

March 31, 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	0.76%			1.40%		0.71%	0.97%	1.97%	0.57%	1.61%	1.55%
Loan Yield	8.50%			4.38%		8.10%	7.42%	5.51%	6.16%	4.18%	4.54%
Net Loan Yield After NCOs	-12.43%			3.97%		7.88%	6.36%	4.79%	4.15%	3.41%	3.68%
Asset Yield	3.45%			2.69%		4.03%	5.11%	3.57%	5.21%	3.47%	3.68%
Cost of Funds	0.00%			-0.06%		-0.30%	-0.47%	-0.25%	-0.34%	-0.49%	-0.46%
Gross Spread	3.45%			2.63%		3.73%	4.64%	3.32%	4.87%	2.99%	3.22%
Provision Expense	-5.97%			1.01%		0.41%	-0.76%	-0.49%	-1.59%	-0.57%	-0.63%
Net Spread after Provision Expense	-2.53%			3.64%		4.14%	3.88%	2.84%	3.28%	2.41%	2.59%
Total Non-Interest Income	0.23%			0.28%		1.22%	2.48%	1.16%	3.68%	2.11%	2.17%
Total Non-Interest Expense	-5.28%			-3.89%		-4.50%	-4.89%	-3.52%	-6.28%	-3.97%	-4.15%
Net Operating Expense	-5.05%			-3.61%		-3.28%	-2.41%	-2.36%	-2.60%	-1.87%	-1.99%
Non-Operating Gains (Losses)	0.00%			0.00%		0.01%	-0.01%	0.01%	-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)	-7.58%			0.03%		0.87%	1.45%	0.49%	0.68%	0.55%	0.60%
Net Charge-Offs	-7.35%			-0.19%		-0.10%	-0.70%	-0.34%	-1.68%	-0.58%	-0.64%
ROA (with Net Charge-offs)	-8.96%			-1.17%		0.36%	1.52%	0.63%	0.59%	0.54%	0.59%
ROA with Provision for LL - W/O NCUSIF Expense	-7.58%			0.03%		0.87%	1.45%	0.49%	0.68%	0.55%	0.60%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-8.96%			-1.17%		0.36%	1.52%	0.63%	0.59%	0.54%	0.59%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-3.22%			-1.36%		-2.21%	-2.68%	-2.18%	-3.82%	-2.36%	-2.46%
Travel and Conference Expense	0.00%			-0.06%		-0.12%	-0.06%	-0.04%	-0.01%	-0.01%	-0.02%
Office Occupancy Expense	-0.69%			0.00%		-0.31%	-0.53%	-0.24%	-0.50%	-0.38%	-0.38%
Office Operations Expense	-0.69%			-1.20%		-1.05%	-0.87%	-0.53%	-0.90%	-0.82%	-0.82%
Educational and Promotional Expense	0.00%			-0.03%		-0.15%	-0.15%	-0.13%	-0.12%	-0.06%	-0.07%
Loan Servicing Expense	0.00%			0.00%		-0.14%	-0.16%	-0.03%	-0.23%	-0.14%	-0.14%
Professional and Outside Services	-0.46%			-0.16%		-0.38%	-0.28%	-0.26%	-0.52%	-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%		-0.02%	-0.01%	-0.02%	-0.03%	-0.01%	-0.01%
Miscellaneous Operating Expenses	-0.23%			-1.04%		-0.13%	-0.15%	-0.08%	-0.15%	-0.08%	-0.09%
Total Non-Interest Expense	-5.28%			-3.89%		-4.50%	-4.89%	-3.52%	-6.28%	-3.97%	-4.15%
Other Performance Ratios											
Earning Asset Yield	3.70%			2.79%		4.41%	5.63%	3.72%	5.55%	3.66%	3.88%
Average Cost of Funds	0.00%			-0.07%		-0.34%	-0.53%	-0.28%	-0.37%	-0.53%	-0.50%
FTE Employee / \$million of Loans & Share Drafts	3.41			0.24		0.62	0.45	0.44	0.55	0.29	0.32
Compensation & Benefits / FTE Emp.	\$28,000			\$86,000		\$56,308	\$69,190	\$71,758	\$78,543	\$84,827	\$81,971
Compensation & Benefits / \$million Lns. & S.D.s	\$93,333			\$20,927		\$34,656	\$31,847	\$31,747	\$43,367	\$24,809	\$26,617
Operating Expense / Loans & Share Drafts	-15.33%			-5.99%		-7.05%	-5.81%	-5.12%	-7.12%	-4.18%	-4.50%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.67%			0.44%		1.92%	2.95%	1.69%	4.17%	2.22%	2.35%
Net Operating Expense / Loans & Share Drafts	-14.67%			-5.55%		-5.14%	-2.86%	-3.43%	-2.94%	-1.96%	-2.15%
Operating Expense / Operating Revenue	143.75%			132.98%		91.43%	70.64%	79.65%	74.43%	79.90%	78.93%
Total Fixed Assets / Shares & Equity	3.88%			0.27%		4.08%	5.92%	1.44%	1.73%	2.69%	2.74%
Net Loans to Total Shares and Deposits	42.1%			50.6%		53.0%	75.9%	52.6%	93.6%	84.0%	82.3%
Members / FTE Employee	192.50			361.50		218.08	217.66	297.50	241.94	321.96	303.73

March 31, 2018

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%			0.5%		1.5%	1.2%	1.4%	1.4%	0.8%	0.9%
Total Investments	60.1%			51.4%		46.3%	24.6%	48.8%	9.5%	17.5%	19.3%
Unsecured Credit Card Loans/Lines of Credit	0.0%			0.0%		1.8%	3.0%	0.4%	7.5%	2.8%	3.0%
All Other Unsecured Loans/Lines of Credit	8.3%			1.4%		1.5%	1.4%	2.7%	1.0%	1.3%	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	9.7%			2.9%		2.9%	6.9%	4.9%	18.2%	26.3%	23.4%
Used Vehicle Loans	17.2%			11.9%		8.0%	27.4%	8.7%	43.0%	30.1%	29.5%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%			26.7%		24.6%	20.2%	29.2%	12.3%	13.4%	14.6%
Total Other Real Estate Loans/Lines of Credit	0.0%			3.4%		7.6%	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%	0.7%	0.0%	0.0%	1.2%	1.1%
Total Loans and Leases	35.2%			46.4%		46.4%	65.5%	47.1%	83.7%	76.3%	74.4%
Less: Allowance for Loan & Lease Losses	-0.6%			-0.1%		-0.4%	-0.9%	-0.6%	-1.5%	-0.7%	-0.7%
Net Loans and Leases	34.5%			46.4%		46.0%	64.6%	46.5%	82.1%	75.6%	73.6%
Total Other Assets	5.3%			1.7%		6.2%	9.6%	3.3%	6.9%	6.0%	6.1%
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%		3.4%	1.6%	0.0%	2.8%	1.2%	1.3%
Share Drafts	0.0%			20.7%		18.3%	20.0%	21.9%	6.5%	19.5%	18.8%
Regular Shares	83.4%			60.8%		43.0%	27.2%	22.8%	42.6%	19.9%	22.2%
Money Market Shares	0.0%			0.0%		5.2%	18.2%	33.0%	25.1%	27.8%	27.1%
Share Certificates	0.0%			0.5%		15.8%	15.5%	8.6%	11.7%	17.2%	16.3%
IRA/KEOGH Accounts	0.0%			6.1%		5.4%	4.2%	3.2%	2.8%	5.2%	4.9%
All Other Shares	0.0%			3.8%		0.0%	0.1%	0.0%	0.0%	0.0%	0.0%
Non-Member Deposits	0.2%			0.0%		0.0%	1.0%	0.0%	0.7%	1.2%	1.1%
Total Shares and Deposits	83.6%			91.9%		87.6%	86.4%	89.5%	89.4%	90.8%	90.4%
Total Equity	16.4%			8.1%		9.0%	12.1%	10.4%	7.8%	8.0%	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	16.4%			8.1%		9.2%	12.2%	11.4%	7.8%	9.6%	9.7%
Total Equity + Allow. for Loan Loss	17.0%			8.2%		9.4%	13.0%	11.0%	9.3%	8.7%	9.0%
Balance Sheet Growth YTD Annualized											
Total Investments	-18.6%			17.7%		-29.1%	8.9%	5.7%	46.2%	30.1%	23.9%
Total Loans and Leases	-17.3%			5.7%		3.7%	4.3%	-6.8%	5.0%	7.3%	6.5%
TOTAL ASSETS	-18.2%			-11.3%		-10.4%	5.8%	0.1%	5.9%	10.3%	9.0%
Total Liabilities	0.0%			0.0%		-81.1%	-70.5%	-6.5%	-86.6%	1.7%	-20.8%
Total Shares and Deposits	-13.1%			-13.0%		-8.7%	6.4%	2.2%	9.5%	10.8%	9.8%
Equity Capital	-42.3%			8.9%		5.9%	13.7%	-16.6%	8.4%	6.8%	5.9%
TOTAL LIABILITIES, SHARES, AND EQUITY	-18.2%			-11.3%		-10.4%	5.8%	0.1%	5.9%	10.3%	9.0%

March 31, 2018

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	2.51%			0.00%		0.34%	1.23%	1.58%	1.48%	0.98%	1.04%
Delinquent Loans / Total Capital	5.2%			0.0%		1.7%	6.2%	6.8%	13.3%	8.7%	8.6%
Delinquent Loans + OREO / Net Loans + OREO	2.6%			0.0%		1.6%	1.6%	1.8%	1.6%	1.1%	1.2%
Delinquent Loans > 6mo / Delinquent Loans	0.0%			0.0%		5.9%	22.4%	27.8%	0.0%	42.4%	36.3%
Allowance for Loan Losses/Net Loans	1.87%			0.12%		0.78%	1.37%	1.25%	1.85%	0.90%	1.00%
Loans 2 to less than 6 months Delinquent (\$000s)	\$15			\$0		\$97	\$795	\$2,630	\$8,029	\$17,957	\$4,164
Loans 6 to less than 12 months Delinquent (\$000s)	\$0			\$0		\$5	\$162	\$789	\$0	\$8,467	\$1,532
Loans 12 months and over Delinquent (\$000s)	\$0			\$0		\$1	\$67	\$222	\$0	\$4,777	\$837
Total Delinquent Loans (\$000s)	\$15			\$0		\$103	\$1,024	\$3,641	\$8,029	\$31,201	\$6,532
Delinquency by Category											
Unsecured Credit Card	0.00%			0.00%		0.42%	0.64%	0.18%	0.57%	0.70%	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%	0.58%	2.41%	1.43%	0.37%	0.45%
Used Vehicle Loans	0.00%			0.00%		0.74%	1.04%	2.66%	1.82%	0.45%	0.64%
1st Mortgage Fixed	0.00%			0.00%		0.28%	1.56%	0.88%	0.77%	8.52%	5.28%
1st Mortgage Adj	0.00%			0.00%		0.00%	0.62%	0.00%	0.00%	0.26%	0.26%
Other RE Fixed	0.00%			0.00%		0.00%	3.29%	1.64%	0.00%	0.00%	0.39%
Other RE Adj	0.00%			0.00%		0.02%	0.46%	0.00%	0.40%	1.73%	1.17%
Leases Receivable	0.00%			0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
All Other Loans	3.28%			0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Indirect Loans	0.00%			0.00%		0.00%	1.10%	3.75%	1.51%	0.48%	0.55%
Total 1st Mortgage Loans	0.00%			0.00%		0.17%	1.14%	0.78%	0.54%	2.86%	2.34%
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)	20.93%			0.42%		0.23%	1.06%	0.72%	2.01%	0.76%	0.86%
Recoveries / Charge-Offs	0.00%			0.00%		47.69%	28.30%	15.38%	22.22%	21.36%	21.82%
Expected Charge-Offs / Net Loans	0.25%			0.00%		1.58%	0.40%	0.46%	0.32%	0.47%	0.46%
Provision for Loan Losses/Net Charge-Offs	81.3%			-533.3%		-402.9%	109.8%	142.1%	94.5%	98.0%	97.9%
Prov. for Loan Losses/Expected Charge-Offs	6933.3%			0.0%		-58.2%	296.2%	224.6%	602.3%	161.8%	184.7%
Bankruptcies / Net Loans	0.00%			0.00%		5.09%	0.22%	0.17%	0.57%	0.48%	0.50%
Total Amount of Loans Charged-Off (\$000s)	\$128			\$24		\$130	\$1,219	\$1,976	\$13,896	\$30,544	\$6,854
Total Amount of Recoveries (\$000s)	\$0			\$0		\$62	\$345	\$304	\$3,088	\$6,524	\$1,495
Net Charge Offs (\$000s)	\$128			\$24		\$68	\$874	\$1,672	\$10,808	\$24,020	\$5,359
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%			0.00%		0.28%	1.72%	0.48%	4.03%	2.23%	2.35%
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%	-0.08%	0.73%	1.79%	0.64%	0.69%
Used Vehicle Loans	13.42%			0.00%		-0.66%	1.56%	1.69%	1.66%	0.85%	0.96%
Total 1st Mortgage RE Loans/LOC	0.00%			0.00%		0.00%	0.17%	0.00%	0.00%	0.00%	0.02%
Total Other RE Loans/ LOC	0.00%			0.00%		0.00%	0.58%	0.00%	-0.04%	-0.04%	0.09%
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%	-3.55%	-2.58%	-0.35%	0.04%	-0.01%
Indirect Loans	0.00%			0.00%		0.00%	0.09%	0.30%	0.42%	0.15%	0.17%
Number of Credit Unions in Each Peer Group:	1			1		2	4	1	1	2	12

March 31, 2018

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%	0.40%	0.00%	0.00%	0.03%	0.05%
Credit Unions - Deposits in and Loans to	0.00%			0.00%		2.07%	0.00%	0.00%	0.00%	0.00%	0.03%
Total Investments in Corporate Credit Unions*	0.00%			37.85%		3.83%	11.32%	28.35%	2.88%	0.01%	2.57%
Marketable Securities	0.00%			0.00%		194.53%	23.35%	265.17%	8.47%	20.65%	36.14%
All Other Investments	346.95%			528.16%		255.07%	128.61%	78.07%	48.35%	41.59%	52.70%
Total Investments	366.67%			632.91%		503.12%	201.12%	429.95%	121.94%	182.14%	198.71%
Unsecured Loans	50.54%			17.19%		35.63%	36.56%	27.09%	108.04%	43.06%	44.98%
Vehicle Loans	163.80%			183.20%		118.19%	280.54%	120.41%	781.64%	586.18%	544.33%
New Vehicle Loans	59.14%			36.07%		31.31%	56.69%	43.51%	232.27%	273.03%	241.00%
Used Vehicle Loans	104.66%			147.13%		86.87%	223.85%	76.90%	549.37%	313.16%	303.32%
Total Real Estate	0.00%			371.64%		350.92%	211.89%	267.48%	179.52%	150.20%	164.89%
1st Mortgage	0.00%			329.35%		268.11%	164.94%	257.16%	156.75%	138.70%	149.73%
1st Mortgage Fxd	0.00%			329.35%		165.94%	91.43%	227.02%	109.56%	43.57%	62.16%
1st Mortgage Adj	0.00%			0.00%		102.17%	73.51%	30.14%	47.20%	95.12%	87.57%
2nd Mortgage	0.00%			42.39%		82.81%	46.95%	10.31%	22.77%	11.50%	15.15%
Closed-End Fxd	0.00%			0.00%		30.15%	5.88%	4.50%	3.04%	3.33%	3.87%
Closed-End Adj	0.00%			0.00%		0.00%	0.18%	0.81%	0.00%	1.43%	1.22%
Open-End Adj	0.00%			22.13%		43.08%	40.89%	5.00%	19.73%	6.51%	9.74%
Open-End Fxd	0.00%			20.26%		9.59%	0.00%	0.00%	0.00%	0.23%	0.32%
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	214.34%			572.04%		504.75%	534.94%	414.97%	1069.20%	792.41%	765.14%
Indirect Loans	0.00%			0.00%		0.00%	34.11%	46.60%	485.25%	578.85%	501.64%
Percent of Vehicle Loans	0.00%			0.00%		0.00%	12.16%	38.70%	62.08%	98.75%	92.16%
Business Loans	0.00%			0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Loans	0.00%			0.00%		29.97%	4.99%	8.87%	0.00%	0.43%	1.53%
Total Mortgage Exposure**	0.00%			371.64%		477.32%	226.06%	508.11%	183.96%	157.14%	186.84%
Total Real Estate	0.00%			371.64%		350.92%	211.89%	267.48%	179.52%	150.20%	164.89%
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%		126.41%	14.17%	240.63%	4.43%	6.94%	21.95%
Federal Agency Securities (Mtg Backed)	0.00%			0.00%		126.41%	14.17%	191.30%	4.43%	6.94%	19.16%
Total Other Mortgage Backed Securities	0.00%			0.00%		0.00%	0.00%	49.33%	0.00%	0.00%	2.79%



