

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		0.79%		1.18%	1.03%	1.08%	1.08%	1.30%	1.08%	1.26%	1.22%
Loan Yield		7.03%		4.36%	4.86%	3.82%	6.07%	4.66%	4.14%	4.15%	4.31%
Net Loan Yield After NCOs		6.75%		4.19%	4.64%	3.63%	5.51%	4.37%	3.54%	3.84%	3.97%
Asset Yield		4.11%		2.77%	3.03%	2.42%	4.03%	3.27%	3.42%	3.28%	3.30%
Cost of Funds		-0.42%		-0.10%	-0.22%	-0.20%	-0.20%	-0.16%	-0.21%	-0.29%	-0.26%
Gross Spread		3.68%		2.67%	2.81%	2.22%	3.83%	3.11%	3.21%	2.99%	3.05%
Provision Expense		-0.28%		-0.05%	-0.02%	-0.09%	-0.37%	-0.21%	-0.63%	-0.27%	-0.29%
Net Spread after Provision Expense		3.40%		2.62%	2.79%	2.13%	3.47%	2.90%	2.57%	2.73%	2.76%
Total Non-Interest Income		0.49%		0.61%	0.69%	0.78%	1.24%	1.30%	1.83%	1.36%	1.35%
Total Non-Interest Expense		-3.68%		-2.88%	-2.77%	-2.36%	-4.22%	-3.53%	-3.58%	-3.07%	-3.21%
Net Operating Expense		-3.20%		-2.26%	-2.08%	-1.58%	-2.99%	-2.24%	-1.76%	-1.71%	-1.86%
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)		0.18%		0.36%	0.70%	0.55%	0.47%	0.67%	0.81%	1.02%	0.90%
Net Charge-Offs		-0.15%		-0.09%	-0.11%	-0.10%	-0.34%	-0.18%	-0.47%	-0.23%	-0.24%
ROA (with Net Charge-offs)		0.31%		0.32%	0.61%	0.55%	0.49%	0.70%	0.98%	1.06%	0.95%
ROA with Provision for LL - W/O NCUSIF Expense		0.21%		0.36%	0.70%	0.55%	0.47%	0.67%	0.81%	1.02%	0.90%
ROA with Net Charge-Offs - W/O NCUSIF Expense		0.34%		0.32%	0.61%	0.55%	0.50%	0.70%	0.98%	1.06%	0.95%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits		-2.17%		-1.48%	-1.42%	-1.14%	-2.10%	-1.95%	-1.77%	-1.66%	-1.70%
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%		-0.16%	-0.16%	-0.10%	-0.24%	-0.23%	-0.22%	-0.20%	-0.20%
Office Operations Expense		-0.87%		-0.59%	-0.59%	-0.37%	-0.91%	-0.66%	-0.50%	-0.44%	-0.50%
Educational and Promotional Expense		-0.04%		-0.03%	-0.07%	-0.06%	-0.16%	-0.12%	-0.09%	-0.13%	-0.13%
Loan Servicing Expense		-0.11%		-0.26%	-0.14%	-0.16%	-0.35%	-0.24%	-0.36%	-0.19%	-0.22%
Professional and Outside Services		-0.18%		-0.25%	-0.31%	-0.41%	-0.33%	-0.23%	-0.45%	-0.33%	-0.33%
Member Insurance		-0.04%		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%		-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.01%	-0.01%	-0.01%
Miscellaneous Operating Expenses		-0.16%		-0.06%	-0.04%	-0.08%	-0.07%	-0.06%	-0.13%	-0.08%	-0.08%
Total Non-Interest Expense		-3.68%		-2.88%	-2.77%	-2.36%	-4.22%	-3.53%	-3.58%	-3.07%	-3.21%
Other Performance Ratios											
Earning Asset Yield		4.00%		3.17%	3.16%	2.59%	4.08%	3.43%	4.19%	3.32%	3.41%
Average Cost of Funds		-0.46%		-0.12%	-0.26%	-0.24%	-0.21%	-0.18%	-0.27%	-0.31%	-0.28%
FTE Employee / \$million of Loans & Share Drafts		0.66		0.37	0.32	0.31	0.36	0.33	0.28	0.23	0.26
Compensation & Benefits / FTE Emp.		\$59,612		\$69,697	\$69,090	\$59,746	\$68,885	\$72,246	\$67,307	\$83,213	\$77,993
Compensation & Benefits / \$million Lns. & S.D.s		\$36,580		\$23,777	\$21,645	\$17,233	\$25,137	\$24,232	\$17,921	\$19,664	\$20,297
Operating Expense / Loans & Share Drafts		-6.24%		-4.63%	-4.22%	-3.57%	-5.06%	-4.40%	-3.62%	-3.64%	-3.82%
Fee Income+Other Oper.Inc. / Loans & Share Drafts		0.82%		0.99%	1.05%	1.20%	1.48%	1.61%	1.85%	1.61%	1.60%
Net Operating Expense / Loans & Share Drafts		-5.42%		-3.64%	-3.17%	-2.38%	-3.58%	-2.79%	-1.77%	-2.03%	-2.22%
Operating Expense / Operating Revenue		89.44%		87.93%	80.38%	80.68%	84.77%	80.95%	72.41%	72.45%	74.54%
Total Fixed Assets / Shares & Equity		0.31%		2.10%	0.88%	1.79%	2.07%	2.56%	2.57%	1.63%	1.81%
Net Loans to Total Shares and Deposits		43.1%		51.8%	58.1%	49.8%	61.4%	66.8%	88.6%	77.8%	75.0%
Members / FTE Employee		372.73		485.82	456.77	478.09	308.82	296.22	322.86	398.61	371.98

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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		1.1%		1.7%	0.8%	0.7%	1.1%	0.7%	1.2%	0.6%	0.7%
Total Investments		60.8%		48.5%	46.6%	55.4%	40.2%	35.5%	13.9%	27.7%	29.7%
Unsecured Credit Card Loans/Lines of Credit		0.0%		3.6%	1.6%	2.3%	3.3%	2.3%	4.9%	3.1%	3.1%
All Other Unsecured Loans/Lines of Credit		4.0%		1.8%	3.5%	2.3%	2.0%	1.9%	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		12.4%		13.8%	7.4%	6.2%	11.2%	10.6%	11.5%	15.9%	14.3%
Used Vehicle Loans		21.2%		13.2%	13.2%	10.6%	14.4%	15.2%	21.2%	14.6%	15.0%
Total 1st Mortgage Real Estate Lns/Line of Credit		0.0%		12.7%	22.4%	14.1%	18.4%	21.6%	30.0%	26.7%	25.3%
Total Other Real Estate Loans/Lines of Credit		0.1%		1.6%	2.5%	5.6%	5.2%	7.0%	9.3%	6.4%	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%	0.0%	0.0%	1.8%	0.3%	0.3%
Total Loans and Leases		37.8%		46.7%	50.6%	41.1%	54.5%	58.6%	80.6%	68.1%	65.8%
Less: Allowance for Loan & Lease Losses		-1.0%		-0.2%	-0.4%	-0.3%	-0.5%	-0.4%	-0.5%	-0.4%	-0.4%
Net Loans and Leases		36.8%		46.5%	50.2%	40.7%	54.0%	58.3%	80.1%	67.7%	65.4%
Total Other Assets		1.3%		3.4%	2.4%	3.1%	4.7%	5.4%	4.7%	4.1%	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%	2.0%	7.8%	2.2%	2.0%	0.3%	2.4%	2.3%
Share Drafts		5.8%		14.2%	11.9%	14.5%	22.2%	19.6%	26.2%	12.8%	15.1%
Regular Shares		56.3%		52.1%	42.1%	25.1%	34.5%	35.3%	25.2%	30.4%	31.0%
Money Market Shares		18.2%		11.2%	13.1%	26.4%	18.5%	19.8%	26.1%	29.7%	27.1%
Share Certificates		0.0%		7.0%	11.5%	8.2%	7.8%	7.7%	7.4%	9.1%	8.8%
IRA/KEOGH Accounts		6.0%		4.9%	7.8%	6.6%	5.0%	4.9%	5.5%	4.8%	5.0%
All Other Shares		1.3%		0.2%	0.3%	1.6%	0.3%	0.6%	0.5%	0.6%	0.6%
Non-Member Deposits		0.0%		0.4%	0.5%	0.0%	0.5%	0.0%	0.3%	0.1%	0.1%
Total Shares and Deposits		87.6%		90.1%	87.2%	82.5%	88.8%	87.8%	91.0%	87.4%	87.7%
Total Equity		12.4%		9.9%	10.8%	9.7%	9.0%	10.2%	8.7%	10.2%	10.0%
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		12.4%		9.9%	10.9%	9.7%	9.0%	10.2%	8.7%	10.2%	10.0%
Total Equity + Allow. for Loan Loss		13.4%		10.1%	11.2%	10.1%	9.5%	10.6%	9.3%	10.5%	10.4%
Balance Sheet Growth YTD Annualized											
Total Investments		154.5%		-19.8%	-10.6%	20.7%	80.8%	21.4%	-79.9%	70.4%	40.9%
Total Loans and Leases		-41.2%		-51.2%	-17.4%	-51.9%	13.4%	3.8%	-40.9%	9.6%	0.6%
TOTAL ASSETS		24.6%		-35.6%	-14.7%	-22.0%	34.8%	9.9%	-50.3%	22.2%	10.3%
Total Liabilities		-133.3%		-133.3%	-94.5%	-18.3%	42.1%	-4.5%	-127.4%	131.4%	22.4%
Total Shares and Deposits		18.7%		-32.7%	-10.8%	-22.1%	34.4%	10.6%	-46.7%	20.6%	10.0%
Equity Capital		89.8%		-54.0%	0.8%	-23.5%	37.5%	7.1%	-52.7%	21.6%	10.4%
TOTAL LIABILITIES, SHARES, AND EQUITY		24.6%		-35.6%	-14.7%	-22.0%	34.8%	9.9%	-50.3%	22.2%	10.3%

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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		0.86%		0.23%	0.59%	0.43%	0.95%	0.38%	0.29%	0.30%	0.35%
Delinquent Loans / Total Capital		2.4%		1.1%	2.7%	1.8%	5.5%	2.1%	2.5%	1.9%	2.2%
Delinquent Loans + OREO / Net Loans + OREO		0.9%		0.2%	0.6%	0.5%	1.2%	0.5%	0.4%	0.4%	0.4%
Delinquent Loans > 6mo / Delinquent Loans		0.0%		19.2%	38.4%	40.4%	19.6%	25.8%	16.5%	14.1%	17.6%
Allowance for Loan Losses/Net Loans		2.63%		0.36%	0.79%	0.79%	0.87%	0.65%	0.66%	0.56%	0.60%
Loans 2 to less than 6 months Delinquent (\$000s)		\$12		\$14	\$66	\$81	\$565	\$445	\$1,482	\$3,018	\$711
Loans 6 to less than 12 months Delinquent (\$000s)		\$0		\$3	\$34	\$25	\$87	\$146	\$277	\$394	\$119
Loans 12 months and over Delinquent (\$000s)		\$0		\$1	\$7	\$30	\$51	\$9	\$17	\$102	\$32
Total Delinquent Loans (\$000s)		\$12		\$17	\$107	\$136	\$702	\$600	\$1,775	\$3,514	\$862
Delinquency by Category											
Unsecured Credit Card		0.00%		0.90%	0.27%	0.44%	0.22%	0.30%	0.08%	0.74%	0.57%
STS Loans		0.00%		0.00%	0.00%	0.00%	2.34%	0.00%	0.00%	0.00%	1.82%
Non-Federally Guaranteed Student Loans		0.00%		0.00%	2.51%	0.00%	0.00%	0.00%	1.19%	0.82%	0.99%
New Vehicle Loans		0.00%		0.00%	0.60%	0.25%	0.32%	0.17%	0.35%	0.16%	0.19%
Used Vehicle Loans		0.00%		0.33%	0.82%	0.62%	1.27%	0.61%	0.71%	0.40%	0.52%
1st Mortgage Fixed		0.00%		0.00%	0.40%	0.00%	0.69%	0.19%	0.00%	0.11%	0.14%
1st Mortgage Adj		0.00%		0.00%	0.00%	0.00%	1.52%	0.27%	0.18%	0.40%	0.43%
Other RE Fixed		0.00%		0.00%	0.07%	0.00%	0.00%	0.86%	0.00%	0.43%	0.39%
Other RE Adj		0.00%		0.00%	0.00%	0.63%	0.27%	0.01%	0.03%	0.22%	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		0.97%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Indirect Loans		0.00%		0.00%	0.39%	0.20%	1.51%	0.44%	0.57%	0.33%	0.40%
Total 1st Mortgage Loans		0.00%		0.00%	0.34%	0.00%	0.92%	0.21%	0.04%	0.17%	0.20%
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)		0.28%		0.18%	0.21%	0.19%	0.56%	0.29%	0.60%	0.32%	0.35%
Recoveries / Charge-Offs		80.72%		0.00%	22.00%	22.11%	24.34%	19.91%	15.71%	21.51%	20.89%
Expected Charge-Offs / Net Loans		0.04%		0.04%	0.27%	0.36%	0.41%	0.23%	0.23%	0.22%	0.23%
Provision for Loan Losses/Net Charge-Offs		187.5%		57.1%	20.6%	98.1%	108.6%	118.3%	134.5%	118.7%	118.9%
Prov. for Loan Losses/Expected Charge-Offs		1224.5%		256.4%	16.0%	51.8%	149.4%	148.6%	347.1%	175.0%	178.2%
Bankruptcies / Net Loans		0.00%		0.00%	0.45%	0.53%	0.57%	0.52%	0.65%	0.60%	0.59%
Total Amount of Loans Charged-Off (\$000s)		\$28		\$16	\$55	\$103	\$551	\$572	\$4,825	\$4,717	\$1,102
Total Amount of Recoveries (\$000s)		\$22		\$0	\$12	\$23	\$134	\$114	\$758	\$1,015	\$230
Net Charge Offs (\$000s)		\$5		\$16	\$43	\$80	\$417	\$458	\$4,067	\$3,702	\$872
Net Charge-Offs by Category											
Unsecured Credit Card Loans		0.00%		0.97%	0.32%	0.37%	0.94%	0.61%	1.04%	1.42%	1.19%
STS Loans		0.00%		0.00%	0.00%	12.21%	9.97%	0.00%	0.00%	0.00%	9.96%
Non-Federally Guaranteed Student Loans		0.00%		0.00%	0.00%	0.00%	-6.25%	0.00%	0.00%	0.51%	0.27%
New Vehicle Loans		0.00%		0.00%	0.01%	0.05%	0.35%	0.13%	0.69%	0.26%	0.28%
Used Vehicle Loans		0.04%		0.10%	0.33%	0.30%	1.12%	0.56%	1.39%	0.60%	0.69%
Total 1st Mortgage RE Loans/LOC		0.00%		0.00%	0.05%	0.02%	0.00%	0.00%	0.00%	0.00%	0.00%
Total Other RE Loans/ LOC		0.00%		0.00%	-0.12%	-0.01%	-0.24%	-0.02%	-0.07%	-0.12%	-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		1.12%		0.64%	1.26%	-1.11%	0.79%	0.06%	0.76%	0.22%	0.26%
Indirect Loans		0.00%		0.00%	0.24%	0.07%	1.30%	0.44%	0.80%	0.35%	0.42%
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 Credit Unions - Deposits in and Loans to		0.00%		31.51%	22.88%	1.85%	1.30%	8.50%	0.00%	0.71%	2.18%
Total Investments in Corporate Credit Unions*		94.24%		60.05%	68.59%	95.66%	60.73%	31.28%	0.01%	9.11%	18.04%
Marketable Securities		0.00%		0.00%	30.90%	125.21%	98.69%	140.11%	37.13%	103.31%	101.81%
All Other Investments		381.29%		389.10%	275.73%	321.90%	236.42%	142.26%	40.43%	64.00%	94.53%
Total Investments		488.15%		488.15%	428.54%	572.38%	446.12%	348.04%	159.99%	270.96%	295.93%
Unsecured Loans		31.81%		54.00%	46.89%	47.05%	58.83%	41.51%	73.29%	40.20%	43.81%
Vehicle Loans		270.09%		271.67%	188.59%	173.60%	283.73%	252.71%	377.02%	299.40%	291.86%
New Vehicle Loans		99.40%		139.15%	67.58%	64.14%	123.76%	104.09%	132.73%	156.03%	142.32%
Used Vehicle Loans		170.69%		132.52%	121.02%	109.46%	159.97%	148.62%	244.28%	143.37%	149.54%
Total Real Estate		1.14%		144.23%	228.86%	203.17%	261.13%	279.98%	451.77%	324.08%	316.86%
1st Mortgage		0.00%		127.67%	205.99%	145.30%	203.79%	211.49%	344.54%	261.51%	252.48%
1st Mortgage Fxd		0.00%		124.99%	177.41%	121.44%	148.12%	154.68%	261.31%	208.39%	198.49%
1st Mortgage Adj		0.00%		2.70%	28.59%	23.87%	55.67%	56.81%	83.23%	53.12%	53.98%
2nd Mortgage		1.14%		16.56%	22.86%	57.87%	57.34%	68.49%	107.23%	62.57%	64.38%
Closed-End Fxd		1.14%		11.75%	5.32%	12.45%	21.29%	12.25%	23.98%	17.69%	17.22%
Closed-End Adj		0.00%		0.00%	0.87%	0.55%	2.27%	0.65%	0.15%	0.38%	0.53%
Open-End Adj		0.00%		4.81%	13.37%	38.24%	29.58%	48.43%	71.97%	39.13%	40.82%
Open-End Fxd		0.00%		0.00%	3.30%	6.64%	4.20%	7.16%	11.13%	5.37%	5.81%
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		303.48%		469.90%	465.44%	424.01%	604.38%	574.20%	927.06%	667.03%	656.48%
Indirect Loans		0.00%		0.00%	18.42%	34.13%	167.73%	148.58%	362.04%	274.53%	246.07%
Percent of Vehicle Loans		0.00%		0.00%	9.77%	19.66%	59.12%	58.80%	96.03%	91.69%	84.31%
Business Loans		0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Loans		0.00%		3.10%	0.87%	31.00%	11.31%	13.97%	0.00%	0.36%	3.36%
Total Mortgage Exposure**		1.14%		144.23%	232.33%	235.27%	302.51%	394.88%	484.48%	373.13%	370.16%
Total Real Estate		1.14%		144.23%	228.86%	203.17%	261.13%	279.98%	451.77%	324.08%	316.86%
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%	3.48%	32.09%	41.37%	114.90%	32.71%	49.05%	53.31%
Federal Agency Securities (Mtg Backed)		0.00%		0.00%	3.48%	13.06%	41.37%	114.90%	32.71%	45.63%	50.35%
Total Other Mortgage Backed Securities		0.00%		0.00%	0.00%	19.03%	0.00%	0.00%	0.00%	3.42%	2.96%



