USE THE GRAPH

The chart illustrates how many credit unions were in various profit and loss categories during the most recent quarterly period for which data are available from the National Credit Union Administration (NCUA). For example 2102 credit unions were operating with serious losses, serious to the extent, the institutions' net loss rate exceeded 18.75 percent of equity. On the other hand, 6573 credit unions (i.e., most credit unions) were operating profitably during the most recent reporting period.

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