

March 31, 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	GT 1 Billion	ALL FICUs
Investment Yield		0.46%	0.66%	0.76%	0.90%	1.24%	0.92%	1.50%			1.23%
Loan Yield		4.40%	3.35%	5.10%	4.77%	4.98%	4.95%	4.79%			4.87%
Net Loan Yield After NCOs		4.40%	3.35%	4.63%	4.69%	4.80%	4.68%	4.56%			4.64%
Asset Yield		3.60%	2.45%	2.96%	3.29%	3.67%	3.64%	3.74%			3.67%
Cost of Funds		-0.09%	-0.07%	-0.26%	-0.31%	-0.41%	-0.47%	-0.51%			-0.47%
Gross Spread		3.51%	2.38%	2.70%	2.98%	3.26%	3.16%	3.24%			3.20%
Provision Expense		0.00%	0.00%	-0.25%	-0.24%	-0.17%	-0.15%	-0.23%			-0.19%
Net Spread after Provision Expense		3.51%	2.38%	2.45%	2.74%	3.10%	3.01%	3.01%			3.01%
Total Non-Interest Income		0.53%	0.68%	1.07%	1.22%	1.21%	1.28%	1.24%			1.25%
Total Non-Interest Expense		-3.95%	-3.74%	-3.44%	-3.55%	-3.81%	-3.65%	-3.55%			-3.62%
Net Operating Expense		-3.42%	-3.06%	-2.36%	-2.33%	-2.60%	-2.37%	-2.31%			-2.38%
Non-Operating Gains (Losses)		0.00%	0.00%	0.00%	0.00%	0.00%	-0.01%	-0.03%			-0.02%
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%	0.00%	0.00%			0.00%
NCUSIF Recovery/Pass-back		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%			0.00%
Return on Assets (ROA with Provision for LL)		0.09%	-0.68%	0.08%	0.42%	0.50%	0.64%	0.67%			0.62%
Net Charge-Offs		0.00%	0.00%	-0.24%	-0.05%	-0.12%	-0.18%	-0.17%			-0.16%
ROA (with Net Charge-offs)		0.09%	-0.68%	0.09%	0.61%	0.54%	0.61%	0.73%			0.65%
ROA with Provision for LL - W/O NCUSIF Expense		0.09%	-0.68%	0.08%	0.42%	0.50%	0.64%	0.67%			0.62%
ROA with Net Charge-Offs - W/O NCUSIF Expense		0.09%	-0.68%	0.09%	0.61%	0.54%	0.61%	0.74%			0.65%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits		-2.19%	-1.90%	-1.59%	-1.64%	-1.80%	-1.80%	-1.72%			-1.76%
Travel and Conference Expense		0.00%	0.00%	-0.05%	-0.02%	-0.04%	-0.05%	-0.05%			-0.05%
Office Occupancy Expense		0.00%	0.00%	-0.24%	-0.27%	-0.30%	-0.28%	-0.29%			-0.29%
Office Operations Expense		-0.61%	-0.20%	-0.40%	-0.89%	-0.73%	-0.56%	-0.67%			-0.65%
Educational and Promotional Expense		0.00%	0.00%	-0.06%	-0.16%	-0.13%	-0.11%	-0.13%			-0.12%
Loan Servicing Expense		-0.09%	-0.14%	-0.06%	-0.15%	-0.35%	-0.25%	-0.22%			-0.25%
Professional and Outside Services		-1.05%	-1.43%	-0.99%	-0.34%	-0.33%	-0.47%	-0.41%			-0.42%
Member Insurance		0.00%	0.00%	0.00%	0.00%	0.00%	-0.01%	-0.01%			-0.01%
Operating Fees (Exam. and/or Supervision Fees)		0.00%	0.00%	0.00%	-0.03%	-0.02%	-0.02%	-0.02%			-0.02%
Miscellaneous Operating Expenses		0.00%	-0.07%	-0.04%	-0.06%	-0.10%	-0.09%	-0.03%			-0.06%
Total Non-Interest Expense		-3.95%	-3.74%	-3.44%	-3.55%	-3.81%	-3.65%	-3.55%			-3.62%
Other Performance Ratios											
Earning Asset Yield		3.49%	2.44%	3.02%	3.77%	3.73%	3.83%	3.91%			3.84%
Average Cost of Funds		-0.11%	-0.08%	-0.32%	-0.38%	-0.45%	-0.54%	-0.57%			-0.53%
FTE Employee / \$million of Loans & Share Drafts		0.50	0.52	0.41	0.42	0.38	0.36	0.31			0.34
Compensation & Benefits / FTE Emp.		\$50,000	\$44,800	\$58,286	\$54,168	\$58,558	\$60,107	\$64,830			\$61,592
Compensation & Benefits / \$million Lns. & S.D.s		\$25,253	\$23,100	\$24,675	\$21,264	\$22,507	\$21,842	\$20,263			\$21,190
Operating Expense / Loans & Share Drafts		-4.55%	-4.54%	-5.32%	-4.61%	-4.75%	-4.43%	-4.19%			-4.37%
Fee Income+Other Oper.Inc. / Loans & Share Drafts		0.61%	0.82%	1.66%	1.59%	1.51%	1.56%	1.46%			1.51%
Net Operating Expense / Loans & Share Drafts		-3.94%	-3.71%	-3.66%	-3.02%	-3.24%	-2.87%	-2.72%			-2.87%
Operating Expense / Operating Revenue		97.87%	121.74%	91.73%	85.47%	86.35%	83.77%	81.38%			83.19%
Total Fixed Assets / Shares & Equity		0.08%	0.12%	1.00%	3.31%	2.11%	2.99%	2.64%			2.68%
Net Loans to Total Shares and Deposits		97.8%	80.2%	63.4%	72.7%	75.9%	80.1%	86.0%			81.7%
Members / FTE Employee		530.00	324.40	375.14	335.89	366.18	304.34	306.42			318.01

March 31, 2017

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%	2.1%	2.1%	1.4%	1.4%	1.2%	0.9%			1.1%
Total Investments		21.8%	33.6%	45.3%	30.2%	29.3%	25.4%	23.8%			25.6%
Unsecured Credit Card Loans/Lines of Credit		0.0%	0.0%	0.0%	0.9%	1.3%	2.4%	1.7%			1.8%
All Other Unsecured Loans/Lines of Credit		2.7%	0.6%	4.1%	2.8%	2.5%	2.7%	2.6%			2.6%
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		13.4%	9.1%	4.5%	3.9%	4.2%	3.6%	2.8%			3.4%
Used Vehicle Loans		18.7%	6.8%	15.7%	20.8%	15.9%	14.4%	13.1%			14.3%
Total 1st Mortgage Real Estate Lns/Line of Credit		22.4%	0.0%	20.5%	26.4%	28.4%	33.7%	38.4%			34.6%
Total Other Real Estate Loans/Lines of Credit		14.5%	46.1%	2.6%	3.5%	6.1%	5.8%	8.4%			7.0%
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		5.5%	1.4%	3.4%	5.7%	6.9%	5.2%	2.9%			4.4%
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		77.3%	64.0%	50.9%	63.9%	65.3%	67.9%	70.1%			68.3%
Less: Allowance for Loan & Lease Losses		-0.3%	-0.6%	-0.3%	-0.3%	-0.3%	-0.3%	-0.4%			-0.4%
Net Loans and Leases		77.0%	63.4%	50.6%	63.6%	65.0%	67.6%	69.7%			67.9%
Total Other Assets		1.0%	1.0%	2.0%	4.8%	4.4%	5.9%	5.6%			5.5%
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%	11.2%	0.3%	3.5%	5.3%	8.9%			6.5%
Share Drafts		7.4%	15.8%	14.1%	14.5%	13.8%	14.1%	14.5%			14.2%
Regular Shares		60.0%	53.4%	36.8%	40.8%	34.9%	29.3%	30.3%			31.2%
Money Market Shares		0.0%	3.6%	15.5%	6.6%	10.6%	15.3%	12.1%			12.7%
Share Certificates		11.6%	7.0%	11.7%	12.6%	15.4%	16.8%	16.1%			16.0%
IRA/KEOGH Accounts		0.0%	0.0%	2.2%	7.3%	9.0%	9.1%	7.1%			8.0%
All Other Shares		0.0%	0.0%	0.0%	5.1%	1.6%	0.2%	0.5%			0.7%
Non-Member Deposits		0.0%	0.0%	0.0%	0.9%	0.8%	0.1%	1.0%			0.6%
Total Shares and Deposits		79.1%	79.8%	80.2%	87.9%	86.0%	84.8%	81.6%			83.6%
Total Equity		20.9%	20.2%	8.5%	11.8%	10.6%	9.9%	9.5%			9.9%
TOTAL LIABILITIES, SHARES, AND EQUITY		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%			100.0%
Net Worth		20.9%	20.2%	8.5%	11.8%	10.7%	10.2%	9.9%			10.2%
Total Equity + Allow. for Loan Loss		21.2%	20.8%	8.8%	12.2%	10.9%	10.3%	10.0%			10.3%
Balance Sheet Growth YTD Annualized											
Total Investments		171.7%	99.9%	16.2%	-65.7%	88.6%	56.5%	54.6%			54.1%
Total Loans and Leases		6.5%	-14.0%	9.5%	-46.5%	13.1%	3.0%	5.7%			4.0%
TOTAL ASSETS		33.7%	20.7%	15.6%	-53.9%	33.4%	15.3%	15.9%			15.5%
Total Liabilities		0.0%	0.0%	-39.1%	-336.9%	22.5%	31.8%	-10.4%			-0.8%
Total Shares and Deposits		43.5%	27.4%	26.3%	-49.2%	35.6%	15.3%	20.1%			18.0%
Equity Capital		0.4%	-3.9%	1.1%	-50.1%	20.1%	6.6%	7.2%			6.3%
TOTAL LIABILITIES, SHARES, AND EQUITY		33.7%	20.7%	15.6%	-53.9%	33.4%	15.3%	15.9%			15.5%

March 31, 2017

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		0.27%	0.23%	1.21%	0.82%	0.61%	0.84%	0.53%			0.66%
Delinquent Loans / Total Capital		1.0%	0.7%	7.0%	4.3%	3.6%	5.5%	3.8%			4.3%
Delinquent Loans + OREO / Net Loans + OREO		0.3%	0.2%	1.2%	0.9%	0.7%	1.0%	0.6%			0.8%
Delinquent Loans > 6mo / Delinquent Loans		20.0%	0.0%	56.0%	16.7%	36.1%	40.7%	36.1%			37.3%
Allowance for Loan Losses/Net Loans		0.38%	1.02%	0.60%	0.54%	0.50%	0.51%	0.63%			0.57%
Loans 2 to less than 6 months Delinquent (\$000s)		\$8	\$9	\$53	\$150	\$181	\$533	\$718			\$375
Loans 6 to less than 12 months Delinquent (\$000s)		\$0	\$0	\$66	\$20	\$83	\$212	\$268			\$145
Loans 12 months and over Delinquent (\$000s)		\$2	\$0	\$2	\$11	\$20	\$155	\$138			\$79
Total Delinquent Loans (\$000s)		\$10	\$9	\$121	\$180	\$284	\$900	\$1,123			\$598
Delinquency by Category											
Unsecured Credit Card		0.00%	0.00%	0.00%	0.22%	0.24%	0.42%	0.35%			0.35%
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%	1.34%	0.00%	1.18%			0.94%
New Vehicle Loans		0.00%	0.00%	0.00%	0.00%	0.53%	0.34%	0.31%			0.35%
Used Vehicle Loans		0.56%	0.00%	0.21%	0.96%	0.76%	0.84%	0.92%			0.86%
1st Mortgage Fixed		0.00%	0.00%	2.72%	0.83%	0.44%	0.80%	0.34%			0.51%
1st Mortgage Adj		0.00%	0.00%	0.00%	1.77%	0.20%	0.96%	0.89%			0.91%
Other RE Fixed		0.00%	0.52%	0.00%	0.00%	0.57%	0.86%	0.45%			0.56%
Other RE Adj		0.00%	0.00%	0.00%	0.33%	0.54%	0.26%	0.64%			0.50%
Leases Receivable		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%			0.00%
All Other Loans		1.90%	0.00%	0.67%	1.02%	1.28%	1.96%	1.07%			1.46%
Indirect Loans		0.00%	0.00%	0.00%	0.88%	0.77%	1.33%	1.31%			1.16%
Total 1st Mortgage Loans		0.00%	0.00%	2.72%	0.94%	0.43%	0.84%	0.39%			0.56%
MBL Delinquency Rate		0.00%	0.00%	0.00%	15.95%	0.00%	0.89%	0.00%			0.42%
MBL Delinquency as % of Total RE Loans		0.00%	0.00%	0.00%	0.13%	0.00%	0.11%	0.00%			0.04%
YTD Annualized											
Net Charge-Offs / Average Loans (Annualized)		0.00%	0.00%	0.47%	0.07%	0.18%	0.27%	0.23%			0.23%
Recoveries / Charge-Offs		0.00%	0.00%	11.54%	34.62%	23.00%	23.43%	30.07%			26.78%
Expected Charge-Offs / Net Loans		0.07%	0.02%	0.43%	0.36%	0.21%	0.34%	0.19%			0.25%
Provision for Loan Losses/Net Charge-Offs		0.0%	0.0%	104.3%	517.6%	139.2%	82.5%	136.8%			120.6%
Prov. for Loan Losses/Expected Charge-Offs		0.0%	0.0%	114.7%	105.1%	118.1%	65.8%	170.8%			113.2%
Bankruptcies / Net Loans		0.00%	0.00%	0.08%	0.83%	0.08%	0.09%	0.06%			0.10%
Total Amount of Loans Charged-Off (\$000s)		\$0	\$0	\$52	\$26	\$108	\$375	\$695			\$286
Total Amount of Recoveries (\$000s)		\$0	\$0	\$6	\$9	\$25	\$88	\$209			\$77
Net Charge Offs (\$000s)		\$0	\$0	\$46	\$17	\$83	\$287	\$486			\$209
Net Charge-Offs by Category											
Unsecured Credit Card Loans		0.00%	0.00%	0.00%	0.00%	0.36%	0.44%	0.53%			0.45%
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%	-0.62%			-0.44%
New Vehicle Loans		0.00%	0.00%	0.00%	0.00%	0.48%	0.12%	0.22%			0.23%
Used Vehicle Loans		0.00%	0.00%	1.17%	0.12%	0.40%	0.64%	0.75%			0.62%
Total 1st Mortgage RE Loans/LOC		0.00%	0.00%	0.00%	0.00%	0.00%	0.08%	0.00%			0.02%
Total Other RE Loans/ LOC		0.00%	0.00%	0.00%	0.00%	-0.03%	0.03%	-0.05%			-0.02%
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%	1.47%	3.19%	-0.20%	-2.01%	-0.71%			-0.73%
Indirect Loans		0.00%	0.00%	0.00%	0.08%	0.11%	0.26%	0.24%			0.21%
Number of Credit Unions in Each Peer Group:		1	1	2	8	18	16	12			58

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%	5.99%	9.53%	6.88%	2.46%	6.85%			5.50%
Credit Unions - Deposits in and Loans to		0.00%	0.00%	5.99%	1.54%	2.39%	0.40%	0.28%			0.76%
Total Investments in Corporate Credit Unions*		78.02%	38.42%	95.87%	71.82%	57.86%	35.18%	25.20%			36.47%
Marketable Securities		0.00%	0.00%	131.68%	4.75%	29.34%	68.54%	98.18%			72.49%
All Other Investments		1.01%	127.67%	291.68%	154.53%	163.08%	111.21%	67.72%			103.12%
Total Investments		104.03%	166.34%	531.41%	255.84%	274.07%	249.06%	241.08%			250.99%
Unsecured Loans		12.80%	3.04%	47.54%	31.09%	35.56%	49.78%	43.82%			43.72%
Vehicle Loans		153.73%	78.98%	237.25%	208.57%	188.31%	177.19%	160.94%			173.18%
New Vehicle Loans		64.11%	45.16%	52.90%	33.02%	39.59%	35.47%	28.68%			33.16%
Used Vehicle Loans		89.62%	33.83%	184.34%	175.55%	148.72%	141.71%	132.26%			140.02%
Total Real Estate		176.51%	228.41%	271.59%	252.68%	323.06%	387.97%	474.03%			408.81%
1st Mortgage		106.96%	0.00%	240.93%	223.43%	266.26%	331.07%	388.51%			340.01%
1st Mortgage Fxd		106.96%	0.00%	240.96%	198.01%	250.35%	247.58%	351.58%			292.24%
1st Mortgage Adj		0.00%	0.00%	0.00%	25.42%	15.91%	83.49%	36.93%			47.77%
2nd Mortgage		69.56%	228.41%	30.66%	29.25%	56.80%	56.90%	85.53%			68.80%
Closed-End Fxd		69.56%	142.69%	12.99%	1.86%	25.05%	16.46%	34.12%			25.55%
Closed-End Adj		0.00%	0.00%	0.00%	0.00%	0.11%	0.87%	0.32%			0.45%
Open-End Adj		0.00%	85.71%	17.66%	27.39%	27.33%	35.87%	50.23%			40.45%
Open-End Fxd		0.00%	0.00%	0.00%	0.00%	4.31%	3.70%	0.86%			2.35%
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		26.51%	6.90%	40.21%	48.37%	64.28%	51.34%	29.31%			43.41%
Total Loans		369.56%	317.32%	596.59%	540.72%	611.81%	667.19%	710.33%			670.53%
Indirect Loans		0.00%	0.00%	0.00%	43.56%	112.46%	61.23%	67.10%			71.65%
Percent of Vehicle Loans		0.00%	0.00%	0.00%	20.89%	59.72%	34.56%	41.69%			41.37%
Business Loans		0.00%	0.00%	0.00%	2.01%	16.66%	47.42%	39.09%			36.10%
Participation Loans		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.12%			0.05%
Total Mortgage Exposure**		176.51%	228.41%	271.59%	252.68%	326.49%	397.03%	534.49%			439.58%
Total Real Estate		176.51%	228.41%	271.59%	252.68%	323.06%	387.97%	474.03%			408.81%
RE Business Loans		0.00%	0.00%	0.00%	1.26%	11.28%	28.86%	26.70%			23.48%
Mortgage-Backed Investments		0.00%	0.00%	0.00%	0.00%	3.43%	9.06%	60.45%			30.77%
Federal Agency Securities (Mtg Backed)		0.00%	0.00%	0.00%	0.00%	3.43%	9.06%	60.45%			30.77%
Total Other Mortgage Backed Securities		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%			0.00%



