

March 31, 2018

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		0.79%	1.01%	0.99%	1.16%	1.19%	0.96%	1.37%			1.21%
Loan Yield		4.39%	3.42%	5.41%	5.62%	5.65%	5.22%	5.21%			5.28%
Net Loan Yield After NCOs		4.39%	3.42%	5.38%	5.37%	5.35%	4.92%	4.91%			4.99%
Asset Yield		3.55%	2.29%	3.17%	3.80%	3.82%	3.64%	4.00%			3.86%
Cost of Funds		-0.17%	-0.06%	-0.28%	-0.38%	-0.43%	-0.51%	-0.58%			-0.53%
Gross Spread		3.38%	2.23%	2.90%	3.41%	3.39%	3.13%	3.41%			3.33%
Provision Expense		0.17%	0.00%	-0.12%	-0.19%	-0.18%	-0.22%	-0.26%			-0.23%
Net Spread after Provision Expense		3.55%	2.23%	2.78%	3.22%	3.21%	2.91%	3.15%			3.10%
Total Non-Interest Income		0.43%	0.64%	1.37%	1.35%	1.26%	1.35%	1.35%			1.34%
Total Non-Interest Expense		-3.72%	-3.63%	-4.02%	-3.80%	-3.80%	-3.51%	-3.87%			-3.77%
Net Operating Expense		-3.29%	-2.99%	-2.65%	-2.45%	-2.54%	-2.16%	-2.53%			-2.43%
Non-Operating Gains (Losses)		0.00%	0.00%	0.00%	0.00%	-0.01%	-0.01%	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%
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)		0.26%	-0.76%	0.12%	0.77%	0.67%	0.74%	0.62%			0.66%
Net Charge-Offs		0.00%	0.00%	-0.01%	-0.15%	-0.18%	-0.20%	-0.21%			-0.20%
ROA (with Net Charge-offs)		0.09%	-0.76%	0.23%	0.81%	0.66%	0.76%	0.67%			0.70%
ROA with Provision for LL - W/O NCUSIF Expense		0.26%	-0.76%	0.12%	0.77%	0.67%	0.75%	0.62%			0.66%
ROA with Net Charge-Offs - W/O NCUSIF Expense		0.09%	-0.76%	0.23%	0.81%	0.66%	0.77%	0.67%			0.70%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits		-1.82%	-1.78%	-1.80%	-1.77%	-1.73%	-1.76%	-1.93%			-1.85%
Travel and Conference Expense		0.00%	0.00%	-0.07%	-0.04%	-0.05%	-0.05%	-0.05%			-0.05%
Office Occupancy Expense		0.00%	-0.06%	-0.40%	-0.30%	-0.32%	-0.27%	-0.30%			-0.29%
Office Operations Expense		-0.52%	-0.19%	-0.51%	-0.92%	-0.68%	-0.57%	-0.70%			-0.67%
Educational and Promotional Expense		0.00%	0.00%	-0.06%	-0.15%	-0.12%	-0.12%	-0.15%			-0.13%
Loan Servicing Expense		-0.09%	-0.13%	-0.11%	-0.16%	-0.38%	-0.25%	-0.24%			-0.26%
Professional and Outside Services		-1.30%	-1.40%	-1.05%	-0.38%	-0.40%	-0.37%	-0.46%			-0.43%
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)		0.00%	0.00%	-0.01%	-0.04%	-0.02%	-0.02%	-0.02%			-0.02%
Miscellaneous Operating Expenses		0.00%	-0.06%	-0.02%	-0.05%	-0.11%	-0.10%	-0.03%			-0.06%
Total Non-Interest Expense		-3.72%	-3.63%	-4.02%	-3.80%	-3.80%	-3.51%	-3.87%			-3.77%
Other Performance Ratios											
Earning Asset Yield		3.63%	2.22%	3.23%	3.93%	3.97%	4.03%	4.12%			4.06%
Average Cost of Funds		-0.22%	-0.07%	-0.34%	-0.43%	-0.49%	-0.62%	-0.64%			-0.61%
FTE Employee / \$million of Loans & Share Drafts		0.51	0.57	0.51	0.42	0.40	0.38	0.31			0.34
Compensation & Benefits / FTE Emp.		\$42,000	\$44,800	\$54,333	\$55,422	\$58,468	\$64,490	\$70,747			\$66,406
Compensation & Benefits / \$million Lns. & S.D.s		\$21,295	\$25,524	\$27,791	\$23,626	\$23,326	\$22,924	\$22,613			\$22,842
Operating Expense / Loans & Share Drafts		-4.36%	-5.20%	-6.21%	-5.09%	-5.13%	-4.57%	-4.55%			-4.66%
Fee Income+Other Oper.Inc. / Loans & Share Drafts		0.51%	0.91%	2.11%	1.81%	1.70%	1.76%	1.58%			1.65%
Net Operating Expense / Loans & Share Drafts		-3.85%	-4.28%	-4.09%	-3.28%	-3.43%	-2.81%	-2.96%			-3.00%
Operating Expense / Operating Revenue		97.83%	126.09%	94.65%	81.31%	83.19%	80.58%	83.39%			82.65%
Total Fixed Assets / Shares & Equity		0.04%	0.14%	1.26%	3.07%	1.94%	2.91%	2.77%			2.68%
Net Loans to Total Shares and Deposits		99.7%	61.4%	61.0%	67.6%	68.8%	74.9%	84.5%			78.9%
Members / FTE Employee		523.50	316.00	325.50	334.02	369.86	317.29	302.26			318.48

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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%	1.9%	1.1%	1.4%	1.2%	0.8%			1.0%
Total Investments		20.9%	48.1%	47.0%	35.3%	35.4%	31.0%	23.2%			27.6%
Unsecured Credit Card Loans/Lines of Credit		0.0%	0.0%	0.0%	0.8%	1.4%	3.0%	1.7%			2.0%
All Other Unsecured Loans/Lines of Credit		2.5%	0.8%	4.2%	2.9%	2.5%	2.9%	2.7%			2.8%
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%			0.2%
New Vehicle Loans		15.9%	8.1%	5.2%	4.1%	5.0%	3.7%	3.3%			3.7%
Used Vehicle Loans		19.9%	6.8%	16.2%	20.8%	17.5%	14.6%	13.8%			14.8%
Total 1st Mortgage Real Estate Lns/Line of Credit		23.3%	0.0%	20.4%	27.3%	28.1%	32.1%	40.6%			36.0%
Total Other Real Estate Loans/Lines of Credit		16.3%	34.6%	3.0%	3.4%	4.7%	6.4%	7.9%			6.9%
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		78.0%	50.3%	49.0%	59.4%	59.3%	62.8%	70.3%			66.3%
Less: Allowance for Loan & Lease Losses		-0.2%	-0.6%	-0.3%	-0.3%	-0.4%	-0.4%	-0.4%			-0.4%
Net Loans and Leases		77.8%	49.7%	48.7%	59.0%	58.9%	62.4%	69.9%			65.9%
Total Other Assets		1.1%	1.0%	2.4%	4.5%	4.3%	5.4%	6.1%			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%	10.6%	0.1%	2.8%	5.7%	6.9%			5.7%
Share Drafts		8.1%	16.6%	14.6%	14.6%	14.2%	13.1%	15.3%			14.6%
Regular Shares		59.5%	57.7%	36.8%	41.3%	35.5%	29.4%	31.3%			31.9%
Money Market Shares		0.0%	2.8%	15.0%	6.6%	11.1%	14.6%	12.2%			12.4%
Share Certificates		10.6%	4.9%	11.5%	12.8%	13.9%	17.1%	16.0%			15.8%
IRA/KEOGH Accounts		0.0%	0.0%	2.5%	6.9%	8.9%	9.1%	6.9%			7.7%
All Other Shares		0.0%	0.0%	0.0%	5.0%	1.8%	0.1%	0.5%			0.8%
Non-Member Deposits		0.0%	0.0%	0.0%	0.7%	0.8%	0.5%	1.0%			0.9%
Total Shares and Deposits		78.2%	82.0%	80.4%	87.9%	86.2%	83.9%	83.3%			84.0%
Total Equity		21.8%	18.0%	9.0%	12.0%	10.9%	10.5%	9.9%			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		21.8%	18.0%	9.0%	12.0%	11.1%	10.8%	10.2%			10.6%
Total Equity + Allow. for Loan Loss		22.0%	18.6%	9.4%	12.3%	11.3%	10.8%	10.3%			10.7%
Balance Sheet Growth YTD Annualized											
Total Investments		-43.7%	137.2%	45.7%	52.4%	43.1%	21.9%	38.9%			35.5%
Total Loans and Leases		2.3%	-17.0%	-2.2%	1.7%	-2.4%	-44.3%	25.4%			2.0%
TOTAL ASSETS		-8.1%	43.2%	19.1%	17.3%	12.9%	-27.6%	29.7%			10.8%
Total Liabilities		0.0%	0.0%	73.1%	-73.4%	-29.1%	-57.4%	-53.8%			-52.2%
Total Shares and Deposits		-10.5%	55.2%	14.9%	19.0%	15.3%	-26.1%	39.9%			16.7%
Equity Capital		0.8%	-4.0%	1.3%	6.3%	5.7%	-21.6%	17.9%			4.5%
TOTAL LIABILITIES, SHARES, AND EQUITY		-8.1%	43.2%	19.1%	17.3%	12.9%	-27.6%	29.7%			10.8%

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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		1.01%	0.24%	1.08%	0.39%	0.77%	0.68%	0.52%			0.59%
Delinquent Loans / Total Capital		3.6%	0.7%	5.7%	1.9%	4.1%	4.0%	3.6%			3.7%
Delinquent Loans + OREO / Net Loans + OREO		1.0%	0.2%	1.2%	0.5%	0.9%	0.8%	0.6%			0.7%
Delinquent Loans > 6mo / Delinquent Loans		19.4%	100.0%	13.8%	46.8%	32.1%	29.6%	33.5%			32.3%
Allowance for Loan Losses/Net Loans		0.28%	1.19%	0.69%	0.53%	0.60%	0.59%	0.61%			0.60%
Loans 2 to less than 6 months Delinquent (\$000s)		\$29	\$0	\$85	\$44	\$228	\$461	\$714			\$374
Loans 6 to less than 12 months Delinquent (\$000s)		\$7	\$0	\$12	\$34	\$75	\$126	\$215			\$114
Loans 12 months and over Delinquent (\$000s)		\$0	\$8	\$2	\$5	\$33	\$67	\$145			\$65
Total Delinquent Loans (\$000s)		\$36	\$8	\$98	\$83	\$336	\$655	\$1,074			\$552
Delinquency by Category											
Unsecured Credit Card		0.00%	0.00%	0.00%	0.14%	0.23%	0.45%	0.49%			0.43%
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%	4.22%	0.00%	0.59%			0.76%
New Vehicle Loans		0.00%	0.00%	0.00%	0.15%	0.53%	0.27%	0.45%			0.40%
Used Vehicle Loans		3.95%	0.00%	0.18%	0.38%	0.88%	0.67%	0.93%			0.82%
1st Mortgage Fixed		0.00%	0.00%	1.68%	0.50%	0.58%	0.39%	0.33%			0.38%
1st Mortgage Adj		0.00%	0.00%	0.00%	0.00%	0.21%	1.93%	0.33%			0.78%
Other RE Fixed		0.00%	0.54%	0.00%	0.00%	0.74%	0.61%	0.55%			0.58%
Other RE Adj		0.00%	0.00%	3.48%	0.00%	1.53%	0.31%	0.22%			0.38%
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%	0.00%	0.00%	0.00%	0.00%	0.00%			0.00%
Indirect Loans		0.00%	0.00%	0.00%	0.18%	0.91%	1.13%	1.24%			1.10%
Total 1st Mortgage Loans		0.00%	0.00%	1.68%	0.45%	0.56%	0.65%	0.33%			0.44%
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)		0.00%	0.00%	0.02%	0.25%	0.30%	0.31%	0.30%			0.30%
Recoveries / Charge-Offs		0.00%	0.00%	85.71%	25.00%	25.11%	36.76%	24.03%			28.07%
Expected Charge-Offs / Net Loans		0.18%	0.21%	0.20%	0.39%	0.29%	0.24%	0.20%			0.23%
Provision for Loan Losses/Net Charge-Offs		0.0%	0.0%	1100.0%	125.0%	99.0%	110.5%	124.8%			117.8%
Prov. for Loan Losses/Expected Charge-Offs		-125.0%	0.0%	120.2%	80.8%	100.8%	141.9%	184.7%			152.7%
Bankruptcies / Net Loans		0.00%	0.00%	0.00%	1.02%	0.27%	0.18%	0.14%			0.19%
Total Amount of Loans Charged-Off (\$000s)		\$0	\$0	\$14	\$72	\$174	\$494	\$783			\$385
Total Amount of Recoveries (\$000s)		\$0	\$0	\$12	\$18	\$44	\$182	\$188			\$108
Net Charge Offs (\$000s)		\$0	\$0	\$2	\$54	\$131	\$312	\$595			\$277
Net Charge-Offs by Category											
Unsecured Credit Card Loans		0.00%	0.00%	0.00%	0.11%	0.34%	0.73%	0.69%			0.64%
STS Loans		0.00%	0.00%	0.00%	0.00%	38.10%	0.00%	0.00%			38.10%
Non-Federally Guaranteed Student Loans		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.61%			0.48%
New Vehicle Loans		0.00%	0.00%	0.00%	0.00%	0.09%	0.29%	0.57%			0.37%
Used Vehicle Loans		0.00%	0.00%	-0.40%	0.45%	0.50%	0.58%	0.71%			0.62%
Total 1st Mortgage RE Loans/LOC		0.00%	0.00%	0.00%	0.00%	0.04%	0.04%	-0.01%			0.01%
Total Other RE Loans/ LOC		0.00%	0.00%	0.00%	0.00%	0.00%	0.06%	0.00%			0.01%
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%	0.00%	-0.98%	-0.26%	-0.35%	-0.63%			-0.48%
Indirect Loans		0.00%	0.00%	0.00%	0.12%	0.16%	0.19%	0.29%			0.23%
Number of Credit Unions in Each Peer Group:		1	1	2	8	16	13	15			56

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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 Credit Unions - Deposits in and Loans to		0.00%	0.00%	20.88%	5.75%	5.13%	1.04%	2.21%			2.58%
Total Investments in Corporate Credit Unions*		46.84%	50.29%	67.93%	62.27%	53.33%	43.37%	21.66%			34.13%
Marketable Securities		0.00%	0.00%	116.96%	0.72%	24.14%	64.35%	77.20%			62.40%
All Other Investments		33.60%	215.90%	305.23%	214.24%	215.63%	160.23%	91.01%			134.33%
Total Investments		95.79%	266.78%	520.16%	293.61%	320.17%	287.17%	227.64%			261.19%
Unsecured Loans		11.53%	4.63%	46.19%	31.45%	34.98%	55.08%	43.85%			44.75%
Vehicle Loans		164.49%	82.76%	237.06%	207.15%	203.25%	169.90%	168.28%			175.92%
New Vehicle Loans		73.02%	45.08%	57.37%	33.87%	45.36%	34.34%	32.71%			35.32%
Used Vehicle Loans		91.47%	37.68%	179.69%	173.29%	157.89%	135.56%	135.57%			140.60%
Total Real Estate		181.54%	192.01%	259.68%	255.26%	297.37%	356.35%	475.11%			406.10%
1st Mortgage		106.92%	0.00%	225.99%	226.97%	254.54%	297.28%	397.68%			340.85%
1st Mortgage Fxd		106.92%	0.00%	225.96%	205.27%	238.55%	246.84%	344.15%			295.65%
1st Mortgage Adj		0.00%	0.00%	0.00%	21.70%	15.99%	50.44%	53.52%			45.20%
2nd Mortgage		74.62%	192.01%	33.68%	28.29%	42.83%	59.07%	77.44%			65.26%
Closed-End Fxd		74.62%	123.89%	13.91%	1.44%	10.82%	23.36%	29.62%			24.03%
Closed-End Adj		0.00%	0.00%	0.00%	0.00%	1.24%	0.62%	0.31%			0.52%
Open-End Adj		0.00%	68.12%	19.77%	26.86%	25.91%	29.77%	45.85%			37.69%
Open-End Fxd		0.00%	0.00%	0.00%	0.00%	4.85%	5.33%	1.66%			3.02%
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		357.57%	279.39%	542.93%	493.87%	536.27%	582.21%	689.30%			628.21%
Indirect Loans		0.00%	0.00%	0.00%	39.47%	130.73%	51.56%	70.96%			73.52%
Percent of Vehicle Loans		0.00%	0.00%	0.00%	19.05%	64.32%	30.34%	42.17%			41.79%
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%	0.37%			0.20%
Total Mortgage Exposure**		181.54%	192.01%	259.68%	255.26%	298.34%	365.42%	519.50%			432.50%
Total Real Estate		181.54%	192.01%	259.68%	255.26%	297.37%	356.35%	475.11%			406.10%
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%	0.97%	9.07%	44.38%			26.39%
Federal Agency Securities (Mtg Backed)		0.00%	0.00%	0.00%	0.00%	0.97%	9.07%	44.38%			26.39%
Total Other Mortgage Backed Securities		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%			0.00%



