

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 | 1.43% | 0.81% | 0.75% | 0.76% | 0.83% | 0.91% | 1.16% | 1.28% | | 1.84% | 1.32% |
| Loan Yield | 3.81% | 7.85% | 7.47% | 5.21% | 5.06% | 4.95% | 4.50% | 5.05% | | 4.41% | 4.73% |
| Net Loan Yield After NCOs | 3.81% | 7.25% | 7.20% | 4.89% | 4.86% | 4.69% | 4.14% | 4.70% | | 4.36% | 4.51% |
| Asset Yield | 2.57% | 6.32% | 4.86% | 2.94% | 3.20% | 3.53% | 3.34% | 3.43% | | 3.28% | 3.35% |
| Cost of Funds | -0.12% | -0.44% | -0.40% | -0.34% | -0.25% | -0.35% | -0.23% | -0.34% | | -0.60% | -0.40% |
| Gross Spread | 2.45% | 5.88% | 4.45% | 2.61% | 2.95% | 3.17% | 3.11% | 3.09% | | 2.69% | 2.95% |
| Provision Expense | 0.00% | -0.27% | -0.22% | -0.16% | -0.10% | -0.16% | -0.24% | -0.13% | | -0.07% | -0.13% |
| Net Spread after Provision Expense | 2.45% | 5.60% | 4.23% | 2.45% | 2.85% | 3.01% | 2.86% | 2.96% | | 2.62% | 2.81% |
| Total Non-Interest Income | 0.00% | 1.79% | 0.81% | 0.80% | 0.88% | 1.20% | 2.05% | 1.85% | | 1.22% | 1.44% |
| Total Non-Interest Expense | -2.21% | -7.90% | -4.74% | -2.66% | -3.20% | -3.68% | -4.38% | -3.94% | | -3.07% | -3.58% |
| Net Operating Expense | -2.21% | -6.11% | -3.93% | -1.86% | -2.32% | -2.48% | -2.33% | -2.08% | | -1.85% | -2.14% |
| Non-Operating Gains (Losses) | 0.00% | 0.00% | -0.03% | 0.00% | 0.00% | 0.00% | -0.01% | -0.01% | | 0.05% | 0.01% |
| OTTI Losses Recognized in Earnings | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | | 0.00% | 0.00% |
| NCUSIF Stabilization Expense | -0.18% | 0.00% | 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% | 0.00% |
| Return on Assets (ROA with Provision for LL) | 0.06% | -0.51% | 0.28% | 0.59% | 0.53% | 0.53% | 0.52% | 0.87% | | 0.82% | 0.69% |
| Net Charge-Offs | 0.00% | -0.47% | -0.16% | -0.16% | -0.11% | -0.17% | -0.24% | -0.21% | | -0.03% | -0.14% |
| ROA (with Net Charge-offs) | 0.06% | -0.71% | 0.34% | 0.59% | 0.53% | 0.52% | 0.53% | 0.79% | | 0.85% | 0.69% |
| ROA with Provision for LL - W/O NCUSIF Expense | 0.25% | -0.51% | 0.28% | 0.59% | 0.53% | 0.53% | 0.52% | 0.87% | | 0.82% | 0.69% |
| ROA with Net Charge-Offs - W/O NCUSIF Expense | 0.25% | -0.71% | 0.34% | 0.59% | 0.53% | 0.52% | 0.53% | 0.79% | | 0.85% | 0.69% |
| Non-Interest Expense to Average Assets | | | | | | | | | | | |
| Employee Compensation and Benefits | -0.98% | -4.79% | -2.09% | -1.34% | -1.70% | -1.77% | -2.46% | -2.48% | | -1.87% | -2.05% |
| Travel and Conference Expense | -0.12% | -0.08% | -0.03% | -0.03% | -0.02% | -0.04% | -0.04% | -0.04% | | -0.03% | -0.03% |
| Office Occupancy Expense | -0.25% | -0.54% | -0.44% | -0.18% | -0.22% | -0.27% | -0.26% | -0.17% | | -0.18% | -0.21% |
| Office Operations Expense | -0.61% | -1.02% | -1.18% | -0.67% | -0.56% | -0.67% | -0.59% | -0.36% | | -0.54% | -0.55% |
| Educational and Promotional Expense | 0.00% | -0.05% | -0.09% | -0.06% | -0.10% | -0.15% | -0.20% | -0.15% | | -0.09% | -0.13% |
| Loan Servicing Expense | 0.00% | -0.29% | -0.52% | -0.10% | -0.17% | -0.29% | -0.28% | -0.16% | | -0.27% | -0.24% |
| Professional and Outside Services | 0.00% | -0.97% | -0.21% | -0.17% | -0.35% | -0.39% | -0.47% | -0.52% | | -0.06% | -0.30% |
| Member Insurance | -0.25% | 0.00% | 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% | -0.03% | -0.02% | -0.02% | -0.02% | -0.02% | -0.02% | | -0.02% | -0.02% |
| Miscellaneous Operating Expenses | 0.00% | -0.14% | -0.15% | -0.08% | -0.05% | -0.07% | -0.05% | -0.05% | | -0.01% | -0.04% |
| Total Non-Interest Expense | -2.21% | -7.90% | -4.74% | -2.66% | -3.20% | -3.68% | -4.38% | -3.94% | | -3.07% | -3.58% |
| Other Performance Ratios | | | | | | | | | | | |
| Earning Asset Yield | 2.56% | 6.92% | 4.82% | 3.27% | 3.26% | 3.74% | 3.51% | 3.72% | | 3.55% | 3.58% |
| Average Cost of Funds | -0.13% | -0.54% | -0.41% | -0.45% | -0.31% | -0.41% | -0.26% | -0.37% | | -0.67% | -0.46% |
| FTE Employee / \$million of Loans & Share Drafts | 0.94 | 0.92 | 0.74 | 0.48 | 0.35 | 0.37 | 0.44 | 0.48 | | 0.33 | 0.40 |
| Compensation & Benefits / FTE Emp. | \$21,333 | \$59,972 | \$36,300 | \$48,649 | \$65,808 | \$56,293 | \$63,178 | \$64,433 | | \$74,247 | \$65,052 |
| Compensation & Benefits / \$million Lns. & S.D.s | \$20,398 | \$56,730 | \$31,134 | \$21,676 | \$22,964 | \$20,861 | \$27,709 | \$30,287 | | \$24,179 | \$25,612 |
| Operating Expense / Loans & Share Drafts | -4.60% | -9.35% | -7.00% | -4.31% | -4.31% | -4.34% | -4.94% | -4.82% | | -3.97% | -4.46% |
| Fee Income+Other Oper.Inc. / Loans & Share Drafts | 0.00% | 2.13% | 1.22% | 1.30% | 1.19% | 1.42% | 2.31% | 2.27% | | 1.58% | 1.79% |
| Net Operating Expense / Loans & Share Drafts | -4.60% | -7.23% | -5.78% | -3.01% | -3.12% | -2.92% | -2.63% | -2.55% | | -2.39% | -2.67% |
| Operating Expense / Operating Revenue | 91.67% | 101.70% | 87.17% | 79.87% | 84.43% | 85.42% | 85.81% | 81.06% | | 81.46% | 83.21% |
| Total Fixed Assets / Shares & Equity | 0.15% | 2.20% | 4.45% | 3.09% | 2.24% | 3.86% | 2.60% | 3.21% | | 3.98% | 3.37% |
| Net Loans to Total Shares and Deposits | 51.5% | 94.7% | 60.3% | 53.6% | 61.9% | 74.7% | 70.7% | 61.0% | | 66.3% | 66.4% |
| Members / FTE Employee | 478.00 | 377.81 | 365.00 | 405.16 | 438.66 | 309.15 | 241.58 | 261.54 | | 209.85 | 268.46 |

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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 | 0.0% | 3.4% | 1.7% | 1.2% | 1.0% | 1.3% | 1.1% | 1.8% | | 0.6% | 1.1% |
| Total Investments | 52.6% | 16.6% | 37.7% | 53.8% | 46.6% | 32.0% | 32.3% | 37.4% | | 32.4% | 35.4% |
| Unsecured Credit Card Loans/Lines of Credit | 0.0% | 1.4% | 2.1% | 0.4% | 1.0% | 2.6% | 1.4% | 2.6% | | 1.9% | 1.9% |
| All Other Unsecured Loans/Lines of Credit | 5.0% | 14.0% | 4.2% | 3.7% | 3.2% | 1.8% | 1.8% | 2.1% | | 0.5% | 1.7% |
| Short-Term Small Amount Loans (STS) | 0.0% | 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% | 0.8% | 0.3% | 0.2% | 0.0% | 0.6% | | 2.0% | 0.9% |
| New Vehicle Loans | 30.6% | 9.1% | 10.6% | 6.6% | 6.6% | 6.2% | 8.0% | 2.4% | | 3.5% | 5.0% |
| Used Vehicle Loans | 11.5% | 36.4% | 27.3% | 20.1% | 22.1% | 23.9% | 28.1% | 19.9% | | 10.2% | 18.8% |
| Total 1st Mortgage Real Estate Lns/Line of Credit | 0.0% | 17.3% | 8.4% | 7.9% | 12.6% | 20.3% | 14.6% | 22.1% | | 33.6% | 23.0% |
| Total Other Real Estate Loans/Lines of Credit | 0.0% | 0.1% | 1.5% | 2.2% | 3.5% | 6.0% | 7.3% | 3.3% | | 6.7% | 5.6% |
| Leases Receivable | 0.0% | 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% | 0.0% |
| Other Loans (Purchased or to non-members) | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 1.1% | 0.8% | | 0.0% | 0.4% |
| Total Loans and Leases | 47.1% | 78.4% | 54.1% | 41.7% | 49.4% | 61.1% | 62.3% | 53.8% | | 58.5% | 57.2% |
| Less: Allowance for Loan & Lease Losses | -0.7% | -2.0% | -1.2% | -0.5% | -0.5% | -0.4% | -0.4% | -0.5% | | -0.2% | -0.4% |
| Net Loans and Leases | 46.3% | 76.4% | 52.9% | 41.2% | 48.9% | 60.7% | 61.9% | 53.3% | | 58.3% | 56.9% |
| Total Other Assets | 1.1% | 3.5% | 7.8% | 3.8% | 3.6% | 5.9% | 4.8% | 7.6% | | 8.7% | 6.7% |
| TOTAL ASSETS | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | | 100.0% | 100.0% |
| Total Liabilities | 0.0% | 4.3% | 1.0% | 10.8% | 9.5% | 9.4% | 3.6% | 1.2% | | 0.1% | 3.4% |
| Share Drafts | 0.0% | 7.8% | 8.0% | 12.2% | 16.2% | 17.9% | 21.3% | 21.7% | | 15.2% | 17.7% |
| Regular Shares | 90.9% | 55.3% | 64.0% | 41.9% | 33.8% | 32.7% | 36.2% | 22.9% | | 8.8% | 23.9% |
| Money Market Shares | 0.0% | 0.0% | 0.0% | 3.3% | 11.6% | 9.0% | 10.4% | 22.1% | | 33.8% | 20.5% |
| Share Certificates | 0.0% | 17.4% | 9.4% | 18.3% | 12.8% | 13.0% | 12.6% | 14.1% | | 22.7% | 16.8% |
| IRA/KEOGH Accounts | 0.0% | 0.8% | 8.1% | 1.1% | 3.5% | 6.2% | 5.8% | 6.1% | | 6.1% | 5.6% |
| All Other Shares | 0.6% | 0.0% | 0.1% | 0.5% | 1.6% | 2.4% | 1.4% | 1.2% | | 1.5% | 1.5% |
| Non-Member Deposits | 0.0% | 1.4% | 0.0% | 0.6% | 0.3% | 0.6% | 0.2% | 0.0% | | 0.2% | 0.2% |
| Total Shares and Deposits | 91.5% | 82.8% | 89.7% | 77.9% | 79.7% | 81.8% | 88.0% | 88.1% | | 88.3% | 86.2% |
| Total Equity | 8.5% | 12.9% | 9.3% | 11.4% | 10.9% | 8.8% | 8.4% | 10.7% | | 11.7% | 10.4% |
| TOTAL LIABILITIES, SHARES, AND EQUITY | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | | 100.0% | 100.0% |
| Net Worth | 8.4% | 13.4% | 9.3% | 11.3% | 10.9% | 8.8% | 8.7% | 11.5% | | 11.6% | 10.6% |
| Total Equity + Allow. for Loan Loss | 9.3% | 14.9% | 10.5% | 11.8% | 11.4% | 9.1% | 8.8% | 11.1% | | 11.9% | 10.8% |
| Balance Sheet Growth YTD Annualized | | | | | | | | | | | |
| Total Investments | -3.8% | 9.7% | 106.4% | -3.5% | 52.3% | 43.4% | 45.5% | 49.2% | | 26.9% | 36.4% |
| Total Loans and Leases | 13.4% | -6.7% | 32.1% | -48.3% | -14.1% | -6.3% | -9.6% | -15.5% | | -2.9% | -9.6% |
| TOTAL ASSETS | 3.5% | -4.6% | 63.7% | -28.2% | 11.7% | 7.6% | 4.6% | 5.8% | | 7.9% | 5.6% |
| Total Liabilities | 0.0% | 0.0% | 0.0% | -47.2% | -7.9% | 15.4% | 5.0% | -1.2% | | 28.2% | -5.6% |
| Total Shares and Deposits | 3.7% | -6.3% | 61.2% | -26.4% | 14.0% | 6.9% | 4.2% | 5.5% | | 7.7% | 5.7% |
| Equity Capital | 1.4% | 5.9% | 67.2% | -17.6% | 14.6% | 6.3% | 8.3% | 8.5% | | 9.8% | 8.2% |
| TOTAL LIABILITIES, SHARES, AND EQUITY | 3.5% | -4.6% | 63.7% | -28.2% | 11.7% | 7.6% | 4.6% | 5.8% | | 7.9% | 5.6% |

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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 | 0.00% | 1.20% | 1.53% | 2.04% | 0.60% | 0.35% | 0.92% | 0.54% | | 0.32% | 0.57% |
| Delinquent Loans / Total Capital | 0.0% | 6.3% | 7.9% | 7.2% | 2.6% | 2.3% | 6.5% | 2.6% | | 1.6% | 3.0% |
| Delinquent Loans + OREO / Net Loans + OREO | 0.0% | 1.2% | 2.0% | 2.1% | 0.7% | 0.5% | 1.2% | 0.8% | | 0.3% | 0.7% |
| Delinquent Loans > 6mo / Delinquent Loans | 0.0% | 26.5% | 44.3% | 13.1% | 34.5% | 27.3% | 26.3% | 27.4% | | 21.6% | 25.3% |
| Allowance for Loan Losses/Net Loans | 1.58% | 2.64% | 2.25% | 1.16% | 1.02% | 0.58% | 0.60% | 0.88% | | 0.38% | 0.64% |
| Loans 2 to less than 6 months Delinquent (\$000s) | \$0 | \$27 | \$35 | \$124 | \$60 | \$120 | \$529 | \$593 | | \$1,728 | \$200 |
| Loans 6 to less than 12 months Delinquent (\$000s) | \$0 | \$10 | \$28 | \$9 | \$11 | \$35 | \$124 | \$166 | | \$444 | \$48 |
| Loans 12 months and over Delinquent (\$000s) | \$0 | \$0 | \$1 | \$10 | \$20 | \$10 | \$65 | \$58 | | \$31 | \$20 |
| Total Delinquent Loans (\$000s) | \$0 | \$37 | \$63 | \$142 | \$91 | \$165 | \$718 | \$817 | | \$2,203 | \$267 |
| Delinquency by Category | | | | | | | | | | | |
| Unsecured Credit Card | 0.00% | 0.04% | 0.00% | 0.20% | 0.13% | 0.56% | 0.47% | 0.44% | | 0.37% | 0.38% |
| STS Loans | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | | 4.76% | 4.76% |
| Non-Federally Guaranteed Student Loans | 0.00% | 0.00% | 0.00% | 1.07% | 5.07% | 0.78% | 0.00% | 0.58% | | 2.14% | 1.99% |
| New Vehicle Loans | 0.00% | 1.27% | 0.00% | 0.64% | 0.14% | 0.00% | 0.29% | 0.00% | | 0.11% | 0.18% |
| Used Vehicle Loans | 0.00% | 1.05% | 2.76% | 0.90% | 0.79% | 0.52% | 0.92% | 0.59% | | 0.43% | 0.71% |
| 1st Mortgage Fixed | 0.00% | 0.00% | 0.00% | 3.92% | 0.24% | 0.19% | 1.67% | 0.00% | | 0.14% | 0.42% |
| 1st Mortgage Adj | 0.00% | 0.00% | 0.00% | 9.70% | 0.28% | 0.29% | 0.00% | 0.56% | | 0.11% | 0.32% |
| Other RE Fixed | 0.00% | 0.00% | 0.00% | 0.00% | 1.73% | 0.00% | 1.19% | 0.00% | | 0.20% | 0.47% |
| Other RE Adj | 0.00% | 0.00% | 0.00% | 3.04% | 0.00% | 0.00% | 0.26% | 1.94% | | 0.15% | 0.26% |
| Leases Receivable | 0.00% | 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% | 0.00% |
| Indirect Loans | 0.00% | 0.00% | 0.00% | 2.18% | 0.69% | 0.46% | 0.63% | 0.67% | | 0.34% | 0.53% |
| Total 1st Mortgage Loans | 0.00% | 0.00% | 0.00% | 5.99% | 0.27% | 0.24% | 0.96% | 0.37% | | 0.13% | 0.37% |
| MBL Delinquency Rate | 0.00% | 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% | 0.00% |
| YTD Annualized | | | | | | | | | | | |
| Net Charge-Offs / Average Loans (Annualized) | 0.00% | 0.60% | 0.27% | 0.32% | 0.19% | 0.26% | 0.36% | 0.35% | | 0.06% | 0.22% |
| Recoveries / Charge-Offs | 0.00% | 78.51% | 41.38% | 11.22% | 30.45% | 19.20% | 15.77% | 11.92% | | 42.99% | 23.57% |
| Expected Charge-Offs / Net Loans | 0.00% | 0.22% | 0.81% | 0.66% | 0.31% | 0.36% | 0.45% | 0.24% | | 0.15% | 0.29% |
| Provision for Loan Losses/Net Charge-Offs | 0.0% | 57.7% | 135.3% | 102.3% | 94.8% | 94.4% | 100.9% | 63.6% | | 193.0% | 97.8% |
| Prov. for Loan Losses/Expected Charge-Offs | 0.0% | 159.4% | 45.7% | 49.6% | 59.0% | 68.4% | 82.2% | 90.8% | | 72.9% | 74.3% |
| Bankruptcies / Net Loans | 0.00% | 0.00% | 1.29% | 1.48% | 0.17% | 0.98% | 0.61% | 0.28% | | 0.28% | 0.48% |
| Total Amount of Loans Charged-Off (\$000s) | \$0 | \$81 | \$19 | \$33 | \$48 | \$160 | \$358 | \$660 | | \$704 | \$144 |
| Total Amount of Recoveries (\$000s) | \$0 | \$63 | \$8 | \$4 | \$15 | \$31 | \$57 | \$79 | | \$303 | \$34 |
| Net Charge Offs (\$000s) | \$0 | \$17 | \$11 | \$29 | \$33 | \$129 | \$302 | \$581 | | \$401 | \$110 |
| Net Charge-Offs by Category | | | | | | | | | | | |
| Unsecured Credit Card Loans | 0.00% | 0.00% | -0.16% | 0.50% | 0.10% | 0.46% | 0.44% | 0.36% | | 0.31% | 0.34% |
| STS Loans | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 31.37% | 0.00% | | 3.00% | 3.84% |
| Non-Federally Guaranteed Student Loans | 0.00% | 0.00% | 0.00% | -0.14% | -0.14% | 0.00% | 0.00% | 0.00% | | 0.00% | -0.01% |
| New Vehicle Loans | 0.00% | -0.10% | 0.00% | -0.02% | 0.05% | 0.14% | 0.03% | 0.03% | | 0.11% | 0.07% |
| Used Vehicle Loans | 0.00% | 1.86% | 0.48% | 0.51% | 0.37% | 0.45% | 0.59% | 0.23% | | 0.12% | 0.39% |
| Total 1st Mortgage RE Loans/LOC | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.11% | 0.08% | 0.13% | | 0.02% | 0.05% |
| Total Other RE Loans/ LOC | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.15% | -0.02% | | 0.00% | 0.03% |
| Leases Receivable | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | | 0.00% | 0.00% |
| All Other Loans | 0.00% | -2.83% | 0.49% | 0.30% | 0.35% | -24.13% | -0.21% | 1.87% | | -0.07% | 5.30% |
| Indirect Loans | 0.00% | 0.00% | 0.00% | 1.36% | 0.11% | 0.42% | 0.35% | -0.02% | | 0.05% | 0.22% |
| Number of Credit Unions in Each Peer Group: | 1 | 4 | 4 | 8 | 10 | 5 | 5 | 2 | | 1 | 40 |

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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% | 0.00% | 0.00% | 1.64% | 12.97% | 8.67% | 8.09% | 7.65% | | 0.00% | 4.89% |
| Credit Unions - Deposits in and Loans to | 0.00% | 0.00% | 8.96% | 0.00% | 3.46% | 2.79% | 2.73% | 0.38% | | 0.00% | 1.19% |
| Total Investments in Corporate Credit Unions* | 0.00% | 104.63% | 59.82% | 49.07% | 38.84% | 30.42% | 45.53% | 20.76% | | 0.00% | 21.13% |
| Marketable Securities | 0.00% | 27.52% | 10.54% | 97.80% | 91.12% | 91.17% | 52.96% | 30.09% | | 78.50% | 67.77% |
| All Other Investments | 563.04% | -70.82% | 305.20% | 315.25% | 276.39% | 221.86% | 233.13% | 225.81% | | 86.91% | 178.70% |
| Total Investments | 622.83% | 123.94% | 406.25% | 474.84% | 428.44% | 364.28% | 369.79% | 325.81% | | 278.54% | 333.58% |
| Unsecured Loans | 58.70% | 114.83% | 68.53% | 37.05% | 39.32% | 50.35% | 36.52% | 40.62% | | 21.29% | 33.58% |
| Vehicle Loans | 498.91% | 339.39% | 407.87% | 235.84% | 264.09% | 342.04% | 413.37% | 193.86% | | 117.84% | 224.10% |
| New Vehicle Loans | 363.04% | 67.76% | 113.84% | 58.11% | 60.47% | 70.40% | 91.23% | 20.53% | | 29.81% | 47.00% |
| Used Vehicle Loans | 135.87% | 271.63% | 294.03% | 177.73% | 203.62% | 271.63% | 322.14% | 173.32% | | 88.03% | 177.10% |
| Total Real Estate | 0.00% | 130.23% | 105.58% | 88.64% | 147.69% | 299.44% | 250.80% | 222.10% | | 347.26% | 269.75% |
| 1st Mortgage | 0.00% | 129.14% | 89.95% | 69.60% | 115.77% | 231.30% | 167.21% | 192.97% | | 289.21% | 217.03% |
| 1st Mortgage Fxd | 0.00% | 15.83% | 0.00% | 44.63% | 42.68% | 119.01% | 95.46% | 65.61% | | 151.05% | 105.81% |
| 1st Mortgage Adj | 0.00% | 113.30% | 89.95% | 24.97% | 73.09% | 112.28% | 71.75% | 127.36% | | 138.16% | 111.22% |
| 2nd Mortgage | 0.00% | 1.10% | 15.63% | 19.05% | 31.92% | 68.14% | 83.59% | 29.13% | | 58.06% | 52.72% |
| Closed-End Fxd | 0.00% | 0.00% | 1.69% | 11.18% | 7.75% | 22.60% | 23.03% | 15.33% | | 11.26% | 14.51% |
| Closed-End Adj | 0.00% | 0.00% | 0.00% | 0.00% | 2.08% | 6.32% | 3.09% | 0.00% | | 5.87% | 3.66% |
| Open-End Adj | 0.00% | 1.10% | 13.94% | 4.56% | 19.47% | 39.22% | 54.68% | 9.91% | | 40.87% | 32.95% |
| Open-End Fxd | 0.00% | 0.00% | 0.00% | 3.31% | 2.61% | 0.00% | 2.79% | 3.89% | | 0.06% | 1.60% |
| Other RE Loans | 0.00% | 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% | 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% | 0.00% |
| Total Loans | 557.61% | 584.45% | 581.98% | 368.30% | 454.05% | 694.52% | 713.19% | 468.81% | | 503.94% | 539.59% |
| Indirect Loans | 0.00% | 0.00% | 0.00% | 15.72% | 31.19% | 106.76% | 143.57% | 21.28% | | 45.56% | 59.19% |
| Percent of Vehicle Loans | 0.00% | 0.00% | 0.00% | 6.66% | 11.81% | 31.21% | 34.73% | 10.98% | | 38.66% | 26.41% |
| Business Loans | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | | 0.00% | 0.00% |
| Participation Loans | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.26% | 30.21% | 0.00% | | 9.58% | 8.66% |
| Total Mortgage Exposure** | 0.00% | 131.52% | 105.58% | 88.64% | 149.07% | 303.87% | 267.83% | 222.10% | | 400.28% | 294.27% |
| Total Real Estate | 0.00% | 130.23% | 105.58% | 88.64% | 147.69% | 299.44% | 250.80% | 222.10% | | 347.26% | 269.75% |
| RE Business Loans | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | | 0.00% | 0.00% |
| Mortgage-Backed Investments | 0.00% | 1.29% | 0.00% | 0.00% | 1.38% | 4.43% | 17.03% | 0.00% | | 53.02% | 24.52% |
| Federal Agency Securities (Mtg Backed) | 0.00% | 1.29% | 0.00% | 0.00% | 1.38% | 4.43% | 17.01% | 0.00% | | 53.02% | 24.51% |
| Total Other Mortgage Backed Securities | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.02% | 0.00% | | 0.00% | 0.00% |



