

June 30, 2017

Earnings to Average Assets YTD Annualized	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
Investment Yield		0.45%		1.09%	1.20%	1.08%	1.27%		1.41%		1.36%
Loan Yield		12.98%		5.65%	5.47%	4.87%	4.73%		4.70%		4.73%
Net Loan Yield After NCOs		12.34%		5.80%	5.15%	4.61%	4.42%		4.23%		4.30%
Asset Yield		3.65%		2.07%	2.94%	3.39%	3.16%		3.22%		3.21%
Cost of Funds		-0.16%		-0.24%	-0.37%	-0.13%	-0.19%		-0.22%		-0.22%
Gross Spread		3.48%		1.84%	2.57%	3.26%	2.98%		3.00%		2.99%
Provision Expense		-0.16%		0.00%	-0.01%	-0.10%	-0.16%		-0.17%		-0.16%
Net Spread after Provision Expense		3.32%		1.84%	2.55%	3.16%	2.81%		2.83%		2.83%
Total Non-Interest Income		0.53%		0.72%	0.28%	1.22%	1.26%		2.46%		2.15%
Total Non-Interest Expense		-3.74%		-2.68%	-1.85%	-3.69%	-3.51%		-3.98%		-3.84%
Net Operating Expense		-3.22%		-1.95%	-1.58%	-2.47%	-2.25%		-1.53%		-1.69%
Non-Operating Gains (Losses)		0.00%		0.00%	0.00%	0.01%	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%		0.00%		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)		0.10%		-0.12%	0.97%	0.69%	0.56%		1.33%		1.16%
Net Charge-Offs		-0.16%		0.03%	-0.13%	-0.16%	-0.17%		-0.27%		-0.25%
ROA (with Net Charge-offs)		0.10%		-0.08%	0.86%	0.63%	0.55%		1.22%		1.07%
ROA with Provision for LL - W/O NCUSIF Expense		0.10%		-0.12%	0.97%	0.69%	0.56%		1.33%		1.16%
ROA with Net Charge-Offs - W/O NCUSIF Expense		0.10%		-0.08%	0.86%	0.63%	0.55%		1.22%		1.07%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits		-2.46%		-1.06%	-0.92%	-1.67%	-1.73%		-1.90%		-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%		-0.12%	-0.09%	-0.25%	-0.22%		-0.22%		-0.22%
Office Operations Expense		-0.46%		-0.42%	-0.51%	-0.40%	-0.75%		-0.82%		-0.78%
Educational and Promotional Expense		0.00%		0.00%	-0.05%	-0.03%	-0.13%		-0.20%		-0.18%
Loan Servicing Expense		-0.03%		-0.02%	-0.06%	-0.18%	-0.16%		-0.33%		-0.29%
Professional and Outside Services		-0.59%		-0.89%	-0.10%	-1.01%	-0.38%		-0.37%		-0.39%
Member Insurance		0.00%		0.00%	0.00%	0.00%	0.00%		-0.01%		0.00%
Operating Fees (Exam. and/or Supervision Fees)		0.00%		-0.13%	-0.02%	-0.02%	-0.02%		-0.01%		-0.02%
Miscellaneous Operating Expenses		-0.07%		0.00%	-0.07%	-0.11%	-0.07%		-0.08%		-0.08%
Total Non-Interest Expense		-3.74%		-2.68%	-1.85%	-3.69%	-3.51%		-3.98%		-3.84%
Other Performance Ratios											
Earning Asset Yield		3.78%		1.96%	2.97%	3.63%	3.32%		3.34%		3.34%
Average Cost of Funds		-0.38%		-0.24%	-0.44%	-0.15%	-0.21%		-0.24%		-0.24%
FTE Employee / \$million of Loans & Share Drafts		1.98		0.61	0.28	0.33	0.37		0.31		0.32
Compensation & Benefits / FTE Emp.		\$50,000		\$52,333	\$69,857	\$61,424	\$59,493		\$79,900		\$74,788
Compensation & Benefits / \$million Lns. & S.D.s		\$98,499		\$31,551	\$20,012	\$20,222	\$22,693		\$25,178		\$24,515
Operating Expense / Loans & Share Drafts		-14.97%		-7.95%	-4.02%	-4.46%	-4.60%		-5.26%		-5.11%
Fee Income+Other Oper.Inc. / Loans & Share Drafts		2.10%		2.15%	0.60%	1.47%	1.65%		3.25%		2.86%
Net Operating Expense / Loans & Share Drafts		-12.87%		-5.81%	-3.42%	-2.99%	-2.95%		-2.02%		-2.25%
Operating Expense / Operating Revenue		93.74%		104.27%	69.24%	82.93%	83.61%		74.09%		75.70%
Total Fixed Assets / Shares & Equity		0.84%		0.02%	0.50%	4.32%	2.10%		1.45%		1.63%
Net Loans to Total Shares and Deposits		57.5%		19.7%	50.2%	71.0%	66.8%		64.9%		65.0%
Members / FTE Employee		290.00		500.00	480.93	374.95	328.05		297.35		309.20

June 30, 2017

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		0.1%		0.4%	0.7%	1.1%	1.5%		1.1%		1.1%
Total Investments		73.4%		80.6%	56.1%	30.8%	35.2%		36.7%		36.9%
Unsecured Credit Card Loans/Lines of Credit		0.0%		0.9%	0.0%	1.7%	1.7%		1.9%		1.8%
All Other Unsecured Loans/Lines of Credit		7.8%		1.3%	3.8%	1.2%	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		10.3%		1.6%	5.7%	10.9%	10.6%		5.0%		6.2%
Used Vehicle Loans		7.7%		6.0%	17.9%	21.1%	19.4%		15.5%		16.4%
Total 1st Mortgage Real Estate Lns/Line of Credit		0.0%		5.8%	8.5%	22.6%	15.1%		28.2%		25.3%
Total Other Real Estate Loans/Lines of Credit		0.0%		0.0%	0.2%	3.6%	4.3%		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%		2.8%	5.8%	0.7%	5.8%		2.7%		3.2%
Other Loans (Purchased or to non-members)		0.0%		0.0%	0.0%	0.0%	0.0%		0.6%		0.5%
Total Loans and Leases		25.8%		18.5%	42.0%	61.7%	59.2%		58.0%		57.8%
Less: Allowance for Loan & Lease Losses		-0.5%		-1.0%	-0.4%	-0.5%	-0.4%		-0.6%		-0.6%
Net Loans and Leases		25.3%		17.6%	41.6%	61.3%	58.8%		57.4%		57.2%
Total Other Assets		1.2%		1.5%	1.6%	6.9%	4.5%		4.8%		4.7%
TOTAL ASSETS		100.0%		100.0%	100.0%	100.0%	100.0%		100.0%		100.0%
Total Liabilities		31.8%		0.0%	3.7%	2.3%	0.8%		0.1%		0.5%
Share Drafts		0.0%		10.2%	5.4%	20.3%	19.7%		19.2%		18.9%
Regular Shares		44.9%		18.8%	65.7%	41.4%	38.3%		38.8%		39.4%
Money Market Shares		0.0%		23.3%	0.0%	17.8%	17.6%		21.9%		20.5%
Share Certificates		0.0%		12.0%	8.3%	3.1%	7.1%		4.6%		5.1%
IRA/KEOGH Accounts		0.0%		5.9%	1.4%	3.8%	5.2%		4.9%		4.9%
All Other Shares		0.0%		14.1%	2.8%	0.5%	0.6%		0.0%		0.2%
Non-Member Deposits		0.0%		9.4%	0.0%	0.0%	0.0%		0.0%		0.0%
Total Shares and Deposits		44.9%		93.8%	83.5%	86.9%	88.5%		89.4%		89.0%
Total Equity		23.3%		6.2%	12.8%	10.8%	10.7%		10.4%		10.5%
TOTAL LIABILITIES, SHARES, AND EQUITY		100.0%		100.0%	100.0%	100.0%	100.0%		100.0%		100.0%
Net Worth		23.3%		6.3%	12.8%	10.8%	10.8%		10.6%		10.7%
Total Equity + Allow. for Loan Loss		23.8%		7.2%	13.1%	11.2%	11.1%		11.1%		11.1%
Balance Sheet Growth YTD Annualized											
Total Investments		-16.2%		94.9%	0.5%	34.6%	-13.0%		11.8%		7.9%
Total Loans and Leases		-4.1%		8.6%	10.7%	-3.2%	21.4%		11.1%		12.2%
TOTAL ASSETS		-13.1%		73.7%	5.2%	7.3%	6.9%		11.3%		10.4%
Total Liabilities		-22.8%		0.0%	0.0%	-43.1%	-24.7%		210.3%		4.7%
Total Shares and Deposits		-12.2%		81.2%	5.0%	9.1%	7.3%		10.7%		10.1%
Equity Capital		0.3%		-5.2%	7.9%	7.2%	6.7%		15.2%		13.1%
TOTAL LIABILITIES, SHARES, AND EQUITY		-13.1%		73.7%	5.2%	7.3%	6.9%		11.3%		10.4%

June 30, 2017

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		1.88%		0.31%	0.32%	1.03%	0.45%		0.53%		0.53%
Delinquent Loans / Total Capital		2.0%		0.8%	1.0%	5.7%	2.4%		2.8%		2.8%
Delinquent Loans + OREO / Net Loans + OREO		1.9%		0.3%	0.3%	1.2%	0.5%		0.7%		0.6%
Delinquent Loans > 6mo / Delinquent Loans		6.9%		0.0%	25.0%	44.9%	46.6%		61.1%		57.3%
Allowance for Loan Losses/Net Loans		2.05%		5.44%	0.88%	0.74%	0.65%		1.12%		1.02%
Loans 2 to less than 6 months Delinquent (\$000s)		\$27		\$8	\$36	\$301	\$223		\$865		\$364
Loans 6 to less than 12 months Delinquent (\$000s)		\$1		\$0	\$12	\$163	\$149		\$461		\$201
Loans 12 months and over Delinquent (\$000s)		\$1		\$0	\$0	\$83	\$46		\$899		\$288
Total Delinquent Loans (\$000s)		\$29		\$8	\$48	\$547	\$418		\$2,225		\$852
Delinquency by Category											
Unsecured Credit Card		0.00%		2.53%	0.00%	1.32%	0.28%		0.25%		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		2.11%		0.00%	0.00%	2.33%	0.26%		0.13%		0.31%
Used Vehicle Loans		2.81%		0.00%	0.40%	1.59%	0.34%		0.22%		0.32%
1st Mortgage Fixed		0.00%		0.00%	0.00%	0.00%	0.85%		0.53%		0.54%
1st Mortgage Adj		0.00%		0.00%	0.00%	0.00%	0.00%		1.83%		1.65%
Other RE Fixed		0.00%		0.00%	0.00%	0.00%	0.16%		0.20%		0.19%
Other RE Adj		0.00%		0.00%	0.00%	0.00%	0.65%		0.22%		0.30%
Leases Receivable		0.00%		0.00%	0.00%	0.00%	0.00%		0.00%		0.00%
All Other Loans		300.00%		0.00%	1.07%	1.25%	0.45%		1.78%		1.34%
Indirect Loans		0.00%		0.00%	0.55%	2.32%	0.48%		0.23%		0.45%
Total 1st Mortgage Loans		0.00%		0.00%	0.00%	0.00%	0.77%		0.73%		0.71%
MBL Delinquency Rate		0.00%		0.00%	0.00%	0.00%	1.52%		1.32%		1.34%
MBL Delinquency as % of Total RE Loans		0.00%		0.00%	0.00%	0.00%	0.34%		0.30%		0.30%
YTD Annualized											
Net Charge-Offs / Average Loans (Annualized)		0.64%		-0.15%	0.32%	0.26%	0.31%		0.48%		0.43%
Recoveries / Charge-Offs		37.50%		300.00%	17.65%	45.74%	27.11%		19.69%		21.60%
Expected Charge-Offs / Net Loans		0.26%		0.02%	0.29%	0.77%	0.40%		0.45%		0.45%
Provision for Loan Losses/Net Charge-Offs		100.0%		0.0%	10.0%	62.1%	93.4%		61.0%		64.4%
Prov. for Loan Losses/Expected Charge-Offs		250.0%		0.0%	11.2%	21.3%	71.4%		65.8%		63.0%
Bankruptcies / Net Loans		0.00%		0.00%	0.89%	0.47%	1.06%		0.52%		0.61%
Total Amount of Loans Charged-Off (\$000s)		\$16		\$2	\$57	\$258	\$375		\$2,393		\$856
Total Amount of Recoveries (\$000s)		\$6		\$6	\$10	\$118	\$102		\$471		\$185
Net Charge Offs (\$000s)		\$10		-\$4	\$47	\$140	\$273		\$1,922		\$671
Net Charge-Offs by Category											
Unsecured Credit Card Loans		0.00%		0.00%	0.00%	0.15%	0.47%		1.84%		1.45%
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		1.61%		0.00%	0.13%	0.30%	0.14%		0.24%		0.22%
Used Vehicle Loans		0.00%		0.00%	0.24%	0.51%	0.44%		0.61%		0.56%
Total 1st Mortgage RE Loans/LOC		0.00%		0.00%	0.00%	0.00%	-0.01%		0.06%		0.05%
Total Other RE Loans/ LOC		0.00%		0.00%	0.00%	0.00%	-0.22%		-0.34%		-0.30%
Leases Receivable		0.00%		0.00%	0.00%	0.00%	0.00%		0.00%		0.00%
All Other Loans		0.00%		-1.44%	7.69%	0.18%	-0.74%		-2.35%		-1.65%
Indirect Loans		0.00%		0.00%	0.27%	0.26%	0.17%		0.21%		0.21%
Number of Credit Unions in Each Peer Group:		1		1	3	2	5		5		17

June 30, 2017

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%	15.19%	2.69%	4.38%		0.26%		1.45%
Credit Unions - Deposits in and Loans to		0.00%		0.00%	9.04%	1.88%	0.29%		0.00%		0.36%
Total Investments in Corporate Credit Unions*		17.77%		494.66%	18.95%	115.73%	91.11%		8.19%		27.35%
Marketable Securities		136.46%		0.00%	40.92%	23.20%	118.74%		168.60%		150.95%
All Other Investments		135.46%		774.89%	346.09%	140.94%	92.36%		8.32%		38.31%
Total Investments		314.61%		1275.11%	439.29%	285.32%	327.00%		345.03%		343.89%
Unsecured Loans		33.24%		35.91%	29.74%	26.66%	36.96%		28.49%		29.92%
Vehicle Loans		77.29%		120.00%	184.19%	296.81%	278.54%		192.82%		210.46%
New Vehicle Loans		44.20%		25.23%	44.29%	100.96%	98.34%		46.93%		57.49%
Used Vehicle Loans		33.09%		94.77%	139.90%	195.86%	180.20%		145.89%		152.97%
Total Real Estate		0.00%		91.93%	68.61%	242.43%	179.66%		292.86%		264.58%
1st Mortgage		0.00%		91.82%	66.76%	209.35%	140.14%		265.07%		235.44%
1st Mortgage Fxd		0.00%		91.82%	32.09%	202.41%	127.21%		223.01%		199.99%
1st Mortgage Adj		0.00%		0.00%	34.67%	6.94%	12.93%		42.06%		35.45%
2nd Mortgage		0.00%		0.00%	1.85%	33.08%	39.52%		27.79%		29.14%
Closed-End Fxd		0.00%		0.00%	0.00%	1.09%	18.21%		9.59%		10.43%
Closed-End Adj		0.00%		0.00%	0.53%	0.00%	0.73%		1.21%		1.06%
Open-End Adj		0.00%		0.00%	1.32%	21.93%	20.27%		14.21%		15.10%
Open-End Fxd		0.00%		0.11%	0.00%	10.06%	0.30%		2.78%		2.54%
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		0.07%		45.00%	45.64%	6.47%	54.11%		25.09%		29.84%
Total Loans		110.60%		292.84%	328.34%	572.38%	549.26%		544.87%		539.08%
Indirect Loans		0.00%		0.00%	41.36%	170.61%	118.99%		74.85%		84.59%
Percent of Vehicle Loans		0.00%		0.00%	22.46%	57.48%	42.72%		38.82%		40.19%
Business Loans		0.00%		0.00%	3.41%	2.09%	39.69%		67.66%		58.46%
Participation Loans		0.00%		16.82%	0.00%	0.00%	0.00%		7.61%		5.83%
Total Mortgage Exposure**		0.00%		91.93%	80.61%	244.06%	253.83%		406.56%		364.19%
Total Real Estate		0.00%		91.93%	68.61%	242.43%	179.66%		292.86%		264.58%
RE Business Loans		0.00%		0.00%	0.27%	2.09%	29.38%		53.89%		46.13%
Mortgage-Backed Investments		0.00%		0.00%	11.99%	1.63%	74.17%		113.71%		99.61%
Federal Agency Securities (Mtg Backed)		0.00%		0.00%	11.99%	1.63%	74.17%		113.71%		99.61%
Total Other Mortgage Backed Securities		0.00%		0.00%	0.00%	0.00%	0.00%		0.00%		0.00%



