

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	1.24%		1.19%		0.89%	1.37%	1.94%	0.22%	2.22%	1.88%	
Loan Yield	11.40%		4.18%		5.86%	6.43%	5.06%	3.50%	4.22%	4.28%	
Net Loan Yield After NCOs	9.00%		3.34%		5.66%	5.36%	4.74%	2.50%	3.44%	3.48%	
Asset Yield	6.11%		2.58%		3.81%	4.97%	3.49%	2.91%	3.71%	3.67%	
Cost of Funds	-0.15%		-0.08%		-0.30%	-0.44%	-0.22%	-0.19%	-0.46%	-0.41%	
Gross Spread	5.96%		2.50%		3.51%	4.53%	3.27%	2.72%	3.25%	3.26%	
Provision Expense	-1.31%		-0.37%		-0.11%	-1.06%	-0.27%	-1.04%	-0.77%	-0.79%	
Net Spread after Provision Expense	4.65%		2.13%		3.40%	3.47%	3.00%	1.68%	2.48%	2.48%	
Total Non-Interest Income	0.44%		0.32%		1.16%	2.00%	0.99%	2.00%	2.28%	2.15%	
Total Non-Interest Expense	-9.88%		-2.56%		-4.38%	-4.72%	-3.41%	-3.61%	-4.31%	-4.21%	
Net Operating Expense	-9.45%		-2.24%		-3.23%	-2.71%	-2.42%	-1.62%	-2.03%	-2.05%	
Non-Operating Gains (Losses)	0.00%		0.00%		0.03%	-0.05%	0.02%	-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)	-4.80%		-0.11%		0.20%	0.70%	0.60%	0.06%	0.45%	0.42%	
Net Charge-Offs	-1.16%		-0.41%		-0.12%	-0.79%	-0.17%	-0.82%	-0.64%	-0.64%	
ROA (with Net Charge-offs)	-4.65%		-0.14%		0.19%	0.97%	0.69%	0.27%	0.58%	0.56%	
ROA with Provision for LL - W/O NCUSIF Expense	-4.80%		-0.11%		0.20%	0.70%	0.60%	0.06%	0.45%	0.42%	
ROA with Net Charge-Offs - W/O NCUSIF Expense	-4.65%		-0.14%		0.19%	0.97%	0.69%	0.27%	0.58%	0.56%	
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-6.40%		-1.10%		-2.05%	-2.54%	-2.12%	-2.20%	-2.64%	-2.54%	
Travel and Conference Expense	0.00%		-0.03%		-0.07%	-0.05%	-0.05%	-0.01%	-0.01%	-0.02%	
Office Occupancy Expense	-1.16%		0.00%		-0.27%	-0.46%	-0.24%	-0.31%	-0.36%	-0.35%	
Office Operations Expense	-1.60%		-1.16%		-0.92%	-0.83%	-0.53%	-0.52%	-0.88%	-0.82%	
Educational and Promotional Expense	0.00%		-0.06%		-0.17%	-0.13%	-0.15%	-0.06%	-0.07%	-0.08%	
Loan Servicing Expense	-0.15%		-0.01%		-0.36%	-0.21%	-0.02%	-0.17%	-0.19%	-0.18%	
Professional and Outside Services	-0.29%		-0.19%		-0.40%	-0.28%	-0.25%	-0.25%	-0.08%	-0.12%	
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%		0.00%		-0.02%	-0.02%	-0.02%	-0.01%	-0.01%	-0.01%	
Miscellaneous Operating Expenses	-0.29%		-0.01%		-0.12%	-0.19%	-0.04%	-0.07%	-0.07%	-0.08%	
Total Non-Interest Expense	-9.88%		-2.56%		-4.38%	-4.72%	-3.41%	-3.61%	-4.31%	-4.21%	
Other Performance Ratios											
Earning Asset Yield	4.80%		2.74%		4.12%	5.41%	3.64%	3.68%	3.86%	3.91%	
Average Cost of Funds	-0.13%		-0.08%		-0.35%	-0.50%	-0.25%	-0.25%	-0.48%	-0.45%	
FTE Employee / \$million of Loans & Share Drafts	0.00		0.33		0.48	0.40	0.41	0.53	0.29	0.32	
Compensation & Benefits / FTE Emp.	\$0		\$56,667		\$56,577	\$70,321	\$69,303	\$29,504	\$88,998	\$81,971	
Compensation & Benefits / \$million Lns. & S.D.s	\$0		\$16,790		\$25,899	\$27,342	\$28,515	\$23,558	\$27,121	\$26,850	
Operating Expense / Loans & Share Drafts	0.00%		-3.90%		-5.53%	-5.08%	-4.59%	-3.87%	-4.43%	-4.44%	
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.00%		0.49%		1.46%	2.16%	1.34%	2.14%	2.35%	2.27%	
Net Operating Expense / Loans & Share Drafts	0.00%		-3.42%		-4.07%	-2.92%	-3.26%	-1.73%	-2.09%	-2.17%	
Operating Expense / Operating Revenue	0.00%		91.00%		94.40%	73.97%	81.21%	78.02%	79.81%	79.30%	
Total Fixed Assets / Shares & Equity	0.00%		0.28%		4.20%	5.38%	1.51%	2.32%	2.85%	2.90%	
Net Loans to Total Shares and Deposits	42.5%		51.1%		49.9%	75.4%	54.2%	94.6%	86.0%	83.9%	
Members / FTE Employee	259.33		257.33		225.18	238.85	295.99	236.93	320.04	303.53	

September 30, 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%			12.0%		1.7%	1.3%	2.0%	1.4%	1.5%	1.5%
Total Investments	60.3%			39.2%		49.6%	26.4%	46.9%	8.9%	15.8%	17.9%
Unsecured Credit Card Loans/Lines of Credit	0.0%			0.0%		1.6%	3.2%	0.4%	8.1%	3.0%	3.2%
All Other Unsecured Loans/Lines of Credit	7.6%			1.5%		1.4%	1.6%	2.7%	1.2%	1.5%	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	9.9%			3.1%		2.7%	6.8%	4.7%	17.8%	26.3%	23.4%
Used Vehicle Loans	17.4%			9.5%		7.2%	26.2%	8.5%	42.9%	30.7%	29.8%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%			25.5%		23.7%	20.6%	30.7%	12.2%	12.9%	14.3%
Total Other Real Estate Loans/Lines of Credit	0.0%			7.7%		6.4%	5.8%	1.2%	1.7%	1.2%	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%	0.0%	0.0%	1.7%	1.4%
Total Loans and Leases	34.9%			47.3%		43.2%	64.7%	48.2%	83.9%	77.2%	75.0%
Less: Allowance for Loan & Lease Losses	-0.6%			-0.1%		-0.5%	-1.0%	-0.5%	-1.6%	-0.7%	-0.7%
Net Loans and Leases	34.4%			47.2%		42.7%	63.7%	47.7%	82.3%	76.5%	74.3%
Total Other Assets	5.3%			1.7%		6.1%	8.5%	3.3%	7.4%	6.3%	6.3%
TOTAL ASSETS	100.0%			100.0%		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
LIABILITIES, SHARES, AND EQUITY											
Total Liabilities	0.0%			0.0%		5.2%	2.6%	0.0%	3.6%	2.3%	2.4%
Share Drafts	0.0%			18.1%		20.2%	19.0%	22.4%	5.6%	18.7%	18.0%
Regular Shares	81.9%			64.2%		41.5%	27.5%	22.1%	42.2%	19.3%	21.7%
Money Market Shares	0.0%			0.0%		4.6%	19.2%	32.6%	26.7%	27.8%	27.2%
Share Certificates	0.0%			0.5%		15.0%	15.1%	8.6%	11.3%	16.7%	15.8%
IRA/KEOGH Accounts	0.0%			6.4%		5.1%	4.3%	3.4%	2.9%	5.3%	5.0%
All Other Shares	0.2%			3.5%		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Member Deposits	0.0%			0.0%		0.0%	0.7%	0.0%	0.0%	2.0%	1.7%
Total Shares and Deposits	82.1%			92.6%		86.4%	85.8%	89.0%	88.7%	89.7%	89.4%
Total Equity	17.9%			7.4%		8.4%	11.6%	11.0%	7.7%	7.9%	8.3%
TOTAL LIABILITIES, SHARES, AND EQUITY	100.0%			100.0%		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Net Worth	17.9%			7.4%		8.4%	11.7%	11.2%	7.7%	9.6%	9.7%
Total Equity + Allow. for Loan Loss	18.4%			7.5%		8.8%	12.6%	11.5%	9.2%	8.6%	9.0%
Balance Sheet Growth YTD Annualized											
Total Investments	0.0%			-26.5%		100.8%	101.2%	18.0%	-92.1%	111.6%	63.4%
Total Loans and Leases	0.0%			-8.6%		-43.3%	-18.4%	-9.7%	-79.5%	21.5%	-0.2%
TOTAL ASSETS	0.0%			-2.1%		0.3%	2.2%	3.8%	-81.3%	32.4%	8.9%
Total Liabilities	0.0%			0.0%		-65.7%	14.6%	-4.6%	-63.1%	11837.7%	299.0%
Total Shares and Deposits	0.0%			-2.1%		8.9%	1.1%	3.1%	-80.2%	27.5%	6.6%
Equity Capital	0.0%			-1.7%		-2.0%	8.1%	9.9%	-95.3%	41.6%	6.6%
TOTAL LIABILITIES, SHARES, AND EQUITY	0.0%			-2.1%		0.3%	2.2%	3.8%	-81.3%	32.4%	8.9%

September 30, 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	5.31%			0.00%		1.97%	1.73%	1.91%	1.55%	0.97%	1.08%
Delinquent Loans / Total Capital	10.1%			0.0%		9.6%	8.9%	8.0%	14.1%	8.7%	9.1%
Delinquent Loans + OREO / Net Loans + OREO	5.4%			0.0%		3.2%	2.2%	2.0%	1.8%	1.1%	1.2%
Delinquent Loans > 6mo / Delinquent Loans	93.9%			0.0%		68.1%	10.9%	29.1%	0.8%	34.1%	29.3%
Allowance for Loan Losses/Net Loans	1.64%			0.22%		1.10%	1.52%	1.03%	1.88%	0.88%	0.99%
Loans 2 to less than 6 months Delinquent (\$000s)	\$2			\$0		\$186	\$1,244	\$3,174	\$8,143	\$20,118	\$4,742
Loans 6 to less than 12 months Delinquent (\$000s)	\$31			\$0		\$42	\$94	\$1,106	\$69	\$8,052	\$1,481
Loans 12 months and over Delinquent (\$000s)	\$0			\$0		\$355	\$59	\$196	\$0	\$2,360	\$488
Total Delinquent Loans (\$000s)	\$33			\$0		\$583	\$1,397	\$4,476	\$8,212	\$30,530	\$6,711
Delinquency by Category											
Unsecured Credit Card	0.00%			0.00%		0.17%	0.93%	0.20%	0.40%	0.86%	0.78%
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%	0.91%	1.60%	1.51%	0.38%	0.46%
Used Vehicle Loans	3.87%			0.00%		1.38%	1.57%	2.30%	1.93%	0.57%	0.76%
1st Mortgage Fixed	0.00%			0.00%		0.55%	1.32%	1.81%	0.17%	6.98%	4.37%
1st Mortgage Adj	0.00%			0.00%		0.00%	1.64%	0.00%	0.42%	0.20%	0.28%
Other RE Fixed	0.00%			0.00%		0.00%	2.98%	1.72%	0.00%	0.01%	0.44%
Other RE Adj	0.00%			0.00%		0.00%	0.54%	0.81%	0.27%	3.99%	2.62%
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%	1.52%	1.23%	1.58%	0.48%	0.54%
Total 1st Mortgage Loans	0.00%			0.00%		0.34%	1.46%	1.60%	0.23%	2.30%	2.00%
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)	2.40%			0.84%		0.20%	1.08%	0.33%	1.00%	0.78%	0.80%
Recoveries / Charge-Offs	0.00%			0.00%		31.64%	22.99%	18.13%	23.02%	20.81%	21.28%
Expected Charge-Offs / Net Loans	2.57%			0.01%		1.91%	0.45%	0.40%	0.27%	0.51%	0.49%
Provision for Loan Losses/Net Charge-Offs	112.5%			90.5%		89.3%	134.4%	157.3%	125.9%	121.0%	123.0%
Prov. for Loan Losses/Expected Charge-Offs	106.2%			9500.0%		9.4%	329.3%	130.3%	467.8%	185.3%	202.0%
Bankruptcies / Net Loans	0.00%			0.00%		3.79%	0.63%	0.09%	0.47%	0.90%	0.84%
Total Amount of Loans Charged-Off (\$000s)	\$11			\$56		\$118	\$1,279	\$1,000	\$12,077	\$29,395	\$6,440
Total Amount of Recoveries (\$000s)	\$0			\$0		\$37	\$294	\$181	\$2,780	\$6,118	\$1,371
Net Charge Offs (\$000s)	\$11			\$56		\$81	\$985	\$819	\$9,297	\$23,277	\$5,070
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%			0.00%		1.68%	2.54%	0.03%	2.07%	2.59%	2.37%
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%	1.02%	0.05%	1.05%	0.63%	0.66%
Used Vehicle Loans	2.59%			3.98%		0.00%	1.65%	0.88%	1.10%	0.94%	0.99%
Total 1st Mortgage RE Loans/LOC	0.00%			0.00%		0.00%	0.04%	0.00%	0.00%	0.00%	0.00%
Total Other RE Loans/ LOC	0.00%			0.00%		0.00%	0.17%	0.00%	0.12%	-0.22%	-0.07%
Leases Receivable	0.00%			0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
All Other Loans	4.62%			0.00%		0.42%	2.05%	5.57%	0.73%	0.39%	0.38%
Indirect Loans	0.00%			0.00%		0.00%	0.48%	0.29%	1.05%	0.46%	0.49%
Number of Credit Unions in Each Peer Group:	1			1		2	4	1	1	2	12

September 30, 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%	0.43%	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%			0.00%		33.90%	4.41%	14.60%	24.21%	0.01%	2.75%
Marketable Securities	0.00%			0.00%		223.26%	32.40%	239.79%	10.27%	19.62%	34.90%
All Other Investments	322.64%			529.24%		261.59%	155.87%	105.61%	51.55%	56.90%	68.50%
Total Investments	337.42%			529.24%		588.89%	225.57%	418.28%	115.74%	163.99%	185.36%
Unsecured Loans	42.45%			19.82%		36.08%	40.89%	27.83%	120.43%	46.06%	48.33%
Vehicle Loans	152.83%			169.77%		117.85%	282.21%	117.39%	793.61%	593.04%	550.83%
New Vehicle Loans	55.35%			41.53%		32.40%	58.26%	41.66%	232.65%	273.74%	242.06%
Used Vehicle Loans	97.48%			128.25%		85.45%	223.96%	75.73%	560.96%	319.30%	308.77%
Total Real Estate	0.00%			448.46%		358.20%	225.39%	284.12%	181.58%	145.89%	163.26%
1st Mortgage	0.00%			344.00%		281.95%	175.79%	273.65%	159.59%	133.74%	147.55%
1st Mortgage Fxd	0.00%			344.00%		171.79%	100.52%	242.49%	117.41%	41.40%	62.19%
1st Mortgage Adj	0.00%			0.00%		110.17%	75.28%	31.16%	42.17%	92.34%	85.36%
2nd Mortgage	0.00%			104.46%		76.25%	49.59%	10.47%	22.00%	12.15%	15.71%
Closed-End Fxd	0.00%			0.00%		31.35%	7.36%	4.60%	3.17%	3.46%	4.08%
Closed-End Adj	0.00%			0.00%		0.00%	0.20%	0.76%	0.00%	1.47%	1.26%
Open-End Adj	0.00%			68.29%		44.90%	42.04%	5.11%	18.82%	7.22%	10.33%
Open-End Fxd	0.00%			36.17%		0.00%	0.00%	0.00%	0.00%	0.00%	0.04%
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	195.28%			638.06%		512.66%	553.21%	429.71%	1095.62%	802.16%	776.78%
Indirect Loans	0.00%			0.00%		0.00%	33.31%	37.52%	495.06%	587.52%	509.78%
Percent of Vehicle Loans	0.00%			0.00%		0.00%	11.80%	31.97%	62.38%	99.07%	92.55%
Business Loans	0.00%			0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Loans	0.00%			0.00%		34.66%	6.78%	0.00%	0.00%	0.71%	1.41%
Total Mortgage Exposure**	0.00%			448.46%		506.66%	242.31%	492.34%	187.01%	153.24%	184.23%
Total Real Estate	0.00%			448.46%		358.20%	225.39%	284.12%	181.58%	145.89%	163.26%
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%		148.46%	16.92%	208.22%	5.43%	7.35%	20.97%
Federal Agency Securities (Mtg Backed)	0.00%			0.00%		148.46%	16.92%	168.91%	5.43%	7.35%	18.74%
Total Other Mortgage Backed Securities	0.00%			0.00%		0.00%	0.00%	39.31%	0.00%	0.00%	2.24%



