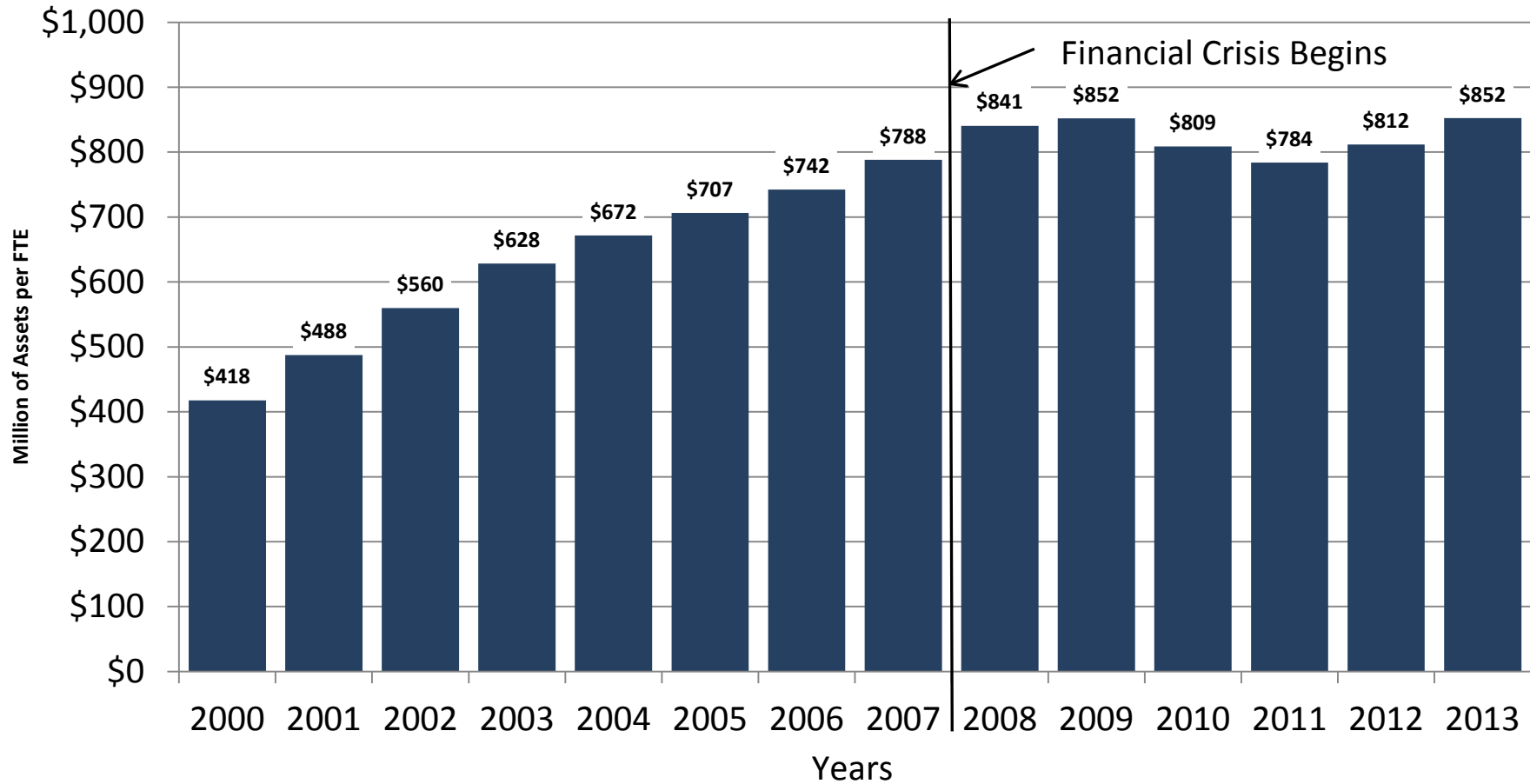


FICU Assets per NCUA FTE



For 2013, the ratio of Federally Insured Credit Union (FICU) Assets per Full-Time Equivalent (FTE) is more than double the 2000 ratio. This growth does not consider the increased complexity that has occurred in the credit union industry over this period.