

December 31, 2017

| Earnings to Average Assets YTD Annualized | 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 |
|--|-------------------------|-----------------------|------------------------|-------------------------|-------------------------|--------------------------|---------------------------|---------------------------|--------------------------|------------------------------|---------------------------|
| Investment Yield | 0.98% | 1.23% | 0.95% | 0.87% | 1.10% | 1.21% | 1.59% | 1.23% | 1.62% | 1.23% | 1.24% |
| Loan Yield | 7.33% | 6.51% | 6.56% | 5.45% | 5.81% | 5.09% | 6.02% | 4.03% | 3.55% | 4.04% | 4.31% |
| Net Loan Yield After NCOs | 6.88% | 5.88% | 6.21% | 5.01% | 5.25% | 4.48% | 5.45% | 3.57% | 3.28% | 3.82% | 3.95% |
| Asset Yield | 4.45% | 2.46% | 2.42% | 2.30% | 3.16% | 2.98% | 4.29% | 3.13% | 2.92% | 2.70% | 2.95% |
| Cost of Funds | -0.22% | -0.06% | -0.19% | -0.11% | -0.19% | -0.24% | -0.38% | -0.29% | -0.34% | -0.61% | -0.41% |
| Gross Spread | 4.23% | 2.40% | 2.23% | 2.19% | 2.97% | 2.73% | 3.91% | 2.84% | 2.58% | 2.09% | 2.54% |
| Provision Expense | -0.24% | -0.49% | -0.09% | -0.18% | -0.29% | -0.30% | -0.56% | -0.53% | -0.23% | -0.15% | -0.29% |
| Net Spread after Provision Expense | 3.99% | 1.90% | 2.14% | 2.01% | 2.68% | 2.43% | 3.35% | 2.31% | 2.34% | 1.94% | 2.25% |
| Total Non-Interest Income | 0.32% | 0.20% | 0.37% | 0.82% | 0.97% | 1.17% | 1.80% | 1.04% | 1.09% | 0.74% | 0.96% |
| Total Non-Interest Expense | -4.48% | -3.70% | -2.48% | -2.79% | -3.51% | -3.50% | -5.04% | -3.13% | -2.81% | -2.11% | -2.84% |
| Net Operating Expense | -4.16% | -3.50% | -2.12% | -1.98% | -2.54% | -2.33% | -3.24% | -2.09% | -1.73% | -1.37% | -1.88% |
| Non-Operating Gains (Losses) | 0.00% | 0.00% | 0.00% | -0.01% | 0.00% | -0.01% | 0.03% | -0.01% | 0.04% | 0.01% | 0.01% |
| OTTI Losses Recognized in Earnings | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| NCUSIF Stabilization Expense | -0.04% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | -0.02% | 0.00% | 0.00% | -0.01% |
| NCUSIF Recovery/Pass-back | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Return on Assets (ROA with Provision for LL) | -0.21% | -1.60% | 0.02% | 0.02% | 0.13% | 0.10% | 0.14% | 0.19% | 0.66% | 0.58% | 0.38% |
| Net Charge-Offs | -0.25% | -0.15% | -0.09% | -0.14% | -0.25% | -0.29% | -0.36% | -0.32% | -0.19% | -0.12% | -0.21% |
| ROA (with Net Charge-offs) | -0.22% | -1.26% | 0.02% | 0.06% | 0.18% | 0.11% | 0.34% | 0.40% | 0.70% | 0.61% | 0.45% |
| ROA with Provision for LL - W/O NCUSIF Expense | -0.17% | -1.60% | 0.02% | 0.02% | 0.14% | 0.10% | 0.14% | 0.20% | 0.66% | 0.58% | 0.38% |
| ROA with Net Charge-Offs - W/O NCUSIF Expense | -0.19% | -1.26% | 0.02% | 0.06% | 0.18% | 0.11% | 0.34% | 0.41% | 0.70% | 0.61% | 0.46% |
| Non-Interest Expense to Average Assets | | | | | | | | | | | |
| Employee Compensation and Benefits | -2.50% | -1.95% | -1.46% | -1.41% | -1.86% | -1.83% | -2.33% | -1.52% | -1.55% | -1.24% | -1.51% |
| Travel and Conference Expense | -0.01% | -0.01% | -0.01% | -0.01% | -0.03% | -0.03% | -0.03% | -0.03% | -0.02% | -0.01% | -0.02% |
| Office Occupancy Expense | -0.20% | -0.08% | -0.09% | -0.16% | -0.20% | -0.21% | -0.44% | -0.21% | -0.20% | -0.17% | -0.20% |
| Office Operations Expense | -1.34% | -1.15% | -0.57% | -0.69% | -0.63% | -0.70% | -1.15% | -0.60% | -0.48% | -0.42% | -0.56% |
| Educational and Promotional Expense | -0.01% | -0.01% | -0.01% | -0.02% | -0.05% | -0.09% | -0.18% | -0.08% | -0.11% | -0.05% | -0.08% |
| Loan Servicing Expense | -0.08% | -0.06% | -0.05% | -0.07% | -0.19% | -0.18% | -0.39% | -0.29% | -0.17% | -0.11% | -0.18% |
| Professional and Outside Services | -0.13% | -0.39% | -0.20% | -0.33% | -0.45% | -0.36% | -0.34% | -0.25% | -0.21% | -0.10% | -0.22% |
| Member Insurance | -0.04% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | -0.02% | 0.00% | 0.00% | -0.01% |
| Operating Fees (Exam. and/or Supervision Fees) | -0.01% | -0.03% | -0.02% | -0.02% | -0.02% | -0.02% | -0.02% | -0.01% | 0.00% | -0.01% | -0.01% |
| Miscellaneous Operating Expenses | -0.16% | -0.03% | -0.07% | -0.08% | -0.08% | -0.07% | -0.15% | -0.11% | -0.07% | 0.00% | -0.06% |
| Total Non-Interest Expense | -4.48% | -3.70% | -2.48% | -2.79% | -3.51% | -3.50% | -5.04% | -3.13% | -2.81% | -2.11% | -2.84% |
| Other Performance Ratios | | | | | | | | | | | |
| Earning Asset Yield | 4.48% | 2.44% | 2.50% | 2.56% | 3.20% | 3.14% | 4.38% | 3.43% | 3.18% | 2.66% | 3.05% |
| Average Cost of Funds | -0.27% | -0.08% | -0.29% | -0.17% | -0.24% | -0.30% | -0.42% | -0.35% | -0.42% | -0.64% | -0.47% |
| FTE Employee / \$million of Loans & Share Drafts | 1.49 | 1.93 | 0.92 | 0.56 | 0.46 | 0.41 | 0.36 | 0.27 | 0.25 | 0.20 | 0.28 |
| Compensation & Benefits / FTE Emp. | \$30,941 | \$38,935 | \$51,497 | \$68,245 | \$70,713 | \$74,239 | \$75,754 | \$72,683 | \$81,967 | \$93,117 | \$79,105 |
| Compensation & Benefits / \$million Lns. & S.D.s | \$45,963 | \$74,340 | \$45,683 | \$36,470 | \$33,053 | \$30,517 | \$29,555 | \$18,951 | \$19,518 | \$19,231 | \$22,136 |
| Operating Expense / Loans & Share Drafts | -8.24% | -14.13% | -7.79% | -7.21% | -6.24% | -5.85% | -6.41% | -3.89% | -3.56% | -3.28% | -4.16% |
| Fee Income+Other Oper.Inc. / Loans & Share Drafts | 0.58% | 0.76% | 1.15% | 2.12% | 1.72% | 1.96% | 2.27% | 1.29% | 1.38% | 1.15% | 1.40% |
| Net Operating Expense / Loans & Share Drafts | -7.66% | -13.37% | -6.64% | -5.10% | -4.52% | -3.89% | -4.14% | -2.60% | -2.18% | -2.13% | -2.76% |
| Operating Expense / Operating Revenue | 98.63% | 146.29% | 94.60% | 93.18% | 89.70% | 90.19% | 89.14% | 81.90% | 78.83% | 78.89% | 83.10% |
| Total Fixed Assets / Shares & Equity | 0.09% | 0.09% | 0.06% | 1.02% | 1.61% | 1.43% | 1.85% | 1.62% | 0.48% | 1.23% | 1.28% |
| Net Loans to Total Shares and Deposits | 67.2% | 35.9% | 37.7% | 46.1% | 57.2% | 60.0% | 74.4% | 80.7% | 83.4% | 64.5% | 68.8% |
| Members / FTE Employee | 480.00 | 269.84 | 455.81 | 568.06 | 469.03 | 394.74 | 370.27 | 414.79 | 430.18 | 472.34 | 436.69 |

December 31, 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 | 0.3% | 0.3% | 0.7% | 0.8% | 0.9% | 1.1% | 1.3% | 0.5% | 0.9% | 0.2% | 0.6% |
| Total Investments | 43.7% | 74.9% | 74.0% | 65.1% | 51.4% | 46.6% | 29.4% | 25.7% | 26.1% | 39.7% | 37.7% |
| Unsecured Credit Card Loans/Lines of Credit | 0.0% | 0.2% | 0.8% | 2.4% | 2.8% | 2.1% | 4.3% | 5.1% | 2.6% | 2.0% | 2.8% |
| All Other Unsecured Loans/Lines of Credit | 19.9% | 10.4% | 10.4% | 6.0% | 6.1% | 4.8% | 5.0% | 4.6% | 2.8% | 1.8% | 3.5% |
| Short-Term Small Amount Loans (STS) | 0.0% | 0.0% | 0.0% | 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% | 0.4% | 0.1% | 1.2% | 1.0% | 0.2% | 0.2% | 0.4% |
| New Vehicle Loans | 7.9% | 3.0% | 4.2% | 3.4% | 4.5% | 3.6% | 5.5% | 7.3% | 6.9% | 6.2% | 5.9% |
| Used Vehicle Loans | 25.5% | 7.9% | 6.5% | 10.0% | 11.6% | 10.2% | 17.5% | 14.6% | 17.1% | 7.1% | 11.0% |
| Total 1st Mortgage Real Estate Lns/Line of Credit | 1.3% | 0.0% | 1.8% | 3.2% | 9.7% | 13.8% | 17.9% | 23.5% | 31.0% | 32.3% | 24.9% |
| Total Other Real Estate Loans/Lines of Credit | 1.6% | 2.6% | 0.9% | 6.7% | 9.6% | 13.1% | 12.9% | 14.1% | 11.0% | 6.9% | 9.8% |
| Leases Receivable | 0.0% | 0.0% | 0.0% | 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% | 0.0% | 0.0% | 0.0% |
| Other Loans (Purchased or to non-members) | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.2% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| Total Loans and Leases | 56.1% | 24.1% | 24.5% | 31.7% | 44.6% | 47.9% | 64.4% | 70.1% | 71.6% | 56.5% | 58.4% |
| Less: Allowance for Loan & Lease Losses | -1.6% | -0.4% | -0.2% | -0.3% | -0.4% | -0.4% | -0.6% | -0.7% | -0.5% | -0.3% | -0.4% |
| Net Loans and Leases | 54.5% | 23.6% | 24.3% | 31.3% | 44.2% | 47.5% | 63.8% | 69.4% | 71.0% | 56.2% | 58.0% |
| Total Other Assets | 1.5% | 1.2% | 1.0% | 2.8% | 3.6% | 4.8% | 5.5% | 4.3% | 2.0% | 3.8% | 3.8% |
| TOTAL ASSETS | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% |
| Total Liabilities | | | | | | | | | | | |
| Share Drafts | 1.0% | 3.0% | 5.6% | 9.1% | 12.0% | 13.0% | 15.4% | 12.1% | 13.2% | 9.6% | 11.3% |
| Regular Shares | 72.5% | 60.4% | 52.7% | 49.0% | 41.6% | 41.2% | 34.7% | 32.3% | 26.8% | 47.2% | 40.4% |
| Money Market Shares | 0.0% | 0.2% | 1.3% | 1.5% | 10.3% | 10.8% | 17.1% | 21.9% | 26.8% | 14.7% | 16.4% |
| Share Certificates | 6.7% | 1.8% | 4.1% | 4.8% | 8.4% | 8.3% | 13.3% | 13.5% | 12.5% | 12.2% | 11.5% |
| IRA/KEOGH Accounts | 1.5% | 1.3% | 1.0% | 3.7% | 3.6% | 4.7% | 5.1% | 5.4% | 4.7% | 3.4% | 4.2% |
| All Other Shares | 1.9% | 0.2% | 0.3% | 0.6% | 1.7% | 1.2% | 1.1% | 0.8% | 0.7% | 0.3% | 0.7% |
| Non-Member Deposits | 0.0% | 0.0% | 0.0% | 0.0% | 0.4% | 0.6% | 0.0% | 0.7% | 1.1% | 0.0% | 0.4% |
| Total Shares and Deposits | 83.5% | 67.0% | 65.1% | 68.6% | 78.0% | 79.9% | 86.6% | 86.9% | 85.8% | 87.5% | 84.8% |
| Total Equity | 16.4% | 16.8% | 12.6% | 9.5% | 8.7% | 10.2% | 7.6% | 10.6% | 11.2% | 8.9% | 9.6% |
| TOTAL LIABILITIES, SHARES, AND EQUITY | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% |
| Net Worth | 16.4% | 16.9% | 12.6% | 9.5% | 8.8% | 10.1% | 7.9% | 10.8% | 11.5% | 9.3% | 9.9% |
| Total Equity + Allow. for Loan Loss | 18.0% | 17.3% | 12.9% | 9.8% | 9.1% | 10.5% | 8.2% | 11.3% | 11.7% | 9.1% | 10.0% |
| Balance Sheet Growth YTD Annualized | | | | | | | | | | | |
| Total Investments | -7.6% | 0.1% | -3.5% | -23.0% | 21.5% | 1.5% | 48.7% | -19.1% | -13.7% | 2.3% | -0.7% |
| Total Loans and Leases | -2.6% | -8.8% | -25.9% | -33.7% | 9.8% | -1.5% | 49.5% | -26.2% | -24.0% | 67.1% | 6.1% |
| TOTAL ASSETS | -4.7% | -1.1% | -10.4% | -27.1% | 16.2% | 0.1% | 47.2% | -24.4% | -23.9% | 34.7% | 3.4% |
| Total Liabilities | 12.5% | 310.1% | 4.4% | 2.6% | 26.9% | -2.5% | -3.0% | -51.1% | -40.7% | 145.3% | 8.5% |
| Total Shares and Deposits | -5.4% | -13.3% | -13.5% | -32.1% | 14.8% | 0.3% | 52.2% | -23.5% | -24.0% | 31.5% | 3.0% |
| Equity Capital | -0.9% | -15.6% | -15.8% | -35.4% | 13.9% | 1.3% | 50.5% | -21.9% | -16.7% | 42.4% | 4.4% |
| TOTAL LIABILITIES, SHARES, AND EQUITY | -4.7% | -1.1% | -10.4% | -27.1% | 16.2% | 0.1% | 47.2% | -24.4% | -23.9% | 34.7% | 3.4% |

December 31, 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 | 5.36% | 1.58% | 2.06% | 1.24% | 1.27% | 1.11% | 1.12% | 0.91% | 0.54% | 0.59% | 0.79% |
| Delinquent Loans / Total Capital | 16.8% | 2.2% | 3.9% | 4.0% | 6.2% | 5.0% | 8.8% | 5.6% | 3.3% | 3.7% | 4.6% |
| Delinquent Loans + OREO / Net Loans + OREO | 5.5% | 1.6% | 2.1% | 1.3% | 1.5% | 1.2% | 1.2% | 1.0% | 0.5% | 0.6% | 0.9% |
| Delinquent Loans > 6mo / Delinquent Loans | 31.8% | 13.5% | 26.1% | 30.3% | 47.9% | 30.4% | 33.2% | 43.0% | 34.9% | 35.9% | 37.7% |
| Allowance for Loan Losses/Net Loans | 2.95% | 1.85% | 0.99% | 1.08% | 0.85% | 0.78% | 0.94% | 1.01% | 0.71% | 0.47% | 0.72% |
| Loans 2 to less than 6 months Delinquent (\$000s) | \$13 | \$14 | \$35 | \$51 | \$104 | \$291 | \$752 | \$1,005 | \$1,622 | \$3,207 | \$314 |
| Loans 6 to less than 12 months Delinquent (\$000s) | \$4 | \$2 | \$7 | \$13 | \$62 | \$50 | \$248 | \$454 | \$562 | \$523 | \$97 |
| Loans 12 months and over Delinquent (\$000s) | \$2 | \$0 | \$5 | \$9 | \$34 | \$76 | \$126 | \$304 | \$310 | \$1,270 | \$94 |
| Total Delinquent Loans (\$000s) | \$20 | \$16 | \$48 | \$73 | \$199 | \$418 | \$1,125 | \$1,763 | \$2,493 | \$5,001 | \$505 |
| Delinquency by Category | | | | | | | | | | | |
| Unsecured Credit Card | 0.00% | 0.00% | 0.15% | 0.63% | 0.63% | 0.36% | 0.63% | 0.77% | 0.67% | 0.53% | 0.61% |
| STS Loans | 0.00% | 0.00% | 20.00% | 0.00% | 13.51% | 0.00% | 5.47% | 0.00% | 0.00% | 0.00% | 8.61% |
| Non-Federally Guaranteed Student Loans | 0.00% | 0.00% | 0.00% | 0.00% | 2.16% | 0.42% | 0.54% | 0.17% | 0.00% | 0.03% | 0.37% |
| New Vehicle Loans | 1.05% | 0.00% | 1.36% | 1.05% | 0.72% | 0.49% | 0.42% | 0.33% | 0.41% | 0.12% | 0.31% |
| Used Vehicle Loans | 4.95% | 1.00% | 2.30% | 1.32% | 1.22% | 0.87% | 1.00% | 0.70% | 0.71% | 0.23% | 0.70% |
| 1st Mortgage Fixed | 0.00% | 0.00% | 0.00% | 1.24% | 0.52% | 1.18% | 0.12% | 0.67% | 0.37% | 0.48% | 0.52% |
| 1st Mortgage Adj | 0.00% | 0.00% | 0.00% | 0.00% | 2.67% | 1.06% | 0.96% | 0.21% | 0.00% | 1.85% | 1.20% |
| Other RE Fixed | 0.00% | 3.55% | 6.58% | 0.28% | 2.18% | 1.42% | 2.27% | 0.62% | 0.29% | 0.42% | 0.85% |
| Other RE Adj | 0.00% | 0.00% | 0.00% | 2.24% | 0.60% | 0.87% | 2.16% | 0.61% | 0.54% | 0.66% | 0.82% |
| Leases Receivable | 0.00% | 0.00% | 0.00% | 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% | 0.00% | 0.00% | 0.00% |
| Indirect Loans | 0.00% | 0.00% | 0.00% | 1.97% | 0.76% | 0.31% | 0.65% | 0.81% | 0.68% | 0.11% | 0.48% |
| Total 1st Mortgage Loans | 0.00% | 0.00% | 0.00% | 1.09% | 0.84% | 1.17% | 0.27% | 0.58% | 0.32% | 0.68% | 0.62% |
| MBL Delinquency Rate | 0.00% | 0.00% | 0.00% | 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% | 0.00% | 0.00% | 0.00% |
| YTD Annualized | | | | | | | | | | | |
| Net Charge-Offs / Average Loans (Annualized) | 0.46% | 0.64% | 0.34% | 0.44% | 0.55% | 0.61% | 0.56% | 0.46% | 0.27% | 0.22% | 0.37% |
| Recoveries / Charge-Offs | 47.22% | 35.94% | 23.94% | 23.37% | 17.69% | 12.25% | 18.61% | 14.87% | 21.92% | 19.93% | 17.49% |
| Expected Charge-Offs / Net Loans | 1.44% | 0.54% | 0.47% | 0.81% | 0.59% | 0.54% | 0.66% | 0.58% | 0.20% | 0.28% | 0.41% |
| Provision for Loan Losses/Net Charge-Offs | 94.7% | 331.7% | 103.7% | 130.5% | 118.1% | 104.7% | 157.8% | 166.0% | 123.3% | 125.0% | 137.2% |
| Prov. for Loan Losses/Expected Charge-Offs | 31.0% | 393.3% | 77.0% | 71.6% | 111.5% | 118.7% | 136.1% | 131.4% | 167.0% | 102.0% | 122.1% |
| Bankruptcies / Net Loans | 0.00% | 0.86% | 0.04% | 1.87% | 0.51% | 0.49% | 0.87% | 1.21% | 0.37% | 0.21% | 0.58% |
| Total Amount of Loans Charged-Off (\$000s) | \$3 | \$11 | \$12 | \$37 | \$100 | \$262 | \$583 | \$1,155 | \$1,638 | \$2,118 | \$274 |
| Total Amount of Recoveries (\$000s) | \$2 | \$4 | \$3 | \$9 | \$18 | \$32 | \$109 | \$359 | \$422 | \$422 | \$48 |
| Net Charge Offs (\$000s) | \$2 | \$7 | \$9 | \$28 | \$83 | \$230 | \$475 | \$984 | \$1,279 | \$1,696 | \$226 |
| Net Charge-Offs by Category | | | | | | | | | | | |
| Unsecured Credit Card Loans | 0.00% | 0.00% | 0.03% | 0.42% | 0.57% | 0.42% | 0.71% | 0.49% | 0.90% | 0.88% | 0.63% |
| STS Loans | 0.00% | 0.00% | 0.00% | 0.00% | 5.80% | 4.17% | 8.40% | 0.00% | 0.00% | 0.00% | 4.72% |
| Non-Federally Guaranteed Student Loans | 0.00% | 0.00% | 0.00% | 0.00% | 0.42% | 0.00% | 0.52% | 0.00% | 0.00% | 0.00% | 0.09% |
| New Vehicle Loans | -0.32% | 0.00% | 0.00% | 0.35% | 0.06% | 0.07% | 0.21% | 0.28% | 0.16% | 0.14% | 0.17% |
| Used Vehicle Loans | 0.48% | 0.45% | 0.11% | 0.12% | 0.25% | 0.94% | 0.73% | 0.86% | 0.46% | 0.31% | 0.57% |
| Total 1st Mortgage RE Loans/LOC | 0.00% | 0.00% | 0.00% | 0.63% | 0.29% | 0.05% | 0.09% | 0.04% | 0.00% | 0.03% | 0.04% |
| Total Other RE Loans/ LOC | 0.00% | 0.00% | 0.00% | 0.09% | 0.20% | 0.13% | 0.26% | 0.10% | 0.18% | 0.06% | 0.12% |
| Leases Receivable | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| All Other Loans | 11.13% | 11.60% | 16.42% | -18.01% | -3.80% | -7.04% | -0.30% | 0.26% | 0.15% | -0.60% | -0.47% |
| Indirect Loans | 0.00% | 0.00% | 0.00% | 0.61% | 0.21% | 0.29% | 0.37% | 1.08% | 0.52% | 0.08% | 0.51% |
| Number of Credit Unions in Each Peer Group: | 11 | 6 | 12 | 13 | 27 | 13 | 4 | 7 | 2 | 3 | 98 |

December 31, 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 | 8.46% | 65.95% | 23.83% | 41.23% | 29.85% | 37.36% | 0.50% | 3.41% | 0.00% | 0.00% | 8.24% |
| Credit Unions - Deposits in and Loans to | 0.00% | 0.00% | 3.11% | 6.10% | 10.87% | 11.17% | 3.01% | 1.85% | 0.00% | 0.00% | 2.64% |
| Total Investments in Corporate Credit Unions* | 49.24% | 11.63% | 26.83% | 34.17% | 35.83% | 29.65% | 16.95% | 15.19% | 5.74% | 3.81% | 13.10% |
| Marketable Securities | 0.00% | 104.46% | 175.86% | 240.12% | 163.86% | 120.32% | 204.11% | 116.72% | 170.92% | 266.34% | 194.99% |
| All Other Investments | 95.60% | 226.62% | 334.33% | 335.93% | 325.75% | 240.39% | 106.74% | 59.25% | 19.24% | 2.30% | 82.72% |
| Total Investments | 266.50% | 444.01% | 585.92% | 685.22% | 585.54% | 459.52% | 371.04% | 237.60% | 227.33% | 427.36% | 382.20% |
| Unsecured Loans | 121.07% | 63.09% | 88.01% | 88.74% | 101.17% | 68.52% | 117.48% | 89.51% | 46.57% | 40.58% | 64.20% |
| Vehicle Loans | 203.81% | 64.26% | 84.37% | 141.20% | 182.98% | 135.79% | 291.33% | 201.97% | 209.34% | 142.53% | 172.18% |
| New Vehicle Loans | 48.31% | 17.48% | 33.26% | 36.13% | 51.06% | 35.26% | 70.04% | 67.45% | 60.10% | 66.54% | 60.35% |
| Used Vehicle Loans | 155.50% | 46.78% | 51.11% | 105.07% | 131.91% | 100.53% | 221.29% | 134.52% | 149.23% | 75.98% | 111.83% |
| Total Real Estate | 17.34% | 15.20% | 21.75% | 103.32% | 219.33% | 265.61% | 389.22% | 346.45% | 366.54% | 422.12% | 351.79% |
| 1st Mortgage | 7.78% | 0.00% | 14.25% | 33.21% | 110.40% | 136.15% | 225.72% | 216.60% | 270.35% | 347.70% | 252.25% |
| 1st Mortgage Fxd | 7.78% | 0.00% | 14.25% | 29.32% | 94.25% | 119.83% | 185.80% | 175.74% | 234.18% | 296.88% | 214.09% |
| 1st Mortgage Adj | 0.00% | 0.00% | 0.00% | 3.90% | 16.15% | 16.32% | 39.92% | 40.86% | 36.17% | 50.82% | 38.16% |
| 2nd Mortgage | 9.56% | 15.20% | 7.51% | 70.11% | 108.93% | 129.46% | 163.50% | 129.85% | 96.19% | 74.41% | 99.53% |
| Closed-End Fxd | 9.56% | 15.20% | 7.51% | 41.30% | 58.06% | 42.86% | 44.69% | 58.52% | 27.85% | 39.77% | 43.28% |
| Closed-End Adj | 0.00% | 0.00% | 0.00% | 0.37% | 6.59% | 5.70% | 8.25% | 7.50% | 1.83% | 0.00% | 3.23% |
| Open-End Adj | 0.00% | 0.00% | 0.00% | 27.16% | 43.98% | 79.89% | 110.56% | 63.58% | 66.50% | 34.65% | 52.82% |
| Open-End Fxd | 0.00% | 0.00% | 0.00% | 1.28% | 0.31% | 1.01% | 0.00% | 0.26% | 0.00% | 0.00% | 0.20% |
| Other RE Loans | 0.00% | 0.00% | 0.00% | 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% | 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% | 0.00% | 0.00% | 0.00% |
| Total Loans | 342.22% | 142.55% | 194.17% | 333.29% | 508.14% | 472.90% | 814.42% | 647.59% | 624.23% | 607.38% | 592.63% |
| Indirect Loans | 0.00% | 0.00% | 0.00% | 6.21% | 38.24% | 36.24% | 179.54% | 102.98% | 156.53% | 87.22% | 92.10% |
| Percent of Vehicle Loans | 0.00% | 0.00% | 0.00% | 4.40% | 20.90% | 26.69% | 61.63% | 50.99% | 74.77% | 61.19% | 53.49% |
| Business Loans | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Participation Loans | 0.00% | 0.00% | 0.00% | 2.67% | 8.22% | 8.63% | 6.74% | 2.12% | 0.00% | 25.89% | 12.54% |
| Total Mortgage Exposure** | 17.34% | 24.88% | 21.75% | 103.32% | 219.72% | 279.20% | 456.08% | 389.69% | 513.22% | 436.62% | 391.21% |
| Total Real Estate | 17.34% | 15.20% | 21.75% | 103.32% | 219.33% | 265.61% | 389.22% | 346.45% | 366.54% | 422.12% | 351.79% |
| RE Business Loans | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Mortgage-Backed Investments | 0.00% | 9.68% | 0.00% | 0.00% | 0.38% | 13.59% | 66.86% | 43.24% | 146.68% | 14.50% | 39.43% |
| Federal Agency Securities (Mtg Backed) | 0.00% | 9.68% | 0.00% | 0.00% | 0.38% | 13.59% | 66.86% | 43.24% | 146.68% | 14.27% | 39.33% |
| Total Other Mortgage Backed Securities | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.24% | 0.09% |



