

September 30, 2017

| Earnings to Average Assets | Peer | Peer | Peer | Peer | Peer | Peer | Peer | Peer | Peer | Peer | Peer |
|---------------------------------------------------|----------------|--------------|---------------|----------------|----------------|-----------------|------------------|------------------|-----------------|---------------------|------------------|
| YTD Annualized | <2mm | 2-5mm | 5-10mm | 10-20mm | 20-50mm | 50-100mm | 100-200mm | 200-500mm | 500mm-1B | GT 1 Billion | ALL FICUs |
| Investment Yield | 0.72% | 0.86% | 0.91% | 0.94% | 0.98% | 1.06% | 1.21% | 1.36% | 1.52% | 1.70% | 1.50% |
| Loan Yield | 7.30% | 6.76% | 6.19% | 5.77% | 5.43% | 5.19% | 4.95% | 4.57% | 4.57% | 4.48% | 4.58% |
| Net Loan Yield After NCOs | 6.54% | 6.03% | 5.63% | 5.26% | 4.91% | 4.64% | 4.43% | 4.05% | 4.00% | 3.90% | 4.02% |
| Asset Yield | 3.67% | 3.55% | 3.10% | 2.89% | 2.89% | 3.06% | 3.31% | 3.32% | 3.54% | 3.59% | 3.48% |
| Cost of Funds | -0.32% | -0.34% | -0.28% | -0.25% | -0.25% | -0.28% | -0.33% | -0.38% | -0.44% | -0.65% | -0.54% |
| Gross Spread | 3.35% | 3.21% | 2.83% | 2.64% | 2.64% | 2.78% | 2.98% | 2.94% | 3.10% | 2.94% | 2.94% |
| Provision Expense | -0.44% | -0.33% | -0.24% | -0.19% | -0.23% | -0.30% | -0.40% | -0.37% | -0.45% | -0.51% | -0.46% |
| Net Spread after Provision Expense | 2.91% | 2.88% | 2.58% | 2.45% | 2.41% | 2.48% | 2.58% | 2.57% | 2.65% | 2.43% | 2.48% |
| Total Non-Interest Income | 0.36% | 0.50% | 0.62% | 0.73% | 0.90% | 1.12% | 1.31% | 1.37% | 1.47% | 1.30% | 1.30% |
| Total Non-Interest Expense | -3.81% | -3.56% | -3.09% | -3.00% | -3.03% | -3.26% | -3.49% | -3.42% | -3.49% | -2.80% | -3.04% |
| Net Operating Expense | -3.45% | -3.05% | -2.47% | -2.27% | -2.13% | -2.14% | -2.19% | -2.05% | -2.02% | -1.51% | -1.74% |
| Non-Operating Gains (Losses) | -0.01% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.01% | 0.01% | 0.01% | 0.02% | 0.01% |
| OTTI Losses Recognized in Earnings | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| NCUSIF Stabilization Expense | -0.02% | -0.01% | -0.01% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| NCUSIF Recovery/Pass-back | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Return on Assets (ROA with Provision for LL) | -0.56% | -0.18% | 0.10% | 0.17% | 0.28% | 0.34% | 0.39% | 0.54% | 0.64% | 0.94% | 0.76% |
| Net Charge-Offs | -0.34% | -0.33% | -0.24% | -0.21% | -0.23% | -0.27% | -0.30% | -0.33% | -0.39% | -0.40% | -0.38% |
| ROA (with Net Charge-offs) | -0.46% | -0.19% | 0.11% | 0.16% | 0.28% | 0.36% | 0.49% | 0.57% | 0.69% | 1.04% | 0.84% |
| ROA with Provision for LL - W/O NCUSIF Expense | -0.55% | -0.18% | 0.11% | 0.17% | 0.28% | 0.34% | 0.40% | 0.54% | 0.64% | 0.94% | 0.76% |
| ROA with Net Charge-Offs - W/O NCUSIF Expense | -0.45% | -0.18% | 0.11% | 0.16% | 0.28% | 0.37% | 0.50% | 0.57% | 0.69% | 1.04% | 0.84% |
| Non-Interest Expense to Average Assets | | | | | | | | | | | |
| Employee Compensation and Benefits | -1.83% | -1.97% | -1.60% | -1.48% | -1.44% | -1.56% | -1.72% | -1.73% | -1.81% | -1.46% | -1.56% |
| Travel and Conference Expense | -0.03% | -0.03% | -0.02% | -0.03% | -0.03% | -0.04% | -0.04% | -0.04% | -0.04% | -0.02% | -0.03% |
| Office Occupancy Expense | -0.22% | -0.15% | -0.15% | -0.18% | -0.19% | -0.22% | -0.24% | -0.24% | -0.25% | -0.18% | -0.20% |
| Office Operations Expense | -0.98% | -0.78% | -0.69% | -0.64% | -0.62% | -0.61% | -0.66% | -0.66% | -0.63% | -0.51% | -0.56% |
| Educational and Promotional Expense | -0.02% | -0.02% | -0.03% | -0.05% | -0.07% | -0.09% | -0.11% | -0.13% | -0.13% | -0.11% | -0.11% |
| Loan Servicing Expense | -0.12% | -0.11% | -0.11% | -0.16% | -0.19% | -0.22% | -0.24% | -0.23% | -0.23% | -0.20% | -0.21% |
| Professional and Outside Services | -0.36% | -0.33% | -0.33% | -0.35% | -0.39% | -0.43% | -0.37% | -0.29% | -0.28% | -0.19% | -0.24% |
| Member Insurance | -0.04% | -0.01% | -0.01% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Operating Fees (Exam. and/or Supervision Fees) | -0.05% | -0.04% | -0.03% | -0.02% | -0.02% | -0.02% | -0.02% | -0.02% | -0.02% | -0.01% | -0.01% |
| Miscellaneous Operating Expenses | -0.16% | -0.12% | -0.11% | -0.09% | -0.08% | -0.08% | -0.08% | -0.08% | -0.09% | -0.12% | -0.10% |
| Total Non-Interest Expense | -3.81% | -3.56% | -3.09% | -3.00% | -3.03% | -3.26% | -3.49% | -3.42% | -3.49% | -2.80% | -3.04% |
| Other Performance Ratios | | | | | | | | | | | |
| Earning Asset Yield | 3.75% | 3.63% | 3.21% | 3.01% | 3.02% | 3.21% | 3.51% | 3.54% | 3.70% | 3.68% | 3.61% |
| Average Cost of Funds | -0.40% | -0.43% | -0.37% | -0.33% | -0.33% | -0.35% | -0.39% | -0.43% | -0.50% | -0.72% | -0.61% |
| FTE Employee / \$million of Loans & Share Drafts | 2.32 | 1.05 | 0.77 | 0.57 | 0.47 | 0.42 | 0.38 | 0.34 | 0.29 | 0.22 | 0.27 |
| Compensation & Benefits / FTE Emp. | \$18,283 | \$39,769 | \$45,119 | \$53,167 | \$56,729 | \$58,791 | \$61,800 | \$65,433 | \$73,349 | \$81,814 | \$73,584 |
| Compensation & Benefits / \$million Lns. & S.D.s | \$41,048 | \$40,930 | \$33,717 | \$29,910 | \$26,225 | \$24,700 | \$23,526 | \$21,788 | \$21,327 | \$18,107 | \$19,823 |
| Operating Expense / Loans & Share Drafts | -8.53% | -7.39% | -6.50% | -6.06% | -5.53% | -5.16% | -4.77% | -4.30% | -4.11% | -3.48% | -3.87% |
| Fee Income+Other Oper.Inc. / Loans & Share Drafts | 0.80% | 1.05% | 1.30% | 1.48% | 1.65% | 1.77% | 1.78% | 1.72% | 1.73% | 1.61% | 1.66% |
| Net Operating Expense / Loans & Share Drafts | -7.73% | -6.34% | -5.20% | -4.59% | -3.88% | -3.39% | -2.99% | -2.57% | -2.38% | -1.87% | -2.21% |
| Operating Expense / Operating Revenue | 102.31% | 96.43% | 90.49% | 89.77% | 86.55% | 84.76% | 82.90% | 80.85% | 78.59% | 70.73% | 74.80% |
| Total Fixed Assets / Shares & Equity | 0.37% | 0.48% | 0.86% | 1.44% | 1.97% | 2.35% | 2.59% | 2.62% | 2.46% | 1.80% | 2.05% |
| Net Loans to Total Shares and Deposits | 52.6% | 55.6% | 52.0% | 51.5% | 54.9% | 60.0% | 66.3% | 72.1% | 78.2% | 83.0% | 78.1% |
| Members / FTE Employee | 359.75 | 401.20 | 419.29 | 436.97 | 411.05 | 370.99 | 343.68 | 347.12 | 345.61 | 413.63 | 386.23 |

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| Balance Sheet Mixes | Peer <2mm | Peer 2-5mm | Peer 5-10mm | Peer 10-20mm | Peer 20-50mm | Peer 50-100mm | Peer 100-200mm | Peer 200-500mm | Peer 500mm-1B | Peer GT 1 Billion | Peer ALL FICUs |
|---------------------------------------------------|---------------|---------------|----------------|-----------------|-----------------|------------------|-------------------|-------------------|------------------|----------------------|-------------------|
| ASSETS | | | | | | | | | | | |
| Cash and Cash Equivalents | 0.6% | 0.7% | 0.9% | 1.1% | 1.0% | 1.1% | 1.0% | 0.9% | 0.8% | 0.6% | 0.7% |
| Total Investments | 56.8% | 55.3% | 58.1% | 57.9% | 53.7% | 47.2% | 38.6% | 32.4% | 27.4% | 26.1% | 29.9% |
| Unsecured Credit Card Loans/Lines of Credit | 0.3% | 0.4% | 1.1% | 1.5% | 1.9% | 2.1% | 2.4% | 2.8% | 3.1% | 4.8% | 4.0% |
| All Other Unsecured Loans/Lines of Credit | 14.4% | 11.1% | 8.0% | 5.7% | 4.0% | 3.5% | 3.1% | 3.1% | 2.9% | 2.7% | 2.9% |
| Short-Term Small Amount Loans (STS) | 0.1% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| Non-Federally Guaranteed Student Loans | 0.1% | 0.0% | 0.0% | 0.1% | 0.2% | 0.3% | 0.5% | 0.3% | 0.4% | 0.3% | 0.3% |
| New Vehicle Loans | 9.6% | 10.6% | 9.5% | 7.6% | 6.5% | 6.6% | 7.0% | 8.3% | 9.4% | 10.1% | 9.3% |
| Used Vehicle Loans | 17.1% | 18.3% | 15.8% | 14.0% | 13.7% | 14.6% | 16.2% | 16.8% | 17.0% | 13.4% | 14.5% |
| Total 1st Mortgage Real Estate Lns/Line of Credit | 0.4% | 1.7% | 2.9% | 6.6% | 11.4% | 15.3% | 20.1% | 23.8% | 27.5% | 31.7% | 27.9% |
| Total Other Real Estate Loans/Lines of Credit | 0.3% | 0.9% | 2.1% | 3.2% | 4.4% | 5.0% | 6.1% | 6.4% | 6.2% | 6.0% | 5.9% |
| Leases Receivable | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.1% | 0.1% | 0.1% | 0.2% | 0.3% | 0.2% |
| Total All Other Loans/Lines of Credit to Members | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| Other Loans (Purchased or to non-members) | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.1% | 0.1% | 0.2% | 0.5% | 0.4% |
| Total Loans and Leases | 42.2% | 43.1% | 39.5% | 38.7% | 42.1% | 47.6% | 55.5% | 61.5% | 66.9% | 69.8% | 65.5% |
| Less: Allowance for Loan & Lease Losses | -1.3% | -0.8% | -0.5% | -0.4% | -0.4% | -0.4% | -0.6% | -0.6% | -0.6% | -0.7% | -0.6% |
| Net Loans and Leases | 41.0% | 42.4% | 39.0% | 38.3% | 41.7% | 47.1% | 55.0% | 61.0% | 66.3% | 69.1% | 64.8% |
| Total Other Assets | 1.7% | 1.7% | 2.0% | 2.7% | 3.5% | 4.5% | 5.4% | 5.7% | 5.5% | 4.2% | 4.6% |
| TOTAL ASSETS | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% |
| Total Liabilities | 1.8% | 7.4% | 10.9% | 13.3% | 12.7% | 10.4% | 5.9% | 4.0% | 3.6% | 5.3% | 5.5% |
| Share Drafts | 0.7% | 2.9% | 6.0% | 8.8% | 11.3% | 13.5% | 15.3% | 16.0% | 16.1% | 10.3% | 12.1% |
| Regular Shares | 72.3% | 62.5% | 56.3% | 49.2% | 42.0% | 37.6% | 35.2% | 32.8% | 30.2% | 28.5% | 30.7% |
| Money Market Shares | 0.3% | 1.1% | 1.8% | 4.0% | 7.6% | 10.5% | 13.4% | 15.3% | 18.2% | 21.7% | 18.9% |
| Share Certificates | 4.2% | 8.1% | 8.2% | 8.9% | 10.1% | 11.5% | 13.2% | 14.4% | 14.8% | 16.3% | 15.2% |
| IRA/KEOGH Accounts | 0.3% | 1.5% | 2.1% | 3.0% | 4.5% | 5.2% | 5.5% | 5.6% | 5.3% | 6.0% | 5.7% |
| All Other Shares | 0.8% | 0.9% | 1.1% | 1.0% | 0.9% | 0.8% | 0.8% | 1.0% | 0.7% | 0.8% | 0.8% |
| Non-Member Deposits | 1.6% | 0.6% | 0.5% | 0.3% | 0.3% | 0.3% | 0.4% | 0.3% | 0.4% | 0.4% | 0.4% |
| Total Shares and Deposits | 80.3% | 77.6% | 76.0% | 75.2% | 76.8% | 79.4% | 83.8% | 85.4% | 85.6% | 84.0% | 83.9% |
| Total Equity | 17.8% | 14.9% | 13.1% | 11.5% | 10.6% | 10.2% | 10.3% | 10.6% | 10.8% | 10.7% | 10.6% |
| TOTAL LIABILITIES, SHARES, AND EQUITY | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% |
| Net Worth | 17.9% | 15.0% | 13.2% | 11.6% | 10.7% | 10.4% | 10.6% | 10.8% | 11.1% | 10.9% | 10.9% |
| Total Equity + Allow. for Loan Loss | 19.1% | 15.7% | 13.6% | 11.9% | 11.0% | 10.6% | 10.9% | 11.1% | 11.4% | 11.3% | 11.3% |
| Balance Sheet Growth YTD Annualized | | | | | | | | | | | |
| Total Investments | 1.3% | 8.2% | 1.2% | 4.1% | 5.9% | 12.0% | 15.2% | 11.3% | 26.4% | 19.3% | 17.0% |
| Total Loans and Leases | -21.9% | -16.1% | -19.4% | -16.8% | -10.5% | -8.6% | -8.6% | -10.1% | 2.2% | 8.6% | 3.3% |
| TOTAL ASSETS | -9.7% | -3.7% | -8.0% | -5.2% | -1.9% | 0.8% | 0.1% | -3.4% | 8.3% | 11.0% | 7.1% |
| Total Liabilities | -16.2% | -2.1% | -5.6% | 1.9% | 0.0% | 4.0% | 4.5% | -2.5% | 20.5% | 8.1% | 6.7% |
| Total Shares and Deposits | -9.6% | -4.1% | -8.4% | -6.1% | -2.2% | 0.5% | -0.3% | -3.6% | 7.6% | 11.0% | 7.0% |
| Equity Capital | -9.3% | -2.0% | -7.9% | -7.0% | -1.7% | 0.2% | 0.7% | -2.2% | 10.0% | 12.7% | 8.5% |
| TOTAL LIABILITIES, SHARES, AND EQUITY | -9.7% | -3.7% | -8.0% | -5.2% | -1.9% | 0.8% | 0.1% | -3.4% | 8.3% | 11.0% | 7.1% |

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| Loan Quality | Peer <2mm | Peer 2-5mm | Peer 5-10mm | Peer 10-20mm | Peer 20-50mm | Peer 50-100mm | Peer 100-200mm | Peer 200-500mm | Peer 500mm-1B | Peer GT 1 Billion | Peer ALL FICUs |
|----------------------------------------------------|-----------|------------|-------------|--------------|--------------|---------------|----------------|----------------|---------------|-------------------|----------------|
| Delinquent Loans / Net Loans | 3.90% | 2.15% | 1.69% | 1.47% | 1.18% | 1.11% | 1.07% | 0.85% | 0.79% | 0.77% | 0.82% |
| Delinquent Loans / Total Capital | 8.6% | 5.9% | 4.9% | 4.8% | 4.5% | 4.9% | 5.4% | 4.7% | 4.7% | 4.8% | 4.8% |
| Delinquent Loans + OREO / Net Loans + OREO | 4.0% | 2.2% | 1.8% | 1.6% | 1.3% | 1.3% | 1.3% | 1.0% | 0.9% | 0.8% | 0.9% |
| Delinquent Loans > 6mo / Delinquent Loans | 37.6% | 31.1% | 32.2% | 32.3% | 31.3% | 29.6% | 30.6% | 29.4% | 29.4% | 33.0% | 31.8% |
| Allowance for Loan Losses/Net Loans | 3.09% | 1.82% | 1.27% | 1.04% | 0.98% | 0.92% | 1.02% | 0.91% | 0.93% | 0.98% | 0.97% |
| Loans 2 to less than 6 months Delinquent (\$000s) | \$9 | \$24 | \$37 | \$64 | \$124 | \$292 | \$606 | \$1,171 | \$2,623 | \$10,731 | \$885 |
| Loans 6 to less than 12 months Delinquent (\$000s) | \$4 | \$8 | \$11 | \$19 | \$34 | \$77 | \$161 | \$296 | \$638 | \$2,543 | \$217 |
| Loans 12 months and over Delinquent (\$000s) | \$2 | \$3 | \$7 | \$11 | \$23 | \$46 | \$106 | \$192 | \$452 | \$2,740 | \$196 |
| Total Delinquent Loans (\$000s) | \$15 | \$34 | \$55 | \$95 | \$181 | \$415 | \$873 | \$1,660 | \$3,712 | \$16,014 | \$1,298 |
| Delinquency by Category | | | | | | | | | | | |
| Unsecured Credit Card | 0.02% | 0.10% | 0.23% | 0.35% | 0.45% | 0.43% | 0.42% | 0.49% | 0.50% | 0.82% | 0.70% |
| STS Loans | 5.29% | 3.27% | 2.22% | 2.14% | 2.25% | 2.53% | 3.72% | 2.29% | 7.25% | 6.44% | 3.96% |
| Non-Federally Guaranteed Student Loans | 4.98% | 2.71% | 0.48% | 2.87% | 1.75% | 1.72% | 1.38% | 1.31% | 1.91% | 1.01% | 1.27% |
| New Vehicle Loans | 1.87% | 1.28% | 0.95% | 0.74% | 0.57% | 0.51% | 0.47% | 0.44% | 0.43% | 0.39% | 0.42% |
| Used Vehicle Loans | 3.41% | 2.08% | 1.81% | 1.45% | 1.21% | 1.11% | 0.96% | 0.87% | 0.77% | 0.70% | 0.79% |
| 1st Mortgage Fixed | 0.00% | 1.49% | 1.11% | 1.36% | 0.95% | 0.97% | 0.76% | 0.65% | 0.52% | 0.41% | 0.48% |
| 1st Mortgage Adj | 0.00% | 1.35% | 0.36% | 1.63% | 1.04% | 0.89% | 0.92% | 0.77% | 0.67% | 0.79% | 0.79% |
| Other RE Fixed | 3.63% | 2.42% | 2.28% | 1.16% | 1.41% | 1.19% | 0.83% | 0.82% | 0.72% | 0.63% | 0.74% |
| Other RE Adj | 0.00% | 1.38% | 1.56% | 1.70% | 0.78% | 0.73% | 0.65% | 0.51% | 0.42% | 0.42% | 0.47% |
| Leases Receivable | 0.00% | 0.00% | 0.00% | 0.00% | 0.28% | 0.07% | 0.14% | 0.18% | 0.13% | 0.20% | 0.19% |
| All Other Loans | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Indirect Loans | 0.00% | 1.20% | 0.54% | 1.86% | 1.14% | 0.93% | 0.94% | 0.78% | 0.70% | 0.60% | 0.66% |
| Total 1st Mortgage Loans | 0.00% | 1.44% | 0.97% | 1.42% | 0.98% | 0.95% | 0.81% | 0.69% | 0.56% | 0.52% | 0.57% |
| MBL Delinquency Rate | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| MBL Delinquency as % of Total RE Loans | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| YTD Annualized | | | | | | | | | | | |
| Net Charge-Offs / Average Loans (Annualized) | 0.76% | 0.73% | 0.57% | 0.51% | 0.52% | 0.55% | 0.52% | 0.53% | 0.57% | 0.57% | 0.56% |
| Recoveries / Charge-Offs | 33.11% | 30.20% | 28.54% | 27.23% | 21.77% | 20.07% | 20.18% | 20.47% | 18.26% | 17.62% | 18.41% |
| Expected Charge-Offs / Net Loans | 1.25% | 0.87% | 0.67% | 0.63% | 0.53% | 0.57% | 0.49% | 0.44% | 0.38% | 0.38% | 0.40% |
| Provision for Loan Losses/Net Charge-Offs | 129.3% | 99.1% | 103.0% | 94.0% | 102.4% | 107.7% | 133.5% | 110.3% | 112.9% | 126.2% | 121.8% |
| Prov. for Loan Losses/Expected Charge-Offs | 80.9% | 84.5% | 87.6% | 76.6% | 101.6% | 106.2% | 143.7% | 134.6% | 169.7% | 194.4% | 172.6% |
| Bankruptcies / Net Loans | 0.80% | 1.26% | 0.86% | 0.94% | 0.77% | 1.04% | 0.82% | 0.72% | 0.65% | 0.57% | 0.64% |
| Total Amount of Loans Charged-Off (\$000s) | \$5 | \$18 | \$28 | \$48 | \$108 | \$272 | \$557 | \$1,372 | \$3,297 | \$14,113 | \$1,086 |
| Total Amount of Recoveries (\$000s) | \$2 | \$5 | \$8 | \$13 | \$24 | \$55 | \$113 | \$281 | \$602 | \$2,487 | \$200 |
| Net Charge Offs (\$000s) | \$3 | \$12 | \$20 | \$35 | \$85 | \$217 | \$445 | \$1,091 | \$2,695 | \$11,626 | \$886 |
| Net Charge-Offs by Category | | | | | | | | | | | |
| Unsecured Credit Card Loans | 0.03% | 0.07% | 0.18% | 0.28% | 0.46% | 0.58% | 0.65% | 0.82% | 1.07% | 1.84% | 1.48% |
| STS Loans | 4.01% | 6.82% | 4.90% | 5.24% | 4.51% | 5.32% | 10.47% | 6.66% | 20.59% | 15.49% | 9.76% |
| Non-Federally Guaranteed Student Loans | 0.30% | 3.08% | 1.47% | 0.03% | 0.07% | 0.09% | 0.09% | 0.20% | 0.23% | 0.48% | 0.35% |
| New Vehicle Loans | 0.27% | 0.18% | 0.17% | 0.17% | 0.21% | 0.27% | 0.29% | 0.44% | 0.52% | 0.46% | 0.44% |
| Used Vehicle Loans | 0.61% | 0.58% | 0.54% | 0.48% | 0.74% | 0.80% | 0.69% | 0.82% | 0.78% | 0.80% | 0.79% |
| Total 1st Mortgage RE Loans/LOC | -0.06% | 0.16% | 0.08% | 0.14% | 0.06% | 0.04% | 0.05% | 0.04% | 0.03% | 0.02% | 0.03% |
| Total Other RE Loans/ LOC | 0.00% | 0.89% | -0.02% | 0.10% | 0.05% | 0.03% | 0.07% | 0.08% | 0.03% | 0.01% | 0.03% |
| Leases Receivable | 0.00% | 0.00% | 0.00% | 3.82% | 1.06% | 0.34% | 0.10% | 0.18% | 0.25% | 0.26% | 0.26% |
| All Other Loans | 5.05% | 5.51% | 4.02% | 4.96% | 18.17% | -2.44% | -1.33% | -0.28% | -0.40% | -0.34% | -0.43% |
| Indirect Loans | 0.00% | 0.00% | 0.71% | 0.90% | 0.77% | 0.58% | 0.55% | 0.62% | 0.56% | 0.49% | 0.52% |
| Number of Credit Unions in Each Peer Group: | 494 | 498 | 595 | 757 | 1,078 | 744 | 560 | 492 | 252 | 287 | 5,757 |

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| Concentration Risk (% of Net Worth) | Peer <2mm | Peer 2-5mm | Peer 5-10mm | Peer 10-20mm | Peer 20-50mm | Peer 50-100mm | Peer 100-200mm | Peer 200-500mm | Peer 500mm-1B | Peer GT 1 Billion | Peer ALL FICUs |
|---------------------------------------------------|----------------|----------------|----------------|-----------------|-----------------|------------------|-------------------|-------------------|------------------|----------------------|-------------------|
| Deposits in Commercial Banks, S&Ls, Savings Banks | 11.12% | 9.38% | 20.14% | 24.03% | 24.95% | 14.74% | 7.10% | 3.14% | 0.73% | 0.12% | 2.56% |
| Credit Unions - Deposits in and Loans to | 1.60% | 3.70% | 4.68% | 6.63% | 6.56% | 4.44% | 2.42% | 0.99% | 0.28% | 0.03% | 0.76% |
| Total Investments in Corporate Credit Unions* | 43.55% | 45.04% | 47.21% | 49.72% | 47.63% | 43.87% | 38.33% | 24.43% | 11.75% | 4.33% | 13.05% |
| Marketable Securities | 12.38% | 53.78% | 87.49% | 124.46% | 142.24% | 155.46% | 139.03% | 146.73% | 129.84% | 143.76% | 141.79% |
| All Other Investments | 154.02% | 205.98% | 251.63% | 271.77% | 262.63% | 213.02% | 150.07% | 89.34% | 56.47% | 31.01% | 65.26% |
| Total Investments | 317.41% | 369.32% | 441.96% | 499.11% | 503.72% | 454.97% | 366.15% | 300.12% | 247.98% | 239.79% | 274.68% |
| Unsecured Loans | 81.85% | 76.83% | 69.15% | 62.44% | 55.08% | 54.19% | 52.03% | 54.42% | 54.48% | 68.80% | 63.34% |
| Vehicle Loans | 149.49% | 192.89% | 192.18% | 186.53% | 189.15% | 204.24% | 219.64% | 231.87% | 239.01% | 215.59% | 219.03% |
| New Vehicle Loans | 53.65% | 70.85% | 71.96% | 65.75% | 60.56% | 63.66% | 66.33% | 76.52% | 84.90% | 92.90% | 85.98% |
| Used Vehicle Loans | 95.84% | 122.04% | 120.22% | 120.77% | 128.59% | 140.58% | 153.31% | 155.35% | 154.11% | 122.69% | 133.05% |
| Total Real Estate | 3.80% | 17.72% | 38.21% | 83.84% | 148.89% | 195.79% | 248.48% | 279.30% | 304.14% | 346.05% | 311.24% |
| 1st Mortgage | 2.38% | 11.56% | 22.33% | 56.66% | 107.32% | 147.24% | 190.78% | 219.97% | 248.53% | 291.38% | 256.91% |
| 1st Mortgage Fxd | 1.95% | 7.61% | 18.29% | 42.97% | 77.70% | 108.82% | 136.15% | 155.71% | 188.39% | 206.81% | 184.15% |
| 1st Mortgage Adj | 0.43% | 3.95% | 4.03% | 13.70% | 29.62% | 38.43% | 54.63% | 64.26% | 60.15% | 84.56% | 72.76% |
| 2nd Mortgage | 1.42% | 6.16% | 15.89% | 27.17% | 41.57% | 48.55% | 57.70% | 59.33% | 55.60% | 54.67% | 54.33% |
| Closed-End Fxd | 1.38% | 3.83% | 8.59% | 13.45% | 18.94% | 18.83% | 22.73% | 20.75% | 17.55% | 14.70% | 16.43% |
| Closed-End Adj | 0.04% | 0.69% | 1.08% | 1.31% | 1.58% | 2.34% | 2.68% | 1.85% | 1.87% | 1.59% | 1.74% |
| Open-End Adj | 0.00% | 1.12% | 5.29% | 11.43% | 19.49% | 25.81% | 31.04% | 35.62% | 35.13% | 37.25% | 35.00% |
| Open-End Fxd | 0.00% | 0.51% | 0.92% | 0.98% | 1.55% | 1.58% | 1.24% | 1.12% | 1.07% | 1.14% | 1.16% |
| Other RE Loans | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Leases Receivable | 0.00% | 0.07% | 0.03% | 0.15% | 0.06% | 1.36% | 1.09% | 0.80% | 1.52% | 2.89% | 2.19% |
| All Other Loans/Lines of Credit to Members | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Total Loans | 236.18% | 287.94% | 300.07% | 333.84% | 395.06% | 458.28% | 526.35% | 569.65% | 605.02% | 640.95% | 602.09% |
| Indirect Loans | 0.00% | 0.33% | 1.07% | 10.17% | 22.74% | 59.94% | 88.64% | 120.69% | 150.20% | 138.94% | 126.83% |
| Percent of Vehicle Loans | 0.00% | 0.17% | 0.56% | 5.45% | 12.02% | 29.35% | 40.35% | 52.05% | 62.84% | 64.45% | 57.90% |
| Business Loans | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Participation Loans | 0.02% | 0.35% | 0.73% | 1.88% | 4.25% | 5.02% | 6.34% | 4.95% | 5.22% | 5.09% | 5.07% |
| Total Mortgage Exposure** | 4.58% | 18.43% | 39.90% | 85.69% | 159.23% | 225.73% | 301.37% | 354.82% | 375.46% | 421.90% | 380.24% |
| Total Real Estate | 3.80% | 17.72% | 38.21% | 83.84% | 148.89% | 195.79% | 248.48% | 279.30% | 304.14% | 346.05% | 311.24% |
| RE Business Loans | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Mortgage-Backed Investments | 0.78% | 0.71% | 1.69% | 1.85% | 10.34% | 29.93% | 52.89% | 75.52% | 71.33% | 75.85% | 69.00% |
| Federal Agency Securities (Mtg Backed) | 0.78% | 0.71% | 1.69% | 1.85% | 10.34% | 29.61% | 52.82% | 73.44% | 70.38% | 73.72% | 67.31% |
| Total Other Mortgage Backed Securities | 0.00% | 0.00% | 0.00% | 0.01% | 0.00% | 0.32% | 0.07% | 2.08% | 0.95% | 2.13% | 1.69% |



