CATALYST Strategic Solutions

Peer Statistics
NCUA IN Data

December 31, 2016

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	0.67%	0.45%	0.56%	0.92%	0.74%	0.94%	1.09%	1.06%	1.42%	1.22%	1.11%
Loan Yield	8.14%	5.17%	4.81%	5.79%	4.85%	5.08%	5.40%	4.22%	4.41%	3.83%	4.20%
Net Loan Yield After NCOs	7.59%	4.23%	4.41%	5.00%	4.48%	4.55%	4.61%	3.58%	4.14%	3.62%	3.86%
Asset Yield	4.35%	3.04%	2.05%	3.01%	2.37%	2.92%	3.33%	3.21%	3.51%	3.12%	3.16%
Cost of Funds	-0.72%	-0.31%	-0.13%	-0.26%	-0.22%	-0.25%	-0.30%	-0.37%	-0.35%	-0.62%	-0.46%
Gross Spread	3.63%	2.73%	1.93%	2.75%	2.15%	2.67%	3.03%	2.84%	3.16%	2.50%	2.70%
Provision Expense	-0.15%	-0.49%	-0.10%	-0.37%	-0.17%	-0.24%	-0.48%	-0.47%	-0.26%	-0.18%	-0.27%
Net Spread after Provision Expense	3.48%	2.24%	1.83%	2.39%	1.98%	2.43%	2.55%	2.37%	2.90%	2.32%	2.43%
Total Non-Interest Income	0.23%	0.38%	0.76%	1.02%	1.02%	1.44%	1.48%	1.47%	1.71%	1.62%	1.55%
Total Non-Interest Expense	-3.53%	-2.78%	-2.48%	-3.24%	-2.60%	-3.62%	-3.72%	-3.39%	-3.76%	-3.35%	-3.43%
Net Operating Expense	-3.30%	-2.40%	-1.72%	-2.21%	-1.58%	-2.18%	-2.24%	-1.92%	-2.05%	-1.73%	-1.89%
Non-Operating Gains (Losses)	0.00%	0.00%	0.00%	0.01%	0.02%	-0.03%	-0.04%	0.00%	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	-0.02%	0.00%	-0.01%	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)	0.15%	-0.15%	0.10%	0.18%	0.42%	0.21%	0.27%	0.44%	0.88%	0.60%	0.55%
Net Charge-Offs	-0.27%	-0.52%	-0.14%	-0.35%	-0.15%	-0.26%	-0.42%	-0.45%	-0.20%	-0.16%	-0.24%
ROA (with Net Charge-offs)	0.03%	-0.18%	0.06%	0.20%	0.44%	0.20%	0.33%	0.47%	0.95%	0.62%	0.58%
ROA with Provision for LL - W/O NCUSIF Expense	0.18%	-0.15%	0.11%	0.18%	0.42%	0.22%	0.27%	0.45%	0.89%	0.60%	0.55%
ROA with Net Charge-Offs - W/O NCUSIF Expense	0.06%	-0.18%	0.06%	0.20%	0.44%	0.20%	0.33%	0.47%	0.95%	0.62%	0.58%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-2.18%	-1.61%	-1.20%	-1.54%	-1.26%	-1.76%	-1.96%	-1.72%	-1.97%	-1.55%	-1.68%
Travel and Conference Expense	-0.07%	-0.01%	-0.01%	-0.02%	-0.02%	-0.04%	-0.03%	-0.05%	-0.04%	-0.03%	-0.04%
Office Occupancy Expense	-0.05%	-0.10%	-0.18%	-0.22%	-0.16%	-0.26%	-0.26%	-0.26%	-0.26%	-0.20%	-0.22%
Office Operations Expense	-0.64%	-0.48%	-0.73%	-0.69%	-0.53%	-0.57%	-0.76%	-0.61%	-0.69%	-0.60%	-0.63%
Educational and Promotional Expense	-0.02%	-0.04%	-0.03%	-0.07%	-0.06%	-0.11%	-0.18%	-0.13%	-0.12%	-0.12%	-0.12%
Loan Servicing Expense	-0.06%	-0.16%	-0.09%	-0.22%	-0.15%	-0.22%	-0.21%	-0.20%	-0.19%	-0.45%	-0.31%
Professional and Outside Services	-0.27%	-0.26%	-0.15%	-0.35%	-0.33%	-0.56%	-0.27%	-0.36%	-0.31%	-0.24%	-0.31%
Member Insurance	-0.01%	0.00%	-0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Operating Fees (Exam. and/or Supervision Fees)	-0.03%	-0.02%	-0.01%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.01%	-0.01%	-0.01%
Miscellaneous Operating Expenses	-0.19%	-0.09%	-0.06%	-0.10%	-0.06%	-0.07%	-0.04%	-0.05%	-0.16%	-0.15%	-0.12%
Total Non-Interest Expense	-3.53%	-2.78%	-2.48%	-3.24%	-2.60%	-3.62%	-3.72%	-3.39%	-3.76%	-3.35%	-3.43%
Other Performance Ratios											
Earning Asset Yield	4.30%	3.31%	2.11%	3.21%	2.49%	3.07%	3.52%	3.39%	3.83%	3.19%	3.30%
Average Cost of Funds	-0.91%	-0.44%	-0.18%	-0.36%	-0.32%	-0.32%	-0.36%	-0.42%	-0.42%	-0.67%	-0.53%
FTE Employee / $million of Loans & Share Drafts	2.16	0.86	0.76	0.60	0.52	0.48	0.52	0.37	0.33	0.24	0.32
Compensation & Benefits / FTE Emp.	$20,435	$32,825	$34,315	$49,392	$48,361	$57,414	$56,983	$53,741	$72,262	$71,152	$64,066
Compensation & Benefits / $million Lns. & S.D.s	$42,973	$27,629	$26,488	$29,696	$25,126	$28,076	$29,568	$19,978	$23,959	$17,157	$20,526
Operating Expense / Loans & Share Drafts	-6.97%	-4.78%	-5.47%	-6.22%	-5.17%	-5.77%	-5.62%	-3.95%	-4.57%	-3.71%	-4.20%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.45%	0.65%	1.68%	1.96%	2.03%	2.30%	2.24%	1.72%	2.08%	1.80%	1.89%
Net Operating Expense / Loans & Share Drafts	-6.52%	-4.13%	-3.79%	-4.26%	-3.14%	-3.47%	-3.38%	-2.24%	-2.49%	-1.91%	-2.31%
Operating Expense / Operating Revenue	88.60%	90.73%	93.09%	86.48%	83.15%	88.72%	83.65%	79.62%	78.71%	83.68%	82.72%
Total Fixed Assets / Shares & Equity	0.04%	0.38%	1.21%	2.00%	2.19%	2.50%	2.12%	2.32%	2.37%	1.80%	2.06%
Net Loans to Total Shares and Deposits	62.4%	77.1%	54.2%	61.0%	59.9%	64.3%	65.9%	85.4%	88.2%	94.1%	85.8%
Members / FTE Employee	236.26	368.00	436.59	388.35	416.76	365.40	330.91	327.56	320.01	393.52	361.54

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December 31, 2016

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%	0.6%	1.4%	1.4%	1.2%	1.2%	1.0%	1.2%	0.9%	0.9%	1.0%
Total Investments	52.3%	37.2%	59.7%	50.9%	54.9%	44.1%	39.8%	22.0%	19.9%	17.3%	24.5%
Unsecured Credit Card Loans/Lines of Credit	0.0%	1.1%	0.5%	2.1%	1.9%	2.2%	2.3%	2.8%	2.2%	2.0%	2.2%
All Other Unsecured Loans/Lines of Credit	17.6%	8.2%	5.0%	4.0%	3.2%	2.9%	2.5%	1.9%	1.8%	1.1%	1.7%
Short-Term Small Amount Loans (STS)	0.0%	0.1%	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%	0.1%	0.1%	0.0%	0.5%	0.5%	0.7%	0.5%
New Vehicle Loans	5.7%	12.5%	6.9%	4.9%	5.2%	6.5%	5.3%	6.4%	5.7%	9.5%	7.6%
Used Vehicle Loans	17.6%	32.5%	18.9%	18.3%	14.6%	16.7%	18.9%	25.4%	18.3%	20.3%	20.0%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	0.0%	2.7%	10.1%	7.5%	13.8%	18.3%	25.9%	33.8%	35.4%	29.1%
Total Other Real Estate Loans/Lines of Credit	0.0%	2.2%	0.6%	2.1%	4.7%	4.4%	3.5%	4.7%	7.2%	5.1%	5.2%
Leases Receivable	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.5%	0.2%	0.2%
Total All Other Loans/Lines of Credit to Members	6.8%	4.3%	2.9%	3.5%	3.8%	3.3%	3.4%	5.1%	4.1%	3.3%	3.7%
Other Loans (Purchased or to non-members)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%	0.1%
Total Loans and Leases	47.6%	61.1%	37.5%	45.1%	40.9%	49.8%	54.1%	72.7%	74.2%	77.8%	70.3%
Less: Allowance for Loan & Lease Losses	-1.2%	-0.4%	-0.2%	-0.5%	-0.3%	-0.3%	-0.6%	-0.9%	-0.5%	-0.6%	-0.6%
Net Loans and Leases	46.4%	60.7%	37.3%	44.6%	40.6%	49.5%	53.5%	71.7%	73.7%	77.2%	69.7%
Total Other Assets	1.2%	1.5%	1.7%	3.0%	3.3%	5.2%	5.7%	5.1%	5.4%	4.6%	4.8%
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	0.3%	6.4%	21.2%	15.9%	20.9%	13.0%	8.8%	4.8%	3.5%	7.2%	7.6%
Share Drafts	0.0%	3.4%	9.0%	10.5%	10.2%	13.5%	13.6%	16.7%	13.4%	15.7%	14.7%
Regular Shares	70.0%	63.4%	46.5%	40.2%	39.9%	34.4%	27.4%	28.4%	24.0%	28.6%	29.0%
Money Market Shares	0.0%	0.0%	3.4%	8.0%	3.2%	13.9%	19.1%	19.2%	27.6%	15.7%	17.7%
Share Certificates	4.4%	8.3%	5.1%	8.6%	8.7%	9.3%	14.8%	13.0%	10.9%	15.5%	13.3%
IRA/KEOGH Accounts	0.0%	2.5%	2.6%	3.3%	4.1%	5.1%	6.7%	6.1%	5.0%	5.5%	5.4%
All Other Shares	0.0%	1.5%	2.3%	2.1%	2.0%	0.8%	0.4%	0.9%	0.5%	0.9%	0.9%
Non-Member Deposits	2.0%	0.0%	0.4%	1.1%	0.2%	0.4%	0.2%	0.8%	2.6%	0.8%	1.1%
Total Shares and Deposits	76.4%	79.2%	69.2%	73.9%	68.4%	77.4%	82.1%	85.1%	84.1%	82.7%	82.0%
Total Equity	23.3%	14.5%	9.7%	10.2%	10.7%	9.5%	9.1%	10.0%	12.4%	10.1%	10.4%
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	23.4%	14.5%	9.7%	10.2%	10.9%	9.7%	9.5%	10.2%	12.4%	10.2%	10.6%
Total Equity + Allow. for Loan Loss	24.6%	14.8%	9.9%	10.7%	11.0%	9.8%	9.7%	11.0%	12.8%	10.7%	11.0%
Balance Sheet Growth YTD Annualized											
Total Investments	2.4%	-48.4%	-16.3%	-3.6%	-5.8%	7.9%	-2.3%	-24.6%	-17.6%	3.2%	-6.0%
Total Loans and Leases	-13.3%	-17.7%	-1.3%	0.1%	-6.6%	7.9%	3.1%	-3.0%	0.8%	20.2%	9.7%
TOTAL ASSETS	-6.5%	-32.8%	-11.2%	-1.6%	-6.3%	8.1%	1.6%	-9.4%	-3.3%	16.7%	5.2%
Total Liabilities	-64.9%	-70.8%	-18.8%	-9.1%	-5.9%	7.8%	-1.1%	-16.3%	6.4%	7.1%	1.1%
Total Shares and Deposits	-9.4%	-24.5%	-8.3%	0.0%	-7.1%	8.4%	1.6%	-8.6%	-4.5%	18.0%	5.6%
Equity Capital	6.9%	-34.7%	-13.2%	-0.5%	-1.5%	6.2%	3.4%	-12.6%	3.2%	14.3%	5.1%
TOTAL LIABILITIES, SHARES, AND EQUITY	-6.5%	-32.8%	-11.2%	-1.6%	-6.3%	8.1%	1.6%	-9.4%	-3.3%	16.7%	5.2%

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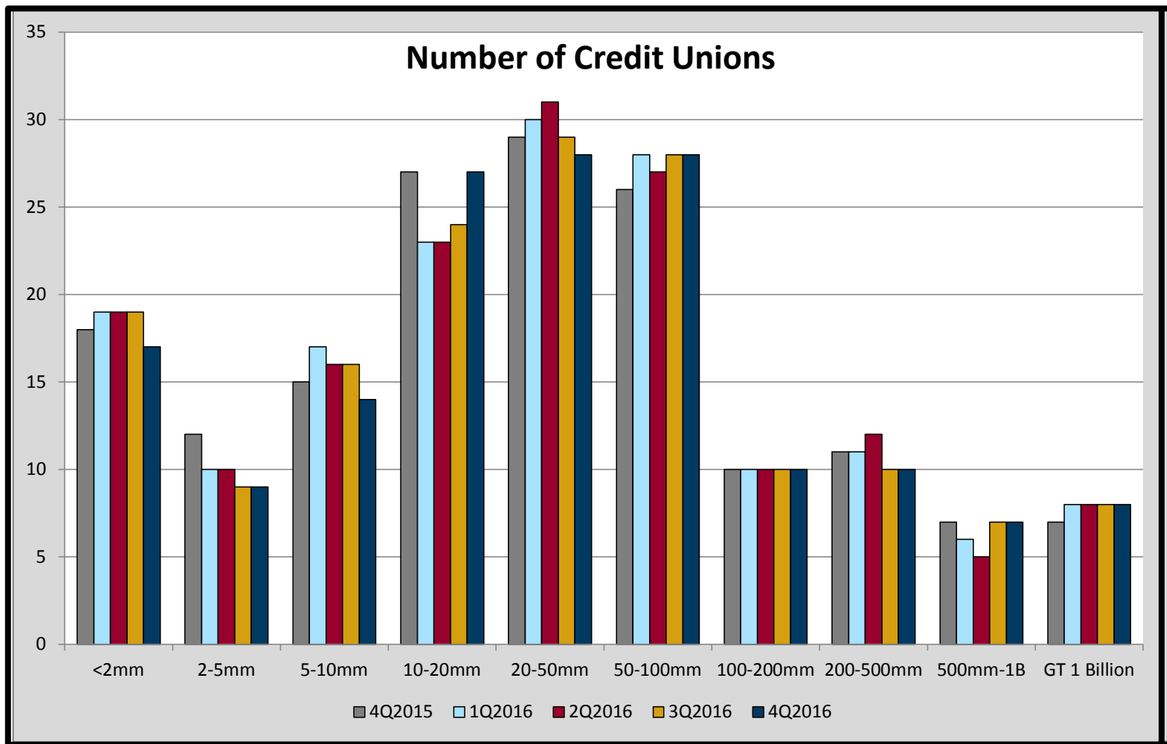
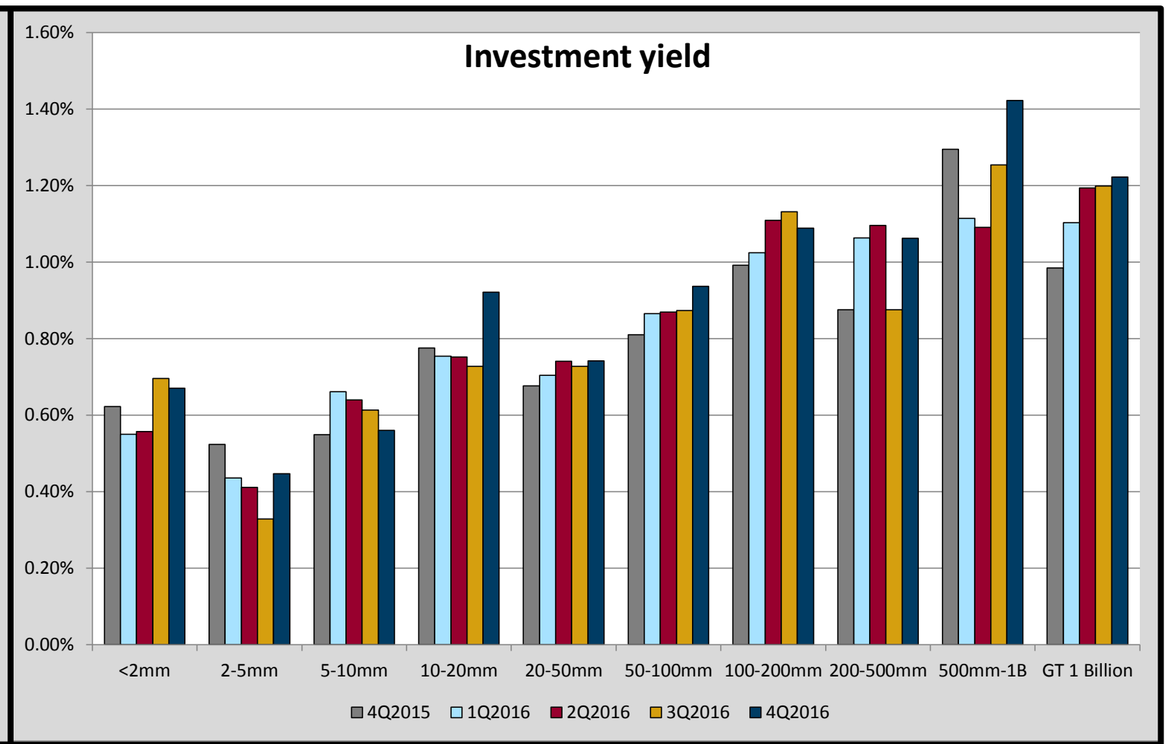
Loan Quality	Peer <2mm	Peer 2-5mm	Peer 5-10mm	Peer 10-20mm	Peer 20-50mm	Peer 50-100mm	Peer 100-200mm	Peer 200-500mm	Peer 500mm-1B	Peer GT 1 Billion	Peer ALL FICUs
Delinquent Loans / Net Loans	4.95%	2.09%	1.02%	1.89%	1.05%	0.93%	1.32%	0.99%	0.56%	0.26%	0.56%
Delinquent Loans / Total Capital	9.6%	8.6%	3.9%	8.0%	3.9%	4.7%	7.4%	6.6%	3.2%	1.9%	3.5%
Delinquent Loans + OREO / Net Loans + OREO	5.1%	2.3%	1.1%	2.0%	1.1%	1.0%	1.4%	1.2%	0.6%	0.3%	0.6%
Delinquent Loans > 6mo / Delinquent Loans	33.9%	32.5%	17.3%	36.1%	21.6%	25.7%	28.7%	24.1%	13.8%	39.1%	26.8%
Allowance for Loan Losses/Net Loans	2.59%	0.59%	0.59%	1.08%	0.70%	0.62%	1.13%	1.32%	0.61%	0.72%	0.80%
Loans 2 to less than 6 months Delinquent ($000s)	$16	$31	$31	$90	$127	$270	$781	$1,887	$2,431	$1,881	$464
Loans 6 to less than 12 months Delinquent ($000s)	$6	$9	$5	$27	$24	$60	$169	$451	$320	$690	$109
Loans 12 months and over Delinquent ($000s)	$3	$6	$1	$24	$11	$33	$146	$146	$69	$516	$60
Total Delinquent Loans ($000s)	$25	$47	$38	$141	$162	$364	$1,096	$2,484	$2,821	$3,087	$634
Delinquency by Category											
Unsecured Credit Card	0.00%	0.69%	0.16%	0.61%	0.72%	0.28%	0.37%	0.62%	0.55%	0.49%	0.50%
STS Loans	0.00%	4.17%	5.88%	2.82%	0.00%	0.00%	0.00%	0.00%	9.68%	0.00%	2.76%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.09%	0.06%	0.00%	0.59%	0.68%	2.29%	1.70%
New Vehicle Loans	2.37%	0.00%	1.09%	0.41%	0.61%	0.71%	0.65%	0.41%	0.26%	0.11%	0.26%
Used Vehicle Loans	3.18%	2.71%	1.26%	2.09%	1.31%	1.35%	2.02%	1.50%	0.73%	0.23%	0.79%
1st Mortgage Fixed	0.00%	0.00%	0.38%	1.47%	0.87%	0.57%	0.89%	0.78%	0.32%	0.17%	0.34%
1st Mortgage Adj	0.00%	0.00%	0.00%	2.23%	0.35%	1.32%	0.38%	0.40%	0.58%	0.22%	0.37%
Other RE Fixed	0.00%	4.55%	6.33%	6.04%	1.37%	1.12%	1.36%	0.79%	1.15%	1.60%	1.35%
Other RE Adj	0.00%	0.00%	0.00%	0.71%	0.60%	0.41%	1.05%	0.36%	0.29%	0.13%	0.27%
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	24.43%	5.65%	1.43%	5.13%	1.89%	1.98%	2.48%	1.58%	1.74%	0.97%	1.55%
Indirect Loans	0.00%	0.00%	0.00%	2.99%	1.20%	1.50%	2.33%	1.84%	0.71%	0.19%	0.61%
Total 1st Mortgage Loans	0.00%	0.00%	0.16%	1.77%	0.75%	0.63%	0.87%	0.69%	0.39%	0.18%	0.35%
MBL Delinquency Rate	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.81%	0.06%	0.14%	0.19%	0.18%
MBL Delinquency as % of Total RE Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.16%	0.01%	0.05%	0.07%	0.06%
YTD Annualized											
Net Charge-Offs / Average Loans (Annualized)	0.55%	0.93%	0.40%	0.79%	0.37%	0.52%	0.79%	0.64%	0.27%	0.21%	0.35%
Recoveries / Charge-Offs	52.63%	12.17%	24.75%	18.88%	23.45%	24.00%	19.58%	21.60%	20.92%	22.95%	21.96%
Expected Charge-Offs / Net Loans	1.69%	0.78%	0.55%	1.06%	0.52%	0.56%	0.79%	0.56%	0.19%	0.34%	0.40%
Provision for Loan Losses/Net Charge-Offs	55.6%	95.0%	68.4%	105.5%	113.5%	94.7%	114.5%	105.2%	132.3%	116.0%	112.5%
Prov. for Loan Losses/Expected Charge-Offs	18.4%	115.0%	50.9%	79.6%	81.7%	88.9%	115.1%	121.1%	184.9%	72.9%	99.6%
Bankruptcies / Net Loans	2.02%	0.86%	1.16%	1.87%	1.01%	1.23%	1.65%	1.20%	0.45%	0.91%	0.94%
Total Amount of Loans Charged-Off ($000s)	$7	$26	$22	$66	$78	$261	$797	$2,157	$1,562	$2,972	$482
Total Amount of Recoveries ($000s)	$4	$3	$5	$12	$18	$63	$156	$466	$327	$682	$106
Net Charge Offs ($000s)	$3	$22	$16	$53	$60	$198	$641	$1,691	$1,236	$2,290	$376
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.25%	0.08%	0.59%	0.43%	0.65%	0.94%	0.89%	0.68%	1.01%	0.82%
STS Loans	0.00%	0.00%	12.50%	0.00%	6.33%	7.18%	0.00%	0.00%	30.00%	0.00%	8.90%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.73%	0.00%	0.00%	0.10%	0.00%	1.40%	0.93%
New Vehicle Loans	0.00%	1.29%	0.18%	0.52%	0.23%	0.35%	0.60%	0.27%	0.22%	0.21%	0.25%
Used Vehicle Loans	-0.16%	0.84%	0.32%	0.88%	0.30%	0.54%	1.29%	1.25%	0.52%	0.32%	0.61%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.14%	0.01%	0.24%	0.06%	0.07%	0.02%	0.04%	0.05%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	0.73%	0.25%	0.23%	0.19%	0.20%	0.18%	0.10%	0.15%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.04%	0.02%
All Other Loans	4.12%	2.86%	2.39%	2.64%	4.19%	-0.14%	1.14%	1.87%	0.26%	0.27%	0.44%
Indirect Loans	0.00%	0.00%	0.00%	3.00%	0.20%	0.64%	1.61%	1.70%	0.52%	0.31%	0.59%
Number of Credit Unions in Each Peer Group:	17	9	14	27	28	28	10	10	7	8	158

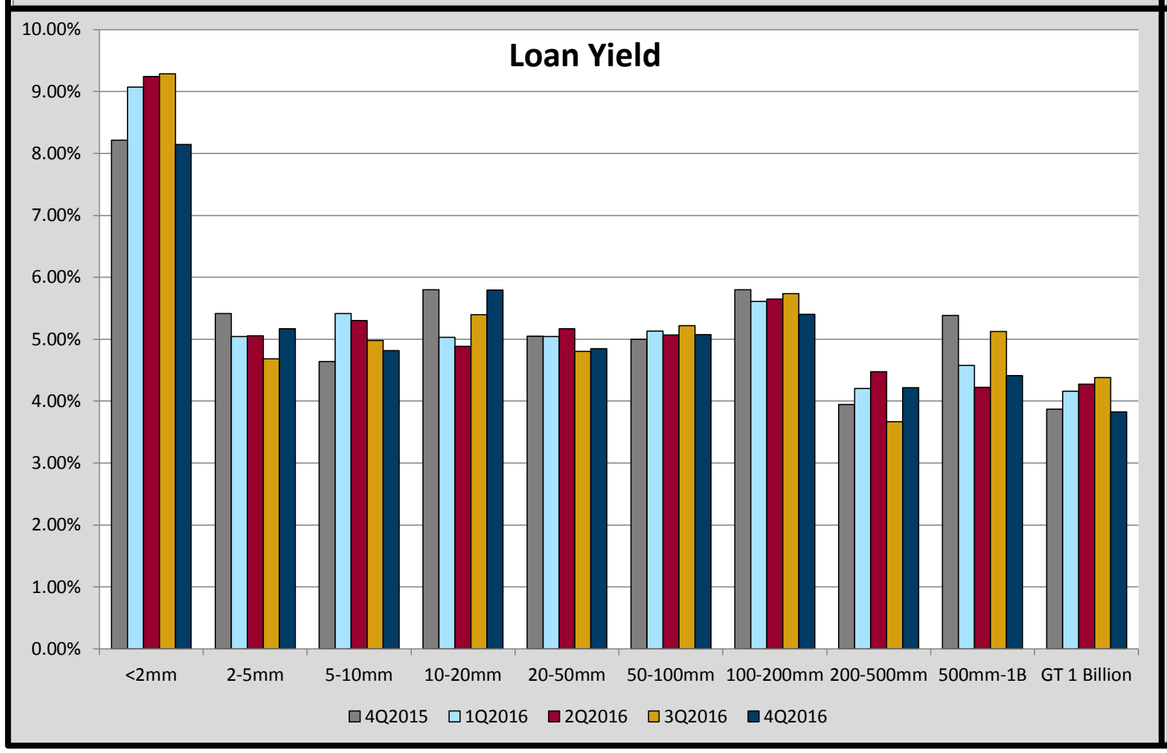
Peer Statistics
NCUA IN Data

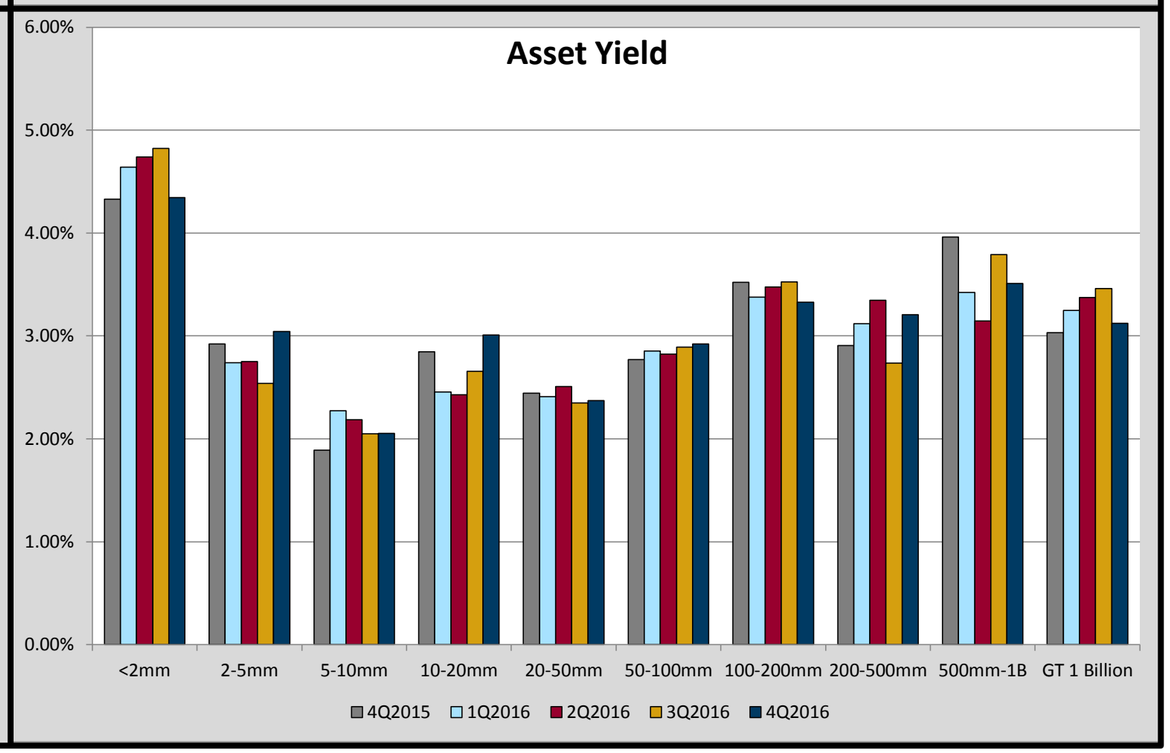
December 31, 2016

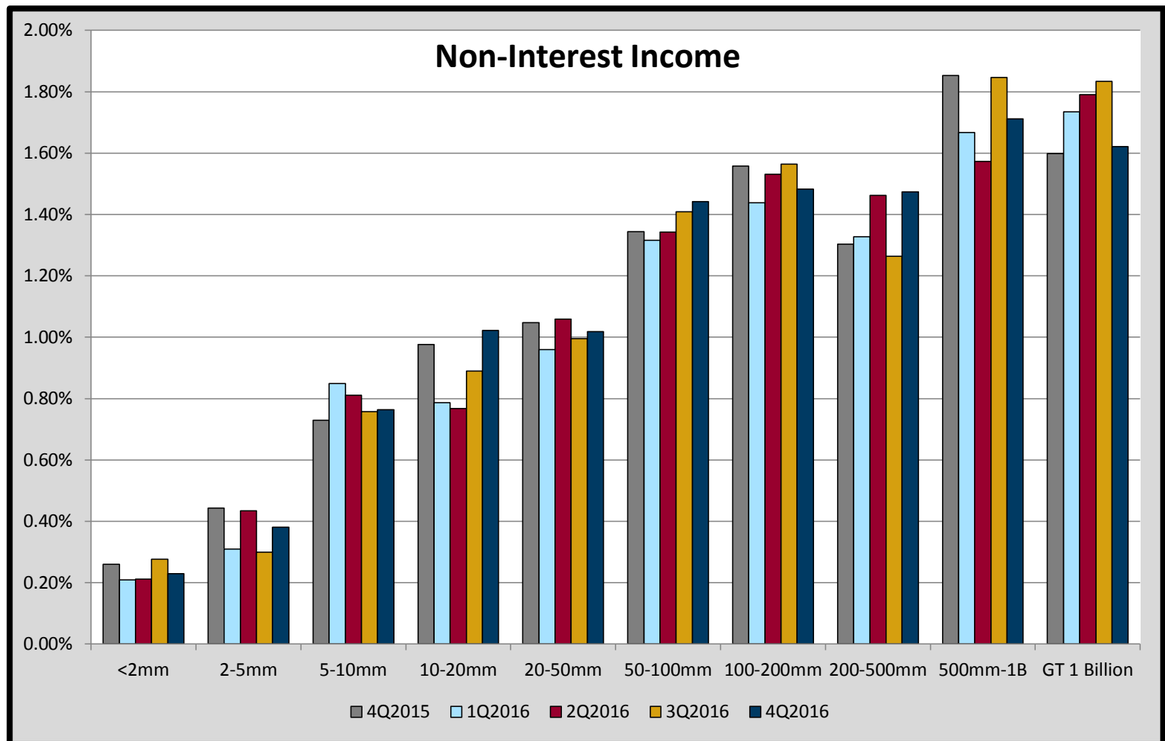
Concentration Risk (% of Net Worth)	Peer <2mm	Peer 2-5mm	Peer 5-10mm	Peer 10-20mm	Peer 20-50mm	Peer 50-100mm	Peer 100-200mm	Peer 200-500mm	Peer 500mm-1B	Peer GT 1 Billion	Peer ALL FICUs
Deposits in Commercial Banks, S&Ls, Savings Banks	28.38%	4.64%	13.52%	33.50%	28.25%	12.78%	7.23%	5.61%	0.86%	0.08%	4.22%
Credit Unions - Deposits in and Loans to	0.00%	0.00%	5.97%	8.15%	11.90%	7.02%	1.36%	1.67%	0.38%	0.01%	1.59%
Total Investments in Corporate Credit Unions*	21.58%	33.82%	50.64%	38.38%	34.99%	37.08%	35.08%	16.24%	7.29%	1.29%	11.53%
Marketable Securities	0.00%	44.02%	216.79%	160.05%	223.62%	194.71%	193.12%	81.08%	83.90%	110.76%	117.88%
All Other Investments	96.63%	120.86%	311.14%	230.61%	203.06%	191.96%	175.60%	77.22%	18.09%	-8.07%	49.09%
Total Investments	222.94%	257.08%	615.49%	498.48%	505.27%	454.31%	418.22%	215.32%	160.77%	168.70%	230.96%
Unsecured Loans	74.92%	64.56%	56.56%	59.71%	47.07%	52.45%	50.51%	45.81%	32.62%	30.15%	37.03%
Vehicle Loans	99.26%	311.82%	266.05%	226.95%	181.72%	239.14%	253.82%	312.18%	193.61%	290.51%	260.15%
New Vehicle Loans	24.18%	86.66%	71.07%	47.99%	47.60%	67.14%	55.52%	62.95%	46.04%	92.26%	71.59%
Used Vehicle Loans	75.08%	225.16%	194.98%	178.95%	134.12%	172.00%	198.30%	249.23%	147.57%	198.25%	188.56%
Total Real Estate	0.00%	15.64%	34.08%	119.85%	112.70%	187.52%	228.94%	299.27%	331.11%	395.65%	324.21%
1st Mortgage	0.00%	0.32%	28.03%	98.99%	69.30%	142.18%	191.82%	253.51%	272.97%	345.49%	275.08%
1st Mortgage Fxd	0.00%	0.32%	12.00%	59.48%	52.53%	130.79%	184.67%	191.68%	198.68%	260.27%	209.53%
1st Mortgage Adj	0.00%	0.00%	16.03%	39.52%	16.77%	11.39%	7.15%	61.83%	74.30%	85.22%	65.56%
2nd Mortgage	0.00%	15.33%	6.05%	20.86%	43.40%	45.35%	37.12%	45.77%	58.14%	50.17%	49.12%
Closed-End Fxd	0.00%	12.98%	2.38%	4.71%	16.07%	14.92%	9.05%	12.53%	13.91%	10.23%	11.74%
Closed-End Adj	0.00%	0.00%	0.00%	0.59%	1.37%	0.85%	0.85%	0.34%	2.06%	1.75%	1.47%
Open-End Adj	0.00%	2.34%	3.67%	13.56%	23.16%	29.57%	27.22%	32.90%	41.45%	38.04%	35.54%
Open-End Fxd	0.00%	0.00%	0.00%	2.00%	2.80%	0.00%	0.00%	0.00%	0.72%	0.15%	0.38%
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%	3.71%	2.28%	1.84%
All Other Loans/Lines of Credit to Members	29.12%	29.89%	30.12%	34.67%	34.58%	33.77%	35.37%	49.85%	33.08%	32.15%	35.07%
Total Loans	203.29%	422.42%	386.93%	441.32%	377.01%	513.73%	568.64%	712.35%	598.41%	759.34%	663.92%
Indirect Loans	0.00%	0.00%	0.00%	29.92%	22.44%	102.09%	102.94%	160.62%	141.18%	246.60%	178.31%
Percent of Vehicle Loans	0.00%	0.00%	0.00%	13.18%	12.35%	42.69%	40.56%	51.45%	72.92%	84.89%	68.54%
Business Loans	0.00%	0.00%	0.37%	28.76%	29.16%	4.86%	13.35%	74.52%	123.56%	138.58%	102.21%
Participation Loans	0.00%	0.00%	0.00%	2.46%	0.00%	5.51%	25.93%	0.00%	0.91%	0.00%	2.06%
Total Mortgage Exposure**	0.00%	15.64%	34.09%	120.01%	121.21%	217.45%	280.34%	353.35%	392.27%	469.12%	383.31%
Total Real Estate	0.00%	15.64%	34.08%	119.85%	112.70%	187.52%	228.94%	299.27%	331.11%	395.65%	324.21%
RE Business Loans	0.00%	0.00%	0.00%	21.11%	12.60%	2.70%	9.19%	54.90%	93.38%	110.63%	79.20%
Mortgage-Backed Investments	0.00%	0.00%	0.01%	0.16%	8.50%	29.93%	51.40%	54.07%	61.15%	73.47%	59.10%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	0.01%	0.16%	8.50%	29.78%	51.40%	54.07%	60.30%	73.47%	58.90%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.15%	0.00%	0.00%	0.85%	0.00%	0.20%

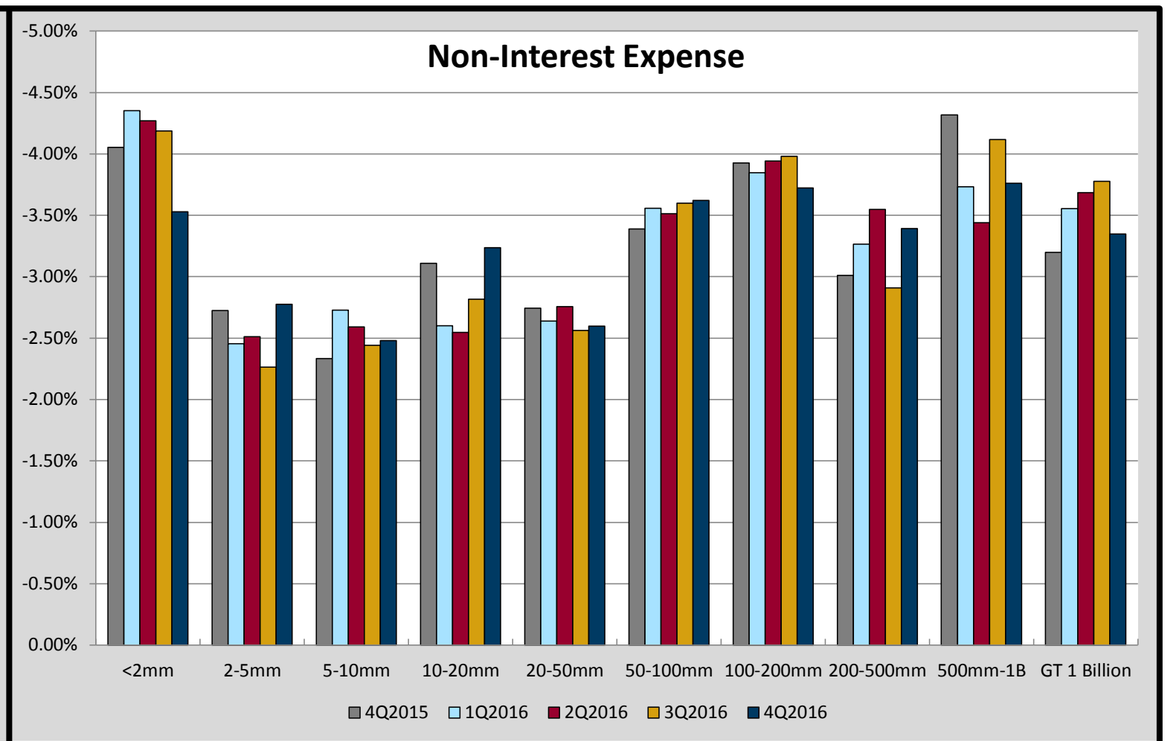

Number of Credit Unions
35
30
25
20
15
10
5
0
<2mm
2-5mm
5-10mm
10-20mm
20-50mm
50-100mm
100-200mm
200-500mm
500mm-1B
GT 1 Billion
4Q2015
1Q2016
2Q2016
3Q2016
4Q2016

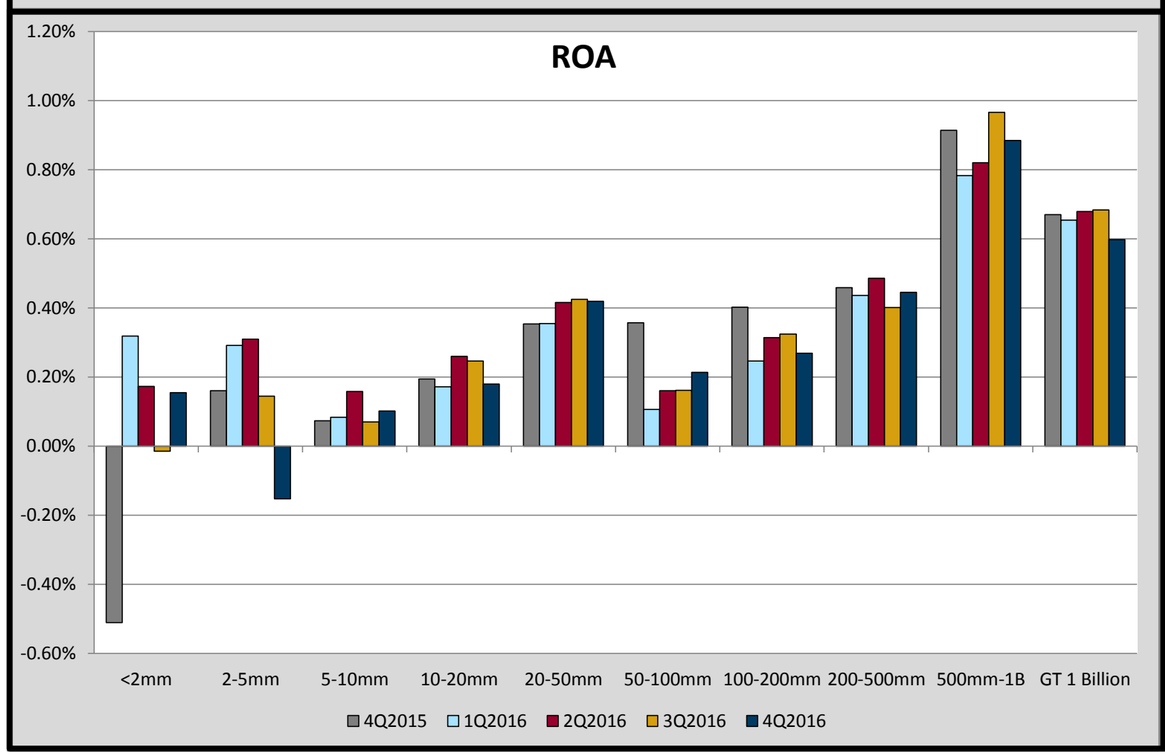

Investment yield
1.60%
1.40%
1.20%
1.00%
0.80%
0.60%
0.40%
0.20%
0.00%
<2mm
2-5mm
5-10mm
10-20mm
20-50mm
50-100mm
100-200mm
200-500mm
500mm-1B
GT 1 Billion
4Q2015
1Q2016
2Q2016
3Q2016
4Q2016

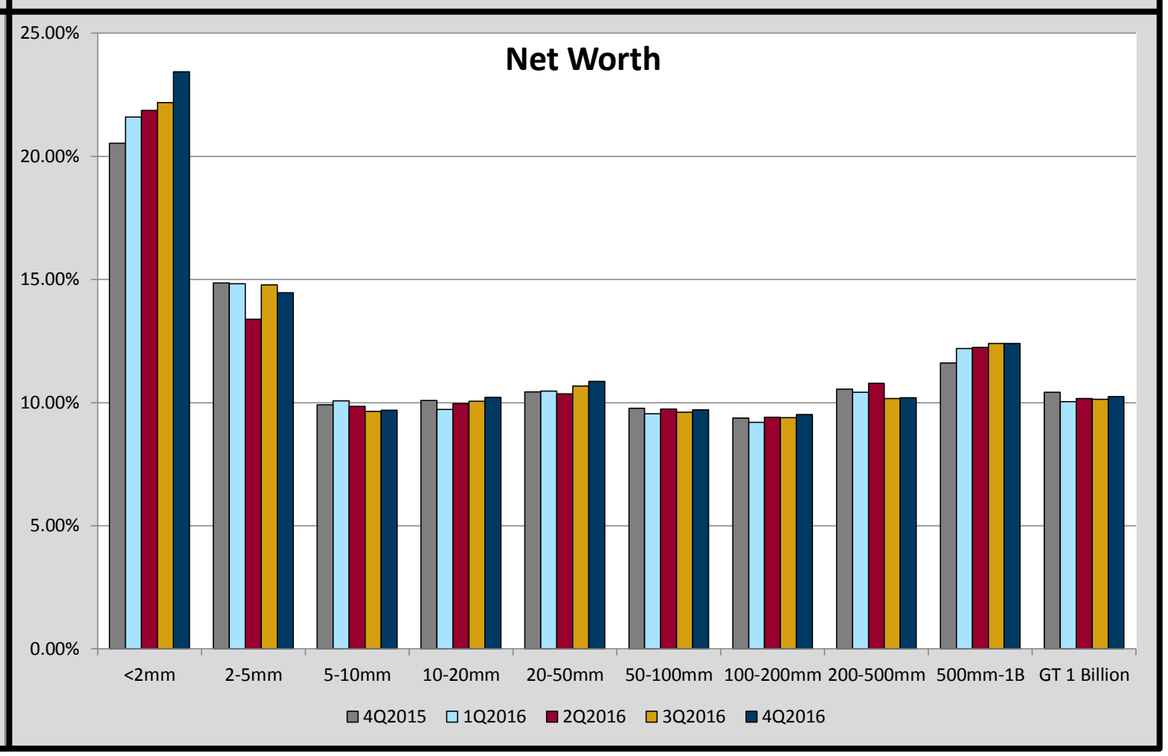

Loan Yield
10.00%
9.00%
8.00%
7.00%
6.00%
5.00%
4.00%
3.00%
2.00%
1.00%
0.00%
<2mm
2-5mm
5-10mm
10-20mm
20-50mm
50-100mm
100-200mm
200-500mm
500mm-1B
GT 1 Billion
4Q2015
1Q2016
2Q2016
3Q2016
4Q2016


Asset Yield
6.00%
5.00%
4.00%
3.00%
2.00%
1.00%
0.00%
<2mm
2-5mm
5-10mm
10-20mm
20-50mm
50-100mm
100-200mm
200-500mm
500mm-1B
GT 1 Billion
4Q2015
1Q2016
2Q2016
3Q2016
4Q2016


Non-Interest Income
2.00%
1.80%
1.60%
1.40%
1.20%
1.00%
0.80%
0.60%
0.40%
0.20%
0.00%
<2mm
2-5mm
5-10mm
10-20mm
20-50mm
50-100mm
100-200mm
200-500mm
500mm-1B
GT 1 Billion
4Q2015
1Q2016
2Q2016
3Q2016
4Q2016


Non-Interest Expense
-5.00%
-4.50%
-4.00%
-3.50%
-3.00%
-2.50%
-2.00%
-1.50%
-1.00%
-0.50%
0.00%
<2mm
2-5mm
5-10mm
10-20mm
20-50mm
50-100mm
100-200mm
200-500mm
500mm-1B
GT 1 Billion
4Q2015
1Q2016
2Q2016
3Q2016
4Q2016


ROA
1.20%
1.00%
0.80%
0.60%
0.40%
0.20%
0.00%
-0.20%
-0.40%
-0.60%
<2mm
2-5mm
5-10mm
10-20mm
20-50mm
50-100mm
100-200mm
200-500mm
500mm-1B
GT 1 Billion
4Q2015
1Q2016
2Q2016
3Q2016
4Q2016


Net Worth
25.00%
20.00%
15.00%
10.00%
5.00%
0.00%
<2mm
2-5mm
5-10mm
10-20mm
20-50mm
50-100mm
100-200mm
200-500mm
500mm-1B
GT 1 Billion
4Q2015
1Q2016
2Q2016
3Q2016
4Q2016