

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		0.47%		1.18%	1.23%	0.82%	1.24%		1.45%		1.39%
Loan Yield		12.86%		6.13%	5.68%	2.76%	4.91%		4.76%		4.74%
Net Loan Yield After NCOs		12.52%		5.97%	5.49%	2.54%	4.66%		4.27%		4.30%
Asset Yield		3.61%		2.16%	3.01%	1.96%	3.23%		3.26%		3.21%
Cost of Funds		-0.18%		-0.22%	-0.38%	-0.10%	-0.19%		-0.24%		-0.23%
Gross Spread		3.44%		1.94%	2.63%	1.86%	3.04%		3.03%		2.98%
Provision Expense		-0.07%		0.00%	-0.12%	-0.11%	-0.15%		-0.18%		-0.17%
Net Spread after Provision Expense		3.37%		1.94%	2.51%	1.75%	2.89%		2.85%		2.81%
Total Non-Interest Income		0.48%		0.74%	0.29%	0.71%	1.27%		2.48%		2.16%
Total Non-Interest Expense		-3.75%		-2.52%	-1.88%	-2.13%	-3.47%		-3.99%		-3.79%
Net Operating Expense		-3.26%		-1.79%	-1.60%	-1.42%	-2.21%		-1.51%		-1.63%
Non-Operating Gains (Losses)		0.00%		0.00%	0.00%	0.01%	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%	0.00%	0.00%		-0.01%		-0.01%
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)		0.11%		0.15%	0.92%	0.34%	0.68%		1.37%		1.20%
Net Charge-Offs		-0.09%		-0.03%	-0.08%	-0.13%	-0.14%		-0.28%		-0.25%
ROA (with Net Charge-offs)		0.09%		0.12%	0.96%	0.32%	0.69%		1.26%		1.12%
ROA with Provision for LL - W/O NCUSIF Expense		0.11%		0.15%	0.92%	0.34%	0.68%		1.38%		1.21%
ROA with Net Charge-Offs - W/O NCUSIF Expense		0.09%		0.12%	0.96%	0.32%	0.69%		1.27%		1.13%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits		-2.50%		-0.88%	-0.92%	-1.12%	-1.72%		-1.90%		-1.82%
Travel and Conference Expense		0.00%		-0.04%	-0.02%	0.00%	-0.03%		-0.05%		-0.04%
Office Occupancy Expense		-0.13%		-0.11%	-0.09%	-0.17%	-0.22%		-0.22%		-0.22%
Office Operations Expense		-0.42%		-0.38%	-0.52%	-0.25%	-0.75%		-0.83%		-0.79%
Educational and Promotional Expense		0.00%		0.00%	-0.05%	0.00%	-0.13%		-0.19%		-0.17%
Loan Servicing Expense		-0.04%		-0.03%	-0.06%	-0.05%	-0.17%		-0.33%		-0.29%
Professional and Outside Services		-0.59%		-0.97%	-0.12%	-0.45%	-0.37%		-0.37%		-0.37%
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%		-0.09%	-0.02%	-0.01%	-0.02%		-0.01%		-0.01%
Miscellaneous Operating Expenses		-0.04%		-0.02%	-0.07%	-0.08%	-0.07%		-0.08%		-0.08%
Total Non-Interest Expense		-3.75%		-2.52%	-1.88%	-2.13%	-3.47%		-3.99%		-3.79%
Other Performance Ratios											
Earning Asset Yield		3.71%		2.06%	3.05%	2.20%	3.39%		3.39%		3.34%
Average Cost of Funds		-0.40%		-0.23%	-0.45%	-0.12%	-0.21%		-0.26%		-0.25%
FTE Employee / \$million of Loans & Share Drafts		2.00		0.66	0.30	0.36	0.38		0.31		0.32
Compensation & Benefits / FTE Emp.		\$50,667		\$43,333	\$69,008	\$32,180	\$59,097		\$80,647		\$74,647
Compensation & Benefits / \$million Lns. & S.D.s		\$100,402		\$27,537	\$20,191	\$11,199	\$22,484		\$25,211		\$24,269
Operating Expense / Loans & Share Drafts		-15.06%		-7.94%	-4.11%	-1.96%	-4.55%		-5.28%		-5.05%
Fee Income+Other Oper.Inc. / Loans & Share Drafts		1.94%		2.32%	0.62%	0.66%	1.66%		3.28%		2.87%
Net Operating Expense / Loans & Share Drafts		-13.12%		-5.62%	-3.48%	-1.30%	-2.89%		-2.01%		-2.18%
Operating Expense / Operating Revenue		95.83%		96.18%	68.57%	82.29%	81.58%		73.71%		74.95%
Total Fixed Assets / Shares & Equity		0.84%		0.44%	0.50%	4.11%	2.09%		1.51%		1.66%
Net Loans to Total Shares and Deposits		56.4%		16.9%	45.2%	62.7%	60.6%		62.3%		61.6%
Members / FTE Employee		289.00		363.67	465.66	386.08	328.80		305.75		314.46

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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%		0.3%	0.5%	1.0%	1.5%		1.1%		1.2%
Total Investments		74.4%		83.3%	60.6%	38.7%	40.8%		39.2%		40.1%
Unsecured Credit Card Loans/Lines of Credit		0.0%		0.8%	0.0%	1.8%	1.7%		1.9%		1.8%
All Other Unsecured Loans/Lines of Credit		7.3%		1.5%	4.3%	0.7%	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		10.2%		1.5%	6.0%	3.4%	10.7%		5.3%		6.2%
Used Vehicle Loans		7.2%		6.5%	18.4%	14.6%	19.1%		16.0%		16.5%
Total 1st Mortgage Real Estate Lns/Line of Credit		0.0%		5.5%	8.7%	30.6%	15.5%		27.9%		25.3%
Total Other Real Estate Loans/Lines of Credit		0.0%		0.0%	0.3%	3.2%	4.4%		2.9%		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%		0.5%		0.4%
Total Loans and Leases		24.8%		15.8%	37.7%	54.3%	53.7%		55.6%		54.7%
Less: Allowance for Loan & Lease Losses		-0.5%		-0.9%	-0.5%	-0.5%	-0.4%		-0.6%		-0.6%
Net Loans and Leases		24.3%		14.9%	37.3%	53.8%	53.3%		55.0%		54.1%
Total Other Assets		1.2%		1.4%	1.6%	6.5%	4.4%		4.7%		4.6%
TOTAL ASSETS		100.0%		100.0%	100.0%	100.0%	100.0%		100.0%		100.0%
LIABILITIES, SHARES, AND EQUITY											
Total Liabilities		32.9%		0.0%	3.3%	0.0%	0.7%		0.1%		0.3%
Share Drafts		0.0%		12.6%	5.3%	16.4%	20.8%		19.4%		19.3%
Regular Shares		44.1%		18.5%	65.5%	35.6%	37.6%		39.1%		39.3%
Money Market Shares		0.0%		20.2%	0.0%	20.0%	17.5%		21.5%		20.3%
Share Certificates		0.0%		11.8%	8.3%	5.9%	6.8%		4.5%		5.0%
IRA/KEOGH Accounts		0.0%		5.6%	1.4%	7.7%	5.2%		4.7%		4.8%
All Other Shares		0.0%		17.2%	2.8%	1.0%	0.6%		0.0%		0.2%
Non-Member Deposits		0.0%		7.9%	0.0%	0.0%	0.0%		0.0%		0.0%
Total Shares and Deposits		44.1%		93.6%	83.4%	86.5%	88.5%		89.2%		88.9%
Total Equity		23.0%		6.4%	13.3%	13.5%	10.8%		10.6%		10.8%
TOTAL LIABILITIES, SHARES, AND EQUITY		100.0%		100.0%	100.0%	100.0%	100.0%		100.0%		100.0%
Net Worth		23.0%		6.3%	13.3%	13.5%	10.9%		11.0%		11.1%
Total Equity + Allow. for Loan Loss		23.5%		7.3%	13.8%	14.0%	11.2%		11.2%		11.3%
Balance Sheet Growth YTD Annualized											
Total Investments		-7.0%		74.8%	7.3%	-35.8%	12.0%		22.3%		18.5%
Total Loans and Leases		-5.5%		-11.6%	-10.2%	-76.1%	1.6%		6.0%		1.5%
TOTAL ASSETS		-6.6%		53.5%	0.0%	-64.8%	5.6%		12.2%		8.0%
Total Liabilities		-9.0%		0.0%	-16.7%	-133.3%	-33.6%		134.9%		-31.2%
Total Shares and Deposits		-8.3%		58.4%	-0.4%	-64.5%	5.8%		11.4%		7.6%
Equity Capital		0.5%		2.4%	7.4%	-47.5%	7.2%		17.8%		13.0%
TOTAL LIABILITIES, SHARES, AND EQUITY		-6.6%		53.5%	0.0%	-64.8%	5.6%		12.2%		8.0%

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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		1.32%		0.04%	0.38%	0.67%	0.42%		0.80%		0.73%
Delinquent Loans / Total Capital		1.4%		0.1%	1.0%	2.6%	2.0%		4.0%		3.5%
Delinquent Loans + OREO / Net Loans + OREO		1.4%		0.0%	0.4%	0.9%	0.5%		0.9%		0.9%
Delinquent Loans > 6mo / Delinquent Loans		5.0%		0.0%	38.4%	43.4%	50.4%		39.5%		40.5%
Allowance for Loan Losses/Net Loans		2.03%		5.97%	1.25%	0.85%	0.73%		1.10%		1.04%
Loans 2 to less than 6 months Delinquent (\$000s)		\$19		\$1	\$31	\$176	\$177		\$2,009		\$701
Loans 6 to less than 12 months Delinquent (\$000s)		\$0		\$0	\$19	\$98	\$165		\$381		\$181
Loans 12 months and over Delinquent (\$000s)		\$1		\$0	\$0	\$37	\$14		\$930		\$298
Total Delinquent Loans (\$000s)		\$20		\$1	\$50	\$311	\$356		\$3,321		\$1,179
Delinquency by Category											
Unsecured Credit Card		0.00%		0.00%	0.00%	1.42%	0.31%		0.32%		0.32%
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		1.93%		0.00%	0.51%	0.84%	0.18%		0.24%		0.24%
Used Vehicle Loans		1.13%		0.00%	0.23%	1.96%	0.27%		0.32%		0.34%
1st Mortgage Fixed		0.00%		0.00%	0.00%	0.00%	0.68%		0.73%		0.71%
1st Mortgage Adj		0.00%		0.00%	0.00%	0.00%	0.00%		0.15%		0.13%
Other RE Fixed		0.00%		100.00%	0.00%	0.00%	0.16%		6.64%		4.83%
Other RE Adj		0.00%		0.00%	0.00%	0.00%	0.79%		0.20%		0.33%
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%	0.41%	4.20%	0.35%		0.51%		0.49%
Total 1st Mortgage Loans		0.00%		0.00%	0.00%	0.00%	0.61%		0.65%		0.62%
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%
YTD Annualized											
Net Charge-Offs / Average Loans (Annualized)		0.35%		0.16%	0.19%	0.22%	0.25%		0.50%		0.44%
Recoveries / Charge-Offs		50.00%		62.50%	37.37%	26.47%	36.73%		18.47%		21.05%
Expected Charge-Offs / Net Loans		0.24%		0.01%	0.29%	0.65%	0.42%		0.50%		0.49%
Provision for Loan Losses/Net Charge-Offs		75.0%		0.0%	151.6%	80.7%	104.6%		62.5%		67.5%
Prov. for Loan Losses/Expected Charge-Offs		111.1%		0.0%	102.4%	27.0%	63.1%		62.4%		61.2%
Bankruptcies / Net Loans		0.00%		0.00%	0.86%	0.41%	1.13%		0.73%		0.79%
Total Amount of Loans Charged-Off (\$000s)		\$11		\$11	\$44	\$272	\$354		\$2,481		\$912
Total Amount of Recoveries (\$000s)		\$5		\$7	\$16	\$72	\$130		\$458		\$192
Net Charge Offs (\$000s)		\$5		\$4	\$28	\$200	\$224		\$2,023		\$720
Net Charge-Offs by Category											
Unsecured Credit Card Loans		0.00%		3.33%	0.00%	0.81%	0.51%		1.85%		1.50%
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		1.07%		0.00%	0.09%	0.02%	0.15%		0.37%		0.28%
Used Vehicle Loans		0.00%		0.00%	0.15%	0.46%	0.43%		0.62%		0.56%
Total 1st Mortgage RE Loans/LOC		0.00%		0.00%	0.00%	0.00%	-0.01%		0.04%		0.04%
Total Other RE Loans/ LOC		0.00%		0.00%	0.00%	-0.38%	-0.72%		-0.33%		-0.42%
Leases Receivable		0.00%		0.00%	0.00%	0.00%	0.00%		0.00%		0.00%
All Other Loans		-88.89%		-3.21%	-4.16%	-0.09%	-0.14%		-1.55%		-1.09%
Indirect Loans		0.00%		0.00%	0.26%	0.07%	0.37%		0.44%		0.40%
Number of Credit Unions in Each Peer Group:		1		1	3	1	5		5		16

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%	19.18%	2.17%	4.00%		0.24%		1.41%
Total Investments in Corporate Credit Unions*		13.51%		450.22%	28.94%	118.73%	92.13%		8.48%		26.06%
Marketable Securities		143.32%		0.00%	36.24%	8.69%	113.83%		155.88%		142.22%
All Other Investments		142.46%		864.37%	350.07%	156.70%	147.83%		37.18%		68.12%
Total Investments		323.66%		1322.94%	455.21%	286.29%	373.15%		355.50%		361.12%
Unsecured Loans		31.95%		36.86%	32.21%	18.36%	36.65%		27.24%		28.76%
Vehicle Loans		76.05%		126.95%	183.35%	133.11%	272.65%		193.62%		204.69%
New Vehicle Loans		44.53%		23.61%	45.15%	24.93%	97.66%		48.31%		55.84%
Used Vehicle Loans		31.52%		103.34%	138.20%	108.18%	175.00%		145.31%		148.85%
Total Real Estate		0.00%		87.42%	67.55%	250.04%	182.11%		279.20%		255.79%
1st Mortgage		0.00%		87.31%	65.44%	226.11%	142.21%		252.63%		227.84%
1st Mortgage Fxd		0.00%		87.42%	32.22%	219.52%	127.33%		215.78%		195.55%
1st Mortgage Adj		0.00%		0.00%	33.23%	6.59%	14.88%		36.85%		32.29%
2nd Mortgage		0.00%		0.11%	2.11%	23.94%	39.90%		26.57%		27.95%
Closed-End Fxd		0.00%		0.00%	0.85%	0.50%	17.80%		8.54%		9.65%
Closed-End Adj		0.00%		0.00%	0.00%	0.00%	0.64%		1.08%		0.95%
Open-End Adj		0.00%		0.00%	1.26%	7.87%	21.18%		14.36%		14.94%
Open-End Fxd		0.00%		0.11%	0.00%	15.58%	0.27%		2.59%		2.41%
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%
Total Loans		108.01%		251.22%	283.31%	401.51%	491.40%		504.48%		492.70%
Indirect Loans		0.00%		0.00%	44.23%	19.03%	119.79%		82.79%		86.14%
Percent of Vehicle Loans		0.00%		0.00%	24.12%	14.29%	43.94%		42.76%		42.08%
Business Loans		0.00%		0.00%	0.00%	0.00%	0.00%		0.00%		0.00%
Participation Loans		0.00%		15.81%	0.00%	0.00%	0.00%		6.51%		5.12%
Total Mortgage Exposure**		0.00%		87.42%	78.86%	258.73%	253.37%		385.81%		351.41%
Total Real Estate		0.00%		87.42%	67.55%	250.04%	182.11%		279.20%		255.79%
RE Business Loans		0.00%		0.00%	0.00%	0.00%	0.00%		0.00%		0.00%
Mortgage-Backed Investments		0.00%		0.00%	11.31%	8.69%	71.26%		106.62%		95.62%
Federal Agency Securities (Mtg Backed)		0.00%		0.00%	11.31%	8.69%	71.26%		106.62%		95.62%
Total Other Mortgage Backed Securities		0.00%		0.00%	0.00%	0.00%	0.00%		0.00%		0.00%



