

June 30, 2018

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	0.20%		1.47%		0.81%	1.00%	2.03%	0.64%	1.63%	1.58%	
Loan Yield	8.33%		4.29%		8.49%	7.46%	5.72%	6.19%	4.24%	4.60%	
Net Loan Yield After NCOs	-1.92%		4.08%		8.02%	6.33%	5.28%	4.27%	3.57%	3.83%	
Asset Yield	3.15%		2.71%		4.30%	5.16%	3.69%	5.27%	3.54%	3.75%	
Cost of Funds	-0.12%		-0.06%		-0.31%	-0.48%	-0.26%	-0.35%	-0.48%	-0.46%	
Gross Spread	3.03%		2.64%		3.99%	4.67%	3.43%	4.92%	3.05%	3.28%	
Provision Expense	-3.03%		0.38%		0.19%	-0.75%	-0.38%	-1.68%	-0.54%	-0.61%	
Net Spread after Provision Expense	0.00%		3.03%		4.18%	3.92%	3.05%	3.24%	2.51%	2.67%	
Total Non-Interest Income	0.23%		0.27%		1.25%	2.22%	1.15%	3.35%	2.05%	2.08%	
Total Non-Interest Expense	-5.94%		-3.09%		-4.62%	-4.87%	-3.56%	-6.01%	-3.91%	-4.08%	
Net Operating Expense	-5.71%		-2.82%		-3.37%	-2.65%	-2.41%	-2.66%	-1.86%	-2.00%	
Non-Operating Gains (Losses)	0.00%		0.00%		-0.03%	-0.02%	0.00%	-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)	-5.71%		0.21%		0.78%	1.24%	0.64%	0.58%	0.64%	0.67%	
Net Charge-Offs	-3.73%		-0.10%		-0.22%	-0.75%	-0.20%	-1.61%	-0.52%	-0.58%	
ROA (with Net Charge-offs)	-6.41%		-0.27%		0.37%	1.25%	0.82%	0.64%	0.67%	0.70%	
ROA with Provision for LL - W/O NCUSIF Expense	-5.71%		0.21%		0.78%	1.24%	0.64%	0.58%	0.64%	0.67%	
ROA with Net Charge-Offs - W/O NCUSIF Expense	-6.41%		-0.27%		0.37%	1.25%	0.82%	0.64%	0.67%	0.70%	
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-3.26%		-1.12%		-2.26%	-2.68%	-2.21%	-3.55%	-2.35%	-2.43%	
Travel and Conference Expense	0.00%		-0.03%		-0.12%	-0.06%	-0.05%	-0.01%	-0.01%	-0.02%	
Office Occupancy Expense	-0.70%		0.00%		-0.28%	-0.51%	-0.23%	-0.53%	-0.35%	-0.37%	
Office Operations Expense	-1.28%		-1.19%		-1.07%	-0.85%	-0.54%	-0.91%	-0.81%	-0.81%	
Educational and Promotional Expense	0.00%		-0.02%		-0.15%	-0.15%	-0.15%	-0.11%	-0.06%	-0.07%	
Loan Servicing Expense	-0.12%		-0.02%		-0.19%	-0.19%	-0.02%	-0.22%	-0.14%	-0.14%	
Professional and Outside Services	-0.23%		-0.16%		-0.41%	-0.27%	-0.27%	-0.54%	-0.11%	-0.16%	
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%		-0.03%		-0.03%	-0.02%	-0.02%	-0.03%	-0.01%	-0.01%	
Miscellaneous Operating Expenses	-0.35%		-0.53%		-0.12%	-0.14%	-0.06%	-0.12%	-0.07%	-0.08%	
Total Non-Interest Expense	-5.94%		-3.09%		-4.62%	-4.87%	-3.56%	-6.01%	-3.91%	-4.08%	
Other Performance Ratios											
Earning Asset Yield	3.36%		2.80%		4.67%	5.68%	3.85%	5.64%	3.73%	3.96%	
Average Cost of Funds	-0.14%		-0.07%		-0.35%	-0.54%	-0.29%	-0.38%	-0.53%	-0.51%	
FTE Employee / \$million of Loans & Share Drafts	3.27		0.27		0.62	0.45	0.45	0.53	0.28	0.32	
Compensation & Benefits / FTE Emp.	\$28,000		\$64,600		\$56,720	\$70,553	\$71,568	\$73,615	\$85,465	\$82,001	
Compensation & Benefits / \$million Lns. & S.D.s	\$92,381		\$16,913		\$35,103	\$31,696	\$32,158	\$39,739	\$24,587	\$26,215	
Operating Expense / Loans & Share Drafts	-16.81%		-4.67%		-7.19%	-5.76%	-5.18%	-6.73%	-4.09%	-4.40%	
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.66%		0.41%		1.95%	2.62%	1.67%	3.75%	2.14%	2.25%	
Net Operating Expense / Loans & Share Drafts	-16.15%		-4.26%		-5.24%	-3.13%	-3.51%	-2.97%	-1.94%	-2.15%	
Operating Expense / Operating Revenue	183.41%		105.62%		88.98%	72.62%	78.95%	73.76%	78.66%	77.97%	
Total Fixed Assets / Shares & Equity	3.92%		0.27%		4.01%	5.86%	1.45%	1.69%	2.69%	2.74%	
Net Loans to Total Shares and Deposits	46.3%		51.2%		53.4%	76.5%	52.5%	96.1%	85.9%	84.0%	
Members / FTE Employee	184.00		284.00		217.28	228.51	290.50	252.92	328.89	310.47	

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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	0.0%			0.4%		1.6%	1.3%	1.4%	1.3%	0.8%	0.9%
Total Investments	56.5%			50.9%		45.7%	24.1%	49.0%	7.5%	16.2%	18.0%
Unsecured Credit Card Loans/Lines of Credit	0.0%			0.0%		1.9%	3.0%	0.4%	7.9%	2.8%	3.0%
All Other Unsecured Loans/Lines of Credit	8.7%			1.4%		1.8%	1.5%	2.7%	0.9%	1.4%	1.4%
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	10.8%			7.9%		2.9%	7.0%	5.1%	18.5%	26.5%	23.7%
Used Vehicle Loans	19.4%			7.2%		8.1%	28.6%	8.9%	42.9%	30.7%	30.0%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%			27.0%		24.7%	19.9%	28.8%	13.2%	13.9%	15.0%
Total Other Real Estate Loans/Lines of Credit	0.0%			3.5%		8.0%	5.7%	1.2%	1.7%	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%	0.3%	0.0%	0.0%	1.5%	1.2%
Total Loans and Leases	39.0%			46.9%		47.3%	66.1%	47.0%	85.2%	77.8%	75.8%
Less: Allowance for Loan & Lease Losses	-0.7%			-0.1%		-0.3%	-0.9%	-0.6%	-1.5%	-0.7%	-0.7%
Net Loans and Leases	38.3%			46.8%		47.0%	65.2%	46.4%	83.6%	77.1%	75.0%
Total Other Assets	5.2%			1.9%		5.6%	9.4%	3.3%	7.6%	5.8%	6.0%
TOTAL ASSETS	100.0%			100.0%		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
TOTAL LIABILITIES, SHARES, AND EQUITY											
Total Liabilities	0.0%			0.0%		2.3%	1.4%	0.0%	3.5%	1.2%	1.4%
Share Drafts	0.0%			22.1%		18.9%	19.9%	22.7%	8.6%	19.5%	18.9%
Regular Shares	84.1%			59.1%		42.8%	27.4%	22.2%	40.3%	19.5%	21.7%
Money Market Shares	0.0%			0.0%		5.0%	17.2%	33.1%	24.2%	27.2%	26.5%
Share Certificates	0.0%			0.6%		15.7%	16.0%	8.4%	12.3%	18.1%	17.1%
IRA/KEOGH Accounts	0.0%			6.2%		5.4%	4.3%	3.2%	2.8%	5.2%	4.9%
All Other Shares	0.0%			3.7%		0.0%	0.1%	0.0%	0.0%	0.0%	0.0%
Non-Member Deposits	0.1%			0.0%		0.8%	1.5%	0.0%	0.4%	1.2%	1.1%
Total Shares and Deposits	84.2%			91.7%		88.6%	86.4%	89.6%	88.7%	90.6%	90.2%
Total Equity	15.8%			8.3%		9.0%	12.2%	10.4%	7.8%	8.1%	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	15.8%			8.3%		9.3%	12.4%	11.5%	7.8%	9.8%	9.8%
Total Equity + Allow. for Loan Loss	16.4%			8.5%		9.4%	13.1%	11.0%	9.4%	8.8%	9.2%
Balance Sheet Growth YTD Annualized											
Total Investments	-24.6%			2.0%		-16.0%	2.0%	4.2%	-22.8%	-0.8%	-1.2%
Total Loans and Leases	7.7%			0.3%		6.6%	5.8%	-3.1%	7.8%	8.9%	8.3%
TOTAL ASSETS	-13.0%			-10.1%		-4.5%	4.7%	0.8%	4.5%	6.2%	5.6%
Total Liabilities	0.0%			0.0%		-90.1%	-47.6%	-8.7%	0.0%	0.8%	-6.1%
Total Shares and Deposits	-9.1%			-11.4%		-1.4%	5.0%	1.8%	4.6%	6.1%	5.6%
Equity Capital	-31.4%			5.1%		4.8%	11.0%	-7.9%	5.6%	8.1%	7.0%
TOTAL LIABILITIES, SHARES, AND EQUITY	-13.0%			-10.1%		-4.5%	4.7%	0.8%	4.5%	6.2%	5.6%

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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	0.00%			0.00%		1.99%	1.32%	1.62%	1.40%	1.00%	1.07%
Delinquent Loans / Total Capital	0.0%			0.0%		10.1%	6.7%	6.9%	12.8%	8.9%	8.9%
Delinquent Loans + OREO / Net Loans + OREO	0.0%			0.0%		2.1%	1.7%	1.8%	1.5%	1.1%	1.2%
Delinquent Loans > 6mo / Delinquent Loans	0.0%			0.0%		4.7%	8.7%	32.6%	1.5%	37.8%	32.0%
Allowance for Loan Losses/Net Loans	1.72%			0.26%		0.72%	1.33%	1.36%	1.84%	0.90%	1.00%
Loans 2 to less than 6 months Delinquent (\$000s)	\$0			\$0		\$590	\$1,022	\$2,522	\$7,667	\$20,326	\$4,676
Loans 6 to less than 12 months Delinquent (\$000s)	\$0			\$0		\$3	\$54	\$977	\$113	\$6,677	\$1,222
Loans 12 months and over Delinquent (\$000s)	\$0			\$0		\$26	\$44	\$241	\$0	\$5,653	\$981
Total Delinquent Loans (\$000s)	\$0			\$0		\$619	\$1,119	\$3,740	\$7,780	\$32,656	\$6,879
Delinquency by Category											
Unsecured Credit Card	0.00%			0.00%		0.53%	0.59%	0.22%	0.61%	0.63%	0.61%
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%	0.43%	2.69%	1.45%	0.45%	0.52%
Used Vehicle Loans	0.00%			0.00%		1.22%	1.42%	2.96%	1.80%	0.52%	0.72%
1st Mortgage Fixed	0.00%			0.00%		0.46%	0.79%	0.72%	0.17%	8.15%	4.96%
1st Mortgage Adj	0.00%			0.00%		0.00%	1.35%	0.00%	0.31%	0.21%	0.26%
Other RE Fixed	0.00%			0.00%		3.48%	2.40%	2.05%	0.00%	0.06%	0.80%
Other RE Adj	0.00%			0.00%		0.00%	0.52%	0.00%	0.62%	2.08%	1.42%
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%	0.43%	4.02%	1.60%	0.49%	0.57%
Total 1st Mortgage Loans	0.00%			0.00%		0.28%	1.04%	0.64%	0.22%	2.68%	2.18%
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)	10.26%			0.21%		0.47%	1.14%	0.43%	1.92%	0.67%	0.77%
Recoveries / Charge-Offs	0.00%			0.00%		25.77%	25.01%	20.22%	23.41%	23.24%	23.33%
Expected Charge-Offs / Net Loans	0.12%			0.00%		1.56%	0.38%	0.50%	0.38%	0.53%	0.52%
Provision for Loan Losses/Net Charge-Offs	81.3%			-400.0%		-88.2%	100.8%	187.0%	103.8%	105.5%	105.2%
Prov. for Loan Losses/Expected Charge-Offs	6933.3%			0.0%		-27.0%	308.5%	163.8%	534.0%	135.1%	158.5%
Bankruptcies / Net Loans	0.00%			0.00%		5.04%	0.29%	0.26%	0.82%	0.74%	0.74%
Total Amount of Loans Charged-Off (\$000s)	\$64			\$12		\$194	\$1,262	\$1,256	\$13,620	\$27,805	\$6,333
Total Amount of Recoveries (\$000s)	\$0			\$0		\$50	\$316	\$254	\$3,188	\$6,463	\$1,478
Net Charge Offs (\$000s)	\$64			\$12		\$144	\$946	\$1,002	\$10,432	\$21,342	\$4,856
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%			0.00%		2.40%	1.83%	0.23%	3.89%	2.11%	2.26%
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%	0.17%	0.60%	1.40%	0.57%	0.60%
Used Vehicle Loans	6.52%			0.00%		0.04%	1.63%	0.59%	1.74%	0.70%	0.84%
Total 1st Mortgage RE Loans/LOC	0.00%			0.00%		0.00%	0.37%	0.00%	0.00%	0.01%	0.03%
Total Other RE Loans/ LOC	0.00%			0.00%		0.00%	0.47%	0.00%	0.68%	0.12%	0.22%
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%	-2.35%	-1.64%	0.08%	0.16%	0.13%
Indirect Loans	0.00%			0.00%		0.00%	0.34%	0.56%	0.75%	0.27%	0.29%
Number of Credit Unions in Each Peer Group:	1			1		2	4	1	1	2	12

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%	0.00%	0.00%	0.00%	0.03%	0.02%
Credit Unions - Deposits in and Loans to	0.00%			0.00%		2.04%	0.00%	0.00%	0.00%	0.00%	0.02%
Total Investments in Corporate Credit Unions*	0.00%			45.02%		9.71%	15.49%	27.10%	18.54%	0.01%	3.63%
Marketable Securities	0.00%			0.00%		177.92%	23.60%	261.54%	7.79%	21.50%	36.38%
All Other Investments	341.44%			517.24%		254.40%	126.42%	77.51%	43.20%	46.63%	56.32%
Total Investments	357.79%			610.44%		494.00%	194.75%	425.40%	96.17%	165.62%	183.11%
Unsecured Loans	55.13%			16.26%		39.21%	36.78%	26.99%	112.55%	42.37%	44.67%
Vehicle Loans	191.63%			180.99%		119.22%	287.62%	121.29%	785.22%	586.27%	545.03%
New Vehicle Loans	68.44%			94.88%		31.27%	56.85%	44.03%	236.45%	271.86%	240.41%
Used Vehicle Loans	123.19%			86.11%		87.95%	230.77%	77.26%	548.76%	314.40%	304.62%
Total Real Estate	0.00%			365.81%		352.80%	206.90%	260.24%	191.47%	153.86%	167.74%
1st Mortgage	0.00%			323.94%		266.86%	160.65%	249.90%	169.14%	142.28%	152.56%
1st Mortgage Fxd	0.00%			323.94%		165.10%	89.12%	222.20%	114.23%	44.19%	62.42%
1st Mortgage Adj	0.00%			0.00%		101.76%	71.52%	27.70%	54.91%	98.10%	90.15%
2nd Mortgage	0.00%			41.87%		85.94%	46.25%	10.34%	22.34%	11.57%	15.18%
Closed-End Fxd	0.00%			0.00%		30.31%	5.79%	4.22%	3.39%	3.23%	3.78%
Closed-End Adj	0.00%			0.00%		0.00%	0.18%	0.58%	0.00%	1.37%	1.16%
Open-End Adj	0.00%			21.67%		46.18%	40.29%	5.54%	18.94%	6.85%	10.00%
Open-End Fxd	0.00%			20.20%		9.45%	0.00%	0.00%	0.00%	0.12%	0.23%
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	246.77%			563.05%		511.29%	533.98%	408.52%	1089.24%	797.65%	769.97%
Indirect Loans	0.00%			0.00%		0.00%	33.94%	49.92%	494.08%	578.69%	502.23%
Percent of Vehicle Loans	0.00%			0.00%		0.00%	11.80%	41.15%	62.92%	98.71%	92.15%
Business Loans	0.00%			0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Loans	0.00%			0.00%		28.98%	4.28%	8.17%	0.00%	0.31%	1.34%
Total Mortgage Exposure**	0.00%			365.81%		470.70%	219.69%	500.70%	195.47%	161.89%	190.34%
Total Real Estate	0.00%			365.81%		352.80%	206.90%	260.24%	191.47%	153.86%	167.74%
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%		117.90%	12.79%	240.46%	4.00%	8.04%	22.60%
Federal Agency Securities (Mtg Backed)	0.00%			0.00%		117.90%	12.79%	193.65%	4.00%	8.04%	19.96%
Total Other Mortgage Backed Securities	0.00%			0.00%		0.00%	0.00%	46.81%	0.00%	0.00%	2.65%



