

September 30, 2017

Earnings to Average Assets	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	Peer
										GT 1 Billion
										ALL FICUs
Investment Yield		0.52%	0.86%	0.81%	1.31%	1.19%	0.92%	1.48%		1.23%
Loan Yield		4.51%	3.39%	5.22%	5.48%	5.05%	4.86%	4.88%		4.92%
Net Loan Yield After NCOs		4.66%	3.39%	4.97%	5.14%	4.81%	4.56%	4.62%		4.65%
Asset Yield		3.58%	2.46%	3.04%	3.81%	3.67%	3.53%	3.80%		3.69%
Cost of Funds		-0.14%	-0.09%	-0.25%	-0.35%	-0.41%	-0.45%	-0.53%		-0.47%
Gross Spread		3.43%	2.37%	2.78%	3.46%	3.26%	3.09%	3.27%		3.21%
Provision Expense		0.20%	0.00%	-0.30%	-0.22%	-0.22%	-0.22%	-0.23%		-0.23%
Net Spread after Provision Expense		3.63%	2.37%	2.48%	3.24%	3.03%	2.86%	3.04%		2.99%
Total Non-Interest Income		0.49%	0.76%	1.19%	1.46%	1.23%	1.28%	1.32%		1.30%
Total Non-Interest Expense		-3.95%	-3.62%	-3.64%	-4.04%	-3.67%	-3.47%	-3.66%		-3.62%
Net Operating Expense		-3.46%	-2.86%	-2.45%	-2.58%	-2.44%	-2.18%	-2.35%		-2.32%
Non-Operating Gains (Losses)		0.00%	0.00%	0.00%	0.00%	-0.01%	-0.01%	-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%
NCUSIF Stabilization Expense		0.00%	0.00%	0.00%	0.00%	0.00%	-0.01%	0.00%		0.00%
NCUSIF Recovery/Pass-back		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.00%
Return on Assets (ROA with Provision for LL)		0.17%	-0.49%	0.03%	0.66%	0.59%	0.66%	0.68%		0.65%
Net Charge-Offs		0.11%	0.00%	-0.13%	-0.21%	-0.16%	-0.20%	-0.19%		-0.19%
ROA (with Net Charge-offs)		0.09%	-0.49%	0.20%	0.67%	0.65%	0.68%	0.72%		0.69%
ROA with Provision for LL - W/O NCUSIF Expense		0.17%	-0.49%	0.03%	0.66%	0.59%	0.67%	0.68%		0.66%
ROA with Net Charge-Offs - W/O NCUSIF Expense		0.09%	-0.49%	0.20%	0.67%	0.65%	0.69%	0.72%		0.69%
Non-Interest Expense to Average Assets										
Employee Compensation and Benefits		-2.06%	-1.92%	-1.66%	-1.85%	-1.70%	-1.72%	-1.81%		-1.76%
Travel and Conference Expense		0.00%	0.00%	-0.07%	-0.03%	-0.04%	-0.05%	-0.05%		-0.05%
Office Occupancy Expense		0.00%	-0.04%	-0.25%	-0.27%	-0.26%	-0.25%	-0.28%		-0.26%
Office Operations Expense		-0.54%	-0.18%	-0.42%	-1.05%	-0.69%	-0.53%	-0.68%		-0.65%
Educational and Promotional Expense		-0.03%	0.00%	-0.06%	-0.18%	-0.14%	-0.11%	-0.15%		-0.14%
Loan Servicing Expense		-0.06%	-0.09%	-0.08%	-0.18%	-0.38%	-0.26%	-0.23%		-0.26%
Professional and Outside Services		-1.20%	-1.30%	-1.06%	-0.36%	-0.34%	-0.43%	-0.41%		-0.41%
Member Insurance		0.00%	0.00%	0.00%	0.00%	0.00%	-0.01%	0.00%		0.00%
Operating Fees (Exam. and/or Supervision Fees)		-0.03%	-0.02%	-0.02%	-0.04%	-0.02%	-0.02%	-0.02%		-0.02%
Miscellaneous Operating Expenses		-0.03%	-0.07%	-0.04%	-0.08%	-0.10%	-0.09%	-0.03%		-0.06%
Total Non-Interest Expense		-3.95%	-3.62%	-3.64%	-4.04%	-3.67%	-3.47%	-3.66%		-3.62%
Other Performance Ratios										
Earning Asset Yield		3.54%	2.48%	3.14%	4.12%	3.81%	3.77%	4.00%		3.89%
Average Cost of Funds		-0.18%	-0.11%	-0.32%	-0.40%	-0.46%	-0.52%	-0.60%		-0.54%
FTE Employee / \$million of Loans & Share Drafts		0.51	0.54	0.44	0.43	0.38	0.37	0.31		0.34
Compensation & Benefits / FTE Emp.		\$48,000	\$45,867	\$57,855	\$57,644	\$55,582	\$58,198	\$68,232		\$62,133
Compensation & Benefits / \$million Lns. & S.D.s		\$24,386	\$24,351	\$25,320	\$24,801	\$21,199	\$20,899	\$21,269		\$21,296
Operating Expense / Loans & Share Drafts		-4.68%	-4.58%	-5.58%	-5.42%	-4.58%	-4.21%	-4.31%		-4.37%
Fee Income+Other Oper.Inc. / Loans & Share Drafts		0.58%	0.96%	1.83%	1.96%	1.54%	1.56%	1.55%		1.57%
Net Operating Expense / Loans & Share Drafts		-4.10%	-3.62%	-3.75%	-3.46%	-3.04%	-2.65%	-2.76%		-2.80%
Operating Expense / Operating Revenue		100.83%	115.41%	92.14%	83.46%	83.19%	81.14%	81.88%		82.03%
Total Fixed Assets / Shares & Equity		0.22%	0.15%	1.14%	3.14%	2.12%	2.99%	2.74%		2.72%
Net Loans to Total Shares and Deposits		91.3%	75.9%	61.8%	64.3%	73.0%	75.7%	86.3%		79.6%
Members / FTE Employee		524.00	321.60	341.57	327.25	364.74	307.55	303.25		316.88

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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		0.2%	1.3%	1.8%	1.3%	1.3%	1.1%	0.8%			1.0%
Total Investments		26.7%	37.7%	46.6%	38.2%	32.2%	28.9%	23.9%			27.5%
Unsecured Credit Card Loans/Lines of Credit		0.0%	0.0%	0.0%	0.7%	1.5%	2.7%	1.7%			1.9%
All Other Unsecured Loans/Lines of Credit		2.8%	0.7%	4.6%	3.0%	2.6%	3.0%	2.8%			2.9%
Short-Term Small Amount Loans (STS)		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%	0.2%			0.1%
New Vehicle Loans		13.9%	8.6%	4.9%	3.9%	4.8%	3.7%	3.1%			3.6%
Used Vehicle Loans		19.1%	7.6%	16.5%	19.5%	17.4%	14.8%	13.6%			14.9%
Total 1st Mortgage Real Estate Lns/Line of Credit		23.2%	0.0%	21.0%	24.8%	29.8%	34.4%	39.8%			35.7%
Total Other Real Estate Loans/Lines of Credit		13.1%	43.8%	2.9%	4.2%	6.1%	5.6%	8.7%			7.2%
Leases Receivable		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%
Other Loans (Purchased or to non-members)		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%			0.0%
Total Loans and Leases		72.2%	60.6%	49.8%	56.2%	62.3%	64.3%	69.9%			66.3%
Less: Allowance for Loan & Lease Losses		-0.3%	-0.6%	-0.5%	-0.3%	-0.4%	-0.3%	-0.4%			-0.4%
Net Loans and Leases		71.9%	60.0%	49.4%	55.9%	61.9%	64.0%	69.5%			65.9%
Total Other Assets		1.2%	1.0%	2.3%	4.6%	4.6%	5.9%	5.8%			5.6%
TOTAL ASSETS		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%			100.0%
LIABILITIES, SHARES, AND EQUITY											
Total Liabilities		0.0%	0.0%	10.2%	0.9%	3.7%	4.6%	9.2%			6.5%
Share Drafts		8.5%	14.9%	14.6%	14.3%	13.8%	13.4%	14.5%			14.0%
Regular Shares		60.0%	54.9%	35.8%	42.6%	34.0%	28.8%	30.3%			31.0%
Money Market Shares		0.0%	3.3%	16.5%	6.6%	11.0%	15.7%	12.0%			12.7%
Share Certificates		10.6%	6.8%	11.5%	12.0%	14.8%	17.2%	16.0%			16.0%
IRA/KEOGH Accounts		0.0%	0.0%	2.2%	6.8%	9.0%	9.2%	7.0%			7.9%
All Other Shares		0.0%	0.0%	0.0%	4.2%	1.7%	0.2%	0.5%			0.8%
Non-Member Deposits		0.0%	0.0%	0.0%	0.8%	1.0%	0.4%	0.9%			0.8%
Total Shares and Deposits		79.0%	79.9%	80.6%	87.3%	85.4%	84.9%	81.0%			83.2%
Total Equity		21.0%	20.1%	9.1%	11.7%	10.9%	10.4%	9.8%			10.3%
TOTAL LIABILITIES, SHARES, AND EQUITY		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%			100.0%
Net Worth		21.0%	20.5%	9.1%	11.7%	11.0%	10.7%	10.0%			10.5%
Total Equity + Allow. for Loan Loss		21.2%	20.8%	9.6%	12.0%	11.3%	10.8%	10.2%			10.6%
Balance Sheet Growth YTD Annualized											
Total Investments		100.8%	52.7%	0.1%	35.8%	39.0%	29.9%	22.2%			28.3%
Total Loans and Leases		-6.5%	-12.1%	-8.2%	-9.1%	-7.1%	-13.7%	4.5%			-3.9%
TOTAL ASSETS		11.6%	6.2%	-3.6%	5.1%	5.4%	-3.2%	8.4%			3.9%
Total Liabilities		-133.3%	0.0%	-30.6%	-50.9%	10.4%	-15.4%	4.2%			-1.0%
Total Shares and Deposits		14.8%	8.4%	0.4%	6.1%	5.2%	-3.0%	8.9%			4.1%
Equity Capital		0.8%	-2.2%	0.4%	5.6%	5.7%	0.7%	8.7%			5.3%
TOTAL LIABILITIES, SHARES, AND EQUITY		11.6%	6.2%	-3.6%	5.1%	5.4%	-3.2%	8.4%			3.9%

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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		0.52%	0.25%	2.39%	0.68%	0.90%	0.90%	0.61%			0.75%
Delinquent Loans / Total Capital		1.8%	0.7%	12.5%	3.2%	5.0%	5.4%	4.2%			4.7%
Delinquent Loans + OREO / Net Loans + OREO		0.5%	0.2%	2.4%	0.7%	1.0%	1.1%	0.7%			0.8%
Delinquent Loans > 6mo / Delinquent Loans		33.3%	100.0%	50.8%	31.1%	25.0%	32.1%	31.4%			30.7%
Allowance for Loan Losses/Net Loans		0.35%	1.08%	0.92%	0.49%	0.59%	0.54%	0.64%			0.60%
Loans 2 to less than 6 months Delinquent (\$000s)		\$12	\$0	\$108	\$97	\$306	\$624	\$899			\$464
Loans 6 to less than 12 months Delinquent (\$000s)		\$6	\$9	\$109	\$41	\$81	\$185	\$250			\$136
Loans 12 months and over Delinquent (\$000s)		\$0	\$0	\$2	\$3	\$21	\$109	\$162			\$70
Total Delinquent Loans (\$000s)		\$18	\$9	\$219	\$141	\$407	\$918	\$1,311			\$670
Delinquency by Category											
Unsecured Credit Card		0.00%	0.00%	0.00%	0.06%	0.22%	0.46%	0.43%			0.40%
STS Loans		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%	0.00%	0.71%	0.00%	1.39%			1.01%
New Vehicle Loans		0.00%	0.00%	0.00%	0.00%	0.77%	0.52%	0.45%			0.52%
Used Vehicle Loans		1.65%	0.00%	0.00%	0.77%	0.93%	0.93%	1.03%			0.96%
1st Mortgage Fixed		0.00%	0.00%	5.55%	0.85%	0.81%	0.80%	0.47%			0.64%
1st Mortgage Adj		0.00%	0.00%	0.00%	0.54%	0.59%	1.08%	0.61%			0.87%
Other RE Fixed		0.00%	0.54%	0.00%	0.00%	0.71%	0.90%	0.30%			0.50%
Other RE Adj		0.00%	0.00%	0.00%	0.02%	0.48%	0.39%	0.18%			0.27%
Leases Receivable		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%			0.00%
All Other Loans		0.00%	0.00%	0.11%	0.00%	0.00%	0.00%	0.00%			0.00%
Indirect Loans		0.00%	0.00%	0.00%	0.71%	1.01%	1.62%	1.47%			1.36%
Total 1st Mortgage Loans		0.00%	0.00%	5.55%	0.82%	0.80%	0.87%	0.49%			0.67%
MBL Delinquency Rate		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%
YTD Annualized											
Net Charge-Offs / Average Loans (Annualized)		-0.15%	0.00%	0.25%	0.34%	0.24%	0.30%	0.27%			0.28%
Recoveries / Charge-Offs		300.00%	0.00%	18.18%	14.34%	20.91%	29.05%	26.09%			26.07%
Expected Charge-Offs / Net Loans		0.25%	0.06%	0.64%	0.48%	0.26%	0.37%	0.24%			0.29%
Provision for Loan Losses/Net Charge-Offs		175.0%	0.0%	236.1%	105.8%	141.3%	109.1%	122.6%			120.1%
Prov. for Loan Losses/Expected Charge-Offs		-104.5%	0.0%	92.8%	73.9%	131.8%	87.8%	139.1%			113.0%
Bankruptcies / Net Loans		0.56%	0.00%	0.08%	1.25%	0.26%	0.30%	0.24%			0.30%
Total Amount of Loans Charged-Off (\$000s)		\$3	\$0	\$29	\$81	\$148	\$472	\$768			\$344
Total Amount of Recoveries (\$000s)		\$8	\$0	\$5	\$12	\$31	\$137	\$200			\$90
Net Charge Offs (\$000s)		-\$5	\$0	\$24	\$69	\$117	\$335	\$568			\$254
Net Charge-Offs by Category											
Unsecured Credit Card Loans		0.00%	0.00%	0.00%	0.24%	0.38%	0.55%	0.66%			0.56%
STS Loans		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%	0.00%	0.00%	0.00%	0.14%			0.10%
New Vehicle Loans		0.00%	0.00%	0.00%	0.32%	0.29%	0.15%	0.21%			0.21%
Used Vehicle Loans		-0.89%	0.00%	0.59%	0.48%	0.48%	0.48%	0.73%			0.58%
Total 1st Mortgage RE Loans/LOC		0.00%	0.00%	0.00%	0.00%	0.03%	0.10%	0.00%			0.03%
Total Other RE Loans/ LOC		0.00%	0.00%	0.00%	0.28%	0.03%	0.08%	0.10%			0.09%
Leases Receivable		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%			0.00%
All Other Loans		1.41%	0.00%	1.20%	-6.23%	0.12%	-1.11%	-0.05%			-0.25%
Indirect Loans		0.00%	0.00%	0.00%	0.45%	0.39%	0.54%	0.70%			0.56%
Number of Credit Unions in Each Peer Group:		1	1	2	9	17	15	12			57

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Concentration Risk (% of Net Worth)	Peer <2mm	Peer 2-5mm	Peer 5-10mm	Peer 10-20mm	Peer 20-50mm	Peer 50-100mm	Peer 100-200mm	Peer 200-500mm	Peer 500mm-1B	Peer GT 1 Billion	Peer ALL FICUs
Deposits in Commercial Banks, S&Ls, Savings Banks		0.00%	0.00%	7.48%	5.43%	7.08%	2.26%	4.30%			4.18%
Credit Unions - Deposits in and Loans to		0.00%	0.00%	0.00%	1.29%	2.15%	0.90%	0.20%			0.81%
Total Investments in Corporate Credit Unions*		72.52%	20.65%	46.54%	55.75%	32.70%	27.07%	14.94%			23.97%
Marketable Securities		0.00%	0.00%	112.36%	10.01%	25.15%	59.91%	91.39%			66.08%
All Other Investments		34.90%	163.17%	344.51%	245.34%	214.68%	158.11%	95.22%			143.73%
Total Investments		127.18%	183.90%	511.10%	326.11%	292.28%	270.61%	238.59%			262.98%
Unsecured Loans		13.54%	3.25%	50.04%	31.52%	37.20%	53.48%	45.26%			45.75%
Vehicle Loans		157.47%	78.86%	234.39%	199.64%	201.50%	173.37%	166.31%			176.26%
New Vehicle Loans		66.20%	41.95%	53.37%	33.34%	43.59%	34.71%	30.61%			34.40%
Used Vehicle Loans		91.27%	36.91%	181.02%	166.29%	157.91%	138.65%	135.69%			141.86%
Total Real Estate		173.12%	213.90%	262.17%	247.59%	325.86%	373.83%	484.17%			409.20%
1st Mortgage		110.83%	0.00%	230.71%	211.56%	270.21%	321.48%	396.94%			340.92%
1st Mortgage Fxd		110.83%	0.00%	230.71%	190.54%	257.35%	242.65%	358.44%			295.10%
1st Mortgage Adj		0.00%	0.00%	0.00%	21.02%	12.86%	78.83%	38.50%			45.82%
2nd Mortgage		62.29%	213.90%	31.46%	36.04%	55.65%	52.35%	87.23%			68.28%
Closed-End Fxd		62.29%	135.04%	14.04%	10.27%	22.57%	15.86%	34.19%			25.36%
Closed-End Adj		0.00%	0.00%	0.00%	0.00%	0.92%	0.72%	0.25%			0.50%
Open-End Adj		0.00%	78.86%	17.42%	25.77%	27.49%	31.68%	51.40%			39.69%
Open-End Fxd		0.00%	0.00%	0.00%	0.00%	4.67%	4.09%	1.39%			2.72%
Other RE Loans		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%
All Other Loans/Lines of Credit to Members		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%			0.00%
Total Loans		344.13%	296.02%	546.60%	478.74%	565.18%	601.71%	697.87%			632.63%
Indirect Loans		0.00%	0.00%	0.00%	43.57%	128.42%	62.61%	69.28%			75.49%
Percent of Vehicle Loans		0.00%	0.00%	0.00%	21.82%	63.73%	36.11%	41.66%			42.83%
Business Loans		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%			0.00%
Participation Loans		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.06%			0.03%
Total Mortgage Exposure**		173.12%	213.90%	262.17%	247.59%	329.12%	382.76%	536.60%			436.60%
Total Real Estate		173.12%	213.90%	262.17%	247.59%	325.86%	373.83%	484.17%			409.20%
RE Business Loans		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%	3.26%	8.93%	52.43%			27.41%
Federal Agency Securities (Mtg Backed)		0.00%	0.00%	0.00%	0.00%	3.26%	8.93%	52.43%			27.41%
Total Other Mortgage Backed Securities		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%			0.00%



