

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	0.70%	1.03%	1.00%	0.82%	0.73%	1.05%	1.40%	1.50%			1.34%
Loan Yield	13.89%	5.25%	1.24%	7.92%	7.03%	7.20%	5.41%	5.26%			5.44%
Net Loan Yield After NCOs	-9.72%	3.98%	1.20%	7.47%	6.40%	5.94%	4.24%	4.43%			4.56%
Asset Yield	1.22%	2.64%	1.03%	2.35%	2.09%	3.80%	2.88%	3.53%			3.34%
Cost of Funds	-0.06%	-0.09%	-0.36%	-0.14%	-0.02%	-0.32%	-0.37%	-0.40%			-0.36%
Gross Spread	1.16%	2.54%	0.67%	2.21%	2.07%	3.48%	2.51%	3.13%			2.98%
Provision Expense	-0.87%	-0.30%	-0.03%	-0.01%	-0.19%	-0.55%	-0.51%	-0.44%			-0.43%
Net Spread after Provision Expense	0.29%	2.24%	0.65%	2.19%	1.88%	2.93%	2.00%	2.69%			2.56%
Total Non-Interest Income	0.06%	0.52%	0.00%	0.60%	0.51%	1.78%	0.82%	1.30%			1.20%
Total Non-Interest Expense	-4.42%	-2.77%	-0.32%	-2.71%	-2.31%	-4.47%	-2.89%	-3.55%			-3.42%
Net Operating Expense	-4.37%	-2.24%	-0.32%	-2.11%	-1.80%	-2.69%	-2.07%	-2.24%			-2.21%
Non-Operating Gains (Losses)	-0.17%	0.00%	0.00%	0.00%	0.00%	0.52%	0.02%	-0.02%			0.02%
OTTI Losses Recognized in Earnings	0.00%	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%			0.00%
NCUSIF Recovery/Pass-back	0.17%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%			0.00%
Return on Assets (ROA with Provision for LL)	-4.07%	0.00%	0.33%	0.09%	0.08%	0.76%	-0.06%	0.43%			0.36%
Net Charge-Offs	-0.99%	-0.49%	-0.01%	-0.10%	-0.14%	-0.57%	-0.46%	-0.47%			-0.44%
ROA (with Net Charge-offs)	-4.19%	-0.19%	0.35%	0.00%	0.13%	0.73%	0.00%	0.40%			0.34%
ROA with Provision for LL - W/O NCUSIF Expense	-4.25%	0.00%	0.33%	0.09%	0.08%	0.76%	-0.06%	0.43%			0.36%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-4.37%	-0.19%	0.35%	0.00%	0.13%	0.73%	0.00%	0.40%			0.34%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	0.00%	-1.63%	-0.15%	-1.36%	-1.05%	-1.85%	-1.30%	-1.54%			-1.49%
Travel and Conference Expense	0.00%	0.00%	0.00%	-0.03%	-0.03%	-0.06%	-0.03%	-0.05%			-0.05%
Office Occupancy Expense	0.00%	0.00%	0.00%	-0.20%	-0.08%	-0.15%	-0.15%	-0.24%			-0.21%
Office Operations Expense	-1.92%	-1.03%	-0.09%	-0.68%	-0.71%	-1.33%	-0.67%	-0.76%			-0.77%
Educational and Promotional Expense	0.00%	0.00%	-0.01%	-0.05%	-0.05%	-0.13%	-0.10%	-0.11%			-0.10%
Loan Servicing Expense	-0.06%	-0.02%	0.00%	-0.07%	-0.16%	-0.28%	-0.19%	-0.24%			-0.23%
Professional and Outside Services	-2.21%	0.00%	-0.04%	-0.26%	-0.20%	-0.46%	-0.36%	-0.51%			-0.47%
Member Insurance	-0.17%	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%	-0.09%	-0.02%	-0.02%	-0.01%	-0.02%	-0.02%	-0.02%			-0.02%
Miscellaneous Operating Expenses	-0.06%	0.00%	-0.01%	-0.04%	-0.02%	-0.19%	-0.07%	-0.08%			-0.08%
Total Non-Interest Expense	-4.42%	-2.77%	-0.32%	-2.71%	-2.31%	-4.47%	-2.89%	-3.55%			-3.42%
Other Performance Ratios											
Earning Asset Yield	1.28%	2.76%	1.25%	2.31%	2.12%	3.99%	3.06%	3.73%			3.52%
Average Cost of Funds	-0.07%	-0.11%	-0.54%	-0.26%	-0.04%	-0.40%	-0.46%	-0.45%			-0.43%
FTE Employee / \$million of Loans & Share Drafts	0.00	0.99	3.69	0.80	0.69	0.52	0.40	0.34			0.37
Compensation & Benefits / FTE Emp.	\$0	\$40,800	-\$57,625	\$53,777	\$53,681	\$60,859	\$65,009	\$64,223			\$62,972
Compensation & Benefits / \$million Lns. & S.D.s	\$0	\$39,151	\$12,429	\$53,195	\$36,743	\$32,262	\$26,193	\$21,739			\$23,366
Operating Expense / Loans & Share Drafts	-124.15%	-6.33%	-2.70%	-10.56%	-8.09%	-7.81%	-5.83%	-5.02%			-5.37%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	1.60%	1.32%	0.01%	2.36%	1.78%	3.11%	1.65%	1.84%			1.89%
Net Operating Expense / Loans & Share Drafts	-122.55%	-5.01%	-2.69%	-8.20%	-6.31%	-4.70%	-4.18%	-3.18%			-3.48%
Operating Expense / Operating Revenue	357.50%	325.29%	81.95%	117.69%	89.91%	86.11%	88.12%	81.69%			83.14%
Total Fixed Assets / Shares & Equity	3.75%	0.05%	0.31%	1.51%	1.23%	3.67%	2.60%	3.50%			3.26%
Net Loans to Total Shares and Deposits	5.0%	43.2%	8.9%	44.5%	38.5%	56.2%	49.7%	65.2%			61.3%
Members / FTE Employee	0.00	644.67	228.00	503.86	618.47	563.66	364.62	405.81			427.16

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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%	0.0%	0.6%	0.6%	1.2%	0.5%	0.9%			0.9%
Total Investments	92.1%	60.9%	91.3%	74.4%	75.9%	50.5%	52.7%	37.4%			43.4%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.0%	0.0%	1.4%	2.8%	5.1%	2.3%	2.9%			2.9%
All Other Unsecured Loans/Lines of Credit	4.0%	17.3%	7.7%	7.0%	7.4%	7.6%	5.7%	3.3%			4.2%
Short-Term Small Amount Loans (STS)	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.1%			0.1%
Non-Federally Guaranteed Student Loans	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%			0.1%
New Vehicle Loans	0.0%	17.0%	0.0%	5.5%	4.0%	2.2%	1.8%	10.7%			8.6%
Used Vehicle Loans	0.0%	4.1%	0.0%	6.6%	4.4%	7.3%	5.8%	16.0%			13.3%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	0.0%	0.0%	0.4%	0.9%	12.7%	19.4%	16.1%			14.9%
Total Other Real Estate Loans/Lines of Credit	0.0%	0.0%	0.0%	2.7%	2.8%	9.2%	5.8%	7.2%			6.8%
Leases Receivable	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%
Other Loans (Purchased or to non-members)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%			0.0%
Total Loans and Leases	4.0%	38.4%	7.7%	23.6%	22.3%	44.3%	40.8%	56.6%			50.9%
Less: Allowance for Loan & Lease Losses	-0.6%	-0.2%	-0.2%	-0.4%	-0.5%	-0.7%	-0.6%	-0.8%			-0.7%
Net Loans and Leases	3.4%	38.2%	7.5%	23.2%	21.9%	43.6%	40.2%	55.8%			50.2%
Total Other Assets	4.4%	0.9%	1.1%	1.7%	1.7%	4.7%	6.6%	5.9%			5.5%
TOTAL ASSETS	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%			100.0%
Total Liabilities											
Share Drafts	0.0%	6.3%	0.0%	5.0%	6.9%	12.0%	11.4%	15.3%			13.8%
Regular Shares	10.6%	73.5%	87.0%	33.4%	41.3%	42.0%	33.6%	37.4%			37.6%
Money Market Shares	0.0%	0.0%	0.0%	3.5%	5.7%	8.7%	14.4%	14.3%			13.1%
Share Certificates	0.2%	3.6%	0.0%	9.1%	1.4%	11.0%	13.7%	13.3%			12.4%
IRA/KEOGH Accounts	0.0%	0.0%	0.0%	1.4%	2.0%	3.6%	8.8%	6.5%			6.1%
All Other Shares	0.5%	5.4%	0.0%	0.2%	0.6%	1.4%	0.0%	0.0%			0.1%
Non-Member Deposits	68.8%	0.0%	0.0%	0.6%	0.0%	0.0%	0.2%	0.0%			0.1%
Total Shares and Deposits	80.0%	88.9%	87.0%	53.1%	58.0%	78.8%	82.1%	86.8%			83.2%
Total Equity	20.0%	11.1%	12.8%	11.7%	6.3%	10.6%	9.3%	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%			100.0%
Net Worth	20.0%	11.1%	12.8%	11.7%	6.3%	11.6%	10.2%	10.2%			10.1%
Total Equity + Allow. for Loan Loss	20.5%	11.3%	13.0%	12.1%	6.7%	11.3%	9.9%	10.5%			10.3%
Balance Sheet Growth YTD Annualized											
Total Investments	-2.5%	-39.7%	-52.2%	19.8%	1.0%	20.4%	-6.2%	1.6%			1.4%
Total Loans and Leases	-1.4%	-46.0%	-91.6%	58.3%	1.1%	10.7%	5.0%	-0.7%			0.3%
TOTAL ASSETS	-1.4%	-41.6%	-65.5%	27.9%	1.1%	15.5%	-0.8%	0.6%			1.2%
Total Liabilities	0.0%	-100.0%	-99.6%	20.8%	1.0%	37.7%	-13.6%	-25.6%			-10.0%
Total Shares and Deposits	-2.4%	-41.6%	-58.2%	33.0%	1.1%	14.2%	0.8%	1.7%			2.1%
Equity Capital	3.0%	-41.1%	-64.3%	28.4%	1.3%	6.9%	-1.1%	4.8%			3.9%
TOTAL LIABILITIES, SHARES, AND EQUITY	-1.4%	-41.6%	-65.5%	27.9%	1.1%	15.5%	-0.8%	0.6%			1.2%

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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	17.39%	0.07%	2.14%	0.71%	1.63%	2.14%	2.51%	1.23%			1.40%
Delinquent Loans / Total Capital	3.4%	0.2%	1.3%	1.4%	5.4%	8.4%	10.3%	6.6%			6.9%
Delinquent Loans + OREO / Net Loans + OREO	20.3%	0.1%	2.2%	0.7%	1.7%	2.2%	3.0%	1.4%			1.6%
Delinquent Loans > 6mo / Delinquent Loans	0.0%	0.0%	0.0%	32.4%	46.7%	44.0%	50.5%	28.3%			33.7%
Allowance for Loan Losses/Net Loans	16.95%	0.43%	2.81%	1.91%	2.11%	1.54%	1.61%	1.42%			1.47%
Loans 2 to less than 6 months Delinquent (\$000s)	\$12	\$1	\$11	\$24	\$90	\$404	\$664	\$1,744			\$624
Loans 6 to less than 12 months Delinquent (\$000s)	\$0	\$0	\$0	\$10	\$77	\$208	\$194	\$501			\$198
Loans 12 months and over Delinquent (\$000s)	\$0	\$0	\$0	\$1	\$2	\$110	\$484	\$187			\$118
Total Delinquent Loans (\$000s)	\$12	\$1	\$11	\$35	\$169	\$721	\$1,341	\$2,433			\$940
Delinquency by Category											
Unsecured Credit Card	0.00%	0.00%	0.00%	0.04%	0.42%	0.80%	0.19%	0.52%			0.48%
STS Loans	0.00%	0.00%	0.00%	4.00%	0.00%	1.10%	0.00%	3.82%			3.16%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.57%			0.55%
New Vehicle Loans	0.00%	0.00%	0.00%	0.09%	0.30%	0.73%	0.25%	0.60%			0.58%
Used Vehicle Loans	0.00%	0.00%	0.00%	0.90%	1.29%	3.80%	1.32%	1.01%			1.12%
1st Mortgage Fixed	0.00%	0.00%	0.00%	0.00%	0.00%	0.79%	4.09%	0.85%			1.53%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.90%			1.68%
Other RE Fixed	0.00%	0.00%	0.00%	1.95%	0.31%	3.06%	4.31%	1.34%			1.82%
Other RE Adj	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.52%			0.43%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%			0.00%
All Other Loans	0.00%	0.13%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%			0.00%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	0.00%	7.08%	2.76%	0.76%			0.78%
Total 1st Mortgage Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.43%	3.26%	1.39%			1.60%
MBL Delinquency Rate	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%
YTD Annualized											
Net Charge-Offs / Average Loans (Annualized)	23.61%	1.28%	0.04%	0.45%	0.64%	1.26%	1.17%	0.83%			0.88%
Recoveries / Charge-Offs	0.00%	7.14%	80.00%	34.12%	21.60%	19.88%	5.94%	28.09%			25.36%
Expected Charge-Offs / Net Loans	2.43%	0.76%	0.17%	0.25%	0.54%	1.63%	1.14%	0.48%			0.59%
Provision for Loan Losses/Net Charge-Offs	88.2%	61.5%	300.0%	12.5%	133.7%	95.4%	112.2%	93.4%			96.0%
Prov. for Loan Losses/Expected Charge-Offs	1016.9%	106.1%	66.3%	23.2%	161.6%	74.6%	117.1%	166.1%			144.2%
Bankruptcies / Net Loans	0.00%	1.16%	0.11%	0.36%	0.77%	3.95%	0.45%	0.78%			0.91%
Total Amount of Loans Charged-Off (\$000s)	\$17	\$28	\$5	\$28	\$83	\$491	\$648	\$2,304			\$788
Total Amount of Recoveries (\$000s)	\$0	\$2	\$4	\$10	\$18	\$98	\$39	\$647			\$200
Net Charge Offs (\$000s)	\$17	\$26	\$1	\$19	\$65	\$393	\$610	\$1,657			\$588
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.00%	0.00%	0.44%	0.19%	0.52%	0.52%	0.91%			0.74%
STS Loans	0.00%	0.00%	0.00%	6.85%	0.00%	8.22%	0.00%	10.89%			10.20%
Non-Federally Guaranteed Student Loans	0.00%	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%	-0.33%	0.26%	1.80%	0.84%	0.65%			0.65%
Used Vehicle Loans	0.00%	0.00%	0.00%	-0.03%	0.50%	2.60%	0.73%	1.38%			1.35%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.28%	0.07%			0.10%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	-0.11%	0.00%	0.04%	0.41%	0.09%			0.11%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%			0.00%
All Other Loans	1214.29%	433.33%	0.46%	25.47%	86.93%	70.88%	-83.33%	0.57%			0.11%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.10%			1.09%
Number of Credit Unions in Each Peer Group:	1	1	1	3	3	2	2	5			18

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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%	0.00%	209.32%	37.29%	148.53%	20.40%	0.00%	0.28%			8.99%
Credit Unions - Deposits in and Loans to	0.00%	207.82%	0.00%	9.54%	2.82%	0.00%	0.00%	0.70%			1.26%
Total Investments in Corporate Credit Unions*	61.40%	37.41%	0.00%	17.32%	42.71%	50.97%	58.34%	23.53%			29.90%
Marketable Securities	0.00%	0.00%	0.00%	302.34%	573.95%	88.35%	388.11%	254.60%			268.67%
All Other Investments	352.92%	283.37%	451.77%	271.93%	436.50%	265.46%	71.06%	48.80%			90.28%
Total Investments	461.40%	547.43%	713.92%	638.52%	1206.80%	437.50%	518.73%	365.45%			428.39%
Unsecured Loans	20.18%	155.50%	60.50%	72.22%	160.84%	109.55%	78.57%	60.44%			70.16%
Vehicle Loans	0.00%	189.73%	0.00%	103.36%	134.21%	82.31%	75.20%	261.47%			216.90%
New Vehicle Loans	0.00%	153.06%	0.00%	46.95%	63.84%	18.78%	17.99%	104.69%			85.14%
Used Vehicle Loans	0.00%	36.67%	0.00%	56.41%	70.37%	63.53%	57.21%	156.77%			131.76%
Total Real Estate	0.00%	0.00%	0.00%	26.85%	58.94%	189.27%	247.35%	228.36%			213.78%
1st Mortgage	0.00%	0.00%	0.00%	3.45%	13.78%	109.93%	190.51%	157.73%			146.88%
1st Mortgage Fxd	0.00%	0.00%	0.00%	3.12%	11.85%	59.91%	151.76%	77.25%			79.08%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.33%	1.93%	50.02%	38.74%	80.48%			67.80%
2nd Mortgage	0.00%	0.00%	0.00%	23.39%	45.17%	79.34%	56.84%	70.62%			66.90%
Closed-End Fxd	0.00%	0.00%	0.00%	11.94%	22.20%	64.81%	37.05%	37.37%			37.76%
Closed-End Adj	0.00%	0.00%	0.00%	0.00%	11.28%	8.40%	0.00%	0.00%			1.03%
Open-End Adj	0.00%	0.00%	0.00%	11.46%	11.69%	6.14%	19.79%	29.36%			25.22%
Open-End Fxd	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.90%			2.90%
Other RE Loans	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%
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%
Total Loans	20.18%	345.23%	60.50%	202.77%	354.74%	383.19%	401.45%	552.60%			502.81%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.64%	12.93%	178.35%			133.95%
Percent of Vehicle Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.78%	17.19%	68.21%			61.76%
Business Loans	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%	0.00%	0.00%	0.00%	13.73%	17.18%			14.28%
Total Mortgage Exposure**	0.00%	0.00%	0.00%	27.01%	58.95%	189.27%	502.84%	412.85%			379.10%
Total Real Estate	0.00%	0.00%	0.00%	26.85%	58.94%	189.27%	247.35%	228.36%			213.78%
RE Business Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%			0.00%
Mortgage-Backed Investments	0.00%	0.00%	0.00%	0.16%	0.01%	0.00%	255.49%	184.49%			165.32%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	0.00%	0.16%	0.01%	0.00%	255.49%	184.49%			165.32%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%			0.00%



