

June 30, 2018

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	2.57%	0.78%	1.22%	1.11%	1.28%	1.18%	1.13%	1.44%			1.29%
Loan Yield	18.15%	4.59%	3.41%	5.47%	4.87%	4.90%	5.73%	5.19%			5.31%
Net Loan Yield After NCOs	18.15%	4.59%	3.41%	5.08%	4.76%	4.70%	5.44%	4.91%			5.04%
Asset Yield	12.07%	3.70%	2.37%	3.24%	3.37%	3.34%	4.03%	4.01%			3.91%
Cost of Funds	-0.96%	-0.13%	-0.06%	-0.26%	-0.34%	-0.38%	-0.56%	-0.59%			-0.55%
Gross Spread	11.11%	3.57%	2.31%	2.99%	3.03%	2.96%	3.46%	3.41%			3.37%
Provision Expense	-0.50%	0.04%	0.00%	-0.33%	-0.17%	-0.15%	-0.21%	-0.27%			-0.23%
Net Spread after Provision Expense	10.61%	3.61%	2.31%	2.66%	2.86%	2.81%	3.25%	3.15%			3.13%
Total Non-Interest Income	7.21%	0.39%	0.73%	1.33%	1.16%	1.09%	1.44%	1.38%			1.36%
Total Non-Interest Expense	-17.01%	-3.79%	-3.47%	-4.03%	-3.41%	-3.21%	-3.83%	-3.84%			-3.77%
Net Operating Expense	-9.80%	-3.40%	-2.75%	-2.70%	-2.25%	-2.12%	-2.40%	-2.45%			-2.40%
Non-Operating Gains (Losses)	-0.20%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.02%	0.00%			-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%
NCUSIF Stabilization Expense	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%
Return on Assets (ROA with Provision for LL)	0.61%	0.22%	-0.44%	-0.04%	0.62%	0.69%	0.84%	0.69%			0.72%
Net Charge-Offs	0.00%	0.00%	0.00%	-0.19%	-0.07%	-0.12%	-0.19%	-0.20%			-0.18%
ROA (with Net Charge-offs)	1.11%	0.17%	-0.44%	0.09%	0.71%	0.72%	0.86%	0.75%			0.77%
ROA with Provision for LL - W/O NCUSIF Expense	0.61%	0.22%	-0.44%	-0.04%	0.61%	0.69%	0.84%	0.69%			0.72%
ROA with Net Charge-Offs - W/O NCUSIF Expense	1.11%	0.17%	-0.44%	0.09%	0.71%	0.72%	0.87%	0.76%			0.78%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-7.78%	-1.94%	-1.77%	-1.84%	-1.54%	-1.45%	-1.92%	-1.90%			-1.84%
Travel and Conference Expense	-0.23%	0.00%	0.00%	-0.07%	-0.03%	-0.04%	-0.06%	-0.05%			-0.05%
Office Occupancy Expense	-2.20%	0.00%	-0.03%	-0.32%	-0.27%	-0.24%	-0.28%	-0.28%			-0.28%
Office Operations Expense	-2.15%	-0.52%	-0.19%	-0.50%	-0.84%	-0.61%	-0.63%	-0.68%			-0.67%
Educational and Promotional Expense	-0.47%	0.00%	0.00%	-0.05%	-0.15%	-0.11%	-0.12%	-0.16%			-0.14%
Loan Servicing Expense	-0.86%	-0.04%	-0.06%	-0.12%	-0.13%	-0.33%	-0.29%	-0.25%			-0.27%
Professional and Outside Services	-2.70%	-1.25%	-1.33%	-1.08%	-0.34%	-0.30%	-0.40%	-0.46%			-0.43%
Member Insurance	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.01%	0.00%			0.00%
Operating Fees (Exam. and/or Supervision Fees)	-0.11%	0.00%	-0.03%	-0.02%	-0.04%	-0.02%	-0.02%	-0.02%			-0.02%
Miscellaneous Operating Expenses	-0.51%	-0.04%	-0.06%	-0.03%	-0.06%	-0.11%	-0.11%	-0.03%			-0.06%
Total Non-Interest Expense	-17.01%	-3.79%	-3.47%	-4.03%	-3.41%	-3.21%	-3.83%	-3.84%			-3.77%
Other Performance Ratios											
Earning Asset Yield	8.82%	3.75%	2.35%	3.33%	3.61%	3.58%	4.34%	4.17%			4.13%
Average Cost of Funds	-0.71%	-0.16%	-0.08%	-0.32%	-0.39%	-0.45%	-0.67%	-0.66%			-0.62%
FTE Employee / \$million of Loans & Share Drafts	0.00	0.51	0.56	0.51	0.44	0.39	0.38	0.31			0.34
Compensation & Benefits / FTE Emp.	\$0	\$45,000	\$44,800	\$55,833	\$48,161	\$51,057	\$67,051	\$70,350			\$66,104
Compensation & Benefits / \$million Lns. & S.D.s	\$0	\$22,777	\$25,403	\$28,500	\$20,190	\$19,260	\$25,345	\$22,157			\$22,748
Operating Expense / Loans & Share Drafts	0.00%	-4.45%	-4.99%	-6.24%	-4.49%	-4.27%	-5.06%	-4.48%			-4.65%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.00%	0.46%	1.04%	2.06%	1.53%	1.46%	1.90%	1.61%			1.68%
Net Operating Expense / Loans & Share Drafts	0.00%	-4.00%	-3.95%	-4.19%	-2.96%	-2.82%	-3.16%	-2.86%			-2.97%
Operating Expense / Operating Revenue	0.00%	95.85%	114.97%	93.77%	83.08%	80.40%	80.49%	82.23%			81.78%
Total Fixed Assets / Shares & Equity	0.00%	0.04%	0.16%	1.25%	2.96%	2.01%	2.88%	2.77%			2.69%
Net Loans to Total Shares and Deposits	69.6%	97.1%	65.0%	61.6%	67.1%	67.7%	77.6%	86.6%			80.9%
Members / FTE Employee	337.53	513.00	313.20	324.50	314.59	380.54	310.64	298.92			313.91

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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	2.7%	0.2%	2.5%	2.2%	1.2%	1.2%	1.2%	0.8%			1.0%
Total Investments	28.8%	22.3%	44.0%	46.5%	35.7%	36.4%	28.7%	22.2%			26.3%
Unsecured Credit Card Loans/Lines of Credit	1.5%	0.0%	0.0%	0.0%	0.6%	1.5%	2.9%	1.8%			2.0%
All Other Unsecured Loans/Lines of Credit	1.9%	2.1%	0.8%	4.4%	3.0%	2.4%	3.1%	2.8%			2.8%
Short-Term Small Amount Loans (STS)	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%	0.0%	0.1%	0.1%	0.2%			0.1%
New Vehicle Loans	3.7%	14.7%	7.9%	5.1%	4.6%	5.2%	4.0%	3.5%			3.9%
Used Vehicle Loans	21.7%	19.7%	7.2%	15.9%	20.7%	16.9%	16.1%	14.2%			15.3%
Total 1st Mortgage Real Estate Lns/Line of Credit	31.1%	21.1%	0.0%	20.9%	27.2%	27.4%	32.6%	40.8%			36.3%
Total Other Real Estate Loans/Lines of Credit	2.5%	18.9%	37.1%	3.0%	2.8%	5.1%	6.3%	8.2%			7.1%
Leases Receivable	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%			0.0%
Total All Other Loans/Lines of Credit to Members	0.0%	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%	0.0%	0.0%	0.0%			0.0%
Total Loans and Leases	62.4%	76.5%	53.0%	49.4%	59.1%	58.5%	65.1%	71.4%			67.5%
Less: Allowance for Loan & Lease Losses	-0.2%	-0.2%	-0.6%	-0.4%	-0.4%	-0.3%	-0.4%	-0.4%			-0.4%
Net Loans and Leases	62.2%	76.3%	52.4%	49.0%	58.7%	58.1%	64.7%	71.0%			67.1%
Total Other Assets	6.3%	1.2%	1.1%	2.4%	4.4%	4.3%	5.4%	6.0%			5.5%
TOTAL ASSETS	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%			100.0%
Total Liabilities	0.0%	0.0%	0.0%	10.9%	0.0%	1.9%	5.6%	7.7%			6.1%
Share Drafts	18.6%	8.4%	17.2%	15.0%	15.3%	14.4%	12.9%	15.1%			14.5%
Regular Shares	43.8%	60.2%	56.5%	36.5%	44.2%	35.4%	29.8%	31.1%			31.8%
Money Market Shares	7.4%	0.0%	2.9%	14.8%	8.1%	10.9%	13.9%	12.1%			12.3%
Share Certificates	12.7%	10.2%	4.9%	11.4%	12.5%	13.4%	17.2%	15.8%			15.7%
IRA/KEOGH Accounts	6.8%	0.0%	0.0%	2.4%	6.8%	8.8%	9.2%	6.7%			7.6%
All Other Shares	0.3%	0.0%	0.0%	0.0%	0.6%	3.4%	0.1%	0.6%			0.8%
Non-Member Deposits	0.0%	0.0%	0.0%	0.0%	0.6%	0.1%	0.8%	1.1%			0.9%
Total Shares and Deposits	89.7%	78.8%	81.6%	80.2%	88.0%	86.3%	83.9%	82.4%			83.5%
Total Equity	10.3%	21.2%	18.4%	8.9%	12.0%	11.8%	10.5%	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%			100.0%
Net Worth	10.3%	21.2%	18.5%	8.9%	12.0%	12.0%	10.7%	10.2%			10.6%
Total Equity + Allow. for Loan Loss	10.6%	21.4%	19.0%	9.3%	12.4%	12.1%	10.9%	10.3%			10.7%
Balance Sheet Growth YTD Annualized											
Total Investments	0.0%	-3.7%	40.1%	20.0%	-9.0%	-4.4%	11.2%	14.2%			10.5%
Total Loans and Leases	0.0%	3.3%	-3.3%	0.0%	-33.3%	-31.7%	-0.7%	20.3%			7.2%
TOTAL ASSETS	0.0%	1.9%	16.1%	9.2%	-26.0%	-22.7%	1.3%	19.0%			7.8%
Total Liabilities	0.0%	0.0%	0.0%	42.6%	-200.0%	-94.2%	-16.6%	-1.2%			-11.4%
Total Shares and Deposits	0.0%	2.2%	20.7%	6.6%	-25.0%	-21.4%	2.2%	22.0%			9.6%
Equity Capital	0.0%	0.8%	-2.2%	-1.7%	-31.1%	-12.0%	4.9%	12.4%			6.0%
TOTAL LIABILITIES, SHARES, AND EQUITY	0.0%	1.9%	16.1%	9.2%	-26.0%	-22.7%	1.3%	19.0%			7.8%

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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	0.00%	1.42%	0.23%	0.34%	0.55%	0.71%	0.83%	0.64%			0.69%
Delinquent Loans / Total Capital	0.0%	5.1%	0.7%	1.8%	2.6%	3.4%	5.0%	4.4%			4.3%
Delinquent Loans + OREO / Net Loans + OREO	0.3%	1.4%	0.2%	0.5%	0.7%	0.8%	0.9%	0.7%			0.8%
Delinquent Loans > 6mo / Delinquent Loans	0.0%	0.0%	100.0%	37.1%	37.2%	34.9%	29.2%	26.2%			28.3%
Allowance for Loan Losses/Net Loans	0.39%	0.28%	1.16%	0.78%	0.65%	0.55%	0.58%	0.61%			0.60%
Loans 2 to less than 6 months Delinquent (\$000s)	\$0	\$51	\$0	\$20	\$70	\$194	\$589	\$1,008			\$485
Loans 6 to less than 12 months Delinquent (\$000s)	\$0	\$0	\$0	\$12	\$34	\$67	\$158	\$253			\$131
Loans 12 months and over Delinquent (\$000s)	\$0	\$0	\$8	\$0	\$8	\$37	\$84	\$105			\$61
Total Delinquent Loans (\$000s)	\$0	\$51	\$8	\$31	\$112	\$298	\$832	\$1,366			\$677
Delinquency by Category											
Unsecured Credit Card	0.00%	0.00%	0.00%	0.00%	0.00%	0.26%	0.33%	0.45%			0.38%
STS Loans	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%	0.00%	0.00%	3.72%	0.00%	0.62%			0.75%
New Vehicle Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.31%	0.40%	0.38%			0.35%
Used Vehicle Loans	0.00%	2.27%	0.00%	0.00%	0.44%	0.86%	0.70%	0.93%			0.82%
1st Mortgage Fixed	0.00%	0.00%	0.00%	0.51%	0.80%	0.63%	0.60%	0.50%			0.54%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.00%	0.00%	0.53%	1.84%	0.65%			0.98%
Other RE Fixed	0.00%	0.00%	0.54%	0.00%	0.00%	0.44%	0.57%	0.41%			0.46%
Other RE Adj	0.00%	0.00%	0.00%	3.42%	0.00%	0.57%	1.09%	0.43%			0.59%
Leases Receivable	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%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	0.43%	0.80%	1.13%	1.11%			1.03%
Total 1st Mortgage Loans	0.00%	0.00%	0.00%	0.51%	0.71%	0.63%	0.80%	0.52%			0.60%
MBL Delinquency Rate	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%			0.00%
MBL Delinquency as % of Total RE Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%			0.00%
YTD Annualized											
Net Charge-Offs / Average Loans (Annualized)	0.00%	0.00%	0.00%	0.38%	0.11%	0.20%	0.29%	0.28%			0.27%
Recoveries / Charge-Offs	0.00%	0.00%	0.00%	23.91%	44.58%	27.26%	37.45%	23.91%			28.78%
Expected Charge-Offs / Net Loans	0.08%	0.16%	0.21%	0.19%	0.44%	0.28%	0.27%	0.22%			0.25%
Provision for Loan Losses/Net Charge-Offs	0.0%	0.0%	0.0%	171.4%	244.6%	127.2%	113.9%	132.7%			129.3%
Prov. for Loan Losses/Expected Charge-Offs	979.6%	-34.8%	0.0%	355.0%	64.4%	92.3%	121.1%	170.6%			141.0%
Bankruptcies / Net Loans	0.00%	0.00%	0.00%	0.12%	1.14%	0.22%	0.22%	0.23%			0.25%
Total Amount of Loans Charged-Off (\$000s)	\$0	\$0	\$0	\$46	\$47	\$129	\$444	\$767			\$363
Total Amount of Recoveries (\$000s)	\$0	\$0	\$0	\$11	\$21	\$35	\$166	\$183			\$104
Net Charge Offs (\$000s)	\$0	\$0	\$0	\$35	\$26	\$94	\$278	\$583			\$258
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.00%	0.00%	0.00%	0.16%	0.33%	0.65%	0.61%			0.57%
STS Loans	0.00%	0.00%	0.00%	0.00%	0.00%	18.75%	0.00%	0.00%			18.75%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.44%			1.11%
New Vehicle Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.08%	0.37%	0.27%			0.24%
Used Vehicle Loans	0.00%	0.00%	0.00%	0.10%	0.20%	0.29%	0.56%	0.73%			0.58%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.01%	0.00%			0.01%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	0.00%	0.00%	0.04%	0.15%	0.02%			0.05%
Leases Receivable	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%	-0.23%	-0.15%	0.02%	-0.32%			-0.21%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	0.17%	0.17%	0.50%	0.50%			0.41%
Number of Credit Unions in Each Peer Group:	1	1	1	2	7	14	14	15			55

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%	0.00%	7.56%	5.01%	6.38%	1.82%	1.46%			2.39%
Credit Unions - Deposits in and Loans to	0.00%	0.00%	0.00%	0.00%	1.38%	2.76%	0.75%	0.05%			0.67%
Total Investments in Corporate Credit Unions*	41.28%	68.67%	18.27%	46.41%	34.52%	41.20%	34.17%	17.43%			26.29%
Marketable Securities	0.00%	0.00%	0.00%	121.36%	0.00%	16.29%	60.28%	77.90%			61.11%
All Other Investments	237.83%	23.42%	220.20%	343.96%	248.06%	222.98%	155.32%	92.05%			135.29%
Total Investments	279.11%	105.31%	238.64%	519.52%	298.16%	304.11%	266.86%	218.40%			247.98%
Unsecured Loans	33.27%	10.01%	4.46%	49.23%	30.34%	32.72%	55.80%	45.23%			45.65%
Vehicle Loans	246.85%	162.16%	81.73%	235.46%	211.56%	184.12%	186.64%	173.63%			180.56%
New Vehicle Loans	36.30%	69.47%	42.85%	57.37%	38.75%	43.21%	36.91%	34.60%			36.75%
Used Vehicle Loans	210.56%	92.69%	38.89%	178.09%	172.81%	140.91%	149.73%	139.03%			143.81%
Total Real Estate	325.49%	188.49%	201.01%	267.53%	250.93%	270.81%	362.37%	480.75%			408.21%
1st Mortgage	301.31%	99.40%	0.00%	233.62%	227.38%	228.51%	303.45%	400.52%			341.50%
1st Mortgage Fxd	0.00%	99.30%	0.00%	233.62%	201.36%	216.84%	255.06%	345.21%			293.91%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.00%	26.02%	11.67%	48.40%	55.32%			45.48%
2nd Mortgage	0.00%	89.09%	200.93%	33.92%	23.56%	42.31%	58.92%	80.23%			66.55%
Closed-End Fxd	0.00%	89.09%	123.57%	13.59%	1.56%	10.58%	23.97%	32.82%			26.07%
Closed-End Adj	0.00%	0.00%	0.00%	0.00%	0.00%	0.98%	0.51%	0.31%			0.44%
Open-End Adj	0.00%	0.00%	77.36%	20.33%	22.00%	25.89%	29.24%	45.42%			37.02%
Open-End Fxd	0.00%	0.00%	0.00%	0.00%	0.00%	4.85%	5.20%	1.68%			3.01%
Other RE Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%			0.00%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%			0.00%
All Other Loans/Lines of Credit to Members	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%			0.00%
Total Loans	605.61%	360.66%	287.21%	552.22%	492.84%	488.38%	605.62%	701.55%			635.78%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	47.62%	113.79%	69.26%	73.08%			75.99%
Percent of Vehicle Loans	0.00%	0.00%	0.00%	0.00%	22.51%	61.80%	37.11%	42.09%			42.09%
Business Loans	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%	0.00%	0.00%	0.32%			0.17%
Total Mortgage Exposure**	325.49%	188.49%	201.01%	267.53%	250.93%	271.80%	370.86%	523.14%			433.48%
Total Real Estate	325.49%	188.49%	201.01%	267.53%	250.93%	270.81%	362.37%	480.75%			408.21%
RE Business Loans	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%	0.00%	0.99%	8.49%	42.39%			25.27%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	0.00%	0.00%	0.00%	0.99%	8.49%	42.39%			25.27%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%			0.00%



