

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

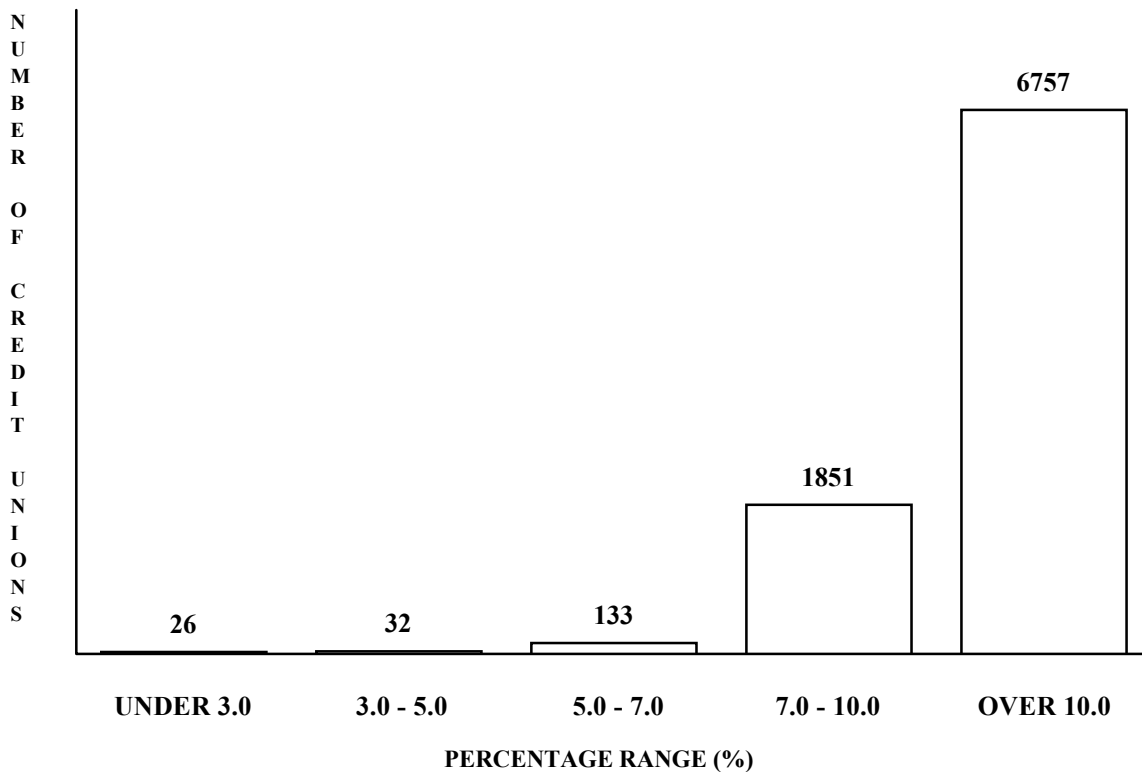
Each entry in the table indicates how many credit unions are in the color category given at the left of the row and the star category stated at the top of the column. Note the majority of the credit unions are classified with ratings of Green with three-stars (68.3 percent of all reporting credit unions).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

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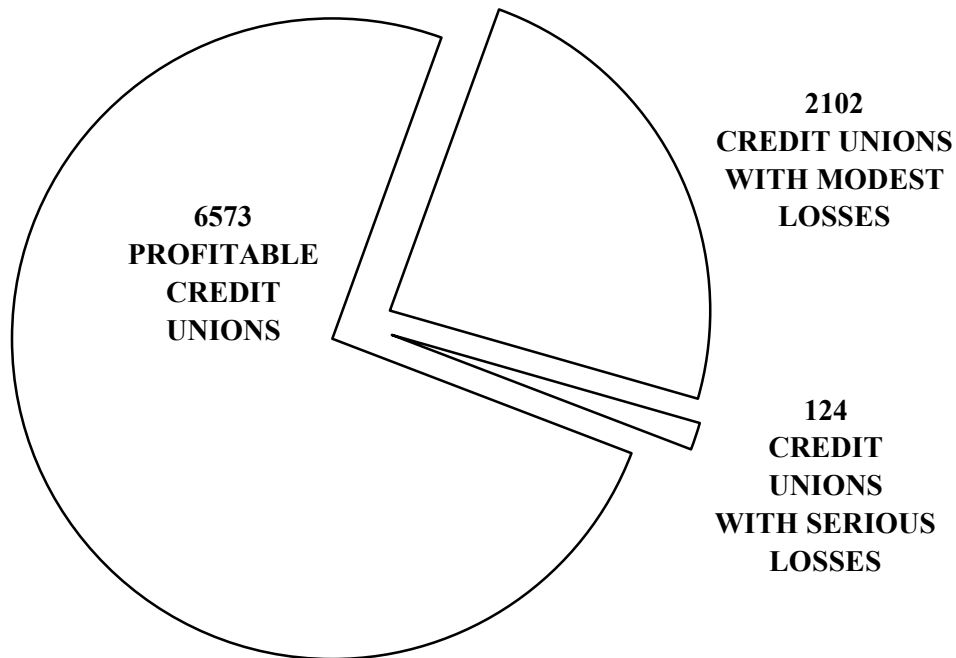


*Plus a modest number of non-federally insured credit unions that file call reports with the NCUA.

VERIBANC, Inc.

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

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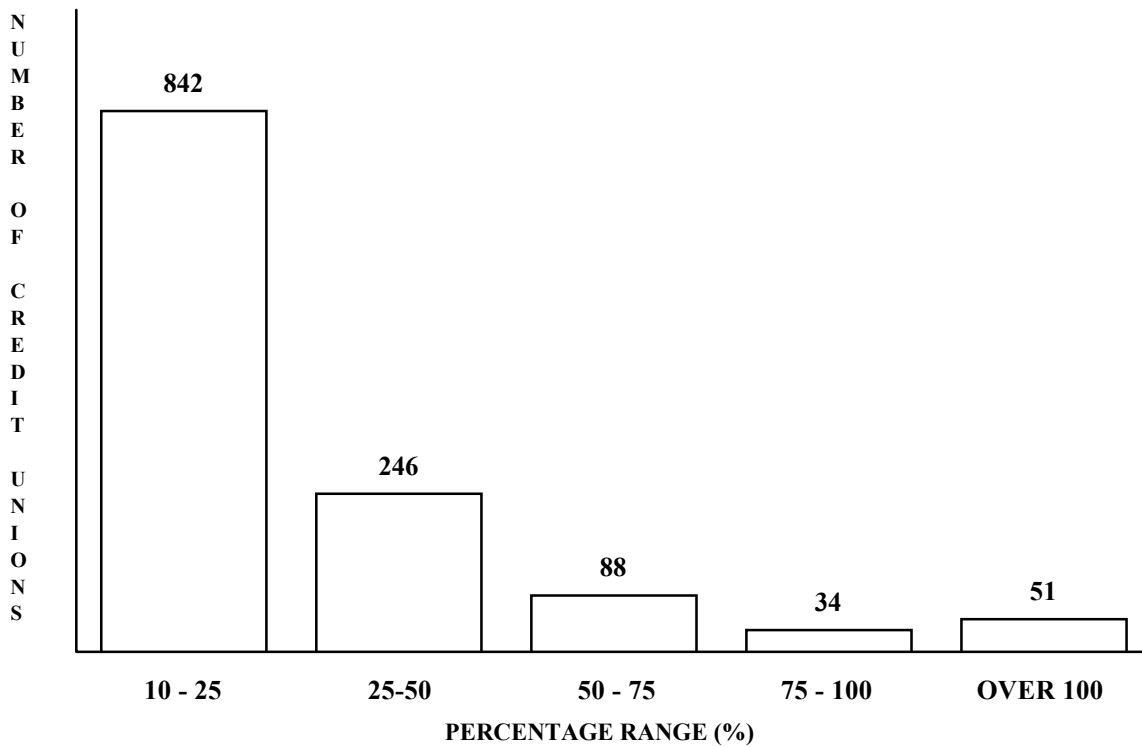


* Plus a modest number of non-federally insured credit unions that file call reports with NCUA.

VERIBANC, Inc.

**FEDERALLY-INSURED* CREDIT UNIONS THAT HAVE EXCESS
PROBLEM LOANS† OVER TEN PERCENT OF EQUITY**

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

† Excess problem loans are defined as credits 60 days or more past due, less the loan loss reserve balance. Note the graph excludes credit unions that do not have excess problem loans or those for which such items are less than 10% of equity.