

September 30, 2018

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	1.38%		1.76%	1.01%	0.95%	1.31%	1.55%	1.63%			1.49%
Loan Yield	13.17%		5.46%	7.67%	7.21%	7.27%	5.33%	5.35%			5.51%
Net Loan Yield After NCOs	-1.65%		1.99%	7.06%	5.51%	5.88%	5.01%	4.30%			4.50%
Asset Yield	1.90%		2.05%	2.52%	2.29%	3.85%	2.99%	3.63%			3.46%
Cost of Funds	-0.08%		-0.64%	-0.16%	-0.03%	-0.37%	-0.38%	-0.43%			-0.39%
Gross Spread	1.82%		1.41%	2.37%	2.25%	3.48%	2.62%	3.20%			3.06%
Provision Expense	-1.19%		-0.35%	-0.09%	-0.21%	-0.60%	-0.30%	-0.42%			-0.40%
Net Spread after Provision Expense	0.63%		1.06%	2.27%	2.04%	2.88%	2.32%	2.77%			2.66%
Total Non-Interest Income	0.24%		0.10%	0.71%	0.58%	1.93%	1.04%	1.48%			1.38%
Total Non-Interest Expense	-4.59%		-0.52%	-2.73%	-2.42%	-4.20%	-2.95%	-3.63%			-3.48%
Net Operating Expense	-4.35%		-0.41%	-2.02%	-1.83%	-2.27%	-1.91%	-2.15%			-2.10%
Non-Operating Gains (Losses)	2.13%		0.00%	0.00%	0.04%	0.07%	-0.01%	0.00%			0.01%
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)	-1.58%		0.64%	0.26%	0.25%	0.69%	0.41%	0.63%			0.57%
Net Charge-Offs	-0.71%		-0.29%	-0.14%	-0.37%	-0.61%	-0.13%	-0.59%			-0.52%
ROA (with Net Charge-offs)	-1.11%		0.71%	0.21%	0.10%	0.68%	0.57%	0.46%			0.46%
ROA with Provision for LL - W/O NCUSIF Expense	-1.58%		0.64%	0.26%	0.25%	0.69%	0.41%	0.63%			0.57%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-1.11%		0.71%	0.21%	0.10%	0.68%	0.57%	0.46%			0.46%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	0.00%		-0.29%	-1.27%	-1.11%	-1.70%	-1.13%	-1.65%			-1.55%
Travel and Conference Expense	0.00%		0.00%	-0.03%	-0.03%	-0.05%	-0.03%	-0.03%			-0.03%
Office Occupancy Expense	-0.95%		0.00%	-0.20%	-0.08%	-0.16%	-0.18%	-0.24%			-0.22%
Office Operations Expense	-0.24%		-0.12%	-0.70%	-0.75%	-1.26%	-0.76%	-0.82%			-0.83%
Educational and Promotional Expense	-0.08%		0.00%	-0.05%	-0.05%	-0.15%	-0.12%	-0.12%			-0.11%
Loan Servicing Expense	-0.08%		0.00%	-0.07%	-0.16%	-0.30%	-0.26%	-0.21%			-0.21%
Professional and Outside Services	-3.16%		-0.10%	-0.34%	-0.19%	-0.47%	-0.36%	-0.45%			-0.43%
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%	-0.02%	-0.02%	-0.02%	-0.03%	-0.03%			-0.03%
Miscellaneous Operating Expenses	-0.08%		0.00%	-0.06%	-0.03%	-0.08%	-0.07%	-0.08%			-0.07%
Total Non-Interest Expense	-4.59%		-0.52%	-2.73%	-2.42%	-4.20%	-2.95%	-3.63%			-3.48%
Other Performance Ratios											
Earning Asset Yield	1.98%		2.10%	2.63%	2.31%	4.04%	3.23%	3.86%			3.66%
Average Cost of Funds	-0.10%		-0.75%	-0.30%	-0.05%	-0.47%	-0.45%	-0.49%			-0.46%
FTE Employee / \$million of Loans & Share Drafts	0.00		4.12	0.70	0.72	0.50	0.42	0.34			0.37
Compensation & Benefits / FTE Emp.	\$0		\$8,800	\$58,088	\$54,581	\$61,404	\$52,330	\$67,368			\$64,203
Compensation & Benefits / \$million Lns. & S.D.s	\$0		\$36,302	\$47,660	\$38,930	\$30,577	\$21,699	\$22,959			\$23,890
Operating Expense / Loans & Share Drafts	-124.10%		-6.51%	-10.28%	-8.51%	-7.57%	-5.64%	-5.04%			-5.37%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	5.51%		1.20%	2.68%	2.06%	3.48%	1.99%	2.06%			2.13%
Net Operating Expense / Loans & Share Drafts	-118.59%		-5.31%	-7.60%	-6.46%	-4.10%	-3.65%	-2.98%			-3.24%
Operating Expense / Operating Revenue	232.08%		54.07%	89.83%	85.32%	79.15%	82.45%	79.49%			80.11%
Total Fixed Assets / Shares & Equity	3.38%		0.00%	1.48%	1.15%	3.47%	3.57%	3.38%			3.27%
Net Loans to Total Shares and Deposits	8.7%		11.4%	44.3%	36.0%	58.4%	50.5%	66.6%			62.6%
Members / FTE Employee	0.00		285.50	550.15	549.74	563.33	323.03	409.52			423.11

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Balance Sheet Mixes	Peer <2mm	Peer 2-5mm	Peer 5-10mm	Peer 10-20mm	Peer 20-50mm	Peer 50-100mm	Peer 100-200mm	Peer 200-500mm	Peer 500mm-1B	Peer GT 1 Billion	Peer ALL FICUs
ASSETS											
Cash and Cash Equivalents	0.0%		0.0%	0.6%	0.4%	1.6%	0.5%	1.0%			0.9%
Total Investments	89.9%		89.2%	72.9%	77.7%	49.8%	50.0%	35.3%			41.5%
Unsecured Credit Card Loans/Lines of Credit	0.0%		0.0%	1.3%	2.6%	5.4%	2.3%	2.8%			2.9%
All Other Unsecured Loans/Lines of Credit	6.0%		9.7%	7.2%	6.9%	6.6%	5.5%	3.2%			4.0%
Short-Term Small Amount Loans (STS)	0.0%		0.0%	0.0%	0.0%	0.1%	0.0%	0.1%			0.1%
Non-Federally Guaranteed Student Loans	0.0%		0.0%	0.0%	0.0%	0.0%	0.0%	0.2%			0.1%
New Vehicle Loans	0.0%		0.0%	6.2%	3.8%	1.9%	3.1%	12.7%			10.3%
Used Vehicle Loans	1.0%		0.0%	7.5%	4.3%	7.7%	5.0%	15.3%			12.8%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%		0.0%	0.3%	0.8%	14.2%	21.7%	16.3%			15.3%
Total Other Real Estate Loans/Lines of Credit	0.0%		0.0%	2.3%	2.4%	8.8%	5.0%	7.4%			6.8%
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%	0.0%	0.0%	0.0%	0.0%			0.0%
Total Loans and Leases	7.0%		9.7%	24.9%	20.9%	44.6%	42.6%	58.0%			52.3%
Less: Allowance for Loan & Lease Losses	-0.9%		-0.3%	-0.4%	-0.6%	-0.6%	-0.8%	-0.7%			-0.7%
Net Loans and Leases	6.1%		9.4%	24.5%	20.3%	43.9%	41.8%	57.3%			51.6%
Total Other Assets	4.1%		1.4%	2.0%	1.6%	4.7%	7.6%	6.4%			6.0%
TOTAL ASSETS	100.0%		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%			100.0%
Total Liabilities	0.1%		0.2%	31.7%	35.9%	13.2%	6.0%	3.2%			6.8%
Share Drafts	0.0%		0.0%	5.7%	7.5%	11.6%	12.2%	16.0%			14.5%
Regular Shares	9.2%		85.6%	34.8%	41.3%	41.8%	34.1%	37.5%			37.7%
Money Market Shares	0.0%		0.0%	3.8%	5.5%	7.6%	13.8%	14.4%			13.1%
Share Certificates	0.1%		0.0%	9.4%	1.2%	10.5%	12.6%	13.1%			12.0%
IRA/KEOGH Accounts	0.0%		0.0%	1.4%	1.9%	2.7%	9.0%	6.1%			5.8%
All Other Shares	0.4%		0.0%	0.6%	0.7%	2.1%	1.2%	0.0%			0.3%
Non-Member Deposits	70.3%		0.0%	0.6%	0.0%	0.0%	1.7%	0.0%			0.2%
Total Shares and Deposits	80.0%		85.6%	56.1%	58.0%	76.3%	84.4%	87.1%			83.6%
Total Equity	19.9%		14.3%	12.1%	6.1%	10.5%	9.6%	9.7%			9.6%
TOTAL LIABILITIES, SHARES, AND EQUITY	100.0%		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%			100.0%
Net Worth	19.9%		14.3%	12.1%	6.1%	11.6%	11.0%	10.6%			10.5%
Total Equity + Allow. for Loan Loss	20.8%		14.5%	12.6%	6.7%	11.1%	10.4%	10.4%			10.3%
Balance Sheet Growth YTD Annualized											
Total Investments	-6.1%		-12.3%	-5.8%	5.6%	3.0%	-12.7%	-6.2%			-5.5%
Total Loans and Leases	92.8%		22.4%	3.7%	-6.4%	5.9%	-0.6%	5.0%			4.1%
TOTAL ASSETS	-2.9%		-9.4%	-3.2%	2.3%	5.0%	-6.2%	1.5%			0.5%
Total Liabilities	0.0%		-12.1%	-16.3%	2.8%	40.2%	-44.5%	-11.0%			-7.3%
Total Shares and Deposits	-3.0%		-11.5%	4.3%	2.4%	0.5%	-2.7%	2.0%			1.2%
Equity Capital	-3.1%		4.9%	2.2%	-1.4%	3.0%	-2.2%	1.0%			0.5%
TOTAL LIABILITIES, SHARES, AND EQUITY	-2.9%		-9.4%	-3.2%	2.3%	5.0%	-6.2%	1.5%			0.5%

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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	2.56%		2.50%	0.39%	1.47%	1.64%	2.11%	0.95%			1.10%
Delinquent Loans / Total Capital	0.9%		1.7%	0.8%	4.6%	6.6%	8.7%	5.3%			5.6%
Delinquent Loans + OREO / Net Loans + OREO	2.9%		2.6%	0.4%	1.5%	1.8%	2.2%	1.0%			1.2%
Delinquent Loans > 6mo / Delinquent Loans	0.0%		0.0%	28.8%	20.9%	42.7%	59.2%	18.4%			27.3%
Allowance for Loan Losses/Net Loans	14.71%		2.92%	1.73%	2.87%	1.46%	1.92%	1.25%			1.37%
Loans 2 to less than 6 months Delinquent (\$000s)	\$3		\$15	\$14	\$115	\$330	\$459	\$1,592			\$585
Loans 6 to less than 12 months Delinquent (\$000s)	\$0		\$0	\$2	\$25	\$130	\$219	\$137			\$86
Loans 12 months and over Delinquent (\$000s)	\$0		\$0	\$3	\$5	\$117	\$447	\$223			\$133
Total Delinquent Loans (\$000s)	\$3		\$15	\$20	\$145	\$576	\$1,125	\$1,952			\$804
Delinquency by Category											
Unsecured Credit Card	0.00%		0.00%	0.00%	0.36%	1.41%	0.11%	0.48%			0.52%
STS Loans	0.00%		0.00%	0.00%	0.00%	9.47%	0.00%	4.44%			4.64%
Non-Federally Guaranteed Student Loans	0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	4.76%			4.68%
New Vehicle Loans	0.00%		0.00%	0.00%	0.24%	0.81%	0.45%	0.31%			0.32%
Used Vehicle Loans	0.00%		0.00%	0.76%	0.65%	2.43%	0.80%	0.93%			0.98%
1st Mortgage Fixed	0.00%		0.00%	0.00%	13.67%	0.78%	2.91%	0.60%			1.15%
1st Mortgage Adj	0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.64%			0.54%
Other RE Fixed	0.00%		0.00%	0.25%	0.28%	0.39%	3.72%	1.02%			1.13%
Other RE Adj	0.00%		0.00%	0.00%	0.00%	5.14%	5.14%	0.85%			1.33%
Leases Receivable	0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%			0.00%
All Other Loans	17.65%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%			0.00%
Indirect Loans	0.00%		0.00%	0.00%	0.00%	0.15%	1.74%	0.59%			0.59%
Total 1st Mortgage Loans	0.00%		0.00%	0.00%	10.90%	0.39%	2.13%	0.62%			0.86%
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)	14.81%		3.48%	0.62%	1.70%	1.39%	0.32%	1.05%			1.01%
Recoveries / Charge-Offs	10.00%		12.50%	25.88%	11.62%	16.06%	34.29%	19.54%			19.50%
Expected Charge-Offs / Net Loans	4.75%		0.35%	0.12%	0.34%	0.89%	1.19%	0.37%			0.49%
Provision for Loan Losses/Net Charge-Offs	166.7%		121.4%	66.7%	58.0%	98.5%	227.9%	71.6%			77.5%
Prov. for Loan Losses/Expected Charge-Offs	606.1%		1236.4%	342.2%	293.9%	156.7%	61.5%	207.2%			161.6%
Bankruptcies / Net Loans	15.35%		0.00%	0.00%	0.33%	1.02%	1.44%	0.49%			0.68%
Total Amount of Loans Charged-Off (\$000s)	\$13		\$21	\$38	\$195	\$569	\$255	\$2,601			\$905
Total Amount of Recoveries (\$000s)	\$1		\$3	\$10	\$23	\$91	\$87	\$508			\$176
Net Charge Offs (\$000s)	\$12		\$19	\$28	\$172	\$477	\$167	\$2,093			\$729
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%		0.00%	0.17%	0.43%	1.07%	0.49%	0.95%			0.83%
STS Loans	0.00%		0.00%	7.73%	0.00%	4.12%	0.00%	11.03%			9.97%
Non-Federally Guaranteed Student Loans	0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	-0.21%			-0.20%
New Vehicle Loans	0.00%		0.00%	-0.37%	0.00%	-0.81%	0.64%	0.52%			0.48%
Used Vehicle Loans	0.00%		0.00%	-0.03%	0.39%	2.99%	0.26%	1.17%			1.17%
Total 1st Mortgage RE Loans/LOC	0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.72%			0.57%
Total Other RE Loans/ LOC	0.00%		0.00%	0.26%	0.00%	0.49%	-0.14%	0.30%			0.27%
Leases Receivable	0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%			0.00%
All Other Loans	0.00%		0.00%	0.00%	0.00%	-40.89%	-5.80%	-0.10%			-0.42%
Indirect Loans	0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.68%			0.67%
Number of Credit Unions in Each Peer Group:	1		1	3	3	2	2	5			17

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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	0.00%		147.90%	49.88%	174.14%	17.41%	0.00%	0.13%			9.48%
Credit Unions - Deposits in and Loans to	0.00%		0.00%	0.00%	2.84%	0.00%	0.00%	0.67%			0.60%
Total Investments in Corporate Credit Unions*	53.89%		0.00%	20.74%	72.83%	26.53%	76.26%	15.29%			24.99%
Marketable Securities	0.00%		0.00%	260.88%	578.58%	263.72%	322.08%	240.57%			262.49%
All Other Investments	361.08%		446.19%	269.44%	429.47%	114.76%	56.24%	51.78%			78.39%
Total Investments	450.90%		625.14%	600.94%	1266.38%	429.20%	455.77%	334.03%			396.15%
Unsecured Loans	29.94%		68.15%	69.82%	154.63%	103.40%	70.74%	57.09%			65.78%
Vehicle Loans	5.09%		0.00%	113.28%	132.95%	82.08%	74.07%	265.88%			220.84%
New Vehicle Loans	0.00%		0.00%	51.46%	62.34%	16.11%	28.50%	120.66%			98.18%
Used Vehicle Loans	5.09%		0.00%	61.83%	70.61%	65.97%	45.57%	145.22%			122.66%
Total Real Estate	0.00%		0.00%	21.67%	51.64%	197.92%	243.32%	224.33%			211.32%
1st Mortgage	0.00%		0.00%	2.51%	12.93%	122.40%	197.98%	154.11%			146.41%
1st Mortgage Fxd	0.00%		0.00%	2.25%	10.31%	61.86%	144.71%	74.79%			76.75%
1st Mortgage Adj	0.00%		0.00%	0.26%	2.61%	60.54%	53.26%	79.33%			69.66%
2nd Mortgage	0.00%		0.00%	19.17%	38.70%	75.52%	45.35%	70.22%			64.91%
Closed-End Fxd	0.00%		0.00%	10.72%	20.51%	62.76%	27.88%	41.65%			39.82%
Closed-End Adj	0.00%		0.00%	0.00%	8.14%	8.50%	0.00%	0.00%			0.91%
Open-End Adj	0.00%		0.00%	8.45%	10.04%	4.25%	17.46%	27.26%			23.20%
Open-End Fxd	0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	1.31%			0.98%
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	35.03%		68.15%	205.08%	340.05%	383.92%	388.12%	549.76%			499.85%
Indirect Loans	0.00%		0.00%	0.00%	0.00%	10.66%	9.87%	193.01%			146.07%
Percent of Vehicle Loans	0.00%		0.00%	0.00%	0.00%	12.98%	13.33%	72.59%			66.14%
Business Loans	0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%			0.00%
Participation Loans	0.00%		0.00%	0.00%	0.00%	44.73%	63.22%	13.14%			20.05%
Total Mortgage Exposure**	0.00%		0.00%	21.79%	51.64%	255.20%	451.07%	398.27%			368.31%
Total Real Estate	0.00%		0.00%	21.67%	51.64%	197.92%	243.32%	224.33%			211.32%
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%	0.12%	0.00%	57.29%	207.76%	173.94%			156.99%
Federal Agency Securities (Mtg Backed)	0.00%		0.00%	0.12%	0.00%	57.29%	207.76%	173.94%			156.99%
Total Other Mortgage Backed Securities	0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%			0.00%



