

March 31, 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		0.70%		1.38%	1.12%	1.25%	1.00%	1.26%	1.59%	1.17%	1.19%
Loan Yield		9.16%		5.32%	5.33%	5.41%	6.39%	4.99%	4.71%	4.44%	4.66%
Net Loan Yield After NCOs		8.57%		5.25%	5.04%	5.23%	5.82%	4.66%	3.71%	4.06%	4.23%
Asset Yield		3.91%		3.17%	3.15%	3.03%	3.96%	3.44%	3.95%	3.37%	3.44%
Cost of Funds		-0.17%		-0.10%	-0.23%	-0.26%	-0.19%	-0.18%	-0.18%	-0.30%	-0.27%
Gross Spread		3.74%		3.07%	2.92%	2.77%	3.77%	3.26%	3.77%	3.07%	3.17%
Provision Expense		-0.48%		-0.06%	-0.17%	-0.12%	-0.30%	-0.17%	-0.71%	-0.29%	-0.30%
Net Spread after Provision Expense		3.26%		3.01%	2.75%	2.65%	3.47%	3.09%	3.06%	2.78%	2.87%
Total Non-Interest Income		0.42%		0.85%	0.84%	0.91%	1.25%	1.34%	2.42%	1.47%	1.48%
Total Non-Interest Expense		-3.97%		-3.21%	-3.06%	-2.80%	-4.06%	-3.66%	-4.34%	-3.05%	-3.26%
Net Operating Expense		-3.54%		-2.36%	-2.22%	-1.89%	-2.82%	-2.31%	-1.93%	-1.57%	-1.79%
Non-Operating Gains (Losses)		0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	-0.02%	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)		-0.31%		0.65%	0.53%	0.76%	0.65%	0.77%	1.11%	1.20%	1.09%
Net Charge-Offs		-0.23%		-0.03%	-0.14%	-0.08%	-0.32%	-0.20%	-0.79%	-0.26%	-0.29%
ROA (with Net Charge-offs)		-0.06%		0.67%	0.55%	0.80%	0.64%	0.75%	1.03%	1.23%	1.10%
ROA with Provision for LL - W/O NCUSIF Expense		-0.28%		0.65%	0.53%	0.76%	0.65%	0.77%	1.11%	1.20%	1.09%
ROA with Net Charge-Offs - W/O NCUSIF Expense		-0.03%		0.67%	0.55%	0.80%	0.64%	0.75%	1.03%	1.23%	1.10%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits		-2.14%		-1.64%	-1.54%	-1.35%	-2.04%	-2.01%	-2.22%	-1.67%	-1.76%
Travel and Conference Expense		0.00%		-0.01%	-0.02%	-0.04%	-0.05%	-0.05%	-0.04%	-0.03%	-0.03%
Office Occupancy Expense		-0.11%		-0.18%	-0.18%	-0.17%	-0.22%	-0.23%	-0.27%	-0.19%	-0.20%
Office Operations Expense		-0.96%		-0.66%	-0.58%	-0.44%	-0.85%	-0.67%	-0.58%	-0.45%	-0.51%
Educational and Promotional Expense		0.00%		-0.03%	-0.09%	-0.06%	-0.16%	-0.13%	-0.11%	-0.12%	-0.12%
Loan Servicing Expense		-0.08%		-0.29%	-0.23%	-0.19%	-0.34%	-0.24%	-0.40%	-0.19%	-0.22%
Professional and Outside Services		-0.37%		-0.32%	-0.37%	-0.49%	-0.32%	-0.23%	-0.55%	-0.31%	-0.33%
Member Insurance		-0.11%		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%		-0.02%	-0.01%	-0.01%	-0.02%	-0.02%	-0.01%	-0.01%	-0.01%
Miscellaneous Operating Expenses		-0.20%		-0.06%	-0.04%	-0.05%	-0.06%	-0.07%	-0.17%	-0.08%	-0.08%
Total Non-Interest Expense		-3.97%		-3.21%	-3.06%	-2.80%	-4.06%	-3.66%	-4.34%	-3.05%	-3.26%
Other Performance Ratios											
Earning Asset Yield		3.95%		3.24%	3.37%	2.99%	4.11%	3.62%	4.13%	3.46%	3.55%
Average Cost of Funds		-0.19%		-0.11%	-0.29%	-0.30%	-0.21%	-0.20%	-0.20%	-0.33%	-0.30%
FTE Employee / \$million of Loans & Share Drafts		0.66		0.37	0.36	0.28	0.39	0.33	0.28	0.23	0.26
Compensation & Benefits / FTE Emp.		\$76,000		\$71,636	\$76,372	\$76,018	\$66,377	\$73,959	\$73,330	\$86,375	\$81,073
Compensation & Benefits / \$million Lns. & S.D.s		\$49,718		\$26,945	\$25,504	\$23,105	\$26,295	\$25,236	\$20,933	\$20,536	\$21,586
Operating Expense / Loans & Share Drafts		-9.22%		-5.28%	-5.07%	-4.80%	-5.23%	-4.59%	-4.10%	-3.75%	-4.01%
Fee Income+Other Oper.Inc. / Loans & Share Drafts		0.98%		1.40%	1.39%	1.56%	1.61%	1.68%	2.28%	1.81%	1.82%
Net Operating Expense / Loans & Share Drafts		-8.24%		-3.88%	-3.68%	-3.24%	-3.63%	-2.91%	-1.82%	-1.94%	-2.20%
Operating Expense / Operating Revenue		95.45%		82.40%	82.52%	77.50%	81.65%	80.16%	71.03%	69.12%	71.79%
Total Fixed Assets / Shares & Equity		0.25%		1.98%	0.56%	1.50%	2.29%	2.51%	2.49%	1.63%	1.81%
Net Loans to Total Shares and Deposits		42.7%		51.1%	55.6%	54.5%	62.0%	69.2%	85.5%	78.4%	75.6%
Members / FTE Employee		505.50		481.09	472.43	461.81	304.93	297.68	327.14	401.90	374.39

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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		1.0%		1.5%	0.8%	0.7%	1.0%	0.9%	1.3%	0.6%	0.7%
Total Investments		61.5%		49.4%	50.5%	51.3%	39.4%	33.2%	16.4%	27.5%	29.4%
Unsecured Credit Card Loans/Lines of Credit		0.0%		3.2%	1.6%	2.0%	3.2%	2.3%	5.1%	3.0%	3.1%
All Other Unsecured Loans/Lines of Credit		4.0%		1.8%	3.6%	2.1%	1.9%	1.9%	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%	0.0%	0.1%	0.1%	0.0%	0.3%	0.1%	0.1%
New Vehicle Loans		13.2%		13.6%	8.0%	6.3%	11.5%	11.1%	12.7%	16.3%	14.7%
Used Vehicle Loans		19.9%		12.8%	13.8%	10.7%	14.6%	15.5%	17.1%	14.3%	14.5%
Total 1st Mortgage Real Estate Lns/Line of Credit		0.0%		13.2%	17.3%	18.2%	18.4%	22.8%	30.7%	27.3%	26.0%
Total Other Real Estate Loans/Lines of Credit		0.1%		1.4%	2.6%	5.8%	5.5%	7.2%	9.8%	6.2%	6.4%
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%	0.3%	0.2%	0.2%
Total Loans and Leases		37.2%		46.0%	46.9%	45.2%	55.2%	60.9%	77.5%	68.3%	66.1%
Less: Allowance for Loan & Lease Losses		-1.1%		-0.2%	-0.4%	-0.3%	-0.5%	-0.4%	-0.5%	-0.4%	-0.4%
Net Loans and Leases		36.1%		45.8%	46.5%	44.9%	54.7%	60.5%	77.0%	67.9%	65.7%
Total Other Assets		1.4%		3.3%	2.3%	3.1%	4.8%	5.4%	5.3%	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		0.2%		0.0%	5.2%	7.0%	2.0%	1.7%	0.4%	2.6%	2.5%
Share Drafts		6.6%		14.5%	12.3%	15.2%	22.5%	20.2%	29.4%	13.2%	15.8%
Regular Shares		56.5%		52.0%	41.6%	26.1%	35.4%	35.5%	24.1%	31.3%	31.7%
Money Market Shares		18.6%		11.8%	13.8%	24.4%	18.2%	19.4%	25.6%	28.6%	26.3%
Share Certificates		0.0%		6.7%	9.3%	8.7%	7.3%	7.6%	6.3%	8.8%	8.4%
IRA/KEOGH Accounts		4.5%		4.7%	6.9%	6.7%	4.7%	4.6%	5.1%	4.5%	4.7%
All Other Shares		0.8%		0.1%	0.2%	1.6%	0.3%	0.5%	0.2%	0.6%	0.6%
Non-Member Deposits		0.0%		0.3%	0.2%	0.1%	0.6%	0.1%	0.0%	0.0%	0.1%
Total Shares and Deposits		87.1%		90.1%	84.3%	82.9%	89.1%	87.9%	90.7%	87.2%	87.4%
Total Equity		12.6%		9.9%	10.4%	10.1%	8.9%	10.4%	9.0%	10.2%	10.1%
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		12.6%		9.9%	10.5%	10.0%	9.0%	10.4%	9.0%	10.4%	10.2%
Total Equity + Allow. for Loan Loss		13.7%		10.1%	10.8%	10.4%	9.4%	10.7%	9.5%	10.6%	10.5%
Balance Sheet Growth YTD Annualized											
Total Investments		14.2%		40.4%	-1.1%	18.4%	36.7%	1.5%	70.6%	40.2%	33.2%
Total Loans and Leases		-14.6%		0.9%	-57.6%	74.3%	4.3%	15.2%	3.6%	7.4%	7.8%
TOTAL ASSETS		2.7%		19.0%	-30.7%	42.9%	16.1%	9.9%	15.9%	14.1%	13.7%
Total Liabilities		-60.0%		0.0%	-10.9%	-20.1%	47.3%	-143.7%	285.7%	-29.7%	-35.1%
Total Shares and Deposits		3.6%		20.5%	-30.2%	48.5%	16.5%	15.1%	15.5%	16.1%	15.9%
Equity Capital		-2.0%		6.5%	-43.7%	49.0%	5.2%	7.1%	13.0%	9.7%	9.1%
TOTAL LIABILITIES, SHARES, AND EQUITY		2.7%		19.0%	-30.7%	42.9%	16.1%	9.9%	15.9%	14.1%	13.7%

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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		0.94%		0.18%	0.49%	0.30%	0.80%	0.32%	0.26%	0.22%	0.27%
Delinquent Loans / Total Capital		2.6%		0.8%	2.1%	1.3%	4.7%	1.8%	2.2%	1.4%	1.7%
Delinquent Loans + OREO / Net Loans + OREO		1.0%		0.2%	0.5%	0.4%	1.1%	0.4%	0.3%	0.3%	0.3%
Delinquent Loans > 6mo / Delinquent Loans		16.0%		22.5%	38.2%	43.8%	22.8%	22.2%	3.8%	15.0%	17.5%
Allowance for Loan Losses/Net Loans		3.01%		0.39%	0.87%	0.68%	0.92%	0.62%	0.69%	0.57%	0.61%
Loans 2 to less than 6 months Delinquent (\$000s)		\$11		\$10	\$52	\$57	\$476	\$416	\$1,525	\$2,272	\$571
Loans 6 to less than 12 months Delinquent (\$000s)		\$2		\$3	\$27	\$15	\$120	\$81	\$60	\$372	\$102
Loans 12 months and over Delinquent (\$000s)		\$0		\$0	\$5	\$29	\$21	\$37	\$0	\$28	\$19
Total Delinquent Loans (\$000s)		\$13		\$13	\$84	\$101	\$616	\$534	\$1,584	\$2,672	\$692
Delinquency by Category											
Unsecured Credit Card		0.00%		0.53%	0.24%	0.32%	0.22%	0.28%	0.09%	0.60%	0.46%
STS Loans		0.00%		0.00%	0.00%	0.00%	0.60%	0.00%	0.00%	0.00%	0.52%
Non-Federally Guaranteed Student Loans		0.00%		0.00%	0.00%	0.32%	0.00%	0.00%	0.00%	0.10%	0.07%
New Vehicle Loans		0.00%		0.00%	0.33%	0.24%	0.27%	0.09%	0.25%	0.12%	0.14%
Used Vehicle Loans		1.52%		0.30%	0.98%	0.44%	1.01%	0.49%	0.50%	0.31%	0.41%
1st Mortgage Fixed		0.00%		0.00%	0.00%	0.00%	0.51%	0.15%	0.01%	0.09%	0.11%
1st Mortgage Adj		0.00%		0.00%	0.00%	0.00%	0.88%	0.24%	0.23%	0.12%	0.18%
Other RE Fixed		0.00%		0.00%	0.00%	0.11%	0.05%	0.57%	0.45%	0.38%	0.37%
Other RE Adj		0.00%		0.00%	0.00%	0.56%	0.11%	0.08%	0.24%	0.13%	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		0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Indirect Loans		0.00%		0.00%	0.09%	0.24%	1.30%	0.36%	0.41%	0.25%	0.32%
Total 1st Mortgage Loans		0.00%		0.00%	0.00%	0.00%	0.61%	0.17%	0.06%	0.10%	0.12%
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)		0.59%		0.07%	0.29%	0.19%	0.57%	0.33%	1.01%	0.38%	0.43%
Recoveries / Charge-Offs		11.11%		20.00%	26.91%	13.82%	21.43%	18.82%	17.83%	20.17%	19.76%
Expected Charge-Offs / Net Loans		0.80%		0.03%	0.21%	0.24%	0.31%	0.15%	0.18%	0.11%	0.14%
Provision for Loan Losses/Net Charge-Offs		212.5%		175.0%	119.0%	151.9%	95.2%	87.5%	89.7%	111.0%	104.6%
Prov. for Loan Losses/Expected Charge-Offs		161.1%		368.4%	165.3%	120.8%	176.9%	190.0%	492.6%	376.8%	330.3%
Bankruptcies / Net Loans		2.58%		0.00%	0.32%	0.33%	0.35%	0.27%	0.57%	0.27%	0.30%
Total Amount of Loans Charged-Off (\$000s)		\$9		\$7	\$74	\$68	\$550	\$661	\$7,346	\$5,792	\$1,362
Total Amount of Recoveries (\$000s)		\$1		\$1	\$20	\$9	\$118	\$124	\$1,310	\$1,168	\$269
Net Charge Offs (\$000s)		\$8		\$5	\$54	\$58	\$432	\$537	\$6,036	\$4,624	\$1,093
Net Charge-Offs by Category											
Unsecured Credit Card Loans		0.00%		0.00%	0.36%	0.19%	1.11%	0.66%	1.08%	1.57%	1.31%
STS Loans		0.00%		0.00%	0.00%	0.00%	20.34%	0.00%	0.00%	0.00%	17.87%
Non-Federally Guaranteed Student Loans		0.00%		0.00%	0.00%	-1.13%	-0.47%	0.00%	0.00%	0.00%	-0.05%
New Vehicle Loans		0.00%		0.00%	-0.08%	0.15%	0.29%	0.30%	2.21%	0.27%	0.38%
Used Vehicle Loans		1.23%		-0.06%	0.48%	0.20%	0.75%	0.62%	2.03%	0.77%	0.84%
Total 1st Mortgage RE Loans/LOC		0.00%		0.00%	-0.04%	0.00%	0.00%	0.00%	-0.01%	0.01%	0.01%
Total Other RE Loans/ LOC		0.00%		0.00%	-0.14%	-0.01%	0.05%	-0.01%	-0.01%	-0.10%	-0.07%
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%	-3.62%	-1.35%	-0.38%	-0.11%	0.17%	-0.02%	-0.04%
Indirect Loans		0.00%		0.00%	0.00%	0.00%	0.30%	0.15%	0.42%	0.14%	0.17%
Number of Credit Unions in Each Peer Group:		4		3	12	9	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 Credit Unions - Deposits in and Loans to		0.00%		25.55%	27.63%	2.58%	0.36%	5.75%	0.00%	0.47%	1.67%
Total Investments in Corporate Credit Unions*		137.16%		65.87%	76.29%	91.96%	58.60%	26.86%	0.01%	7.17%	16.01%
Marketable Securities		0.00%		0.00%	56.63%	112.46%	95.94%	127.13%	57.99%	91.78%	93.54%
All Other Investments		320.74%		401.93%	287.18%	286.34%	230.04%	130.16%	23.19%	62.30%	89.23%
Total Investments		486.30%		499.04%	479.38%	512.07%	438.58%	318.80%	183.14%	264.69%	288.15%
Unsecured Loans		31.56%		50.28%	49.39%	40.94%	57.11%	40.48%	73.81%	38.69%	42.38%
Vehicle Loans		261.67%		267.02%	207.59%	169.09%	289.51%	256.10%	331.15%	293.73%	286.17%
New Vehicle Loans		104.55%		137.57%	76.30%	62.56%	127.65%	107.06%	140.84%	156.53%	144.03%
Used Vehicle Loans		157.13%		129.45%	131.29%	106.52%	161.86%	149.03%	190.31%	137.20%	142.14%
Total Real Estate		1.00%		147.67%	188.97%	239.72%	265.90%	288.26%	450.96%	321.95%	317.03%
1st Mortgage		0.00%		133.63%	164.33%	181.81%	204.69%	218.87%	341.45%	262.77%	254.44%
1st Mortgage Fxd		0.00%		131.05%	141.56%	152.63%	152.23%	163.38%	266.61%	211.51%	202.58%
1st Mortgage Adj		0.00%		2.59%	22.77%	29.17%	52.46%	55.48%	74.85%	51.25%	51.86%
2nd Mortgage		1.00%		14.06%	24.64%	57.91%	61.22%	69.39%	109.50%	59.18%	62.59%
Closed-End Fxd		1.00%		12.39%	5.75%	14.31%	21.69%	16.55%	18.05%	12.48%	13.72%
Closed-End Adj		0.00%		0.00%	0.87%	1.35%	2.63%	0.71%	5.22%	0.65%	1.07%
Open-End Adj		0.00%		1.66%	14.03%	36.93%	32.07%	48.59%	73.69%	37.17%	39.75%
Open-End Fxd		0.00%		0.00%	3.99%	5.33%	4.82%	3.54%	12.54%	8.89%	8.05%
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		294.62%		464.97%	445.97%	450.69%	614.23%	584.84%	862.69%	656.78%	647.84%
Indirect Loans		0.00%		0.00%	22.19%	31.55%	178.50%	153.41%	342.23%	272.38%	245.17%
Percent of Vehicle Loans		0.00%		0.00%	10.69%	18.66%	61.66%	59.90%	103.35%	92.73%	85.67%
Business Loans		0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Loans		0.00%		1.62%	2.54%	32.80%	8.76%	16.66%	11.79%	0.23%	4.24%
Total Mortgage Exposure**		1.00%		147.67%	192.39%	268.10%	310.93%	393.71%	500.02%	364.30%	365.60%
Total Real Estate		1.00%		147.67%	188.97%	239.72%	265.90%	288.26%	450.96%	321.95%	317.03%
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%	3.41%	28.39%	45.03%	105.45%	49.06%	42.35%	48.57%
Federal Agency Securities (Mtg Backed)		0.00%		0.00%	3.41%	13.48%	45.03%	105.45%	49.06%	39.04%	45.76%
Total Other Mortgage Backed Securities		0.00%		0.00%	0.00%	14.91%	0.00%	0.00%	0.00%	3.31%	2.81%



