



PRESS RELEASE

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Majority of Problem MBLs Held by Small Number of CUs

(Portland, OR – December 16, 2009) – NCUA 5300 report statistics show that 84% of member business loan delinquencies and 91% of MBL charge-offs reside in the portfolios of just 100 credit unions, according to business services industry leader CU Business Group.

In examining June 30, 2009 NCUA 5300 report data for credit unions with \$5 million or more in MBLs, these 698 credit unions hold 95% of all MBL dollars in the industry.

CUBG found that 50% of all delinquencies are concentrated in just 18 of these 698 credit unions. Further, the statistics show that 84% of MBL delinquencies are held in just 100 of these credit unions.

"It's good news that the industry's problems are held by a small number of credit unions and most credit unions have low delinquencies," commented CUBG President/CEO Larry Middleman. "In fact, 234 of these 698 credit unions have zero delinquencies, which is highly commendable in today's economy."

A similar trend rings true for MBL charge-offs, with only 23 credit unions having greater than \$1 million in MBL charge-offs as of June 30, 2009. CUBG also found that \$83 million or 91% of all charge-offs are concentrated in the portfolios of just 100 credit unions.

"While we know that delinquencies and charge-offs are on the rise in this troubled economy, what many don't realize is the majority of the problem is very concentrated. These statistics make it clear that 100 credit unions hold the majority of problem MBLs in the industry," said Middleman. "The reality is that the majority of credit unions doing significant business lending are in excellent shape."

Total MBL Dollars	
Credit Unions with...	% of total industry MBL dollars
\$5 million or more in MBLs	95%
Less than \$5 million in MBLs	5%
MBL Delinquencies	
Amount held by...	% of total delinquencies...
18 worst CUs	50%
100 worst CUs	84%
All the rest = 598 CUs	16%
MBL Charge-Offs	
Amount held by...	% of total charge-offs...
100 worst CUs	91%
All the rest = 598 CUs	9%
CUs with \$1 million in charge-offs	23

Continued on page 2...

...continued from page 1

About CU Business Group:

CU Business Group, LLC, provides a wide array of business lending, deposit and consulting services to credit unions nationwide. CU Business Group provides products and technical expertise to credit unions with advanced business programs, and all the basics for those just starting out. Based in Portland, Oregon, with offices in the West, Southwest and Eastern U.S., CU Business Group has a staff of 25 professionals and is the largest business services CUSO in the industry, serving 326 credit unions in 40 states.

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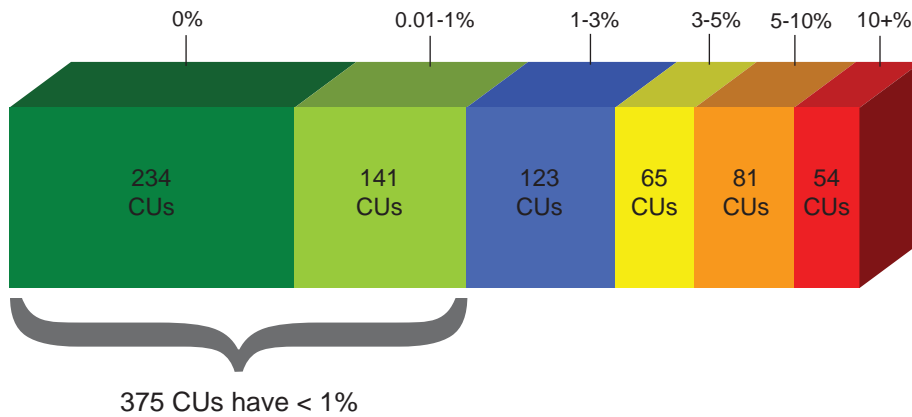
www.cubg.org

Member Business Loan Delinquency Statistics

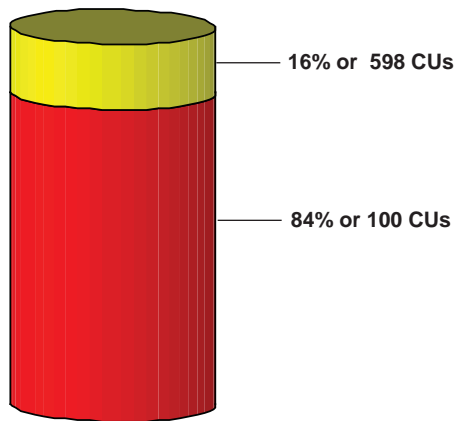
As of June 30, 2009

18 Worst CUs hold: 50% of MBL Delinquencies
 100 Worst CUs hold: 84% of MBL Delinquencies
 All the rest (598 CUs) hold: 16% of MBL Delinquencies

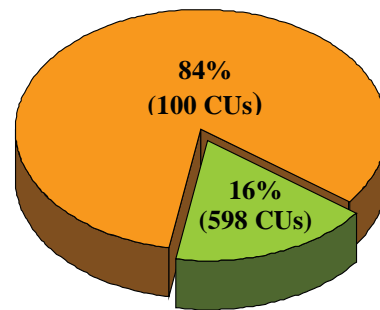
Credit Union MBL Delinquency Percentages



Breakdown of CU MBL Delinquencies in \$



% of Credit Unions That Make Up Industry MBL Delinquencies



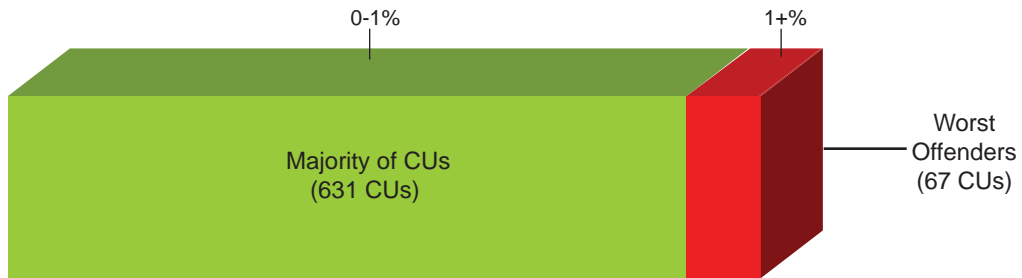
* All percentages based on the 698 credit unions with \$5 million or more in Member Business Loans

Member Business Loan Charge-Off Statistics

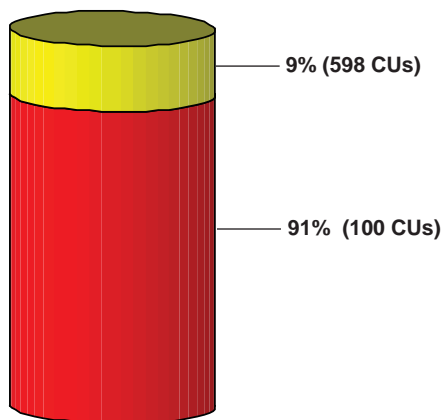
As of June 30, 2009

100 Worst CUs hold:	91% of MBL Charge-Offs
All the rest (598 CUs) hold:	9% of MBL Charge-Offs
CUs With \$1 million in MBL Charge-Offs:	23

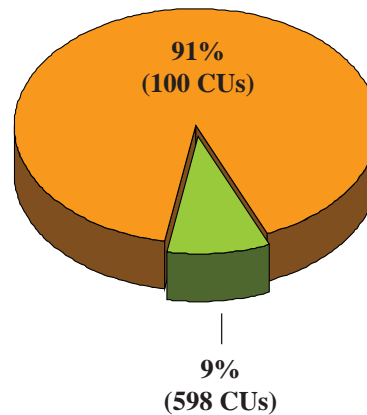
Credit Union Charge-Off Percentages



Breakdown of CU MBL Charge-Offs in \$



% of Credit Unions That Make Up Industry MBL Charge-Offs



* All percentages based on the 698 credit unions with \$5 million or more in Member Business Loans