

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 | 0.20% | 0.47% | 1.48% | 1.02% | 1.13% | 1.35% | 1.46% | 1.10% | 1.74% | 1.75% | 1.60% |
| Loan Yield | 4.76% | 5.77% | 7.27% | 5.29% | 5.17% | 5.33% | 4.81% | 3.05% | 5.11% | 4.40% | 4.55% |
| Net Loan Yield After NCOs | 4.76% | 4.75% | 6.05% | 4.83% | 4.67% | 4.18% | 3.99% | 2.49% | 4.34% | 3.44% | 3.68% |
| Asset Yield | 3.55% | 2.93% | 4.49% | 2.83% | 3.02% | 3.44% | 3.90% | 2.23% | 3.93% | 3.45% | 3.47% |
| Cost of Funds | -0.45% | -0.40% | -0.50% | -0.33% | -0.36% | -0.22% | -0.53% | -0.17% | -0.50% | -0.65% | -0.54% |
| Gross Spread | 3.10% | 2.53% | 3.99% | 2.49% | 2.66% | 3.23% | 3.37% | 2.06% | 3.43% | 2.80% | 2.93% |
| Provision Expense | 0.00% | -0.09% | -0.68% | -0.24% | -0.26% | -0.47% | -0.71% | -0.46% | -0.56% | -0.68% | -0.61% |
| Net Spread after Provision Expense | 3.10% | 2.44% | 3.32% | 2.26% | 2.41% | 2.76% | 2.66% | 1.60% | 2.87% | 2.12% | 2.32% |
| Total Non-Interest Income | 0.70% | 0.18% | 0.83% | 0.82% | 1.16% | 1.75% | 1.45% | 0.95% | 1.48% | 1.29% | 1.32% |
| Total Non-Interest Expense | -3.85% | -1.91% | -4.78% | -3.18% | -3.33% | -4.00% | -3.55% | -2.33% | -3.89% | -2.67% | -3.05% |
| Net Operating Expense | -3.15% | -1.74% | -3.95% | -2.36% | -2.17% | -2.25% | -2.10% | -1.38% | -2.41% | -1.38% | -1.73% |
| Non-Operating Gains (Losses) | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | -0.01% | -0.02% | -0.02% | 0.02% | 0.01% | 0.00% |
| OTTI Losses Recognized in Earnings | 0.00% | 0.00% | 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% | -0.01% | 0.00% | -0.01% | 0.00% | -0.01% | 0.00% | -0.01% | 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% | 0.00% | 0.00% |
| Return on Assets (ROA with Provision for LL) | -0.05% | 0.70% | -0.64% | -0.11% | 0.22% | 0.51% | 0.53% | 0.20% | 0.46% | 0.75% | 0.59% |
| Net Charge-Offs | 0.00% | -0.47% | -0.65% | -0.20% | -0.24% | -0.63% | -0.62% | -0.34% | -0.52% | -0.64% | -0.57% |
| ROA (with Net Charge-offs) | -0.05% | 0.32% | -0.61% | -0.07% | 0.24% | 0.35% | 0.63% | 0.32% | 0.50% | 0.79% | 0.63% |
| ROA with Provision for LL - W/O NCUSIF Expense | -0.05% | 0.70% | -0.63% | -0.11% | 0.23% | 0.50% | 0.54% | 0.20% | 0.48% | 0.75% | 0.59% |
| ROA with Net Charge-Offs - W/O NCUSIF Expense | -0.05% | 0.32% | -0.60% | -0.07% | 0.25% | 0.34% | 0.63% | 0.32% | 0.51% | 0.79% | 0.63% |
| Non-Interest Expense to Average Assets | | | | | | | | | | | |
| Employee Compensation and Benefits | -2.00% | -1.14% | -2.53% | -1.69% | -1.60% | -1.99% | -1.76% | -1.12% | -2.04% | -1.41% | -1.58% |
| Travel and Conference Expense | 0.00% | 0.00% | -0.04% | -0.02% | -0.03% | -0.04% | -0.04% | -0.03% | -0.04% | -0.03% | -0.03% |
| Office Occupancy Expense | -0.40% | 0.00% | -0.26% | -0.14% | -0.21% | -0.25% | -0.19% | -0.16% | -0.24% | -0.17% | -0.19% |
| Office Operations Expense | -0.85% | -0.40% | -1.03% | -0.53% | -0.80% | -0.91% | -0.65% | -0.61% | -0.68% | -0.53% | -0.60% |
| Educational and Promotional Expense | 0.00% | 0.00% | -0.05% | -0.02% | -0.07% | -0.16% | -0.11% | -0.05% | -0.13% | -0.14% | -0.12% |
| Loan Servicing Expense | -0.05% | -0.05% | -0.17% | -0.11% | -0.22% | -0.17% | -0.29% | -0.08% | -0.35% | -0.19% | -0.22% |
| Professional and Outside Services | -0.15% | -0.21% | -0.24% | -0.55% | -0.29% | -0.38% | -0.41% | -0.18% | -0.30% | -0.13% | -0.21% |
| Member Insurance | 0.00% | 0.00% | -0.01% | 0.00% | -0.01% | 0.00% | -0.01% | 0.00% | -0.02% | 0.00% | 0.00% |
| Operating Fees (Exam. and/or Supervision Fees) | 0.00% | 0.00% | -0.02% | -0.02% | -0.03% | -0.02% | -0.02% | -0.02% | -0.02% | -0.01% | -0.02% |
| Miscellaneous Operating Expenses | -0.40% | -0.11% | -0.44% | -0.10% | -0.08% | -0.09% | -0.08% | -0.08% | -0.07% | -0.07% | -0.07% |
| Total Non-Interest Expense | -3.85% | -1.91% | -4.78% | -3.18% | -3.33% | -4.00% | -3.55% | -2.33% | -3.89% | -2.67% | -3.05% |
| Other Performance Ratios | | | | | | | | | | | |
| Earning Asset Yield | 4.49% | 2.94% | 4.69% | 3.05% | 3.20% | 3.55% | 4.07% | 2.43% | 4.08% | 3.56% | 3.60% |
| Average Cost of Funds | -0.61% | -0.44% | -0.60% | -0.44% | -0.43% | -0.23% | -0.59% | -0.20% | -0.55% | -0.73% | -0.60% |
| FTE Employee / \$million of Loans & Share Drafts | 1.37 | 0.86 | 0.74 | 0.60 | 0.47 | 0.52 | 0.33 | 0.31 | 0.30 | 0.27 | 0.30 |
| Compensation & Benefits / FTE Emp. | \$24,667 | \$23,905 | \$61,626 | \$59,170 | \$55,645 | \$50,532 | \$57,819 | \$35,113 | \$78,207 | \$71,207 | \$66,717 |
| Compensation & Benefits / \$million Lns. & S.D.s | \$29,582 | \$21,793 | \$44,372 | \$33,689 | \$26,170 | \$26,583 | \$19,159 | \$11,302 | \$24,014 | \$18,803 | \$20,037 |
| Operating Expense / Loans & Share Drafts | -5.63% | 1.57% | -8.39% | -6.37% | -5.43% | -5.35% | -3.86% | -2.43% | -4.57% | -3.57% | -3.87% |
| Fee Income+Other Oper.Inc. / Loans & Share Drafts | 1.03% | 0.34% | 1.46% | 1.63% | 1.89% | 2.34% | 1.58% | 0.99% | 1.74% | 1.73% | 1.68% |
| Net Operating Expense / Loans & Share Drafts | -4.60% | 1.91% | -6.92% | -4.73% | -3.54% | -3.00% | -2.28% | -1.45% | -2.84% | -1.84% | -2.19% |
| Operating Expense / Operating Revenue | 100.35% | 3949.51% | 99.17% | 96.48% | 88.27% | 81.20% | 76.28% | 81.97% | 81.27% | 69.98% | 74.92% |
| Total Fixed Assets / Shares & Equity | 0.36% | 0.27% | 2.49% | 1.02% | 2.19% | 3.07% | 2.44% | 2.01% | 2.59% | 2.54% | 2.50% |
| Net Loans to Total Shares and Deposits | 85.1% | 55.7% | 56.7% | 51.0% | 57.5% | 59.8% | 82.4% | 63.9% | 75.7% | 77.5% | 75.0% |
| Members / FTE Employee | 516.50 | 505.00 | 466.20 | 434.85 | 430.81 | 336.62 | 355.53 | 345.61 | 327.74 | 414.95 | 378.97 |

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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 | 0.4% | 0.0% | 1.2% | 1.0% | 1.3% | 1.9% | 0.9% | 1.1% | 0.5% | 0.5% | 0.6% |
| Total Investments | 20.1% | 50.6% | 48.9% | 56.7% | 47.0% | 40.3% | 23.6% | 36.5% | 27.8% | 32.7% | 32.1% |
| Unsecured Credit Card Loans/Lines of Credit | 0.0% | 0.0% | 0.0% | 2.0% | 1.2% | 1.6% | 2.7% | 1.2% | 2.6% | 2.8% | 2.5% |
| All Other Unsecured Loans/Lines of Credit | 1.0% | 5.2% | 7.8% | 3.4% | 3.1% | 3.0% | 1.8% | 2.1% | 2.7% | 2.7% | 2.6% |
| Short-Term Small Amount Loans (STS) | 0.0% | 0.0% | 0.0% | 0.1% | 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% | 0.1% | 0.1% | 0.0% | 0.0% |
| New Vehicle Loans | 16.9% | 17.7% | 15.1% | 10.7% | 14.1% | 13.5% | 16.6% | 16.4% | 14.7% | 19.5% | 17.5% |
| Used Vehicle Loans | 54.9% | 26.0% | 23.4% | 20.1% | 22.0% | 25.2% | 34.5% | 20.3% | 24.7% | 25.8% | 25.8% |
| Total 1st Mortgage Real Estate Lns/Line of Credit | 0.0% | 0.0% | 0.0% | 2.9% | 5.4% | 8.2% | 13.8% | 12.3% | 19.1% | 10.3% | 12.3% |
| Total Other Real Estate Loans/Lines of Credit | 5.4% | 0.0% | 0.9% | 0.1% | 2.5% | 1.8% | 2.4% | 5.4% | 2.5% | 2.2% | 2.4% |
| Leases Receivable | 0.0% | 0.0% | 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 | 0.0% | 0.0% | 0.0% | 0.0% | 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% | 0.0% | 0.0% | 0.1% | 0.2% | 0.0% | 0.1% |
| Total Loans and Leases | 78.2% | 48.9% | 47.3% | 39.4% | 48.3% | 53.2% | 71.8% | 57.9% | 66.6% | 63.3% | 63.3% |
| Less: Allowance for Loan & Lease Losses | -1.2% | -1.1% | -0.9% | -0.4% | -0.3% | -0.5% | -0.7% | -0.6% | -0.6% | -0.7% | -0.6% |
| Net Loans and Leases | 77.0% | 47.8% | 46.4% | 39.0% | 48.0% | 52.7% | 71.1% | 57.3% | 66.0% | 62.7% | 62.7% |
| Total Other Assets | 2.5% | 1.6% | 3.6% | 3.3% | 3.7% | 5.1% | 4.4% | 5.1% | 5.6% | 4.1% | 4.5% |
| TOTAL ASSETS | 100.0% | 100.0% | 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% | 0.0% | 0.0% | 9.2% | 5.1% | 2.7% | 2.7% | 0.6% | 1.6% | 6.4% | 4.5% |
| Share Drafts | 0.0% | 0.0% | 4.1% | 7.6% | 13.1% | 19.7% | 17.1% | 25.6% | 17.9% | 8.2% | 12.7% |
| Regular Shares | 49.2% | 77.5% | 63.3% | 50.8% | 43.0% | 48.9% | 31.1% | 37.3% | 25.5% | 23.6% | 27.5% |
| Money Market Shares | 0.0% | 0.0% | 4.2% | 0.9% | 3.1% | 1.8% | 9.3% | 12.5% | 19.0% | 26.2% | 20.2% |
| Share Certificates | 6.0% | 10.3% | 8.2% | 9.6% | 17.6% | 13.5% | 23.1% | 9.9% | 18.3% | 17.2% | 17.3% |
| IRA/KEOGH Accounts | 9.3% | 0.0% | 3.2% | 7.8% | 5.4% | 4.1% | 5.1% | 5.2% | 6.9% | 6.1% | 6.0% |
| All Other Shares | 0.2% | 0.0% | 0.3% | 0.6% | 1.5% | 0.1% | 0.6% | 0.0% | 0.2% | 0.1% | 0.2% |
| Non-Member Deposits | 27.2% | 0.0% | 0.0% | 0.0% | 0.3% | 0.9% | 0.9% | 0.0% | 0.1% | 0.3% | 0.3% |
| Total Shares and Deposits | 91.9% | 87.9% | 83.4% | 77.2% | 83.9% | 89.0% | 87.2% | 90.5% | 88.0% | 81.7% | 84.4% |
| Total Equity | 8.1% | 12.1% | 16.6% | 13.6% | 10.9% | 8.3% | 10.1% | 8.8% | 10.4% | 12.0% | 11.1% |
| TOTAL LIABILITIES, SHARES, AND EQUITY | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% |
| Net Worth | 8.1% | 12.2% | 16.6% | 13.9% | 11.1% | 9.0% | 10.4% | 8.9% | 10.5% | 12.0% | 11.2% |
| Total Equity + Allow. for Loan Loss | 9.3% | 13.2% | 17.5% | 14.0% | 11.3% | 8.8% | 10.8% | 9.4% | 11.0% | 12.6% | 11.7% |
| Balance Sheet Growth YTD Annualized | | | | | | | | | | | |
| Total Investments | -98.2% | -47.7% | 26.8% | -4.3% | -9.5% | 44.9% | 36.4% | -43.8% | 36.9% | 32.6% | 22.0% |
| Total Loans and Leases | -54.7% | -44.3% | -17.1% | -34.8% | -4.7% | 10.6% | -5.1% | -57.1% | 23.7% | -5.3% | -3.9% |
| TOTAL ASSETS | -69.4% | -47.8% | 1.7% | -18.3% | -6.9% | 23.5% | 2.5% | -52.1% | 27.2% | 5.4% | 3.7% |
| Total Liabilities | -133.3% | -133.3% | -129.8% | 4.9% | -39.0% | 549.3% | -9.4% | -119.5% | 1405.2% | 23.6% | 18.0% |
| Total Shares and Deposits | -66.8% | -50.8% | 4.0% | -21.5% | -4.8% | 20.0% | 2.5% | -48.1% | 23.1% | 4.0% | 2.7% |
| Equity Capital | -83.0% | -16.9% | -3.6% | -13.0% | -2.0% | 21.8% | 6.9% | -60.9% | 40.6% | 7.1% | 6.6% |
| TOTAL LIABILITIES, SHARES, AND EQUITY | -69.4% | -47.8% | 1.7% | -18.3% | -6.9% | 23.5% | 2.5% | -52.1% | 27.2% | 5.4% | 3.7% |

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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 | 3.98% | 3.34% | 1.96% | 1.15% | 0.96% | 1.23% | 0.77% | 1.10% | 0.80% | 0.70% | 0.78% |
| Delinquent Loans / Total Capital | 33.3% | 12.3% | 5.3% | 3.2% | 4.1% | 7.5% | 5.1% | 6.8% | 4.8% | 3.5% | 4.2% |
| Delinquent Loans + OREO / Net Loans + OREO | 4.0% | 3.4% | 2.1% | 1.2% | 1.1% | 1.5% | 1.0% | 2.2% | 0.9% | 0.9% | 1.0% |
| Delinquent Loans > 6mo / Delinquent Loans | 12.7% | 13.0% | 17.9% | 14.7% | 27.6% | 21.2% | 19.0% | 26.5% | 17.0% | 12.9% | 16.4% |
| Allowance for Loan Losses/Net Loans | 1.54% | 2.31% | 1.96% | 0.94% | 0.65% | 0.91% | 0.98% | 1.02% | 0.90% | 1.04% | 0.99% |
| Loans 2 to less than 6 months Delinquent (\$000s) | \$28 | \$34 | \$58 | \$56 | \$111 | \$387 | \$646 | \$1,197 | \$2,727 | \$7,349 | \$933 |
| Loans 6 to less than 12 months Delinquent (\$000s) | \$4 | \$5 | \$12 | \$7 | \$39 | \$84 | \$132 | \$291 | \$463 | \$944 | \$153 |
| Loans 12 months and over Delinquent (\$000s) | \$0 | \$0 | \$0 | \$3 | \$4 | \$19 | \$20 | \$141 | \$95 | \$146 | \$30 |
| Total Delinquent Loans (\$000s) | \$32 | \$39 | \$70 | \$65 | \$153 | \$491 | \$798 | \$1,629 | \$3,285 | \$8,439 | \$1,116 |
| Delinquency by Category | | | | | | | | | | | |
| Unsecured Credit Card | 0.00% | 0.00% | 0.00% | 0.37% | 0.57% | 0.42% | 0.52% | 0.19% | 0.60% | 0.67% | 0.61% |
| STS Loans | 0.00% | 0.00% | 0.00% | 1.52% | 7.14% | 0.00% | 0.00% | 33.33% | 0.00% | 0.00% | 3.57% |
| Non-Federally Guaranteed Student Loans | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 15.69% | 0.85% | 0.30% | 3.36% |
| New Vehicle Loans | 0.00% | 0.00% | 0.68% | 0.90% | 0.58% | 0.60% | 0.46% | 1.07% | 0.82% | 0.50% | 0.59% |
| Used Vehicle Loans | 5.58% | 4.65% | 2.72% | 1.11% | 0.88% | 1.41% | 1.01% | 1.35% | 0.83% | 0.61% | 0.79% |
| 1st Mortgage Fixed | 0.00% | 0.00% | 0.00% | 0.24% | 0.68% | 1.40% | 0.17% | 0.60% | 0.33% | 0.53% | 0.44% |
| 1st Mortgage Adj | 0.00% | 0.00% | 0.00% | 0.00% | 1.48% | 0.02% | 0.17% | 0.00% | 1.12% | 0.18% | 0.49% |
| Other RE Fixed | 0.00% | 0.00% | 0.00% | 6.43% | 0.23% | 1.11% | 0.99% | 0.76% | 0.21% | 0.77% | 0.64% |
| Other RE Adj | 0.00% | 0.00% | 0.00% | 0.00% | 0.59% | 0.00% | 0.43% | 0.63% | 0.50% | 0.44% | 0.48% |
| Leases Receivable | 0.00% | 0.00% | 0.00% | 0.00% | 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% | 0.00% | 0.00% | 0.00% | 0.00% |
| Indirect Loans | 0.00% | 0.00% | 0.00% | 0.00% | 1.05% | 0.68% | 0.61% | 1.27% | 0.95% | 0.58% | 0.70% |
| Total 1st Mortgage Loans | 0.00% | 0.00% | 0.00% | 0.24% | 0.99% | 1.04% | 0.17% | 0.55% | 0.50% | 0.42% | 0.46% |
| MBL Delinquency Rate | 0.00% | 0.00% | 0.00% | 0.00% | 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% | 0.00% | 0.00% | 0.00% | 0.00% |
| YTD Annualized | | | | | | | | | | | |
| Net Charge-Offs / Average Loans (Annualized) | 0.00% | 1.02% | 1.22% | 0.46% | 0.50% | 1.15% | 0.82% | 0.56% | 0.77% | 0.97% | 0.87% |
| Recoveries / Charge-Offs | 0.00% | 6.90% | 27.60% | 10.27% | 15.84% | 19.95% | 12.51% | 18.38% | 11.18% | 27.28% | 22.54% |
| Expected Charge-Offs / Net Loans | 1.19% | 0.72% | 0.28% | 0.34% | 0.56% | 0.59% | 0.51% | 0.69% | 0.45% | 0.44% | 0.47% |
| Provision for Loan Losses/Net Charge-Offs | 0.0% | 18.5% | 104.4% | 119.9% | 107.4% | 74.4% | 115.4% | 134.6% | 107.1% | 105.6% | 107.1% |
| Prov. for Loan Losses/Expected Charge-Offs | 0.0% | 26.5% | 456.0% | 161.4% | 96.3% | 147.1% | 189.2% | 109.6% | 185.7% | 234.6% | 198.0% |
| Bankruptcies / Net Loans | 2.91% | 0.00% | 0.30% | 0.70% | 1.09% | 1.00% | 1.24% | 1.19% | 1.17% | 1.17% | 1.17% |
| Total Amount of Loans Charged-Off (\$000s) | \$0 | \$19 | \$67 | \$33 | \$96 | \$565 | \$1,013 | \$1,601 | \$3,216 | \$16,742 | \$1,663 |
| Total Amount of Recoveries (\$000s) | \$0 | \$1 | \$18 | \$3 | \$15 | \$113 | \$127 | \$294 | \$359 | \$4,567 | \$375 |
| Net Charge Offs (\$000s) | \$0 | \$18 | \$48 | \$30 | \$81 | \$452 | \$886 | \$1,307 | \$2,857 | \$12,174 | \$1,288 |
| Net Charge-Offs by Category | | | | | | | | | | | |
| Unsecured Credit Card Loans | 0.00% | 0.00% | 0.00% | 0.31% | 0.48% | 0.84% | 1.90% | 0.60% | 1.30% | 1.46% | 1.35% |
| STS Loans | 0.00% | 0.00% | 0.00% | 11.56% | 8.33% | 0.00% | 0.00% | -38.10% | 0.00% | 0.00% | 9.24% |
| Non-Federally Guaranteed Student Loans | 0.00% | 0.00% | 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% | 0.05% | 0.19% | 0.18% | 0.45% | 0.59% | 0.90% | 0.81% | 0.80% | 0.76% |
| Used Vehicle Loans | 0.00% | 1.96% | 1.31% | 0.52% | 0.46% | 1.71% | 0.96% | 0.56% | 1.03% | 0.99% | 0.97% |
| Total 1st Mortgage RE Loans/LOC | 0.00% | 0.00% | 0.00% | 0.00% | 0.15% | 0.08% | 0.03% | -0.16% | 0.03% | 0.02% | 0.01% |
| Total Other RE Loans/ LOC | 0.00% | 0.00% | 0.00% | 0.00% | 0.12% | 0.00% | 0.06% | -0.06% | 0.01% | -0.01% | 0.00% |
| Leases Receivable | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| All Other Loans | 0.00% | 1.34% | 6.72% | 1.26% | -1.57% | 1.15% | 0.26% | 0.68% | 0.42% | 0.36% | 0.38% |
| Indirect Loans | 0.00% | 0.00% | 0.00% | 0.00% | 0.44% | 1.91% | 0.71% | 0.99% | 0.74% | 0.76% | 0.78% |
| Number of Credit Unions in Each Peer Group: | 2 | 2 | 5 | 9 | 16 | 7 | 9 | 3 | 5 | 4 | 62 |

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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% | 15.81% | 14.62% | 21.11% | 1.58% | 0.00% | 7.81% | 0.00% | 0.00% | 1.40% |
| Credit Unions - Deposits in and Loans to | 0.00% | 0.00% | 0.00% | 0.00% | 1.70% | 1.05% | 0.00% | 5.04% | 0.00% | 0.00% | 0.31% |
| Total Investments in Corporate Credit Unions* | 56.97% | 40.66% | 27.95% | 31.02% | 45.23% | 41.56% | 26.22% | 0.82% | 11.61% | 4.88% | 10.94% |
| Marketable Securities | 0.00% | 0.00% | 0.00% | 70.60% | 92.77% | 218.82% | 100.47% | 159.01% | 156.39% | 145.68% | 143.29% |
| All Other Investments | 84.24% | 312.74% | 232.63% | 276.63% | 237.34% | 147.56% | 73.07% | 170.96% | 45.55% | 49.52% | 69.34% |
| Total Investments | 247.27% | 416.23% | 294.17% | 406.94% | 424.76% | 446.25% | 226.79% | 410.85% | 265.09% | 272.93% | 285.83% |
| Unsecured Loans | 12.73% | 42.41% | 47.07% | 39.35% | 38.24% | 50.35% | 42.57% | 37.44% | 50.63% | 45.90% | 46.00% |
| Vehicle Loans | 881.21% | 360.03% | 231.77% | 221.37% | 325.80% | 428.91% | 490.50% | 412.63% | 376.15% | 377.15% | 385.56% |
| New Vehicle Loans | 207.27% | 145.90% | 90.69% | 76.83% | 127.22% | 149.24% | 159.21% | 184.26% | 140.20% | 162.39% | 155.52% |
| Used Vehicle Loans | 673.94% | 214.14% | 141.07% | 144.54% | 198.58% | 279.67% | 331.29% | 228.37% | 235.95% | 214.76% | 230.04% |
| Total Real Estate | 66.06% | 0.00% | 5.71% | 21.80% | 71.87% | 110.46% | 155.91% | 198.72% | 206.05% | 104.43% | 131.47% |
| 1st Mortgage | 0.00% | 0.00% | 0.00% | 21.03% | 49.19% | 90.84% | 132.76% | 138.19% | 182.30% | 85.95% | 109.74% |
| 1st Mortgage Fxd | 0.00% | 0.00% | 0.00% | 21.03% | 30.15% | 66.73% | 119.60% | 127.02% | 144.00% | 59.89% | 83.65% |
| 1st Mortgage Adj | 0.00% | 0.00% | 0.00% | 0.00% | 19.03% | 24.11% | 13.16% | 11.17% | 38.30% | 26.06% | 26.09% |
| 2nd Mortgage | 66.06% | 0.00% | 5.71% | 0.77% | 22.68% | 19.62% | 23.15% | 60.53% | 23.76% | 18.48% | 21.72% |
| Closed-End Fxd | 66.06% | 0.00% | 0.00% | 0.73% | 14.64% | 16.20% | 12.76% | 24.43% | 15.36% | 6.45% | 10.12% |
| Closed-End Adj | 0.00% | 0.00% | 0.00% | 0.00% | 0.30% | 0.02% | 0.01% | 6.09% | 1.93% | 1.02% | 1.27% |
| Open-End Adj | 0.00% | 0.00% | 5.71% | 0.00% | 5.52% | 3.34% | 8.13% | 30.01% | 6.46% | 7.65% | 8.11% |
| Open-End Fxd | 0.00% | 0.00% | 0.00% | 0.04% | 2.22% | 0.06% | 2.25% | 0.00% | 0.00% | 3.36% | 2.23% |
| Other RE Loans | 0.00% | 0.00% | 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% | 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% | 0.00% | 0.00% | 0.00% | 0.00% |
| Total Loans | 960.00% | 402.44% | 284.54% | 282.89% | 435.94% | 589.73% | 689.08% | 650.66% | 635.61% | 527.84% | 563.90% |
| Indirect Loans | 0.00% | 0.00% | 0.00% | 0.00% | 63.16% | 103.66% | 201.41% | 314.86% | 268.13% | 294.34% | 262.82% |
| Percent of Vehicle Loans | 0.00% | 0.00% | 0.00% | 0.00% | 19.39% | 24.17% | 41.06% | 76.31% | 71.28% | 78.04% | 68.17% |
| Business Loans | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Participation Loans | 0.00% | 0.00% | 0.00% | 0.00% | 3.31% | 7.23% | 3.99% | 8.59% | 12.33% | 0.00% | 3.59% |
| Total Mortgage Exposure** | 66.06% | 0.00% | 5.71% | 31.01% | 114.69% | 280.48% | 241.64% | 336.25% | 337.27% | 221.33% | 246.61% |
| Total Real Estate | 66.06% | 0.00% | 5.71% | 21.80% | 71.87% | 110.46% | 155.91% | 198.72% | 206.05% | 104.43% | 131.47% |
| RE Business Loans | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Mortgage-Backed Investments | 0.00% | 0.00% | 0.00% | 9.20% | 42.82% | 170.02% | 85.73% | 137.53% | 131.21% | 116.91% | 115.15% |
| Federal Agency Securities (Mtg Backed) | 0.00% | 0.00% | 0.00% | 9.20% | 42.82% | 170.02% | 85.73% | 137.53% | 131.21% | 112.96% | 112.85% |
| Total Other Mortgage Backed Securities | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 3.95% | 2.30% |



