

September 30, 2017

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		0.28%	0.82%	1.12%	1.05%		1.61%	1.34%	0.67%	1.32%	1.24%
Loan Yield		4.73%	4.40%	5.65%	5.33%		4.20%	4.31%	1.69%	4.28%	3.79%
Net Loan Yield After NCOs		4.30%	4.31%	5.27%	5.07%		4.14%	4.10%	1.65%	3.82%	3.46%
Asset Yield		1.73%	2.99%	3.12%	2.35%		3.25%	3.23%	1.49%	3.70%	3.19%
Cost of Funds		-0.05%	-0.09%	-0.25%	-0.12%		-0.34%	-0.45%	-0.39%	-0.73%	-0.60%
Gross Spread		1.69%	2.90%	2.87%	2.23%		2.91%	2.78%	1.10%	2.98%	2.59%
Provision Expense		0.00%	-0.15%	-0.32%	-0.11%		-0.07%	-0.14%	-0.05%	-0.41%	-0.28%
Net Spread after Provision Expense		1.69%	2.74%	2.55%	2.12%		2.84%	2.64%	1.05%	2.57%	2.31%
Total Non-Interest Income		0.05%	0.50%	1.10%	0.58%		1.09%	0.99%	0.39%	2.12%	1.55%
Total Non-Interest Expense		-1.64%	-2.91%	-3.61%	-2.33%		-3.79%	-3.29%	-1.26%	-3.81%	-3.23%
Net Operating Expense		-1.59%	-2.41%	-2.51%	-1.74%		-2.70%	-2.30%	-0.87%	-1.69%	-1.69%
Non-Operating Gains (Losses)		0.00%	0.00%	0.00%	-0.02%		0.01%	0.03%	0.01%	-0.01%	0.00%
OTTI Losses Recognized in Earnings		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%
NCUSIF Recovery/Pass-back		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)		0.09%	0.33%	0.03%	0.36%		0.14%	0.36%	0.19%	0.87%	0.63%
Net Charge-Offs		-0.14%	-0.06%	-0.17%	-0.08%		-0.04%	-0.14%	-0.04%	-0.38%	-0.26%
ROA (with Net Charge-offs)		-0.05%	0.43%	0.18%	0.38%		0.18%	0.36%	0.21%	0.91%	0.65%
ROA with Provision for LL - W/O NCUSIF Expense		0.09%	0.33%	0.03%	0.36%		0.15%	0.36%	0.19%	0.87%	0.63%
ROA with Net Charge-Offs - W/O NCUSIF Expense		-0.05%	0.43%	0.18%	0.38%		0.18%	0.36%	0.21%	0.91%	0.65%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits		-0.98%	-1.74%	-1.46%	-1.38%		-1.81%	-1.78%	-0.75%	-1.89%	-1.66%
Travel and Conference Expense		0.00%	0.00%	-0.01%	-0.03%		-0.04%	-0.02%	-0.01%	-0.02%	-0.02%
Office Occupancy Expense		0.00%	-0.15%	-0.21%	-0.11%		-0.23%	-0.24%	-0.10%	-0.25%	-0.22%
Office Operations Expense		-0.33%	-0.48%	-0.75%	-0.53%		-1.16%	-0.78%	-0.30%	-0.70%	-0.65%
Educational and Promotional Expense		0.00%	-0.04%	-0.07%	-0.03%		-0.19%	-0.10%	-0.02%	-0.12%	-0.10%
Loan Servicing Expense		-0.05%	-0.11%	-0.91%	-0.05%		-0.18%	-0.18%	-0.03%	-0.15%	-0.14%
Professional and Outside Services		-0.28%	-0.34%	-0.10%	-0.13%		-0.11%	-0.16%	-0.03%	-0.53%	-0.36%
Member Insurance		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)		0.00%	-0.02%	-0.03%	-0.04%		-0.03%	-0.01%	-0.01%	0.00%	-0.01%
Miscellaneous Operating Expenses		0.00%	-0.03%	-0.07%	-0.02%		-0.03%	-0.03%	-0.02%	-0.12%	-0.08%
Total Non-Interest Expense		-1.64%	-2.91%	-3.61%	-2.33%		-3.79%	-3.29%	-1.26%	-3.81%	-3.23%
Other Performance Ratios											
Earning Asset Yield		1.68%	3.15%	3.10%	2.40%		3.38%	3.39%	1.65%	3.78%	3.32%
Average Cost of Funds		-0.06%	-0.10%	-0.30%	-0.15%		-0.37%	-0.52%	-0.45%	-0.79%	-0.66%
FTE Employee / \$million of Loans & Share Drafts		1.08	0.62	0.56	0.44		0.29	0.30	0.25	0.22	0.24
Compensation & Benefits / FTE Emp.		\$28,000	\$37,378	\$46,725	\$75,221		\$70,618	\$74,900	\$3,665	\$83,942	\$72,933
Compensation & Benefits / \$million Lns. & S.D.s		\$30,409	\$22,596	\$25,866	\$32,430		\$20,294	\$22,752	\$4,392	\$19,535	\$17,655
Operating Expense / Loans & Share Drafts		-5.06%	-3.68%	-6.40%	-5.45%		-4.25%	-4.21%	-0.66%	-3.93%	-3.45%
Fee Income+Other Oper.Inc. / Loans & Share Drafts		0.14%	0.65%	1.94%	1.36%		1.22%	1.27%	0.13%	2.19%	1.65%
Net Operating Expense / Loans & Share Drafts		-4.92%	-3.03%	-4.46%	-4.08%		-3.03%	-2.95%	-0.52%	-1.74%	-1.80%
Operating Expense / Operating Revenue		95.56%	53.01%	91.69%	83.72%		95.14%	88.88%	79.84%	78.17%	80.92%
Total Fixed Assets / Shares & Equity		0.00%	1.14%	1.16%	0.63%		1.62%	3.25%	1.91%	2.58%	2.55%
Net Loans to Total Shares and Deposits		38.5%	72.2%	50.2%	36.4%		70.9%	82.1%	91.4%	98.2%	93.5%
Members / FTE Employee		916.00	456.80	448.96	447.06		283.64	316.17	325.29	377.11	359.66

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Balance Sheet Mixes	Peer <2mm	Peer 2-5mm	Peer 5-10mm	Peer 10-20mm	Peer 20-50mm	Peer 50-100mm	Peer 100-200mm	Peer 200-500mm	Peer 500mm-1B	Peer GT 1 Billion	Peer ALL FICUs
ASSETS											
Cash and Cash Equivalents		0.0%	1.0%	1.4%	1.0%		0.8%	0.5%	0.7%	0.7%	0.6%
Total Investments		69.9%	31.1%	57.6%	68.4%		31.7%	28.1%	20.7%	11.7%	16.5%
Unsecured Credit Card Loans/Lines of Credit		0.0%	0.0%	0.9%	0.0%		0.0%	1.4%	0.0%	3.0%	2.4%
All Other Unsecured Loans/Lines of Credit		7.1%	15.6%	3.0%	3.7%		0.8%	2.9%	3.7%	4.2%	3.9%
Short-Term Small Amount Loans (STS)		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%		0.4%	1.0%	0.0%	0.0%	0.2%
New Vehicle Loans		13.9%	11.5%	4.1%	7.2%		3.5%	3.7%	10.1%	18.9%	14.8%
Used Vehicle Loans		9.1%	17.9%	9.1%	7.0%		9.8%	20.0%	15.0%	27.1%	24.1%
Total 1st Mortgage Real Estate Lns/Line of Credit		0.0%	4.3%	16.5%	0.0%		43.1%	29.3%	37.4%	25.0%	27.0%
Total Other Real Estate Loans/Lines of Credit		0.0%	16.4%	5.7%	11.3%		5.8%	7.9%	9.0%	4.7%	5.7%
Leases Receivable		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%
Other Loans (Purchased or to non-members)		0.0%	0.0%	0.0%	0.0%		0.3%	0.0%	0.0%	0.1%	0.1%
Total Loans and Leases		30.1%	65.8%	39.3%	29.2%		63.7%	66.1%	75.3%	82.9%	78.2%
Less: Allowance for Loan & Lease Losses		-0.7%	-0.6%	-0.4%	-0.2%		-0.3%	-0.2%	-0.3%	-0.4%	-0.3%
Net Loans and Leases		29.4%	65.2%	38.9%	29.0%		63.4%	65.8%	75.0%	82.6%	77.8%
Total Other Assets		0.8%	2.7%	2.1%	1.6%		4.2%	5.5%	3.6%	5.1%	5.0%
TOTAL ASSETS		100.0%	100.0%	100.0%	100.0%		100.0%	100.0%	100.0%	100.0%	100.0%
TOTAL LIABILITIES, SHARES, AND EQUITY											
Total Liabilities		0.0%	0.0%	12.1%	0.0%		1.5%	10.1%	10.6%	5.0%	6.4%
Share Drafts		0.0%	13.4%	10.5%	11.1%		23.2%	12.1%	10.2%	13.9%	13.4%
Regular Shares		78.2%	60.0%	55.1%	69.1%		31.1%	29.0%	30.3%	26.8%	28.0%
Money Market Shares		0.0%	11.3%	0.0%	0.0%		20.5%	16.4%	9.8%	15.8%	15.3%
Share Certificates		0.0%	6.4%	8.5%	0.0%		11.8%	15.7%	26.7%	22.5%	21.1%
IRA/KEOGH Accounts		0.0%	0.0%	4.1%	0.0%		3.1%	6.2%	5.3%	5.5%	5.5%
All Other Shares		0.0%	0.0%	0.0%	0.0%		0.2%	0.2%	0.0%	0.0%	0.1%
Non-Member Deposits		0.0%	0.0%	0.0%	0.0%		0.0%	0.9%	0.0%	0.0%	0.2%
Total Shares and Deposits		78.2%	91.1%	78.2%	80.2%		89.9%	80.5%	82.4%	84.4%	83.6%
Total Equity		21.8%	8.9%	9.7%	19.8%		8.6%	9.4%	7.0%	10.5%	10.0%
TOTAL LIABILITIES, SHARES, AND EQUITY		100.0%	100.0%	100.0%	100.0%		100.0%	100.0%	100.0%	100.0%	100.0%
Net Worth		21.8%	8.8%	9.7%	19.8%		8.8%	9.4%	7.2%	11.0%	10.4%
Total Equity + Allow. for Loan Loss		22.5%	9.5%	10.1%	20.0%		8.9%	9.6%	7.2%	10.9%	10.4%
Balance Sheet Growth YTD Annualized											
Total Investments		29.2%	-56.5%	83.1%	7.0%		26.3%	14.6%	-1.0%	46.2%	27.1%
Total Loans and Leases		9.4%	-37.0%	-9.2%	-11.6%		-1.7%	2.5%	-83.3%	44.8%	7.0%
TOTAL ASSETS		23.1%	-44.0%	31.5%	0.7%		5.7%	5.5%	-76.6%	45.2%	9.8%
Total Liabilities		0.0%	-132.6%	0.0%	0.0%		-37.6%	-8.9%	-47.7%	39.4%	4.2%
Total Shares and Deposits		30.8%	-40.7%	13.1%	0.4%		6.9%	7.3%	-79.0%	47.5%	10.3%
Equity Capital		0.6%	-50.1%	0.3%	1.8%		4.2%	6.9%	-76.2%	30.5%	9.2%
TOTAL LIABILITIES, SHARES, AND EQUITY		23.1%	-44.0%	31.5%	0.7%		5.7%	5.5%	-76.6%	45.2%	9.8%

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Loan Quality	Peer <2mm	Peer 2-5mm	Peer 5-10mm	Peer 10-20mm	Peer 20-50mm	Peer 50-100mm	Peer 100-200mm	Peer 200-500mm	Peer 500mm-1B	Peer GT 1 Billion	Peer ALL FICUs
Delinquent Loans / Net Loans		0.22%	1.60%	1.06%	0.08%		0.39%	0.36%	0.63%	0.27%	0.32%
Delinquent Loans / Total Capital		0.3%	11.1%	4.1%	0.1%		2.7%	2.5%	6.5%	2.0%	2.4%
Delinquent Loans + OREO / Net Loans + OREO		0.2%	1.6%	1.3%	0.1%		0.4%	0.4%	0.6%	0.3%	0.3%
Delinquent Loans > 6mo / Delinquent Loans		0.0%	19.6%	45.8%	0.0%		12.9%	4.9%	11.8%	14.0%	12.3%
Allowance for Loan Losses/Net Loans		2.48%	0.92%	1.05%	0.61%		0.50%	0.35%	0.38%	0.47%	0.44%
Loans 2 to less than 6 months Delinquent (\$000s)		\$2	\$64	\$46	\$10		\$373	\$823	\$2,822	\$3,484	\$1,145
Loans 6 to less than 12 months Delinquent (\$000s)		\$0	\$16	\$20	\$0		\$2	\$25	\$127	\$259	\$72
Loans 12 months and over Delinquent (\$000s)		\$0	\$0	\$19	\$0		\$53	\$18	\$249	\$308	\$89
Total Delinquent Loans (\$000s)		\$2	\$79	\$84	\$10		\$428	\$866	\$3,198	\$4,051	\$1,305
Delinquency by Category											
Unsecured Credit Card		0.00%	0.00%	1.34%	0.00%		0.00%	0.19%	0.00%	0.19%	0.18%
STS Loans		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%	0.00%		0.00%	0.69%	0.00%	0.00%	0.65%
New Vehicle Loans		0.00%	0.35%	0.00%	0.00%		0.86%	0.07%	0.20%	0.18%	0.18%
Used Vehicle Loans		0.00%	2.68%	1.34%	0.00%		0.53%	0.52%	0.55%	0.34%	0.39%
1st Mortgage Fixed		0.00%	0.00%	0.45%	0.00%		0.54%	0.15%	0.43%	0.12%	0.15%
1st Mortgage Adj		0.00%	0.00%	0.00%	0.00%		0.00%	0.36%	0.97%	0.30%	0.50%
Other RE Fixed		0.00%	2.45%	23.93%	0.00%		0.00%	0.86%	0.00%	0.28%	0.44%
Other RE Adj		0.00%	0.00%	1.10%	0.00%		0.00%	0.40%	0.47%	0.22%	0.31%
Leases Receivable		0.00%	0.00%	0.00%	0.00%		0.00%	0.00%	0.00%	0.00%	0.00%
All Other Loans		0.29%	0.00%	0.00%	0.16%		0.00%	0.00%	0.00%	0.00%	0.00%
Indirect Loans		0.00%	0.00%	0.00%	0.00%		1.26%	0.54%	0.34%	0.27%	0.30%
Total 1st Mortgage Loans		0.00%	0.00%	0.39%	0.00%		0.36%	0.20%	0.81%	0.16%	0.25%
MBL Delinquency Rate		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%
YTD Annualized											
Net Charge-Offs / Average Loans (Annualized)		0.43%	0.09%	0.38%	0.26%		0.07%	0.21%	0.05%	0.46%	0.33%
Recoveries / Charge-Offs		0.00%	47.06%	21.67%	25.00%		34.88%	35.27%	19.80%	24.78%	25.91%
Expected Charge-Offs / Net Loans		0.01%	0.24%	1.25%	0.11%		0.18%	0.26%	0.19%	0.14%	0.17%
Provision for Loan Losses/Net Charge-Offs		0.0%	266.7%	187.2%	133.3%		169.6%	100.9%	131.8%	109.4%	109.7%
Prov. for Loan Losses/Expected Charge-Offs		0.0%	104.6%	57.1%	327.3%		63.9%	80.6%	31.9%	357.2%	209.8%
Bankruptcies / Net Loans		0.00%	0.01%	3.12%	0.34%		0.50%	0.83%	0.43%	0.35%	0.45%
Total Amount of Loans Charged-Off (\$000s)		\$4	\$11	\$40	\$48		\$115	\$765	\$653	\$7,541	\$1,774
Total Amount of Recoveries (\$000s)		\$0	\$5	\$9	\$12		\$40	\$270	\$129	\$1,868	\$460
Net Charge Offs (\$000s)		\$4	\$6	\$31	\$36		\$75	\$495	\$524	\$5,673	\$1,314
Net Charge-Offs by Category											
Unsecured Credit Card Loans		0.00%	0.00%	0.00%	0.00%		0.00%	0.66%	0.00%	0.88%	0.76%
STS Loans		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%	0.00%		0.69%	0.00%	0.00%	0.00%	0.03%
New Vehicle Loans		0.00%	0.00%	-0.08%	0.00%		0.11%	0.07%	0.05%	0.26%	0.22%
Used Vehicle Loans		0.00%	0.34%	1.02%	0.16%		0.17%	0.37%	0.09%	0.60%	0.47%
Total 1st Mortgage RE Loans/LOC		0.00%	0.00%	0.48%	0.00%		0.00%	-0.01%	0.00%	0.02%	0.01%
Total Other RE Loans/ LOC		0.00%	0.00%	-0.17%	0.45%		0.00%	0.02%	0.00%	0.03%	0.02%
Leases Receivable		0.00%	0.00%	0.00%	0.00%		0.00%	0.00%	0.00%	0.00%	0.00%
All Other Loans		3.98%	-0.09%	-0.49%	3.15%		-1.13%	0.06%	0.03%	0.16%	0.13%
Indirect Loans		0.00%	0.00%	0.00%	0.00%		0.05%	0.32%	0.07%	0.42%	0.34%
Number of Credit Unions in Each Peer Group:		1	2	2	1		1	4	1	3	15

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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%	44.22%	0.00%		21.02%	1.76%	0.00%	0.87%	1.54%
Total Investments in Corporate Credit Unions*		36.87%	48.53%	26.91%	188.78%		1.87%	17.13%	10.35%	10.88%	13.80%
Marketable Securities		0.00%	18.44%	124.68%	0.00%		249.28%	216.68%	88.03%	23.80%	64.50%
All Other Investments		134.60%	214.59%	374.68%	156.52%		42.64%	42.55%	158.60%	16.48%	33.44%
Total Investments		320.79%	351.93%	593.27%	345.30%		360.09%	297.95%	286.19%	105.96%	159.21%
Unsecured Loans		32.47%	176.80%	40.18%	18.61%		8.94%	45.22%	50.99%	65.88%	59.97%
Vehicle Loans		105.61%	333.71%	135.50%	71.92%		150.68%	250.55%	347.65%	417.21%	374.61%
New Vehicle Loans		63.88%	130.54%	42.20%	36.37%		39.37%	38.70%	139.82%	171.37%	142.48%
Used Vehicle Loans		41.73%	203.17%	93.30%	35.56%		111.30%	211.85%	207.84%	245.84%	232.13%
Total Real Estate		0.00%	234.85%	229.00%	56.91%		556.56%	393.72%	641.83%	269.14%	314.94%
1st Mortgage		0.00%	48.98%	170.28%	0.00%		490.26%	309.99%	517.05%	226.77%	259.82%
1st Mortgage Fxd		0.00%	48.90%	147.14%	0.00%		329.71%	236.26%	154.34%	178.99%	187.56%
1st Mortgage Adj		0.00%	0.00%	23.12%	0.00%		160.55%	73.73%	362.71%	47.78%	72.26%
2nd Mortgage		0.00%	185.87%	58.72%	56.91%		66.29%	83.72%	124.78%	42.37%	55.12%
Closed-End Fxd		0.00%	0.00%	2.99%	26.92%		36.69%	19.62%	4.77%	13.98%	14.86%
Closed-End Adj		0.00%	0.00%	0.00%	29.98%		0.00%	2.33%	2.06%	0.90%	1.50%
Open-End Adj		0.00%	65.53%	55.73%	0.00%		29.60%	59.91%	113.79%	27.50%	38.01%
Open-End Fxd		0.00%	120.33%	0.00%	0.00%		0.00%	1.86%	4.15%	0.00%	0.75%
Other RE Loans		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%
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%
Total Loans		138.09%	745.35%	404.68%	147.44%		724.38%	699.65%	1040.47%	753.05%	751.98%
Indirect Loans		0.00%	0.00%	0.00%	0.00%		53.37%	165.34%	343.40%	305.97%	274.33%
Percent of Vehicle Loans		0.00%	0.00%	0.00%	0.00%		35.42%	65.99%	98.78%	73.34%	73.23%
Business Loans		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%		0.00%	0.00%	0.00%	0.00%	0.00%
Total Mortgage Exposure**		0.00%	234.85%	229.00%	56.91%		635.92%	475.88%	641.83%	290.47%	345.93%
Total Real Estate		0.00%	234.85%	229.00%	56.91%		556.56%	393.72%	641.83%	269.14%	314.94%
RE Business Loans		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%	0.00%		79.36%	82.16%	0.00%	21.32%	31.00%
Federal Agency Securities (Mtg Backed)		0.00%	0.00%	0.00%	0.00%		79.36%	82.16%	0.00%	21.06%	30.80%
Total Other Mortgage Backed Securities		0.00%	0.00%	0.00%	0.00%		0.00%	0.00%	0.00%	0.27%	0.20%



