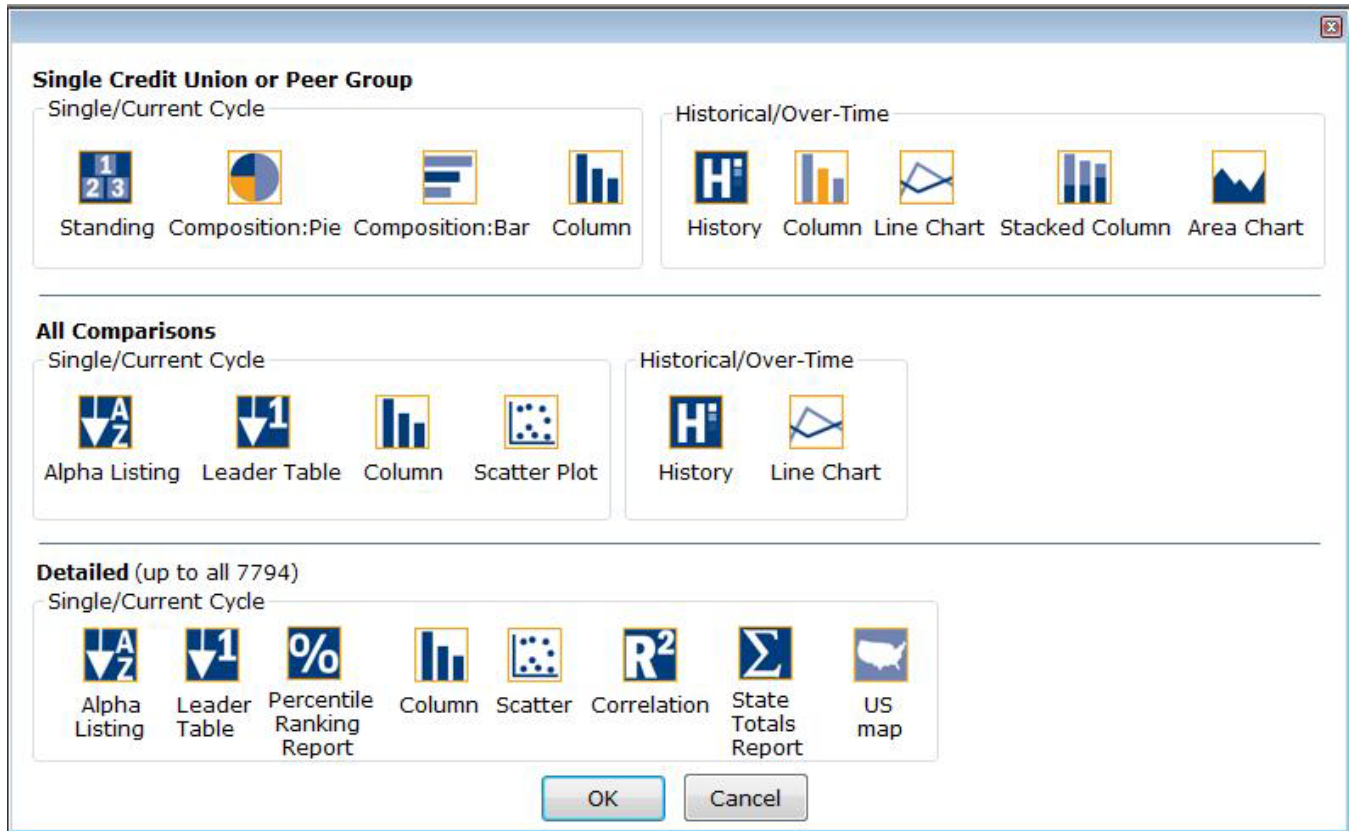


Graph Index

Here is a detailed account of the different graph types available in Peer to Peer.



Single Credit Union or Peer Group

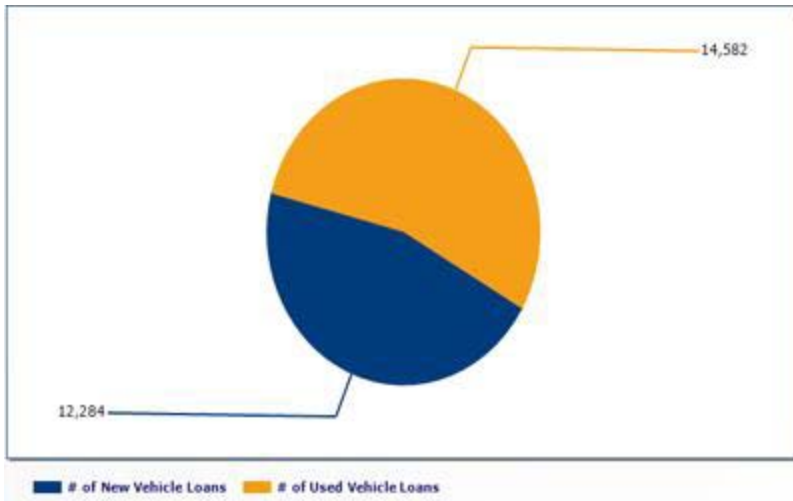
Single/Current Cycle

These four reports allow you to view a single credit union or peer group's performance. You can toggle between your primary comparison and your comparison set's performance in the same display, but Peer displays only one at a time. (Click the *Credit Unions* drop-down menu to change between your primary comparison and comparison set). Peer also displays only one cycle's results (ie just 2Q 2009) at a time.

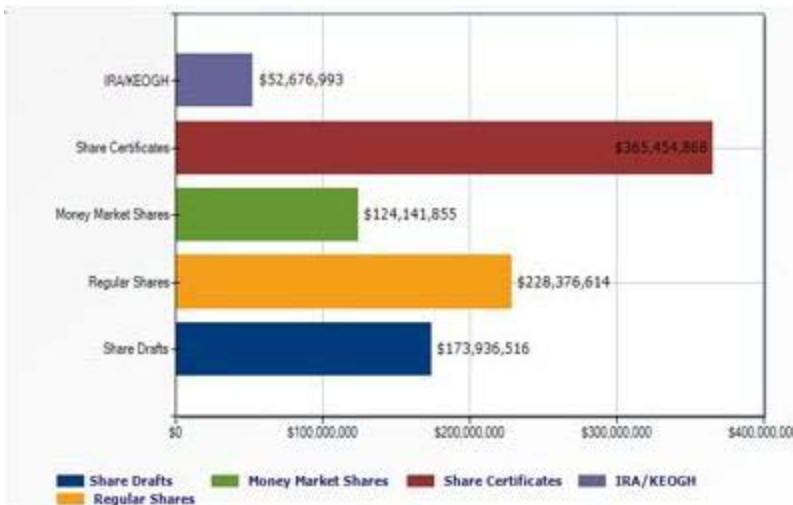
Name	Value	Rank	Outof	Percentile %	Average
12-month Loan Growth	12.62%	50	156	68 %	8.69%
Average Loans	\$813,870,143	104	156	33 %	\$1,519,465,582
Average Loan Balance	\$11,064	116	156	26 %	\$17,338
12-month Share Growth	11.01%	50	156	68 %	8.22%
Average Shares	\$912,946,271	121	156	22 %	\$1,751,076,114
Average Share Account Balance	\$8,335	101	156	35 %	\$10,852
Loans-to-Shares	89.52%	54	156	65 %	81.76%
Loans-to-Assets	66.25%	91	156	42 %	67.88%
Auto loan Penetration	23.71%	27	156	83 %	18.28%
Credit card penetration	17.78%	74	156	53 %	16.48%
Total Assets	\$1,276,369,228	95	156	39 %	\$2,178,064,896
Net Income	\$0	148	156	5 %	\$1,389,650
Capital/Net Assets	14	19	156	88 %	11

Standing

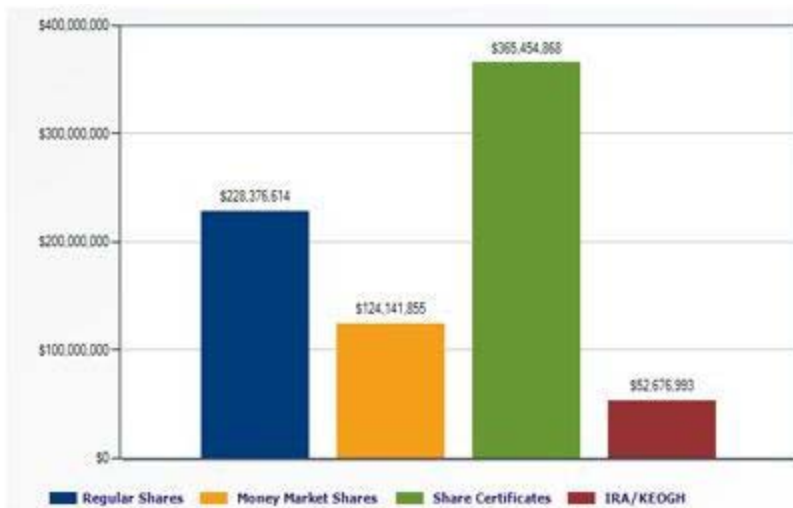
Shows how a credit union's performance stacks up against the comparison set:



Composition: Pie
 Illustrates the relative size of accounts to the entire data set



Composition: Bar
 Illustrates the relative size of accounts when there are many variables



Column
 Compare multiple accounts for any single data cycle

Single Credit Union or Peer Group

Historical/Over Time

These five reports allow you to view a single credit union or peer group’s performance. You can toggle between your primary comparison and your comparison set’s performance in the same display, but Peer displays only one at a time. (Click the Credit Unions drop-down menu to change between your primary comparison and comparison set). These reports display quarterly information going as far back as Peer to Peer has data.

Cycle	12-mont...	Total \$ Lo...	Total # ...	Average...	Average Lo...	Loans-t...	Loans-t...	Allowanc...
June 30, 2008	12.62%	\$845,635,820	76,428	\$11,064	\$813,870,143	89.52%	66.25%	\$5,532,75
Mar. 31, 2008	7.90%	\$788,084,732	73,927	\$10,660	\$785,094,599	86.10%	62.96%	\$4,764,18
Dec. 31, 2007	7.70%	\$792,104,466	74,684	\$10,472	\$754,134,155	88.74%	65.50%	\$4,659,10
Sept. 30, 2007	7.53%	\$766,250,552	72,623	\$10,551	\$746,207,198	88.56%	65.98%	\$4,069,69
June 30, 2007	8.64%	\$750,866,537	71,447	\$10,509	\$738,515,190	88.24%	66.18%	\$4,070,57
Mar. 31, 2007	8.91%	\$730,412,930	70,328	\$10,386	\$728,288,387	88.14%	65.29%	\$3,895,94
Dec. 31, 2006	7.68%	\$726,163,843	70,484	\$10,303	\$700,278,743	91.45%	67.15%	\$3,547,39
Sept. 30, 2006	7.82%	\$712,599,367	69,591	\$10,240	\$693,496,505	91.31%	67.22%	\$4,063,54
June 30, 2006	9.92%	\$691,181,721	67,820	\$10,191	\$682,787,682	89.36%	65.78%	\$3,881,88
Mar. 31, 2006	8.71%	\$670,664,359	64,917	\$10,331	\$672,529,001	87.56%	64.61%	\$4,240,44
Dec. 31, 2005	9.18%	\$674,393,643	66,471	\$10,146	\$646,051,260	91.24%	66.15%	\$4,855,79
Sept. 30, 2005	8.27%	\$660,904,586	64,799	\$10,199	\$639,306,732	89.24%	65.10%	\$5,862,52
June 30, 2005	5.09%	\$628,778,326	63,343	\$9,927	\$623,243,602	85.85%	63.65%	\$5,702,88
Mar. 31, 2005	5.03%	\$616,955,879	62,869	\$9,813	\$617,332,128	85.99%	63.99%	\$5,618,86
Dec. 31, 2004	2.93%	\$617,708,877	63,566	\$9,718	\$608,919,835	91.18%	67.21%	\$5,581,83
Sept. 30, 2004	0.66%	\$610,407,036	63,583	\$9,600	\$605,268,915	89.86%	68.74%	\$5,488,34
June 30, 2004	0.78%	\$598,320,649	63,294	\$9,453	\$599,225,721	88.39%	67.56%	\$6,060,65
Mar. 31, 2004	5.95%	\$587,401,303	63,519	\$9,248	\$593,766,048	88.12%	67.11%	\$6,265,98
Dec. 31, 2003	10.31%	\$600,130,793	64,523	\$9,301	\$572,092,000	93.75%	70.27%	\$7,209,97

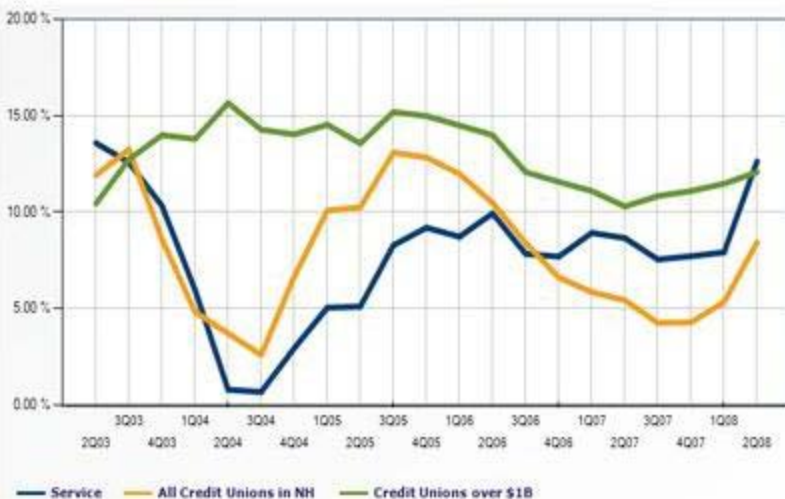
History

View the historical performance of any single credit union or peer group in a table



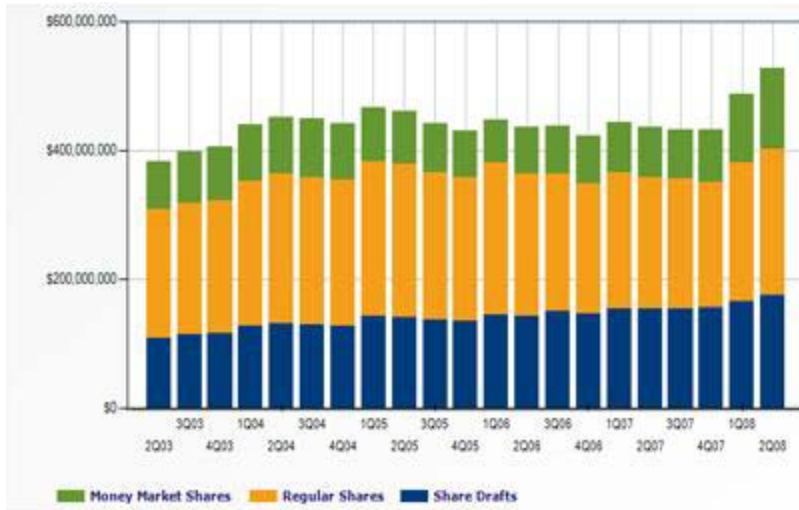
Column

View the historical performance of any single credit union or peer group in a column chart

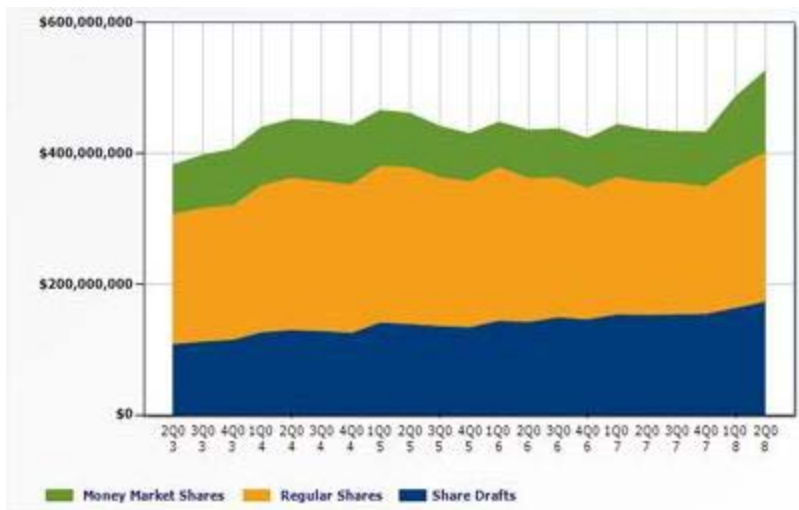


Line Chart

Show the historical performance for a single account code for all credit unions and/or peer groups in your comparison set in a line graph



Stacked Column
 Show multiple accounts of any single credit union or peer group in a stacked column chart over time



Stacked Area
 Show multiple accounts of any single credit union or peer group in a stacked area chart over time

All Comparisons

Single/Current Cycle

These four reports allow you to view your primary comparison and the average of the peer group/comparison set against one data point (ie Member Growth). Peer displays both your primary comparison and your comparison set in the same chart, so there is no need to toggle back and forth. You will see only one cycle's data at a time.

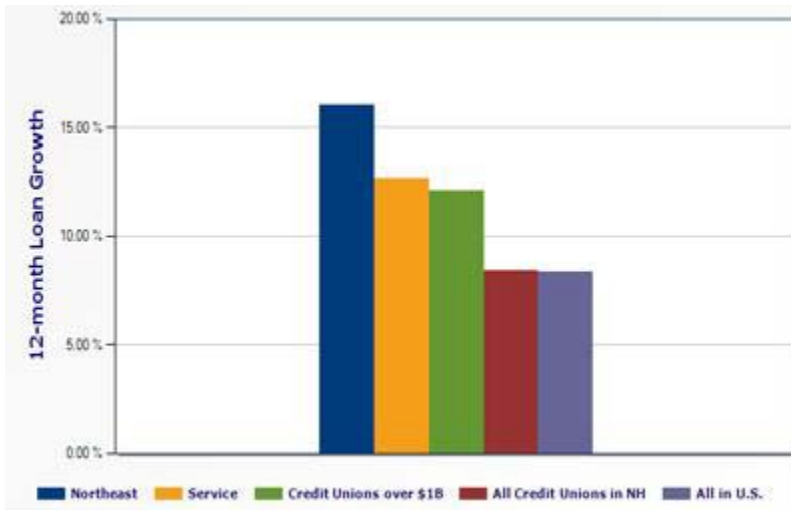
St...	Name	Asset Growth	Loan Growth	Market Growth	Net Worth Growth
PG	All Credit Unions in NH	16.95%	11.59%	15.84%	3.42%
PG	Credit Unions over \$18	12.40%	10.60%	12.50%	7.28%
NH	Service	13.78%	16.25%	14.36%	7.49%
	Average Value for Selected Credit Union	12.45%	10.59%	12.54%	7.22%
	Total Value for Selected Credit Union	2,153.86%	1,183.81%	2,268.82%	1,158.84%

Alpha Listing
 Alphabetical listing containing any account codes for a single cycle for all credit unions and/or peer groups in your comparison set

Rank	State	Name	Asset Growth	Loan Growth	Market Growth	Net Worth
1	NH	Northeast	18.60%	28.11%	15.15%	2.30%
2	PG	All Credit Unions in NH	16.95%	11.59%	15.84%	3.42%
3	PG	All in U.S.	12.53%	6.94%	13.56%	5.13%
4	PG	Credit Unions over \$1B	12.40%	10.60%	12.50%	7.28%
5	NH	Service	13.78%	16.25%	14.36%	7.49%
Average Value for Selected Credit Union			12.53%	6.94%	13.56%	5.13%
Total Value for Selected Credit Union			106,441.79%	-15,951.46%	123,306.31%	33,497.67%

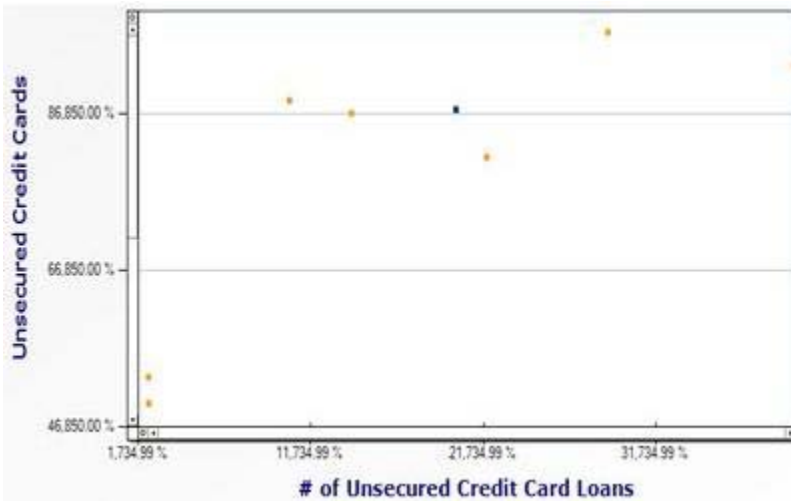
Leader Table

Ranking table sorted by the first account chosen, but also containing any other account codes, for a single cycle for all credit unions and/or peer groups in your comparison set



Column

Compare a single account code for all credit unions and/or peer groups in your comparison set



Scatter Plot

Look for correlation for any two data points for all credit unions and/or peer groups in your comparison set

All Comparisons

Historical/Over Time

These two reports allow you to view your primary comparison and the average of the peer group/comparison set against one data point (ie Member Growth). Peer displays both your primary comparison and your comparison set in the same chart, so there is no need to toggle back and forth. You will see quarterly information going as far back as Peer to Peer has data.

Cycle	Service	All Credit Unions in NH	Credit Unions over \$1B	All in U.S.	Northeast
June 30, 2008	12.62%	7.15%	11.90%	8.58%	16.04%
Mar. 31, 2008	7.90%	13.07%	10.61%	29.03%	7.37%
Dec. 31, 2007	7.70%	6.60%	9.79%	7.30%	1.54%
Sept. 30, 20...	7.53%	16.82%	10.29%	25.23%	2.35%
June 30, 2007	8.64%	11.90%	10.42%	7.01%	5.50%
Mar. 31, 2007	8.91%	13.24%	12.72%	8.82%	10.07%
Dec. 31, 2006	7.68%	8.58%	13.98%	10.22%	13.17%
Sept. 30, 20...	7.82%	4.81%	13.78%	10.85%	15.37%
June 30, 2006	9.92%	3.70%	15.64%	12.20%	15.72%
Mar. 31, 2006	8.71%	2.58%	14.26%	11.44%	12.29%
Dec. 31, 2005	9.18%	6.64%	14.02%	11.01%	11.40%
Sept. 30, 20...	8.27%	10.07%	14.52%	11.06%	12.73%
June 30, 2005	5.09%	10.24%	13.55%	10.73%	14.58%
Mar. 31, 2005	5.03%	13.08%	15.18%	11.77%	15.34%
Dec. 31, 2004	2.93%	12.82%	14.97%	11.74%	14.69%
Sept. 30, 20...	0.66%	11.97%	14.48%	11.50%	10.79%
June 30, 2004	0.78%	10.46%	13.98%	10.67%	9.36%
Mar. 31, 2004	5.95%	8.38%	12.06%	9.00%	12.70%
Dec. 31, 2003	10.31%	6.60%	11.56%	8.46%	10.82%
Sept. 30, 20...	12.56%	5.84%	11.08%	7.80%	14.49%
June 30, 2003	13.57%	5.42%	10.28%	6.95%	13.08%
Mar. 31, 2003	12.65%	4.24%	10.82%	7.33%	9.96%
Dec. 31, 2002	13.56%	4.27%	11.08%	7.53%	13.33%
Sept. 30, 20...	15.94%	5.32%	11.46%	7.82%	12.93%
June 30, 2002	13.22%	8.42%	12.06%	8.36%	10.31%

History

Show the historical performance for a single account code for all credit unions and/or peer groups in your comparison set in a tabular format



Line Chart

Show the historical performance for a single account code for all credit unions and/or peer groups in your comparison set in a line graph

Detailed

Single/Current Cycle

These eight reports display the performance of all credit unions within your comparison set individually. This means, if you include a peer group, that these reports will treat all the credit unions within those peer groups individually. This type of report is only available for a single data cycle.

State	Name	12-month Loan Growth	12-month Share Growth	growth(members)
CA	Addison Avenue	10.74%	1.47%	5.68%
ND	Afinity	14.13%	9.24%	3.05%
MN	Afinity Plus	8.89%	16.55%	-0.02%
AK	Alaska USA	12.33%	20.71%	6.98%
NC	Allegacy	-3.44%	-1.26%	1.64%
IL	Alliant	19.14%	19.15%	3.61%
UT	America First	14.69%	10.19%	7.47%
TX	American Airlines	2.00%	11.90%	0.98%
CT	American Eagle	14.44%	7.15%	-0.41%
AL	APCO Employees	10.62%	9.44%	3.46%
VA	Apple	8.03%	5.48%	7.41%
AZ	Arizona	0.30%	8.63%	5.22%
AZ	Arizona State	13.86%	7.15%	0.77%
CA	Arrowhead Central	-3.72%	-11.33%	1.53%
TN	Ascend	9.73%	6.20%	5.18%
GA	Atlanta Postal	18.70%	6.34%	1.83%
DC	Bank-Fund Staff	3.74%	11.02%	3.83%
IL	BCU	8.43%	10.38%	8.42%
WA	BECU	14.67%	15.75%	12.15%
CO	Bello	23.08%	12.78%	9.44%
NH	Bellwether Community	6.73%	-5.71%	3.84%
NY	Bethpage	10.79%	14.61%	6.60%
CA	California	2.24%	-4.27%	-8.21%

Alpha Listing

Alphabetical listing containing any account codes for a single cycle for all individual credit unions, including those contained in any peer groups, in your comparison set

Rank	State	Name	12-month Loan Growth	12-month Share Growth	growth(...)
1	CA	California Coast	98.65%	100.99%	86.66%
2	CA	Western	32.53%	28.31%	15.98%
3	CA	STAR One	30.80%	4.85%	4.98%
4	VA	Navy	26.73%	7.45%	6.26%
5	UT	Mountain America	26.51%	23.02%	21.03%
6	WI	Community First	25.49%	19.64%	5.09%
7	CA	Evangelical Christian	23.74%	21.91%	0.03%
8	MA	Digital	23.20%	3.25%	10.98%
9	CO	Bello	23.08%	12.78%	9.44%
10	CA	San Diego County	21.92%	9.36%	5.67%
11	VA	Pentagon	21.70%	8.26%	8.91%
12	MI	Lake Michigan	20.75%	10.06%	5.93%
13	WA	Spokane Teachers	20.38%	20.53%	6.91%
14	CA	Kinecta	19.93%	5.72%	11.94%
15	IL	Alliant	19.14%	19.15%	3.61%
16	NC	Coastal	19.00%	14.33%	9.14%
17	GA	Delta Community	18.75%	4.67%	4.94%
18	GA	Atlanta Postal	18.70%	6.34%	1.83%
19	TN	ORNL	18.23%	13.80%	10.85%
20	TX	San Antonio	17.85%	14.70%	3.21%
21	FL	Vystar	17.79%	5.86%	-4.99%
22	MA	Greylock	17.33%	11.78%	3.53%
23	FL	Fairwinds	16.64%	19.20%	5.16%
24	WI	Landmark	16.61%	13.08%	5.97%
25	CO	Ent	16.52%	5.86%	6.35%
26	VA	Virginia Credit Union Inc.	16.45%	9.76%	2.25%
27	CA	Merwest	16.09%	13.17%	22.12%
28	NH	Northeast	16.04%	15.51%	9.76%

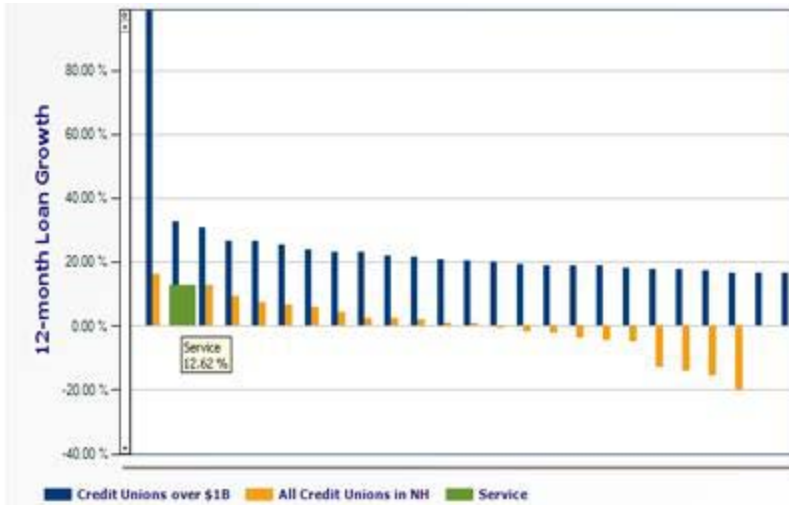
Leader Table

Ranking table sorted by the first account chosen, but also containing any other account codes, for a single cycle for all individual credit unions, including those contained in any peer group, in your comparison set

Percentile	Return on Average Assets	Loans-to-Shares	12-month Loan Growth
100	0.08%	1.44%	98.65%
95	0.01%	1.17%	23.11%
90	0.01%	1.12%	18.88%
85	0.01%	1.00%	16.59%
80	0.01%	0.97%	14.72%
75	0.01%	0.94%	13.95%
70	0.01%	0.91%	12.87%
65	0.01%	0.89%	11.88%
60	0.01%	0.87%	10.51%
55	0.01%	0.83%	9.30%
50	0.01%	0.81%	8.51%
45	0.01%	0.80%	8.15%
40	0.01%	0.79%	7.04%
35	0.00%	0.75%	6.10%
30	0.00%	0.72%	4.52%
25	0.00%	0.69%	2.46%
20	0.00%	0.66%	2.00%
15	0.00%	0.62%	-1.61%
10	0.00%	0.55%	-3.59%
5	-0.01%	0.50%	-6.71%

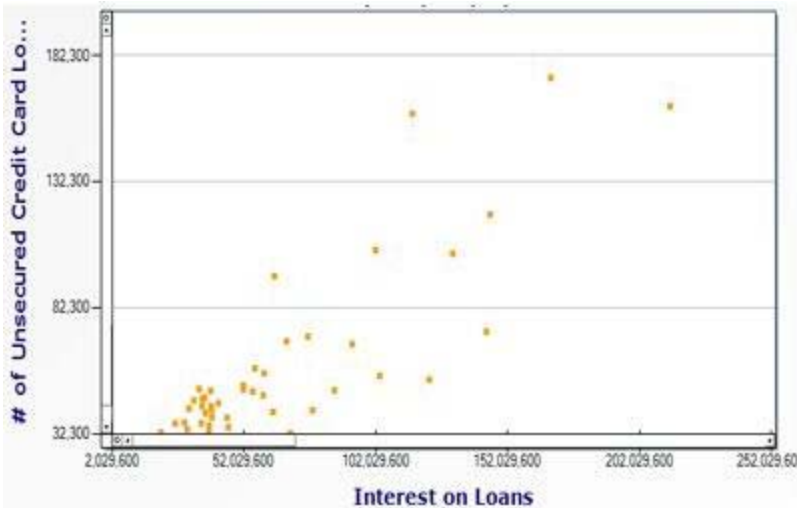
Percentile Ranking Report

Provides a quick, easy way to identify where your credit union stands in relation to a peer group for any performance measure(s)



Column

Compares a simple account code for the primary credit union and all individual credit unions contained in any peer groups in your comparison set



Scatter

Look for correlation between any two data points for all credit unions, including those contained in any peer group in your comparison set

	A523	A524	A958	A968
A523	1	0.981	0.108	-0.246
A524	0.981	1	0.208	-0.182
A958	0.108	0.208	1	0.775
A968	-0.246	-0.182	0.775	1

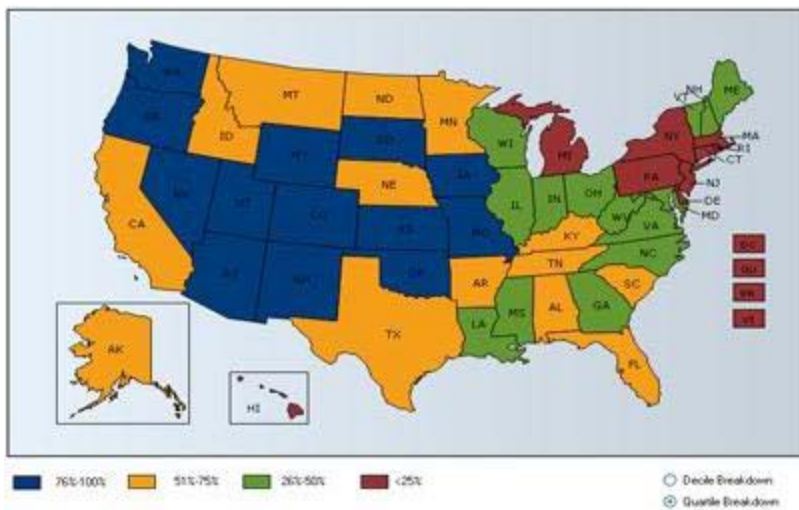
Correlation

Check for correlation between multiple performance measures in a matrix

State	#CU's	Average Loan Balance	Average Share Account Balance
AK	12	\$156,225	\$86,088
AL	144	\$1,128,688	\$736,956
AR	68	\$464,421	\$262,736
AZ	54	\$494,036	\$283,358
CA	503	\$7,300,914	\$3,890,053
CO	119	\$1,205,406	\$678,872
CT	146	\$1,318,183	\$741,845
DC	63	\$712,668	\$378,831
DE	32	\$289,057	\$161,928
FL	188	\$1,852,483	\$1,126,043
GA	175	\$1,343,323	\$717,964
GU	2	\$26,468	\$10,685
HI	93	\$1,059,826	\$642,448
IA	143	\$1,125,966	\$636,830
ID	61	\$498,334	\$270,725
IL	435	\$3,026,374	\$1,882,889
IN	207	\$1,715,903	\$1,007,089
KS	111	\$894,382	\$502,773
KY	92	\$657,088	\$431,108
LA	235	\$1,691,532	\$1,017,564
MA	229	\$3,080,014	\$1,532,466
MD	111	\$1,155,607	\$614,255
ME	67	\$744,662	\$402,420
MI	353	\$2,880,529	\$1,792,180
MN	161	\$1,649,722	\$906,458
MO	152	\$1,103,794	\$642,508
MS	99	\$580,578	\$354,272
MT	61	\$601,013	\$320,839

State Totals Report

Geographic comparisons for any performance measure in tabular format (only includes home states for credit unions in your comparison set)



US Map

Geographic comparisons for any single performance measure in US Map format (only includes states for credit unions in your comparison set)