

December 31, 2016

<b>Earnings to Average Assets</b>	<b>Peer</b>	<b>Peer</b>	<b>Peer</b>	<b>Peer</b>	<b>Peer</b>	<b>Peer</b>	<b>Peer</b>	<b>Peer</b>	<b>Peer</b>	<b>Peer</b>	<b>Peer</b>
<b>YTD Annualized</b>	<b>&lt;2mm</b>	<b>2-5mm</b>	<b>5-10mm</b>	<b>10-20mm</b>	<b>20-50mm</b>	<b>50-100mm</b>	<b>100-200mm</b>	<b>200-500mm</b>	<b>500mm-1B</b>	<b>GT 1 Billion</b>	<b>ALL FICUs</b>
Investment Yield		0.55%		1.16%		0.96%	1.53%	1.63%	0.93%	1.90%	1.63%
Loan Yield		6.92%		4.36%		4.09%	6.61%	5.05%	5.61%	4.06%	4.49%
Net Loan Yield After NCOs		6.92%		4.30%		3.96%	5.60%	4.87%	4.28%	3.49%	3.79%
Asset Yield		2.97%		2.75%		3.05%	5.16%	3.42%	4.63%	3.54%	3.80%
Cost of Funds		-0.09%		-0.07%		-0.24%	-0.45%	-0.21%	-0.30%	-0.40%	-0.37%
Gross Spread		2.88%		2.69%		2.81%	4.72%	3.22%	4.33%	3.14%	3.42%
Provision Expense		0.00%		-0.03%		-0.07%	-1.03%	-0.21%	-1.34%	-0.53%	-0.67%
Net Spread after Provision Expense		2.88%		2.66%		2.75%	3.68%	3.00%	2.99%	2.61%	2.75%
Total Non-Interest Income		0.18%		0.31%		0.83%	2.19%	1.02%	3.03%	2.00%	2.11%
Total Non-Interest Expense		-3.70%		-2.54%		-3.15%	-5.26%	-3.21%	-5.76%	-4.05%	-4.35%
Net Operating Expense		-3.52%		-2.24%		-2.32%	-3.07%	-2.19%	-2.73%	-2.05%	-2.23%
Non-Operating Gains (Losses)		0.00%		0.00%		-0.01%	-0.02%	0.04%	-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)		-0.64%		0.42%		0.41%	0.60%	0.85%	0.25%	0.56%	0.52%
Net Charge-Offs		0.00%		-0.03%		-0.09%	-0.75%	-0.10%	-1.07%	-0.47%	-0.56%
ROA (with Net Charge-offs)		-0.64%		0.42%		0.39%	0.88%	0.97%	0.52%	0.62%	0.63%
ROA with Provision for LL - W/O NCUSIF Expense		-0.64%		0.42%		0.41%	0.60%	0.85%	0.25%	0.56%	0.52%
ROA with Net Charge-Offs - W/O NCUSIF Expense		-0.64%		0.42%		0.39%	0.88%	0.97%	0.52%	0.62%	0.63%
<b>Non-Interest Expense to Average Assets</b>											
Employee Compensation and Benefits		-2.42%		-1.06%		-1.65%	-2.93%	-2.01%	-3.40%	-2.58%	-2.69%
Travel and Conference Expense		0.00%		-0.05%		-0.05%	-0.06%	-0.04%	-0.05%	-0.01%	-0.02%
Office Occupancy Expense		-0.46%		0.00%		-0.19%	-0.50%	-0.23%	-0.43%	-0.31%	-0.33%
Office Operations Expense		-0.68%		-1.12%		-0.69%	-0.89%	-0.54%	-1.11%	-0.81%	-0.85%
Educational and Promotional Expense		0.00%		-0.06%		-0.12%	-0.14%	-0.13%	-0.16%	-0.05%	-0.08%
Loan Servicing Expense		-0.05%		-0.06%		-0.13%	-0.21%	-0.02%	-0.24%	-0.10%	-0.13%
Professional and Outside Services		0.00%		-0.15%		-0.25%	-0.32%	-0.17%	-0.23%	-0.10%	-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%		-0.02%		-0.01%	-0.02%	-0.02%	-0.01%	-0.01%	-0.01%
Miscellaneous Operating Expenses		-0.09%		-0.01%		-0.07%	-0.19%	-0.05%	-0.11%	-0.09%	-0.10%
Total Non-Interest Expense		-3.70%		-2.54%		-3.15%	-5.26%	-3.21%	-5.76%	-4.05%	-4.35%
<b>Other Performance Ratios</b>											
Earning Asset Yield		3.13%		2.84%		3.54%	5.46%	3.57%	5.02%	3.80%	4.07%
Average Cost of Funds		-0.11%		-0.07%		-0.30%	-0.49%	-0.23%	-0.33%	-0.43%	-0.40%
FTE Employee / \$million of Loans & Share Drafts		3.69		0.31		0.46	0.41	0.41	0.50	0.31	0.36
Compensation & Benefits / FTE Emp.		\$22,833		\$50,733		\$45,139	\$73,701	\$64,926	\$71,500	\$88,746	\$81,396
Compensation & Benefits / \$million Lns. & S.D.s		\$64,792		\$15,635		\$20,256	\$31,391	\$26,635	\$36,266	\$28,073	\$29,504
Operating Expense / Loans & Share Drafts		-9.89%		-3.75%		-3.90%	-5.64%	-4.25%	-6.13%	-4.41%	-4.76%
Fee Income+Other Oper.Inc. / Loans & Share Drafts		0.49%		0.46%		1.02%	2.35%	1.35%	3.22%	2.18%	2.32%
Net Operating Expense / Loans & Share Drafts		-9.40%		-3.29%		-2.88%	-3.30%	-2.90%	-2.91%	-2.23%	-2.45%
Operating Expense / Operating Revenue		120.68%		85.40%		111.96%	77.87%	76.87%	79.20%	80.41%	79.91%
Total Fixed Assets / Shares & Equity		3.03%		0.33%		4.17%	5.02%	1.45%	3.09%	2.54%	2.72%
Net Loans to Total Shares and Deposits		53.2%		53.7%		79.0%	88.2%	59.8%	93.3%	89.4%	88.3%
Members / FTE Employee		197.50		254.00		202.39	232.13	300.52	209.84	328.49	288.77

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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
<b>ASSETS</b>											
Cash and Cash Equivalents		0.0%		0.4%		1.4%	1.2%	0.9%	1.3%	0.9%	1.0%
Total Investments		51.3%		48.2%		28.3%	15.2%	42.5%	11.2%	10.7%	12.9%
Unsecured Credit Card Loans/Lines of Credit		0.0%		0.0%		1.4%	3.4%	0.4%	7.2%	2.8%	3.4%
All Other Unsecured Loans/Lines of Credit		7.2%		1.2%		1.6%	1.6%	3.0%	2.0%	1.4%	1.6%
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		8.4%		2.7%		2.5%	6.5%	3.8%	11.4%	27.8%	22.2%
Used Vehicle Loans		26.4%		12.7%		7.1%	24.5%	7.8%	32.0%	30.4%	28.8%
Total 1st Mortgage Real Estate Lns/Line of Credit		0.0%		22.7%		24.3%	20.3%	31.3%	19.5%	11.8%	14.8%
Total Other Real Estate Loans/Lines of Credit		0.0%		7.4%		6.4%	6.0%	1.2%	1.8%	1.1%	1.6%
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		2.4%		3.1%		20.5%	13.4%	6.1%	7.1%	4.6%	5.8%
Other Loans (Purchased or to non-members)		0.0%		0.0%		0.3%	0.6%	0.0%	0.0%	2.7%	1.9%
Total Loans and Leases		44.4%		49.7%		64.1%	76.3%	53.5%	81.0%	82.6%	80.2%
Less: Allowance for Loan & Lease Losses		-0.4%		-0.1%		-0.2%	-0.8%	-0.4%	-1.0%	-0.6%	-0.7%
Net Loans and Leases		44.0%		49.6%		63.9%	75.5%	53.0%	80.0%	82.0%	79.5%
Total Other Assets		4.7%		1.7%		6.4%	8.1%	3.6%	7.6%	6.4%	6.5%
<b>TOTAL ASSETS</b>		<b>100.0%</b>		<b>100.0%</b>		<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>LIABILITIES, SHARES, AND EQUITY</b>											
Total Liabilities		0.0%		0.0%		10.3%	2.3%	0.0%	2.7%	0.0%	0.8%
Share Drafts		0.0%		17.0%		17.8%	19.5%	21.8%	13.0%	9.1%	11.1%
Regular Shares		83.3%		64.9%		39.3%	26.7%	22.4%	24.8%	32.4%	30.4%
Money Market Shares		0.0%		0.0%		4.9%	19.1%	32.8%	34.2%	27.7%	28.2%
Share Certificates		0.0%		1.1%		13.9%	16.1%	8.8%	11.6%	17.3%	15.7%
IRA/KEOGH Accounts		0.0%		6.4%		5.4%	4.5%	3.5%	3.3%	6.0%	5.3%
All Other Shares		0.0%		3.3%		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Member Deposits		0.1%		0.0%		0.0%	0.7%	0.0%	0.0%	0.1%	0.1%
Total Shares and Deposits		83.4%		92.6%		81.2%	86.5%	89.4%	86.8%	92.5%	90.8%
Total Equity		16.6%		7.4%		8.5%	11.1%	10.5%	10.5%	7.5%	8.4%
<b>TOTAL LIABILITIES, SHARES, AND EQUITY</b>		<b>100.0%</b>		<b>100.0%</b>		<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Net Worth		16.6%		7.4%		9.7%	11.3%	11.1%	10.4%	9.8%	10.1%
Total Equity + Allow. for Loan Loss		17.0%		7.5%		8.7%	11.9%	10.9%	11.5%	8.1%	9.1%
<b>Balance Sheet Growth YTD Annualized</b>											
Total Investments		-22.3%		-13.4%		-25.0%	1.9%	8.1%	-17.2%	7.9%	1.3%
Total Loans and Leases		13.5%		11.2%		-45.8%	36.0%	-2.1%	6.8%	8.1%	7.3%
<b>TOTAL ASSETS</b>		<b>-8.4%</b>		<b>-2.4%</b>		<b>-39.3%</b>	<b>27.5%</b>	<b>2.1%</b>	<b>3.9%</b>	<b>7.9%</b>	<b>6.5%</b>
Total Liabilities		0.0%		0.0%		-29.0%	15.6%	-8.2%	89.9%	3249.2%	34.9%
Total Shares and Deposits		-9.3%		-3.1%		-39.9%	27.3%	1.9%	2.7%	7.3%	6.0%
Equity Capital		-3.8%		6.9%		-43.8%	31.8%	3.0%	2.1%	15.5%	10.6%
<b>TOTAL LIABILITIES, SHARES, AND EQUITY</b>		<b>-8.4%</b>		<b>-2.4%</b>		<b>-39.3%</b>	<b>27.5%</b>	<b>2.1%</b>	<b>3.9%</b>	<b>7.9%</b>	<b>6.5%</b>

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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		4.35%		0.00%		0.38%	1.36%	1.16%	1.18%	1.27%	1.25%
Delinquent Loans / Total Capital		11.4%		0.0%		2.8%	8.7%	5.7%	8.3%	13.0%	11.0%
Delinquent Loans + OREO / Net Loans + OREO		4.4%		0.0%		1.3%	1.7%	1.9%	1.4%	1.4%	1.4%
Delinquent Loans > 6mo / Delinquent Loans		43.9%		0.0%		0.9%	10.8%	18.5%	7.6%	24.9%	20.9%
Allowance for Loan Losses/Net Loans		0.96%		0.17%		0.31%	1.03%	0.81%	1.29%	0.72%	0.83%
Loans 2 to less than 6 months Delinquent (\$000s)		\$23		\$0		\$165	\$1,134	\$2,392	\$7,194	\$51,645	\$6,109
Loans 6 to less than 12 months Delinquent (\$000s)		\$16		\$0		\$2	\$79	\$409	\$554	\$12,737	\$1,216
Loans 12 months and over Delinquent (\$000s)		\$2		\$0		\$0	\$59	\$133	\$38	\$4,367	\$401
Total Delinquent Loans (\$000s)		\$41		\$0		\$166	\$1,272	\$2,934	\$7,786	\$68,749	\$7,726
<b>Delinquency by Category</b>											
Unsecured Credit Card		0.00%		0.00%		0.20%	1.07%	0.10%	0.67%	0.64%	0.65%
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%	0.37%	0.83%	1.05%	0.77%	0.79%
Used Vehicle Loans		6.96%		0.00%		0.83%	1.56%	2.15%	1.92%	1.01%	1.23%
1st Mortgage Fixed		0.00%		0.00%		0.87%	2.19%	1.01%	0.50%	7.76%	3.08%
1st Mortgage Adj		0.00%		0.00%		0.00%	1.24%	0.00%	0.00%	0.47%	0.46%
Other RE Fixed		0.00%		0.00%		0.35%	3.11%	0.41%	1.33%	0.00%	0.66%
Other RE Adj		0.00%		0.00%		0.00%	0.48%	0.00%	0.39%	9.83%	4.88%
Leases Receivable		0.00%		0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
All Other Loans		3.85%		0.00%		0.16%	1.21%	2.35%	1.04%	2.67%	2.00%
Indirect Loans		0.00%		0.00%		0.00%	0.39%	1.28%	1.47%	0.87%	0.90%
Total 1st Mortgage Loans		0.00%		0.00%		0.55%	1.77%	0.88%	0.41%	2.57%	1.78%
MBL Delinquency Rate		0.00%		0.00%		0.00%	0.00%	0.01%	0.00%	0.81%	0.60%
MBL Delinquency as % of Total RE Loans		0.00%		0.00%		0.00%	0.00%	0.00%	0.00%	0.57%	0.32%
<b>YTD Annualized</b>											
Net Charge-Offs / Average Loans (Annualized)		0.00%		0.06%		0.13%	1.01%	0.18%	1.32%	0.57%	0.70%
Recoveries / Charge-Offs		0.00%		0.00%		20.81%	25.34%	25.20%	19.23%	21.57%	21.10%
Expected Charge-Offs / Net Loans		0.61%		0.00%		0.44%	0.36%	0.41%	0.31%	0.63%	0.55%
Provision for Loan Losses/Net Charge-Offs		0.0%		100.0%		73.1%	138.0%	216.5%	125.6%	112.6%	119.4%
Prov. for Loan Losses/Expected Charge-Offs		0.0%		0.0%		21.9%	392.7%	97.1%	540.0%	102.0%	153.1%
Bankruptcies / Net Loans		0.00%		0.00%		0.18%	0.45%	0.30%	0.42%	1.26%	1.02%
Total Amount of Loans Charged-Off (\$000s)		\$0		\$4		\$99	\$1,117	\$615	\$10,442	\$37,820	\$5,332
Total Amount of Recoveries (\$000s)		\$0		\$0		\$21	\$283	\$155	\$2,009	\$8,157	\$1,125
Net Charge Offs (\$000s)		\$0		\$4		\$78	\$834	\$460	\$8,434	\$29,663	\$4,207
<b>Net Charge-Offs by Category</b>											
Unsecured Credit Card Loans		0.00%		0.00%		0.15%	1.79%	0.27%	2.33%	1.68%	1.81%
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%	0.67%	-0.03%	0.86%	0.50%	0.53%
Used Vehicle Loans		0.00%		0.23%		0.16%	1.95%	0.35%	1.98%	0.61%	0.92%
Total 1st Mortgage RE Loans/LOC		0.00%		0.00%		0.19%	0.16%	0.00%	0.00%	0.00%	0.02%
Total Other RE Loans/ LOC		0.00%		0.00%		0.23%	0.08%	0.00%	0.05%	0.06%	0.07%
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%		0.05%	0.95%	1.22%	0.31%	0.53%	0.52%
Indirect Loans		0.00%		0.00%		0.00%	1.20%	0.00%	1.01%	0.59%	0.61%
Number of Credit Unions in Each Peer Group:		1		1		2	4	1	2	1	12



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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 Credit Unions - Deposits in and Loans to		0.00%		0.00%		0.00%	6.04%	0.00%	0.00%	0.00%	0.36%
Total Investments in Corporate Credit Unions*		0.00%		28.86%		36.34%	6.13%	12.69%	10.00%	0.01%	3.45%
Marketable Securities		0.00%		0.00%		175.34%	39.04%	278.29%	13.09%	2.29%	24.38%
All Other Investments		140.34%		451.37%		46.20%	39.36%	47.68%	-15.20%	-14.32%	-6.39%
<b>Total Investments</b>		<b>309.94%</b>		<b>651.96%</b>		<b>290.37%</b>	<b>135.28%</b>	<b>383.67%</b>	<b>107.05%</b>	<b>108.90%</b>	<b>128.81%</b>
Unsecured Loans		43.18%		16.54%		30.53%	44.10%	30.33%	87.77%	42.86%	50.18%
Vehicle Loans		209.94%		208.32%		98.69%	274.82%	104.25%	416.15%	593.71%	507.46%
New Vehicle Loans		50.85%		36.99%		26.14%	57.35%	34.06%	109.68%	283.90%	220.77%
Used Vehicle Loans		159.09%		171.33%		72.55%	217.47%	70.19%	306.47%	309.81%	286.69%
Total Real Estate		0.00%		407.05%		315.03%	233.82%	292.93%	204.64%	131.76%	162.96%
1st Mortgage		0.00%		307.14%		249.52%	180.27%	282.01%	187.37%	120.51%	147.26%
1st Mortgage Fxd		0.00%		307.24%		157.69%	100.34%	246.58%	152.47%	34.65%	73.87%
1st Mortgage Adj		0.00%		0.00%		91.83%	79.93%	35.44%	34.90%	85.86%	73.38%
2nd Mortgage		0.00%		99.90%		65.51%	53.55%	10.92%	17.27%	11.25%	15.70%
Closed-End Fxd		0.00%		0.00%		31.92%	8.87%	5.09%	3.01%	3.15%	3.98%
Closed-End Adj		0.00%		0.00%		0.00%	0.22%	0.78%	0.03%	1.59%	1.15%
Open-End Adj		0.00%		54.01%		33.60%	44.43%	5.04%	14.23%	6.50%	10.51%
Open-End Fxd		0.00%		45.89%		0.00%	0.04%	0.00%	0.00%	0.01%	0.06%
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		14.77%		41.29%		210.73%	119.22%	54.60%	68.19%	46.88%	57.80%
<b>Total Loans</b>		<b>267.90%</b>		<b>673.19%</b>		<b>657.65%</b>	<b>676.91%</b>	<b>482.33%</b>	<b>776.75%</b>	<b>842.83%</b>	<b>797.72%</b>
Indirect Loans		0.00%		0.00%		0.00%	22.04%	16.92%	149.62%	641.05%	469.98%
Percent of Vehicle Loans		0.00%		0.00%		0.00%	8.02%	16.23%	35.95%	107.97%	92.61%
Business Loans		0.00%		84.05%		146.61%	59.93%	153.78%	44.17%	93.28%	86.49%
Participation Loans		0.00%		0.00%		36.36%	10.34%	0.00%	0.00%	1.47%	2.14%
<b>Total Mortgage Exposure**</b>		<b>0.00%</b>		<b>407.05%</b>		<b>422.63%</b>	<b>255.82%</b>	<b>532.85%</b>	<b>216.05%</b>	<b>132.97%</b>	<b>182.16%</b>
Total Real Estate		0.00%		407.05%		315.03%	233.82%	292.93%	204.64%	131.76%	162.96%
RE Business Loans		0.00%		0.00%		49.90%	46.09%	96.16%	42.72%	74.55%	67.83%
Mortgage-Backed Investments		0.00%		0.00%		107.60%	22.01%	239.92%	11.41%	1.21%	19.20%
Federal Agency Securities (Mtg Backed)		0.00%		0.00%		107.60%	22.01%	237.99%	11.41%	1.21%	19.09%
Total Other Mortgage Backed Securities		0.00%		0.00%		0.00%	0.00%	1.93%	0.00%	0.00%	0.11%



