

December 31, 2017

Earnings to Average Assets YTD Annualized	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
Investment Yield	1.07%			1.25%		0.87%	1.29%	1.97%	0.27%	2.08%	1.82%
Loan Yield	10.82%			4.23%		6.17%	6.65%	5.17%	3.86%	4.24%	4.36%
Net Loan Yield After NCOs	10.82%			4.23%		5.97%	5.56%	4.84%	2.76%	3.50%	3.58%
Asset Yield	5.32%			2.60%		3.83%	5.03%	3.53%	3.22%	3.69%	3.70%
Cost of Funds	-0.18%			-0.07%		-0.30%	-0.45%	-0.23%	-0.21%	-0.47%	-0.43%
Gross Spread	5.14%			2.52%		3.53%	4.59%	3.30%	3.01%	3.22%	3.28%
Provision Expense	-1.01%			-0.28%		-0.11%	-0.91%	-0.31%	-1.08%	-0.73%	-0.75%
Net Spread after Provision Expense	4.13%			2.25%		3.42%	3.68%	3.00%	1.94%	2.49%	2.53%
Total Non-Interest Income	0.37%			0.31%		1.18%	1.99%	1.01%	2.14%	2.27%	2.16%
Total Non-Interest Expense	-8.07%			-2.63%		-4.36%	-4.78%	-3.46%	-3.95%	-4.32%	-4.26%
Net Operating Expense	-7.71%			-2.33%		-3.18%	-2.79%	-2.45%	-1.81%	-2.05%	-2.10%
Non-Operating Gains (Losses)	0.00%			0.00%		0.03%	-0.08%	0.05%	-0.01%	0.00%	0.00%
OTTI Losses Recognized in Earnings	0.00%			0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
NCUSIF Stabilization Expense	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%
Return on Assets (ROA with Provision for LL)	-3.58%			-0.08%		0.27%	0.81%	0.60%	0.12%	0.43%	0.42%
Net Charge-Offs	0.00%			0.00%		-0.11%	-0.79%	-0.17%	-0.91%	-0.60%	-0.62%
ROA (with Net Charge-offs)	-2.57%			0.20%		0.26%	0.93%	0.73%	0.29%	0.56%	0.55%
ROA with Provision for LL - W/O NCUSIF Expense	-3.58%			-0.08%		0.27%	0.81%	0.60%	0.12%	0.43%	0.42%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-2.57%			0.20%		0.26%	0.93%	0.73%	0.29%	0.56%	0.55%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-5.23%			-1.13%		-2.06%	-2.58%	-2.12%	-2.38%	-2.61%	-2.55%
Travel and Conference Expense	0.00%			-0.02%		-0.06%	-0.05%	-0.05%	-0.01%	-0.01%	-0.02%
Office Occupancy Expense	-0.92%			0.00%		-0.27%	-0.47%	-0.24%	-0.33%	-0.42%	-0.40%
Office Operations Expense	-1.28%			-1.17%		-0.95%	-0.84%	-0.54%	-0.56%	-0.88%	-0.83%
Educational and Promotional Expense	0.00%			-0.05%		-0.16%	-0.14%	-0.14%	-0.07%	-0.07%	-0.08%
Loan Servicing Expense	-0.09%			-0.01%		-0.35%	-0.22%	-0.02%	-0.18%	-0.16%	-0.16%
Professional and Outside Services	-0.28%			-0.19%		-0.39%	-0.28%	-0.28%	-0.27%	-0.09%	-0.14%
Member Insurance	0.00%			0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Operating Fees (Exam. and/or Supervision Fees)	0.00%			-0.01%		-0.02%	-0.02%	-0.02%	-0.01%	-0.01%	-0.01%
Miscellaneous Operating Expenses	-0.28%			-0.04%		-0.10%	-0.18%	-0.05%	-0.11%	-0.07%	-0.08%
Total Non-Interest Expense	-8.07%			-2.63%		-4.36%	-4.78%	-3.46%	-3.95%	-4.32%	-4.26%
Other Performance Ratios											
Earning Asset Yield	4.46%			2.78%		4.13%	5.50%	3.67%	4.07%	3.84%	3.94%
Average Cost of Funds	-0.18%			-0.08%		-0.34%	-0.50%	-0.25%	-0.27%	-0.50%	-0.47%
FTE Employee / \$million of Loans & Share Drafts	0.00			0.34		0.51	0.41	0.43	0.54	0.29	0.32
Compensation & Benefits / FTE Emp.	\$0			\$51,333		\$56,473	\$71,476	\$68,398	\$40,773	\$89,032	\$82,695
Compensation & Benefits / \$million Lns. & S.D.s	\$0			\$17,309		\$27,533	\$28,599	\$28,988	\$28,334	\$26,906	\$27,076
Operating Expense / Loans & Share Drafts	0.00%			-4.04%		-5.82%	-5.30%	-4.73%	-4.71%	-4.45%	-4.52%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.00%			0.47%		1.58%	2.20%	1.38%	2.53%	2.33%	2.29%
Net Operating Expense / Loans & Share Drafts	0.00%			-3.56%		-4.24%	-3.10%	-3.36%	-2.18%	-2.11%	-2.23%
Operating Expense / Operating Revenue	0.00%			93.25%		93.11%	74.45%	81.32%	77.92%	80.57%	79.97%
Total Fixed Assets / Shares & Equity	0.00%			0.28%		4.13%	5.56%	1.50%	2.20%	2.82%	2.88%
Net Loans to Total Shares and Deposits	42.5%			48.2%		51.3%	76.2%	53.8%	94.6%	84.7%	83.0%
Members / FTE Employee	193.50			256.67		227.94	235.18	280.01	230.79	319.66	301.31

December 31, 2017

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	0.0%			6.2%		1.1%	1.2%	1.4%	1.3%	1.0%	1.0%
Total Investments	60.2%			47.8%		48.6%	24.4%	48.1%	8.7%	16.7%	18.6%
Unsecured Credit Card Loans/Lines of Credit	0.0%			0.0%		1.7%	3.2%	0.4%	7.9%	3.0%	3.2%
All Other Unsecured Loans/Lines of Credit	9.0%			1.7%		1.5%	1.5%	2.6%	1.1%	1.4%	1.5%
Short-Term Small Amount Loans (STS)	0.0%			0.0%		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Federally Guaranteed Student Loans	0.0%			0.0%		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
New Vehicle Loans	9.0%			3.0%		2.8%	7.0%	4.9%	18.2%	26.3%	23.4%
Used Vehicle Loans	17.1%			9.4%		7.6%	26.9%	8.7%	42.9%	30.4%	29.6%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%			25.5%		23.8%	20.9%	30.1%	11.9%	13.1%	14.4%
Total Other Real Estate Loans/Lines of Credit	0.0%			4.9%		7.4%	5.8%	1.2%	1.8%	1.1%	1.5%
Leases Receivable	0.0%			0.0%		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
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%
Other Loans (Purchased or to non-members)	0.0%			0.0%		0.0%	0.6%	0.1%	0.0%	1.5%	1.3%
Total Loans and Leases	35.1%			44.5%		44.8%	65.8%	47.9%	83.8%	76.9%	74.8%
Less: Allowance for Loan & Lease Losses	-0.7%			-0.3%		-0.5%	-0.9%	-0.5%	-1.5%	-0.7%	-0.8%
Net Loans and Leases	34.4%			44.2%		44.3%	64.9%	47.4%	82.3%	76.2%	74.1%
Total Other Assets	5.4%			1.8%		6.0%	9.5%	3.1%	7.7%	6.2%	6.3%
TOTAL ASSETS	100.0%			100.0%		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Total Liabilities											
Share Drafts	0.0%			18.8%		19.1%	18.9%	21.6%	5.5%	18.9%	18.1%
Regular Shares	82.2%			63.4%		42.8%	27.5%	22.7%	42.7%	19.6%	22.0%
Money Market Shares	0.0%			0.0%		5.0%	18.7%	32.8%	26.2%	28.2%	27.4%
Share Certificates	0.0%			0.5%		15.2%	15.9%	8.6%	11.4%	17.5%	16.5%
IRA/KEOGH Accounts	0.0%			6.3%		5.2%	4.3%	3.3%	2.9%	5.3%	5.0%
All Other Shares	0.0%			3.3%		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Member Deposits	0.3%			0.0%		0.0%	0.9%	0.0%	0.0%	1.2%	1.0%
Total Shares and Deposits	82.5%			92.3%		87.2%	86.2%	89.1%	88.6%	90.7%	90.2%
Total Equity	17.5%			7.7%		8.6%	11.8%	10.9%	7.8%	8.0%	8.4%
TOTAL LIABILITIES, SHARES, AND EQUITY	100.0%			100.0%		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Net Worth	17.5%			7.7%		8.7%	12.0%	11.3%	7.8%	9.7%	9.8%
Total Equity + Allow. for Loan Loss	18.2%			8.0%		9.1%	12.7%	11.4%	9.3%	8.7%	9.1%
Balance Sheet Growth YTD Annualized											
Total Investments	0.0%			-7.9%		68.0%	63.2%	17.5%	-69.5%	94.3%	53.3%
Total Loans and Leases	0.0%			-17.0%		-31.6%	-12.2%	-6.9%	-59.3%	15.4%	-0.6%
TOTAL ASSETS	0.0%			-7.3%		-2.2%	1.8%	3.8%	-60.7%	24.0%	6.5%
Total Liabilities	0.0%			0.0%		-60.7%	-16.7%	-8.5%	-47.3%	4787.4%	97.2%
Total Shares and Deposits	0.0%			-7.6%		5.1%	1.5%	3.4%	-59.9%	21.7%	5.8%
Equity Capital	0.0%			-3.1%		-0.8%	8.5%	7.5%	-70.8%	32.8%	6.3%
TOTAL LIABILITIES, SHARES, AND EQUITY	0.0%			-7.3%		-2.2%	1.8%	3.8%	-60.7%	24.0%	6.5%

December 31, 2017

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	4.96%			0.00%		1.68%	1.69%	1.74%	1.69%	1.18%	1.26%
Delinquent Loans / Total Capital	9.6%			0.0%		8.3%	8.7%	7.3%	15.2%	10.4%	10.3%
Delinquent Loans + OREO / Net Loans + OREO	5.1%			0.0%		3.0%	2.0%	1.9%	1.8%	1.3%	1.4%
Delinquent Loans > 6mo / Delinquent Loans	100.0%			0.0%		81.0%	16.1%	35.0%	0.5%	33.8%	30.1%
Allowance for Loan Losses/Net Loans	1.96%			0.63%		1.08%	1.36%	1.15%	1.88%	0.92%	1.02%
Loans 2 to less than 6 months Delinquent (\$000s)	\$0			\$0		\$96	\$1,163	\$2,664	\$8,968	\$24,346	\$5,431
Loans 6 to less than 12 months Delinquent (\$000s)	\$31			\$0		\$29	\$165	\$1,206	\$46	\$8,826	\$1,637
Loans 12 months and over Delinquent (\$000s)	\$0			\$0		\$381	\$59	\$227	\$0	\$3,583	\$699
Total Delinquent Loans (\$000s)	\$31			\$0		\$505	\$1,387	\$4,097	\$9,014	\$36,754	\$7,767
Delinquency by Category											
Unsecured Credit Card	0.00%			0.00%		0.02%	0.84%	0.27%	0.42%	0.71%	0.66%
STS Loans	0.00%			0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Non-Federally Guaranteed Student Loans	0.00%			0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
New Vehicle Loans	0.00%			0.00%		0.00%	0.98%	1.88%	1.49%	0.56%	0.62%
Used Vehicle Loans	3.29%			0.00%		0.77%	1.64%	3.02%	2.09%	0.73%	0.93%
1st Mortgage Fixed	0.00%			0.00%		0.11%	0.84%	1.23%	0.59%	8.75%	5.29%
1st Mortgage Adj	0.00%			0.00%		0.00%	1.67%	0.00%	0.00%	0.21%	0.27%
Other RE Fixed	0.00%			0.00%		0.00%	1.39%	0.27%	0.00%	0.01%	0.20%
Other RE Adj	0.00%			0.00%		0.00%	0.48%	0.00%	0.50%	2.03%	1.36%
Leases Receivable	0.00%			0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
All Other Loans	0.00%			0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Indirect Loans	0.00%			0.00%		0.00%	1.99%	3.27%	1.81%	0.62%	0.69%
Total 1st Mortgage Loans	0.00%			0.00%		0.07%	1.18%	1.08%	0.43%	2.97%	2.43%
MBL Delinquency Rate	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%
YTD Annualized											
Net Charge-Offs / Average Loans (Annualized)	0.00%			0.00%		0.20%	1.10%	0.33%	1.10%	0.74%	0.78%
Recoveries / Charge-Offs	0.00%			0.00%		34.05%	23.60%	17.87%	23.69%	22.14%	22.47%
Expected Charge-Offs / Net Loans	2.60%			0.01%		2.05%	0.48%	0.46%	0.31%	0.59%	0.57%
Provision for Loan Losses/Net Charge-Offs	0.0%			0.0%		94.1%	115.3%	178.4%	118.3%	120.9%	121.0%
Prov. for Loan Losses/Expected Charge-Offs	89.1%			9500.0%		9.2%	268.9%	130.4%	422.2%	152.9%	168.3%
Bankruptcies / Net Loans	0.00%			0.00%		4.00%	0.69%	0.25%	0.62%	1.16%	1.08%
Total Amount of Loans Charged-Off (\$000s)	\$0			\$0		\$116	\$1,285	\$1,007	\$12,292	\$28,878	\$6,369
Total Amount of Recoveries (\$000s)	\$0			\$0		\$40	\$303	\$180	\$2,912	\$6,394	\$1,431
Net Charge Offs (\$000s)	\$0			\$0		\$77	\$982	\$827	\$9,380	\$22,484	\$4,938
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%			0.00%		1.52%	2.39%	0.01%	2.13%	2.46%	2.30%
STS Loans	0.00%			0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Non-Federally Guaranteed Student Loans	0.00%			0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
New Vehicle Loans	0.00%			0.00%		0.00%	1.13%	0.16%	1.09%	0.60%	0.63%
Used Vehicle Loans	0.00%			0.00%		0.22%	1.69%	0.88%	1.28%	0.88%	0.96%
Total 1st Mortgage RE Loans/LOC	0.00%			0.00%		0.00%	0.03%	0.00%	0.00%	0.00%	0.00%
Total Other RE Loans/ LOC	0.00%			0.00%		0.00%	0.25%	0.00%	0.23%	-0.06%	0.05%
Leases Receivable	0.00%			0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
All Other Loans	0.00%			0.00%		0.39%	2.36%	26.12%	1.37%	0.53%	0.55%
Indirect Loans	0.00%			0.00%		0.00%	0.65%	0.38%	1.49%	0.60%	0.64%
Number of Credit Unions in Each Peer Group:	1			1		2	4	1	1	2	12

December 31, 2017

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	0.00%			0.00%		0.00%	0.42%	0.00%	0.00%	0.13%	0.13%
Credit Unions - Deposits in and Loans to	0.00%			0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total Investments in Corporate Credit Unions*	0.00%			22.32%		7.23%	5.15%	19.54%	11.92%	0.01%	2.16%
Marketable Securities	0.00%			0.00%		213.07%	26.18%	278.84%	9.39%	21.39%	38.05%
All Other Investments	321.15%			574.65%		270.09%	143.04%	72.83%	45.99%	42.51%	54.02%
Total Investments	343.91%			619.60%		556.36%	204.27%	427.46%	111.67%	171.80%	190.47%
Unsecured Loans	51.60%			21.72%		36.08%	39.09%	26.92%	115.80%	45.87%	47.82%
Vehicle Loans	148.72%			160.30%		119.00%	282.57%	120.27%	786.73%	582.70%	542.05%
New Vehicle Loans	51.28%			38.99%		32.38%	58.09%	43.16%	234.60%	270.49%	239.37%
Used Vehicle Loans	97.44%			121.31%		86.62%	224.47%	77.10%	552.14%	312.21%	302.69%
Total Real Estate	0.00%			394.44%		357.27%	223.06%	277.31%	176.08%	145.43%	162.09%
1st Mortgage	0.00%			330.91%		272.74%	174.48%	266.91%	153.31%	134.11%	147.00%
1st Mortgage Fxd	0.00%			331.01%		170.52%	102.26%	235.20%	113.40%	43.28%	63.29%
1st Mortgage Adj	0.00%			0.00%		102.22%	72.22%	31.72%	39.91%	90.83%	83.71%
2nd Mortgage	0.00%			63.54%		84.53%	48.57%	10.40%	22.77%	11.32%	15.10%
Closed-End Fxd	0.00%			0.00%		30.86%	8.40%	4.62%	3.18%	3.33%	4.04%
Closed-End Adj	0.00%			0.00%		0.00%	0.19%	0.68%	0.00%	1.52%	1.29%
Open-End Adj	0.00%			29.70%		44.13%	39.98%	5.09%	19.58%	6.36%	9.52%
Open-End Fxd	0.00%			33.84%		9.54%	0.00%	0.01%	0.00%	0.12%	0.25%
Other RE Loans	0.00%			0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Leases Receivable	0.00%			0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
All Other Loans/Lines of Credit to Members	0.00%			0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total Loans	200.32%			576.46%		512.81%	549.53%	425.70%	1078.62%	789.21%	764.75%
Indirect Loans	0.00%			0.00%		0.00%	35.19%	42.76%	487.33%	580.34%	503.42%
Percent of Vehicle Loans	0.00%			0.00%		0.00%	12.45%	35.56%	61.94%	99.60%	92.87%
Business Loans	0.00%			0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Loans	0.00%			0.00%		32.30%	5.80%	0.00%	0.00%	0.56%	1.21%
Total Mortgage Exposure**	0.00%			394.44%		495.17%	236.41%	528.54%	181.01%	152.92%	185.28%
Total Real Estate	0.00%			394.44%		357.27%	223.06%	277.31%	176.08%	145.43%	162.09%
RE Business Loans	0.00%			0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Mortgage-Backed Investments	0.00%			0.00%		137.91%	13.35%	251.23%	4.93%	7.49%	23.19%
Federal Agency Securities (Mtg Backed)	0.00%			0.00%		137.91%	13.35%	199.92%	4.93%	7.49%	20.26%
Total Other Mortgage Backed Securities	0.00%			0.00%		0.00%	0.00%	51.30%	0.00%	0.00%	2.93%



