

**HOW WE FARED IN 2009**  
**(A comparison of all Credit Unions Nation-Wide)**

<b>CATEGORY</b>	<b>OTHER CREDIT UNIONS</b>	<b>BRAZOS VALLEY</b>
<b>Capital Accumulated</b>	<b>0.2%</b>	<b>5.6%</b>
<b>Loan Growth</b>	<b>1.6%</b>	<b>6.6%</b>
<b>Delinquency (\$980,730) + Net Charge-Offs (\$773,499) ÷ Total Loans (\$159,512,845)</b>	<b>1.62%</b>	<b>1.09%</b>
<b>Share Growth</b>	<b>10.8%</b>	<b>16.2%</b>
<b>Return on Assets</b>	<b>0.28%</b>	<b>0.46%</b>