

June 30, 2018

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		0.67%		2.61%	0.90%	1.35%	1.03%	1.35%	2.43%	1.17%	1.26%
Loan Yield		8.26%		7.54%	5.18%	5.32%	6.45%	5.00%	5.85%	4.32%	4.69%
Net Loan Yield After NCOs		7.38%		7.29%	4.92%	5.16%	5.91%	4.71%	5.05%	3.96%	4.29%
Asset Yield		3.54%		4.61%	2.98%	3.08%	4.02%	3.51%	4.83%	3.29%	3.48%
Cost of Funds		-0.66%		-0.19%	-0.23%	-0.25%	-0.20%	-0.19%	-0.21%	-0.31%	-0.28%
Gross Spread		2.88%		4.42%	2.75%	2.82%	3.82%	3.31%	4.62%	2.98%	3.21%
Provision Expense		-0.20%		-0.13%	-0.15%	-0.09%	-0.27%	-0.18%	-0.51%	-0.27%	-0.27%
Net Spread after Provision Expense		2.68%		4.29%	2.61%	2.73%	3.55%	3.13%	4.11%	2.71%	2.93%
Total Non-Interest Income		0.23%		0.83%	0.81%	0.91%	1.23%	1.41%	2.58%	1.40%	1.46%
Total Non-Interest Expense		-2.70%		-4.14%	-2.86%	-2.75%	-4.09%	-3.65%	-5.13%	-2.95%	-3.28%
Net Operating Expense		-2.47%		-3.31%	-2.05%	-1.85%	-2.85%	-2.25%	-2.55%	-1.54%	-1.82%
Non-Operating Gains (Losses)		0.00%		0.00%	0.00%	0.01%	-0.01%	-0.01%	0.00%	0.00%	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)		0.18%		0.98%	0.56%	0.90%	0.69%	0.88%	1.56%	1.17%	1.11%
Net Charge-Offs		-0.33%		-0.11%	-0.13%	-0.07%	-0.30%	-0.18%	-0.59%	-0.25%	-0.26%
ROA (with Net Charge-offs)		0.05%		1.00%	0.58%	0.91%	0.65%	0.88%	1.47%	1.19%	1.12%
ROA with Provision for LL - W/O NCUSIF Expense		0.21%		0.98%	0.56%	0.90%	0.69%	0.88%	1.56%	1.17%	1.11%
ROA with Net Charge-Offs - W/O NCUSIF Expense		0.08%		1.00%	0.58%	0.91%	0.65%	0.88%	1.47%	1.19%	1.12%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits		-1.64%		-2.22%	-1.44%	-1.32%	-2.06%	-2.01%	-2.82%	-1.57%	-1.75%
Travel and Conference Expense		0.00%		-0.02%	-0.02%	-0.04%	-0.06%	-0.05%	-0.05%	-0.03%	-0.03%
Office Occupancy Expense		-0.06%		-0.20%	-0.17%	-0.17%	-0.22%	-0.23%	-0.32%	-0.19%	-0.20%
Office Operations Expense		-0.48%		-0.74%	-0.58%	-0.42%	-0.85%	-0.68%	-0.83%	-0.42%	-0.52%
Educational and Promotional Expense		0.00%		-0.07%	-0.09%	-0.06%	-0.16%	-0.13%	-0.10%	-0.13%	-0.13%
Loan Servicing Expense		-0.08%		-0.28%	-0.19%	-0.19%	-0.35%	-0.25%	-0.38%	-0.19%	-0.22%
Professional and Outside Services		-0.17%		-0.53%	-0.32%	-0.48%	-0.30%	-0.24%	-0.47%	-0.32%	-0.33%
Member Insurance		-0.06%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Operating Fees (Exam. and/or Supervision Fees)		-0.02%		-0.03%	-0.02%	-0.02%	-0.02%	-0.02%	-0.01%	-0.01%	-0.01%
Miscellaneous Operating Expenses		-0.20%		-0.05%	-0.04%	-0.05%	-0.07%	-0.05%	-0.15%	-0.09%	-0.09%
Total Non-Interest Expense		-2.70%		-4.14%	-2.86%	-2.75%	-4.09%	-3.65%	-5.13%	-2.95%	-3.28%
Other Performance Ratios											
Earning Asset Yield		3.69%		4.02%	3.24%	3.09%	4.19%	3.69%	4.63%	3.43%	3.60%
Average Cost of Funds		-0.79%		-0.19%	-0.29%	-0.30%	-0.22%	-0.22%	-0.21%	-0.35%	-0.31%
FTE Employee / \$million of Loans & Share Drafts		0.66		0.36	0.36	0.28	0.39	0.33	0.28	0.23	0.26
Compensation & Benefits / FTE Emp.		\$60,000		\$92,352	\$70,283	\$75,296	\$66,672	\$74,044	\$86,742	\$83,394	\$81,012
Compensation & Benefits / \$million Lns. & S.D.s		\$37,361		\$40,617	\$23,612	\$22,069	\$26,336	\$24,972	\$27,956	\$19,181	\$21,430
Operating Expense / Loans & Share Drafts		-6.05%		-7.62%	-4.68%	-4.60%	-5.23%	-4.53%	-5.13%	-3.60%	-4.02%
Fee Income+Other Oper.Inc. / Loans & Share Drafts		0.49%		1.59%	1.33%	1.51%	1.58%	1.74%	2.60%	1.71%	1.79%
Net Operating Expense / Loans & Share Drafts		-5.56%		-6.03%	-3.35%	-3.09%	-3.65%	-2.79%	-2.52%	-1.89%	-2.23%
Operating Expense / Operating Revenue		87.31%		80.58%	81.17%	75.57%	81.57%	78.35%	71.84%	69.41%	71.92%
Total Fixed Assets / Shares & Equity		0.15%		1.53%	0.57%	1.50%	2.29%	2.52%	2.53%	1.60%	1.81%
Net Loans to Total Shares and Deposits		44.0%		49.0%	59.2%	55.9%	63.3%	71.6%	76.9%	79.5%	76.1%
Members / FTE Employee		441.00		520.98	454.02	460.56	302.08	297.44	309.39	416.50	375.22

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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%		0.8%	0.8%	0.7%	1.1%	0.9%	1.1%	0.6%	0.7%
Total Investments		62.1%		57.8%	47.2%	49.9%	38.2%	31.4%	24.6%	26.9%	29.0%
Unsecured Credit Card Loans/Lines of Credit		0.0%		1.9%	1.7%	2.1%	3.3%	2.4%	3.4%	3.2%	3.1%
All Other Unsecured Loans/Lines of Credit		3.9%		2.1%	3.9%	2.1%	1.9%	1.9%	1.1%	1.1%	1.3%
Short-Term Small Amount Loans (STS)		0.0%		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%	0.0%	0.1%	0.1%	0.0%	0.2%	0.1%	0.1%
New Vehicle Loans		12.2%		11.3%	7.8%	6.3%	11.9%	12.2%	10.2%	16.7%	14.6%
Used Vehicle Loans		21.4%		10.3%	15.2%	10.9%	14.9%	15.7%	13.8%	14.3%	14.3%
Total 1st Mortgage Real Estate Lns/Line of Credit		0.0%		12.5%	18.4%	19.0%	18.6%	23.2%	33.7%	26.8%	26.2%
Total Other Real Estate Loans/Lines of Credit		0.1%		1.0%	3.0%	6.1%	5.5%	7.6%	6.9%	6.5%	6.5%
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%	0.1%	0.0%	0.1%	0.3%	0.2%
Total Loans and Leases		37.6%		39.2%	50.0%	46.6%	56.4%	62.9%	69.5%	69.0%	66.4%
Less: Allowance for Loan & Lease Losses		-1.0%		-0.2%	-0.4%	-0.3%	-0.5%	-0.4%	-0.4%	-0.4%	-0.4%
Net Loans and Leases		36.6%		39.0%	49.6%	46.2%	55.9%	62.5%	69.1%	68.6%	66.0%
Total Other Assets		1.0%		2.4%	2.3%	3.1%	4.9%	5.2%	5.2%	4.0%	4.2%
TOTAL ASSETS		100.0%		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
LIABILITIES, SHARES, AND EQUITY											
Total Liabilities		0.3%		7.8%	5.8%	6.3%	1.9%	1.8%	0.2%	2.8%	2.5%
Share Drafts		2.5%		10.8%	12.5%	15.0%	22.9%	20.0%	27.0%	12.5%	15.7%
Regular Shares		54.8%		41.9%	42.3%	27.0%	35.5%	35.1%	29.2%	31.4%	32.0%
Money Market Shares		21.8%		14.6%	12.9%	24.4%	17.8%	19.1%	21.1%	29.1%	25.8%
Share Certificates		0.0%		6.7%	9.6%	8.5%	7.2%	8.1%	7.8%	8.7%	8.4%
IRA/KEOGH Accounts		5.5%		5.7%	6.8%	6.6%	4.6%	4.5%	4.7%	4.4%	4.6%
All Other Shares		0.8%		0.1%	0.2%	1.6%	0.3%	0.5%	0.3%	0.6%	0.6%
Non-Member Deposits		0.0%		0.2%	0.2%	0.0%	0.8%	0.4%	0.2%	0.0%	0.2%
Total Shares and Deposits		85.5%		79.9%	84.5%	83.3%	89.1%	87.7%	90.3%	86.8%	87.3%
Total Equity		14.3%		12.3%	9.7%	10.4%	9.0%	10.5%	9.5%	10.5%	10.3%
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		14.3%		12.3%	9.8%	10.4%	9.1%	10.6%	9.7%	10.6%	10.4%
Total Equity + Allow. for Loan Loss		15.3%		12.5%	10.1%	10.7%	9.5%	10.8%	9.9%	10.9%	10.7%
Balance Sheet Growth YTD Annualized											
Total Investments		-32.8%		473.4%	-42.8%	2.3%	11.9%	-7.2%	409.7%	2.0%	16.1%
Total Loans and Leases		-44.3%		245.5%	-46.3%	42.9%	7.1%	17.5%	113.0%	-6.4%	6.9%
TOTAL ASSETS		-39.0%		347.1%	-44.6%	20.2%	8.8%	7.8%	159.8%	-5.2%	8.9%
Total Liabilities		-50.0%		0.0%	-17.8%	-30.9%	8.8%	-63.9%	84.9%	-15.4%	-17.0%
Total Shares and Deposits		-41.7%		286.9%	-44.0%	24.0%	9.1%	10.0%	158.1%	-5.1%	9.6%
Equity Capital		-20.3%		460.1%	-61.3%	30.4%	6.3%	8.3%	178.3%	-3.0%	10.3%
TOTAL LIABILITIES, SHARES, AND EQUITY		-39.0%		347.1%	-44.6%	20.2%	8.8%	7.8%	159.8%	-5.2%	8.9%

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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		0.56%		0.22%	0.61%	0.24%	0.94%	0.35%	0.76%	0.28%	0.38%
Delinquent Loans / Total Capital		1.4%		0.7%	3.0%	1.0%	5.6%	2.0%	5.3%	1.8%	2.4%
Delinquent Loans + OREO / Net Loans + OREO		0.6%		0.2%	0.6%	0.3%	1.2%	0.4%	0.8%	0.3%	0.4%
Delinquent Loans > 6mo / Delinquent Loans		0.0%		8.3%	40.8%	13.9%	36.9%	19.5%	47.0%	12.3%	25.3%
Allowance for Loan Losses/Net Loans		2.85%		0.49%	0.89%	0.67%	0.87%	0.61%	0.53%	0.59%	0.61%
Loans 2 to less than 6 months Delinquent (\$000s)		\$8		\$20	\$66	\$72	\$468	\$494	\$2,492	\$3,154	\$754
Loans 6 to less than 12 months Delinquent (\$000s)		\$0		\$2	\$36	\$8	\$219	\$79	\$1,091	\$408	\$174
Loans 12 months and over Delinquent (\$000s)		\$0		\$0	\$10	\$4	\$55	\$41	\$1,115	\$33	\$81
Total Delinquent Loans (\$000s)		\$8		\$22	\$111	\$84	\$742	\$614	\$4,698	\$3,596	\$1,009
Delinquency by Category											
Unsecured Credit Card		0.00%		0.41%	0.31%	0.32%	0.24%	0.19%	0.13%	0.62%	0.47%
STS Loans		0.00%		0.00%	0.00%	0.00%	1.09%	0.00%	0.00%	0.00%	0.95%
Non-Federally Guaranteed Student Loans		0.00%		0.00%	0.00%	2.13%	0.00%	0.00%	3.37%	1.13%	1.79%
New Vehicle Loans		0.00%		0.00%	0.22%	0.18%	0.32%	0.14%	0.19%	0.13%	0.15%
Used Vehicle Loans		0.57%		0.52%	1.28%	0.48%	1.02%	0.62%	0.41%	0.35%	0.46%
1st Mortgage Fixed		0.00%		0.00%	0.00%	0.00%	0.71%	0.24%	0.74%	0.16%	0.25%
1st Mortgage Adj		0.00%		0.00%	0.00%	0.03%	1.77%	0.11%	0.48%	0.31%	0.40%
Other RE Fixed		0.00%		0.00%	0.00%	0.01%	0.08%	0.48%	0.54%	0.39%	0.38%
Other RE Adj		0.00%		0.00%	0.00%	0.29%	0.31%	0.00%	0.37%	0.16%	0.18%
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%	0.00%	0.13%	1.21%	0.39%	0.45%	0.27%	0.33%
Total 1st Mortgage Loans		0.00%		0.00%	0.00%	0.01%	0.97%	0.20%	0.63%	0.19%	0.28%
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)		0.87%		0.25%	0.26%	0.16%	0.54%	0.29%	0.80%	0.36%	0.40%
Recoveries / Charge-Offs		8.33%		23.08%	36.64%	21.81%	23.05%	23.69%	24.30%	20.87%	22.09%
Expected Charge-Offs / Net Loans		0.70%		0.05%	0.27%	0.20%	0.38%	0.20%	0.39%	0.15%	0.19%
Provision for Loan Losses/Net Charge-Offs		59.1%		120.0%	112.4%	124.5%	88.4%	104.7%	86.4%	108.1%	102.4%
Prov. for Loan Losses/Expected Charge-Offs		75.8%		598.1%	111.9%	101.6%	126.0%	148.4%	176.1%	264.7%	213.5%
Bankruptcies / Net Loans		2.37%		0.06%	0.45%	0.37%	0.45%	0.47%	0.72%	0.40%	0.44%
Total Amount of Loans Charged-Off (\$000s)		\$16		\$21	\$87	\$66	\$540	\$630	\$4,988	\$6,086	\$1,325
Total Amount of Recoveries (\$000s)		\$1		\$5	\$32	\$14	\$124	\$149	\$1,212	\$1,270	\$293
Net Charge Offs (\$000s)		\$15		\$16	\$55	\$52	\$415	\$481	\$3,776	\$4,816	\$1,033
Net Charge-Offs by Category											
Unsecured Credit Card Loans		0.00%		0.18%	0.20%	0.26%	0.85%	0.72%	1.24%	1.52%	1.28%
STS Loans		0.00%		0.00%	0.00%	15.79%	11.17%	0.00%	0.00%	0.00%	10.75%
Non-Federally Guaranteed Student Loans		0.00%		0.00%	0.00%	-0.91%	-0.21%	0.00%	0.00%	0.00%	-0.04%
New Vehicle Loans		0.00%		0.00%	0.20%	0.14%	0.41%	0.21%	1.39%	0.26%	0.33%
Used Vehicle Loans		1.16%		0.37%	0.38%	0.13%	0.80%	0.57%	1.63%	0.64%	0.72%
Total 1st Mortgage RE Loans/LOC		0.00%		0.00%	-0.03%	0.00%	0.00%	0.00%	-0.01%	0.00%	0.00%
Total Other RE Loans/ LOC		0.00%		0.00%	-0.14%	-0.03%	-0.05%	-0.04%	0.08%	-0.09%	-0.06%
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%	-2.44%	-1.23%	0.03%	0.01%	0.32%	0.04%	0.05%
Indirect Loans		0.00%		0.00%	0.31%	0.00%	0.61%	0.23%	0.69%	0.22%	0.28%
Number of Credit Unions in Each Peer Group:		3		5	10	9	11	9	3	8	58

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%		6.29%	33.99%	2.15%	0.36%	4.20%	2.37%	0.09%	1.42%
Total Investments in Corporate Credit Unions*		107.99%		66.17%	64.37%	79.40%	52.12%	25.76%	2.36%	11.05%	17.34%
Marketable Securities		0.00%		63.14%	67.03%	128.85%	93.50%	117.24%	61.57%	85.41%	87.58%
All Other Investments		326.74%		330.57%	284.45%	259.01%	230.47%	127.91%	88.10%	55.25%	88.43%
Total Investments		435.16%		469.95%	483.65%	482.22%	417.15%	297.75%	255.04%	252.60%	279.16%
Unsecured Loans		27.29%		32.67%	57.31%	39.84%	56.63%	39.88%	46.51%	40.35%	42.10%
Vehicle Loans		235.46%		175.54%	235.59%	166.40%	293.23%	264.55%	249.28%	291.06%	278.49%
New Vehicle Loans		85.49%		91.82%	79.48%	61.07%	129.98%	115.79%	105.98%	156.94%	140.88%
Used Vehicle Loans		149.97%		83.72%	156.11%	105.33%	163.26%	148.76%	143.29%	134.12%	137.61%
Total Real Estate		0.98%		109.96%	219.50%	242.53%	264.42%	291.46%	420.55%	313.84%	315.01%
1st Mortgage		0.00%		101.93%	188.89%	183.87%	203.88%	219.80%	348.98%	252.32%	252.27%
1st Mortgage Fxd		0.00%		62.10%	160.09%	155.90%	153.33%	161.09%	181.91%	204.64%	191.21%
1st Mortgage Adj		0.00%		0.80%	28.81%	29.88%	50.55%	58.71%	144.49%	47.68%	58.41%
2nd Mortgage		0.98%		5.31%	30.61%	46.98%	60.55%	71.66%	70.51%	61.53%	62.26%
Closed-End Fxd		0.98%		4.82%	6.00%	14.35%	20.99%	16.89%	10.75%	13.44%	13.82%
Closed-End Adj		0.00%		0.00%	1.02%	1.30%	2.01%	0.70%	5.86%	0.65%	1.32%
Open-End Adj		0.00%		0.49%	17.74%	26.10%	32.74%	49.95%	45.76%	38.43%	39.21%
Open-End Fxd		0.00%		0.00%	5.84%	5.23%	4.81%	4.12%	8.14%	9.00%	7.90%
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		263.74%		318.17%	512.43%	449.68%	616.64%	595.89%	719.18%	648.97%	638.57%
Indirect Loans		0.00%		0.00%	23.76%	31.26%	183.54%	172.94%	174.66%	282.88%	239.97%
Percent of Vehicle Loans		0.00%		0.00%	10.09%	18.78%	62.59%	65.37%	70.07%	97.19%	86.17%
Business Loans		0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Loans		0.00%		0.00%	0.89%	26.55%	7.63%	14.40%	5.95%	0.20%	3.59%
Total Mortgage Exposure**		0.98%		109.96%	223.67%	278.34%	310.99%	388.72%	471.18%	354.99%	362.67%
Total Real Estate		0.98%		109.96%	219.50%	242.53%	264.42%	291.46%	420.55%	313.84%	315.01%
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%	4.17%	35.80%	46.57%	97.26%	50.63%	41.15%	47.67%
Federal Agency Securities (Mtg Backed)		0.00%		0.00%	4.17%	31.77%	46.57%	97.26%	50.63%	37.58%	45.15%
Total Other Mortgage Backed Securities		0.00%		0.00%	0.00%	4.03%	0.00%	0.00%	0.00%	3.57%	2.51%



