

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, 2011:
 - 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 25, 2011, by



Gary J. Oakland
President and Chief Executive Officer



Kathy Elser
Chief Financial Officer

Signed or attested before me on 10/25/11



Mary Rose Toal
Notary Public
My Commission Expires 05/05/14



BECU and Subsidiaries
SELECTED FINANCIAL AND OTHER DATA
(Unaudited)

(THOUSANDS OF DOLLARS)

	<u>Nine Months Ended September 30, 2011</u>	<u>Nine Months Ended September 30, 2010</u>
Balance Sheet		
Loans, net	\$ 6,595,944	\$ 6,625,573
Investments	\$ 2,128,308	\$ 1,749,354
Shares (Deposits)	\$ 8,784,576	\$ 8,279,779
Reserves	\$ 766,607	\$ 673,874
Total Assets	\$ 9,667,536	\$ 9,075,763
Income Statement		
Interest Income	\$ 289,440	\$ 310,200
Dividend & Interest Expense	\$ 63,032	\$ 83,900
Provision for Loan Loss	\$ 52,420	\$ 101,406
Non-Interest Income (Loss)	\$ 102,173	\$ 101,059
Operating Expense	\$ 192,390	\$ 183,362
Operating Net Income (Loss)	<u>\$ 83,771</u>	<u>\$ 42,591</u>
NCUSIF Premium & Corporate Stabilization	\$ 20,862	\$ 20,339
Net Income (excluding impact of NCUA action/impairments)	<u><u>\$ 104,633</u></u>	<u><u>\$ 62,930</u></u>
Other Data		
New Members	69,902	58,784
Number of Members	719,729	666,799
Loans Granted, Number	61,036	48,497
Loans Granted, Dollars	\$ 3,031,932	\$ 2,752,195