

December 31, 2016

| 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 | 0.91% | 0.52% | 0.83% | 0.69% | 0.80% | 0.83% | 0.90% | 1.23% | 0.94% | 2.03% | 1.43% |
| Loan Yield | 7.57% | 4.95% | 5.95% | 4.63% | 4.91% | 4.48% | 4.67% | 4.46% | 4.18% | 3.99% | 4.26% |
| Net Loan Yield After NCOs | 6.39% | 4.24% | 5.66% | 3.68% | 4.61% | 4.14% | 4.44% | 4.11% | 4.03% | 3.72% | 3.99% |
| Asset Yield | 5.03% | 2.70% | 3.21% | 2.29% | 3.04% | 2.89% | 3.29% | 3.21% | 3.06% | 3.19% | 3.15% |
| Cost of Funds | -0.50% | -0.25% | -0.13% | -0.27% | -0.17% | -0.29% | -0.29% | -0.28% | -0.37% | -0.53% | -0.40% |
| Gross Spread | 4.52% | 2.45% | 3.08% | 2.02% | 2.87% | 2.61% | 3.00% | 2.93% | 2.69% | 2.67% | 2.75% |
| Provision Expense | -0.80% | -0.38% | -0.09% | -0.87% | -0.19% | -0.21% | -0.12% | -0.29% | -0.14% | -0.14% | -0.17% |
| Net Spread after Provision Expense | 3.72% | 2.06% | 2.99% | 1.14% | 2.68% | 2.40% | 2.88% | 2.65% | 2.56% | 2.53% | 2.58% |
| Total Non-Interest Income | 12.36% | 0.39% | 0.46% | 0.47% | 0.85% | 0.78% | 1.29% | 1.38% | 1.27% | 1.23% | 1.21% |
| Total Non-Interest Expense | -18.02% | -2.63% | -3.13% | -2.60% | -3.13% | -2.85% | -3.45% | -3.63% | -3.09% | -2.86% | -3.09% |
| Net Operating Expense | -5.66% | -2.24% | -2.67% | -2.13% | -2.28% | -2.07% | -2.16% | -2.25% | -1.82% | -1.63% | -1.88% |
| Non-Operating Gains (Losses) | 0.00% | 0.00% | 0.00% | -0.01% | -0.02% | 0.03% | 0.01% | 0.01% | 0.03% | 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% | 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% | 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% | 0.00% | 0.00% |
| Return on Assets (ROA with Provision for LL) | -1.94% | -0.17% | 0.32% | -1.00% | 0.38% | 0.36% | 0.73% | 0.40% | 0.76% | 0.93% | 0.72% |
| Net Charge-Offs | -0.74% | -0.35% | -0.14% | -0.39% | -0.17% | -0.20% | -0.15% | -0.22% | -0.10% | -0.17% | -0.17% |
| ROA (with Net Charge-offs) | -1.88% | -0.14% | 0.27% | -0.51% | 0.40% | 0.37% | 0.70% | 0.47% | 0.80% | 0.90% | 0.73% |
| ROA with Provision for LL - W/O NCUSIF Expense | -1.94% | -0.17% | 0.32% | -1.00% | 0.38% | 0.36% | 0.73% | 0.40% | 0.76% | 0.93% | 0.72% |
| ROA with Net Charge-Offs - W/O NCUSIF Expense | -1.88% | -0.14% | 0.27% | -0.51% | 0.40% | 0.38% | 0.70% | 0.47% | 0.80% | 0.90% | 0.73% |
| Non-Interest Expense to Average Assets | | | | | | | | | | | |
| Employee Compensation and Benefits | -12.08% | -1.52% | -1.62% | -1.33% | -1.44% | -1.33% | -1.63% | -1.82% | -1.67% | -1.48% | -1.57% |
| Travel and Conference Expense | -0.20% | -0.05% | -0.04% | -0.02% | -0.04% | -0.03% | -0.04% | -0.04% | -0.04% | -0.03% | -0.04% |
| Office Occupancy Expense | -0.09% | -0.09% | -0.22% | -0.12% | -0.22% | -0.22% | -0.26% | -0.25% | -0.25% | -0.21% | -0.23% |
| Office Operations Expense | -4.76% | -0.55% | -0.71% | -0.56% | -0.55% | -0.41% | -0.59% | -0.71% | -0.46% | -0.52% | -0.54% |
| Educational and Promotional Expense | -0.07% | -0.02% | -0.07% | -0.03% | -0.08% | -0.11% | -0.12% | -0.14% | -0.12% | -0.13% | -0.12% |
| Loan Servicing Expense | -0.15% | -0.07% | -0.13% | -0.07% | -0.27% | -0.20% | -0.29% | -0.30% | -0.20% | -0.29% | -0.27% |
| Professional and Outside Services | -0.43% | -0.20% | -0.24% | -0.40% | -0.46% | -0.48% | -0.45% | -0.26% | -0.26% | -0.15% | -0.26% |
| Member Insurance | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Operating Fees (Exam. and/or Supervision Fees) | -0.04% | -0.05% | -0.04% | -0.02% | -0.02% | -0.01% | -0.01% | -0.01% | -0.01% | -0.01% | -0.01% |
| Miscellaneous Operating Expenses | -0.19% | -0.08% | -0.07% | -0.04% | -0.05% | -0.06% | -0.05% | -0.10% | -0.07% | -0.03% | -0.05% |
| Total Non-Interest Expense | -18.02% | -2.63% | -3.13% | -2.60% | -3.13% | -2.85% | -3.45% | -3.63% | -3.09% | -2.86% | -3.09% |
| Other Performance Ratios | | | | | | | | | | | |
| Earning Asset Yield | 5.25% | 2.75% | 3.22% | 2.44% | 3.13% | 3.07% | 3.40% | 3.40% | 3.25% | 3.31% | 3.29% |
| Average Cost of Funds | -0.60% | -0.34% | -0.18% | -0.40% | -0.22% | -0.37% | -0.35% | -0.32% | -0.43% | -0.59% | -0.46% |
| FTE Employee / \$million of Loans & Share Drafts | 3.18 | 0.98 | 0.55 | 0.48 | 0.37 | 0.34 | 0.31 | 0.33 | 0.29 | 0.23 | 0.28 |
| Compensation & Benefits / FTE Emp. | \$40,943 | \$26,342 | \$53,551 | \$56,687 | \$57,363 | \$55,962 | \$65,079 | \$71,449 | \$70,908 | \$83,466 | \$72,532 |
| Compensation & Benefits / \$million Lns. & S.D.s | \$171,766 | \$28,978 | \$30,549 | \$26,349 | \$20,986 | \$19,017 | \$20,348 | \$23,890 | \$20,487 | \$19,617 | \$20,594 |
| Operating Expense / Loans & Share Drafts | -25.50% | -5.04% | -5.91% | -5.17% | -4.56% | -4.08% | -4.29% | -4.75% | -3.79% | -3.78% | -4.05% |
| Fee Income+Other Oper.Inc. / Loans & Share Drafts | 15.06% | 0.67% | 0.87% | 0.93% | 1.24% | 1.12% | 1.61% | 1.80% | 1.55% | 1.62% | 1.58% |
| Net Operating Expense / Loans & Share Drafts | -10.43% | -4.37% | -5.04% | -4.24% | -3.32% | -2.96% | -2.69% | -2.95% | -2.24% | -2.16% | -2.47% |
| Operating Expense / Operating Revenue | 87.82% | 72.66% | 89.05% | 108.39% | 84.79% | 85.11% | 81.62% | 85.18% | 79.85% | 76.67% | 80.10% |
| Total Fixed Assets / Shares & Equity | 1.27% | 0.65% | 0.82% | 0.83% | 2.12% | 2.59% | 2.22% | 2.84% | 2.94% | 1.34% | 2.02% |
| Net Loans to Total Shares and Deposits | 73.9% | 68.2% | 66.9% | 57.6% | 71.6% | 72.3% | 79.2% | 75.8% | 82.1% | 76.0% | 77.0% |
| Members / FTE Employee | 192.29 | 447.69 | 441.28 | 429.94 | 466.63 | 364.34 | 348.98 | 328.51 | 325.40 | 383.68 | 361.90 |

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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 | 3.3% | 0.7% | 0.5% | 1.0% | 1.0% | 0.7% | 0.8% | 0.8% | 0.6% | 0.5% | 0.6% |
| Total Investments | 30.8% | 48.2% | 52.3% | 56.7% | 42.0% | 38.3% | 29.6% | 29.4% | 24.9% | 29.1% | 29.9% |
| Unsecured Credit Card Loans/Lines of Credit | 0.0% | 0.0% | 0.7% | 0.3% | 1.7% | 1.9% | 2.5% | 2.2% | 2.1% | 4.0% | 3.0% |
| All Other Unsecured Loans/Lines of Credit | 13.4% | 5.4% | 3.1% | 2.7% | 2.5% | 2.4% | 2.4% | 1.8% | 1.0% | 1.7% | 1.8% |
| Short-Term Small Amount Loans (STS) | 0.5% | 0.0% | 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% | 0.2% | 0.5% | 0.0% | 0.7% | 0.4% | 0.4% | 0.7% | 0.5% |
| New Vehicle Loans | 4.0% | 7.6% | 6.9% | 5.3% | 6.2% | 5.3% | 3.9% | 5.6% | 5.4% | 6.8% | 5.8% |
| Used Vehicle Loans | 33.7% | 27.3% | 19.1% | 14.8% | 14.9% | 11.6% | 15.7% | 18.5% | 14.4% | 11.9% | 13.9% |
| Total 1st Mortgage Real Estate Lns/Line of Credit | 0.0% | 2.9% | 5.1% | 7.0% | 13.6% | 22.0% | 22.2% | 24.7% | 30.5% | 29.2% | 26.4% |
| Total Other Real Estate Loans/Lines of Credit | 0.0% | 1.4% | 4.8% | 4.5% | 7.5% | 6.2% | 8.0% | 5.4% | 5.5% | 8.2% | 7.1% |
| Leases Receivable | 0.0% | 0.0% | 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 | 9.7% | 5.6% | 6.2% | 6.0% | 7.3% | 7.7% | 10.0% | 5.3% | 9.1% | 3.9% | 6.3% |
| Other Loans (Purchased or to non-members) | 0.0% | 0.0% | 0.0% | 0.0% | 0.1% | 0.1% | 0.1% | 0.3% | 0.2% | 0.2% | 0.2% |
| Total Loans and Leases | 61.3% | 50.2% | 45.9% | 41.0% | 54.2% | 57.2% | 65.5% | 64.1% | 68.7% | 66.6% | 65.1% |
| Less: Allowance for Loan & Lease Losses | -1.0% | -0.7% | -0.3% | -1.2% | -0.4% | -0.3% | -0.5% | -0.5% | -0.4% | -0.5% | -0.5% |
| Net Loans and Leases | 60.3% | 49.5% | 45.6% | 39.8% | 53.8% | 56.8% | 65.0% | 63.7% | 68.3% | 66.1% | 64.7% |
| Total Other Assets | 5.6% | 1.6% | 1.6% | 2.5% | 3.3% | 4.2% | 4.6% | 6.2% | 6.2% | 4.3% | 4.8% |
| TOTAL ASSETS | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% |
| LIABILITIES, SHARES, AND EQUITY | | | | | | | | | | | |
| Total Liabilities | 0.3% | 12.9% | 19.5% | 18.8% | 14.5% | 10.9% | 7.1% | 4.8% | 5.3% | 1.9% | 4.9% |
| Share Drafts | 2.0% | 2.7% | 6.6% | 11.2% | 13.7% | 13.5% | 17.3% | 13.4% | 12.5% | 13.1% | 13.6% |
| Regular Shares | 76.0% | 54.6% | 47.6% | 36.3% | 36.5% | 31.2% | 29.2% | 33.7% | 25.7% | 26.6% | 28.6% |
| Money Market Shares | 0.0% | 0.0% | 4.2% | 9.3% | 9.5% | 14.4% | 18.9% | 21.1% | 25.5% | 21.9% | 20.9% |
| Share Certificates | 2.7% | 13.6% | 8.1% | 10.5% | 9.6% | 13.3% | 11.8% | 11.4% | 13.7% | 18.0% | 14.8% |
| IRA/KEOGH Accounts | 0.0% | 1.2% | 2.1% | 3.1% | 3.7% | 5.1% | 4.7% | 4.1% | 6.1% | 6.9% | 5.8% |
| All Other Shares | 0.8% | 1.6% | 0.0% | 0.0% | 2.2% | 0.6% | 0.9% | 0.6% | 0.0% | 1.0% | 0.8% |
| Non-Member Deposits | 1.6% | 0.0% | 0.0% | 0.6% | 0.6% | 0.9% | 0.1% | 0.4% | 0.1% | 0.1% | 0.2% |
| Total Shares and Deposits | 83.0% | 73.6% | 68.6% | 71.0% | 75.7% | 79.1% | 82.7% | 84.6% | 83.6% | 87.6% | 84.6% |
| Total Equity | 16.6% | 13.5% | 11.9% | 10.2% | 9.7% | 10.0% | 10.2% | 10.6% | 11.1% | 10.5% | 10.5% |
| TOTAL LIABILITIES, SHARES, AND EQUITY | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% |
| Net Worth | 17.0% | 13.5% | 11.9% | 10.2% | 9.8% | 10.1% | 10.3% | 10.9% | 11.2% | 10.9% | 10.8% |
| Total Equity + Allow. for Loan Loss | 17.6% | 14.2% | 12.2% | 11.3% | 10.2% | 10.3% | 10.7% | 11.1% | 11.5% | 10.9% | 11.0% |
| Balance Sheet Growth YTD Annualized | | | | | | | | | | | |
| Total Investments | 78.8% | -14.1% | 25.8% | -20.2% | 10.6% | -6.3% | 3.8% | 6.7% | -6.1% | -11.5% | -5.3% |
| Total Loans and Leases | 36.9% | -12.5% | 15.8% | -23.6% | -0.7% | -10.6% | 15.5% | 7.4% | 8.9% | 16.3% | 11.1% |
| TOTAL ASSETS | 46.9% | -13.1% | 20.6% | -22.1% | 4.0% | -8.7% | 12.0% | 7.2% | 5.1% | 6.4% | 5.7% |
| Total Liabilities | 0.0% | 1.8% | 22.0% | -24.1% | 13.5% | -10.2% | -5.9% | 40.3% | -5.3% | -8.1% | -1.3% |
| Total Shares and Deposits | 45.3% | -15.2% | 21.7% | -20.2% | 1.9% | -8.4% | 13.5% | 6.3% | 5.5% | 6.6% | 6.0% |
| Equity Capital | 57.2% | -13.8% | 12.7% | -30.0% | 7.5% | -10.0% | 14.4% | 2.9% | 7.2% | 8.5% | 6.6% |
| TOTAL LIABILITIES, SHARES, AND EQUITY | 46.9% | -13.1% | 20.6% | -22.1% | 4.0% | -8.7% | 12.0% | 7.2% | 5.1% | 6.4% | 5.7% |

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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 | 0.58% | 1.08% | 0.73% | 1.04% | 0.96% | 0.48% | 0.75% | 0.63% | 0.62% | 0.42% | 0.56% |
| Delinquent Loans / Total Capital | 2.0% | 3.8% | 2.8% | 3.8% | 5.1% | 2.7% | 4.6% | 3.6% | 3.7% | 2.5% | 3.3% |
| Delinquent Loans + OREO / Net Loans + OREO | 0.7% | 1.1% | 0.8% | 1.1% | 1.2% | 0.5% | 0.8% | 0.8% | 0.7% | 0.5% | 0.7% |
| Delinquent Loans > 6mo / Delinquent Loans | 0.0% | 25.8% | 31.1% | 42.5% | 21.2% | 24.2% | 38.7% | 19.0% | 34.5% | 17.6% | 26.5% |
| Allowance for Loan Losses/Net Loans | 1.61% | 1.36% | 0.72% | 2.97% | 0.79% | 0.55% | 0.79% | 0.72% | 0.55% | 0.71% | 0.71% |
| Loans 2 to less than 6 months Delinquent (\$000s) | \$5 | \$16 | \$22 | \$42 | \$158 | \$181 | \$454 | \$1,079 | \$2,241 | \$4,384 | \$481 |
| Loans 6 to less than 12 months Delinquent (\$000s) | \$0 | \$4 | \$7 | \$11 | \$33 | \$50 | \$195 | \$200 | \$510 | \$642 | \$108 |
| Loans 12 months and over Delinquent (\$000s) | \$0 | \$1 | \$3 | \$20 | \$9 | \$8 | \$92 | \$53 | \$670 | \$294 | \$65 |
| Total Delinquent Loans (\$000s) | \$5 | \$21 | \$32 | \$73 | \$200 | \$239 | \$740 | \$1,333 | \$3,421 | \$5,320 | \$655 |
| Delinquency by Category | | | | | | | | | | | |
| Unsecured Credit Card | 0.00% | 0.00% | 0.36% | 0.03% | 0.62% | 0.43% | 0.36% | 0.43% | 0.38% | 0.37% | 0.38% |
| STS Loans | 0.00% | 0.00% | 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% | 1.16% | 2.67% | 1.65% | 1.12% | 1.65% | 0.90% | 0.87% | 1.06% |
| New Vehicle Loans | 0.00% | 0.92% | 0.52% | 0.13% | 0.38% | 0.38% | 0.17% | 0.69% | 0.73% | 0.42% | 0.48% |
| Used Vehicle Loans | 0.57% | 1.33% | 1.13% | 1.40% | 0.67% | 0.85% | 0.76% | 0.85% | 0.58% | 0.58% | 0.69% |
| 1st Mortgage Fixed | 0.00% | 0.00% | 0.00% | 2.04% | 2.09% | 0.24% | 0.65% | 0.77% | 0.26% | 0.26% | 0.38% |
| 1st Mortgage Adj | 0.00% | 0.00% | 0.00% | 1.81% | 0.89% | 0.22% | 0.92% | 0.11% | 1.05% | 0.48% | 0.65% |
| Other RE Fixed | 0.00% | 0.00% | 0.70% | 1.08% | 2.11% | 0.43% | 0.93% | 1.05% | 0.18% | 0.59% | 0.65% |
| Other RE Adj | 0.00% | 0.00% | 0.22% | 0.10% | 0.34% | 0.80% | 0.23% | 0.19% | 0.75% | 0.18% | 0.27% |
| Leases Receivable | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| All Other Loans | 1.69% | 1.94% | 0.77% | 1.03% | 1.08% | 0.66% | 1.33% | 0.47% | 1.06% | 0.90% | 1.00% |
| Indirect Loans | 0.00% | 0.00% | 5.85% | 0.00% | 1.46% | 0.81% | 1.07% | 1.13% | 0.82% | 0.44% | 0.80% |
| Total 1st Mortgage Loans | 0.00% | 0.00% | 0.00% | 1.86% | 1.48% | 0.23% | 0.74% | 0.53% | 0.55% | 0.31% | 0.46% |
| MBL Delinquency Rate | 0.00% | 0.00% | 0.00% | 3.69% | 0.00% | 0.17% | 0.45% | 0.05% | 0.49% | 0.01% | 0.31% |
| MBL Delinquency as % of Total RE Loans | 0.00% | 0.00% | 0.00% | 0.35% | 0.00% | 0.02% | 0.13% | 0.01% | 0.26% | 0.00% | 0.07% |
| YTD Annualized | | | | | | | | | | | |
| Net Charge-Offs / Average Loans (Annualized) | 1.19% | 0.71% | 0.29% | 0.95% | 0.30% | 0.34% | 0.23% | 0.35% | 0.15% | 0.27% | 0.26% |
| Recoveries / Charge-Offs | 45.21% | 19.78% | 15.03% | 9.59% | 23.76% | 15.94% | 25.26% | 31.29% | 37.19% | 32.63% | 30.29% |
| Expected Charge-Offs / Net Loans | 0.12% | 0.56% | 0.48% | 0.67% | 0.34% | 0.25% | 0.35% | 0.36% | 0.32% | 0.28% | 0.31% |
| Provision for Loan Losses/Net Charge-Offs | 107.5% | 110.2% | 68.7% | 224.0% | 110.9% | 108.5% | 83.0% | 128.3% | 132.1% | 78.6% | 101.2% |
| Prov. for Loan Losses/Expected Charge-Offs | 1102.6% | 141.6% | 42.3% | 322.1% | 98.8% | 147.2% | 55.1% | 126.0% | 63.2% | 76.8% | 85.6% |
| Bankruptcies / Net Loans | 0.00% | 0.53% | 1.14% | 0.72% | 0.45% | 0.44% | 0.49% | 0.74% | 0.35% | 0.70% | 0.59% |
| Total Amount of Loans Charged-Off (\$000s) | \$15 | \$19 | \$13 | \$83 | \$84 | \$209 | \$286 | \$1,040 | \$1,289 | \$4,777 | \$420 |
| Total Amount of Recoveries (\$000s) | \$7 | \$4 | \$2 | \$8 | \$20 | \$33 | \$72 | \$326 | \$479 | \$1,559 | \$127 |
| Net Charge Offs (\$000s) | \$8 | \$15 | \$11 | \$75 | \$64 | \$176 | \$213 | \$715 | \$809 | \$3,219 | \$293 |
| Net Charge-Offs by Category | | | | | | | | | | | |
| Unsecured Credit Card Loans | 0.00% | 0.00% | 0.14% | 0.13% | 0.46% | 0.67% | 0.63% | 0.73% | 0.64% | 0.85% | 0.75% |
| STS Loans | 16.78% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 41.67% | 0.00% | 0.00% | 0.00% | 15.87% |
| Non-Federally Guaranteed Student Loans | 0.00% | 0.00% | 0.00% | 0.00% | 0.10% | 0.00% | 0.01% | 0.00% | 0.00% | 0.15% | 0.09% |
| New Vehicle Loans | 0.00% | 0.20% | 0.00% | -0.01% | 0.12% | 0.22% | 0.09% | 0.20% | 0.40% | 0.31% | 0.27% |
| Used Vehicle Loans | 0.92% | 0.61% | 0.31% | 1.27% | 0.38% | 0.76% | 0.28% | 0.73% | 0.26% | 0.50% | 0.47% |
| Total 1st Mortgage RE Loans/LOC | 0.00% | 1.17% | 0.33% | 0.61% | 0.06% | 0.04% | 0.08% | 0.06% | 0.01% | 0.01% | 0.03% |
| Total Other RE Loans/ LOC | 0.00% | 0.00% | 0.00% | 2.26% | 0.12% | 0.22% | 0.02% | -0.10% | -0.04% | 0.01% | 0.03% |
| Leases Receivable | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| All Other Loans | 3.18% | 2.39% | 0.60% | 0.43% | 1.15% | -0.01% | 0.72% | 0.94% | 1.09% | -2.42% | -0.27% |
| Indirect Loans | 0.00% | 2.22% | 1.56% | 2.51% | 0.93% | 0.90% | 0.44% | 0.90% | 0.44% | 0.36% | 0.55% |
| Number of Credit Unions in Each Peer Group: | 5 | 14 | 13 | 15 | 23 | 12 | 21 | 8 | 5 | 5 | 121 |

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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 | 0.00% | 1.49% | 6.88% | 33.05% | 9.66% | 4.54% | 5.34% | 5.25% | 0.58% | 0.00% | 2.47% |
| Credit Unions - Deposits in and Loans to | 0.00% | 2.71% | 7.19% | 13.08% | 5.80% | 1.99% | 2.94% | 2.63% | 0.05% | 0.00% | 1.24% |
| Total Investments in Corporate Credit Unions* | 45.62% | 31.98% | 26.20% | 61.67% | 24.03% | 42.37% | 21.73% | 6.51% | 1.16% | 2.00% | 8.67% |
| Marketable Securities | 0.00% | 100.20% | 167.04% | 184.62% | 162.38% | 164.02% | 105.05% | 181.87% | 103.96% | 150.47% | 140.34% |
| All Other Investments | 27.51% | 151.07% | 205.38% | 220.54% | 209.87% | 153.27% | 118.24% | 42.12% | 77.22% | 37.40% | 71.82% |
| Total Investments | 181.09% | 356.86% | 439.50% | 557.38% | 427.93% | 377.72% | 288.53% | 270.27% | 221.50% | 267.95% | 277.44% |
| Unsecured Loans | 78.60% | 39.76% | 32.11% | 29.75% | 42.48% | 42.35% | 47.51% | 37.05% | 27.26% | 52.68% | 43.91% |
| Vehicle Loans | 222.04% | 258.56% | 218.35% | 198.02% | 215.54% | 166.78% | 191.12% | 221.07% | 176.44% | 171.78% | 183.67% |
| New Vehicle Loans | 23.65% | 56.33% | 58.02% | 52.31% | 63.30% | 52.09% | 37.92% | 51.04% | 47.85% | 62.58% | 54.28% |
| Used Vehicle Loans | 198.39% | 202.23% | 160.32% | 145.71% | 152.24% | 114.69% | 153.20% | 170.03% | 128.59% | 109.20% | 129.38% |
| Total Real Estate | 0.00% | 31.67% | 83.14% | 113.74% | 214.71% | 278.12% | 294.31% | 276.00% | 321.21% | 344.59% | 311.62% |
| 1st Mortgage | 0.00% | 21.23% | 42.88% | 69.05% | 138.26% | 217.26% | 216.56% | 226.51% | 272.16% | 268.88% | 245.42% |
| 1st Mortgage Fxd | 0.00% | 3.88% | 23.86% | 15.09% | 67.99% | 98.72% | 142.45% | 144.25% | 172.10% | 216.85% | 174.05% |
| 1st Mortgage Adj | 0.00% | 17.35% | 19.02% | 53.96% | 70.27% | 118.54% | 74.11% | 82.26% | 100.06% | 52.02% | 71.37% |
| 2nd Mortgage | 0.00% | 10.44% | 40.24% | 44.69% | 76.45% | 60.87% | 77.74% | 49.49% | 49.04% | 75.72% | 66.21% |
| Closed-End Fxd | 0.00% | 4.33% | 21.80% | 13.21% | 29.78% | 29.43% | 30.27% | 20.09% | 30.79% | 29.06% | 28.19% |
| Closed-End Adj | 0.00% | 2.54% | 0.00% | 0.00% | 12.79% | 0.33% | 1.88% | 2.02% | 3.85% | 5.96% | 4.39% |
| Open-End Adj | 0.00% | 3.57% | 15.78% | 31.48% | 33.74% | 30.51% | 44.79% | 26.78% | 13.30% | 40.66% | 33.16% |
| Open-End Fxd | 0.00% | 0.00% | 2.66% | 0.00% | 0.14% | 0.58% | 0.80% | 0.59% | 1.10% | 0.04% | 0.46% |
| Other RE Loans | 0.00% | 0.00% | 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% | 0.19% | 0.08% |
| All Other Loans/Lines of Credit to Members | 57.20% | 41.33% | 51.97% | 58.61% | 73.99% | 75.57% | 97.26% | 48.54% | 81.46% | 35.82% | 58.26% |
| Total Loans | 360.82% | 371.33% | 385.56% | 402.47% | 552.76% | 563.92% | 638.27% | 589.00% | 611.98% | 613.20% | 604.43% |
| Indirect Loans | 0.00% | 1.79% | 10.71% | 4.10% | 52.48% | 60.18% | 61.77% | 128.57% | 102.26% | 57.93% | 74.46% |
| Percent of Vehicle Loans | 0.00% | 0.69% | 4.90% | 2.07% | 24.35% | 36.08% | 32.32% | 58.16% | 57.96% | 33.73% | 40.54% |
| Business Loans | 0.00% | 1.07% | 0.67% | 10.67% | 15.92% | 34.21% | 83.69% | 74.95% | 170.10% | 36.29% | 71.90% |
| Participation Loans | 0.00% | 1.66% | 2.28% | 1.33% | 7.91% | 0.00% | 0.02% | 3.44% | 0.07% | 35.38% | 16.46% |
| Total Mortgage Exposure** | 0.00% | 31.67% | 83.14% | 113.77% | 217.09% | 304.05% | 314.77% | 354.72% | 351.00% | 472.95% | 388.03% |
| Total Real Estate | 0.00% | 31.67% | 83.14% | 113.74% | 214.71% | 278.12% | 294.31% | 276.00% | 321.21% | 344.59% | 311.62% |
| RE Business Loans | 0.00% | 0.00% | 0.00% | 6.09% | 10.40% | 20.27% | 32.86% | 54.91% | 109.29% | 31.07% | 47.48% |
| Mortgage-Backed Investments | 0.00% | 0.00% | 0.00% | 0.03% | 2.38% | 25.92% | 20.46% | 78.72% | 29.79% | 128.35% | 76.41% |
| Federal Agency Securities (Mtg Backed) | 0.00% | 0.00% | 0.00% | 0.03% | 2.38% | 25.92% | 20.45% | 78.48% | 29.79% | 111.15% | 68.75% |
| Total Other Mortgage Backed Securities | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.01% | 0.23% | 0.00% | 17.20% | 7.66% |



