

June 30, 2018

| <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                                  | 0.88%          | 1.10%        | 1.15%         | 1.09%          | 1.19%          | 1.09%           | 1.34%            | 2.40%            | 1.09%           | 3.00%               | 1.95%            |
| Loan Yield  | 5.38%          | 5.74%        | 4.88%         | 5.39%          | 8.54%          | 5.56%           | 4.76%            | 5.67%            | 2.62%           | 4.46%               | 4.67%            |
| Net Loan Yield After NCOs                         | 4.24%          | 5.91%        | 4.64%         | 4.93%          | 8.35%          | 5.24%           | 4.21%            | 4.81%            | 2.50%           | 4.07%               | 4.25%            |
| Asset Yield                                       | 3.08%          | 2.83%        | 2.78%         | 3.33%          | 5.04%          | 3.36%           | 3.51%            | 4.63%            | 2.19%           | 4.16%               | 4.02%            |
| Cost of Funds                                     | -0.54%         | -0.45%       | -0.33%        | -0.26%         | -0.84%         | -0.43%          | -0.56%           | -0.64%           | -0.44%          | -1.17%              | -0.94%           |
| Gross Spread                                      | 2.54%          | 2.38%        | 2.46%         | 3.07%          | 4.20%          | 2.93%           | 2.95%            | 4.00%            | 1.75%           | 2.99%               | 3.07%            |
| Provision Expense                                 | -0.12%         | -0.03%       | -0.10%        | -0.29%         | -0.35%         | -0.17%          | -0.12%           | -0.62%           | -0.04%          | -0.38%              | -0.35%           |
| Net Spread after Provision Expense                | 2.43%          | 2.35%        | 2.36%         | 2.78%          | 3.85%          | 2.76%           | 2.83%            | 3.37%            | 1.71%           | 2.61%               | 2.72%            |
| Total Non-Interest Income                         | 0.00%          | 0.03%        | 0.54%         | 0.89%          | 1.55%          | 1.13%           | 1.06%            | 1.84%            | 0.64%           | 1.32%               | 1.31%            |
| Total Non-Interest Expense                        | -2.13%         | -1.90%       | -2.50%        | -3.25%         | -4.78%         | -3.22%          | -3.11%           | -4.55%           | -1.75%          | -2.56%              | -2.93%           |
| Net Operating Expense                             | -2.13%         | -1.87%       | -1.96%        | -2.37%         | -3.23%         | -2.09%          | -2.05%           | -2.71%           | -1.11%          | -1.24%              | -1.62%           |
| Non-Operating Gains (Losses)                      | 0.00%          | 0.00%        | 0.00%         | 0.00%          | -0.01%         | 0.00%           | 0.00%            | 0.00%            | 0.02%           | 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                      | 0.00%          | 0.00%        | 0.00%         | 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%            | 0.00%           | 0.00%               | 0.00%            |
| Return on Assets (ROA with Provision for LL)      | 0.29%          | 0.48%        | 0.40%         | 0.42%          | 0.61%          | 0.67%           | 0.77%            | 0.66%            | 0.62%           | 1.38%               | 1.11%            |
| Net Charge-Offs                                   | -0.56%         | 0.06%        | -0.11%        | -0.25%         | -0.10%         | -0.17%          | -0.36%           | -0.64%           | -0.09%          | -0.34%              | -0.34%           |
| ROA (with Net Charge-offs)                        | -0.16%         | 0.57%        | 0.39%         | 0.46%          | 0.86%          | 0.68%           | 0.53%            | 0.64%            | 0.57%           | 1.42%               | 1.12%            |
| ROA with Provision for LL - W/O NCUSIF Expense    | 0.29%          | 0.48%        | 0.40%         | 0.42%          | 0.61%          | 0.67%           | 0.77%            | 0.66%            | 0.62%           | 1.38%               | 1.11%            |
| ROA with Net Charge-Offs - W/O NCUSIF Expense     | -0.16%         | 0.57%        | 0.39%         | 0.46%          | 0.86%          | 0.68%           | 0.53%            | 0.64%            | 0.57%           | 1.42%               | 1.12%            |
| <b>Non-Interest Expense to Average Assets</b>     |                |              |               |                |                |                 |                  |                  |                 |                     |                  |
| Employee Compensation and Benefits                | -1.20%         | -1.10%       | -1.36%        | -1.50%         | -2.43%         | -1.50%          | -1.47%           | -2.23%           | -0.90%          | -1.36%              | -1.50%           |
| Travel and Conference Expense                     | 0.00%          | -0.01%       | -0.01%        | 0.00%          | -0.06%         | -0.04%          | -0.03%           | -0.04%           | -0.02%          | -0.03%              | -0.03%           |
| Office Occupancy Expense                          | -0.02%         | -0.08%       | -0.10%        | -0.20%         | -0.37%         | -0.23%          | -0.22%           | -0.39%           | -0.14%          | -0.15%              | -0.20%           |
| Office Operations Expense                         | -0.68%         | -0.31%       | -0.36%        | -0.54%         | -0.79%         | -0.51%          | -0.32%           | -0.53%           | -0.22%          | -0.39%              | -0.42%           |
| Educational and Promotional Expense               | 0.00%          | -0.02%       | -0.01%        | -0.09%         | -0.27%         | -0.12%          | -0.14%           | -0.29%           | -0.11%          | -0.19%              | -0.19%           |
| Loan Servicing Expense                            | -0.04%         | -0.03%       | -0.08%        | -0.06%         | -0.17%         | -0.28%          | -0.40%           | -0.45%           | -0.18%          | -0.23%              | -0.26%           |
| Professional and Outside Services                 | -0.14%         | -0.21%       | -0.47%        | -0.70%         | -0.58%         | -0.44%          | -0.46%           | -0.52%           | -0.11%          | -0.16%              | -0.26%           |
| Member Insurance                                  | 0.00%          | -0.01%       | 0.00%         | 0.00%          | 0.00%          | 0.00%           | 0.00%            | 0.00%            | 0.00%           | 0.00%               | 0.00%            |
| Operating Fees (Exam. and/or Supervision Fees)    | -0.04%         | -0.03%       | -0.03%        | -0.05%         | -0.03%         | -0.02%          | -0.02%           | -0.02%           | -0.01%          | -0.01%              | -0.01%           |
| Miscellaneous Operating Expenses                  | -0.02%         | -0.11%       | -0.09%        | -0.10%         | -0.08%         | -0.09%          | -0.04%           | -0.08%           | -0.06%          | -0.05%              | -0.06%           |
| Total Non-Interest Expense                        | -2.13%         | -1.90%       | -2.50%        | -3.25%         | -4.78%         | -3.22%          | -3.11%           | -4.55%           | -1.75%          | -2.56%              | -2.93%           |
| <b>Other Performance Ratios</b>                   |                |              |               |                |                |                 |                  |                  |                 |                     |                  |
| Earning Asset Yield                               | 3.09%          | 2.84%        | 3.04%         | 3.59%          | 4.84%          | 3.49%           | 3.82%            | 4.63%            | 2.52%           | 4.23%               | 4.13%            |
| Average Cost of Funds                             | -0.67%         | -0.62%       | -0.44%        | -0.31%         | -0.95%         | -0.52%          | -0.69%           | -0.66%           | -0.55%          | -1.28%              | -1.05%           |
| FTE Employee / \$million of Loans & Share Drafts  | 1.85           | 0.86         | 0.65          | 0.47           | 0.41           | 0.40            | 0.31             | 0.28             | 0.27            | 0.19                | 0.23             |
| Compensation & Benefits / FTE Emp.                | \$13,778       | \$35,148     | \$45,357      | \$46,810       | \$73,631       | \$55,275        | \$59,546         | \$76,437         | \$22,446        | \$75,565            | \$69,949         |
| Compensation & Benefits / \$million Lns. & S.D.s  | \$25,175       | \$29,837     | \$26,256      | \$21,899       | \$36,231       | \$22,497        | \$18,023         | \$23,417         | \$8,044         | \$14,319            | \$16,622         |
| Operating Expense / Loans & Share Drafts          | -4.47%         | -5.18%       | -2.94%        | -4.76%         | -7.23%         | -4.84%          | -3.81%           | -4.77%           | -1.57%          | -2.70%              | -3.25%           |
| Fee Income+Other Oper.Inc. / Loans & Share Drafts | 0.00%          | 0.09%        | 1.02%         | 1.30%          | 2.31%          | 1.69%           | 1.30%            | 1.93%            | 0.60%           | 1.39%               | 1.45%            |
| Net Operating Expense / Loans & Share Drafts      | -4.47%         | -5.09%       | -1.92%        | -3.46%         | -4.92%         | -3.15%          | -2.52%           | -2.84%           | -0.98%          | -1.30%              | -1.80%           |
| Operating Expense / Operating Revenue             | 86.77%         | 82.39%       | 22.04%        | 83.15%         | 85.50%         | 81.26%          | 80.38%           | 80.42%           | 238.64%         | 67.96%              | 72.70%           |
| Total Fixed Assets / Shares & Equity              | 0.08%          | 0.23%        | 0.19%         | 0.99%          | 2.32%          | 2.16%           | 2.12%            | 3.68%            | 1.96%           | 2.01%               | 2.24%            |
| Net Loans to Total Shares and Deposits            | 59.7%          | 50.8%        | 52.7%         | 69.0%          | 75.7%          | 68.9%           | 83.4%            | 86.8%            | 85.8%           | 110.0%              | 98.9%            |
| Members / FTE Employee                            | 266.56         | 446.58       | 478.32        | 458.82         | 316.96         | 393.57          | 328.15           | 312.52           | 301.93          | 294.30              | 312.46           |

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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%          | 0.1%          | 0.5%           | 1.3%            | 1.0%            | 1.0%             | 1.0%              | 1.0%              | 0.6%             | 0.5%                 | 0.6%              |
| Total Investments                                 | 51.6%         | 63.4%         | 57.9%          | 36.7%           | 32.4%           | 40.2%            | 27.0%             | 20.3%             | 20.2%            | 8.2%                 | 15.4%             |
| Unsecured Credit Card Loans/Lines of Credit       | 0.0%          | 0.1%          | 0.3%           | 0.9%            | 0.3%            | 1.0%             | 1.4%              | 3.5%              | 2.1%             | 3.2%                 | 2.7%              |
| All Other Unsecured Loans/Lines of Credit         | 7.0%          | 3.6%          | 3.1%           | 4.2%            | 3.3%            | 2.7%             | 1.6%              | 1.8%              | 0.6%             | 0.9%                 | 1.4%              |
| 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%           | 0.2%            | 0.3%            | 0.0%             | 0.6%              | 0.5%              | 0.0%             | 0.3%                 | 0.4%              |
| New Vehicle Loans                                 | 21.4%         | 10.1%         | 13.3%          | 9.6%            | 5.3%            | 7.2%             | 9.7%              | 14.4%             | 10.0%            | 9.8%                 | 10.0%             |
| Used Vehicle Loans                                | 19.8%         | 20.2%         | 21.9%          | 26.5%           | 15.7%           | 23.0%            | 22.3%             | 23.0%             | 20.5%            | 20.5%                | 20.8%             |
| Total 1st Mortgage Real Estate Lns/Line of Credit | 0.0%          | 1.7%          | 0.8%           | 11.4%           | 31.7%           | 15.2%            | 24.7%             | 22.8%             | 38.5%            | 42.6%                | 35.9%             |
| Total Other Real Estate Loans/Lines of Credit     | 0.0%          | 1.2%          | 1.4%           | 6.9%            | 5.7%            | 5.1%             | 7.7%              | 6.4%              | 3.6%             | 10.2%                | 8.7%              |
| 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%            | 0.1%            | 0.0%             | 0.0%              | 0.1%              | 0.0%             | 0.5%                 | 0.3%              |
| Total Loans and Leases                            | 48.2%         | 36.8%         | 40.9%          | 59.7%           | 62.5%           | 54.3%            | 68.0%             | 72.5%             | 75.4%            | 88.2%                | 80.2%             |
| Less: Allowance for Loan & Lease Losses           | -1.0%         | -1.3%         | -0.5%          | -0.4%           | -0.5%           | -0.3%            | -0.5%             | -0.7%             | -0.2%            | -0.5%                | -0.5%             |
| Net Loans and Leases                              | 47.2%         | 35.5%         | 40.4%          | 59.3%           | 62.0%           | 54.0%            | 67.6%             | 71.8%             | 75.1%            | 87.6%                | 79.7%             |
| Total Other Assets                                | 1.2%          | 1.0%          | 1.2%           | 2.7%            | 4.7%            | 4.8%             | 4.5%              | 6.8%              | 4.0%             | 3.7%                 | 4.3%              |
| <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>100.0%</b>    | <b>100.0%</b>        | <b>100.0%</b>     |
| Total Liabilities                                 | 0.0%          | 10.9%         | 5.4%           | 1.7%            | 7.3%            | 9.1%             | 6.8%              | 6.6%              | 0.3%             | 9.9%                 | 8.6%              |
| Share Drafts                                      | 0.0%          | 0.8%          | 6.6%           | 16.8%           | 16.2%           | 13.8%            | 17.4%             | 21.1%             | 12.0%            | 5.5%                 | 9.9%              |
| Regular Shares                                    | 78.7%         | 65.5%         | 56.1%          | 53.4%           | 37.6%           | 33.8%            | 30.3%             | 29.0%             | 27.2%            | 21.1%                | 25.2%             |
| Money Market Shares                               | 0.0%          | 0.0%          | 3.9%           | 5.9%            | 5.4%            | 13.9%            | 12.5%             | 16.8%             | 21.0%            | 14.7%                | 14.3%             |
| Share Certificates                                | 2.1%          | 4.5%          | 8.2%           | 6.3%            | 18.5%           | 11.3%            | 18.1%             | 12.0%             | 21.5%            | 29.9%                | 24.3%             |
| IRA/KEOGH Accounts                                | 0.0%          | 1.7%          | 1.9%           | 4.1%            | 3.6%            | 5.1%             | 3.1%              | 3.5%              | 6.0%             | 4.7%                 | 4.4%              |
| All Other Shares                                  | 0.0%          | 0.0%          | 0.0%           | 0.1%            | 0.1%            | 0.6%             | 0.1%              | 0.7%              | 0.2%             | 1.0%                 | 0.8%              |
| Non-Member Deposits                               | 0.0%          | 0.0%          | 0.9%           | 0.0%            | 1.1%            | 0.3%             | 0.1%              | 0.6%              | 0.0%             | 3.2%                 | 2.2%              |
| Total Shares and Deposits                         | 80.7%         | 72.4%         | 77.6%          | 86.5%           | 82.6%           | 78.9%            | 81.5%             | 83.6%             | 87.9%            | 80.1%                | 81.1%             |
| Total Equity                                      | 19.2%         | 16.7%         | 17.0%          | 11.8%           | 10.2%           | 12.0%            | 11.6%             | 9.8%              | 11.8%            | 10.0%                | 10.3%             |
| <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>     | <b>100.0%</b>    | <b>100.0%</b>        | <b>100.0%</b>     |
| Net Worth   | 19.2%         | 16.7%         | 17.0%          | 11.8%           | 10.2%           | 12.1%            | 11.7%             | 9.9%              | 12.1%            | 10.1%                | 10.5%             |
| Total Equity + Allow. for Loan Loss               | 20.3%         | 18.0%         | 17.5%          | 12.2%           | 10.7%           | 12.3%            | 12.1%             | 10.5%             | 12.1%            | 10.6%                | 10.9%             |
| <b>Balance Sheet Growth<br/>YTD Annualized</b>    |               |               |                |                 |                 |                  |                   |                   |                  |                      |                   |
| Total Investments                                 | 8.7%          | -9.3%         | -26.8%         | -64.6%          | 33.1%           | -8.4%            | -15.3%            | 193.0%            | -82.8%           | 14.1%                | 13.9%             |
| Total Loans and Leases                            | -10.1%        | -15.0%        | -71.6%         | -1.0%           | 267.9%          | 13.9%            | -11.0%            | 76.5%             | -90.5%           | 22.2%                | 21.5%             |
| <b>TOTAL ASSETS</b>                               | <b>-0.3%</b>  | <b>-11.2%</b> | <b>-51.4%</b>  | <b>-33.5%</b>   | <b>147.9%</b>   | <b>2.0%</b>      | <b>-16.4%</b>     | <b>87.4%</b>      | <b>-90.2%</b>    | <b>19.3%</b>         | <b>17.7%</b>      |
| Total Liabilities                                 | -66.7%        | -0.9%         | 10.4%          | -165.5%         | 6.6%            | 36.1%            | 41.5%             | 81.3%             | -178.0%          | 47.8%                | 41.7%             |
| Total Shares and Deposits                         | -0.6%         | -11.9%        | -56.2%         | -21.2%          | 177.6%          | -0.5%            | -20.2%            | 87.7%             | -90.4%           | 17.0%                | 16.1%             |
| Equity Capital                                    | 1.4%          | -14.6%        | -41.6%         | -25.4%          | 102.6%          | -2.9%            | -15.1%            | 88.3%             | -76.4%           | 13.6%                | 12.8%             |
| <b>TOTAL LIABILITIES, SHARES, AND EQUITY</b>      | <b>-0.3%</b>  | <b>-11.2%</b> | <b>-51.4%</b>  | <b>-33.5%</b>   | <b>147.9%</b>   | <b>2.0%</b>      | <b>-16.4%</b>     | <b>87.4%</b>      | <b>-90.2%</b>    | <b>19.3%</b>         | <b>17.7%</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                       | 2.54%        | 1.36%         | 1.13%          | 1.40%           | 0.37%           | 1.01%            | 0.75%             | 0.97%             | 0.48%            | 0.87%                | 0.85%             |
| Delinquent Loans / Total Capital                   | 6.1%         | 2.8%          | 2.7%           | 6.8%            | 2.2%            | 4.4%             | 4.2%              | 6.6%              | 3.0%             | 7.3%                 | 6.2%              |
| Delinquent Loans + OREO / Net Loans + OREO         | 2.6%         | 1.4%          | 1.2%           | 1.5%            | 0.5%            | 1.1%             | 1.0%              | 1.1%              | 0.6%             | 0.9%                 | 0.9%              |
| Delinquent Loans > 6mo / Delinquent Loans          | 45.2%        | 10.6%         | 11.6%          | 32.1%           | 23.1%           | 38.2%            | 23.1%             | 31.1%             | 45.5%            | 42.5%                | 39.1%             |
| Allowance for Loan Losses/Net Loans                | 2.14%        | 3.69%         | 1.33%          | 0.72%           | 0.85%           | 0.64%            | 0.68%             | 0.97%             | 0.33%            | 0.62%                | 0.68%             |
| Loans 2 to less than 6 months Delinquent (\$000s)  | \$9          | \$18          | \$31           | \$85            | \$123           | \$247            | \$500             | \$1,491           | \$1,420          | \$10,242             | \$860             |
| Loans 6 to less than 12 months Delinquent (\$000s) | \$6          | \$1           | \$2            | \$29            | \$32            | \$93             | \$116             | \$399             | \$661            | \$4,752              | \$348             |
| Loans 12 months and over Delinquent (\$000s)       | \$1          | \$1           | \$2            | \$11            | \$5             | \$59             | \$34              | \$273             | \$523            | \$2,832              | \$205             |
| Total Delinquent Loans (\$000s)                    | \$16         | \$20          | \$35           | \$125           | \$160           | \$399            | \$651             | \$2,163           | \$2,604          | \$17,827             | \$1,413           |
| <b>Delinquency by Category</b>                     |              |               |                |                 |                 |                  |                   |                   |                  |                      |                   |
| Unsecured Credit Card                              | 0.00%        | 0.00%         | 0.24%          | 0.31%           | 0.13%           | 0.41%            | 0.63%             | 0.95%             | 0.52%            | 1.04%                | 0.90%             |
| STS Loans  | 0.00%        | 0.00%         | 0.00%          | 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%          | 15.13%          | 0.60%           | 0.00%            | 1.50%             | 2.71%             | 0.00%            | 1.50%                | 1.74%             |
| New Vehicle Loans                                  | 0.00%        | 0.00%         | 0.38%          | 0.30%           | 0.21%           | 0.29%            | 0.25%             | 0.38%             | 0.23%            | 0.66%                | 0.53%             |
| Used Vehicle Loans                                 | 4.96%        | 1.96%         | 1.26%          | 1.90%           | 0.72%           | 1.26%            | 0.97%             | 0.89%             | 0.67%            | 1.28%                | 1.15%             |
| 1st Mortgage Fixed                                 | 0.00%        | 0.00%         | 0.00%          | 0.00%           | 1.84%           | 0.50%            | 0.26%             | 0.20%             | 0.02%            | 0.16%                | 0.18%             |
| 1st Mortgage Adj                                   | 0.00%        | 0.00%         | 0.00%          | 3.23%           | 0.00%           | 0.44%            | 0.77%             | 1.49%             | 0.71%            | 0.94%                | 0.97%             |
| Other RE Fixed                                     | 0.00%        | 0.00%         | 5.54%          | 0.00%           | 0.79%           | 1.06%            | 0.13%             | 0.51%             | 0.00%            | 0.55%                | 0.56%             |
| Other RE Adj                                       | 0.00%        | 0.00%         | 0.00%          | 0.63%           | 0.13%           | 0.32%            | 1.14%             | 0.32%             | 0.67%            | 0.49%                | 0.50%             |
| 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%          | 2.66%           | 0.07%           | 0.78%            | 0.67%             | 0.60%             | 0.62%            | 0.98%                | 0.89%             |
| Total 1st Mortgage Loans                           | 0.00%        | 0.00%         | 0.00%          | 0.96%           | 1.03%           | 0.48%            | 0.44%             | 0.71%             | 0.22%            | 0.45%                | 0.47%             |
| 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%             |
| <b>YTD Annualized</b>                              |              |               |                |                 |                 |                  |                   |                   |                  |                      |                   |
| Net Charge-Offs / Average Loans (Annualized)       | 1.15%        | -0.17%        | 0.24%          | 0.46%           | 0.20%           | 0.32%            | 0.55%             | 0.86%             | 0.12%            | 0.39%                | 0.43%             |
| Recoveries / Charge-Offs                           | 14.71%       | 0.00%         | 27.45%         | 13.23%          | 19.55%          | 25.39%           | 19.57%            | 19.50%            | 14.57%           | 18.23%               | 18.82%            |
| Expected Charge-Offs / Net Loans                   | 0.69%        | 1.02%         | 0.28%          | 0.42%           | 0.21%           | 0.47%            | 0.37%             | 0.49%             | 0.25%            | 0.37%                | 0.37%             |
| Provision for Loan Losses/Net Charge-Offs          | 20.7%        | -46.2%        | 97.3%          | 116.5%          | 334.1%          | 102.2%           | 32.5%             | 97.7%             | 39.4%            | 113.2%               | 104.4%            |
| Prov. for Loan Losses/Expected Charge-Offs         | 35.2%        | 8.0%          | 82.5%          | 130.8%          | 317.1%          | 69.1%            | 48.9%             | 172.5%            | 19.0%            | 119.8%               | 119.2%            |
| Bankruptcies / Net Loans                           | 0.00%        | 2.42%         | 0.43%          | 0.32%           | 0.12%           | 0.27%            | 0.58%             | 0.76%             | 0.24%            | 0.44%                | 0.46%             |
| Total Amount of Loans Charged-Off (\$000s)         | \$9          | \$0           | \$13           | \$47            | \$63            | \$167            | \$587             | \$2,033           | \$1,194          | \$9,129              | \$824             |
| Total Amount of Recoveries (\$000s)                | \$1          | \$3           | \$4            | \$6             | \$12            | \$42             | \$115             | \$397             | \$174            | \$1,664              | \$155             |
| Net Charge Offs (\$000s)                           | \$7          | -\$3          | \$9            | \$41            | \$50            | \$124            | \$472             | \$1,637           | \$1,020          | \$7,465              | \$669             |
| <b>Net Charge-Offs by Category</b>                 |              |               |                |                 |                 |                  |                   |                   |                  |                      |                   |
| Unsecured Credit Card Loans                        | 0.00%        | 0.00%         | 0.00%          | 0.23%           | 0.21%           | 0.28%            | 0.78%             | 2.41%             | 0.67%            | 2.19%                | 1.86%             |
| STS Loans  | 0.00%        | 0.00%         | 0.00%          | 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%          | 5.93%           | 0.00%           | 0.00%            | -0.05%            | 3.72%             | 0.00%            | 1.43%                | 1.66%             |
| New Vehicle Loans                                  | 1.71%        | 0.00%         | 0.00%          | 0.27%           | 0.22%           | 0.14%            | 0.18%             | 0.54%             | 0.14%            | 0.35%                | 0.35%             |
| Used Vehicle Loans                                 | -0.10%       | -0.02%        | 0.42%          | 0.62%           | 0.39%           | 0.53%            | 0.91%             | 1.21%             | 0.18%            | 0.71%                | 0.73%             |
| Total 1st Mortgage RE Loans/LOC                    | 0.00%        | 0.00%         | 0.00%          | 0.00%           | 0.02%           | -0.03%           | 0.04%             | 0.05%             | 0.01%            | 0.01%                | 0.02%             |
| Total Other RE Loans/ LOC                          | 0.00%        | 0.00%         | 0.00%          | 0.00%           | 0.00%           | 0.01%            | 0.03%             | 0.23%             | 0.00%            | 0.07%                | 0.08%             |
| 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%          | -2.09%          | -2.36%          | -0.05%           | -0.24%            | -0.05%            | 0.00%            | 0.06%                | 0.02%             |
| Indirect Loans                                     | 0.00%        | 0.00%         | 0.00%          | 0.18%           | 0.29%           | 0.32%            | 0.44%             | 0.49%             | 0.12%            | 0.27%                | 0.30%             |
| Number of Credit Unions in Each Peer Group:        | 8            | 10            | 8              | 8               | 17              | 13               | 11                | 8                 | 1                | 5                    | 89                |



| 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 | 0.00%          | 13.82%         | 9.61%          | 1.41%           | 4.32%           | 10.26%           | 1.37%             | 1.47%             | 0.00%            | 0.19%                | 1.40%             |
| Credit Unions - Deposits in and Loans to          | 0.00%          | 3.01%          | 3.95%          | 3.53%           | 2.40%           | 2.81%            | 1.03%             | 0.71%             | 0.00%            | 0.06%                | 0.59%             |
| Total Investments in Corporate Credit Unions*     | 0.00%          | 0.00%          | 0.00%          | 6.72%           | 3.12%           | 0.57%            | 0.09%             | 0.08%             | 0.00%            | 0.05%                | 0.32%             |
| Marketable Securities                             | 0.00%          | 65.06%         | 31.58%         | 14.04%          | 64.76%          | 85.59%           | 100.67%           | 98.35%            | 86.18%           | 67.00%               | 75.00%            |
| All Other Investments                             | 133.16%        | 232.01%        | 199.60%        | 216.54%         | 180.99%         | 179.56%          | 85.26%            | 49.96%            | 57.37%           | -14.20%              | 32.80%            |
| <b>Total Investments</b>                          | <b>268.25%</b> | <b>380.18%</b> | <b>340.91%</b> | <b>310.92%</b>  | <b>317.94%</b>  | <b>332.68%</b>   | <b>229.66%</b>    | <b>205.11%</b>    | <b>166.83%</b>   | <b>80.91%</b>        | <b>146.79%</b>    |
| Unsecured Loans                                   | 36.40%         | 21.71%         | 20.42%         | 43.23%          | 34.79%          | 30.73%           | 26.33%            | 52.97%            | 22.54%           | 40.62%               | 39.05%            |
| Vehicle Loans                                     | 214.31%        | 181.74%        | 207.29%        | 305.71%         | 206.57%         | 250.44%          | 272.11%           | 377.42%           | 251.71%          | 298.95%              | 295.02%           |
| New Vehicle Loans                                 | 111.27%        | 60.60%         | 78.31%         | 81.37%          | 52.39%          | 60.00%           | 82.24%            | 145.23%           | 82.12%           | 96.91%               | 95.88%            |
| Used Vehicle Loans                                | 103.03%        | 121.14%        | 128.98%        | 224.34%         | 154.18%         | 190.44%          | 189.87%           | 232.19%           | 169.59%          | 202.04%              | 199.14%           |
| Total Real Estate                                 | 0.00%          | 17.18%         | 13.25%         | 154.88%         | 367.97%         | 168.76%          | 275.94%           | 294.35%           | 347.68%          | 521.33%              | 426.11%           |
| 1st Mortgage                                      | 0.00%          | 10.03%         | 4.76%          | 96.84%          | 311.54%         | 126.33%          | 210.08%           | 229.78%           | 317.88%          | 420.32%              | 343.34%           |
| 1st Mortgage Fxd                                  | 0.00%          | 10.03%         | 2.40%          | 67.92%          | 30.86%          | 92.88%           | 163.81%           | 191.57%           | 227.25%          | 360.51%              | 274.83%           |
| 1st Mortgage Adj                                  | 0.00%          | 0.00%          | 2.36%          | 28.92%          | 24.31%          | 43.49%           | 93.66%            | 126.29%           | 90.63%           | 214.16%              | 162.10%           |
| 2nd Mortgage                                      | 0.00%          | 7.14%          | 8.49%          | 64.99%          | 35.44%          | 46.41%           | 59.29%            | 96.20%            | 29.80%           | 113.44%              | 92.76%            |
| Closed-End Fxd                                    | 0.00%          | 0.30%          | 3.69%          | 42.42%          | 27.25%          | 32.04%           | 21.41%            | 32.57%            | 0.13%            | 64.64%               | 49.01%            |
| Closed-End Adj                                    | 0.00%          | 0.00%          | 0.11%          | 7.90%           | 0.21%           | 0.36%            | 0.98%             | 4.02%             | 0.00%            | 0.47%                | 0.97%             |
| Open-End Adj                                      | 0.00%          | 2.57%          | 0.00%          | 14.66%          | 7.31%           | 13.88%           | 29.79%            | 59.52%            | 29.67%           | 34.12%               | 33.46%            |
| Open-End Fxd                                      | 0.00%          | 4.27%          | 4.69%          | 0.00%           | 0.67%           | 0.14%            | 7.11%             | 0.09%             | 0.00%            | 14.22%               | 9.32%             |
| 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%             |
| <b>Total Loans</b>                                | <b>250.71%</b> | <b>220.63%</b> | <b>240.96%</b> | <b>505.74%</b>  | <b>613.68%</b>  | <b>450.07%</b>   | <b>579.79%</b>    | <b>731.30%</b>    | <b>622.04%</b>   | <b>869.15%</b>       | <b>766.77%</b>    |
| Indirect Loans                                    | 0.00%          | 0.00%          | 0.00%          | 25.01%          | 4.85%           | 84.04%           | 135.45%           | 264.06%           | 180.93%          | 278.41%              | 227.26%           |
| Percent of Vehicle Loans                          | 0.00%          | 0.00%          | 0.00%          | 8.18%           | 2.35%           | 33.56%           | 49.78%            | 69.96%            | 71.88%           | 93.13%               | 77.03%            |
| 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%          | 0.00%           | 0.00%           | 0.02%            | 0.00%             | 0.00%             | 8.58%            | 1.74%                | 1.44%             |
| <b>Total Mortgage Exposure**</b>                  | <b>0.00%</b>   | <b>17.18%</b>  | <b>13.25%</b>  | <b>154.88%</b>  | <b>370.74%</b>  | <b>182.88%</b>   | <b>302.13%</b>    | <b>350.05%</b>    | <b>421.89%</b>   | <b>569.92%</b>       | <b>469.20%</b>    |
| Total Real Estate                                 | 0.00%          | 17.18%         | 13.25%         | 154.88%         | 367.97%         | 168.76%          | 275.94%           | 294.35%           | 347.68%          | 521.33%              | 426.11%           |
| 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%          | 0.00%          | 0.00%          | 0.00%           | 2.78%           | 14.13%           | 26.20%            | 55.70%            | 74.21%           | 48.60%               | 43.09%            |
| Federal Agency Securities (Mtg Backed)            | 0.00%          | 0.00%          | 0.00%          | 0.00%           | 2.77%           | 14.13%           | 26.20%            | 55.70%            | 74.13%           | 46.58%               | 41.86%            |
| Total Other Mortgage Backed Securities            | 0.00%          | 0.00%          | 0.00%          | 0.00%           | 0.00%           | 0.00%            | 0.00%             | 0.00%             | 0.08%            | 2.02%                | 1.23%             |



