

March 31, 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		0.84%		1.07%	0.87%	1.06%	1.09%	1.29%	0.91%	1.29%	1.22%
Loan Yield		6.64%		3.75%	4.81%	4.78%	5.26%	4.51%	3.70%	4.06%	4.17%
Net Loan Yield After NCOs		6.30%		3.55%	4.75%	4.19%	4.87%	4.23%	3.13%	3.74%	3.81%
Asset Yield		4.31%		2.46%	2.96%	2.99%	3.61%	3.18%	2.98%	3.25%	3.22%
Cost of Funds		-0.17%		-0.08%	-0.21%	-0.22%	-0.17%	-0.16%	-0.21%	-0.29%	-0.25%
Gross Spread		4.14%		2.38%	2.74%	2.77%	3.43%	3.02%	2.77%	2.96%	2.97%
Provision Expense		-0.29%		-0.04%	0.05%	-0.30%	-0.15%	-0.20%	-0.64%	-0.24%	-0.26%
Net Spread after Provision Expense		3.85%		2.34%	2.79%	2.47%	3.28%	2.82%	2.13%	2.72%	2.70%
Total Non-Interest Income		0.47%		0.57%	0.68%	0.80%	1.12%	1.20%	1.54%	1.32%	1.28%
Total Non-Interest Expense		-3.70%		-2.62%	-2.79%	-2.77%	-4.03%	-3.48%	-3.14%	-3.13%	-3.20%
Net Operating Expense		-3.23%		-2.05%	-2.11%	-1.97%	-2.91%	-2.29%	-1.60%	-1.81%	-1.92%
Non-Operating Gains (Losses)		0.00%		0.00%	0.00%	0.00%	-0.01%	0.00%	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)		0.58%		0.29%	0.68%	0.50%	0.36%	0.54%	0.53%	0.91%	0.78%
Net Charge-Offs		-0.20%		-0.11%	-0.03%	-0.31%	-0.24%	-0.17%	-0.44%	-0.24%	-0.25%
ROA (with Net Charge-offs)		0.67%		0.22%	0.60%	0.48%	0.27%	0.57%	0.73%	0.91%	0.80%
ROA with Provision for LL - W/O NCUSIF Expense		0.61%		0.29%	0.68%	0.50%	0.36%	0.54%	0.53%	0.91%	0.78%
ROA with Net Charge-Offs - W/O NCUSIF Expense		0.70%		0.22%	0.60%	0.48%	0.27%	0.57%	0.73%	0.91%	0.80%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits		-2.21%		-1.36%	-1.45%	-1.34%	-2.05%	-1.94%	-1.56%	-1.72%	-1.73%
Travel and Conference Expense		0.00%		-0.01%	-0.02%	-0.04%	-0.05%	-0.04%	-0.04%	-0.03%	-0.03%
Office Occupancy Expense		-0.09%		-0.15%	-0.17%	-0.13%	-0.23%	-0.24%	-0.19%	-0.20%	-0.20%
Office Operations Expense		-0.82%		-0.53%	-0.60%	-0.47%	-0.87%	-0.65%	-0.44%	-0.44%	-0.50%
Educational and Promotional Expense		-0.03%		-0.02%	-0.07%	-0.06%	-0.14%	-0.10%	-0.09%	-0.13%	-0.12%
Loan Servicing Expense		-0.12%		-0.24%	-0.13%	-0.23%	-0.29%	-0.21%	-0.31%	-0.19%	-0.21%
Professional and Outside Services		-0.17%		-0.23%	-0.29%	-0.41%	-0.32%	-0.23%	-0.39%	-0.34%	-0.33%
Member Insurance		-0.12%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Operating Fees (Exam. and/or Supervision Fees)		0.00%		-0.01%	-0.02%	-0.01%	-0.02%	-0.02%	-0.01%	-0.01%	-0.01%
Miscellaneous Operating Expenses		-0.15%		-0.06%	-0.04%	-0.07%	-0.06%	-0.06%	-0.11%	-0.07%	-0.07%
Total Non-Interest Expense		-3.70%		-2.62%	-2.79%	-2.77%	-4.03%	-3.48%	-3.14%	-3.13%	-3.20%
Other Performance Ratios											
Earning Asset Yield		4.01%		3.05%	3.20%	3.16%	3.55%	3.30%	4.17%	3.20%	3.30%
Average Cost of Funds		-0.18%		-0.10%	-0.27%	-0.27%	-0.18%	-0.18%	-0.30%	-0.30%	-0.28%
FTE Employee / \$million of Loans & Share Drafts		0.55		0.36	0.32	0.31	0.34	0.32	0.28	0.23	0.26
Compensation & Benefits / FTE Emp.		\$60,800		\$69,818	\$70,300	\$70,073	\$67,155	\$73,063	\$67,387	\$83,696	\$78,526
Compensation & Benefits / \$million Lns. & S.D.s		\$34,006		\$20,689	\$22,279	\$20,059	\$24,488	\$24,381	\$15,598	\$20,560	\$20,671
Operating Expense / Loans & Share Drafts		-5.68%		-3.98%	-4.27%	-4.14%	-4.82%	-4.38%	-3.15%	-3.75%	-3.83%
Fee Income+Other Oper.Inc. / Loans & Share Drafts		0.72%		0.86%	1.05%	1.20%	1.34%	1.50%	1.54%	1.58%	1.53%
Net Operating Expense / Loans & Share Drafts		-4.97%		-3.11%	-3.23%	-2.94%	-3.48%	-2.87%	-1.61%	-2.17%	-2.30%
Operating Expense / Operating Revenue		81.10%		89.20%	82.44%	78.96%	88.91%	83.17%	74.13%	74.79%	76.83%
Total Fixed Assets / Shares & Equity		0.31%		2.11%	1.06%	1.81%	2.01%	2.57%	2.62%	1.61%	1.80%
Net Loans to Total Shares and Deposits		64.2%		55.4%	65.9%	59.4%	69.0%	69.3%	90.4%	81.1%	78.6%
Members / FTE Employee		419.00		490.64	422.75	473.99	311.09	307.56	318.22	397.06	373.33

March 31, 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		1.0%		1.4%	0.8%	0.9%	0.9%	0.9%	1.1%	0.7%	0.7%
Total Investments		42.2%		45.4%	41.3%	47.3%	33.4%	33.2%	12.3%	24.2%	26.2%
Unsecured Credit Card Loans/Lines of Credit		0.0%		3.6%	1.7%	2.0%	3.4%	2.2%	4.8%	3.0%	3.0%
All Other Unsecured Loans/Lines of Credit		3.6%		1.9%	3.2%	2.2%	2.2%	2.0%	1.5%	1.0%	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%	0.1%	0.0%	0.0%	0.0%	0.3%	0.1%	0.1%
New Vehicle Loans		12.1%		12.7%	6.2%	6.4%	10.8%	9.8%	12.8%	15.0%	13.5%
Used Vehicle Loans		20.5%		13.0%	10.9%	13.8%	12.4%	14.6%	21.3%	14.4%	14.7%
Total 1st Mortgage Real Estate Lns/Line of Credit		0.0%		12.2%	23.9%	10.3%	18.9%	21.1%	24.0%	24.6%	23.2%
Total Other Real Estate Loans/Lines of Credit		0.2%		2.1%	2.7%	5.2%	4.7%	5.8%	7.6%	6.3%	6.1%
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		19.9%		4.5%	6.8%	9.6%	8.7%	5.5%	9.7%	6.9%	7.1%
Other Loans (Purchased or to non-members)		0.0%		0.0%	0.0%	0.0%	0.2%	0.0%	0.1%	0.2%	0.2%
Total Loans and Leases		56.3%		50.0%	55.6%	49.3%	61.3%	61.0%	82.1%	71.5%	69.3%
Less: Allowance for Loan & Lease Losses		-0.9%		-0.2%	-0.4%	-0.4%	-0.4%	-0.4%	-0.5%	-0.4%	-0.4%
Net Loans and Leases		55.4%		49.8%	55.1%	48.9%	60.9%	60.6%	81.6%	71.1%	68.9%
Total Other Assets		1.4%		3.5%	2.7%	2.9%	4.8%	5.3%	4.9%	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		0.0%		0.0%	5.8%	7.1%	2.5%	1.9%	0.8%	1.9%	2.1%
Share Drafts		4.9%		14.1%	12.4%	14.0%	22.7%	19.3%	26.1%	11.6%	14.3%
Regular Shares		57.5%		51.1%	38.1%	26.3%	34.1%	35.0%	24.6%	31.1%	31.3%
Money Market Shares		18.1%		12.0%	13.9%	25.7%	18.9%	20.0%	25.9%	30.5%	27.7%
Share Certificates		0.0%		7.0%	10.9%	9.6%	7.4%	8.1%	7.8%	9.4%	9.1%
IRA/KEOGH Accounts		6.3%		5.5%	7.8%	6.4%	5.3%	5.1%	5.9%	4.9%	5.2%
All Other Shares		0.9%		0.1%	0.9%	1.1%	0.1%	0.4%	0.2%	0.6%	0.5%
Non-Member Deposits		0.0%		0.4%	0.4%	0.0%	0.3%	0.0%	0.3%	0.1%	0.1%
Total Shares and Deposits		87.7%		90.3%	84.3%	83.1%	88.8%	88.0%	90.8%	88.1%	88.1%
Total Equity		12.3%		9.7%	9.9%	9.8%	8.7%	10.1%	8.4%	9.9%	9.8%
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		12.3%		9.7%	10.0%	9.8%	8.8%	10.1%	8.3%	10.0%	9.8%
Total Equity + Allow. for Loan Loss		13.2%		9.9%	10.3%	10.3%	9.1%	10.5%	8.9%	10.3%	10.2%
Balance Sheet Growth YTD Annualized											
Total Investments		207.6%		-82.5%	-65.2%	51.6%	91.5%	22.4%	-260.9%	117.1%	47.8%
Total Loans and Leases		17.5%		-137.4%	-8.6%	-63.5%	55.4%	17.4%	-123.5%	34.6%	10.7%
TOTAL ASSETS		80.3%		-108.2%	-35.0%	-16.9%	64.2%	19.1%	-156.1%	50.7%	18.3%
Total Liabilities		-400.0%		-400.0%	-47.9%	-41.5%	152.4%	-34.5%	-347.0%	212.9%	14.9%
Total Shares and Deposits		63.4%		-99.0%	-35.5%	-14.4%	63.0%	22.0%	-146.2%	49.4%	19.4%
Equity Capital		269.0%		-167.3%	-22.4%	-18.9%	55.1%	5.8%	-172.9%	39.7%	9.4%
TOTAL LIABILITIES, SHARES, AND EQUITY		80.3%		-108.2%	-35.0%	-16.9%	64.2%	19.1%	-156.1%	50.7%	18.3%

March 31, 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		0.24%		0.32%	0.50%	0.84%	0.57%	0.32%	0.35%	0.24%	0.29%
Delinquent Loans / Total Capital		1.0%		1.6%	2.7%	4.0%	3.9%	1.9%	3.2%	1.7%	2.0%
Delinquent Loans + OREO / Net Loans + OREO		0.2%		0.3%	0.6%	0.9%	1.2%	0.5%	0.5%	0.3%	0.4%
Delinquent Loans > 6mo / Delinquent Loans		0.0%		2.7%	24.2%	43.2%	45.1%	26.9%	24.5%	24.9%	28.4%
Allowance for Loan Losses/Net Loans		1.60%		0.37%	0.75%	0.89%	0.68%	0.61%	0.60%	0.52%	0.56%
Loans 2 to less than 6 months Delinquent (\$000s)		\$5		\$24	\$78	\$182	\$263	\$372	\$1,583	\$2,126	\$526
Loans 6 to less than 12 months Delinquent (\$000s)		\$0		\$0	\$10	\$93	\$93	\$108	\$442	\$506	\$141
Loans 12 months and over Delinquent (\$000s)		\$0		\$1	\$14	\$45	\$123	\$29	\$72	\$198	\$68
Total Delinquent Loans (\$000s)		\$5		\$25	\$103	\$320	\$478	\$509	\$2,097	\$2,830	\$734
Delinquency by Category											
Unsecured Credit Card		0.00%		0.73%	0.25%	0.28%	0.22%	0.18%	0.10%	0.49%	0.38%
STS Loans		0.00%		0.00%	0.00%	3.33%	1.97%	0.00%	0.00%	0.00%	2.16%
Non-Federally Guaranteed Student Loans		0.00%		0.00%	1.81%	0.00%	0.00%	0.00%	0.00%	0.15%	0.17%
New Vehicle Loans		0.00%		0.00%	0.47%	0.31%	0.27%	0.21%	0.46%	0.15%	0.19%
Used Vehicle Loans		0.33%		0.63%	0.75%	1.13%	0.87%	0.47%	0.79%	0.32%	0.45%
1st Mortgage Fixed		0.00%		0.00%	0.53%	0.25%	0.89%	0.27%	0.11%	0.09%	0.16%
1st Mortgage Adj		0.00%		0.00%	0.00%	0.00%	0.36%	0.00%	0.11%	0.45%	0.34%
Other RE Fixed		0.00%		0.00%	0.00%	0.10%	0.32%	1.42%	0.42%	0.61%	0.62%
Other RE Adj		0.00%		0.00%	0.00%	1.50%	0.38%	0.18%	0.04%	0.13%	0.17%
Leases Receivable		0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
All Other Loans		0.33%		0.80%	0.76%	1.59%	0.50%	0.46%	0.15%	0.33%	0.40%
Indirect Loans		0.00%		0.00%	0.74%	1.80%	0.89%	0.34%	0.71%	0.29%	0.37%
Total 1st Mortgage Loans		0.00%		0.00%	0.43%	0.22%	0.74%	0.20%	0.11%	0.16%	0.20%
MBL Delinquency Rate		0.00%		0.00%	0.00%	0.00%	0.91%	0.00%	0.00%	0.11%	0.16%
MBL Delinquency as % of Total RE Loans		0.00%		0.00%	0.00%	0.00%	0.34%	0.00%	0.00%	0.02%	0.03%
YTD Annualized											
Net Charge-Offs / Average Loans (Annualized)		0.34%		0.20%	0.06%	0.59%	0.39%	0.27%	0.57%	0.33%	0.35%
Recoveries / Charge-Offs		61.11%		0.00%	53.41%	12.79%	25.97%	22.83%	19.04%	21.01%	21.02%
Expected Charge-Offs / Net Loans		0.02%		0.03%	0.22%	0.38%	0.45%	0.20%	0.16%	0.16%	0.19%
Provision for Loan Losses/Net Charge-Offs		142.9%		33.3%	-143.9%	95.0%	63.7%	118.6%	146.2%	102.1%	107.2%
Prov. for Loan Losses/Expected Charge-Offs		2000.0%		219.8%	-40.7%	150.5%	54.6%	166.0%	517.0%	207.8%	202.9%
Bankruptcies / Net Loans		0.00%		0.00%	0.31%	0.43%	0.31%	0.36%	0.34%	0.36%	0.36%
Total Amount of Loans Charged-Off (\$000s)		\$18		\$20	\$27	\$285	\$411	\$553	\$5,262	\$4,717	\$1,104
Total Amount of Recoveries (\$000s)		\$11		\$0	\$14	\$36	\$107	\$126	\$1,002	\$991	\$232
Net Charge Offs (\$000s)		\$7		\$20	\$13	\$248	\$304	\$427	\$4,260	\$3,726	\$872
Net Charge-Offs by Category											
Unsecured Credit Card Loans		0.00%		1.37%	0.18%	0.88%	0.94%	0.74%	0.95%	1.60%	1.32%
STS Loans		0.00%		0.00%	0.00%	15.38%	10.03%	0.00%	0.00%	0.00%	10.39%
Non-Federally Guaranteed Student Loans		0.00%		0.00%	0.00%	0.00%	-4.10%	0.00%	0.00%	0.63%	0.36%
New Vehicle Loans		0.00%		0.00%	-0.03%	0.01%	0.28%	0.18%	0.51%	0.22%	0.24%
Used Vehicle Loans		-0.11%		0.22%	0.10%	1.10%	1.01%	0.53%	1.23%	0.66%	0.73%
Total 1st Mortgage RE Loans/LOC		0.00%		0.00%	-0.01%	0.00%	0.00%	-0.01%	0.00%	0.00%	0.00%
Total Other RE Loans/ LOC		0.00%		0.00%	-0.06%	-0.01%	-0.61%	-0.06%	0.03%	-0.16%	-0.15%
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%		0.00%	0.30%	-2.09%	-3.26%	-0.32%	-0.26%	-0.08%	-0.14%
Indirect Loans		0.00%		0.00%	0.33%	0.40%	0.27%	0.17%	0.27%	0.12%	0.15%
Number of Credit Unions in Each Peer Group:		4		3	13	9	10	9	2	9	59

March 31, 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 Credit Unions - Deposits in and Loans to		0.00%		32.25%	23.12%	3.93%	2.68%	12.27%	0.00%	0.69%	2.76%
Total Investments in Corporate Credit Unions*		84.33%		66.63%	79.35%	109.49%	72.17%	37.23%	0.01%	23.73%	30.84%
Marketable Securities		0.00%		0.00%	62.25%	118.08%	98.40%	148.98%	43.34%	117.37%	113.91%
All Other Investments		247.39%		358.45%	218.75%	224.70%	131.89%	97.34%	14.76%	1.23%	33.57%
Total Investments		343.74%		465.49%	413.53%	483.08%	379.30%	328.88%	147.70%	241.56%	266.15%
Unsecured Loans		29.54%		56.29%	49.19%	42.87%	63.75%	41.50%	75.66%	40.22%	44.11%
Vehicle Loans		265.40%		263.61%	171.33%	205.75%	263.26%	241.90%	407.76%	292.80%	286.43%
New Vehicle Loans		98.31%		130.05%	62.18%	64.99%	122.47%	96.99%	153.19%	149.15%	137.17%
Used Vehicle Loans		167.08%		133.56%	109.15%	140.75%	140.78%	144.91%	254.57%	143.66%	149.26%
Total Real Estate		1.25%		146.51%	266.40%	157.71%	267.19%	266.90%	378.50%	307.97%	298.68%
1st Mortgage		0.00%		124.89%	238.97%	105.07%	213.98%	209.41%	287.53%	244.80%	236.40%
1st Mortgage Fxd		0.00%		122.10%	194.22%	93.64%	152.63%	150.60%	196.66%	193.93%	183.25%
1st Mortgage Adj		0.00%		2.78%	44.75%	11.43%	61.36%	58.82%	90.87%	50.87%	53.14%
2nd Mortgage		1.25%		21.63%	27.43%	52.64%	53.21%	57.49%	90.96%	63.17%	62.29%
Closed-End Fxd		1.25%		13.92%	6.83%	12.29%	21.34%	10.20%	12.82%	17.20%	15.97%
Closed-End Adj		0.00%		0.32%	1.46%	0.51%	13.30%	0.44%	0.18%	0.39%	1.15%
Open-End Adj		0.00%		7.38%	15.63%	32.60%	14.11%	40.74%	69.73%	40.24%	39.61%
Open-End Fxd		0.00%		0.00%	3.51%	7.24%	4.45%	6.11%	8.23%	5.34%	5.55%
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		162.46%		46.15%	67.57%	97.98%	98.51%	54.71%	115.97%	68.41%	72.36%
Total Loans		458.81%		512.56%	555.87%	504.35%	694.89%	605.01%	983.42%	712.44%	704.23%
Indirect Loans		0.00%		0.00%	7.88%	111.23%	123.72%	132.97%	387.44%	262.93%	236.06%
Percent of Vehicle Loans		0.00%		0.00%	4.60%	54.06%	46.99%	54.97%	95.02%	89.80%	82.41%
Business Loans		3.21%		2.83%	15.76%	18.58%	100.60%	78.42%	76.63%	65.72%	66.93%
Participation Loans		0.00%		6.28%	0.00%	26.54%	6.84%	15.54%	0.00%	1.12%	3.82%
Total Mortgage Exposure**		1.25%		146.51%	268.95%	187.33%	297.22%	384.32%	413.57%	363.13%	356.04%
Total Real Estate		1.25%		146.51%	266.40%	157.71%	267.19%	266.90%	378.50%	307.97%	298.68%
RE Business Loans		0.00%		0.00%	11.96%	11.83%	64.32%	59.65%	73.61%	57.60%	56.45%
Mortgage-Backed Investments		0.00%		0.00%	2.55%	29.62%	30.03%	117.42%	35.07%	55.15%	57.36%
Federal Agency Securities (Mtg Backed)		0.00%		0.00%	2.55%	9.45%	30.03%	117.42%	35.07%	52.14%	54.55%
Total Other Mortgage Backed Securities		0.00%		0.00%	0.00%	20.17%	0.00%	0.00%	0.00%	3.02%	2.81%



