

September 30, 2017

| Earnings to Average Assets | Peer | Peer | Peer | Peer | Peer | Peer | Peer | Peer | Peer | Peer | Peer |
|---|----------------|--------------|---------------|----------------|----------------|-----------------|------------------|------------------|-----------------|---------------------|------------------|
| YTD Annualized | <2mm | 2-5mm | 5-10mm | 10-20mm | 20-50mm | 50-100mm | 100-200mm | 200-500mm | 500mm-1B | GT 1 Billion | ALL FICUs |
| Investment Yield | 1.05% | 0.96% | 0.92% | 0.99% | 0.98% | 1.01% | 1.30% | 1.42% | 1.82% | 1.40% | 1.43% |
| Loan Yield | 7.38% | 7.39% | 4.91% | 5.26% | 5.38% | 4.44% | 5.05% | 4.65% | 4.25% | 4.32% | 4.44% |
| Net Loan Yield After NCOs | 7.12% | 6.42% | 3.74% | 5.01% | 4.71% | 3.93% | 4.46% | 4.12% | 3.83% | 3.64% | 3.83% |
| Asset Yield | 2.83% | 2.73% | 2.08% | 2.60% | 2.60% | 2.44% | 3.47% | 3.38% | 3.04% | 3.53% | 3.37% |
| Cost of Funds | -0.32% | -0.23% | -0.40% | -0.39% | -0.21% | -0.25% | -0.31% | -0.37% | -0.34% | -0.56% | -0.46% |
| Gross Spread | 2.51% | 2.50% | 1.68% | 2.21% | 2.40% | 2.19% | 3.17% | 3.01% | 2.70% | 2.97% | 2.92% |
| Provision Expense | 0.06% | -0.25% | -0.23% | -0.10% | -0.30% | -0.23% | -0.39% | -0.36% | -0.18% | -0.64% | -0.49% |
| Net Spread after Provision Expense | 2.57% | 2.25% | 1.45% | 2.12% | 2.10% | 1.96% | 2.77% | 2.64% | 2.52% | 2.33% | 2.43% |
| Total Non-Interest Income | 0.07% | 0.11% | 0.15% | 0.28% | 0.70% | 0.96% | 1.83% | 1.14% | 1.16% | 1.20% | 1.19% |
| Total Non-Interest Expense | -2.44% | -2.37% | -1.45% | -4.02% | -2.89% | -2.77% | -4.21% | -3.40% | -3.30% | -2.93% | -3.15% |
| Net Operating Expense | -2.37% | -2.26% | -1.30% | -3.74% | -2.19% | -1.81% | -2.38% | -2.27% | -2.14% | -1.73% | -1.96% |
| Non-Operating Gains (Losses) | 0.00% | 0.00% | 0.01% | -0.01% | -0.01% | 0.01% | -0.01% | 0.00% | 0.01% | -0.01% | 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% | 0.00% | 0.00% |
| NCUSIF Stabilization Expense | -0.04% | -0.03% | -0.02% | -0.01% | -0.01% | 0.00% | 0.00% | 0.00% | 0.00% | -0.02% | -0.01% |
| 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) | 0.16% | -0.05% | 0.13% | -1.63% | -0.11% | 0.15% | 0.38% | 0.38% | 0.39% | 0.58% | 0.46% |
| Net Charge-Offs | -0.07% | -0.27% | -0.35% | -0.09% | -0.25% | -0.22% | -0.36% | -0.33% | -0.22% | -0.51% | -0.41% |
| ROA (with Net Charge-offs) | 0.03% | -0.07% | 0.02% | -1.63% | -0.06% | 0.17% | 0.41% | 0.41% | 0.34% | 0.72% | 0.54% |
| ROA with Provision for LL - W/O NCUSIF Expense | 0.20% | -0.02% | 0.15% | -1.63% | -0.10% | 0.15% | 0.38% | 0.38% | 0.39% | 0.60% | 0.47% |
| ROA with Net Charge-Offs - W/O NCUSIF Expense | 0.07% | -0.03% | 0.04% | -1.63% | -0.05% | 0.17% | 0.41% | 0.41% | 0.34% | 0.73% | 0.55% |
| Non-Interest Expense to Average Assets | | | | | | | | | | | |
| Employee Compensation and Benefits | -0.67% | -1.09% | -0.77% | -2.82% | -1.36% | -1.28% | -1.93% | -1.77% | -1.66% | -1.43% | -1.56% |
| Travel and Conference Expense | 0.00% | -0.01% | 0.00% | -0.01% | -0.02% | -0.02% | -0.04% | -0.03% | -0.04% | -0.02% | -0.03% |
| Office Occupancy Expense | -0.04% | -0.03% | -0.11% | -0.11% | -0.17% | -0.11% | -0.33% | -0.24% | -0.26% | -0.17% | -0.20% |
| Office Operations Expense | -0.79% | -0.59% | -0.25% | -0.45% | -0.56% | -0.60% | -1.03% | -0.71% | -0.61% | -0.43% | -0.55% |
| Educational and Promotional Expense | 0.00% | 0.00% | -0.02% | -0.02% | -0.05% | -0.09% | -0.14% | -0.10% | -0.16% | -0.09% | -0.10% |
| Loan Servicing Expense | -0.10% | -0.03% | -0.13% | -0.07% | -0.18% | -0.24% | -0.26% | -0.18% | -0.14% | -0.21% | -0.20% |
| Professional and Outside Services | -0.53% | -0.43% | -0.08% | -0.47% | -0.46% | -0.31% | -0.38% | -0.25% | -0.27% | -0.44% | -0.37% |
| Member Insurance | -0.06% | -0.05% | -0.02% | -0.01% | -0.01% | 0.00% | 0.00% | 0.00% | 0.00% | -0.03% | -0.02% |
| Operating Fees (Exam. and/or Supervision Fees) | 0.00% | -0.02% | -0.01% | -0.02% | -0.02% | -0.02% | -0.02% | -0.02% | -0.02% | -0.01% | -0.02% |
| Miscellaneous Operating Expenses | -0.25% | -0.11% | -0.05% | -0.05% | -0.06% | -0.10% | -0.08% | -0.10% | -0.15% | -0.09% | -0.10% |
| Total Non-Interest Expense | -2.44% | -2.37% | -1.45% | -4.02% | -2.89% | -2.77% | -4.21% | -3.40% | -3.30% | -2.93% | -3.15% |
| Other Performance Ratios | | | | | | | | | | | |
| Earning Asset Yield | 2.81% | 2.75% | 2.24% | 2.53% | 2.76% | 2.59% | 3.67% | 3.54% | 3.30% | 3.62% | 3.51% |
| Average Cost of Funds | -0.41% | -0.30% | -0.60% | -0.53% | -0.27% | -0.32% | -0.35% | -0.41% | -0.40% | -0.61% | -0.51% |
| FTE Employee / \$million of Loans & Share Drafts | 1.80 | 1.26 | 0.90 | 0.35 | 0.51 | 0.38 | 0.37 | 0.29 | 0.26 | 0.19 | 0.24 |
| Compensation & Benefits / FTE Emp. | \$12,726 | \$30,910 | \$25,461 | \$177,305 | \$59,532 | \$62,130 | \$68,598 | \$77,029 | \$92,670 | \$84,140 | \$81,326 |
| Compensation & Benefits / \$million Lns. & S.D.s | \$25,308 | \$39,176 | \$20,649 | \$66,904 | \$30,032 | \$22,994 | \$25,614 | \$22,448 | \$24,720 | \$16,113 | \$19,309 |
| Operating Expense / Loans & Share Drafts | -8.74% | -8.52% | -3.87% | -9.66% | -6.38% | -4.99% | -5.58% | -4.32% | -4.91% | -3.30% | -3.89% |
| Fee Income+Other Oper.Inc. / Loans & Share Drafts | 0.26% | 0.38% | 0.38% | 0.70% | 1.54% | 1.73% | 2.43% | 1.44% | 1.72% | 1.36% | 1.47% |
| Net Operating Expense / Loans & Share Drafts | -8.47% | -8.14% | -3.49% | -8.96% | -4.84% | -3.26% | -3.16% | -2.88% | -3.19% | -1.95% | -2.42% |
| Operating Expense / Operating Revenue | 97.41% | 88.70% | 80.68% | 138.04% | 94.46% | 88.82% | 85.27% | 83.72% | 86.96% | 73.62% | 79.08% |
| Total Fixed Assets / Shares & Equity | 0.02% | 0.06% | 0.71% | 0.44% | 0.69% | 1.59% | 3.39% | 1.74% | 1.59% | 1.19% | 1.47% |
| Net Loans to Total Shares and Deposits | 33.7% | 35.6% | 36.5% | 49.3% | 49.6% | 54.1% | 69.7% | 70.9% | 61.8% | 90.3% | 78.9% |
| Members / FTE Employee | 437.00 | 707.05 | 405.08 | 614.51 | 449.30 | 449.15 | 409.21 | 354.70 | 427.13 | 450.60 | 419.45 |

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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 | 0.7% | 0.0% | 0.4% | 0.4% | 0.8% | 0.6% | 0.8% | 0.8% | 0.5% | 0.8% | 0.7% |
| Total Investments | 72.7% | 72.9% | 72.0% | 63.8% | 57.7% | 53.2% | 33.6% | 33.2% | 44.4% | 16.7% | 27.5% |
| Unsecured Credit Card Loans/Lines of Credit | 0.0% | 0.0% | 1.2% | 0.7% | 1.9% | 3.6% | 3.4% | 3.4% | 3.0% | 6.6% | 4.9% |
| All Other Unsecured Loans/Lines of Credit | 9.9% | 14.0% | 7.4% | 5.0% | 5.6% | 4.1% | 5.6% | 2.8% | 2.0% | 4.3% | 3.7% |
| Short-Term Small Amount Loans (STS) | 0.0% | 0.1% | 0.0% | 0.0% | 0.0% | 0.0% | 0.1% | 0.0% | 0.0% | 0.0% | 0.0% |
| Non-Federally Guaranteed Student Loans | 0.0% | 0.0% | 0.0% | 0.1% | 0.0% | 0.0% | 0.1% | 0.3% | 0.2% | 0.4% | 0.3% |
| New Vehicle Loans | 7.2% | 4.8% | 7.3% | 6.4% | 8.4% | 6.5% | 6.9% | 7.7% | 7.2% | 12.5% | 10.1% |
| Used Vehicle Loans | 7.5% | 7.7% | 9.1% | 6.4% | 12.3% | 11.2% | 17.3% | 9.8% | 9.8% | 15.4% | 13.2% |
| Total 1st Mortgage Real Estate Lns/Line of Credit | 1.4% | 0.0% | 0.1% | 10.0% | 6.8% | 11.1% | 18.2% | 28.7% | 24.0% | 26.3% | 25.1% |
| Total Other Real Estate Loans/Lines of Credit | 0.0% | 0.0% | 1.1% | 6.3% | 4.2% | 6.4% | 8.4% | 9.4% | 5.0% | 12.8% | 10.3% |
| 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% | 0.0% | 0.1% | 0.0% | 0.1% | 0.1% | 0.2% | 0.2% |
| Total Loans and Leases | 26.0% | 26.6% | 26.2% | 34.9% | 39.3% | 43.2% | 59.9% | 62.2% | 51.1% | 78.5% | 67.9% |
| Less: Allowance for Loan & Lease Losses | -0.6% | -0.7% | -0.4% | -0.7% | -0.4% | -0.3% | -0.6% | -0.7% | -0.3% | -0.7% | -0.6% |
| Net Loans and Leases | 25.4% | 25.9% | 25.9% | 34.2% | 38.9% | 42.9% | 59.3% | 61.6% | 50.8% | 77.9% | 67.3% |
| Total Other Assets | 1.2% | 1.2% | 1.7% | 1.6% | 2.7% | 3.3% | 6.3% | 4.5% | 4.2% | 4.6% | 4.5% |
| TOTAL ASSETS | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% |
| LIABILITIES, SHARES, AND EQUITY | | | | | | | | | | | |
| Total Liabilities | 9.5% | 11.0% | 11.8% | 21.8% | 9.8% | 10.8% | 3.3% | 2.7% | 4.1% | 2.6% | 3.4% |
| Share Drafts | 0.0% | 1.4% | 2.0% | 3.9% | 8.7% | 12.8% | 15.3% | 17.3% | 14.0% | 13.6% | 14.4% |
| Regular Shares | 65.0% | 63.0% | 65.6% | 45.8% | 55.4% | 35.8% | 41.7% | 33.8% | 39.4% | 31.6% | 34.6% |
| Money Market Shares | 9.9% | 3.2% | 0.0% | 4.6% | 2.7% | 10.6% | 12.2% | 15.3% | 4.9% | 16.3% | 13.7% |
| Share Certificates | 2.0% | 3.3% | 2.7% | 14.3% | 7.5% | 11.8% | 11.7% | 12.4% | 11.3% | 18.5% | 15.3% |
| IRA/KEOGH Accounts | 0.0% | 2.6% | 1.5% | 1.4% | 4.5% | 5.7% | 4.0% | 6.2% | 5.2% | 6.4% | 5.9% |
| All Other Shares | 0.2% | 1.2% | 0.0% | 0.1% | 0.2% | 3.0% | 0.6% | 2.9% | 7.9% | 0.3% | 2.0% |
| Non-Member Deposits | 0.0% | 0.0% | 0.0% | 0.7% | 0.2% | 0.0% | 0.3% | 0.0% | 0.0% | 0.3% | 0.2% |
| Total Shares and Deposits | 77.2% | 74.6% | 71.8% | 70.9% | 79.2% | 79.8% | 85.9% | 87.8% | 82.7% | 87.0% | 86.0% |
| Total Equity | 13.3% | 14.4% | 16.4% | 7.3% | 11.0% | 9.4% | 10.8% | 9.5% | 13.3% | 10.4% | 10.6% |
| 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 | 13.3% | 14.4% | 16.4% | 7.3% | 11.2% | 9.5% | 11.0% | 9.8% | 13.6% | 10.7% | 10.9% |
| Total Equity + Allow. for Loan Loss | 13.9% | 15.2% | 16.8% | 8.0% | 11.4% | 9.7% | 11.4% | 10.2% | 13.5% | 11.1% | 11.2% |
| Balance Sheet Growth YTD Annualized | | | | | | | | | | | |
| Total Investments | 32.5% | -12.4% | -40.4% | 59.7% | -17.7% | -16.1% | 12.3% | 11.7% | -0.6% | -15.9% | -3.3% |
| Total Loans and Leases | -9.4% | -24.3% | -60.3% | 20.4% | -10.7% | -26.3% | 2.2% | -0.8% | 7.4% | 11.2% | 6.7% |
| TOTAL ASSETS | 19.1% | -15.5% | -47.1% | 44.7% | -15.1% | -21.5% | 5.8% | 3.0% | 4.0% | 5.3% | 3.5% |
| Total Liabilities | 20911.1% | -25.2% | -75.9% | 59.8% | -28.2% | 3.6% | 20.5% | -9.6% | 51.8% | -35.0% | -13.6% |
| Total Shares and Deposits | 2.0% | -11.8% | -44.5% | 45.4% | -14.7% | -21.8% | 3.7% | 3.2% | 2.2% | 7.0% | 4.1% |
| Equity Capital | 22.7% | -25.1% | -21.1% | 7.0% | -3.8% | -39.5% | 20.3% | 5.2% | 4.4% | 6.1% | 4.8% |
| TOTAL LIABILITIES, SHARES, AND EQUITY | 19.1% | -15.5% | -47.1% | 44.7% | -15.1% | -21.5% | 5.8% | 3.0% | 4.0% | 5.3% | 3.5% |

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| Loan Quality | Peer <2mm | Peer 2-5mm | Peer 5-10mm | Peer 10-20mm | Peer 20-50mm | Peer 50-100mm | Peer 100-200mm | Peer 200-500mm | Peer 500mm-1B | Peer GT 1 Billion | Peer ALL FICUs |
|--|--------------|---------------|----------------|-----------------|-----------------|------------------|-------------------|-------------------|------------------|----------------------|-------------------|
| Delinquent Loans / Net Loans | 3.52% | 2.31% | 1.14% | 1.63% | 1.12% | 0.82% | 0.96% | 1.02% | 0.69% | 0.93% | 0.93% |
| Delinquent Loans / Total Capital | 6.6% | 4.1% | 1.8% | 7.1% | 3.9% | 3.6% | 5.0% | 6.2% | 2.6% | 6.6% | 5.6% |
| Delinquent Loans + OREO / Net Loans + OREO | 3.6% | 2.7% | 1.2% | 1.7% | 1.2% | 0.8% | 1.1% | 1.2% | 0.8% | 1.0% | 1.0% |
| Delinquent Loans > 6mo / Delinquent Loans | 47.3% | 34.9% | 51.9% | 63.8% | 41.1% | 22.9% | 18.5% | 27.6% | 33.4% | 25.0% | 26.4% |
| Allowance for Loan Losses/Net Loans | 2.50% | 2.88% | 1.45% | 1.97% | 1.09% | 0.69% | 1.00% | 1.07% | 0.54% | 0.88% | 0.90% |
| Loans 2 to less than 6 months Delinquent (\$000s) | \$7 | \$14 | \$12 | \$38 | \$87 | \$219 | \$688 | \$1,631 | \$1,957 | \$11,335 | \$1,306 |
| Loans 6 to less than 12 months Delinquent (\$000s) | \$1 | \$5 | \$12 | \$15 | \$53 | \$27 | \$96 | \$321 | \$451 | \$2,314 | \$269 |
| Loans 12 months and over Delinquent (\$000s) | \$5 | \$3 | \$2 | \$53 | \$7 | \$39 | \$60 | \$300 | \$532 | \$1,472 | \$201 |
| Total Delinquent Loans (\$000s) | \$13 | \$22 | \$26 | \$106 | \$147 | \$284 | \$844 | \$2,252 | \$2,940 | \$15,121 | \$1,775 |
| Delinquency by Category | | | | | | | | | | | |
| Unsecured Credit Card | 0.00% | 0.00% | 0.27% | 0.37% | 0.44% | 0.50% | 0.74% | 0.58% | 0.40% | 0.90% | 0.78% |
| STS Loans | 66.67% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 1.69% | 2.33% | 0.00% | 0.00% | 2.14% |
| Non-Federally Guaranteed Student Loans | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.24% | 1.01% | 1.02% | 1.40% | 1.25% |
| New Vehicle Loans | 0.00% | 0.00% | 0.00% | 1.36% | 0.74% | 0.32% | 0.78% | 0.36% | 0.43% | 0.75% | 0.65% |
| Used Vehicle Loans | 0.00% | 1.32% | 0.41% | 1.16% | 0.69% | 0.88% | 1.20% | 0.78% | 0.71% | 1.14% | 1.03% |
| 1st Mortgage Fixed | 0.00% | 0.00% | 0.00% | 0.39% | 2.45% | 0.87% | 0.76% | 0.77% | 0.57% | 0.88% | 0.82% |
| 1st Mortgage Adj | 0.00% | 0.00% | 0.00% | 1.71% | 13.28% | 0.00% | 0.00% | 1.51% | 1.15% | 0.44% | 1.00% |
| Other RE Fixed | 0.00% | 0.00% | 0.00% | 0.00% | 1.11% | 0.03% | 0.99% | 1.22% | 1.53% | 1.48% | 1.33% |
| Other RE Adj | 0.00% | 0.00% | 0.00% | 2.28% | 0.00% | 0.90% | 0.60% | 0.53% | 0.61% | 0.42% | 0.47% |
| 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 | 6.10% | 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% | 0.00% | 4.53% | 1.98% | 2.41% | 0.86% | 1.35% | 1.26% | 1.23% |
| Total 1st Mortgage Loans | 0.00% | 0.00% | 0.00% | 1.34% | 2.64% | 0.83% | 0.65% | 1.10% | 0.67% | 0.80% | 0.86% |
| 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% |
| YTD Annualized | | | | | | | | | | | |
| Net Charge-Offs / Average Loans (Annualized) | 0.26% | 0.98% | 1.17% | 0.25% | 0.67% | 0.51% | 0.60% | 0.53% | 0.42% | 0.68% | 0.61% |
| Recoveries / Charge-Offs | 16.67% | 53.96% | 1.30% | 25.74% | 22.66% | 26.01% | 23.73% | 21.56% | 32.30% | 19.28% | 21.13% |
| Expected Charge-Offs / Net Loans | 1.78% | 0.75% | 0.68% | 1.00% | 0.52% | 0.49% | 0.44% | 0.44% | 0.44% | 0.47% | 0.46% |
| Provision for Loan Losses/Net Charge-Offs | -80.0% | 93.8% | 67.1% | 101.0% | 117.6% | 106.3% | 109.0% | 110.4% | 78.3% | 126.7% | 119.0% |
| Prov. for Loan Losses/Expected Charge-Offs | -11.9% | 125.5% | 116.5% | 25.8% | 154.0% | 112.2% | 150.7% | 134.6% | 75.1% | 184.1% | 159.3% |
| Bankruptcies / Net Loans | 0.69% | 0.09% | 1.07% | 0.54% | 0.96% | 1.09% | 0.85% | 0.53% | 0.63% | 0.86% | 0.77% |
| Total Amount of Loans Charged-Off (\$000s) | \$1 | \$23 | \$41 | \$20 | \$113 | \$264 | \$685 | \$1,456 | \$2,444 | \$13,339 | \$1,448 |
| Total Amount of Recoveries (\$000s) | \$0 | \$13 | \$1 | \$5 | \$26 | \$69 | \$163 | \$314 | \$789 | \$2,572 | \$306 |
| Net Charge Offs (\$000s) | \$1 | \$11 | \$41 | \$15 | \$87 | \$195 | \$522 | \$1,142 | \$1,655 | \$10,766 | \$1,142 |
| Net Charge-Offs by Category | | | | | | | | | | | |
| Unsecured Credit Card Loans | 0.00% | 0.00% | 0.03% | 0.25% | 0.50% | 0.84% | 0.70% | 1.15% | 0.88% | 1.52% | 1.32% |
| STS Loans | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 7.57% | 5.09% | 0.00% | 0.00% | 5.73% |
| Non-Federally Guaranteed Student Loans | 0.00% | 0.00% | 0.00% | 0.00% | -0.56% | 0.00% | 0.00% | 0.00% | 0.00% | 0.05% | 0.04% |
| New Vehicle Loans | 0.00% | 0.00% | 0.69% | -0.02% | 0.29% | 0.13% | 0.35% | 0.35% | 0.32% | 0.73% | 0.59% |
| Used Vehicle Loans | 0.00% | -0.18% | 1.93% | 0.46% | 0.78% | 0.43% | 0.90% | 0.85% | 0.73% | 0.72% | 0.75% |
| Total 1st Mortgage RE Loans/LOC | 0.00% | 0.00% | 0.00% | 0.00% | 0.33% | -0.02% | 0.03% | 0.09% | 0.01% | 0.02% | 0.04% |
| Total Other RE Loans/ LOC | 0.00% | 0.00% | 0.00% | -0.04% | 0.07% | -0.06% | -0.02% | 0.04% | 0.01% | 0.07% | 0.05% |
| 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 | 3.73% | 27.17% | 4.74% | 5.14% | 21.03% | 20.48% | -6.18% | -0.93% | -0.66% | -0.34% | -0.53% |
| Indirect Loans | 0.00% | 0.00% | 0.00% | 0.00% | 1.96% | 0.00% | 2.00% | 0.83% | 0.85% | 0.66% | 0.72% |
| Number of Credit Unions in Each Peer Group: | 7 | 8 | 5 | 9 | 15 | 6 | 9 | 15 | 4 | 6 | 84 |

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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 | 15.19% | 4.38% | 40.04% | 10.24% | 21.49% | 31.52% | 1.74% | 0.74% | 1.49% | 0.00% | 1.71% |
| Credit Unions - Deposits in and Loans to | 0.00% | 4.87% | 1.41% | 5.88% | 6.71% | 9.55% | 0.17% | 0.38% | 0.28% | 0.00% | 0.49% |
| Total Investments in Corporate Credit Unions* | 15.11% | 19.63% | 12.08% | 104.06% | 21.81% | 51.88% | 26.18% | 19.01% | 0.35% | 0.04% | 7.40% |
| Marketable Securities | 71.68% | 86.39% | 74.29% | 321.47% | 149.15% | 154.68% | 160.14% | 186.93% | 254.20% | 60.29% | 130.84% |
| All Other Investments | 313.36% | 309.40% | 297.60% | 382.21% | 290.19% | 292.02% | 80.69% | 80.87% | 23.10% | 4.54% | 42.27% |
| Total Investments | 548.67% | 505.65% | 439.11% | 872.49% | 516.11% | 560.88% | 305.64% | 337.75% | 326.36% | 156.37% | 251.71% |
| Unsecured Loans | 75.02% | 97.13% | 52.56% | 78.58% | 67.03% | 81.45% | 82.09% | 63.36% | 36.23% | 101.21% | 79.61% |
| Vehicle Loans | 110.71% | 86.49% | 100.03% | 174.87% | 185.34% | 186.96% | 220.24% | 178.24% | 124.59% | 260.57% | 213.41% |
| New Vehicle Loans | 54.06% | 32.94% | 44.58% | 87.39% | 75.09% | 68.71% | 63.18% | 78.38% | 52.69% | 116.59% | 92.27% |
| Used Vehicle Loans | 56.64% | 53.54% | 55.45% | 87.48% | 110.25% | 118.25% | 157.07% | 99.86% | 71.90% | 143.97% | 121.13% |
| Total Real Estate | 10.33% | 0.00% | 7.30% | 222.83% | 98.91% | 185.12% | 241.76% | 387.67% | 212.62% | 365.95% | 324.87% |
| 1st Mortgage | 10.33% | 0.00% | 0.58% | 136.25% | 60.91% | 117.27% | 165.73% | 291.66% | 176.15% | 245.98% | 230.41% |
| 1st Mortgage Fxd | 9.95% | 0.00% | 0.58% | 37.97% | 59.82% | 112.44% | 142.32% | 162.57% | 144.53% | 199.89% | 172.93% |
| 1st Mortgage Adj | 0.38% | 0.00% | 0.00% | 98.28% | 1.09% | 4.84% | 23.41% | 129.09% | 31.62% | 46.09% | 57.48% |
| 2nd Mortgage | 0.00% | 0.00% | 6.72% | 86.58% | 38.00% | 67.84% | 76.04% | 96.01% | 36.47% | 119.98% | 94.46% |
| Closed-End Fxd | 0.00% | 0.00% | 6.72% | 1.19% | 10.49% | 16.61% | 20.94% | 30.12% | 12.72% | 14.78% | 17.71% |
| Closed-End Adj | 0.00% | 0.00% | 0.00% | 6.40% | 0.19% | 0.00% | 2.91% | 0.83% | 0.00% | 0.12% | 0.43% |
| Open-End Adj | 0.00% | 0.00% | 0.00% | 78.99% | 26.88% | 51.24% | 49.95% | 65.05% | 23.75% | 105.07% | 76.18% |
| Open-End Fxd | 0.00% | 0.00% | 0.00% | 0.00% | 0.43% | 0.00% | 2.24% | 0.00% | 0.00% | 0.01% | 0.14% |
| 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% |
| Total Loans | 196.28% | 184.42% | 159.89% | 477.15% | 351.68% | 454.88% | 545.39% | 633.35% | 375.50% | 733.32% | 622.07% |
| Indirect Loans | 0.00% | 0.00% | 0.00% | 0.00% | 4.96% | 6.27% | 43.39% | 81.33% | 43.91% | 155.25% | 106.83% |
| Percent of Vehicle Loans | 0.00% | 0.00% | 0.00% | 0.00% | 2.67% | 3.36% | 19.70% | 45.63% | 35.24% | 59.58% | 50.06% |
| 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% | 20.37% | 8.04% | 0.00% | 3.05% | 2.75% | 3.00% | 16.62% | 10.08% |
| Total Mortgage Exposure** | 10.33% | 0.00% | 10.12% | 233.61% | 107.45% | 206.39% | 307.26% | 456.54% | 332.54% | 401.00% | 382.38% |
| Total Real Estate | 10.33% | 0.00% | 7.30% | 222.83% | 98.91% | 185.12% | 241.76% | 387.67% | 212.62% | 365.95% | 324.87% |
| 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% | 2.82% | 10.78% | 8.54% | 21.27% | 65.50% | 68.87% | 119.92% | 35.05% | 57.51% |
| Federal Agency Securities (Mtg Backed) | 0.00% | 0.00% | 2.82% | 10.78% | 8.54% | 21.27% | 65.50% | 56.86% | 109.49% | 34.96% | 53.18% |
| Total Other Mortgage Backed Securities | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 12.01% | 10.43% | 0.09% | 4.33% |



