

December 31, 2017

| <b>Earnings to Average Assets<br/>YTD Annualized</b> | <b>Peer<br/>&lt;2mm</b> | <b>Peer<br/>2-5mm</b> | <b>Peer<br/>5-10mm</b> | <b>Peer<br/>10-20mm</b> | <b>Peer<br/>20-50mm</b> | <b>Peer<br/>50-100mm</b> | <b>Peer<br/>100-200mm</b> | <b>Peer<br/>200-500mm</b> | <b>Peer<br/>500mm-1B</b> | <b>Peer<br/>GT 1 Billion</b> | <b>Peer<br/>ALL FICUs</b> |
|--|-------------------------|-----------------------|------------------------|-------------------------|-------------------------|--------------------------|---------------------------|---------------------------|--------------------------|------------------------------|---------------------------|
| Investment Yield                                     | 0.63%                   | 0.64%                 | 0.87%                  | 0.97%                   | 0.90%                   | 1.10%                    | 0.89%                     | 1.63%                     | 0.94%                    | 1.32%                        | 1.30%                     |
| Loan Yield   | 9.10%                   | 8.38%                 | 5.47%                  | 6.23%                   | 6.11%                   | 6.20%                    | 4.38%                     | 5.40%                     | 4.15%                    | 4.78%                        | 4.81%                     |
| Net Loan Yield After NCOs                            | 7.55%                   | 6.02%                 | 5.18%                  | 5.47%                   | 4.74%                   | 5.45%                    | 3.93%                     | 4.81%                     | 3.51%                    | 4.34%                        | 4.34%                     |
| Asset Yield  | 3.75%                   | 5.10%                 | 2.73%                  | 3.30%                   | 3.32%                   | 3.73%                    | 2.96%                     | 3.90%                     | 3.11%                    | 3.40%                        | 3.41%                     |
| Cost of Funds  | -0.40%                  | -0.19%                | -0.22%                 | -0.26%                  | -0.32%                  | -0.35%                   | -0.24%                    | -0.41%                    | -0.65%                   | -0.86%                       | -0.80%                    |
| Gross Spread   | 3.35%                   | 4.91%                 | 2.52%                  | 3.04%                   | 3.00%                   | 3.38%                    | 2.72%                     | 3.49%                     | 2.46%                    | 2.55%                        | 2.62%                     |
| Provision Expense                                    | -0.68%                  | -1.49%                | -0.08%                 | -0.31%                  | -0.56%                  | -0.43%                   | -0.31%                    | -0.44%                    | -0.55%                   | -0.31%                       | -0.33%                    |
| Net Spread after Provision Expense                   | 2.67%                   | 3.42%                 | 2.44%                  | 2.73%                   | 2.44%                   | 2.95%                    | 2.40%                     | 3.05%                     | 1.92%                    | 2.24%                        | 2.28%                     |
| Total Non-Interest Income                            | 0.11%                   | 2.04%                 | 0.93%                  | 0.49%                   | 1.23%                   | 1.26%                    | 1.84%                     | 1.87%                     | 0.77%                    | 0.88%                        | 0.95%                     |
| Total Non-Interest Expense                           | -4.37%                  | -5.95%                | -2.91%                 | -3.13%                  | -3.82%                  | -4.03%                   | -3.70%                    | -4.23%                    | -2.09%                   | -2.39%                       | -2.55%                    |
| Net Operating Expense                                | -4.26%                  | -3.91%                | -1.98%                 | -2.64%                  | -2.59%                  | -2.77%                   | -1.86%                    | -2.36%                    | -1.32%                   | -1.51%                       | -1.59%                    |
| Non-Operating Gains (Losses)                         | 0.00%                   | 0.00%                 | -0.02%                 | 0.01%                   | -0.01%                  | 0.00%                    | -0.01%                    | 0.01%                     | 0.00%                    | 0.05%                        | 0.04%                     |
| 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%                  | -0.01%                  | 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%                     | 0.00%                    | 0.00%                        | 0.00%                     |
| Return on Assets (ROA with Provision for LL)         | -1.59%                  | -0.49%                | 0.44%                  | 0.09%                   | -0.16%                  | 0.18%                    | 0.54%                     | 0.70%                     | 0.59%                    | 0.77%                        | 0.73%                     |
| Net Charge-Offs                                      | -0.57%                  | -1.36%                | -0.12%                 | -0.34%                  | -0.65%                  | -0.40%                   | -0.28%                    | -0.37%                    | -0.44%                   | -0.27%                       | -0.29%                    |
| ROA (with Net Charge-offs)                           | -1.48%                  | -0.36%                | 0.40%                  | 0.06%                   | -0.24%                  | 0.21%                    | 0.57%                     | 0.78%                     | 0.69%                    | 0.81%                        | 0.77%                     |
| ROA with Provision for LL - W/O NCUSIF Expense       | -1.59%                  | -0.49%                | 0.44%                  | 0.10%                   | -0.16%                  | 0.18%                    | 0.54%                     | 0.70%                     | 0.59%                    | 0.77%                        | 0.73%                     |
| ROA with Net Charge-Offs - W/O NCUSIF Expense        | -1.48%                  | -0.36%                | 0.40%                  | 0.07%                   | -0.24%                  | 0.21%                    | 0.57%                     | 0.78%                     | 0.70%                    | 0.81%                        | 0.77%                     |
| <b>Non-Interest Expense to Average Assets</b>        |                         |                       |                        |                         |                         |                          |                           |                           |                          |                              |                           |
| Employee Compensation and Benefits                   | -2.33%                  | -3.49%                | -1.32%                 | -1.52%                  | -1.93%                  | -1.87%                   | -1.73%                    | -2.15%                    | -1.09%                   | -1.38%                       | -1.43%                    |
| Travel and Conference Expense                        | 0.00%                   | -0.02%                | -0.02%                 | -0.02%                  | -0.04%                  | -0.03%                   | -0.05%                    | -0.05%                    | -0.02%                   | -0.02%                       | -0.02%                    |
| Office Occupancy Expense                             | 0.00%                   | -0.11%                | -0.06%                 | -0.25%                  | -0.24%                  | -0.27%                   | -0.28%                    | -0.27%                    | -0.21%                   | -0.19%                       | -0.20%                    |
| Office Operations Expense                            | -1.48%                  | -1.51%                | -0.46%                 | -0.60%                  | -0.65%                  | -0.75%                   | -0.79%                    | -0.75%                    | -0.36%                   | -0.49%                       | -0.51%                    |
| Educational and Promotional Expense                  | 0.00%                   | -0.01%                | -0.02%                 | -0.02%                  | -0.06%                  | -0.10%                   | -0.09%                    | -0.14%                    | -0.03%                   | -0.04%                       | -0.05%                    |
| Loan Servicing Expense                               | -0.23%                  | -0.36%                | -0.09%                 | -0.19%                  | -0.24%                  | -0.24%                   | -0.27%                    | -0.26%                    | -0.20%                   | -0.04%                       | -0.07%                    |
| Professional and Outside Services                    | -0.23%                  | -0.33%                | -0.77%                 | -0.43%                  | -0.55%                  | -0.66%                   | -0.43%                    | -0.43%                    | -0.19%                   | -0.15%                       | -0.19%                    |
| Member Insurance                                     | 0.00%                   | 0.00%                 | 0.00%                  | -0.01%                  | 0.00%                   | 0.00%                    | 0.00%                     | 0.00%                     | -0.01%                   | 0.00%                        | 0.00%                     |
| Operating Fees (Exam. and/or Supervision Fees)       | 0.00%                   | -0.06%                | -0.04%                 | -0.04%                  | -0.02%                  | -0.03%                   | -0.02%                    | -0.02%                    | -0.02%                   | 0.00%                        | -0.01%                    |
| Miscellaneous Operating Expenses                     | -0.11%                  | -0.06%                | -0.13%                 | -0.06%                  | -0.10%                  | -0.08%                   | -0.05%                    | -0.15%                    | 0.04%                    | -0.06%                       | -0.06%                    |
| Total Non-Interest Expense                           | -4.37%                  | -5.95%                | -2.91%                 | -3.13%                  | -3.82%                  | -4.03%                   | -3.70%                    | -4.23%                    | -2.09%                   | -2.39%                       | -2.55%                    |
| <b>Other Performance Ratios</b>                      |                         |                       |                        |                         |                         |                          |                           |                           |                          |                              |                           |
| Earning Asset Yield                                  | 3.76%                   | 5.13%                 | 2.80%                  | 3.41%                   | 3.58%                   | 3.83%                    | 3.39%                     | 4.00%                     | 3.29%                    | 3.51%                        | 3.53%                     |
| Average Cost of Funds                                | -0.61%                  | -0.25%                | -0.27%                 | -0.33%                  | -0.43%                  | -0.41%                   | -0.30%                    | -0.45%                    | -0.75%                   | -0.92%                       | -0.87%                    |
| FTE Employee / \$million of Loans & Share Drafts     | 2.38                    | 1.20                  | 0.66                   | 0.59                    | 0.49                    | 0.46                     | 0.45                      | 0.37                      | 0.37                     | 0.25                         | 0.27                      |
| Compensation & Benefits / FTE Emp.                   | \$27,333                | \$49,131              | \$36,338               | \$50,823                | \$71,794                | \$60,369                 | \$53,991                  | \$70,934                  | \$25,653                 | \$77,044                     | \$72,596                  |
| Compensation & Benefits / \$million Lns. & S.D.s     | \$65,099                | \$57,940              | \$24,633               | \$30,279                | \$34,528                | \$28,496                 | \$23,021                  | \$26,854                  | \$12,030                 | \$19,240                     | \$19,795                  |
| Operating Expense / Loans & Share Drafts             | -12.24%                 | -9.87%                | -5.52%                 | -6.25%                  | -6.85%                  | -6.13%                   | -4.91%                    | -5.29%                    | -2.30%                   | -3.32%                       | -3.52%                    |
| Fee Income+Other Oper.Inc. / Loans & Share Drafts    | 0.32%                   | 3.38%                 | 1.81%                  | 0.99%                   | 2.22%                   | 1.91%                    | 2.45%                     | 2.34%                     | 0.89%                    | 1.22%                        | 1.32%                     |
| Net Operating Expense / Loans & Share Drafts         | -11.92%                 | -6.49%                | -3.71%                 | -5.26%                  | -4.64%                  | -4.22%                   | -2.46%                    | -2.95%                    | -1.42%                   | -2.10%                       | -2.20%                    |
| Operating Expense / Operating Revenue                | 123.96%                 | 86.01%                | 55.32%                 | 89.43%                  | 91.02%                  | 87.87%                   | 81.95%                    | 80.33%                    | 80.71%                   | 75.87%                       | 76.60%                    |
| Total Fixed Assets / Shares & Equity                 | 0.00%                   | 0.06%                 | 0.27%                  | 1.18%                   | 2.48%                   | 2.74%                    | 3.11%                     | 2.96%                     | 2.50%                    | 2.52%                        | 2.55%                     |
| Net Loans to Total Shares and Deposits               | 57.7%                   | 75.0%                 | 48.1%                  | 59.5%                   | 61.8%                   | 65.3%                    | 70.5%                     | 78.1%                     | 75.4%                    | 69.3%                        | 69.8%                     |
| Members / FTE Employee                               | 460.67                  | 432.47                | 481.57                 | 558.87                  | 460.71                  | 373.30                   | 354.27                    | 438.69                    | 361.40                   | 391.28                       | 394.23                    |

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| Balance Sheet Mixes                               | Peer<br><2mm  | Peer<br>2-5mm | Peer<br>5-10mm | Peer<br>10-20mm | Peer<br>20-50mm | Peer<br>50-100mm | Peer<br>100-200mm | Peer<br>200-500mm | Peer<br>500mm-1B | Peer<br>GT 1 Billion | Peer<br>ALL FICUs |
|---|---------------|---------------|----------------|-----------------|-----------------|------------------|-------------------|-------------------|------------------|----------------------|-------------------|
| <b>ASSETS</b>                                     |               |               |                |                 |                 |                  |                   |                   |                  |                      |                   |
| Cash and Cash Equivalents                         | 0.0%          | 0.9%          | 1.2%           | 1.6%            | 1.0%            | 1.5%             | 1.6%              | 1.3%              | 1.0%             | 1.0%                 | 1.0%              |
| Total Investments                                 | 62.1%         | 42.8%         | 58.5%          | 49.5%           | 48.7%           | 41.2%            | 33.3%             | 29.3%             | 28.8%            | 32.4%                | 32.6%             |
| Unsecured Credit Card Loans/Lines of Credit       | 0.0%          | 1.4%          | 1.2%           | 1.6%            | 2.4%            | 2.4%             | 2.7%              | 3.7%              | 4.6%             | 2.3%                 | 2.4%              |
| All Other Unsecured Loans/Lines of Credit         | 18.8%         | 18.5%         | 6.8%           | 9.4%            | 4.6%            | 6.3%             | 4.3%              | 3.9%              | 2.5%             | 3.1%                 | 3.3%              |
| Short-Term Small Amount Loans (STS)               | 0.0%          | 0.7%          | 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%           | 0.0%            | 0.0%            | 0.1%             | 0.0%              | 0.0%              | 0.0%             | 0.1%                 | 0.1%              |
| New Vehicle Loans                                 | 2.5%          | 5.7%          | 5.9%           | 9.8%            | 5.3%            | 7.4%             | 9.2%              | 7.3%              | 7.6%             | 3.5%                 | 4.0%              |
| Used Vehicle Loans                                | 16.6%         | 29.4%         | 16.5%          | 13.5%           | 17.3%           | 16.1%            | 22.3%             | 19.7%             | 10.3%            | 8.6%                 | 9.7%              |
| Total 1st Mortgage Real Estate Lns/Line of Credit | 0.0%          | 0.3%          | 1.8%           | 11.9%           | 10.3%           | 13.4%            | 14.8%             | 25.8%             | 39.2%            | 41.4%                | 39.1%             |
| Total Other Real Estate Loans/Lines of Credit     | 0.0%          | 0.3%          | 7.0%           | 0.6%            | 7.1%            | 7.0%             | 6.3%              | 3.8%              | 1.5%             | 4.0%                 | 4.1%              |
| 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  | 0.0%          | 0.0%          | 0.0%           | 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%              | 0.0%             | 0.0%                 | 0.0%              |
| Total Loans and Leases                            | 37.9%         | 56.4%         | 39.3%          | 46.8%           | 47.0%           | 52.7%            | 59.8%             | 64.1%             | 65.5%            | 63.1%                | 62.8%             |
| Less: Allowance for Loan & Lease Losses           | -1.0%         | -1.3%         | -0.5%          | -0.4%           | -0.6%           | -0.5%            | -0.4%             | -0.5%             | -1.4%            | -0.6%                | -0.6%             |
| Net Loans and Leases                              | 36.9%         | 55.1%         | 38.7%          | 46.4%           | 46.4%           | 52.2%            | 59.4%             | 63.7%             | 64.2%            | 62.5%                | 62.1%             |
| Total Other Assets                                | 1.0%          | 1.2%          | 1.5%           | 2.5%            | 3.9%            | 5.2%             | 5.6%              | 5.7%              | 6.0%             | 4.1%                 | 4.3%              |
| <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>100.0%</b>    | <b>100.0%</b>        | <b>100.0%</b>     |
| <b>Total Liabilities</b>                          | <b>0.0%</b>   | <b>8.4%</b>   | <b>5.7%</b>    | <b>8.8%</b>     | <b>13.4%</b>    | <b>7.4%</b>      | <b>3.9%</b>       | <b>6.6%</b>       | <b>3.4%</b>      | <b>0.8%</b>          | <b>1.5%</b>       |
| Share Drafts                                      | 0.0%          | 3.8%          | 11.8%          | 5.8%            | 10.4%           | 12.4%            | 17.1%             | 16.1%             | 11.3%            | 10.7%                | 11.2%             |
| Regular Shares                                    | 65.7%         | 61.8%         | 50.1%          | 44.5%           | 35.3%           | 35.2%            | 33.0%             | 33.3%             | 17.5%            | 14.5%                | 16.7%             |
| Money Market Shares                               | 0.0%          | 0.0%          | 7.6%           | 6.8%            | 10.7%           | 13.4%            | 15.9%             | 13.0%             | 35.5%            | 43.7%                | 40.3%             |
| Share Certificates                                | 0.0%          | 9.6%          | 5.9%           | 15.5%           | 12.5%           | 11.2%            | 11.1%             | 13.6%             | 17.5%            | 11.6%                | 11.9%             |
| IRA/KEOGH Accounts                                | 0.0%          | 0.0%          | 6.3%           | 5.6%            | 6.7%            | 8.2%             | 6.4%              | 5.8%              | 4.9%             | 9.5%                 | 9.0%              |
| All Other Shares                                  | 0.0%          | 0.0%          | 0.0%           | 0.3%            | 0.1%            | 0.1%             | 0.4%              | 0.1%              | 0.2%             | 0.6%                 | 0.6%              |
| Non-Member Deposits                               | 0.0%          | 0.0%          | 0.0%           | 0.0%            | 0.5%            | 0.1%             | 0.8%              | 0.3%              | 0.0%             | 0.3%                 | 0.3%              |
| Total Shares and Deposits                         | 65.7%         | 75.2%         | 81.7%          | 78.6%           | 76.2%           | 80.8%            | 84.8%             | 82.1%             | 86.9%            | 91.1%                | 89.9%             |
| Total Equity                                      | 34.3%         | 16.4%         | 12.6%          | 12.6%           | 10.4%           | 11.8%            | 11.3%             | 11.3%             | 9.6%             | 8.2%                 | 8.5%              |
| <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>     | <b>100.0%</b>    | <b>100.0%</b>        | <b>100.0%</b>     |
| Net Worth   | 34.3%         | 16.4%         | 12.6%          | 12.6%           | 10.5%           | 12.0%            | 11.4%             | 11.5%             | 11.8%            | 8.5%                 | 8.9%              |
| Total Equity + Allow. for Loan Loss               | 35.3%         | 17.7%         | 13.1%          | 13.0%           | 11.0%           | 12.3%            | 11.8%             | 11.8%             | 11.0%            | 8.8%                 | 9.2%              |
| <b>Balance Sheet Growth<br/>YTD Annualized</b>    |               |               |                |                 |                 |                  |                   |                   |                  |                      |                   |
| Total Investments                                 | -3.3%         | 14.4%         | -8.1%          | -9.5%           | -7.0%           | 28.2%            | -28.1%            | 31.9%             | -5.7%            | 4.9%                 | 4.9%              |
| Total Loans and Leases                            | -0.3%         | -12.5%        | -21.7%         | 2.5%            | -14.7%          | 21.8%            | -37.7%            | 29.5%             | -32.5%           | 11.1%                | 8.1%              |
| <b>TOTAL ASSETS</b>                               | <b>-2.5%</b>  | <b>-2.6%</b>  | <b>-14.5%</b>  | <b>-3.4%</b>    | <b>-10.9%</b>   | <b>23.7%</b>     | <b>-34.3%</b>     | <b>29.5%</b>      | <b>-26.0%</b>    | <b>9.0%</b>          | <b>7.1%</b>       |
| Total Liabilities                                 | 0.0%          | 25.5%         | -10.9%         | -6.3%           | 16.8%           | 35.3%            | -58.7%            | 239.0%            | -59.9%           | 41.5%                | 20.5%             |
| Total Shares and Deposits                         | -1.5%         | -4.9%         | -11.2%         | -3.7%           | -14.2%          | 22.8%            | -32.7%            | 23.6%             | -24.6%           | 8.7%                 | 6.7%              |
| Equity Capital                                    | -4.5%         | -3.0%         | -32.2%         | 0.9%            | -12.9%          | 23.5%            | -32.0%            | 28.0%             | -14.3%           | 10.3%                | 8.4%              |
| <b>TOTAL LIABILITIES, SHARES, AND EQUITY</b>      | <b>-2.5%</b>  | <b>-2.6%</b>  | <b>-14.5%</b>  | <b>-3.4%</b>    | <b>-10.9%</b>   | <b>23.7%</b>     | <b>-34.3%</b>     | <b>29.5%</b>      | <b>-26.0%</b>    | <b>9.0%</b>          | <b>7.1%</b>       |

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| Loan Quality                                       | Peer<br><2mm | Peer<br>2-5mm | Peer<br>5-10mm | Peer<br>10-20mm | Peer<br>20-50mm | Peer<br>50-100mm | Peer<br>100-200mm | Peer<br>200-500mm | Peer<br>500mm-1B | Peer<br>GT 1 Billion | Peer<br>ALL FICUs |
|--|--------------|---------------|----------------|-----------------|-----------------|------------------|-------------------|-------------------|------------------|----------------------|-------------------|
| Delinquent Loans / Net Loans                       | 3.79%        | 1.40%         | 2.09%          | 3.58%           | 2.17%           | 2.17%            | 0.83%             | 1.01%             | 1.92%            | 1.64%                | 1.62%             |
| Delinquent Loans / Total Capital                   | 4.1%         | 4.5%          | 6.3%           | 12.9%           | 9.2%            | 9.3%             | 4.2%              | 5.5%              | 11.4%            | 11.8%                | 11.0%             |
| Delinquent Loans + OREO / Net Loans + OREO         | 3.9%         | 1.5%          | 2.3%           | 3.8%            | 2.5%            | 2.4%             | 1.2%              | 1.2%              | 2.1%             | 1.7%                 | 1.7%              |
| Delinquent Loans > 6mo / Delinquent Loans          | 12.0%        | 5.3%          | 28.3%          | 45.3%           | 14.1%           | 32.5%            | 33.9%             | 22.1%             | 18.4%            | 19.9%                | 20.2%             |
| Allowance for Loan Losses/Net Loans                | 2.81%        | 2.31%         | 1.34%          | 0.82%           | 1.38%           | 1.04%            | 0.76%             | 0.75%             | 2.15%            | 1.03%                | 1.04%             |
| Loans 2 to less than 6 months Delinquent (\$000s)  | \$7          | \$30          | \$52           | \$129           | \$340           | \$552            | \$513             | \$1,662           | \$8,226          | \$64,197             | \$6,111           |
| Loans 6 to less than 12 months Delinquent (\$000s) | \$0          | \$1           | \$5            | \$61            | \$37            | \$183            | \$142             | \$355             | \$1,192          | \$11,870             | \$1,140           |
| Loans 12 months and over Delinquent (\$000s)       | \$1          | \$0           | \$15           | \$47            | \$19            | \$83             | \$122             | \$118             | \$669            | \$4,041              | \$410             |
| Total Delinquent Loans (\$000s)                    | \$8          | \$31          | \$72           | \$237           | \$395           | \$817            | \$776             | \$2,135           | \$10,086         | \$80,108             | \$7,661           |
| <b>Delinquency by Category</b>                     |              |               |                |                 |                 |                  |                   |                   |                  |                      |                   |
| Unsecured Credit Card                              | 0.00%        | 0.17%         | 0.54%          | 0.15%           | 0.33%           | 0.37%            | 0.37%             | 0.65%             | 0.95%            | 0.60%                | 0.60%             |
| STS Loans  | 0.00%        | 6.74%         | 0.00%          | 0.00%           | 1.58%           | 3.08%            | 0.00%             | 0.00%             | 0.00%            | 0.00%                | 2.78%             |
| Non-Federally Guaranteed Student Loans             | 0.00%        | 0.00%         | 0.00%          | 0.00%           | 0.00%           | 0.00%            | 0.00%             | 0.00%             | 0.00%            | 2.77%                | 2.73%             |
| New Vehicle Loans                                  | 0.00%        | 0.00%         | 2.77%          | 6.21%           | 0.62%           | 1.27%            | 0.47%             | 0.82%             | 0.92%            | 0.65%                | 0.71%             |
| Used Vehicle Loans                                 | 3.81%        | 1.34%         | 2.18%          | 2.53%           | 2.49%           | 1.90%            | 0.92%             | 1.12%             | 1.71%            | 1.45%                | 1.44%             |
| 1st Mortgage Fixed                                 | 0.00%        | 0.00%         | 0.00%          | 4.71%           | 2.74%           | 2.16%            | 0.25%             | 1.01%             | 2.35%            | 0.85%                | 1.05%             |
| 1st Mortgage Adj                                   | 0.00%        | 0.00%         | 0.00%          | 0.00%           | 3.76%           | 1.67%            | 1.06%             | 0.78%             | 1.31%            | 2.19%                | 2.15%             |
| Other RE Fixed                                     | 0.00%        | 0.00%         | 7.61%          | 0.00%           | 0.00%           | 3.11%            | 2.60%             | 0.70%             | 2.22%            | 1.04%                | 1.37%             |
| Other RE Adj                                       | 0.00%        | 0.00%         | 1.34%          | 5.98%           | 1.65%           | 4.01%            | 0.43%             | 0.90%             | 1.59%            | 0.45%                | 0.59%             |
| 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                                    | 0.00%        | 0.00%         | 0.00%          | 0.00%           | 0.00%           | 0.00%            | 0.00%             | 0.00%             | 0.00%            | 0.00%                | 0.00%             |
| Indirect Loans                                     | 0.00%        | 0.00%         | 0.00%          | 0.00%           | 2.40%           | 2.28%            | 0.58%             | 1.83%             | 1.61%            | 0.49%                | 0.82%             |
| Total 1st Mortgage Loans                           | 0.00%        | 0.00%         | 0.00%          | 2.05%           | 3.29%           | 2.02%            | 0.42%             | 0.88%             | 2.17%            | 1.94%                | 1.90%             |
| MBL Delinquency Rate                               | 0.00%        | 0.00%         | 0.00%          | 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%             | 0.00%            | 0.00%                | 0.00%             |
| <b>YTD Annualized</b>                              |              |               |                |                 |                 |                  |                   |                   |                  |                      |                   |
| Net Charge-Offs / Average Loans (Annualized)       | 1.54%        | 2.36%         | 0.29%          | 0.76%           | 1.37%           | 0.75%            | 0.46%             | 0.58%             | 0.63%            | 0.44%                | 0.47%             |
| Recoveries / Charge-Offs                           | 23.08%       | 5.03%         | 38.38%         | 8.92%           | 14.37%          | 16.98%           | 26.45%            | 16.51%            | 18.01%           | 13.65%               | 14.53%            |
| Expected Charge-Offs / Net Loans                   | 1.26%        | 0.43%         | 0.97%          | 1.12%           | 0.81%           | 0.74%            | 0.43%             | 0.39%             | 0.55%            | 0.49%                | 0.50%             |
| Provision for Loan Losses/Net Charge-Offs          | 120.0%       | 109.4%        | 67.2%          | 90.2%           | 87.0%           | 108.9%           | 111.9%            | 120.1%            | 124.3%           | 115.0%               | 114.8%            |
| Prov. for Loan Losses/Expected Charge-Offs         | 150.9%       | 611.3%        | 20.6%          | 61.6%           | 150.0%          | 111.1%           | 120.7%            | 179.7%            | 145.4%           | 103.1%               | 109.7%            |
| Bankruptcies / Net Loans                           | 0.00%        | 0.13%         | 1.84%          | 0.94%           | 1.22%           | 0.85%            | 0.56%             | 0.49%             | 0.77%            | 0.69%                | 0.69%             |
| Total Amount of Loans Charged-Off (\$000s)         | \$4          | \$60          | \$20           | \$54            | \$291           | \$323            | \$709             | \$1,338           | \$5,926          | \$23,298             | \$2,506           |
| Total Amount of Recoveries (\$000s)                | \$1          | \$3           | \$8            | \$5             | \$42            | \$55             | \$188             | \$221             | \$1,067          | \$3,181              | \$364             |
| Net Charge Offs (\$000s)                           | \$3          | \$57          | \$12           | \$49            | \$249           | \$268            | \$522             | \$1,117           | \$4,859          | \$20,118             | \$2,142           |
| <b>Net Charge-Offs by Category</b>                 |              |               |                |                 |                 |                  |                   |                   |                  |                      |                   |
| Unsecured Credit Card Loans                        | 0.00%        | 0.00%         | 0.26%          | 0.07%           | 0.74%           | 0.51%            | 0.45%             | 0.93%             | 1.70%            | 0.84%                | 0.86%             |
| STS Loans  | 0.00%        | 14.32%        | 0.00%          | 0.00%           | 7.97%           | 7.06%            | 0.00%             | 0.00%             | 0.00%            | 0.00%                | 3.40%             |
| Non-Federally Guaranteed Student Loans             | 0.00%        | 0.00%         | 0.00%          | 0.00%           | 0.00%           | 0.00%            | 0.00%             | 0.00%             | 0.00%            | -0.01%               | -0.01%            |
| New Vehicle Loans                                  | 0.00%        | 0.25%         | 0.00%          | 0.16%           | 0.15%           | 0.37%            | 0.16%             | 0.36%             | 1.51%            | 0.37%                | 0.42%             |
| Used Vehicle Loans                                 | 0.00%        | 1.16%         | 0.52%          | 1.28%           | 2.25%           | 0.81%            | 0.51%             | 0.74%             | 1.97%            | 1.13%                | 1.12%             |
| Total 1st Mortgage RE Loans/LOC                    | 0.00%        | 0.00%         | 0.00%          | 0.00%           | 0.58%           | 0.30%            | 0.00%             | 0.00%             | 0.04%            | 0.06%                | 0.06%             |
| Total Other RE Loans/ LOC                          | 0.00%        | 0.00%         | -0.76%         | 0.00%           | 0.03%           | 0.07%            | -0.08%            | 0.00%             | 0.00%            | 0.15%                | 0.13%             |
| 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                                    | 625.00%      | 38.21%        | 5.55%          | 15.79%          | -37.83%         | -5.87%           | -1.54%            | -0.72%            | 2.79%            | -2.65%               | -1.96%            |
| Indirect Loans                                     | 0.00%        | 0.00%         | 0.00%          | 0.00%           | 2.09%           | 1.16%            | 0.30%             | 1.20%             | 2.26%            | 0.52%                | 0.81%             |
| Number of Credit Unions in Each Peer Group:        | 3            | 3             | 5              | 6               | 19              | 12               | 6                 | 9                 | 2                | 6                    | 71                |

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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%          | 0.00%          | 3.62%          | 2.33%          | 9.92%          | 5.21%          | 4.67%          | 3.96%          | 0.05%          | 0.00%             | 0.67%          |
| Credit Unions - Deposits in and Loans to          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 2.20%          | 1.94%          | 0.93%          | 0.61%          | 0.53%          | 0.00%             | 0.16%          |
| Total Investments in Corporate Credit Unions*     | 33.56%         | 27.48%         | 54.28%         | 50.60%         | 71.11%         | 51.22%         | 49.87%         | 47.87%         | 40.60%         | 2.74%             | 10.80%         |
| Marketable Securities                             | 0.00%          | 50.77%         | 44.97%         | 72.19%         | 165.93%        | 86.02%         | 83.38%         | 118.47%        | 67.06%         | 134.07%           | 128.38%        |
| All Other Investments                             | 119.80%        | 157.47%        | 305.68%        | 228.43%        | 193.92%        | 186.16%        | 102.23%        | 61.31%         | 37.89%         | 0.68%             | 16.70%         |
| <b>Total Investments</b>                          | <b>181.21%</b> | <b>260.80%</b> | <b>463.74%</b> | <b>393.57%</b> | <b>465.66%</b> | <b>343.77%</b> | <b>291.88%</b> | <b>254.52%</b> | <b>243.56%</b> | <b>379.50%</b>    | <b>363.99%</b> |
| Unsecured Loans                                   | 54.70%         | 121.49%        | 63.79%         | 87.00%         | 66.82%         | 72.67%         | 61.82%         | 66.24%         | 59.45%         | 63.40%            | 63.74%         |
| Vehicle Loans                                     | 55.87%         | 214.02%        | 177.24%        | 185.41%        | 216.42%        | 196.03%        | 276.35%        | 233.52%        | 150.90%        | 141.78%           | 154.15%        |
| New Vehicle Loans                                 | 7.38%          | 34.85%         | 46.91%         | 77.73%         | 50.96%         | 61.92%         | 80.89%         | 63.00%         | 63.98%         | 41.25%            | 45.25%         |
| Used Vehicle Loans                                | 48.49%         | 179.17%        | 130.33%        | 107.68%        | 165.46%        | 134.11%        | 195.46%        | 170.52%        | 86.92%         | 100.54%           | 108.91%        |
| Total Real Estate                                 | 0.00%          | 3.79%          | 69.90%         | 99.10%         | 166.16%        | 170.73%        | 184.82%        | 256.87%        | 343.87%        | 532.07%           | 482.04%        |
| 1st Mortgage                                      | 0.00%          | 2.05%          | 14.50%         | 94.71%         | 98.38%         | 111.99%        | 129.72%        | 223.63%        | 331.42%        | 484.77%           | 436.48%        |
| 1st Mortgage Fxd                                  | 0.00%          | 2.05%          | 1.84%          | 41.19%         | 45.78%         | 80.26%         | 102.77%        | 100.71%        | 272.04%        | 93.74%            | 100.15%        |
| 1st Mortgage Adj                                  | 0.00%          | 0.00%          | 12.64%         | 53.53%         | 52.60%         | 31.73%         | 26.95%         | 122.92%        | 59.38%         | 391.04%           | 336.33%        |
| 2nd Mortgage                                      | 0.00%          | 1.74%          | 55.40%         | 4.39%          | 67.78%         | 58.75%         | 55.10%         | 33.24%         | 12.45%         | 47.30%            | 45.56%         |
| Closed-End Fxd                                    | 0.00%          | 0.00%          | 8.32%          | 0.00%          | 13.32%         | 11.27%         | 25.44%         | 5.40%          | 4.86%          | 3.13%             | 4.19%          |
| Closed-End Adj                                    | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.11%          | 12.12%         | 0.67%          | 0.11%          | 0.31%          | 0.17%             | 0.43%          |
| Open-End Adj                                      | 0.00%          | 1.74%          | 47.09%         | 4.39%          | 54.05%         | 35.36%         | 28.43%         | 27.70%         | 5.19%          | 43.95%            | 40.79%         |
| Open-End Fxd                                      | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.30%          | 0.00%          | 0.56%          | 0.03%          | 2.08%          | 0.05%             | 0.15%          |
| 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%          | 0.05%          | 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%          | 0.00%          | 0.00%             | 0.00%          |
| <b>Total Loans</b>                                | <b>110.57%</b> | <b>343.86%</b> | <b>310.99%</b> | <b>371.51%</b> | <b>449.80%</b> | <b>440.29%</b> | <b>523.51%</b> | <b>556.64%</b> | <b>554.56%</b> | <b>739.04%</b>    | <b>701.46%</b> |
| Indirect Loans                                    | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 12.66%         | 29.01%         | 91.15%         | 64.29%         | 118.20%        | 33.86%            | 40.05%         |
| Percent of Vehicle Loans                          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 5.85%          | 14.80%         | 32.98%         | 27.53%         | 78.33%         | 23.88%            | 25.98%         |
| Business Loans                                    | 0.00%          | 0.00%          | 0.00%          | 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%          | 2.82%          | 4.55%          | 3.52%          | 6.65%          | 0.00%          | 0.01%             | 0.70%          |
| <b>Total Mortgage Exposure**</b>                  | <b>0.00%</b>   | <b>3.79%</b>   | <b>69.90%</b>  | <b>101.44%</b> | <b>172.85%</b> | <b>179.50%</b> | <b>207.47%</b> | <b>291.22%</b> | <b>367.01%</b> | <b>536.22%</b>    | <b>489.62%</b> |
| Total Real Estate                                 | 0.00%          | 3.79%          | 69.90%         | 99.10%         | 166.16%        | 170.73%        | 184.82%        | 256.87%        | 343.87%        | 532.07%           | 482.04%        |
| RE Business Loans                                 | 0.00%          | 0.00%          | 0.00%          | 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%          | 2.34%          | 6.70%          | 8.76%          | 22.65%         | 34.35%         | 23.15%         | 4.15%             | 7.58%          |
| Federal Agency Securities (Mtg Backed)            | 0.00%          | 0.00%          | 0.00%          | 2.34%          | 6.70%          | 8.69%          | 22.65%         | 34.35%         | 23.15%         | 4.15%             | 7.58%          |
| Total Other Mortgage Backed Securities            | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.00%          | 0.07%          | 0.00%          | 0.00%          | 0.00%          | 0.00%             | 0.00%          |



