

March 31, 2017

| <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                                  |                | 0.76%        |               | 1.05%          |                | 1.02%           | 1.46%            | 1.80%            | 0.20%           | 2.31%               | 1.92%            |
| Loan Yield  |                | 5.99%        |               | 4.21%          |                | 5.39%           | 6.06%            | 4.86%            | 3.72%           | 4.10%               | 4.19%            |
| Net Loan Yield After NCOs                         |                | 3.85%        |               | 4.21%          |                | 5.03%           | 5.11%            | 4.70%            | 2.62%           | 3.41%               | 3.46%            |
| Asset Yield                                       |                | 3.09%        |               | 2.56%          |                | 3.80%           | 4.81%            | 3.36%            | 3.11%           | 3.64%               | 3.62%            |
| Cost of Funds                                     |                | 0.00%        |               | -0.09%         |                | -0.31%          | -0.43%           | -0.20%           | -0.19%          | -0.43%              | -0.38%           |
| Gross Spread                                      |                | 3.09%        |               | 2.47%          |                | 3.49%           | 4.39%            | 3.16%            | 2.92%           | 3.21%               | 3.24%            |
| Provision Expense                                 |                | 0.00%        |               | -0.09%         |                | -1.27%          | -1.17%           | -0.08%           | -1.30%          | -0.66%              | -0.74%           |
| Net Spread after Provision Expense                |                | 3.09%        |               | 2.39%          |                | 2.22%           | 3.21%            | 3.08%            | 1.62%           | 2.55%               | 2.50%            |
| Total Non-Interest Income                         |                | 0.19%        |               | 0.32%          |                | 1.11%           | 2.04%            | 0.92%            | 2.53%           | 2.21%               | 2.15%            |
| Total Non-Interest Expense                        |                | -4.82%       |               | -2.76%         |                | -4.13%          | -4.80%           | -3.39%           | -3.75%          | -4.26%              | -4.18%           |
| Net Operating Expense                             |                | -4.63%       |               | -2.45%         |                | -3.02%          | -2.77%           | -2.47%           | -1.21%          | -2.05%              | -2.02%           |
| Non-Operating Gains (Losses)                      |                | 0.00%        |               | 0.00%          |                | 0.03%           | 0.02%            | 0.01%            | 0.00%           | 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)      |                | -1.54%       |               | -0.06%         |                | -0.77%          | 0.46%            | 0.62%            | 0.40%           | 0.51%               | 0.48%            |
| Net Charge-Offs                                   |                | -0.96%       |               | 0.00%          |                | -0.24%          | -0.72%           | -0.09%           | -0.92%          | -0.57%              | -0.59%           |
| ROA (with Net Charge-offs)                        |                | -2.51%       |               | 0.03%          |                | 0.26%           | 0.92%            | 0.61%            | 0.79%           | 0.59%               | 0.63%            |
| ROA with Provision for LL - W/O NCUSIF Expense    |                | -1.54%       |               | -0.06%         |                | -0.77%          | 0.46%            | 0.62%            | 0.40%           | 0.51%               | 0.48%            |
| ROA with Net Charge-Offs - W/O NCUSIF Expense     |                | -2.51%       |               | 0.03%          |                | 0.26%           | 0.92%            | 0.61%            | 0.79%           | 0.59%               | 0.63%            |
| <b>Non-Interest Expense to Average Assets</b>     |                |              |               |                |                |                 |                  |                  |                 |                     |                  |
| Employee Compensation and Benefits                |                | -3.09%       |               | -1.18%         |                | -2.14%          | -2.58%           | -2.16%           | -2.34%          | -2.63%              | -2.56%           |
| Travel and Conference Expense                     |                | 0.00%        |               | -0.03%         |                | -0.05%          | -0.06%           | -0.03%           | -0.02%          | -0.01%              | -0.02%           |
| Office Occupancy Expense                          |                | -0.58%       |               | 0.00%          |                | -0.27%          | -0.49%           | -0.25%           | -0.32%          | -0.38%              | -0.37%           |
| Office Operations Expense                         |                | -0.77%       |               | -1.21%         |                | -0.81%          | -0.83%           | -0.51%           | -0.53%          | -0.89%              | -0.82%           |
| Educational and Promotional Expense               |                | 0.00%        |               | -0.09%         |                | -0.15%          | -0.13%           | -0.14%           | -0.07%          | -0.08%              | -0.09%           |
| Loan Servicing Expense                            |                | 0.00%        |               | -0.03%         |                | -0.18%          | -0.22%           | -0.02%           | -0.16%          | -0.09%              | -0.11%           |
| Professional and Outside Services                 |                | -0.19%       |               | -0.23%         |                | -0.39%          | -0.26%           | -0.22%           | -0.24%          | -0.09%              | -0.13%           |
| 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%          |                | -0.01%          | -0.01%           | -0.02%           | -0.01%          | -0.01%              | -0.01%           |
| Miscellaneous Operating Expenses                  |                | -0.19%       |               | 0.00%          |                | -0.13%          | -0.22%           | -0.04%           | -0.04%          | -0.07%              | -0.07%           |
| Total Non-Interest Expense                        |                | -4.82%       |               | -2.76%         |                | -4.13%          | -4.80%           | -3.39%           | -3.75%          | -4.26%              | -4.18%           |
| <b>Other Performance Ratios</b>                   |                |              |               |                |                |                 |                  |                  |                 |                     |                  |
| Earning Asset Yield                               |                | 3.32%        |               | 2.60%          |                | 4.14%           | 5.18%            | 3.50%            | 5.98%           | 3.62%               | 3.86%            |
| Average Cost of Funds                             |                | 0.00%        |               | -0.09%         |                | -0.36%          | -0.48%           | -0.23%           | -0.37%          | -0.43%              | -0.42%           |
| FTE Employee / \$million of Loans & Share Drafts  |                | 2.17         |               | 0.34           |                | 0.43            | 0.39             | 0.41             | 0.57            | 0.32                | 0.34             |
| Compensation & Benefits / FTE Emp.                |                | \$32,000     |               | \$54,667       |                | \$60,716        | \$70,586         | \$70,759         | \$79,508        | \$82,901            | \$80,755         |
| Compensation & Benefits / \$million Lns. & S.D.s  |                | \$68,966     |               | \$18,100       |                | \$25,888        | \$27,384         | \$28,880         | \$25,367        | \$28,494            | \$28,026         |
| Operating Expense / Loans & Share Drafts          |                | -10.78%      |               | -4.24%         |                | -5.00%          | -5.10%           | -4.53%           | -4.06%          | -4.62%              | -4.58%           |
| Fee Income+Other Oper.Inc. / Loans & Share Drafts |                | 0.43%        |               | 0.49%          |                | 1.35%           | 2.16%            | 1.23%            | 2.75%           | 2.39%               | 2.36%            |
| Net Operating Expense / Loans & Share Drafts      |                | -10.34%      |               | -3.75%         |                | -3.65%          | -2.94%           | -3.30%           | -1.31%          | -2.22%              | -2.22%           |
| Operating Expense / Operating Revenue             |                | 147.06%      |               | 99.00%         |                | 90.40%          | 76.34%           | 83.88%           | 69.81%          | 80.13%              | 78.96%           |
| Total Fixed Assets / Shares & Equity              |                | 3.31%        |               | 0.29%          |                | 4.40%           | 5.40%            | 1.53%            | 2.03%           | 2.91%               | 2.93%            |
| Net Loans to Total Shares and Deposits            |                | 55.2%        |               | 51.1%          |                | 80.9%           | 86.5%            | 59.9%            | 100.1%          | 90.4%               | 89.2%            |
| Members / FTE Employee                            |                | 195.00       |               | 255.33         |                | 230.21          | 236.89           | 294.59           | 218.25          | 310.68              | 293.57           |

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| Balance Sheet Mixes                               | Peer<br><2mm | Peer<br>2-5mm | Peer<br>5-10mm | Peer<br>10-20mm | Peer<br>20-50mm | Peer<br>50-100mm | Peer<br>100-200mm | Peer<br>200-500mm | Peer<br>500mm-1B | Peer<br>GT 1 Billion | Peer<br>ALL FICUs |
|---|--------------|---------------|----------------|-----------------|-----------------|------------------|-------------------|-------------------|------------------|----------------------|-------------------|
| <b>ASSETS</b>                                     |              |               |                |                 |                 |                  |                   |                   |                  |                      |                   |
| Cash and Cash Equivalents                         |              | 0.0%          |                | 0.5%            |                 | 1.7%             | 1.1%              | 1.4%              | 1.5%             | 1.0%                 | 1.1%              |
| Total Investments                                 |              | 49.5%         |                | 50.5%           |                 | 26.6%            | 17.0%             | 42.0%             | 4.0%             | 10.0%                | 11.9%             |
| Unsecured Credit Card Loans/Lines of Credit       |              | 0.0%          |                | 0.0%            |                 | 1.5%             | 3.2%              | 0.4%              | 7.8%             | 3.1%                 | 3.3%              |
| All Other Unsecured Loans/Lines of Credit         |              | 6.0%          |                | 1.4%            |                 | 1.6%             | 1.5%              | 2.9%              | 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                                 |              | 5.8%          |                | 3.5%            |                 | 2.6%             | 6.3%              | 4.0%              | 17.2%            | 26.1%                | 23.0%             |
| Used Vehicle Loans                                |              | 9.6%          |                | 8.6%            |                 | 7.2%             | 24.3%             | 8.0%              | 41.9%            | 30.8%                | 29.6%             |
| Total 1st Mortgage Real Estate Lns/Line of Credit |              | 0.0%          |                | 22.1%           |                 | 25.0%            | 20.1%             | 31.2%             | 12.0%            | 12.8%                | 14.2%             |
| Total Other Real Estate Loans/Lines of Credit     |              | 0.0%          |                | 8.8%            |                 | 6.5%             | 5.8%              | 1.2%              | 1.4%             | 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  |              | 24.3%         |                | 3.0%            |                 | 21.9%            | 13.5%             | 5.9%              | 6.3%             | 6.2%                 | 6.8%              |
| Other Loans (Purchased or to non-members)         |              | 0.0%          |                | 0.0%            |                 | 0.3%             | 0.3%              | 0.0%              | 0.0%             | 1.5%                 | 1.2%              |
| Total Loans and Leases                            |              | 45.8%         |                | 47.4%           |                 | 66.6%            | 74.9%             | 53.5%             | 87.8%            | 83.1%                | 81.2%             |
| Less: Allowance for Loan & Lease Losses           |              | -0.2%         |                | -0.1%           |                 | -0.5%            | -0.9%             | -0.4%             | -1.7%            | -0.6%                | -0.7%             |
| Net Loans and Leases                              |              | 45.6%         |                | 47.3%           |                 | 66.1%            | 74.0%             | 53.1%             | 86.1%            | 82.5%                | 80.5%             |
| Total Other Assets                                |              | 4.9%          |                | 1.7%            |                 | 5.6%             | 7.9%              | 3.4%              | 8.4%             | 6.6%                 | 6.6%              |
| <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>TOTAL LIABILITIES, SHARES, AND EQUITY</b>      |              |               |                |                 |                 |                  |                   |                   |                  |                      |                   |
| Total Liabilities                                 |              | 0.0%          |                | 0.0%            |                 | 9.1%             | 2.3%              | 0.0%              | 4.2%             | 0.0%                 | 0.5%              |
| Share Drafts                                      |              | 0.0%          |                | 16.4%           |                 | 17.4%            | 19.3%             | 21.7%             | 4.4%             | 10.6%                | 11.3%             |
| Regular Shares                                    |              | 82.8%         |                | 64.9%           |                 | 39.9%            | 26.8%             | 22.6%             | 42.9%            | 30.1%                | 30.6%             |
| Money Market Shares                               |              | 0.0%          |                | 0.0%            |                 | 4.7%             | 19.3%             | 32.9%             | 26.4%            | 29.1%                | 28.2%             |
| Share Certificates                                |              | 0.0%          |                | 1.0%            |                 | 14.7%            | 16.0%             | 8.5%              | 11.0%            | 16.5%                | 15.6%             |
| IRA/KEOGH Accounts                                |              | 0.0%          |                | 6.3%            |                 | 5.6%             | 4.5%              | 3.5%              | 2.9%             | 5.5%                 | 5.2%              |
| All Other Shares                                  |              | 0.0%          |                | 4.0%            |                 | 0.0%             | 0.0%              | 0.0%              | 0.0%             | 0.0%                 | 0.0%              |
| Non-Member Deposits                               |              | 0.2%          |                | 0.0%            |                 | 0.0%             | 0.8%              | 0.0%              | 0.0%             | 0.1%                 | 0.1%              |
| Total Shares and Deposits                         |              | 83.0%         |                | 92.7%           |                 | 82.2%            | 86.6%             | 89.3%             | 87.7%            | 91.9%                | 91.1%             |
| Total Equity                                      |              | 17.0%         |                | 7.3%            |                 | 8.6%             | 11.1%             | 10.7%             | 8.1%             | 8.1%                 | 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   |              | 17.0%         |                | 7.3%            |                 | 8.7%             | 11.2%             | 11.1%             | 8.1%             | 10.0%                | 10.0%             |
| Total Equity + Allow. for Loan Loss               |              | 17.3%         |                | 7.4%            |                 | 9.1%             | 12.0%             | 11.1%             | 9.8%             | 8.7%                 | 9.1%              |
| <b>Balance Sheet Growth<br/>YTD Annualized</b>    |              |               |                |                 |                 |                  |                   |                   |                  |                      |                   |
| Total Investments                                 |              | -32.6%        |                | 23.7%           |                 | -36.0%           | 54.8%             | -0.2%             | -343.6%          | 38.5%                | -27.2%            |
| Total Loans and Leases                            |              | -6.8%         |                | -15.1%          |                 | 2.4%             | 1.0%              | 5.1%              | -228.9%          | 72.8%                | 12.6%             |
| <b>TOTAL ASSETS</b>                               |              | <b>-19.2%</b> |                | <b>4.0%</b>     |                 | <b>-12.4%</b>    | <b>8.4%</b>       | <b>4.5%</b>       | <b>-242.1%</b>   | <b>69.9%</b>         | <b>7.4%</b>       |
| Total Liabilities                                 |              | 0.0%          |                | 0.0%            |                 | -55.7%           | -4.5%             | -6.0%             | -152.8%          | -181.2%              | -110.3%           |
| Total Shares and Deposits                         |              | -21.2%        |                | 4.4%            |                 | -7.4%            | 8.8%              | 3.9%              | -240.6%          | 67.2%                | 8.5%              |
| Equity Capital                                    |              | -9.1%         |                | -0.8%           |                 | -7.6%            | 8.4%              | 9.9%              | -277.7%          | 104.7%               | 6.5%              |
| <b>TOTAL LIABILITIES, SHARES, AND EQUITY</b>      |              | <b>-19.2%</b> |                | <b>4.0%</b>     |                 | <b>-12.4%</b>    | <b>8.4%</b>       | <b>4.5%</b>       | <b>-242.1%</b>   | <b>69.9%</b>         | <b>7.4%</b>       |

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| Loan Quality                                       | Peer<br><2mm | Peer<br>2-5mm | Peer<br>5-10mm | Peer<br>10-20mm | Peer<br>20-50mm | Peer<br>50-100mm | Peer<br>100-200mm | Peer<br>200-500mm | Peer<br>500mm-1B | Peer<br>GT 1 Billion | Peer<br>ALL FICUs |
|--|--------------|---------------|----------------|-----------------|-----------------|------------------|-------------------|-------------------|------------------|----------------------|-------------------|
| Delinquent Loans / Net Loans                       |              | 5.39%         |                | 0.00%           |                 | 0.97%            | 0.87%             | 0.86%             | 1.16%            | 1.03%                | 1.03%             |
| Delinquent Loans / Total Capital                   |              | 14.3%         |                | 0.0%            |                 | 7.1%             | 5.4%              | 4.1%              | 10.4%            | 9.8%                 | 9.2%              |
| Delinquent Loans + OREO / Net Loans + OREO         |              | 5.4%          |                | 0.0%            |                 | 1.1%             | 1.3%              | 1.5%              | 1.6%             | 1.1%                 | 1.2%              |
| Delinquent Loans > 6mo / Delinquent Loans          |              | 72.0%         |                | 0.0%            |                 | 83.8%            | 19.8%             | 33.4%             | 0.0%             | 28.5%                | 26.6%             |
| Allowance for Loan Losses/Net Loans                |              | 0.54%         |                | 0.23%           |                 | 0.69%            | 1.18%             | 0.79%             | 1.93%            | 0.77%                | 0.87%             |
| Loans 2 to less than 6 months Delinquent (\$000s)  |              | \$14          |                | \$0             |                 | \$70             | \$654             | \$1,459           | \$6,509          | \$23,515             | \$4,814           |
| Loans 6 to less than 12 months Delinquent (\$000s) |              | \$36          |                | \$0             |                 | \$6              | \$103             | \$575             | \$0              | \$7,388              | \$1,317           |
| Loans 12 months and over Delinquent (\$000s)       |              | \$0           |                | \$0             |                 | \$355            | \$59              | \$156             | \$0              | \$1,995              | \$424             |
| Total Delinquent Loans (\$000s)                    |              | \$50          |                | \$0             |                 | \$430            | \$816             | \$2,190           | \$6,509          | \$32,898             | \$6,555           |
| <b>Delinquency by Category</b>                     |              |               |                |                 |                 |                  |                   |                   |                  |                      |                   |
| Unsecured Credit Card                              |              | 0.00%         |                | 0.00%           |                 | 0.00%            | 0.81%             | 0.13%             | 0.28%            | 0.69%                | 0.62%             |
| 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%            | 0.55%             | 0.59%             | 1.47%            | 0.49%                | 0.54%             |
| Used Vehicle Loans                                 |              | 22.56%        |                | 0.00%           |                 | 0.58%            | 0.82%             | 1.98%             | 1.50%            | 0.72%                | 0.82%             |
| 1st Mortgage Fixed                                 |              | 0.00%         |                | 0.00%           |                 | 0.10%            | 0.86%             | 0.49%             | 0.18%            | 3.96%                | 2.73%             |
| 1st Mortgage Adj                                   |              | 0.00%         |                | 0.00%           |                 | 0.00%            | 0.30%             | 0.00%             | 0.00%            | 0.50%                | 0.43%             |
| Other RE Fixed                                     |              | 0.00%         |                | 0.00%           |                 | 0.00%            | 1.27%             | 0.27%             | 3.64%            | 0.12%                | 0.41%             |
| Other RE Adj                                       |              | 0.00%         |                | 0.00%           |                 | 0.00%            | 1.16%             | 0.00%             | 1.05%            | 7.18%                | 4.85%             |
| Leases Receivable                                  |              | 0.00%         |                | 0.00%           |                 | 0.00%            | 0.00%             | 0.00%             | 0.00%            | 0.00%                | 0.00%             |
| All Other Loans                                    |              | 1.22%         |                | 0.00%           |                 | 2.69%            | 1.40%             | 2.29%             | 1.25%            | 2.47%                | 2.28%             |
| Indirect Loans                                     |              | 0.00%         |                | 0.00%           |                 | 0.00%            | 0.51%             | 0.48%             | 1.42%            | 0.73%                | 0.76%             |
| Total 1st Mortgage Loans                           |              | 0.00%         |                | 0.00%           |                 | 0.06%            | 0.61%             | 0.44%             | 0.05%            | 2.00%                | 1.56%             |
| MBL Delinquency Rate                               |              | 0.00%         |                | 0.00%           |                 | 0.00%            | 0.04%             | 0.01%             | 0.04%            | 0.76%                | 0.57%             |
| MBL Delinquency as % of Total RE Loans             |              | 0.00%         |                | 0.00%           |                 | 0.00%            | 0.01%             | 0.00%             | 0.03%            | 0.44%                | 0.32%             |
| <b>YTD Annualized</b>                              |              |               |                |                 |                 |                  |                   |                   |                  |                      |                   |
| Net Charge-Offs / Average Loans (Annualized)       |              | 2.14%         |                | 0.00%           |                 | 0.36%            | 0.95%             | 0.16%             | 1.10%            | 0.69%                | 0.73%             |
| Recoveries / Charge-Offs                           |              | 0.00%         |                | 0.00%           |                 | 17.53%           | 31.79%            | 26.76%            | 21.07%           | 23.49%               | 23.64%            |
| Expected Charge-Offs / Net Loans                   |              | 2.09%         |                | 0.00%           |                 | 1.63%            | 0.36%             | 0.38%             | 0.16%            | 0.40%                | 0.38%             |
| Provision for Loan Losses/Net Charge-Offs          |              | 0.0%          |                | 0.0%            |                 | 533.8%           | 164.1%            | 89.4%             | 142.1%           | 114.9%               | 125.3%            |
| Prov. for Loan Losses/Expected Charge-Offs         |              | 0.0%          |                | 0.0%            |                 | 119.3%           | 441.3%            | 39.1%             | 991.6%           | 201.7%               | 244.4%            |
| Bankruptcies / Net Loans                           |              | 0.00%         |                | 0.00%           |                 | 3.47%            | 0.36%             | 0.07%             | 0.17%            | 0.42%                | 0.41%             |
| Total Amount of Loans Charged-Off (\$000s)         |              | \$20          |                | \$0             |                 | \$194            | \$1,299           | \$568             | \$13,136         | \$26,614             | \$6,045           |
| Total Amount of Recoveries (\$000s)                |              | \$0           |                | \$0             |                 | \$34             | \$413             | \$152             | \$2,768          | \$6,252              | \$1,429           |
| Net Charge Offs (\$000s)                           |              | \$20          |                | \$0             |                 | \$160            | \$886             | \$416             | \$10,368         | \$20,362             | \$4,616           |
| <b>Net Charge-Offs by Category</b>                 |              |               |                |                 |                 |                  |                   |                   |                  |                      |                   |
| Unsecured Credit Card Loans                        |              | 0.00%         |                | 0.00%           |                 | 2.62%            | 2.92%             | 0.05%             | 2.41%            | 2.23%                | 2.23%             |
| 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%           |                 | -0.92%           | 0.19%             | -0.02%            | 1.21%            | 0.50%                | 0.54%             |
| Used Vehicle Loans                                 |              | 3.18%         |                | 0.00%           |                 | 0.79%            | 1.52%             | 0.10%             | 1.27%            | 0.94%                | 1.00%             |
| Total 1st Mortgage RE Loans/LOC                    |              | 0.00%         |                | 0.00%           |                 | 0.00%            | 0.12%             | 0.00%             | 0.00%            | -0.02%               | -0.01%            |
| Total Other RE Loans/ LOC                          |              | 0.00%         |                | 0.00%           |                 | 0.00%            | -0.01%            | 0.00%             | 0.00%            | -0.12%               | -0.07%            |
| Leases Receivable                                  |              | 0.00%         |                | 0.00%           |                 | 0.00%            | 0.00%             | 0.00%             | 0.00%            | 0.00%                | 0.00%             |
| All Other Loans                                    |              | 2.94%         |                | 0.00%           |                 | 0.58%            | 1.47%             | 1.99%             | -0.17%           | 0.05%                | 0.00%             |
| Indirect Loans                                     |              | 0.00%         |                | 0.00%           |                 | 0.00%            | 0.13%             | 0.10%             | 0.32%            | 0.14%                | 0.15%             |
| Number of Credit Unions in Each Peer Group:        |              | 1             |                | 1               |                 | 2                | 4                 | 1                 | 1                | 2                    | 12                |



| Concentration Risk (% of Net Worth)   | Peer<br><2mm | Peer<br>2-5mm  | Peer<br>5-10mm | Peer<br>10-20mm | Peer<br>20-50mm | Peer<br>50-100mm | Peer<br>100-200mm | Peer<br>200-500mm | Peer<br>500mm-1B | Peer<br>GT 1 Billion | Peer<br>ALL FICUs |
|---|--------------|----------------|----------------|-----------------|-----------------|------------------|-------------------|-------------------|------------------|----------------------|-------------------|
| Deposits in Commercial Banks, S&Ls, Savings Banks<br>Credit Unions - Deposits in and Loans to |              | 0.00%          |                | 0.00%           |                 | 0.00%            | 5.93%             | 0.00%             | 0.00%            | 0.10%                | 0.43%             |
| Total Investments in Corporate Credit Unions*   |              | 0.00%          |                | 171.67%         |                 | 27.07%           | 7.87%             | 19.47%            | 57.25%           | 0.01%                | 5.26%             |
| Marketable Securities   |              | 0.00%          |                | 0.00%           |                 | 197.53%          | 36.98%            | 257.91%           | 11.01%           | 8.41%                | 26.64%            |
| All Other Investments   |              | 144.77%        |                | 249.90%         |                 | 52.07%           | 34.73%            | 44.91%            | -27.80%          | -14.65%              | -7.90%            |
| <b>Total Investments</b>  |              | <b>291.28%</b> |                | <b>691.86%</b>  |                 | <b>306.27%</b>   | <b>151.04%</b>    | <b>377.96%</b>    | <b>49.18%</b>    | <b>99.80%</b>        | <b>119.00%</b>    |
| Unsecured Loans   |              | 35.47%         |                | 18.73%          |                 | 36.07%           | 41.43%            | 29.98%            | 110.41%          | 45.95%               | 48.19%            |
| Vehicle Loans   |              | 90.99%         |                | 166.08%         |                 | 112.79%          | 272.10%           | 107.10%           | 728.68%          | 569.66%              | 528.35%           |
| New Vehicle Loans   |              | 34.30%         |                | 47.65%          |                 | 29.82%           | 56.35%            | 35.58%            | 211.90%          | 261.57%              | 230.65%           |
| Used Vehicle Loans  |              | 56.69%         |                | 118.43%         |                 | 82.97%           | 215.75%           | 71.52%            | 516.78%          | 308.08%              | 297.69%           |
| Total Real Estate   |              | 0.00%          |                | 422.75%         |                 | 362.70%          | 229.87%           | 290.68%           | 165.64%          | 139.96%              | 158.24%           |
| 1st Mortgage  |              | 0.00%          |                | 302.75%         |                 | 287.50%          | 178.51%           | 280.17%           | 147.86%          | 127.85%              | 142.68%           |
| 1st Mortgage Fxd  |              | 0.00%          |                | 302.75%         |                 | 175.47%          | 100.09%           | 251.91%           | 40.56%           | 55.37%               | 70.03%            |
| 1st Mortgage Adj  |              | 0.00%          |                | 0.00%           |                 | 112.03%          | 78.42%            | 28.27%            | 107.30%          | 72.48%               | 72.65%            |
| 2nd Mortgage  |              | 0.00%          |                | 120.00%         |                 | 75.20%           | 51.36%            | 10.51%            | 17.78%           | 12.10%               | 15.56%            |
| Closed-End Fxd  |              | 0.00%          |                | 0.00%           |                 | 31.44%           | 7.51%             | 4.83%             | 3.11%            | 3.11%                | 3.81%             |
| Closed-End Adj  |              | 0.00%          |                | 0.00%           |                 | 0.00%            | 0.21%             | 0.77%             | 0.00%            | 1.38%                | 1.18%             |
| Open-End Adj  |              | 0.00%          |                | 28.73%          |                 | 43.76%           | 43.61%            | 4.90%             | 14.66%           | 7.60%                | 10.45%            |
| Open-End Fxd  |              | 0.00%          |                | 91.27%          |                 | 0.00%            | 0.02%             | 0.00%             | 0.00%            | 0.02%                | 0.12%             |
| 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  |              | 143.02%        |                | 41.47%          |                 | 252.20%          | 120.36%           | 53.32%            | 77.78%           | 62.42%               | 68.55%            |
| <b>Total Loans</b>  |              | <b>269.48%</b> |                | <b>649.02%</b>  |                 | <b>766.82%</b>   | <b>666.38%</b>    | <b>481.41%</b>    | <b>1082.51%</b>  | <b>832.80%</b>       | <b>815.61%</b>    |
| Indirect Loans  |              | 0.00%          |                | 0.00%           |                 | 0.00%            | 26.37%            | 21.77%            | 470.64%          | 560.79%              | 485.76%           |
| Percent of Vehicle Loans  |              | 0.00%          |                | 0.00%           |                 | 0.00%            | 9.69%             | 20.33%            | 64.59%           | 98.44%               | 91.94%            |
| Business Loans  |              | 0.00%          |                | 0.00%           |                 | 189.87%          | 55.65%            | 155.06%           | 138.68%          | 80.32%               | 87.51%            |
| Participation Loans   |              | 0.00%          |                | 0.00%           |                 | 39.78%           | 9.06%             | 0.00%             | 0.00%            | 1.02%                | 1.86%             |
| <b>Total Mortgage Exposure**</b>  |              | <b>0.00%</b>   |                | <b>422.75%</b>  |                 | <b>486.52%</b>   | <b>249.95%</b>    | <b>502.50%</b>    | <b>171.51%</b>   | <b>147.46%</b>       | <b>179.34%</b>    |
| Total Real Estate   |              | 0.00%          |                | 422.75%         |                 | 362.70%          | 229.87%           | 290.68%           | 165.64%          | 139.96%              | 158.24%           |
| RE Business Loans   |              | 0.00%          |                | 0.00%           |                 | 60.20%           | 42.31%            | 90.40%            | 132.95%          | 65.83%               | 69.35%            |
| Mortgage-Backed Investments   |              | 0.00%          |                | 0.00%           |                 | 123.82%          | 20.07%            | 211.82%           | 5.87%            | 7.50%                | 21.10%            |
| Federal Agency Securities (Mtg Backed)  |              | 0.00%          |                | 0.00%           |                 | 123.82%          | 20.07%            | 208.29%           | 5.87%            | 7.50%                | 20.90%            |
| Total Other Mortgage Backed Securities  |              | 0.00%          |                | 0.00%           |                 | 0.00%            | 0.00%             | 3.53%             | 0.00%            | 0.00%                | 0.20%             |



