

December 31, 2016

<b>Earnings to Average Assets</b>	<b>Peer</b>	<b>Peer</b>	<b>Peer</b>	<b>Peer</b>	<b>Peer</b>	<b>Peer</b>	<b>Peer</b>	<b>Peer</b>	<b>Peer</b>	<b>Peer</b>	<b>Peer</b>
<b>YTD Annualized</b>	<b>&lt;2mm</b>	<b>2-5mm</b>	<b>5-10mm</b>	<b>10-20mm</b>	<b>20-50mm</b>	<b>50-100mm</b>	<b>100-200mm</b>	<b>200-500mm</b>	<b>500mm-1B</b>	<b>GT 1 Billion</b>	<b>ALL FICUs</b>
Investment Yield		0.46%	7.36%	1.06%	1.04%	1.01%		1.10%		1.08%	
Loan Yield		12.26%	30.35%	5.44%	5.28%	4.85%		4.82%		4.86%	
Net Loan Yield After NCOs		11.35%	19.63%	5.22%	5.09%	4.65%		4.35%		4.45%	
Asset Yield		3.18%	12.87%	2.77%	3.52%	3.08%		3.18%		3.16%	
Cost of Funds		-0.17%	-1.28%	-0.36%	-0.13%	-0.20%		-0.30%		-0.28%	
Gross Spread		3.01%	11.59%	2.41%	3.39%	2.88%		2.88%		2.89%	
Provision Expense		-0.23%	0.00%	-0.17%	-0.04%	-0.06%		0.00%		-0.02%	
Net Spread after Provision Expense		2.79%	11.59%	2.24%	3.35%	2.82%		2.88%		2.87%	
Total Non-Interest Income		0.44%	3.19%	0.28%	1.32%	1.32%		2.64%		2.30%	
Total Non-Interest Expense		-3.29%	-15.18%	-1.86%	-4.01%	-3.46%		-4.12%		-3.94%	
Net Operating Expense		-2.85%	-11.99%	-1.58%	-2.69%	-2.14%		-1.48%		-1.65%	
Non-Operating Gains (Losses)		0.00%	0.00%	0.00%	0.00%	0.00%		0.02%		0.02%	
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%	0.00%	0.00%		-0.01%		0.00%	
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)		-0.06%	-0.39%	0.66%	0.66%	0.68%		1.41%		1.23%	
Net Charge-Offs		-0.21%	-2.60%	-0.08%	-0.12%	-0.11%		-0.27%		-0.23%	
ROA (with Net Charge-offs)		-0.05%	-3.00%	0.75%	0.58%	0.63%		1.15%		1.02%	
ROA with Provision for LL - W/O NCUSIF Expense		-0.06%	-0.39%	0.66%	0.66%	0.68%		1.42%		1.24%	
ROA with Net Charge-Offs - W/O NCUSIF Expense		-0.05%	-3.00%	0.75%	0.58%	0.63%		1.15%		1.03%	
<b>Non-Interest Expense to Average Assets</b>											
Employee Compensation and Benefits		-2.17%	-6.98%	-0.99%	-1.82%	-1.68%		-2.00%		-1.91%	
Travel and Conference Expense		0.00%	-0.25%	-0.02%	-0.03%	-0.03%		-0.05%		-0.04%	
Office Occupancy Expense		-0.12%	-0.64%	-0.08%	-0.26%	-0.22%		-0.23%		-0.23%	
Office Operations Expense		-0.36%	-2.06%	-0.50%	-0.38%	-0.77%		-0.85%		-0.81%	
Educational and Promotional Expense		0.00%	0.00%	-0.06%	-0.09%	-0.12%		-0.20%		-0.18%	
Loan Servicing Expense		-0.03%	-0.34%	-0.05%	-0.21%	-0.17%		-0.29%		-0.26%	
Professional and Outside Services		-0.56%	-4.62%	-0.09%	-1.06%	-0.35%		-0.37%		-0.39%	
Member Insurance		0.00%	0.00%	0.00%	0.00%	0.00%		-0.01%		-0.01%	
Operating Fees (Exam. and/or Supervision Fees)		-0.02%	-0.44%	-0.02%	-0.02%	-0.01%		-0.01%		-0.01%	
Miscellaneous Operating Expenses		-0.03%	0.15%	-0.06%	-0.14%	-0.09%		-0.12%		-0.11%	
Total Non-Interest Expense		-3.29%	-15.18%	-1.86%	-4.01%	-3.46%		-4.12%		-3.94%	
<b>Other Performance Ratios</b>											
Earning Asset Yield		3.30%	10.39%	2.81%	3.83%	3.22%		3.32%		3.30%	
Average Cost of Funds		-0.39%	-1.12%	-0.43%	-0.15%	-0.22%		-0.33%		-0.31%	
FTE Employee / \$million of Loans & Share Drafts		1.99	0.00	0.31	0.36	0.39		0.33		0.35	
Compensation & Benefits / FTE Emp.		\$48,000	\$0	\$72,571	\$63,176	\$57,624		\$78,853		\$73,812	
Compensation & Benefits / \$million Lns. & S.D.s		\$96,011	\$0	\$22,424	\$23,029	\$22,702		\$26,620		\$25,784	
Operating Expense / Loans & Share Drafts		-14.54%	0.00%	-4.21%	-5.07%	-4.66%		-5.49%		-5.32%	
Fee Income+Other Oper.Inc. / Loans & Share Drafts		1.93%	0.00%	0.63%	1.66%	1.78%		3.51%		3.10%	
Net Operating Expense / Loans & Share Drafts		-12.61%	0.00%	-3.58%	-3.41%	-2.88%		-1.98%		-2.23%	
Operating Expense / Operating Revenue		95.37%	0.00%	72.83%	85.80%	83.15%		75.92%		77.28%	
Total Fixed Assets / Shares & Equity		0.80%	0.00%	0.48%	4.68%	2.22%		1.56%		1.76%	
Net Loans to Total Shares and Deposits		55.1%	26.6%	48.9%	75.5%	62.6%		64.8%		64.3%	
Members / FTE Employee		293.00	306.67	476.86	375.85	331.17		293.18		306.39	

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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
<b>ASSETS</b>											
Cash and Cash Equivalents		0.1%		0.3%	0.6%	1.2%	1.6%		1.1%		1.1%
Total Investments		74.6%		74.8%	57.5%	27.2%	39.0%		36.7%		37.3%
Unsecured Credit Card Loans/Lines of Credit		0.0%		1.2%	0.0%	1.9%	1.7%		2.1%		2.0%
All Other Unsecured Loans/Lines of Credit		7.9%		2.0%	3.9%	1.4%	2.1%		1.2%		1.5%
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		9.7%		2.1%	5.5%	10.9%	9.2%		4.0%		5.2%
Used Vehicle Loans		6.9%		7.6%	16.5%	22.5%	18.1%		15.1%		15.9%
Total 1st Mortgage Real Estate Lns/Line of Credit		0.0%		6.9%	8.8%	23.9%	15.7%		29.1%		26.1%
Total Other Real Estate Loans/Lines of Credit		0.0%		2.2%	0.3%	3.7%	3.3%		3.0%		3.0%
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%		2.3%	5.9%	0.8%	5.2%		2.7%		3.2%
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		24.6%		24.3%	40.9%	65.0%	55.3%		58.1%		57.3%
Less: Allowance for Loan & Lease Losses		-0.5%		-1.3%	-0.4%	-0.5%	-0.4%		-0.7%		-0.7%
Net Loans and Leases		24.1%		23.0%	40.4%	64.5%	54.9%		57.3%		56.7%
Total Other Assets		1.2%		1.9%	1.5%	7.2%	4.6%		4.9%		4.9%
<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>LIABILITIES, SHARES, AND EQUITY</b>											
Total Liabilities		33.6%		0.0%	3.8%	3.1%	1.0%		0.1%		0.5%
Share Drafts		0.0%		12.0%	5.3%	19.4%	20.0%		18.7%		18.6%
Regular Shares		44.7%		20.7%	65.8%	40.4%	37.9%		38.2%		38.9%
Money Market Shares		0.0%		23.9%	0.0%	18.7%	17.0%		22.4%		20.8%
Share Certificates		0.0%		13.5%	8.5%	3.5%	7.6%		5.1%		5.5%
IRA/KEOGH Accounts		0.0%		8.3%	1.1%	3.8%	5.5%		5.3%		5.2%
All Other Shares		0.0%		9.7%	2.9%	0.4%	0.5%		0.0%		0.2%
Non-Member Deposits		0.0%		3.2%	0.0%	0.0%	0.0%		0.0%		0.0%
Total Shares and Deposits		44.7%		91.2%	83.6%	86.1%	88.3%		89.7%		89.1%
Total Equity		21.8%		8.8%	12.6%	10.8%	10.7%		10.2%		10.4%
<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		21.8%		8.7%	12.6%	10.8%	10.9%		10.6%		10.7%
Total Equity + Allow. for Loan Loss		22.3%		10.0%	13.1%	11.3%	11.1%		11.0%		11.1%
<b>Balance Sheet Growth YTD Annualized</b>											
Total Investments		-17.5%		0.0%	-0.9%	-25.8%	4.0%		5.1%		3.4%
Total Loans and Leases		3.8%		0.0%	10.9%	25.3%	8.4%		10.9%		11.0%
<b>TOTAL ASSETS</b>		<b>-13.0%</b>		<b>0.0%</b>	<b>3.6%</b>	<b>3.7%</b>	<b>7.0%</b>		<b>8.8%</b>		<b>8.1%</b>
Total Liabilities		-17.3%		0.0%	-23.8%	-23.3%	-8.8%		89.7%		-14.6%
Total Shares and Deposits		-15.0%		0.0%	5.1%	4.7%	7.4%		8.3%		7.9%
Equity Capital		-0.4%		0.0%	5.6%	6.6%	5.8%		12.4%		10.7%
<b>TOTAL LIABILITIES, SHARES, AND EQUITY</b>		<b>-13.0%</b>		<b>0.0%</b>	<b>3.6%</b>	<b>3.7%</b>	<b>7.0%</b>		<b>8.8%</b>		<b>8.1%</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		3.36%		0.00%	0.35%	1.74%	0.38%		0.77%		0.74%
Delinquent Loans / Total Capital		3.7%		0.0%	1.1%	10.0%	1.9%		4.1%		3.8%
Delinquent Loans + OREO / Net Loans + OREO		3.4%		0.0%	0.4%	2.6%	0.4%		1.1%		1.1%
Delinquent Loans > 6mo / Delinquent Loans		17.0%		0.0%	6.1%	53.4%	29.3%		43.1%		42.6%
Allowance for Loan Losses/Net Loans		2.01%		5.60%	1.08%	0.78%	0.73%		1.28%		1.17%
Loans 2 to less than 6 months Delinquent (\$000s)		\$44		\$0	\$46	\$437	\$226		\$1,739		\$640
Loans 6 to less than 12 months Delinquent (\$000s)		\$2		\$0	\$3	\$164	\$83		\$433		\$172
Loans 12 months and over Delinquent (\$000s)		\$7		\$0	\$0	\$338	\$11		\$883		\$303
Total Delinquent Loans (\$000s)		\$53		\$0	\$49	\$938	\$320		\$3,054		\$1,115
<b>Delinquency by Category</b>											
Unsecured Credit Card		0.00%		0.00%	0.00%	0.35%	0.24%		0.25%		0.24%
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		3.54%		0.00%	0.37%	1.72%	0.14%		0.17%		0.30%
Used Vehicle Loans		5.62%		0.00%	0.56%	1.66%	0.40%		0.22%		0.35%
1st Mortgage Fixed		0.00%		0.00%	0.00%	0.35%	0.57%		0.62%		0.60%
1st Mortgage Adj		0.00%		0.00%	0.00%	32.54%	0.00%		4.19%		4.05%
Other RE Fixed		0.00%		0.00%	0.00%	0.00%	0.00%		0.46%		0.38%
Other RE Adj		0.00%		0.00%	0.00%	1.75%	0.70%		1.17%		1.10%
Leases Receivable		0.00%		0.00%	0.00%	0.00%	0.00%		0.00%		0.00%
All Other Loans		200.00%		0.00%	0.50%	4.14%	0.39%		1.89%		1.42%
Indirect Loans		0.00%		0.00%	1.09%	2.41%	0.44%		0.44%		0.63%
Total 1st Mortgage Loans		0.00%		0.00%	0.00%	2.04%	0.50%		1.10%		1.06%
MBL Delinquency Rate		0.00%		0.00%	0.00%	0.00%	0.00%		2.09%		1.83%
MBL Delinquency as % of Total RE Loans		0.00%		0.00%	0.00%	0.00%	0.00%		0.45%		0.38%
<b>YTD Annualized</b>											
Net Charge-Offs / Average Loans (Annualized)		0.91%		10.72%	0.21%	0.19%	0.20%		0.47%		0.41%
Recoveries / Charge-Offs		6.67%		18.46%	50.29%	55.48%	44.87%		26.88%		29.84%
Expected Charge-Offs / Net Loans		0.67%		0.00%	0.26%	0.98%	0.54%		0.83%		0.78%
Provision for Loan Losses/Net Charge-Offs		107.1%		0.0%	205.8%	31.4%	57.1%		0.1%		7.3%
Prov. for Loan Losses/Expected Charge-Offs		148.5%		0.0%	168.4%	6.3%	21.0%		0.1%		3.9%
Bankruptcies / Net Loans		0.00%		0.00%	0.85%	0.20%	1.83%		1.06%		1.15%
Total Amount of Loans Charged-Off (\$000s)		\$15		\$65	\$58	\$215	\$292		\$2,398		\$831
Total Amount of Recoveries (\$000s)		\$1		\$12	\$29	\$119	\$131		\$645		\$248
Net Charge Offs (\$000s)		\$14		\$53	\$29	\$96	\$161		\$1,753		\$583
<b>Net Charge-Offs by Category</b>											
Unsecured Credit Card Loans		0.00%		47.69%	0.00%	0.23%	0.78%		1.94%		1.62%
STS Loans		0.00%		0.00%	55.56%	0.00%	0.00%		0.00%		55.56%
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%	0.00%	0.57%	0.20%		0.33%		0.30%
Used Vehicle Loans		1.92%		0.00%	0.10%	0.43%	0.28%		0.55%		0.48%
Total 1st Mortgage RE Loans/LOC		0.00%		0.00%	0.00%	-0.04%	-0.02%		0.06%		0.04%
Total Other RE Loans/ LOC		0.00%		-2.19%	-2.88%	-1.07%	-0.43%		-0.67%		-0.65%
Leases Receivable		0.00%		0.00%	0.00%	0.00%	0.00%		0.00%		0.00%
All Other Loans		230.77%		49.57%	3.78%	0.41%	-0.21%		-3.97%		-2.01%
Indirect Loans		0.00%		0.00%	0.00%	0.50%	0.17%		0.74%		0.55%
Number of Credit Unions in Each Peer Group:		1		1	3	2	5		5		17

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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%	15.73%	5.03%	3.59%		0.27%		1.46%
Total Investments in Corporate Credit Unions*		11.76%		173.48%	21.33%	63.44%	115.85%		5.86%		27.92%
Marketable Securities		154.23%		0.00%	43.52%	31.02%	117.35%		162.94%		146.42%
All Other Investments		153.87%		674.38%	361.42%	149.60%	101.67%		3.39%		37.58%
<b>Total Investments</b>		<b>342.83%</b>		<b>859.03%</b>	<b>455.57%</b>	<b>251.95%</b>	<b>358.78%</b>		<b>346.96%</b>		<b>349.40%</b>
Unsecured Loans		36.30%		36.68%	30.74%	30.73%	34.77%		31.80%		32.27%
Vehicle Loans		76.54%		111.40%	174.05%	309.48%	251.05%		180.98%		197.37%
New Vehicle Loans		44.62%		24.49%	43.29%	101.26%	84.56%		38.14%		48.72%
Used Vehicle Loans		31.92%		86.91%	130.75%	208.22%	166.49%		142.84%		148.65%
Total Real Estate		0.00%		104.63%	72.11%	255.08%	175.12%		304.56%		272.47%
1st Mortgage		0.00%		78.89%	70.04%	221.10%	144.85%		275.75%		244.04%
1st Mortgage Fxd		0.00%		78.89%	33.88%	209.51%	127.43%		238.28%		211.25%
1st Mortgage Adj		0.00%		0.00%	36.16%	11.59%	17.41%		37.47%		32.79%
2nd Mortgage		0.00%		25.73%	2.06%	33.98%	30.27%		28.81%		28.43%
Closed-End Fxd		0.00%		25.73%	0.61%	1.39%	9.06%		9.32%		8.74%
Closed-End Adj		0.00%		0.00%	0.00%	0.00%	0.91%		2.14%		1.78%
Open-End Adj		0.00%		0.00%	1.45%	21.69%	20.11%		14.25%		15.12%
Open-End Fxd		0.00%		0.00%	0.00%	10.90%	0.18%		3.11%		2.79%
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		0.22%		26.19%	46.73%	7.29%	48.18%		25.97%		29.64%
<b>Total Loans</b>		<b>113.06%</b>		<b>278.89%</b>	<b>323.87%</b>	<b>602.58%</b>	<b>509.12%</b>		<b>549.64%</b>		<b>536.54%</b>
Indirect Loans		0.00%		0.00%	34.73%	178.17%	103.11%		62.45%		72.80%
Percent of Vehicle Loans		0.00%		0.00%	19.95%	57.57%	41.07%		34.51%		36.89%
Business Loans		0.00%		0.00%	3.15%	1.85%	39.57%		65.25%		56.37%
Participation Loans		0.00%		0.00%	0.00%	0.00%	0.00%		4.95%		3.74%
<b>Total Mortgage Exposure**</b>		<b>0.00%</b>		<b>104.63%</b>	<b>85.56%</b>	<b>257.60%</b>	<b>251.09%</b>		<b>408.81%</b>		<b>364.97%</b>
Total Real Estate		0.00%		104.63%	72.11%	255.08%	175.12%		304.56%		272.47%
RE Business Loans		0.00%		0.00%	0.30%	1.85%	29.71%		54.63%		46.55%
Mortgage-Backed Investments		0.00%		0.00%	13.45%	2.52%	75.97%		104.25%		92.50%
Federal Agency Securities (Mtg Backed)		0.00%		0.00%	13.45%	2.52%	75.97%		104.25%		92.50%
Total Other Mortgage Backed Securities		0.00%		0.00%	0.00%	0.00%	0.00%		0.00%		0.00%



