

December 31, 2017

<b>Earnings to Average Assets YTD Annualized</b>	<b>Peer &lt;2mm</b>	<b>Peer 2-5mm</b>	<b>Peer 5-10mm</b>	<b>Peer 10-20mm</b>	<b>Peer 20-50mm</b>	<b>Peer 50-100mm</b>	<b>Peer 100-200mm</b>	<b>Peer 200-500mm</b>	<b>Peer 500mm-1B</b>	<b>Peer GT 1 Billion</b>	<b>Peer ALL FICUs</b>
Investment Yield		0.58%	0.96%	0.87%	1.03%	1.16%	0.85%	1.58%			1.23%
Loan Yield		4.54%	3.42%	5.29%	5.12%	4.81%	4.53%	5.36%			5.01%
Net Loan Yield After NCOs		4.65%	3.42%	4.65%	4.79%	4.56%	4.25%	5.04%			4.71%
Asset Yield		3.60%	2.48%	3.10%	3.49%	3.47%	3.28%	4.16%			3.74%
Cost of Funds		-0.15%	-0.08%	-0.26%	-0.32%	-0.39%	-0.43%	-0.57%			-0.49%
Gross Spread		3.45%	2.40%	2.84%	3.17%	3.08%	2.84%	3.59%			3.25%
Provision Expense		0.15%	0.00%	-0.32%	-0.23%	-0.21%	-0.23%	-0.25%			-0.24%
Net Spread after Provision Expense		3.60%	2.40%	2.52%	2.94%	2.87%	2.61%	3.34%			3.02%
Total Non-Interest Income		0.49%	0.77%	1.23%	1.32%	1.16%	1.23%	1.44%			1.32%
Total Non-Interest Expense		-4.01%	-3.65%	-3.66%	-3.62%	-3.48%	-3.24%	-4.00%			-3.66%
Net Operating Expense		-3.52%	-2.88%	-2.44%	-2.30%	-2.31%	-2.02%	-2.55%			-2.34%
Non-Operating Gains (Losses)		0.00%	0.00%	0.00%	0.00%	-0.01%	-0.01%	0.05%			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%	-0.01%	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)		0.09%	-0.49%	0.09%	0.64%	0.55%	0.58%	0.83%			0.69%
Net Charge-Offs		0.09%	0.00%	-0.33%	-0.21%	-0.17%	-0.19%	-0.22%			-0.20%
ROA (with Net Charge-offs)		0.02%	-0.49%	0.08%	0.67%	0.60%	0.61%	0.86%			0.73%
ROA with Provision for LL - W/O NCUSIF Expense		0.09%	-0.49%	0.09%	0.64%	0.55%	0.58%	0.84%			0.70%
ROA with Net Charge-Offs - W/O NCUSIF Expense		0.02%	-0.49%	0.08%	0.66%	0.60%	0.62%	0.86%			0.73%
<b>Non-Interest Expense to Average Assets</b>											
Employee Compensation and Benefits		-2.08%	-1.91%	-1.71%	-1.64%	-1.62%	-1.61%	-1.98%			-1.79%
Travel and Conference Expense		0.00%	0.00%	-0.06%	-0.04%	-0.05%	-0.05%	-0.06%			-0.05%
Office Occupancy Expense		0.00%	-0.05%	-0.24%	-0.26%	-0.24%	-0.25%	-0.29%			-0.27%
Office Operations Expense		-0.56%	-0.18%	-0.43%	-0.90%	-0.62%	-0.52%	-0.71%			-0.64%
Educational and Promotional Expense		-0.02%	0.00%	-0.06%	-0.16%	-0.12%	-0.11%	-0.16%			-0.14%
Loan Servicing Expense		-0.09%	-0.07%	-0.08%	-0.16%	-0.36%	-0.26%	-0.25%			-0.26%
Professional and Outside Services		-1.20%	-1.34%	-1.04%	-0.35%	-0.34%	-0.34%	-0.49%			-0.42%
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)		-0.02%	-0.02%	-0.02%	-0.04%	-0.02%	-0.02%	-0.02%			-0.02%
Miscellaneous Operating Expenses		-0.04%	-0.08%	-0.04%	-0.07%	-0.10%	-0.08%	-0.03%			-0.06%
Total Non-Interest Expense		-4.01%	-3.65%	-3.66%	-3.62%	-3.48%	-3.24%	-4.00%			-3.66%
<b>Other Performance Ratios</b>											
Earning Asset Yield		3.59%	2.51%	3.23%	3.78%	3.64%	3.53%	4.36%			3.96%
Average Cost of Funds		-0.19%	-0.10%	-0.32%	-0.38%	-0.44%	-0.51%	-0.65%			-0.56%
FTE Employee / \$million of Loans & Share Drafts		0.51	0.55	0.46	0.43	0.39	0.37	0.31			0.34
Compensation & Benefits / FTE Emp.		\$48,500	\$45,600	\$56,911	\$50,629	\$53,483	\$54,504	\$73,336			\$63,212
Compensation & Benefits / \$million Lns. & S.D.s		\$24,712	\$24,559	\$26,191	\$21,653	\$20,370	\$19,504	\$23,356			\$21,782
Operating Expense / Loans & Share Drafts		-4.77%	-4.70%	-5.60%	-4.79%	-4.36%	-3.94%	-4.72%			-4.46%
Fee Income+Other Oper.Inc. / Loans & Share Drafts		0.59%	0.99%	1.88%	1.75%	1.46%	1.49%	1.71%			1.61%
Net Operating Expense / Loans & Share Drafts		-4.18%	-3.70%	-3.72%	-3.04%	-2.90%	-2.45%	-3.02%			-2.84%
Operating Expense / Operating Revenue		101.64%	115.06%	90.62%	81.27%	83.45%	81.70%	81.63%			81.93%
Total Fixed Assets / Shares & Equity		0.18%	0.15%	1.19%	3.16%	2.09%	3.03%	2.76%			2.74%
Net Loans to Total Shares and Deposits		96.6%	72.9%	63.6%	70.5%	71.8%	78.7%	87.3%			81.8%
Members / FTE Employee		524.50	318.40	312.56	329.48	370.05	317.93	298.40			316.84

December 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
<b>ASSETS</b>											
Cash and Cash Equivalents		0.2%	1.8%	2.0%	1.2%	1.4%	1.2%	0.8%			1.0%
Total Investments		23.0%	39.7%	44.2%	32.5%	33.0%	27.3%	22.7%			26.0%
Unsecured Credit Card Loans/Lines of Credit		0.0%	0.0%	0.0%	0.9%	1.6%	3.3%	1.7%			2.1%
All Other Unsecured Loans/Lines of Credit		2.6%	0.7%	4.8%	3.1%	2.7%	2.9%	3.0%			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%			0.2%
New Vehicle Loans		15.5%	9.4%	4.9%	4.3%	5.1%	4.0%	3.2%			3.7%
Used Vehicle Loans		19.2%	7.6%	17.3%	21.3%	17.8%	15.7%	13.5%			15.1%
Total 1st Mortgage Real Estate Lns/Line of Credit		23.2%	0.0%	21.7%	28.4%	29.4%	33.5%	40.9%			36.6%
Total Other Real Estate Loans/Lines of Credit		15.5%	40.5%	2.9%	3.6%	5.0%	6.3%	8.5%			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		76.0%	58.2%	51.7%	61.7%	61.6%	65.7%	71.0%			67.7%
Less: Allowance for Loan & Lease Losses		-0.3%	-0.7%	-0.3%	-0.3%	-0.4%	-0.4%	-0.4%			-0.4%
Net Loans and Leases		75.7%	57.6%	51.3%	61.4%	61.2%	65.4%	70.6%			67.3%
Total Other Assets		1.1%	1.0%	2.5%	4.9%	4.4%	6.1%	5.8%			5.6%
<b>TOTAL ASSETS</b>		<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>			<b>100.0%</b>
<b>Total Liabilities</b>											
Share Drafts		9.2%	16.2%	15.1%	14.4%	13.6%	12.8%	14.6%			13.9%
Regular Shares		58.8%	53.6%	36.1%	40.6%	34.3%	28.9%	30.2%			30.9%
Money Market Shares		0.0%	3.4%	15.8%	6.7%	11.1%	14.5%	12.5%			12.7%
Share Certificates		10.6%	6.7%	11.8%	13.0%	14.6%	17.5%	15.9%			16.0%
IRA/KEOGH Accounts		0.0%	0.0%	2.4%	7.2%	9.2%	9.1%	7.0%			7.9%
All Other Shares		0.0%	0.0%	0.0%	5.0%	1.8%	0.2%	0.5%			0.8%
Non-Member Deposits		0.0%	0.0%	0.0%	0.7%	1.0%	0.5%	0.6%			0.6%
Total Shares and Deposits		78.7%	79.9%	81.2%	87.5%	85.7%	83.5%	81.3%			82.8%
Total Equity		21.3%	20.1%	9.4%	12.3%	11.1%	10.3%	10.1%			10.4%
<b>TOTAL LIABILITIES, SHARES, AND EQUITY</b>		<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>			<b>100.0%</b>
Net Worth		21.3%	20.2%	9.4%	12.3%	11.3%	10.6%	10.4%			10.7%
Total Equity + Allow. for Loan Loss		21.6%	20.8%	9.8%	12.7%	11.5%	10.7%	10.6%			10.8%
<b>Balance Sheet Growth YTD Annualized</b>											
Total Investments		48.5%	45.7%	-8.5%	-9.4%	21.9%	3.6%	23.8%			14.8%
Total Loans and Leases		-1.7%	-13.4%	-6.2%	-14.1%	-13.8%	-17.9%	17.2%			-0.4%
<b>TOTAL ASSETS</b>		<b>6.7%</b>	<b>3.8%</b>	<b>-6.3%</b>	<b>-12.9%</b>	<b>-4.1%</b>	<b>-12.6%</b>	<b>18.6%</b>			<b>3.3%</b>
Total Liabilities		0.0%	0.0%	-32.2%	-92.1%	-14.5%	6.2%	6.4%			3.3%
Total Shares and Deposits		8.5%	5.5%	-2.7%	-12.1%	-3.9%	-13.9%	19.5%			2.9%
Equity Capital		0.4%	-2.4%	0.0%	-8.0%	-2.2%	-11.3%	23.6%			6.1%
<b>TOTAL LIABILITIES, SHARES, AND EQUITY</b>		<b>6.7%</b>	<b>3.8%</b>	<b>-6.3%</b>	<b>-12.9%</b>	<b>-4.1%</b>	<b>-12.6%</b>	<b>18.6%</b>			<b>3.3%</b>

December 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		1.07%	0.23%	1.38%	0.57%	1.10%	0.99%	0.70%			0.83%
Delinquent Loans / Total Capital		3.8%	0.6%	7.3%	2.8%	5.9%	6.1%	4.7%			5.2%
Delinquent Loans + OREO / Net Loans + OREO		1.1%	0.2%	1.5%	0.6%	1.2%	1.1%	0.7%			0.9%
Delinquent Loans > 6mo / Delinquent Loans		31.6%	100.0%	1.6%	26.9%	19.5%	27.6%	22.8%			23.7%
Allowance for Loan Losses/Net Loans		0.34%	1.14%	0.63%	0.51%	0.60%	0.59%	0.59%			0.59%
Loans 2 to less than 6 months Delinquent (\$000s)		\$26	\$0	\$124	\$89	\$389	\$721	\$1,117			\$588
Loans 6 to less than 12 months Delinquent (\$000s)		\$12	\$8	\$0	\$30	\$71	\$182	\$234			\$129
Loans 12 months and over Delinquent (\$000s)		\$0	\$0	\$2	\$3	\$23	\$92	\$96			\$54
Total Delinquent Loans (\$000s)		\$38	\$8	\$126	\$122	\$483	\$995	\$1,447			\$771
<b>Delinquency by Category</b>											
Unsecured Credit Card		0.00%	0.00%	0.00%	0.11%	0.29%	0.54%	0.41%			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%	1.06%	0.00%	2.06%			1.70%
New Vehicle Loans		0.00%	0.00%	0.00%	0.18%	0.48%	0.82%	0.35%			0.51%
Used Vehicle Loans		4.02%	0.00%	0.21%	0.69%	0.96%	1.06%	1.06%			1.02%
1st Mortgage Fixed		0.00%	0.00%	2.76%	0.63%	0.93%	0.84%	0.50%			0.65%
1st Mortgage Adj		0.00%	0.00%	0.00%	0.00%	0.72%	1.44%	0.71%			0.93%
Other RE Fixed		0.00%	0.51%	0.00%	0.00%	0.37%	0.79%	0.56%			0.60%
Other RE Adj		0.00%	0.00%	4.04%	0.01%	3.40%	0.37%	0.64%			0.88%
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%	0.48%	1.05%	1.90%	1.37%			1.40%
Total 1st Mortgage Loans		0.00%	0.00%	2.76%	0.57%	0.92%	0.94%	0.53%			0.69%
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%
<b>YTD Annualized</b>											
Net Charge-Offs / Average Loans (Annualized)		-0.11%	0.00%	0.64%	0.33%	0.26%	0.28%	0.31%			0.30%
Recoveries / Charge-Offs		300.00%	0.00%	7.58%	15.81%	19.21%	30.00%	22.39%			24.14%
Expected Charge-Offs / Net Loans		0.35%	0.07%	0.56%	0.49%	0.28%	0.38%	0.25%			0.31%
Provision for Loan Losses/Net Charge-Offs		175.0%	0.0%	97.5%	109.9%	126.2%	120.2%	112.3%			116.2%
Prov. for Loan Losses/Expected Charge-Offs		-55.6%	0.0%	112.5%	74.4%	116.3%	90.0%	140.4%			113.5%
Bankruptcies / Net Loans		0.84%	0.00%	0.19%	1.33%	0.31%	0.36%	0.31%			0.36%
Total Amount of Loans Charged-Off (\$000s)		\$2	\$0	\$66	\$90	\$159	\$472	\$754			\$367
Total Amount of Recoveries (\$000s)		\$6	\$0	\$5	\$14	\$31	\$142	\$169			\$89
Net Charge Offs (\$000s)		-\$4	\$0	\$61	\$76	\$128	\$331	\$585			\$279
<b>Net Charge-Offs by Category</b>											
Unsecured Credit Card Loans		0.00%	0.00%	0.00%	0.22%	0.38%	0.55%	0.66%			0.57%
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%	0.07%			0.05%
New Vehicle Loans		0.00%	0.00%	0.00%	0.24%	0.25%	0.17%	0.17%			0.19%
Used Vehicle Loans		-0.67%	0.00%	0.60%	0.53%	0.50%	0.47%	0.80%			0.62%
Total 1st Mortgage RE Loans/LOC		0.00%	0.00%	0.91%	0.04%	0.02%	0.08%	0.03%			0.05%
Total Other RE Loans/ LOC		0.00%	0.00%	0.00%	0.22%	0.03%	0.07%	0.09%			0.08%
Leases Receivable		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%			0.00%
All Other Loans		1.32%	0.00%	1.88%	-0.74%	0.35%	-0.14%	0.15%			0.13%
Indirect Loans		0.00%	0.00%	0.00%	0.97%	0.61%	0.73%	1.02%			0.83%
Number of Credit Unions in Each Peer Group:		1	1	2	8	16	14	14			56

December 31, 2017

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%	7.50%	5.70%	7.03%	1.77%	2.78%			3.30%
Credit Unions - Deposits in and Loans to		0.00%	0.00%	0.00%	1.46%	2.79%	0.83%	0.12%			0.79%
Total Investments in Corporate Credit Unions*		57.69%	37.30%	37.52%	38.78%	34.61%	27.02%	14.51%			22.30%
Marketable Securities		0.00%	0.00%	99.22%	1.17%	23.32%	64.12%	79.56%			63.10%
All Other Investments		35.78%	159.12%	323.98%	204.52%	213.24%	152.70%	91.60%			133.18%
<b>Total Investments</b>		<b>107.74%</b>	<b>196.67%</b>	<b>468.37%</b>	<b>263.67%</b>	<b>293.19%</b>	<b>257.25%</b>	<b>218.98%</b>			<b>243.87%</b>
Unsecured Loans		12.06%	3.66%	50.87%	32.90%	37.62%	58.22%	45.10%			46.97%
Vehicle Loans		162.61%	84.26%	235.68%	207.58%	203.45%	185.20%	160.86%			176.38%
New Vehicle Loans		72.66%	46.79%	52.37%	35.13%	45.21%	37.43%	30.63%			35.14%
Used Vehicle Loans		89.95%	37.47%	183.31%	172.46%	158.24%	147.77%	130.22%			141.24%
Total Real Estate		181.61%	200.92%	261.22%	259.09%	305.54%	374.51%	475.98%			410.63%
1st Mortgage		108.94%	0.00%	230.49%	230.22%	261.51%	315.33%	394.03%			343.15%
1st Mortgage Fxd		108.94%	0.00%	230.49%	207.10%	247.69%	262.82%	340.57%			297.77%
1st Mortgage Adj		0.00%	0.00%	0.00%	23.11%	13.82%	52.51%	53.46%			45.38%
2nd Mortgage		72.66%	200.92%	30.73%	28.86%	44.04%	59.19%	81.95%			67.48%
Closed-End Fxd		72.66%	129.39%	13.63%	1.58%	10.72%	23.16%	31.74%			24.95%
Closed-End Adj		0.00%	0.00%	0.00%	0.00%	0.92%	0.62%	0.28%			0.46%
Open-End Adj		0.00%	71.52%	17.11%	27.29%	27.18%	30.60%	48.44%			39.15%
Open-End Fxd		0.00%	0.00%	0.00%	0.00%	5.22%	4.81%	1.49%			2.92%
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%
<b>Total Loans</b>		<b>356.28%</b>	<b>288.84%</b>	<b>547.78%</b>	<b>499.57%</b>	<b>547.28%</b>	<b>618.65%</b>	<b>684.08%</b>			<b>635.40%</b>
Indirect Loans		0.00%	0.00%	0.00%	40.23%	132.02%	70.30%	63.17%			74.53%
Percent of Vehicle Loans		0.00%	0.00%	0.00%	19.38%	64.89%	37.96%	39.27%			42.25%
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%	0.04%			0.02%
<b>Total Mortgage Exposure**</b>		<b>181.61%</b>	<b>200.92%</b>	<b>261.22%</b>	<b>259.09%</b>	<b>306.58%</b>	<b>383.58%</b>	<b>522.99%</b>			<b>437.69%</b>
Total Real Estate		181.61%	200.92%	261.22%	259.09%	305.54%	374.51%	475.98%			410.63%
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%	1.04%	9.06%	47.01%			27.06%
Federal Agency Securities (Mtg Backed)		0.00%	0.00%	0.00%	0.00%	1.04%	9.06%	47.01%			27.06%
Total Other Mortgage Backed Securities		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%			0.00%



