

## FINANCIAL SUMMARY

---

In order to earn and maintain your trust, we post our financial information on our web site for your review. In addition, the President/Chief Executive Officer (CEO) and Chief Financial Officer (CFO) sign a Statement of Affidavit each quarter that confirms the accuracy of our financial statements as reported in Form 5300 (NCUA Call Report.) The President/CEO and CFO review Form 5300, which is the National Credit Union Administration's (NCUA) tool to aggregate financial and statistical information for the nation's federally insured credit unions. (The NCUA is the independent federal agency that charters and oversees federally insured credit unions.)

By voluntarily signing this statement, those in charge of the financial safety and soundness of BECU are committing to you that BECU is dedicated to providing you accurate information. It's another way to ensure your trust in BECU.

# STATEMENT OF AFFIDAVIT FOR THE CHIEF EXECUTIVE OFFICER AND THE CHIEF FINANCIAL OFFICER REGARDING FACTS AND CIRCUMSTANCES RELATED TO REGULATORY FINDINGS

---

I, Gary J. Oakland, President and Chief Executive Officer of BECU, and I, Kathy Elser, Chief Financial Officer of BECU, certify that:

1. To the best of my knowledge and, based upon my review of the filing of the 5300 reports with the NCUA for BECU, for the period ending September 30, 2009:
  - o No filing contained an untrue statement of a material fact as of the end of the period covered by the filing.
  - o No filing contained a misleading material fact as of the end of the period covered by the filing.
  - o No filing omitted a material fact necessary to make the statements as of the end of the period covered by the filing.
  - o The financial condition and statement of income for the period covered are presented fairly.
  
2. We have reviewed the contents of this statement with the Credit Union's Supervisory Committee.
  
3. We agree that any and all errors, untrue statements, misleading facts or material omissions discovered in the filings will be corrected or supplemented in subsequent filings.

Signed October 26, 2009, by



\_\_\_\_\_  
Gary J. Oakland  
President and Chief Executive Officer



\_\_\_\_\_  
Kathy Elser  
Chief Financial Officer

Signed or attested before me on 10/26/09



\_\_\_\_\_  
Mary Rose Toal  
Notary Public  
My Commission Expires 05/05/10



**BECU and Subsidiaries  
SELECTED FINANCIAL AND OTHER DATA  
(Unaudited)**

(THOUSANDS OF DOLLARS)

	<u>Nine Months Ended September 30, 2009</u>	<u>Nine Months Ended September 30, 2008</u>
<b>Balance Sheet</b>		
Loans, net	\$ 6,903,802	\$ 7,116,748
Investments	\$ 1,084,256	\$ 951,968
Shares (Deposits)	\$ 7,827,071	\$ 7,729,267
Reserves	\$ 611,178	\$ 698,430
Total Assets	\$ 8,544,454	\$ 8,494,891
<b>Income Statement</b>		
Interest Income	\$ 335,087	\$ 364,084
Dividend & Interest Expense	\$ 113,272	\$ 187,729
Provision for Loan Loss	\$ 184,592	\$ 80,334
Non-Interest Income (Loss)	\$ 92,100	\$ 86,439
Operating Expense	\$ 172,791	\$ 146,759
Operating Net Income (Loss)	\$ (43,468)	\$ 35,701
NCUSIF Impairment	\$ 47,336	
NCUSIF Recapitalization	\$ (47,336)	
NCUSIF Premium	\$ 11,478	
Wescorp Member Capital Impairment	\$ 9,126	
Net Income/(Loss) (excluding impact of NCUA action/impairments)	\$ (22,864)	\$ 35,701
<b>Other Data</b>		
New Members	58,705	69,520
Number of Members	624,656	582,110
Loans Granted, Number	51,707	74,071
Loans Granted, Dollars	\$ 3,803,328	\$ 4,008,838