

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		0.12%	0.84%	1.11%	0.70%		1.47%	1.06%	1.11%	1.08%	1.08%
Loan Yield		1.93%	4.62%	5.83%	5.25%		4.04%	4.24%	3.62%	3.58%	3.72%
Net Loan Yield After NCOs		1.93%	4.33%	5.41%	4.96%		3.99%	3.99%	3.32%	3.24%	3.41%
Asset Yield		0.73%	2.97%	3.47%	2.19%		3.08%	3.16%	3.20%	3.04%	3.09%
Cost of Funds		-0.02%	-0.18%	-0.26%	-0.12%		-0.38%	-0.39%	-0.66%	-0.68%	-0.61%
Gross Spread		0.72%	2.79%	3.21%	2.07%		2.70%	2.77%	2.54%	2.36%	2.49%
Provision Expense		0.00%	-0.11%	-0.19%	-0.10%		-0.09%	-0.13%	-0.28%	-0.28%	-0.25%
Net Spread after Provision Expense		0.72%	2.68%	3.02%	1.97%		2.61%	2.63%	2.26%	2.08%	2.24%
Total Non-Interest Income		0.00%	0.51%	1.50%	0.62%		1.16%	1.03%	1.25%	1.97%	1.60%
Total Non-Interest Expense		-0.72%	-3.23%	-3.99%	-2.30%		-3.81%	-3.37%	-3.10%	-3.34%	-3.29%
Net Operating Expense		-0.72%	-2.72%	-2.49%	-1.69%		-2.65%	-2.33%	-1.84%	-1.36%	-1.69%
Non-Operating Gains (Losses)		0.00%	0.01%	0.00%	-0.01%		0.02%	0.02%	0.00%	0.01%	0.01%
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)		0.00%	-0.03%	0.54%	0.27%		-0.03%	0.32%	0.42%	0.72%	0.56%
Net Charge-Offs		0.00%	-0.17%	-0.21%	-0.10%		-0.03%	-0.18%	-0.26%	-0.28%	-0.25%
ROA (with Net Charge-offs)		0.00%	-0.09%	0.51%	0.27%		0.03%	0.28%	0.43%	0.72%	0.55%
ROA with Provision for LL - W/O NCUSIF Expense		0.00%	-0.03%	0.53%	0.27%		-0.02%	0.32%	0.42%	0.72%	0.56%
ROA with Net Charge-Offs - W/O NCUSIF Expense		0.00%	-0.09%	0.51%	0.27%		0.03%	0.28%	0.43%	0.72%	0.55%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits		-0.45%	-2.02%	-1.69%	-1.37%		-1.86%	-1.81%	-1.72%	-1.64%	-1.70%
Travel and Conference Expense		0.00%	0.00%	-0.02%	-0.04%		-0.02%	-0.03%	-0.02%	-0.02%	-0.02%
Office Occupancy Expense		0.00%	-0.13%	-0.26%	-0.10%		-0.24%	-0.26%	-0.20%	-0.23%	-0.23%
Office Operations Expense		-0.11%	-0.47%	-0.90%	-0.48%		-1.20%	-0.80%	-0.64%	-0.60%	-0.66%
Educational and Promotional Expense		0.00%	-0.04%	-0.10%	-0.03%		-0.15%	-0.10%	-0.08%	-0.11%	-0.10%
Loan Servicing Expense		-0.02%	-0.08%	-0.82%	-0.07%		-0.14%	-0.18%	-0.14%	-0.10%	-0.13%
Professional and Outside Services		-0.13%	-0.42%	-0.06%	-0.14%		-0.10%	-0.16%	-0.21%	-0.49%	-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%	-0.04%	-0.03%		-0.02%	-0.01%	0.00%	0.00%	0.00%
Miscellaneous Operating Expenses		-0.02%	-0.04%	-0.10%	-0.05%		-0.08%	-0.03%	-0.08%	-0.13%	-0.10%
Total Non-Interest Expense		-0.72%	-3.23%	-3.99%	-2.30%		-3.81%	-3.37%	-3.10%	-3.34%	-3.29%
Other Performance Ratios											
Earning Asset Yield		0.75%	3.13%	3.60%	2.23%		3.22%	3.34%	3.33%	3.22%	3.26%
Average Cost of Funds		-0.02%	-0.20%	-0.29%	-0.14%		-0.41%	-0.45%	-0.70%	-0.76%	-0.67%
FTE Employee / \$million of Loans & Share Drafts		1.02	0.65	0.56	0.44		0.31	0.31	0.23	0.23	0.25
Compensation & Benefits / FTE Emp.		-\$27,333	\$46,080	\$48,000	\$69,059		\$68,508	\$72,291	\$70,155	\$73,788	\$72,049
Compensation & Benefits / \$million Lns. & S.D.s		\$603	\$29,658	\$27,066	\$30,536		\$21,240	\$22,805	\$16,589	\$17,179	\$18,132
Operating Expense / Loans & Share Drafts		0.37%	-4.73%	-6.38%	-5.13%		-4.36%	-4.24%	-2.99%	-3.48%	-3.52%
Fee Income+Other Oper.Inc. / Loans & Share Drafts		-0.84%	0.75%	2.40%	1.37%		1.32%	1.30%	1.21%	2.06%	1.71%
Net Operating Expense / Loans & Share Drafts		-0.47%	-3.99%	-3.98%	-3.76%		-3.04%	-2.94%	-1.78%	-1.42%	-1.81%
Operating Expense / Operating Revenue		94.91%	96.09%	85.46%	86.40%		98.91%	89.73%	84.45%	80.10%	83.10%
Total Fixed Assets / Shares & Equity		0.07%	0.98%	1.24%	0.71%		1.78%	3.58%	2.27%	2.84%	2.80%
Net Loans to Total Shares and Deposits		44.2%	69.4%	59.3%	40.0%		75.5%	85.0%	99.1%	99.8%	95.7%
Members / FTE Employee		947.00	423.70	445.30	455.76		263.45	302.15	407.50	390.26	374.25

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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%	1.1%	1.8%	1.2%		1.0%	0.6%	0.6%	0.7%	0.7%
Total Investments		67.3%	36.1%	43.9%	65.3%		27.6%	26.4%	8.9%	11.6%	14.8%
Unsecured Credit Card Loans/Lines of Credit		0.0%	0.0%	1.2%	0.0%		0.0%	1.6%	0.7%	3.9%	2.6%
All Other Unsecured Loans/Lines of Credit		6.4%	5.9%	3.9%	3.6%		0.8%	2.7%	2.4%	5.0%	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%		0.3%	1.0%	0.0%	0.0%	0.2%
New Vehicle Loans		14.5%	12.9%	5.0%	8.4%		3.6%	3.5%	11.0%	20.6%	14.7%
Used Vehicle Loans		7.6%	18.9%	12.2%	7.8%		10.7%	18.8%	23.7%	26.3%	23.8%
Total 1st Mortgage Real Estate Lns/Line of Credit		0.0%	3.0%	21.1%	0.0%		43.4%	30.2%	35.0%	23.7%	27.6%
Total Other Real Estate Loans/Lines of Credit		0.0%	11.6%	7.3%	11.5%		4.7%	8.4%	9.1%	3.1%	5.6%
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		4.5%	8.7%	1.4%	0.9%		3.4%	1.3%	3.1%	0.5%	1.3%
Other Loans (Purchased or to non-members)		0.0%	0.0%	0.0%	0.0%		0.4%	0.0%	0.3%	0.0%	0.1%
Total Loans and Leases		33.0%	61.0%	52.2%	32.1%		67.3%	67.5%	85.3%	83.1%	79.7%
Less: Allowance for Loan & Lease Losses		-1.0%	-0.4%	-0.4%	-0.2%		-0.3%	-0.2%	-0.5%	-0.4%	-0.4%
Net Loans and Leases		32.0%	60.6%	51.8%	32.0%		67.0%	67.3%	84.8%	82.8%	79.4%
Total Other Assets		0.7%	2.1%	2.6%	1.5%		4.4%	5.7%	5.7%	4.9%	5.2%
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%	2.6%	0.0%	0.0%		2.1%	11.3%	7.1%	5.2%	6.6%
Share Drafts		0.0%	11.3%	12.1%	11.9%		22.9%	11.7%	18.9%	15.0%	15.3%
Regular Shares		74.5%	56.2%	62.0%	68.5%		29.0%	28.5%	20.5%	28.5%	27.3%
Money Market Shares		0.0%	8.0%	0.0%	0.0%		20.1%	15.7%	19.0%	9.5%	12.9%
Share Certificates		0.0%	12.4%	10.0%	0.0%		13.7%	15.1%	21.4%	25.1%	21.9%
IRA/KEOGH Accounts		0.0%	0.0%	4.0%	0.0%		3.3%	6.5%	6.1%	5.3%	5.6%
All Other Shares		0.0%	0.0%	0.0%	0.0%		0.2%	0.2%	0.1%	0.0%	0.1%
Non-Member Deposits		0.0%	0.0%	0.0%	0.0%		0.0%	1.6%	0.0%	0.0%	0.3%
Total Shares and Deposits		74.5%	87.9%	88.0%	80.4%		89.2%	79.4%	86.0%	83.3%	83.3%
Total Equity		25.5%	9.6%	12.0%	19.6%		8.7%	9.3%	6.9%	11.5%	10.1%
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		25.5%	9.5%	12.0%	19.6%		9.0%	9.5%	7.6%	11.9%	10.5%
Total Equity + Allow. for Loan Loss		26.5%	9.9%	12.3%	19.8%		9.0%	9.5%	7.4%	11.8%	10.4%
Balance Sheet Growth YTD Annualized											
Total Investments		-60.0%	-29.0%	-4.3%	8.0%		-9.1%	12.2%	7.3%	9.7%	8.3%
Total Loans and Leases		-63.2%	-11.7%	4.7%	0.8%		9.0%	5.3%	8.0%	7.9%	7.4%
TOTAL ASSETS		-61.7%	-19.6%	0.6%	5.5%		4.2%	6.7%	8.8%	7.3%	7.2%
Total Liabilities		0.0%	20.0%	0.0%	0.0%		-62.6%	11.3%	-2.9%	-22.5%	-10.1%
Total Shares and Deposits		-66.8%	-20.1%	0.1%	6.6%		9.3%	6.6%	10.1%	10.1%	9.1%
Equity Capital		-30.5%	-22.0%	4.8%	1.3%		0.9%	2.4%	7.0%	6.1%	5.3%
TOTAL LIABILITIES, SHARES, AND EQUITY		-61.7%	-19.6%	0.6%	5.5%		4.2%	6.7%	8.8%	7.3%	7.2%

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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		0.00%	2.38%	1.76%	0.01%		0.29%	0.41%	0.47%	0.31%	0.37%
Delinquent Loans / Total Capital		0.0%	14.6%	7.4%	0.0%		2.2%	2.9%	5.5%	2.1%	2.8%
Delinquent Loans + OREO / Net Loans + OREO		0.0%	2.4%	2.0%	0.0%		0.4%	0.4%	0.5%	0.3%	0.4%
Delinquent Loans > 6mo / Delinquent Loans		0.0%	6.2%	14.4%	0.0%		7.3%	6.3%	18.2%	14.2%	13.8%
Allowance for Loan Losses/Net Loans		3.03%	0.60%	0.73%	0.49%		0.46%	0.35%	0.54%	0.43%	0.45%
Loans 2 to less than 6 months Delinquent (\$000s)		\$0	\$102	\$128	\$2		\$303	\$898	\$2,612	\$4,461	\$1,163
Loans 6 to less than 12 months Delinquent (\$000s)		\$0	\$7	\$16	\$0		\$24	\$43	\$426	\$246	\$100
Loans 12 months and over Delinquent (\$000s)		\$0	\$0	\$6	\$0		\$0	\$17	\$155	\$495	\$86
Total Delinquent Loans (\$000s)		\$0	\$108	\$150	\$2		\$327	\$959	\$3,192	\$5,202	\$1,348
Delinquency by Category											
Unsecured Credit Card		0.00%	0.00%	0.90%	0.00%		0.00%	0.20%	0.35%	0.20%	0.22%
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%		4.75%	0.61%	0.00%	0.00%	0.73%
New Vehicle Loans		0.00%	0.00%	0.24%	0.00%		0.37%	0.07%	0.37%	0.20%	0.22%
Used Vehicle Loans		0.00%	3.08%	1.98%	0.00%		0.73%	0.40%	0.78%	0.31%	0.44%
1st Mortgage Fixed		0.00%	10.38%	3.17%	0.00%		0.24%	0.37%	0.13%	0.30%	0.30%
1st Mortgage Adj		0.00%	0.00%	0.00%	0.00%		0.00%	0.73%	0.29%	0.53%	0.41%
Other RE Fixed		0.00%	6.72%	0.00%	0.00%		0.00%	0.70%	1.65%	0.50%	0.79%
Other RE Adj		0.00%	0.00%	0.00%	0.00%		0.00%	0.15%	0.41%	0.06%	0.23%
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%	0.41%	1.78%	0.03%		0.49%	1.65%	1.49%	5.85%	2.42%
Indirect Loans		0.00%	0.00%	0.00%	0.00%		1.27%	0.43%	0.73%	0.22%	0.37%
Total 1st Mortgage Loans		0.00%	10.38%	2.81%	0.00%		0.17%	0.45%	0.21%	0.33%	0.33%
MBL Delinquency Rate		0.00%	0.00%	0.00%	0.00%		0.00%	0.00%	0.00%	0.07%	0.03%
MBL Delinquency as % of Total RE Loans		0.00%	0.00%	0.00%	0.00%		0.00%	0.00%	0.00%	0.01%	0.00%
YTD Annualized											
Net Charge-Offs / Average Loans (Annualized)		0.00%	0.29%	0.42%	0.29%		0.05%	0.26%	0.30%	0.35%	0.32%
Recoveries / Charge-Offs		0.00%	21.82%	16.87%	6.82%		55.65%	30.51%	20.06%	24.32%	24.40%
Expected Charge-Offs / Net Loans		0.29%	0.30%	1.13%	0.10%		0.29%	0.18%	0.22%	0.21%	0.21%
Provision for Loan Losses/Net Charge-Offs		0.0%	65.1%	88.4%	107.3%		284.3%	75.4%	105.8%	101.0%	99.0%
Prov. for Loan Losses/Expected Charge-Offs		0.0%	62.9%	32.7%	327.7%		45.8%	106.9%	150.8%	166.9%	149.0%
Bankruptcies / Net Loans		0.96%	0.00%	3.14%	0.33%		0.99%	0.50%	0.49%	0.59%	0.56%
Total Amount of Loans Charged-Off (\$000s)		\$0	\$18	\$42	\$44		\$115	\$856	\$2,500	\$7,417	\$1,472
Total Amount of Recoveries (\$000s)		\$0	\$4	\$7	\$3		\$64	\$261	\$502	\$1,804	\$359
Net Charge Offs (\$000s)		\$0	\$14	\$35	\$41		\$51	\$595	\$1,999	\$5,614	\$1,113
Net Charge-Offs by Category											
Unsecured Credit Card Loans		0.00%	0.00%	0.06%	0.00%		0.00%	0.67%	0.99%	0.59%	0.63%
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%	0.00%	-0.06%	0.00%		0.00%	0.02%	0.31%	0.19%	0.20%
Used Vehicle Loans		0.00%	0.35%	1.39%	0.68%		-0.02%	0.43%	0.59%	0.44%	0.47%
Total 1st Mortgage RE Loans/LOC		0.00%	0.00%	0.15%	0.00%		0.04%	0.09%	0.04%	0.01%	0.04%
Total Other RE Loans/ LOC		0.00%	0.29%	-0.18%	0.00%		-0.04%	0.06%	0.03%	0.11%	0.06%
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%	0.97%	2.43%	4.48%		-4.02%	0.37%	0.46%	0.17%	0.25%
Indirect Loans		0.00%	0.00%	0.00%	0.00%		0.00%	0.60%	0.55%	0.38%	0.44%
Number of Credit Unions in Each Peer Group:		1	3	2	1		1	4	2	2	16

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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%	7.05%	20.51%	0.00%		1.65%	0.78%	0.00%	0.00%	0.29%
Total Investments in Corporate Credit Unions*		36.99%	61.14%	42.26%	157.00%		3.32%	14.84%	3.76%	14.38%	14.48%
Marketable Securities		0.00%	42.53%	0.00%	0.00%		249.84%	209.93%	51.88%	33.35%	70.42%
All Other Investments		103.04%	186.18%	290.85%	175.55%		14.24%	32.53%	8.52%	-2.27%	9.83%
Total Investments		263.93%	379.84%	366.46%	332.56%		307.08%	277.85%	117.23%	97.24%	140.57%
Unsecured Loans		24.96%	61.65%	42.95%	18.18%		8.68%	44.33%	40.82%	74.88%	62.13%
Vehicle Loans		86.76%	334.30%	144.21%	82.40%		158.77%	234.95%	458.57%	392.93%	366.12%
New Vehicle Loans		57.08%	135.67%	41.87%	42.55%		39.87%	37.10%	145.20%	172.46%	139.93%
Used Vehicle Loans		29.68%	198.64%	102.33%	39.85%		118.91%	197.86%	313.37%	220.46%	226.19%
Total Real Estate		0.00%	153.62%	237.28%	58.73%		535.98%	406.96%	582.67%	224.49%	315.64%
1st Mortgage		0.00%	31.25%	176.28%	0.00%		483.43%	318.15%	461.99%	198.34%	262.65%
1st Mortgage Fxd		0.00%	31.25%	156.28%	0.00%		345.63%	246.94%	211.80%	170.26%	190.88%
1st Mortgage Adj		0.00%	0.00%	20.00%	0.00%		137.80%	71.21%	250.19%	28.09%	71.78%
2nd Mortgage		0.00%	122.37%	61.00%	58.73%		52.55%	88.80%	120.68%	26.15%	52.99%
Closed-End Fxd		0.00%	0.00%	3.31%	28.21%		25.84%	19.79%	7.28%	8.70%	10.89%
Closed-End Adj		0.00%	0.00%	0.00%	30.51%		0.00%	1.30%	2.39%	0.82%	1.46%
Open-End Adj		0.00%	39.80%	57.69%	0.00%		26.71%	65.53%	109.11%	16.63%	39.74%
Open-End Fxd		0.00%	82.57%	0.00%	0.00%		0.00%	2.18%	1.90%	0.00%	0.90%
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		17.66%	91.87%	11.51%	4.36%		38.11%	13.31%	40.75%	4.48%	12.59%
Total Loans		129.38%	641.49%	435.95%	163.66%		748.84%	710.31%	1126.58%	696.78%	759.07%
Indirect Loans		0.00%	0.00%	0.00%	0.00%		49.45%	133.47%	407.56%	266.16%	255.72%
Percent of Vehicle Loans		0.00%	0.00%	0.00%	0.00%		31.15%	56.81%	88.88%	67.74%	69.85%
Business Loans		0.00%	0.00%	0.00%	0.00%		103.98%	41.52%	136.21%	34.91%	52.47%
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%	153.62%	237.28%	58.73%		629.94%	475.80%	584.74%	257.75%	350.72%
Total Real Estate		0.00%	153.62%	237.28%	58.73%		535.98%	406.96%	582.67%	224.49%	315.64%
RE Business Loans		0.00%	0.00%	0.00%	0.00%		75.63%	31.18%	122.01%	33.75%	47.18%
Mortgage-Backed Investments		0.00%	0.00%	0.00%	0.00%		93.95%	68.84%	2.08%	33.26%	35.08%
Federal Agency Securities (Mtg Backed)		0.00%	0.00%	0.00%	0.00%		93.95%	68.82%	2.08%	33.26%	35.07%
Total Other Mortgage Backed Securities		0.00%	0.00%	0.00%	0.00%		0.00%	0.02%	0.00%	0.00%	0.00%



