

December 31, 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		0.75%		1.21%	1.05%	1.10%	1.05%	1.30%	1.18%	1.25%	1.22%
Loan Yield		7.37%		4.54%	5.01%	4.05%	6.10%	4.75%	4.27%	4.23%	4.40%
Net Loan Yield After NCOs		7.07%		4.37%	4.80%	3.81%	5.49%	4.44%	3.65%	3.90%	4.04%
Asset Yield		4.07%		2.85%	3.10%	2.50%	4.00%	3.32%	3.55%	3.31%	3.35%
Cost of Funds		-0.64%		-0.10%	-0.23%	-0.20%	-0.20%	-0.17%	-0.21%	-0.29%	-0.26%
Gross Spread		3.43%		2.75%	2.87%	2.29%	3.80%	3.16%	3.34%	3.02%	3.09%
Provision Expense		-0.25%		-0.06%	-0.05%	-0.10%	-0.43%	-0.23%	-0.64%	-0.28%	-0.30%
Net Spread after Provision Expense		3.18%		2.69%	2.83%	2.19%	3.37%	2.93%	2.70%	2.75%	2.79%
Total Non-Interest Income		0.49%		0.63%	0.70%	0.80%	1.25%	1.31%	1.93%	1.37%	1.36%
Total Non-Interest Expense		-3.72%		-2.94%	-2.85%	-2.40%	-4.20%	-3.54%	-3.82%	-3.09%	-3.24%
Net Operating Expense		-3.24%		-2.30%	-2.15%	-1.61%	-2.94%	-2.23%	-1.89%	-1.72%	-1.87%
Non-Operating Gains (Losses)		0.00%		-0.01%	0.00%	0.00%	-0.02%	0.01%	0.01%	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%
NCUSIF Stabilization Expense		-0.03%		0.00%	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%	0.00%	0.00%
Return on Assets (ROA with Provision for LL)		-0.08%		0.38%	0.67%	0.59%	0.41%	0.70%	0.82%	1.04%	0.92%
Net Charge-Offs		-0.15%		-0.09%	-0.11%	-0.12%	-0.36%	-0.19%	-0.49%	-0.23%	-0.25%
ROA (with Net Charge-offs)		0.02%		0.36%	0.61%	0.57%	0.48%	0.74%	0.97%	1.08%	0.97%
ROA with Provision for LL - W/O NCUSIF Expense		-0.06%		0.38%	0.67%	0.59%	0.42%	0.70%	0.82%	1.04%	0.92%
ROA with Net Charge-Offs - W/O NCUSIF Expense		0.05%		0.36%	0.61%	0.57%	0.49%	0.74%	0.97%	1.08%	0.97%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits		-2.17%		-1.52%	-1.48%	-1.16%	-2.09%	-1.95%	-1.93%	-1.67%	-1.73%
Travel and Conference Expense		0.00%		-0.02%	-0.02%	-0.03%	-0.05%	-0.04%	-0.05%	-0.03%	-0.03%
Office Occupancy Expense		-0.10%		-0.17%	-0.16%	-0.13%	-0.23%	-0.23%	-0.23%	-0.20%	-0.20%
Office Operations Expense		-0.91%		-0.61%	-0.60%	-0.38%	-0.89%	-0.66%	-0.52%	-0.45%	-0.51%
Educational and Promotional Expense		-0.03%		-0.03%	-0.07%	-0.06%	-0.15%	-0.12%	-0.10%	-0.14%	-0.13%
Loan Servicing Expense		-0.11%		-0.26%	-0.14%	-0.16%	-0.35%	-0.23%	-0.36%	-0.18%	-0.21%
Professional and Outside Services		-0.21%		-0.26%	-0.31%	-0.42%	-0.32%	-0.23%	-0.47%	-0.34%	-0.34%
Member Insurance		-0.03%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Operating Fees (Exam. and/or Supervision Fees)		-0.01%		-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.01%	-0.01%	-0.01%
Miscellaneous Operating Expenses		-0.15%		-0.05%	-0.05%	-0.05%	-0.07%	-0.05%	-0.14%	-0.08%	-0.08%
Total Non-Interest Expense		-3.72%		-2.94%	-2.85%	-2.40%	-4.20%	-3.54%	-3.82%	-3.09%	-3.24%
Other Performance Ratios											
Earning Asset Yield		4.01%		3.22%	3.24%	2.66%	4.08%	3.49%	4.22%	3.37%	3.47%
Average Cost of Funds		-0.71%		-0.11%	-0.27%	-0.25%	-0.21%	-0.19%	-0.26%	-0.32%	-0.29%
FTE Employee / \$million of Loans & Share Drafts		0.66		0.37	0.33	0.31	0.37	0.33	0.29	0.23	0.26
Compensation & Benefits / FTE Emp.		\$63,959		\$69,577	\$71,392	\$62,885	\$68,268	\$72,530	\$70,597	\$83,873	\$78,828
Compensation & Benefits / \$million Lns. & S.D.s		\$39,834		\$24,726	\$23,045	\$18,543	\$25,430	\$24,439	\$19,375	\$19,930	\$20,716
Operating Expense / Loans & Share Drafts		-6.87%		-4.78%	-4.45%	-3.85%	-5.10%	-4.42%	-3.83%	-3.69%	-3.89%
Fee Income+Other Oper.Inc. / Loans & Share Drafts		0.89%		1.03%	1.09%	1.30%	1.52%	1.63%	1.94%	1.63%	1.64%
Net Operating Expense / Loans & Share Drafts		-5.98%		-3.75%	-3.36%	-2.56%	-3.58%	-2.79%	-1.89%	-2.06%	-2.25%
Operating Expense / Operating Revenue		95.88%		87.18%	80.97%	79.80%	84.23%	80.17%	73.52%	72.17%	74.33%
Total Fixed Assets / Shares & Equity		0.30%		2.09%	0.83%	1.74%	2.13%	2.56%	2.56%	1.64%	1.83%
Net Loans to Total Shares and Deposits		44.7%		53.5%	60.1%	51.6%	63.9%	69.2%	88.0%	80.0%	77.1%
Members / FTE Employee		508.25		461.13	451.88	472.94	308.45	302.47	318.95	398.22	372.29

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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		0.9%		1.7%	0.7%	0.7%	1.1%	0.9%	1.3%	0.7%	0.8%
Total Investments		59.8%		47.0%	46.7%	54.3%	37.6%	33.9%	14.5%	25.9%	28.1%
Unsecured Credit Card Loans/Lines of Credit		0.0%		3.8%	1.6%	2.3%	3.4%	2.4%	5.3%	3.2%	3.2%
All Other Unsecured Loans/Lines of Credit		4.1%		1.8%	3.5%	2.4%	2.0%	2.0%	1.5%	1.0%	1.3%
Short-Term Small Amount Loans (STS)		0.1%		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Federally Guaranteed Student Loans		0.0%		0.0%	0.1%	0.0%	0.0%	0.0%	0.3%	0.1%	0.1%
New Vehicle Loans		13.4%		14.2%	7.4%	6.3%	11.7%	11.1%	11.5%	16.4%	14.7%
Used Vehicle Loans		21.2%		13.5%	12.8%	10.7%	14.9%	15.5%	20.7%	14.5%	14.9%
Total 1st Mortgage Real Estate Lns/Line of Credit		0.0%		13.1%	22.7%	14.4%	19.2%	21.7%	30.5%	27.5%	26.0%
Total Other Real Estate Loans/Lines of Credit		0.1%		1.7%	2.5%	6.1%	5.5%	7.3%	9.8%	6.5%	6.6%
Leases Receivable		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%
Other Loans (Purchased or to non-members)		0.0%		0.0%	0.0%	0.0%	0.0%	0.0%	0.3%	0.2%	0.2%
Total Loans and Leases		38.9%		48.1%	50.6%	42.2%	56.9%	60.1%	79.8%	69.4%	67.0%
Less: Allowance for Loan & Lease Losses		-1.0%		-0.2%	-0.4%	-0.3%	-0.5%	-0.4%	-0.6%	-0.4%	-0.4%
Net Loans and Leases		37.9%		47.9%	50.2%	41.9%	56.3%	59.7%	79.3%	69.0%	66.6%
Total Other Assets		1.5%		3.4%	2.3%	3.1%	5.0%	5.6%	4.8%	4.4%	4.5%
TOTAL ASSETS		100.0%		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Total Liabilities		0.3%		0.0%	4.9%	8.2%	1.9%	2.7%	0.2%	2.9%	2.8%
Share Drafts		5.4%		13.3%	11.4%	14.3%	21.8%	18.9%	26.1%	12.3%	14.6%
Regular Shares		56.5%		52.4%	40.5%	24.9%	35.0%	35.2%	25.7%	30.6%	31.2%
Money Market Shares		18.7%		11.9%	12.9%	26.3%	18.7%	19.8%	26.2%	29.5%	27.0%
Share Certificates		0.0%		6.7%	11.1%	8.2%	7.9%	7.6%	7.0%	9.0%	8.7%
IRA/KEOGH Accounts		5.6%		5.0%	7.6%	6.6%	5.0%	4.9%	5.4%	4.7%	4.9%
All Other Shares		0.8%		0.1%	0.3%	1.5%	0.3%	0.4%	0.1%	0.6%	0.5%
Non-Member Deposits		0.0%		0.5%	0.4%	0.0%	0.5%	0.0%	0.3%	0.1%	0.1%
Total Shares and Deposits		86.9%		89.8%	84.2%	81.8%	89.0%	86.8%	90.7%	86.7%	87.0%
Total Equity		12.8%		10.2%	10.8%	10.0%	9.1%	10.4%	9.0%	10.3%	10.2%
TOTAL LIABILITIES, SHARES, AND EQUITY		100.0%		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Net Worth		12.8%		10.2%	10.9%	9.9%	9.2%	10.5%	9.0%	10.4%	10.3%
Total Equity + Allow. for Loan Loss		13.8%		10.4%	11.2%	10.3%	9.7%	10.8%	9.6%	10.7%	10.6%
Balance Sheet Growth YTD Annualized											
Total Investments		103.6%		-18.7%	-6.4%	13.0%	48.3%	10.4%	-58.6%	43.6%	23.8%
Total Loans and Leases		-31.8%		-37.5%	-11.8%	-37.4%	13.5%	5.2%	-32.0%	9.7%	2.5%
TOTAL ASSETS		13.6%		-27.8%	-9.7%	-16.6%	24.6%	7.3%	-38.4%	17.1%	7.8%
Total Liabilities		21.2%		-100.0%	-25.8%	-9.4%	10.3%	32.5%	-96.1%	142.3%	42.0%
Total Shares and Deposits		8.6%		-25.9%	-9.9%	-17.3%	24.6%	6.6%	-35.9%	14.9%	6.7%
Equity Capital		64.9%		-39.8%	1.9%	-16.1%	28.8%	7.5%	-38.2%	18.8%	10.1%
TOTAL LIABILITIES, SHARES, AND EQUITY		13.6%		-27.8%	-9.7%	-16.6%	24.6%	7.3%	-38.4%	17.1%	7.8%

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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		1.16%		0.24%	0.66%	0.40%	0.93%	0.34%	0.36%	0.32%	0.37%
Delinquent Loans / Total Capital		3.3%		1.1%	3.0%	1.7%	5.5%	1.9%	3.0%	2.1%	2.3%
Delinquent Loans + OREO / Net Loans + OREO		1.2%		0.2%	0.8%	0.5%	1.3%	0.4%	0.5%	0.4%	0.5%
Delinquent Loans > 6mo / Delinquent Loans		0.0%		18.2%	46.2%	36.5%	24.8%	23.3%	15.0%	13.5%	17.5%
Allowance for Loan Losses/Net Loans		2.70%		0.37%	0.77%	0.74%	0.93%	0.66%	0.69%	0.57%	0.62%
Loans 2 to less than 6 months Delinquent (\$000s)		\$16		\$15	\$66	\$82	\$533	\$424	\$1,811	\$3,352	\$764
Loans 6 to less than 12 months Delinquent (\$000s)		\$0		\$3	\$47	\$18	\$168	\$112	\$313	\$446	\$140
Loans 12 months and over Delinquent (\$000s)		\$0		\$0	\$10	\$30	\$8	\$17	\$8	\$78	\$22
Total Delinquent Loans (\$000s)		\$16		\$18	\$122	\$129	\$709	\$553	\$2,132	\$3,875	\$926
Delinquency by Category											
Unsecured Credit Card		0.00%		0.68%	0.19%	0.20%	0.28%	0.32%	0.10%	0.71%	0.54%
STS Loans		0.00%		0.00%	0.00%	0.00%	3.23%	0.00%	0.00%	0.00%	2.84%
Non-Federally Guaranteed Student Loans		0.00%		0.00%	5.81%	0.00%	0.00%	0.00%	1.19%	1.43%	1.45%
New Vehicle Loans		0.00%		0.00%	0.46%	0.34%	0.29%	0.18%	0.41%	0.17%	0.19%
Used Vehicle Loans		0.80%		0.32%	1.21%	0.57%	1.15%	0.47%	0.72%	0.47%	0.56%
1st Mortgage Fixed		0.00%		0.00%	0.39%	0.00%	0.85%	0.18%	0.08%	0.18%	0.21%
1st Mortgage Adj		0.00%		0.00%	0.00%	0.00%	0.91%	0.25%	0.22%	0.27%	0.29%
Other RE Fixed		0.00%		0.00%	0.00%	0.00%	0.15%	0.38%	0.45%	0.30%	0.30%
Other RE Adj		0.00%		0.00%	0.00%	0.76%	0.22%	0.09%	0.14%	0.20%	0.19%
Leases Receivable		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%
Indirect Loans		0.00%		0.00%	0.22%	0.05%	1.41%	0.36%	0.63%	0.37%	0.43%
Total 1st Mortgage Loans		0.00%		0.00%	0.34%	0.00%	0.87%	0.20%	0.11%	0.20%	0.23%
MBL Delinquency Rate		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%
YTD Annualized											
Net Charge-Offs / Average Loans (Annualized)		0.29%		0.17%	0.21%	0.24%	0.61%	0.31%	0.62%	0.32%	0.36%
Recoveries / Charge-Offs		79.00%		8.33%	24.05%	17.36%	21.49%	20.12%	15.08%	20.64%	19.95%
Expected Charge-Offs / Net Loans		0.18%		0.04%	0.30%	0.35%	0.44%	0.25%	0.28%	0.24%	0.26%
Provision for Loan Losses/Net Charge-Offs		171.4%		68.2%	40.8%	88.4%	119.2%	120.5%	131.2%	119.4%	120.0%
Prov. for Loan Losses/Expected Charge-Offs		281.3%		294.8%	29.6%	59.8%	167.8%	152.0%	287.1%	161.6%	168.0%
Bankruptcies / Net Loans		0.50%		0.00%	0.49%	0.56%	0.68%	0.60%	0.85%	0.70%	0.70%
Total Amount of Loans Charged-Off (\$000s)		\$25		\$16	\$57	\$115	\$578	\$618	\$4,809	\$4,817	\$1,130
Total Amount of Recoveries (\$000s)		\$20		\$1	\$14	\$20	\$124	\$124	\$725	\$994	\$225
Net Charge Offs (\$000s)		\$5		\$15	\$43	\$95	\$454	\$494	\$4,084	\$3,823	\$905
Net Charge-Offs by Category											
Unsecured Credit Card Loans		0.00%		0.81%	0.30%	0.49%	0.89%	0.60%	1.13%	1.45%	1.22%
STS Loans		0.00%		0.00%	0.00%	10.34%	11.47%	0.00%	0.00%	0.00%	10.85%
Non-Federally Guaranteed Student Loans		0.00%		0.00%	0.48%	0.00%	-2.18%	0.00%	0.00%	0.38%	0.22%
New Vehicle Loans		0.00%		0.00%	0.00%	0.05%	0.41%	0.17%	0.67%	0.26%	0.28%
Used Vehicle Loans		0.00%		0.18%	0.44%	0.35%	1.13%	0.66%	1.37%	0.62%	0.72%
Total 1st Mortgage RE Loans/LOC		0.00%		0.00%	0.02%	0.02%	0.02%	0.01%	0.00%	0.00%	0.00%
Total Other RE Loans/ LOC		0.00%		0.00%	-0.12%	-0.01%	-0.18%	-0.07%	-0.05%	-0.13%	-0.11%
Leases Receivable		0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
All Other Loans		1.47%		0.60%	1.56%	-1.33%	1.39%	0.36%	0.96%	0.34%	0.42%
Indirect Loans		0.00%		0.00%	0.26%	0.10%	1.76%	0.62%	1.02%	0.46%	0.56%
Number of Credit Unions in Each Peer Group:		4		3	13	8	11	9	2	9	59

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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%		31.16%	21.08%	1.66%	0.55%	7.14%	0.00%	0.52%	1.79%
Credit Unions - Deposits in and Loans to		0.00%		0.00%	4.74%	4.76%	0.55%	1.57%	0.00%	0.29%	0.65%
Total Investments in Corporate Credit Unions*		88.07%		55.11%	56.44%	81.68%	50.55%	24.83%	0.01%	4.35%	12.55%
Marketable Securities		0.00%		0.00%	53.93%	112.93%	90.75%	130.89%	17.83%	96.50%	94.49%
All Other Investments		362.84%		366.81%	270.22%	332.14%	231.16%	141.40%	60.10%	63.25%	94.54%
Total Investments		467.59%		460.72%	429.25%	549.73%	408.83%	323.90%	161.41%	247.90%	273.62%
Unsecured Loans		31.75%		54.90%	46.88%	47.08%	59.45%	42.58%	75.99%	40.35%	44.21%
Vehicle Loans		271.01%		271.30%	185.48%	171.86%	289.43%	254.28%	357.29%	296.27%	288.92%
New Vehicle Loans		104.91%		138.94%	67.79%	63.35%	127.63%	106.49%	127.34%	157.17%	143.38%
Used Vehicle Loans		166.10%		132.35%	117.69%	108.51%	161.80%	147.80%	229.95%	139.10%	145.53%
Total Real Estate		1.05%		145.33%	231.65%	207.74%	268.77%	277.64%	446.50%	325.27%	317.91%
1st Mortgage		0.00%		128.39%	208.44%	145.93%	208.94%	207.59%	338.25%	262.91%	253.17%
1st Mortgage Fxd		0.00%		125.72%	179.59%	121.28%	152.98%	150.86%	256.95%	208.86%	198.59%
1st Mortgage Adj		0.00%		2.65%	28.85%	24.65%	55.95%	56.73%	81.30%	54.05%	54.58%
2nd Mortgage		1.05%		16.96%	23.21%	61.81%	59.83%	70.04%	108.25%	62.36%	64.74%
Closed-End Fxd		1.05%		12.39%	4.89%	13.19%	21.36%	12.05%	24.80%	17.74%	17.30%
Closed-End Adj		0.00%		0.00%	0.84%	4.17%	2.19%	0.60%	0.14%	0.69%	0.83%
Open-End Adj		0.00%		4.57%	14.09%	38.43%	32.06%	49.70%	71.81%	38.57%	40.73%
Open-End Fxd		0.00%		0.00%	3.39%	6.02%	4.22%	7.69%	11.50%	5.36%	5.87%
Other RE Loans		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%
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%
Total Loans		304.42%		471.53%	465.15%	426.82%	618.48%	574.50%	886.48%	664.60%	653.46%
Indirect Loans		0.00%		0.00%	18.38%	34.60%	174.21%	152.29%	345.90%	275.65%	246.97%
Percent of Vehicle Loans		0.00%		0.00%	9.91%	20.13%	60.19%	59.89%	96.81%	93.04%	85.48%
Business Loans		0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Loans		0.00%		2.27%	2.50%	28.16%	10.02%	15.53%	0.00%	0.29%	3.35%
Total Mortgage Exposure**		1.05%		145.33%	234.87%	224.65%	308.35%	385.17%	461.80%	371.09%	366.53%
Total Real Estate		1.05%		145.33%	231.65%	207.74%	268.77%	277.64%	446.50%	325.27%	317.91%
RE Business Loans		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%	3.22%	16.91%	39.58%	107.53%	15.30%	45.82%	48.62%
Federal Agency Securities (Mtg Backed)		0.00%		0.00%	3.22%	13.81%	39.58%	107.53%	15.30%	42.34%	46.05%
Total Other Mortgage Backed Securities		0.00%		0.00%	0.00%	3.10%	0.00%	0.00%	0.00%	3.48%	2.58%



