

June 30, 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	0.75%	1.10%	1.08%	0.76%	0.67%	1.01%	1.37%	1.35%			1.23%
Loan Yield	11.27%	7.49%	1.45%	7.55%	6.93%	7.06%	5.35%	5.17%			5.35%
Net Loan Yield After NCOs	2.82%	6.76%	1.62%	7.14%	6.18%	5.72%	4.24%	4.34%			4.48%
Asset Yield	1.16%	3.55%	1.14%	2.23%	2.03%	3.73%	2.82%	3.43%			3.25%
Cost of Funds	0.00%	-0.12%	-0.37%	-0.14%	-0.02%	-0.33%	-0.37%	-0.40%			-0.36%
Gross Spread	1.16%	3.42%	0.77%	2.09%	2.01%	3.40%	2.44%	3.03%			2.89%
Provision Expense	-0.23%	-0.22%	0.00%	-0.02%	-0.09%	-0.49%	-0.48%	-0.39%			-0.38%
Net Spread after Provision Expense	0.93%	3.21%	0.77%	2.07%	1.92%	2.91%	1.96%	2.64%			2.51%
Total Non-Interest Income	0.00%	0.40%	0.00%	0.57%	0.50%	1.75%	0.79%	1.28%			1.18%
Total Non-Interest Expense	-5.09%	-3.98%	-0.37%	-2.68%	-2.31%	-4.45%	-2.74%	-3.48%			-3.35%
Net Operating Expense	-5.09%	-3.58%	-0.37%	-2.11%	-1.81%	-2.70%	-1.95%	-2.20%			-2.17%
Non-Operating Gains (Losses)	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.01%	0.00%			0.00%
OTTI Losses Recognized in Earnings	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%			0.00%
NCUSIF Stabilization Expense	0.00%	-0.02%	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%			0.00%
Return on Assets (ROA with Provision for LL)	-4.16%	-0.39%	0.39%	-0.04%	0.11%	0.22%	0.02%	0.44%			0.34%
Net Charge-Offs	-0.35%	-0.28%	0.04%	-0.09%	-0.16%	-0.61%	-0.42%	-0.47%			-0.44%
ROA (with Net Charge-offs)	-4.28%	-0.45%	0.43%	-0.11%	0.03%	0.10%	0.08%	0.36%			0.28%
ROA with Provision for LL - W/O NCUSIF Expense	-4.16%	-0.37%	0.39%	-0.04%	0.11%	0.22%	0.02%	0.44%			0.34%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-4.28%	-0.44%	0.43%	-0.11%	0.03%	0.10%	0.08%	0.36%			0.28%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	0.00%	-1.77%	-0.17%	-1.32%	-1.04%	-1.87%	-1.24%	-1.50%			-1.45%
Travel and Conference Expense	0.00%	0.00%	0.00%	-0.04%	-0.02%	-0.06%	-0.03%	-0.05%			-0.04%
Office Occupancy Expense	0.00%	-0.12%	0.00%	-0.20%	-0.07%	-0.16%	-0.14%	-0.22%			-0.20%
Office Operations Expense	-2.43%	-1.21%	-0.11%	-0.71%	-0.71%	-1.31%	-0.65%	-0.72%			-0.74%
Educational and Promotional Expense	0.00%	0.00%	0.00%	-0.04%	-0.06%	-0.13%	-0.09%	-0.11%			-0.11%
Loan Servicing Expense	-0.12%	-0.09%	0.00%	-0.07%	-0.17%	-0.26%	-0.16%	-0.25%			-0.23%
Professional and Outside Services	-2.54%	-0.19%	-0.07%	-0.25%	-0.21%	-0.47%	-0.34%	-0.53%			-0.48%
Member Insurance	0.00%	-0.03%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%			0.00%
Operating Fees (Exam. and/or Supervision Fees)	0.00%	-0.44%	-0.02%	-0.02%	-0.01%	-0.02%	-0.02%	-0.02%			-0.02%
Miscellaneous Operating Expenses	0.00%	-0.12%	0.00%	-0.04%	-0.02%	-0.18%	-0.07%	-0.08%			-0.08%
Total Non-Interest Expense	-5.09%	-3.98%	-0.37%	-2.68%	-2.31%	-4.45%	-2.74%	-3.48%			-3.35%
Other Performance Ratios											
Earning Asset Yield	1.21%	3.50%	1.92%	2.10%	2.05%	3.94%	2.96%	3.60%			3.40%
Average Cost of Funds	0.00%	-0.14%	-0.72%	-0.24%	-0.04%	-0.40%	-0.45%	-0.45%			-0.43%
FTE Employee / \$million of Loans & Share Drafts	0.00	1.07	4.32	0.82	0.69	0.52	0.41	0.33			0.36
Compensation & Benefits / FTE Emp.	\$0	\$41,600	\$9,000	\$54,197	\$52,889	\$61,725	\$61,538	\$64,010			\$62,449
Compensation & Benefits / \$million Lns. & S.D.s	\$0	\$43,242	\$19,797	\$49,968	\$36,324	\$32,240	\$25,510	\$21,188			\$22,829
Operating Expense / Loans & Share Drafts	-147.87%	-9.74%	-4.44%	-10.15%	-8.06%	-7.66%	-5.64%	-4.92%			-5.26%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.00%	0.99%	0.00%	2.17%	1.74%	3.02%	1.62%	1.81%			1.85%
Net Operating Expense / Loans & Share Drafts	-147.87%	-8.75%	-4.44%	-7.98%	-6.31%	-4.64%	-4.02%	-3.11%			-3.41%
Operating Expense / Operating Revenue	440.00%	103.99%	65.65%	100.73%	92.34%	87.15%	86.32%	82.42%			83.82%
Total Fixed Assets / Shares & Equity	3.80%	0.06%	0.00%	1.55%	1.24%	3.63%	2.38%	3.43%			3.18%
Net Loans to Total Shares and Deposits	5.5%	39.9%	8.6%	43.3%	37.0%	57.8%	48.2%	65.3%			61.2%
Members / FTE Employee	0.00	590.80	283.00	482.69	682.90	522.93	365.20	423.08			439.27

June 30, 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	0.1%	0.0%	0.0%	0.5%	0.5%	1.8%	0.4%	0.8%			0.8%
Total Investments	91.2%	64.6%	91.5%	75.2%	76.5%	47.9%	55.2%	37.8%			43.8%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.0%	0.0%	1.3%	2.6%	4.4%	2.2%	2.7%			2.7%
All Other Unsecured Loans/Lines of Credit	4.3%	12.4%	7.5%	6.6%	6.9%	7.4%	5.7%	3.2%			4.1%
Short-Term Small Amount Loans (STS)	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%			0.0%
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%	13.9%	0.0%	5.3%	4.1%	2.6%	1.6%	10.0%			8.1%
Used Vehicle Loans	0.0%	9.3%	0.0%	6.0%	4.3%	7.8%	6.1%	16.0%			13.4%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	0.0%	0.0%	0.4%	0.8%	13.8%	16.0%	15.5%			14.1%
Total Other Real Estate Loans/Lines of Credit	0.0%	0.0%	0.0%	2.8%	2.9%	9.1%	5.5%	6.8%			6.4%
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	0.1%	0.1%	0.0%	0.7%	0.2%	1.0%	1.8%	2.0%			1.8%
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	4.4%	35.7%	7.5%	23.1%	21.8%	46.1%	39.2%	56.5%			50.8%
Less: Allowance for Loan & Lease Losses	-0.6%	-1.4%	-0.2%	-0.5%	-0.4%	-0.6%	-0.6%	-0.8%			-0.7%
Net Loans and Leases	3.8%	34.2%	7.3%	22.6%	21.4%	45.5%	38.6%	55.7%			50.1%
Total Other Assets	4.9%	1.1%	1.2%	1.8%	1.6%	4.8%	5.8%	5.7%			5.3%
TOTAL ASSETS	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%			100.0%
Total Liabilities	0.0%	0.0%	0.2%	35.3%	34.9%	8.7%	9.5%	4.1%			7.6%
Share Drafts	0.0%	4.4%	0.0%	4.8%	7.2%	12.9%	11.0%	15.1%			13.7%
Regular Shares	10.0%	67.0%	87.1%	33.7%	41.5%	38.4%	32.5%	36.8%			36.8%
Money Market Shares	0.0%	0.0%	0.0%	3.3%	5.8%	10.3%	14.6%	14.0%			13.0%
Share Certificates	0.2%	12.7%	0.0%	9.1%	1.5%	12.5%	14.1%	14.0%			13.0%
IRA/KEOGH Accounts	0.0%	0.0%	0.0%	1.6%	2.0%	3.4%	8.7%	6.5%			6.2%
All Other Shares	0.8%	5.3%	0.0%	0.4%	0.9%	2.3%	0.0%	0.0%			0.2%
Non-Member Deposits	69.3%	0.0%	0.0%	0.3%	0.0%	0.0%	0.2%	0.0%			0.1%
Total Shares and Deposits	80.3%	89.4%	87.1%	53.3%	58.9%	79.8%	81.2%	86.5%			83.0%
Total Equity	19.7%	10.6%	12.8%	11.5%	6.2%	11.5%	9.2%	9.4%			9.4%
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	19.7%	10.6%	12.8%	11.5%	6.2%	12.4%	9.9%	9.9%			9.9%
Total Equity + Allow. for Loan Loss	20.4%	12.0%	13.0%	12.0%	6.5%	12.1%	9.8%	10.2%			10.1%
Balance Sheet Growth YTD Annualized											
Total Investments	-8.2%	24.2%	-106.1%	43.9%	6.3%	2.2%	2.9%	10.0%			8.0%
Total Loans and Leases	14.3%	-24.4%	-183.9%	111.8%	0.4%	4.5%	8.4%	3.0%			3.3%
TOTAL ASSETS	-4.0%	4.6%	-132.4%	57.9%	5.0%	4.5%	5.1%	5.9%			5.7%
Total Liabilities	0.0%	-100.0%	-199.3%	43.6%	0.1%	0.6%	-2.5%	-24.6%			-9.9%
Total Shares and Deposits	-5.6%	5.6%	-118.1%	69.1%	8.3%	5.0%	6.1%	7.3%			7.0%
Equity Capital	2.4%	-3.5%	-130.3%	54.7%	1.8%	4.3%	4.0%	8.7%			7.3%
TOTAL LIABILITIES, SHARES, AND EQUITY	-4.0%	4.6%	-132.4%	57.9%	5.0%	4.5%	5.1%	5.9%			5.7%

June 30, 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	10.67%	1.04%	0.41%	0.62%	1.10%	1.81%	2.33%	1.00%			1.15%
Delinquent Loans / Total Capital	2.3%	3.1%	0.2%	1.2%	3.7%	6.9%	9.3%	5.5%			5.8%
Delinquent Loans + OREO / Net Loans + OREO	12.5%	1.1%	0.4%	0.6%	1.1%	2.0%	2.8%	1.1%			1.3%
Delinquent Loans > 6mo / Delinquent Loans	0.0%	41.7%	100.0%	20.9%	29.3%	38.2%	46.0%	19.2%			25.7%
Allowance for Loan Losses/Net Loans	17.19%	4.22%	2.95%	2.18%	1.73%	1.41%	1.55%	1.39%			1.43%
Loans 2 to less than 6 months Delinquent (\$000s)	\$8	\$7	\$0	\$24	\$80	\$348	\$669	\$1,625			\$552
Loans 6 to less than 12 months Delinquent (\$000s)	\$0	\$5	\$0	\$5	\$31	\$176	\$111	\$168			\$81
Loans 12 months and over Delinquent (\$000s)	\$0	\$0	\$2	\$1	\$2	\$39	\$458	\$220			\$111
Total Delinquent Loans (\$000s)	\$8	\$12	\$2	\$30	\$114	\$562	\$1,238	\$2,013			\$744
Delinquency by Category											
Unsecured Credit Card	0.00%	0.00%	0.00%	0.14%	0.14%	0.54%	0.14%	0.43%			0.37%
STS Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.23%			2.76%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.71%			2.58%
New Vehicle Loans	0.00%	0.00%	0.00%	0.42%	0.71%	0.17%	0.78%	0.40%			0.42%
Used Vehicle Loans	0.00%	0.84%	0.00%	0.56%	0.38%	2.57%	0.84%	0.80%			0.85%
1st Mortgage Fixed	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	4.10%	1.27%			1.72%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.23%			1.13%
Other RE Fixed	0.00%	0.00%	0.00%	0.33%	0.00%	3.78%	5.07%	1.75%			2.28%
Other RE Adj	0.00%	0.00%	0.00%	0.00%	3.33%	2.53%	0.00%	0.61%			0.71%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%			0.00%
All Other Loans	400.00%	271.43%	0.00%	10.60%	62.03%	23.53%	5.32%	4.10%			5.37%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	0.00%	5.63%	0.68%	0.61%			0.61%
Total 1st Mortgage Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	3.48%	1.25%			1.46%
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)	8.45%	0.73%	-0.17%	0.41%	0.75%	1.34%	1.10%	0.83%			0.87%
Recoveries / Charge-Offs	0.00%	18.18%	0.00%	31.58%	9.45%	23.36%	7.18%	31.61%			28.59%
Expected Charge-Offs / Net Loans	2.35%	0.96%	0.14%	0.24%	0.35%	1.34%	0.96%	0.37%			0.47%
Provision for Loan Losses/Net Charge-Offs	66.7%	77.8%	0.0%	23.1%	53.9%	79.3%	113.7%	83.6%			85.6%
Prov. for Loan Losses/Expected Charge-Offs	285.7%	61.7%	0.0%	39.3%	117.2%	80.6%	133.3%	190.3%			161.7%
Bankruptcies / Net Loans	0.00%	0.76%	0.26%	0.34%	0.32%	2.91%	0.39%	0.45%			0.57%
Total Amount of Loans Charged-Off (\$000s)	\$6	\$11	\$0	\$25	\$85	\$535	\$613	\$2,416			\$775
Total Amount of Recoveries (\$000s)	\$0	\$2	\$4	\$8	\$8	\$125	\$44	\$764			\$222
Net Charge Offs (\$000s)	\$6	\$9	-\$4	\$17	\$77	\$410	\$569	\$1,652			\$554
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.00%	0.00%	0.44%	0.27%	0.84%	0.60%	0.88%			0.77%
STS Loans	0.00%	0.00%	0.00%	0.00%	0.00%	23.14%	0.00%	9.72%			10.79%
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%	0.00%	0.00%	3.15%	0.54%	0.73%			0.73%
Used Vehicle Loans	0.00%	-0.31%	0.00%	0.00%	1.06%	2.54%	0.55%	1.32%			1.30%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	-3.70%	0.00%	0.00%	0.65%	0.08%			0.14%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	-0.11%	0.00%	-0.92%	-0.05%	0.17%			0.06%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%			0.00%
All Other Loans	257.14%	200.00%	-1.11%	13.72%	54.24%	42.71%	73.46%	-0.03%			-0.49%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.55%			0.54%
Number of Credit Unions in Each Peer Group:	1	2	1	3	3	2	2	5			19

June 30, 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	0.00%	0.00%	172.71%	35.54%	118.73%	12.71%	0.00%	0.28%			7.16%
Credit Unions - Deposits in and Loans to	0.00%	190.60%	0.00%	9.62%	0.00%	0.00%	0.00%	0.71%			1.36%
Total Investments in Corporate Credit Unions*	66.37%	45.67%	0.00%	26.35%	84.55%	26.47%	52.46%	26.54%			31.61%
Marketable Securities	0.00%	0.00%	0.00%	307.55%	571.17%	253.14%	423.01%	267.50%			294.36%
All Other Investments	357.74%	331.57%	481.76%	276.46%	460.93%	82.58%	80.53%	34.51%			69.01%
Total Investments	462.20%	611.16%	717.75%	655.58%	1237.81%	386.85%	557.21%	382.65%			444.38%
Unsecured Loans	21.73%	117.03%	58.94%	68.64%	154.02%	94.72%	80.36%	59.95%			68.53%
Vehicle Loans	0.00%	219.38%	0.00%	98.51%	135.35%	84.29%	78.53%	262.86%			218.43%
New Vehicle Loans	0.00%	131.72%	0.00%	46.30%	66.00%	20.94%	16.64%	100.89%			82.43%
Used Vehicle Loans	0.00%	87.67%	0.00%	52.21%	69.35%	63.35%	61.88%	161.97%			136.00%
Total Real Estate	0.00%	0.00%	0.00%	27.87%	59.39%	184.77%	217.66%	226.52%			208.63%
1st Mortgage	0.00%	0.00%	0.00%	3.80%	13.25%	111.52%	162.01%	157.35%			143.45%
1st Mortgage Fxd	0.00%	0.00%	0.00%	3.47%	12.10%	79.07%	137.74%	79.66%			80.74%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.33%	1.15%	32.45%	24.27%	77.69%			62.71%
2nd Mortgage	0.00%	0.00%	0.00%	24.09%	46.15%	73.25%	55.65%	69.17%			65.18%
Closed-End Fxd	0.00%	0.00%	0.00%	12.41%	20.42%	61.18%	36.11%	35.62%			35.92%
Closed-End Adj	0.00%	0.00%	0.00%	0.00%	13.02%	0.00%	0.00%	0.00%			0.48%
Open-End Adj	0.00%	0.00%	0.00%	11.68%	12.72%	12.07%	19.54%	30.08%			26.19%
Open-End Fxd	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.47%			2.58%
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	0.60%	1.03%	0.00%	6.00%	3.37%	8.15%	18.65%	20.64%			18.30%
Total Loans	22.32%	337.44%	58.94%	201.37%	352.98%	372.64%	395.54%	572.18%			515.66%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.85%	15.38%	178.17%			134.00%
Percent of Vehicle Loans	0.00%	0.00%	0.00%	0.00%	0.00%	1.01%	19.59%	67.78%			61.35%
Business Loans	0.00%	0.00%	0.00%	0.00%	0.00%	30.00%	24.34%	26.80%			24.74%
Participation Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	33.33%	16.00%			15.63%
Total Mortgage Exposure**	0.00%	0.00%	0.00%	28.05%	59.40%	297.33%	492.91%	414.35%			386.95%
Total Real Estate	0.00%	0.00%	0.00%	27.87%	59.39%	184.77%	217.66%	226.52%			208.63%
RE Business Loans	0.00%	0.00%	0.00%	0.00%	0.00%	20.97%	1.26%	18.04%			15.00%
Mortgage-Backed Investments	0.00%	0.00%	0.00%	0.18%	0.01%	112.56%	275.26%	187.83%			178.32%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	0.00%	0.18%	0.01%	112.56%	275.26%	187.83%			178.32%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%			0.00%



