

December 31, 2017

<b>Earnings to Average Assets YTD Annualized</b>	<b>Peer &lt;2mm</b>	<b>Peer 2-5mm</b>	<b>Peer 5-10mm</b>	<b>Peer 10-20mm</b>	<b>Peer 20-50mm</b>	<b>Peer 50-100mm</b>	<b>Peer 100-200mm</b>	<b>Peer 200-500mm</b>	<b>Peer 500mm-1B</b>	<b>Peer GT 1 Billion</b>	<b>Peer ALL FICUs</b>
Investment Yield		0.51%		1.05%	1.25%	0.91%	1.25%		1.46%		1.40%
Loan Yield		12.42%		5.71%	4.85%	3.05%	4.97%		4.85%		4.82%
Net Loan Yield After NCOs		12.17%		5.59%	4.52%	2.77%	4.68%		4.33%		4.35%
Asset Yield		3.53%		1.85%	2.66%	2.14%	3.24%		3.30%		3.24%
Cost of Funds		-0.16%		-0.21%	-0.44%	-0.11%	-0.19%		-0.33%		-0.30%
Gross Spread		3.37%		1.64%	2.22%	2.03%	3.05%		2.98%		2.94%
Provision Expense		-0.05%		0.00%	-0.16%	-0.11%	-0.15%		-0.20%		-0.18%
Net Spread after Provision Expense		3.32%		1.64%	2.05%	1.92%	2.90%		2.78%		2.76%
Total Non-Interest Income		0.48%		0.64%	0.29%	0.77%	1.28%		2.61%		2.27%
Total Non-Interest Expense		-3.76%		-2.49%	-1.93%	-2.34%	-3.47%		-4.07%		-3.86%
Net Operating Expense		-3.29%		-1.85%	-1.64%	-1.57%	-2.19%		-1.45%		-1.59%
Non-Operating Gains (Losses)		0.00%		0.00%	0.00%	0.00%	0.00%		0.04%		0.03%
OTTI Losses Recognized in Earnings		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%		-0.02%		-0.02%
NCUSIF Recovery/Pass-back		0.00%		0.00%	0.00%	0.00%	0.00%		0.00%		0.00%
Return on Assets (ROA with Provision for LL)		0.03%		-0.21%	0.42%	0.34%	0.71%		1.34%		1.18%
Net Charge-Offs		-0.07%		-0.02%	-0.13%	-0.17%	-0.16%		-0.29%		-0.26%
ROA (with Net Charge-offs)		0.02%		-0.23%	0.45%	0.28%	0.70%		1.25%		1.10%
ROA with Provision for LL - W/O NCUSIF Expense		0.03%		-0.21%	0.42%	0.35%	0.71%		1.36%		1.19%
ROA with Net Charge-Offs - W/O NCUSIF Expense		0.02%		-0.23%	0.45%	0.29%	0.70%		1.27%		1.12%
<b>Non-Interest Expense to Average Assets</b>											
Employee Compensation and Benefits		-2.53%		-0.81%	-0.96%	-1.25%	-1.72%		-1.92%		-1.84%
Travel and Conference Expense		0.00%		-0.03%	-0.02%	-0.01%	-0.03%		-0.05%		-0.04%
Office Occupancy Expense		-0.13%		-0.08%	-0.09%	-0.18%	-0.22%		-0.23%		-0.22%
Office Operations Expense		-0.43%		-0.37%	-0.52%	-0.26%	-0.74%		-0.85%		-0.81%
Educational and Promotional Expense		0.00%		0.00%	-0.05%	0.00%	-0.13%		-0.20%		-0.18%
Loan Servicing Expense		-0.03%		-0.03%	-0.06%	-0.05%	-0.17%		-0.33%		-0.29%
Professional and Outside Services		-0.59%		-0.97%	-0.14%	-0.48%	-0.36%		-0.38%		-0.38%
Member Insurance		0.00%		0.00%	0.00%	-0.01%	0.00%		-0.02%		-0.02%
Operating Fees (Exam. and/or Supervision Fees)		-0.02%		-0.06%	-0.02%	-0.01%	-0.02%		-0.01%		-0.01%
Miscellaneous Operating Expenses		-0.03%		-0.14%	-0.06%	-0.08%	-0.07%		-0.08%		-0.08%
Total Non-Interest Expense		-3.76%		-2.49%	-1.93%	-2.34%	-3.47%		-4.07%		-3.86%
<b>Other Performance Ratios</b>											
Earning Asset Yield		3.61%		1.75%	2.70%	2.44%	3.41%		3.44%		3.38%
Average Cost of Funds		-0.38%		-0.24%	-0.53%	-0.14%	-0.21%		-0.36%		-0.33%
FTE Employee / \$million of Loans & Share Drafts		1.99		0.67	0.31	0.38	0.38		0.31		0.32
Compensation & Benefits / FTE Emp.		\$51,333		\$43,833	\$70,489	\$41,900	\$59,495		\$81,354		\$75,571
Compensation & Benefits / \$million Lns. & S.D.s		\$101,986		\$28,977	\$21,419	\$16,034	\$22,773		\$25,483		\$24,688
Operating Expense / Loans & Share Drafts		-15.16%		-8.94%	-4.30%	-2.84%	-4.58%		-5.39%		-5.17%
Fee Income+Other Oper.Inc. / Loans & Share Drafts		1.92%		2.30%	0.66%	0.93%	1.69%		3.46%		3.04%
Net Operating Expense / Loans & Share Drafts		-13.24%		-6.64%	-3.64%	-1.91%	-2.89%		-1.93%		-2.13%
Operating Expense / Operating Revenue		98.18%		109.78%	86.61%	83.24%	80.97%		74.26%		75.48%
Total Fixed Assets / Shares & Equity		0.84%		0.33%	0.50%	3.98%	2.07%		1.54%		1.67%
Net Loans to Total Shares and Deposits		58.2%		19.1%	45.0%	60.2%	59.8%		63.0%		61.9%
Members / FTE Employee		287.67		431.67	447.40	388.24	324.68		297.42		307.16

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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
<b>ASSETS</b>											
Cash and Cash Equivalents		0.1%		2.1%	0.5%	0.8%	1.4%		1.1%		1.2%
Total Investments		73.7%		85.8%	60.4%	40.9%	41.5%		38.3%		39.7%
Unsecured Credit Card Loans/Lines of Credit		0.0%		0.6%	0.0%	1.8%	1.7%		2.0%		1.9%
All Other Unsecured Loans/Lines of Credit		7.6%		1.0%	4.4%	0.6%	2.3%		1.1%		1.4%
Short-Term Small Amount Loans (STS)		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%		0.0%		0.0%
New Vehicle Loans		10.8%		1.1%	6.0%	3.1%	10.8%		5.6%		6.4%
Used Vehicle Loans		7.2%		4.3%	18.5%	13.8%	18.9%		16.0%		16.5%
Total 1st Mortgage Real Estate Lns/Line of Credit		0.0%		4.7%	8.7%	29.7%	15.3%		27.8%		25.1%
Total Other Real Estate Loans/Lines of Credit		0.0%		0.0%	0.3%	3.2%	3.9%		3.0%		3.1%
Leases Receivable		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%
Other Loans (Purchased or to non-members)		0.0%		0.0%	0.0%	0.0%	0.0%		0.7%		0.5%
Total Loans and Leases		25.5%		11.8%	37.9%	52.2%	52.9%		56.1%		54.9%
Less: Allowance for Loan & Lease Losses		-0.5%		-0.6%	-0.5%	-0.4%	-0.4%		-0.6%		-0.5%
Net Loans and Leases		25.0%		11.2%	37.5%	51.8%	52.6%		55.5%		54.3%
Total Other Assets		1.2%		0.9%	1.6%	6.5%	4.5%		5.0%		4.8%
<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>Total Liabilities</b>											
Share Drafts		0.0%		8.1%	5.5%	15.9%	21.4%		19.0%		19.0%
Regular Shares		43.9%		11.8%	66.5%	36.5%	37.3%		39.1%		39.2%
Money Market Shares		0.0%		15.3%	0.0%	20.3%	17.4%		21.8%		20.5%
Share Certificates		0.0%		7.6%	8.1%	5.7%	6.9%		4.4%		5.0%
IRA/KEOGH Accounts		0.0%		3.5%	1.4%	7.4%	5.0%		4.6%		4.7%
All Other Shares		0.0%		15.4%	2.9%	0.8%	0.4%		0.0%		0.2%
Non-Member Deposits		0.0%		0.0%	0.0%	0.0%	0.0%		0.0%		0.0%
Total Shares and Deposits		43.9%		61.7%	84.4%	86.7%	88.5%		89.0%		88.6%
Total Equity		23.0%		3.8%	13.0%	13.3%	10.8%		10.8%		10.9%
<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>
Net Worth		23.0%		3.9%	13.0%	13.4%	10.9%		11.1%		11.1%
Total Equity + Allow. for Loan Loss		23.5%		4.4%	13.5%	13.7%	11.1%		11.4%		11.4%
<b>Balance Sheet Growth YTD Annualized</b>											
Total Investments		-6.6%		147.7%	5.2%	-21.2%	13.4%		15.2%		14.1%
Total Loans and Leases		-1.8%		5.0%	-7.0%	-57.9%	1.8%		6.4%		2.7%
<b>TOTAL ASSETS</b>		<b>-5.4%</b>		<b>116.0%</b>	<b>0.2%</b>	<b>-47.6%</b>	<b>6.3%</b>		<b>10.2%</b>		<b>7.3%</b>
Total Liabilities		-6.7%		0.0%	-31.3%	-100.0%	-15.0%		112.8%		14.0%
Total Shares and Deposits		-7.0%		45.9%	1.1%	-47.3%	6.5%		9.4%		6.7%
Equity Capital		0.1%		-5.6%	3.4%	-35.1%	6.9%		16.3%		12.2%
<b>TOTAL LIABILITIES, SHARES, AND EQUITY</b>		<b>-5.4%</b>		<b>116.0%</b>	<b>0.2%</b>	<b>-47.6%</b>	<b>6.3%</b>		<b>10.2%</b>		<b>7.3%</b>

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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		3.10%		0.62%	0.18%	0.49%	0.46%		0.70%		0.65%
Delinquent Loans / Total Capital		3.4%		1.7%	0.5%	1.9%	2.2%		3.5%		3.1%
Delinquent Loans + OREO / Net Loans + OREO		3.2%		0.6%	0.2%	0.7%	0.5%		0.9%		0.8%
Delinquent Loans > 6mo / Delinquent Loans		2.1%		12.5%	68.5%	20.7%	44.3%		30.5%		32.1%
Allowance for Loan Losses/Net Loans		2.04%		5.15%	1.25%	0.75%	0.69%		1.07%		1.01%
Loans 2 to less than 6 months Delinquent (\$000s)		\$47		\$14	\$8	\$176	\$222		\$2,059		\$729
Loans 6 to less than 12 months Delinquent (\$000s)		\$0		\$2	\$5	\$26	\$60		\$187		\$80
Loans 12 months and over Delinquent (\$000s)		\$1		\$0	\$12	\$20	\$116		\$718		\$264
Total Delinquent Loans (\$000s)		\$48		\$16	\$24	\$222	\$398		\$2,963		\$1,073
<b>Delinquency by Category</b>											
Unsecured Credit Card		0.00%		1.10%	0.00%	0.95%	0.39%		0.26%		0.29%
STS Loans		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%
New Vehicle Loans		3.53%		0.00%	0.00%	0.74%	0.26%		0.38%		0.34%
Used Vehicle Loans		4.59%		0.63%	0.11%	1.46%	0.40%		0.30%		0.33%
1st Mortgage Fixed		0.00%		0.00%	0.00%	0.00%	0.63%		0.78%		0.74%
1st Mortgage Adj		0.00%		0.00%	0.00%	0.00%	0.00%		0.54%		0.47%
Other RE Fixed		0.00%		0.00%	0.00%	0.00%	0.19%		0.10%		0.12%
Other RE Adj		0.00%		0.00%	0.00%	0.00%	0.76%		0.55%		0.59%
Leases Receivable		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%
Indirect Loans		0.00%		0.00%	0.19%	5.30%	0.49%		0.61%		0.60%
Total 1st Mortgage Loans		0.00%		0.00%	0.00%	0.00%	0.57%		0.75%		0.71%
MBL Delinquency Rate		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%
<b>YTD Annualized</b>											
Net Charge-Offs / Average Loans (Annualized)		0.26%		0.12%	0.33%	0.27%	0.29%		0.51%		0.46%
Recoveries / Charge-Offs		55.56%		62.50%	28.50%	22.60%	31.02%		19.29%		20.92%
Expected Charge-Offs / Net Loans		0.27%		0.03%	0.29%	0.59%	0.49%		0.53%		0.52%
Provision for Loan Losses/Net Charge-Offs		75.0%		0.0%	125.4%	65.9%	93.2%		67.8%		71.1%
Prov. for Loan Losses/Expected Charge-Offs		73.2%		0.0%	142.2%	30.8%	55.5%		66.0%		63.7%
Bankruptcies / Net Loans		0.00%		0.00%	0.84%	0.44%	1.34%		0.91%		0.97%
Total Amount of Loans Charged-Off (\$000s)		\$9		\$8	\$64	\$292	\$369		\$2,600		\$959
Total Amount of Recoveries (\$000s)		\$5		\$5	\$18	\$66	\$114		\$502		\$201
Net Charge Offs (\$000s)		\$4		\$3	\$46	\$226	\$254		\$2,098		\$758
<b>Net Charge-Offs by Category</b>											
Unsecured Credit Card Loans		0.00%		2.43%	0.00%	1.13%	0.55%		1.86%		1.52%
STS Loans		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%
New Vehicle Loans		0.00%		0.00%	0.07%	-0.03%	0.21%		0.38%		0.30%
Used Vehicle Loans		0.00%		0.00%	0.42%	0.61%	0.43%		0.63%		0.59%
Total 1st Mortgage RE Loans/LOC		0.00%		0.00%	0.00%	0.00%	-0.01%		0.02%		0.02%
Total Other RE Loans/ LOC		0.00%		0.00%	0.00%	-0.31%	-0.55%		-0.35%		-0.39%
Leases Receivable		0.00%		0.00%	0.00%	0.00%	0.00%		0.00%		0.00%
All Other Loans		333.33%		-3.00%	-1.73%	-0.01%	-0.19%		-1.25%		-0.92%
Indirect Loans		0.00%		0.00%	0.39%	0.17%	0.33%		0.60%		0.51%
Number of Credit Unions in Each Peer Group:		1		1	3	1	5		5		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		0.00%		0.00%	21.40%	2.15%	3.64%		0.12%		1.30%
Credit Unions - Deposits in and Loans to		0.00%		0.00%	13.46%	0.00%	0.28%		0.00%		0.39%
Total Investments in Corporate Credit Unions*		14.70%		338.67%	21.97%	131.29%	107.67%		9.53%		29.42%
Marketable Securities		143.73%		886.33%	31.03%	8.52%	116.34%		152.64%		141.47%
All Other Investments		143.58%		933.18%	367.63%	164.09%	140.86%		29.46%		61.41%
<b>Total Investments</b>		<b>320.07%</b>		<b>2201.99%</b>	<b>463.71%</b>	<b>306.06%</b>	<b>380.72%</b>		<b>346.74%</b>		<b>357.44%</b>
Unsecured Loans		32.97%		42.29%	33.51%	18.13%	36.61%		27.58%		29.07%
Vehicle Loans		77.99%		139.37%	188.74%	126.33%	272.56%		195.21%		206.04%
New Vehicle Loans		46.74%		28.27%	46.34%	23.31%	99.41%		50.23%		57.70%
Used Vehicle Loans		31.25%		111.10%	142.41%	103.02%	173.15%		144.98%		148.34%
Total Real Estate		0.00%		121.50%	68.93%	246.26%	175.98%		278.50%		254.33%
1st Mortgage		0.00%		121.50%	66.59%	222.62%	140.56%		251.24%		226.55%
1st Mortgage Fxd		0.00%		121.50%	32.36%	219.19%	126.66%		220.44%		199.21%
1st Mortgage Adj		0.00%		0.00%	34.23%	3.42%	13.90%		30.80%		27.34%
2nd Mortgage		0.00%		0.00%	2.34%	23.63%	35.42%		27.26%		27.78%
Closed-End Fxd		0.00%		0.00%	1.23%	0.73%	13.45%		8.43%		8.88%
Closed-End Adj		0.00%		0.00%	0.00%	0.00%	0.59%		0.87%		0.78%
Open-End Adj		0.00%		0.00%	1.11%	8.76%	21.17%		15.64%		15.97%
Open-End Fxd		0.00%		0.00%	0.00%	14.14%	0.22%		2.31%		2.15%
Other RE Loans		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%
All Other Loans/Lines of Credit to Members		0.00%		0.00%	0.00%	0.00%	0.00%		0.00%		0.00%
<b>Total Loans</b>		<b>110.97%</b>		<b>303.15%</b>	<b>291.35%</b>	<b>390.73%</b>	<b>485.15%</b>		<b>507.36%</b>		<b>494.20%</b>
Indirect Loans		0.00%		0.00%	46.09%	16.93%	123.82%		85.18%		88.77%
Percent of Vehicle Loans		0.00%		0.00%	24.42%	13.40%	45.43%		43.64%		43.09%
Business Loans		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%		5.89%		4.60%
<b>Total Mortgage Exposure**</b>		<b>0.00%</b>		<b>121.50%</b>	<b>79.97%</b>	<b>246.26%</b>	<b>249.61%</b>		<b>384.19%</b>		<b>349.50%</b>
Total Real Estate		0.00%		121.50%	68.93%	246.26%	175.98%		278.50%		254.33%
RE Business Loans		0.00%		0.00%	0.00%	0.00%	0.00%		0.00%		0.00%
Mortgage-Backed Investments		0.00%		0.00%	11.04%	0.00%	73.63%		105.69%		95.16%
Federal Agency Securities (Mtg Backed)		0.00%		0.00%	11.04%	0.00%	73.63%		105.69%		95.16%
Total Other Mortgage Backed Securities		0.00%		0.00%	0.00%	0.00%	0.00%		0.00%		0.00%



