

December 31, 2016

<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		0.68%	0.43%	0.55%	1.03%	1.11%	0.87%	1.45%			1.17%
Loan Yield		4.47%	2.30%	4.53%	4.77%	5.02%	4.97%	4.92%			4.94%
Net Loan Yield After NCOs		4.44%	2.30%	4.02%	4.51%	4.69%	4.66%	4.63%			4.64%
Asset Yield		3.91%	1.57%	2.51%	3.32%	3.63%	3.64%	3.80%			3.69%
Cost of Funds		-0.14%	-0.05%	-0.20%	-0.30%	-0.41%	-0.50%	-0.52%			-0.48%
Gross Spread		3.78%	1.52%	2.30%	3.02%	3.22%	3.14%	3.28%			3.21%
Provision Expense		0.02%	0.00%	-0.18%	-0.19%	-0.24%	-0.24%	-0.23%			-0.23%
Net Spread after Provision Expense		3.80%	1.52%	2.12%	2.84%	2.98%	2.90%	3.05%			2.97%
Total Non-Interest Income		0.48%	0.43%	0.94%	1.33%	1.24%	1.33%	1.38%			1.33%
Total Non-Interest Expense		-3.87%	-2.20%	-2.94%	-3.56%	-3.71%	-3.61%	-3.79%			-3.70%
Net Operating Expense		-3.39%	-1.77%	-2.00%	-2.24%	-2.48%	-2.28%	-2.41%			-2.37%
Non-Operating Gains (Losses)		0.00%	0.00%	-0.04%	0.02%	0.01%	-0.05%	0.08%			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)		0.41%	-0.25%	0.07%	0.62%	0.51%	0.57%	0.72%			0.62%
Net Charge-Offs		-0.02%	0.00%	-0.25%	-0.16%	-0.22%	-0.21%	-0.21%			-0.21%
ROA (with Net Charge-offs)		0.37%	-0.25%	0.00%	0.65%	0.53%	0.60%	0.74%			0.65%
ROA with Provision for LL - W/O NCUSIF Expense		0.41%	-0.25%	0.07%	0.62%	0.51%	0.57%	0.72%			0.63%
ROA with Net Charge-Offs - W/O NCUSIF Expense		0.37%	-0.25%	0.00%	0.64%	0.54%	0.60%	0.75%			0.65%
<b>Non-Interest Expense to Average Assets</b>											
Employee Compensation and Benefits		-1.92%	-1.20%	-1.39%	-1.64%	-1.73%	-1.77%	-1.90%			-1.82%
Travel and Conference Expense		0.00%	0.00%	-0.05%	-0.04%	-0.04%	-0.05%	-0.05%			-0.05%
Office Occupancy Expense		0.00%	-0.01%	-0.18%	-0.23%	-0.26%	-0.27%	-0.28%			-0.27%
Office Operations Expense		-0.62%	-0.11%	-0.34%	-0.93%	-0.71%	-0.57%	-0.70%			-0.66%
Educational and Promotional Expense		-0.02%	0.00%	-0.06%	-0.15%	-0.13%	-0.12%	-0.14%			-0.13%
Loan Servicing Expense		-0.05%	-0.02%	-0.04%	-0.17%	-0.37%	-0.24%	-0.24%			-0.25%
Professional and Outside Services		-1.21%	-0.79%	-0.84%	-0.31%	-0.34%	-0.45%	-0.43%			-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%	-0.01%	-0.03%	-0.02%	-0.02%	-0.02%			-0.02%
Miscellaneous Operating Expenses		-0.02%	-0.05%	-0.03%	-0.07%	-0.11%	-0.10%	-0.03%			-0.07%
Total Non-Interest Expense		-3.87%	-2.20%	-2.94%	-3.56%	-3.71%	-3.61%	-3.79%			-3.70%
<b>Other Performance Ratios</b>											
Earning Asset Yield		3.94%	1.89%	2.77%	3.65%	3.78%	3.92%	3.97%			3.90%
Average Cost of Funds		-0.18%	-0.08%	-0.28%	-0.36%	-0.46%	-0.58%	-0.58%			-0.55%
FTE Employee / \$million of Loans & Share Drafts		0.44	0.52	0.48	0.47	0.39	0.37	0.33			0.36
Compensation & Benefits / FTE Emp.		\$48,833	\$31,229	\$49,197	\$45,814	\$55,712	\$59,279	\$68,049			\$61,626
Compensation & Benefits / \$million Lns. & S.D.s		\$20,779	\$16,483	\$22,926	\$21,441	\$21,963	\$21,715	\$22,727			\$22,199
Operating Expense / Loans & Share Drafts		-4.18%	-2.92%	-4.85%	-4.66%	-4.70%	-4.42%	-4.52%			-4.52%
Fee Income+Other Oper.Inc. / Loans & Share Drafts		0.52%	0.58%	1.56%	1.74%	1.57%	1.62%	1.65%			1.63%
Net Operating Expense / Loans & Share Drafts		-3.66%	-2.34%	-3.29%	-2.93%	-3.14%	-2.80%	-2.87%			-2.89%
Operating Expense / Operating Revenue		91.35%	106.34%	92.95%	82.84%	84.61%	82.67%	83.22%			83.31%
Total Fixed Assets / Shares & Equity		0.10%	0.33%	0.92%	3.30%	2.23%	3.12%	2.77%			2.80%
Net Loans to Total Shares and Deposits		106.7%	88.8%	66.0%	72.2%	80.1%	82.6%	89.0%			84.5%
Members / FTE Employee		532.50	324.00	346.78	335.39	361.46	311.80	307.83			320.23

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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
<b>ASSETS</b>											
Cash and Cash Equivalents		0.2%	1.8%	1.4%	1.6%	1.3%	1.2%	0.9%			1.1%
Total Investments		16.5%	28.2%	45.3%	31.3%	25.9%	23.1%	21.8%			23.4%
Unsecured Credit Card Loans/Lines of Credit		0.0%	0.0%	0.0%	0.8%	1.5%	2.5%	1.8%			1.9%
All Other Unsecured Loans/Lines of Credit		3.2%	0.5%	4.6%	2.8%	2.7%	2.8%	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%			0.1%
New Vehicle Loans		12.9%	9.3%	4.4%	3.9%	4.4%	3.6%	2.9%			3.5%
Used Vehicle Loans		20.2%	7.4%	16.3%	19.5%	16.3%	14.7%	13.3%			14.5%
Total 1st Mortgage Real Estate Lns/Line of Credit		24.4%	0.0%	19.6%	25.1%	30.1%	34.7%	39.3%			35.6%
Total Other Real Estate Loans/Lines of Credit		16.2%	51.0%	3.1%	4.8%	6.3%	6.1%	8.6%			7.3%
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%	1.6%	3.7%	5.7%	7.2%	5.4%	3.0%			4.6%
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		82.5%	69.8%	51.6%	62.6%	68.5%	70.0%	71.9%			70.2%
Less: Allowance for Loan & Lease Losses		-0.3%	-0.7%	-0.3%	-0.3%	-0.3%	-0.4%	-0.4%			-0.4%
Net Loans and Leases		82.1%	69.1%	51.3%	62.3%	68.2%	69.6%	71.5%			69.8%
Total Other Assets		1.1%	0.9%	2.0%	4.8%	4.5%	6.1%	5.9%			5.7%
<b>TOTAL ASSETS</b>		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%			100.0%
<b>LIABILITIES, SHARES, AND EQUITY</b>											
Total Liabilities		0.0%	0.0%	12.9%	1.6%	3.6%	5.1%	9.5%			6.8%
Share Drafts		7.4%	16.6%	13.0%	13.7%	13.3%	13.5%	14.0%			13.7%
Regular Shares		61.7%	51.3%	34.4%	41.2%	33.4%	28.5%	29.4%			30.3%
Money Market Shares		0.0%	3.4%	16.0%	7.0%	10.8%	15.5%	12.2%			12.8%
Share Certificates		8.2%	7.2%	12.5%	12.5%	16.1%	17.6%	16.7%			16.7%
IRA/KEOGH Accounts		0.0%	0.0%	2.3%	7.0%	9.5%	9.4%	7.3%			8.3%
All Other Shares		0.0%	0.0%	0.0%	4.2%	1.6%	0.3%	0.5%			0.7%
Non-Member Deposits		0.0%	0.0%	0.0%	1.0%	0.8%	0.1%	0.7%			0.5%
Total Shares and Deposits		77.3%	78.6%	78.2%	86.7%	85.6%	84.8%	80.8%			83.1%
Total Equity		22.7%	21.4%	8.8%	11.7%	10.9%	10.1%	9.7%			10.1%
<b>TOTAL LIABILITIES, SHARES, AND EQUITY</b>		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%			100.0%
Net Worth		22.7%	21.4%	8.8%	11.7%	11.0%	10.4%	10.1%			10.4%
Total Equity + Allow. for Loan Loss		23.0%	22.1%	9.2%	12.0%	11.2%	10.5%	10.2%			10.5%
<b>Balance Sheet Growth YTD Annualized</b>											
Total Investments		62.2%	-68.9%	-37.8%	-20.5%	-3.2%	-1.5%	5.7%			-1.0%
Total Loans and Leases		-5.4%	-55.7%	-32.8%	-7.5%	12.5%	2.7%	18.9%			10.5%
<b>TOTAL ASSETS</b>		1.7%	-61.9%	-35.2%	-12.3%	7.7%	1.7%	15.3%			7.4%
Total Liabilities		0.0%	-100.0%	-33.9%	-70.9%	19.8%	-17.6%	20.2%			4.0%
Total Shares and Deposits		1.7%	-61.9%	-35.9%	-9.5%	7.4%	3.4%	14.8%			7.8%
Equity Capital		1.7%	-31.1%	-30.1%	-8.2%	6.5%	-0.4%	14.9%			6.4%
<b>TOTAL LIABILITIES, SHARES, AND EQUITY</b>		1.7%	-61.9%	-35.2%	-12.3%	7.7%	1.7%	15.3%			7.4%

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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		1.97%	0.27%	1.47%	0.60%	0.83%	1.16%	0.83%			0.93%
Delinquent Loans / Total Capital		7.1%	0.9%	8.3%	3.1%	5.0%	7.7%	5.8%			6.2%
Delinquent Loans + OREO / Net Loans + OREO		2.0%	0.3%	1.5%	0.6%	1.0%	1.3%	0.9%			1.0%
Delinquent Loans > 6mo / Delinquent Loans		2.8%	0.0%	45.6%	12.8%	22.5%	26.3%	26.4%			25.5%
Allowance for Loan Losses/Net Loans		0.39%	0.98%	0.61%	0.44%	0.48%	0.53%	0.62%			0.56%
Loans 2 to less than 6 months Delinquent (\$000s)		\$69	\$11	\$78	\$115	\$307	\$912	\$1,262			\$625
Loans 6 to less than 12 months Delinquent (\$000s)		\$0	\$0	\$66	\$14	\$79	\$145	\$322			\$134
Loans 12 months and over Delinquent (\$000s)		\$2	\$0	\$0	\$2	\$10	\$180	\$130			\$80
Total Delinquent Loans (\$000s)		\$71	\$11	\$144	\$132	\$396	\$1,237	\$1,714			\$839
<b>Delinquency by Category</b>											
Unsecured Credit Card		0.00%	0.00%	0.00%	0.08%	0.19%	0.41%	0.43%			0.37%
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%	0.13%	0.04%	1.11%			0.82%
New Vehicle Loans		2.47%	0.00%	0.00%	0.00%	0.60%	0.52%	0.42%			0.47%
Used Vehicle Loans		4.75%	0.00%	0.21%	0.81%	0.87%	1.16%	1.17%			1.09%
1st Mortgage Fixed		0.00%	0.00%	3.47%	0.75%	0.86%	1.11%	0.75%			0.87%
1st Mortgage Adj		0.00%	0.00%	0.00%	0.31%	0.21%	1.89%	1.05%			1.47%
Other RE Fixed		0.00%	0.61%	0.00%	0.00%	0.96%	1.05%	0.79%			0.86%
Other RE Adj		0.00%	0.00%	0.00%	0.02%	0.88%	0.42%	0.65%			0.58%
Leases Receivable		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%			0.00%
All Other Loans		6.22%	0.00%	1.31%	0.66%	1.17%	1.93%	1.29%			1.48%
Indirect Loans		0.00%	0.00%	0.00%	0.50%	1.05%	1.75%	1.65%			1.48%
Total 1st Mortgage Loans		0.00%	0.00%	3.47%	0.70%	0.82%	1.31%	0.78%			0.96%
MBL Delinquency Rate		0.00%	0.00%	0.00%	13.83%	0.00%	1.12%	0.14%			0.59%
MBL Delinquency as % of Total RE Loans		0.00%	0.00%	0.00%	0.11%	0.00%	0.13%	0.01%			0.05%
<b>YTD Annualized</b>											
Net Charge-Offs / Average Loans (Annualized)		0.03%	0.00%	0.51%	0.26%	0.33%	0.30%	0.30%			0.30%
Recoveries / Charge-Offs		0.00%	0.00%	21.33%	10.58%	18.04%	20.38%	23.07%			20.95%
Expected Charge-Offs / Net Loans		0.16%	0.03%	0.99%	0.45%	0.35%	0.40%	0.31%			0.35%
Provision for Loan Losses/Net Charge-Offs		-100.0%	0.0%	72.0%	116.0%	110.9%	114.5%	111.1%			112.0%
Prov. for Loan Losses/Expected Charge-Offs		-17.2%	0.0%	37.9%	67.1%	105.3%	86.6%	109.1%			96.8%
Bankruptcies / Net Loans		0.00%	0.07%	0.62%	1.14%	0.47%	0.18%	0.28%			0.32%
Total Amount of Loans Charged-Off (\$000s)		\$1	\$0	\$75	\$65	\$187	\$394	\$746			\$330
Total Amount of Recoveries (\$000s)		\$0	\$0	\$16	\$7	\$34	\$80	\$172			\$69
Net Charge Offs (\$000s)		\$1	\$0	\$59	\$58	\$153	\$314	\$574			\$261
<b>Net Charge-Offs by Category</b>											
Unsecured Credit Card Loans		0.00%	0.00%	0.00%	0.08%	0.45%	0.38%	0.52%			0.44%
STS Loans		0.00%	0.00%	0.00%	0.00%	11.36%	0.00%	0.00%			11.36%
Non-Federally Guaranteed Student Loans		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.41%			0.31%
New Vehicle Loans		0.00%	0.00%	0.38%	0.08%	0.17%	0.21%	0.09%			0.15%
Used Vehicle Loans		0.00%	0.00%	0.71%	0.50%	0.53%	0.58%	0.69%			0.61%
Total 1st Mortgage RE Loans/LOC		0.00%	0.00%	0.00%	0.09%	0.13%	0.11%	0.06%			0.08%
Total Other RE Loans/ LOC		0.00%	0.00%	0.00%	-0.01%	0.38%	0.06%	0.25%			0.20%
Leases Receivable		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%			0.00%
All Other Loans		0.40%	0.00%	5.44%	-0.80%	0.29%	-7.15%	0.25%			0.07%
Indirect Loans		0.00%	0.00%	0.00%	1.10%	0.59%	0.82%	0.88%			0.79%
Number of Credit Unions in Each Peer Group:		1	1	2	9	17	16	12			58



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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%	16.51%	7.53%	8.66%	3.20%	9.09%			7.02%
Total Investments in Corporate Credit Unions*		42.28%	28.21%	75.62%	45.90%	43.87%	23.56%	17.42%			25.54%
Marketable Securities		0.00%	0.00%	144.01%	16.99%	25.58%	64.62%	98.19%			71.01%
All Other Investments		11.20%	103.50%	269.83%	186.76%	146.75%	106.98%	60.73%			97.26%
<b>Total Investments</b>		<b>72.86%</b>	<b>131.79%</b>	<b>512.13%</b>	<b>267.75%</b>	<b>235.49%</b>	<b>221.61%</b>	<b>215.32%</b>			<b>224.24%</b>
Unsecured Loans		14.33%	2.20%	51.94%	31.11%	37.95%	51.32%	44.98%			45.13%
Vehicle Loans		146.42%	77.89%	234.43%	199.60%	187.75%	176.13%	160.54%			172.25%
New Vehicle Loans		57.11%	43.50%	49.92%	33.06%	40.11%	34.98%	28.89%			33.12%
Used Vehicle Loans		89.30%	34.39%	184.51%	166.55%	147.65%	141.15%	131.65%			139.14%
Total Real Estate		178.91%	238.05%	256.62%	255.60%	330.32%	391.93%	473.82%			410.77%
1st Mortgage		107.57%	0.00%	221.74%	214.76%	272.97%	333.16%	388.93%			341.15%
1st Mortgage Fxd		107.57%	0.00%	221.74%	190.39%	256.97%	247.18%	350.87%			292.07%
1st Mortgage Adj		0.00%	0.00%	0.00%	24.37%	16.00%	85.98%	38.06%			49.08%
2nd Mortgage		71.34%	238.05%	34.88%	40.83%	57.35%	58.77%	84.89%			69.62%
Closed-End Fxd		71.34%	147.80%	13.48%	12.96%	22.98%	17.40%	30.53%			24.29%
Closed-End Adj		0.00%	0.00%	0.00%	0.00%	0.13%	0.92%	0.31%			0.46%
Open-End Adj		0.00%	90.24%	21.40%	27.87%	29.31%	36.70%	51.32%			41.58%
Open-End Fxd		0.00%	0.00%	0.00%	0.00%	4.94%	3.75%	2.73%			3.28%
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		24.32%	7.48%	41.31%	48.89%	65.10%	52.19%	29.20%			43.72%
<b>Total Loans</b>		<b>363.98%</b>	<b>325.61%</b>	<b>584.30%</b>	<b>535.20%</b>	<b>621.71%</b>	<b>672.45%</b>	<b>710.84%</b>			<b>673.29%</b>
Indirect Loans		0.00%	0.00%	0.00%	44.31%	111.89%	59.06%	67.27%			70.53%
Percent of Vehicle Loans		0.00%	0.00%	0.00%	22.20%	59.59%	33.53%	41.91%			40.95%
Business Loans		0.00%	0.00%	0.00%	2.03%	16.87%	46.45%	37.64%			35.05%
Participation Loans		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.16%			0.07%
<b>Total Mortgage Exposure**</b>		<b>178.91%</b>	<b>238.05%</b>	<b>256.62%</b>	<b>255.60%</b>	<b>332.46%</b>	<b>401.56%</b>	<b>537.48%</b>			<b>442.90%</b>
Total Real Estate		178.91%	238.05%	256.62%	255.60%	330.32%	391.93%	473.82%			410.77%
RE Business Loans		0.00%	0.00%	0.00%	1.39%	11.23%	29.27%	25.76%			23.11%
Mortgage-Backed Investments		0.00%	0.00%	0.00%	0.00%	2.13%	9.62%	63.66%			32.13%
Federal Agency Securities (Mtg Backed)		0.00%	0.00%	0.00%	0.00%	2.13%	9.62%	63.66%			32.13%
Total Other Mortgage Backed Securities		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%			0.00%



