

March 31, 2018

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		0.43%	0.74%	1.12%	1.36%		1.80%	1.09%	1.51%	1.39%	1.36%
Loan Yield		5.45%	6.13%	5.95%	5.68%		4.52%	4.69%	3.85%	3.74%	3.89%
Net Loan Yield After NCOs		5.45%	5.76%	5.85%	5.52%		4.38%	4.53%	3.54%	3.36%	3.55%
Asset Yield		2.03%	4.19%	2.92%	2.52%		3.46%	3.30%	3.26%	3.28%	3.28%
Cost of Funds		0.00%	-0.16%	-0.23%	-0.12%		-0.35%	-0.32%	-0.70%	-0.72%	-0.65%
Gross Spread		2.03%	4.03%	2.69%	2.40%		3.11%	2.98%	2.56%	2.56%	2.62%
Provision Expense		0.00%	-0.37%	0.00%	-0.05%		-0.09%	-0.08%	-0.25%	-0.33%	-0.27%
Net Spread after Provision Expense		2.03%	3.66%	2.69%	2.34%		3.02%	2.90%	2.32%	2.22%	2.35%
Total Non-Interest Income		0.00%	0.72%	0.93%	0.50%		1.02%	1.19%	1.01%	2.18%	1.70%
Total Non-Interest Expense		-1.59%	-4.24%	-3.21%	-2.36%		-3.80%	-3.54%	-2.87%	-3.31%	-3.23%
Net Operating Expense		-1.59%	-3.53%	-2.29%	-1.86%		-2.78%	-2.35%	-1.86%	-1.13%	-1.53%
Non-Operating Gains (Losses)		0.00%	0.00%	0.00%	0.00%		0.00%	0.00%	0.00%	0.00%	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)		0.43%	0.13%	0.41%	0.48%		0.24%	0.55%	0.46%	1.09%	0.83%
Net Charge-Offs		0.00%	-0.24%	-0.04%	-0.04%		-0.09%	-0.10%	-0.25%	-0.32%	-0.26%
ROA (with Net Charge-offs)		0.43%	0.27%	0.37%	0.49%		0.24%	0.53%	0.45%	1.11%	0.83%
ROA with Provision for LL - W/O NCUSIF Expense		0.43%	0.13%	0.41%	0.48%		0.24%	0.55%	0.46%	1.09%	0.83%
ROA with Net Charge-Offs - W/O NCUSIF Expense		0.43%	0.27%	0.37%	0.49%		0.24%	0.53%	0.45%	1.11%	0.83%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits		-1.16%	-2.52%	-1.42%	-1.40%		-1.81%	-1.94%	-1.54%	-1.66%	-1.67%
Travel and Conference Expense		0.00%	0.00%	0.00%	-0.05%		-0.05%	-0.02%	-0.02%	-0.02%	-0.02%
Office Occupancy Expense		0.00%	-0.29%	-0.22%	-0.06%		-0.22%	-0.26%	-0.21%	-0.23%	-0.22%
Office Operations Expense		-0.29%	-0.64%	-0.66%	-0.45%		-1.17%	-0.82%	-0.63%	-0.62%	-0.66%
Educational and Promotional Expense		0.00%	-0.03%	-0.06%	-0.03%		-0.18%	-0.08%	-0.08%	-0.09%	-0.09%
Loan Servicing Expense		0.00%	-0.16%	-0.72%	-0.11%		-0.18%	-0.20%	-0.14%	-0.11%	-0.13%
Professional and Outside Services		-0.14%	-0.53%	-0.07%	-0.15%		-0.11%	-0.18%	-0.18%	-0.46%	-0.34%
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%	-0.05%	-0.01%	-0.07%		-0.03%	-0.01%	0.00%	0.00%	-0.01%
Miscellaneous Operating Expenses		0.00%	-0.03%	-0.06%	-0.03%		-0.06%	-0.03%	-0.06%	-0.11%	-0.09%
Total Non-Interest Expense		-1.59%	-4.24%	-3.21%	-2.36%		-3.80%	-3.54%	-2.87%	-3.31%	-3.23%
Other Performance Ratios											
Earning Asset Yield		1.97%	4.34%	2.96%	2.54%		3.58%	3.48%	3.43%	3.39%	3.41%
Average Cost of Funds		0.00%	-0.17%	-0.29%	-0.15%		-0.38%	-0.37%	-0.76%	-0.80%	-0.72%
FTE Employee / \$million of Loans & Share Drafts		1.13	0.68	0.52	0.47		0.28	0.33	0.25	0.21	0.24
Compensation & Benefits / FTE Emp.		\$32,000	\$47,500	\$56,000	\$75,294		\$73,273	\$74,831	\$72,460	\$78,118	\$75,741
Compensation & Benefits / \$million Lns. & S.D.s		\$37,231	\$32,161	\$28,930	\$35,436		\$20,735	\$24,904	\$18,134	\$16,730	\$18,108
Operating Expense / Loans & Share Drafts		-5.12%	-5.42%	-6.55%	-5.98%		-4.36%	-4.55%	-3.37%	-3.33%	-3.50%
Fee Income+Other Oper.Inc. / Loans & Share Drafts		0.00%	0.91%	1.89%	1.26%		1.17%	1.53%	1.18%	2.19%	1.85%
Net Operating Expense / Loans & Share Drafts		-5.12%	-4.50%	-4.66%	-4.72%		-3.18%	-3.02%	-2.18%	-1.14%	-1.66%
Operating Expense / Operating Revenue		78.57%	89.73%	89.47%	82.32%		92.64%	85.95%	83.54%	73.89%	77.94%
Total Fixed Assets / Shares & Equity		0.00%	1.48%	1.03%	0.56%		1.46%	3.01%	2.13%	2.45%	2.39%
Net Loans to Total Shares and Deposits		41.3%	70.1%	47.6%	33.1%		70.2%	72.6%	91.6%	99.1%	92.4%
Members / FTE Employee		916.00	421.63	493.43	440.82		264.20	289.79	421.00	381.76	377.39

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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%	1.2%	2.1%	1.0%		0.8%	0.7%	0.4%	0.7%	0.6%
Total Investments		68.0%	32.3%	59.0%	70.9%		31.8%	30.6%	17.6%	12.4%	17.1%
Unsecured Credit Card Loans/Lines of Credit		0.0%	0.0%	0.7%	0.0%		0.0%	0.9%	1.0%	3.3%	2.3%
All Other Unsecured Loans/Lines of Credit		7.9%	15.2%	2.8%	3.3%		0.8%	4.1%	2.1%	4.1%	3.5%
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%		0.5%	1.4%	0.0%	0.0%	0.2%
New Vehicle Loans		13.4%	11.6%	4.4%	6.5%		3.4%	4.5%	9.0%	20.3%	14.8%
Used Vehicle Loans		10.4%	17.3%	9.0%	6.4%		9.7%	14.0%	24.3%	27.0%	24.1%
Total 1st Mortgage Real Estate Lns/Line of Credit		0.0%	4.2%	15.0%	0.0%		42.8%	31.1%	31.8%	23.9%	27.1%
Total Other Real Estate Loans/Lines of Credit		0.0%	15.8%	5.3%	10.6%		6.5%	6.5%	9.1%	4.0%	5.8%
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%		0.0%	0.0%	0.2%	0.0%	0.0%
Total Loans and Leases		31.8%	64.0%	37.4%	26.8%		63.6%	62.6%	77.4%	82.5%	77.7%
Less: Allowance for Loan & Lease Losses		-0.8%	-0.7%	-0.4%	-0.2%		-0.3%	-0.2%	-0.4%	-0.3%	-0.3%
Net Loans and Leases		31.0%	63.4%	37.0%	26.6%		63.3%	62.4%	77.0%	82.2%	77.4%
Total Other Assets		1.0%	3.1%	1.9%	1.5%		4.1%	6.2%	5.0%	4.7%	4.9%
TOTAL ASSETS		100.0%	100.0%	100.0%	100.0%		100.0%	100.0%	100.0%	100.0%	100.0%
LIABILITIES, SHARES, AND EQUITY											
Total Liabilities		0.0%	0.0%	12.2%	0.0%		1.2%	4.6%	8.0%	5.5%	5.9%
Share Drafts		0.0%	14.9%	10.9%	12.6%		23.6%	14.6%	7.8%	16.3%	13.9%
Regular Shares		76.9%	58.2%	55.0%	68.4%		31.5%	37.2%	19.9%	29.8%	28.5%
Money Market Shares		0.0%	10.7%	0.0%	0.0%		19.8%	14.5%	28.4%	9.3%	15.1%
Share Certificates		0.0%	7.6%	7.9%	0.0%		12.4%	13.7%	21.7%	23.4%	21.3%
IRA/KEOGH Accounts		0.0%	0.0%	4.6%	0.0%		3.0%	5.9%	6.0%	4.5%	5.0%
All Other Shares		0.0%	0.0%	0.0%	0.0%		0.2%	0.3%	0.1%	0.0%	0.1%
Non-Member Deposits		0.0%	0.0%	0.0%	0.0%		0.0%	0.0%	0.6%	0.0%	0.2%
Total Shares and Deposits		76.9%	91.3%	78.4%	81.0%		90.7%	86.2%	84.5%	83.3%	84.1%
Total Equity		23.1%	8.6%	9.4%	19.0%		8.1%	9.2%	7.5%	11.2%	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		23.1%	8.8%	9.4%	19.0%		8.6%	9.3%	8.2%	11.6%	10.4%
Total Equity + Allow. for Loan Loss		23.9%	9.3%	9.8%	19.2%		8.4%	9.4%	8.0%	11.6%	10.3%
Balance Sheet Growth YTD Annualized											
Total Investments		28.5%	8.8%	28.1%	24.4%		28.7%	50.0%	28.5%	135.1%	72.6%
Total Loans and Leases		23.8%	-2.6%	3.3%	-9.5%		4.7%	1.2%	-4.4%	4.6%	1.8%
TOTAL ASSETS		28.0%	2.1%	20.6%	13.6%		11.9%	14.7%	1.0%	16.4%	11.9%
Total Liabilities		0.0%	0.0%	16.1%	0.0%		-157.7%	-5.2%	-87.9%	29.9%	-25.2%
Total Shares and Deposits		36.8%	2.7%	23.4%	16.4%		17.2%	16.9%	12.3%	16.6%	15.5%
Equity Capital		1.2%	-5.4%	4.3%	2.3%		-3.9%	4.0%	-1.5%	9.0%	5.9%
TOTAL LIABILITIES, SHARES, AND EQUITY		28.0%	2.1%	20.6%	13.6%		11.9%	14.7%	1.0%	16.4%	11.9%

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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%	0.70%	1.32%	0.02%		0.14%	0.26%	0.25%	0.17%	0.21%
Delinquent Loans / Total Capital		0.3%	4.8%	5.1%	0.0%		1.1%	1.8%	2.5%	1.2%	1.6%
Delinquent Loans + OREO / Net Loans + OREO		0.2%	1.2%	1.3%	0.0%		0.1%	0.3%	0.3%	0.2%	0.2%
Delinquent Loans > 6mo / Delinquent Loans		100.0%	38.2%	44.3%	0.0%		33.5%	17.5%	21.9%	13.3%	17.5%
Allowance for Loan Losses/Net Loans		2.49%	1.03%	0.96%	0.65%		0.48%	0.30%	0.55%	0.42%	0.44%
Loans 2 to less than 6 months Delinquent (\$000s)		\$0	\$21	\$59	\$3		\$109	\$449	\$1,099	\$2,913	\$716
Loans 6 to less than 12 months Delinquent (\$000s)		\$2	\$13	\$16	\$0		\$10	\$82	\$224	\$309	\$107
Loans 12 months and over Delinquent (\$000s)		\$0	\$0	\$31	\$0		\$45	\$13	\$85	\$137	\$45
Total Delinquent Loans (\$000s)		\$2	\$34	\$105	\$3		\$164	\$544	\$1,408	\$3,359	\$868
Delinquency by Category											
Unsecured Credit Card		0.00%	0.00%	1.07%	0.00%		0.00%	0.03%	0.36%	0.17%	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%	1.33%	0.00%	0.00%	1.25%
New Vehicle Loans		0.00%	0.00%	0.16%	0.00%		0.00%	0.15%	0.18%	0.11%	0.12%
Used Vehicle Loans		0.00%	1.65%	2.16%	0.00%		0.45%	0.39%	0.37%	0.23%	0.28%
1st Mortgage Fixed		0.00%	0.00%	0.62%	0.00%		0.00%	0.00%	0.09%	0.05%	0.05%
1st Mortgage Adj		0.00%	0.00%	0.00%	0.00%		0.00%	0.00%	0.09%	0.17%	0.10%
Other RE Fixed		0.00%	0.00%	25.00%	0.00%		0.67%	0.53%	1.74%	0.03%	0.30%
Other RE Adj		0.00%	0.00%	1.11%	0.00%		0.00%	1.10%	0.19%	0.27%	0.30%
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%	0.05%		0.00%	0.00%	0.00%	0.00%	0.00%
Indirect Loans		0.00%	0.00%	0.00%	0.00%		0.74%	0.41%	0.33%	0.18%	0.23%
Total 1st Mortgage Loans		0.00%	0.00%	0.53%	0.00%		0.00%	0.00%	0.09%	0.07%	0.07%
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)		0.00%	0.37%	0.10%	0.16%		0.14%	0.16%	0.32%	0.38%	0.34%
Recoveries / Charge-Offs		0.00%	25.00%	71.43%	16.67%		15.22%	29.51%	16.19%	21.04%	20.39%
Expected Charge-Offs / Net Loans		0.12%	0.27%	1.33%	0.03%		0.06%	0.16%	0.11%	0.06%	0.09%
Provision for Loan Losses/Net Charge-Offs		0.0%	155.6%	0.0%	120.0%		102.6%	80.1%	98.9%	104.6%	102.0%
Prov. for Loan Losses/Expected Charge-Offs		0.0%	212.1%	0.0%	727.3%		237.4%	80.8%	289.9%	613.8%	385.8%
Bankruptcies / Net Loans		0.00%	0.00%	3.19%	0.10%		0.04%	0.43%	0.21%	0.12%	0.18%
Total Amount of Loans Charged-Off (\$000s)		\$0	\$24	\$28	\$24		\$184	\$465	\$2,133	\$9,238	\$1,772
Total Amount of Recoveries (\$000s)		\$0	\$6	\$20	\$4		\$28	\$137	\$345	\$1,944	\$361
Net Charge Offs (\$000s)		\$0	\$18	\$8	\$20		\$156	\$328	\$1,788	\$7,294	\$1,411
Net Charge-Offs by Category											
Unsecured Credit Card Loans		0.00%	0.00%	0.00%	0.00%		0.00%	0.14%	0.82%	0.96%	0.84%
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%	0.00%	0.00%	0.00%	0.00%
New Vehicle Loans		0.00%	1.39%	0.00%	0.00%		0.00%	-0.01%	0.48%	0.24%	0.27%
Used Vehicle Loans		0.00%	-0.30%	0.54%	0.00%		0.34%	0.09%	0.55%	0.49%	0.47%
Total 1st Mortgage RE Loans/LOC		0.00%	0.00%	0.00%	0.00%		-0.03%	0.05%	0.00%	0.00%	0.01%
Total Other RE Loans/ LOC		0.00%	0.00%	-0.18%	0.00%		0.14%	-0.03%	0.11%	-0.01%	0.04%
Leases Receivable		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%		-1.07%	-0.89%	0.03%	-0.07%	-0.07%
Indirect Loans		0.00%	0.00%	0.00%	0.00%		0.12%	0.01%	0.13%	0.11%	0.12%
Number of Credit Unions in Each Peer Group:		1	2	2	1		1	3	3	2	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%	35.91%	0.00%		14.34%	6.34%	0.00%	0.59%	1.51%
Total Investments in Corporate Credit Unions*		35.51%	66.99%	68.23%	187.19%		2.57%	20.06%	6.54%	14.85%	15.60%
Marketable Securities		0.00%	18.00%	129.67%	0.00%		253.63%	198.06%	106.20%	19.26%	61.64%
All Other Investments		123.67%	204.20%	389.58%	185.24%		62.77%	56.81%	50.37%	13.39%	30.76%
Total Investments		294.54%	366.84%	627.81%	372.43%		369.02%	328.07%	215.27%	106.37%	164.07%
Unsecured Loans		34.29%	172.02%	37.58%	17.26%		8.86%	54.14%	37.19%	63.36%	55.41%
Vehicle Loans		103.34%	327.83%	143.22%	67.76%		151.49%	198.68%	407.03%	406.65%	374.15%
New Vehicle Loans		58.12%	131.96%	47.13%	34.40%		39.13%	48.54%	110.26%	174.69%	142.67%
Used Vehicle Loans		45.22%	195.87%	96.09%	33.37%		112.36%	150.15%	296.77%	231.96%	231.48%
Total Real Estate		0.00%	226.63%	216.79%	55.75%		572.62%	402.63%	499.53%	240.05%	316.09%
1st Mortgage		0.00%	47.94%	159.98%	0.00%		496.79%	332.83%	388.72%	205.77%	260.58%
1st Mortgage Fxd		0.00%	47.94%	138.44%	0.00%		328.79%	256.21%	205.62%	177.56%	192.43%
1st Mortgage Adj		0.00%	0.00%	21.57%	0.00%		168.02%	76.62%	183.10%	28.21%	68.15%
2nd Mortgage		0.00%	178.77%	56.80%	55.75%		75.82%	69.80%	110.81%	34.28%	55.50%
Closed-End Fxd		0.00%	0.00%	2.81%	31.03%		43.37%	32.23%	3.47%	15.80%	15.58%
Closed-End Adj		0.00%	0.00%	0.00%	24.72%		0.00%	3.61%	1.12%	0.70%	1.34%
Open-End Adj		0.00%	63.39%	54.00%	0.00%		32.45%	30.75%	105.17%	17.79%	37.83%
Open-End Fxd		0.00%	115.38%	0.00%	0.00%		0.00%	3.21%	1.05%	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		137.63%	726.48%	397.59%	140.77%		738.56%	670.34%	945.66%	710.05%	747.77%
Indirect Loans		0.00%	0.00%	0.00%	0.00%		56.59%	78.98%	380.72%	294.63%	279.56%
Percent of Vehicle Loans		0.00%	0.00%	0.00%	0.00%		37.36%	39.75%	93.54%	72.45%	74.72%
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%	226.63%	216.79%	55.75%		647.18%	421.20%	557.49%	259.15%	343.96%
Total Real Estate		0.00%	226.63%	216.79%	55.75%		572.62%	402.63%	499.53%	240.05%	316.09%
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%		74.56%	18.57%	57.97%	19.10%	27.87%
Federal Agency Securities (Mtg Backed)		0.00%	0.00%	0.00%	0.00%		74.56%	18.57%	57.15%	19.10%	27.70%
Total Other Mortgage Backed Securities		0.00%	0.00%	0.00%	0.00%		0.00%	0.00%	0.81%	0.00%	0.17%



