CATALYST Strategic Solutions

Peer Statistics
NCUA TX Data

September 30, 2016

Earnings to Average Assets YTD Annualized	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
Investment Yield	0.49%	0.75%	0.75%	0.89%	0.82%	0.92%	1.07%	1.15%	1.28%	1.18%	1.13%
Loan Yield	6.72%	6.76%	6.26%	6.30%	5.91%	5.83%	5.12%	5.07%	5.03%	4.62%	4.89%
Net Loan Yield After NCOs	6.34%	6.10%	5.76%	5.87%	5.27%	4.98%	4.48%	4.28%	4.42%	3.91%	4.18%
Asset Yield	3.92%	3.51%	3.41%	3.21%	3.22%	3.43%	3.34%	3.59%	3.66%	3.72%	3.62%
Cost of Funds	-0.44%	-0.35%	-0.33%	-0.35%	-0.29%	-0.32%	-0.40%	-0.42%	-0.46%	-0.71%	-0.56%
Gross Spread	3.48%	3.16%	3.07%	2.85%	2.94%	3.11%	2.94%	3.17%	3.19%	3.01%	3.07%
Provision Expense	-0.12%	-0.37%	-0.21%	-0.17%	-0.37%	-0.48%	-0.38%	-0.56%	-0.49%	-0.60%	-0.54%
Net Spread after Provision Expense	3.36%	2.78%	2.86%	2.69%	2.56%	2.63%	2.57%	2.61%	2.70%	2.41%	2.53%
Total Non-Interest Income	0.52%	0.43%	0.59%	0.73%	1.17%	1.43%	1.44%	1.74%	1.68%	1.63%	1.60%
Total Non-Interest Expense	-3.77%	-3.43%	-3.33%	-3.11%	-3.54%	-3.73%	-3.66%	-3.91%	-3.62%	-3.34%	-3.52%
Net Operating Expense	-3.25%	-2.99%	-2.74%	-2.38%	-2.38%	-2.30%	-2.22%	-2.17%	-1.94%	-1.72%	-1.92%
Non-Operating Gains (Losses)	0.00%	0.01%	0.00%	0.00%	0.01%	0.01%	0.01%	0.00%	0.02%	0.00%	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%	0.00%
NCUSIF Stabilization Expense	-0.03%	0.00%	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%	0.00%
Return on Assets (ROA with Provision for LL)	0.08%	-0.20%	0.12%	0.30%	0.19%	0.34%	0.36%	0.44%	0.78%	0.69%	0.61%
Net Charge-Offs	-0.21%	-0.30%	-0.24%	-0.19%	-0.31%	-0.44%	-0.37%	-0.51%	-0.40%	-0.54%	-0.48%
ROA (with Net Charge-offs)	-0.02%	-0.14%	0.09%	0.28%	0.26%	0.38%	0.37%	0.50%	0.87%	0.75%	0.67%
ROA with Provision for LL - W/O NCUSIF Expense	0.11%	-0.20%	0.12%	0.30%	0.19%	0.34%	0.36%	0.45%	0.78%	0.69%	0.61%
ROA with Net Charge-Offs - W/O NCUSIF Expense	0.01%	-0.13%	0.09%	0.28%	0.26%	0.38%	0.37%	0.50%	0.87%	0.75%	0.67%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-1.76%	-1.87%	-1.82%	-1.60%	-1.72%	-1.80%	-1.83%	-1.93%	-1.83%	-1.67%	-1.76%
Travel and Conference Expense	-0.02%	-0.02%	-0.02%	-0.03%	-0.04%	-0.05%	-0.04%	-0.04%	-0.04%	-0.03%	-0.04%
Office Occupancy Expense	-0.24%	-0.18%	-0.18%	-0.21%	-0.27%	-0.27%	-0.27%	-0.29%	-0.29%	-0.24%	-0.26%
Office Operations Expense	-0.97%	-0.72%	-0.72%	-0.65%	-0.75%	-0.75%	-0.79%	-0.78%	-0.63%	-0.71%	-0.71%
Educational and Promotional Expense	-0.02%	-0.02%	-0.02%	-0.06%	-0.08%	-0.13%	-0.12%	-0.17%	-0.15%	-0.12%	-0.13%
Loan Servicing Expense	-0.12%	-0.11%	-0.08%	-0.09%	-0.11%	-0.16%	-0.16%	-0.18%	-0.18%	-0.18%	-0.18%
Professional and Outside Services	-0.38%	-0.31%	-0.36%	-0.33%	-0.42%	-0.47%	-0.34%	-0.39%	-0.39%	-0.24%	-0.32%
Member Insurance	-0.04%	-0.01%	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)	-0.03%	-0.03%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.01%	-0.01%	-0.01%	-0.01%
Miscellaneous Operating Expenses	-0.18%	-0.15%	-0.10%	-0.12%	-0.14%	-0.09%	-0.09%	-0.12%	-0.10%	-0.14%	-0.12%
Total Non-Interest Expense	-3.77%	-3.43%	-3.33%	-3.11%	-3.54%	-3.73%	-3.66%	-3.91%	-3.62%	-3.34%	-3.52%
Other Performance Ratios											
Earning Asset Yield	3.95%	3.59%	3.49%	3.32%	3.41%	3.63%	3.57%	3.86%	3.86%	3.84%	3.80%
Average Cost of Funds	-0.54%	-0.47%	-0.43%	-0.46%	-0.36%	-0.38%	-0.46%	-0.47%	-0.52%	-0.78%	-0.63%
FTE Employee / $million of Loans & Share Drafts	1.76	1.08	0.72	0.62	0.56	0.47	0.43	0.39	0.32	0.24	0.31
Compensation & Benefits / FTE Emp.	$18,436	$37,878	$48,731	$52,151	$52,501	$56,794	$58,123	$61,057	$68,938	$77,131	$68,153
Compensation & Benefits / $million Lns. & S.D.s	$32,771	$39,357	$34,743	$32,084	$29,030	$26,808	$24,592	$23,603	$22,296	$18,743	$21,215
Operating Expense / Loans & Share Drafts	-7.00%	-7.20%	-6.37%	-6.24%	-6.00%	-5.56%	-4.91%	-4.77%	-4.41%	-3.76%	-4.25%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.96%	0.91%	1.14%	1.46%	1.98%	2.13%	1.93%	2.13%	2.04%	1.83%	1.93%
Net Operating Expense / Loans & Share Drafts	-6.04%	-6.29%	-5.23%	-4.78%	-4.02%	-3.43%	-2.97%	-2.65%	-2.37%	-1.93%	-2.33%
Operating Expense / Operating Revenue	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total Fixed Assets / Shares & Equity	0.57%	0.55%	0.95%	1.69%	2.61%	2.48%	2.68%	3.06%	2.85%	2.21%	2.50%
Net Loans to Total Shares and Deposits	67.0%	64.7%	63.3%	57.6%	62.8%	66.1%	70.7%	76.4%	79.6%	90.0%	82.5%
Members / FTE Employee	343.62	354.13	433.81	380.94	354.11	338.60	308.55	315.40	346.82	400.29	362.41

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NCUA TX Data

September 30, 2016

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	0.1%	0.4%	0.7%	0.9%	1.4%	1.4%	1.3%	1.2%	0.8%	0.7%	0.9%
Total Investments	44.8%	50.4%	49.3%	52.5%	44.6%	39.8%	33.0%	26.3%	25.5%	18.9%	24.4%
Unsecured Credit Card Loans/Lines of Credit	0.0%	1.1%	0.9%	1.2%	1.6%	2.1%	1.5%	2.7%	2.6%	3.2%	2.8%
All Other Unsecured Loans/Lines of Credit	10.0%	6.9%	6.3%	5.9%	4.7%	5.1%	4.9%	4.6%	4.5%	3.4%	4.1%
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%	0.0%
Non-Federally Guaranteed Student Loans	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%
New Vehicle Loans	16.1%	15.5%	15.0%	12.0%	11.5%	10.8%	11.8%	12.0%	15.6%	17.4%	15.4%
Used Vehicle Loans	19.6%	16.8%	17.9%	15.2%	18.2%	18.8%	17.7%	21.0%	20.4%	19.8%	19.8%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	0.4%	0.7%	3.4%	7.7%	10.5%	15.8%	17.7%	17.6%	24.3%	20.0%
Total Other Real Estate Loans/Lines of Credit	0.0%	0.0%	0.7%	0.4%	1.1%	1.5%	3.3%	3.5%	3.4%	2.7%	2.8%
Leases Receivable	0.0%	0.0%	0.0%	0.0%	0.0%	1.0%	0.4%	0.0%	1.2%	0.8%	0.7%
Total All Other Loans/Lines of Credit to Members	8.5%	7.3%	6.8%	5.9%	5.3%	4.6%	5.0%	5.3%	3.3%	4.9%	4.6%
Other Loans (Purchased or to non-members)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.1%	0.1%	0.1%
Total Loans and Leases	54.2%	48.1%	48.4%	44.1%	50.1%	54.4%	60.6%	66.9%	68.8%	76.7%	70.4%
Less: Allowance for Loan & Lease Losses	-1.0%	-0.6%	-0.5%	-0.3%	-0.4%	-0.5%	-0.4%	-0.5%	-0.4%	-0.6%	-0.5%
Net Loans and Leases	53.3%	47.5%	47.9%	43.8%	49.7%	53.9%	60.2%	66.4%	68.3%	76.2%	69.9%
Total Other Assets	1.8%	1.7%	2.1%	2.8%	4.2%	4.9%	5.5%	6.2%	5.3%	4.2%	4.8%
TOTAL ASSETS	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Total Liabilities	0.5%	8.9%	10.3%	10.0%	8.7%	7.2%	4.3%	1.9%	3.1%	5.0%	4.5%
Share Drafts	0.0%	1.7%	4.3%	6.8%	12.0%	15.3%	17.4%	17.6%	15.4%	13.6%	14.5%
Regular Shares	71.7%	56.3%	52.6%	49.0%	42.5%	39.3%	35.2%	33.1%	34.9%	25.9%	30.8%
Money Market Shares	0.0%	1.7%	2.5%	2.6%	6.3%	9.0%	10.5%	14.1%	14.3%	16.1%	14.2%
Share Certificates	6.0%	11.0%	12.9%	13.5%	12.7%	12.5%	15.4%	16.0%	15.4%	20.2%	17.7%
IRA/KEOGH Accounts	0.0%	2.6%	2.9%	3.8%	5.0%	5.3%	6.1%	5.8%	5.5%	6.4%	6.0%
All Other Shares	1.2%	0.5%	0.9%	0.3%	0.8%	0.5%	0.8%	0.6%	0.4%	2.7%	1.7%
Non-Member Deposits	2.2%	0.4%	0.4%	0.6%	0.4%	0.4%	0.3%	0.3%	0.5%	0.4%	0.4%
Total Shares and Deposits	81.0%	74.3%	76.4%	76.5%	79.8%	82.3%	85.7%	87.5%	86.4%	85.3%	85.3%
Total Equity	18.5%	16.8%	13.3%	13.5%	11.6%	10.5%	10.0%	10.6%	10.5%	9.8%	10.2%
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%	100.0%
Net Worth	18.7%	16.8%	13.3%	13.6%	11.6%	10.7%	10.2%	11.0%	10.8%	9.8%	10.4%
Total Equity + Allow. for Loan Loss	19.5%	17.4%	13.7%	13.8%	12.0%	11.0%	10.4%	11.1%	10.9%	10.3%	10.7%
Balance Sheet Growth YTD Annualized											
Total Investments	3.1%	-12.9%	2.2%	-3.3%	-12.3%	-6.8%	-16.6%	-16.9%	-9.1%	4.5%	-5.6%
Total Loans and Leases	-2.0%	-0.4%	0.8%	1.9%	2.8%	11.4%	6.6%	5.3%	22.4%	23.4%	18.6%
TOTAL ASSETS	0.5%	-7.7%	1.4%	-1.1%	-4.5%	3.6%	-2.2%	-1.8%	12.1%	19.1%	11.3%
Total Liabilities	-30.8%	-6.4%	32.8%	11.4%	-4.1%	28.1%	-6.7%	40.6%	35.0%	76.7%	47.6%
Total Shares and Deposits	-1.0%	-9.4%	-2.5%	-1.8%	-5.3%	1.9%	-2.1%	-2.8%	10.6%	16.8%	9.7%
Equity Capital	8.9%	-0.2%	4.8%	-5.9%	0.8%	2.4%	-1.2%	0.5%	18.2%	18.3%	12.3%
TOTAL LIABILITIES, SHARES, AND EQUITY	0.5%	-7.7%	1.4%	-1.1%	-4.5%	3.6%	-2.2%	-1.8%	12.1%	19.1%	11.3%

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NCUA TX Data

September 30, 2016

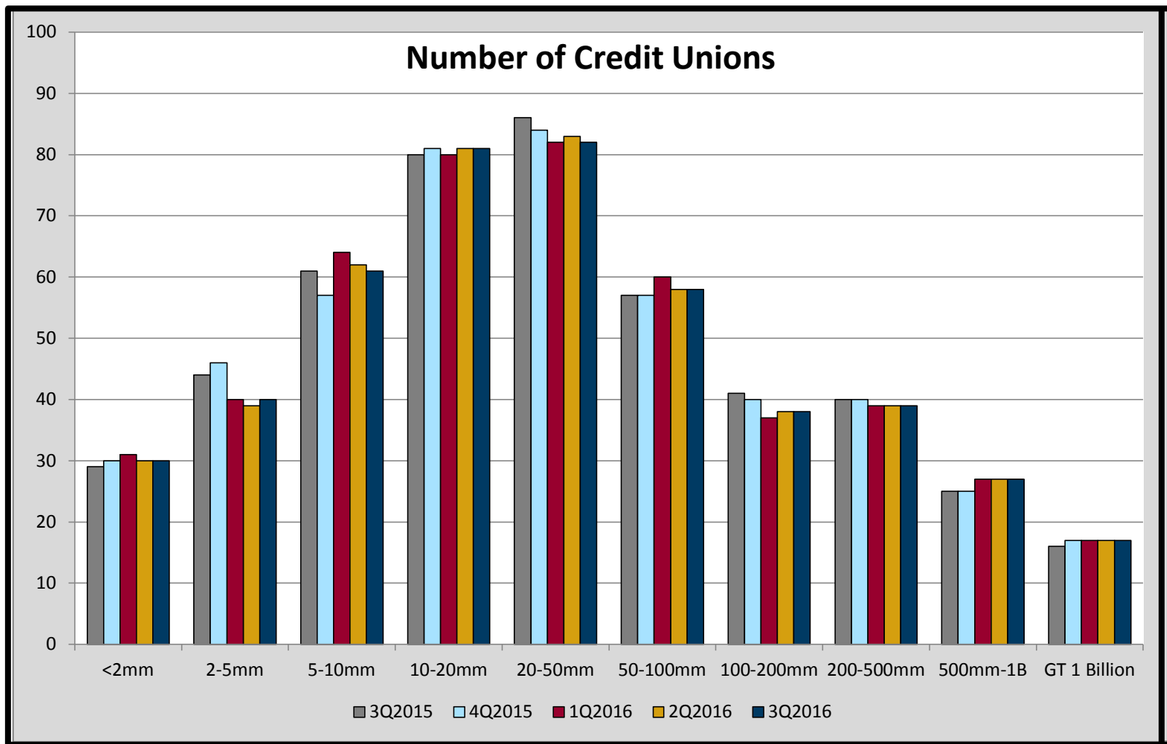
Loan Quality	Peer <2mm	Peer 2-5mm	Peer 5-10mm	Peer 10-20mm	Peer 20-50mm	Peer 50-100mm	Peer 100-200mm	Peer 200-500mm	Peer 500mm-1B	Peer GT 1 Billion	Peer ALL FICUs
Delinquent Loans / Net Loans	2.40%	2.24%	1.58%	1.24%	1.11%	0.91%	0.71%	0.76%	0.56%	0.85%	0.79%
Delinquent Loans / Total Capital	6.7%	6.2%	5.6%	4.0%	4.7%	4.5%	4.1%	4.6%	3.5%	6.4%	5.2%
Delinquent Loans + OREO / Net Loans + OREO	2.5%	2.3%	1.7%	1.3%	1.4%	1.0%	0.9%	0.9%	0.7%	1.0%	0.9%
Delinquent Loans > 6mo / Delinquent Loans	36.0%	29.5%	31.5%	26.9%	16.3%	22.6%	20.1%	17.0%	20.5%	21.3%	20.7%
Allowance for Loan Losses/Net Loans	1.81%	1.23%	0.96%	0.70%	0.79%	0.95%	0.70%	0.77%	0.62%	0.75%	0.73%
Loans 2 to less than 6 months Delinquent ($000s)	$9	$30	$41	$63	$166	$294	$491	$1,323	$2,175	$14,776	$888
Loans 6 to less than 12 months Delinquent ($000s)	$4	$8	$12	$20	$26	$64	$103	$211	$419	$3,161	$181
Loans 12 months and over Delinquent ($000s)	$1	$4	$6	$3	$6	$22	$21	$60	$142	$838	$51
Total Delinquent Loans ($000s)	$14	$43	$60	$86	$199	$380	$615	$1,594	$2,736	$18,775	$1,120
Delinquency by Category											
Unsecured Credit Card	0.00%	0.44%	0.27%	0.27%	0.38%	0.41%	0.22%	0.36%	0.36%	0.61%	0.48%
STS Loans	28.57%	1.49%	4.02%	1.27%	2.01%	6.04%	3.77%	0.00%	8.72%	3.32%	3.53%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	1.66%	0.00%	1.86%	0.00%	3.04%	1.55%	1.95%	1.59%
New Vehicle Loans	1.58%	1.04%	1.07%	0.74%	0.78%	0.56%	0.44%	0.72%	0.48%	0.86%	0.74%
Used Vehicle Loans	2.90%	3.26%	2.24%	1.60%	1.49%	0.99%	0.88%	0.88%	0.63%	0.94%	0.90%
1st Mortgage Fixed	0.00%	0.00%	0.00%	1.20%	0.74%	0.81%	0.68%	0.48%	0.48%	0.36%	0.43%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.00%	0.63%	0.48%	0.20%	0.13%	0.44%	0.61%	0.52%
Other RE Fixed	0.00%	0.00%	0.00%	2.04%	0.31%	0.28%	0.50%	0.36%	0.36%	0.50%	0.44%
Other RE Adj	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.48%	0.00%	0.05%	0.30%	0.21%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.07%	0.00%	0.00%	0.18%	0.43%	0.31%
All Other Loans	5.60%	4.54%	2.66%	2.58%	2.20%	2.87%	1.82%	2.25%	1.83%	3.41%	2.84%
Indirect Loans	0.00%	0.00%	0.00%	0.70%	0.86%	0.33%	0.86%	0.95%	0.60%	1.14%	1.00%
Total 1st Mortgage Loans	0.00%	0.00%	0.00%	0.97%	0.70%	0.76%	0.64%	0.46%	0.48%	0.39%	0.44%
MBL Delinquency Rate	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.05%	0.28%	0.11%	0.14%
MBL Delinquency as % of Total RE Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.05%	0.02%	0.02%
YTD Annualized											
Net Charge-Offs / Average Loans (Annualized)	0.39%	0.66%	0.50%	0.43%	0.64%	0.85%	0.64%	0.79%	0.61%	0.72%	0.70%
Recoveries / Charge-Offs	47.47%	23.65%	25.47%	21.00%	14.82%	15.94%	18.08%	13.62%	16.14%	11.98%	13.62%
Expected Charge-Offs / Net Loans	1.15%	0.60%	0.51%	0.42%	0.30%	0.33%	0.25%	0.26%	0.24%	0.34%	0.31%
Provision for Loan Losses/Net Charge-Offs	55.8%	122.6%	87.0%	89.5%	121.2%	109.3%	102.8%	110.4%	123.7%	111.4%	112.9%
Prov. for Loan Losses/Expected Charge-Offs	19.2%	136.6%	86.6%	90.8%	262.6%	280.1%	266.1%	335.8%	318.4%	234.9%	259.3%
Bankruptcies / Net Loans	1.66%	0.78%	0.51%	0.53%	0.36%	0.43%	0.44%	0.46%	0.41%	0.52%	0.48%
Total Amount of Loans Charged-Off ($000s)	$4	$17	$25	$37	$132	$397	$649	$1,862	$3,172	$15,915	$1,042
Total Amount of Recoveries ($000s)	$2	$4	$6	$8	$20	$63	$117	$254	$512	$1,907	$142
Net Charge Offs ($000s)	$2	$13	$19	$29	$113	$334	$532	$1,609	$2,660	$14,008	$900
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.08%	0.08%	0.15%	0.36%	0.43%	0.42%	0.70%	0.81%	1.21%	0.90%
STS Loans	31.37%	9.13%	11.30%	7.35%	7.68%	2.29%	7.44%	0.00%	80.95%	10.86%	11.14%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.32%	0.00%	0.00%	0.00%	0.16%	0.09%
New Vehicle Loans	0.14%	0.24%	0.21%	0.10%	0.33%	0.31%	0.57%	0.74%	0.53%	0.81%	0.70%
Used Vehicle Loans	-0.31%	0.57%	0.48%	0.47%	0.86%	0.84%	1.04%	1.03%	0.63%	0.83%	0.83%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	-0.03%	0.00%	0.00%	0.03%	0.01%	0.02%	0.00%	0.01%	0.01%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	0.00%	0.00%	0.10%	0.00%	0.04%	0.03%	0.06%	0.04%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.43%	1.19%	0.00%	0.26%	0.52%	0.44%
All Other Loans	3.02%	2.51%	1.63%	1.64%	2.95%	12.86%	-1.09%	-0.74%	-0.42%	0.00%	-0.26%
Indirect Loans	0.00%	0.00%	0.00%	0.40%	0.71%	0.59%	0.79%	0.90%	0.47%	0.56%	0.58%
Number of Credit Unions in Each Peer Group:	30	40	61	81	82	58	38	39	27	17	473

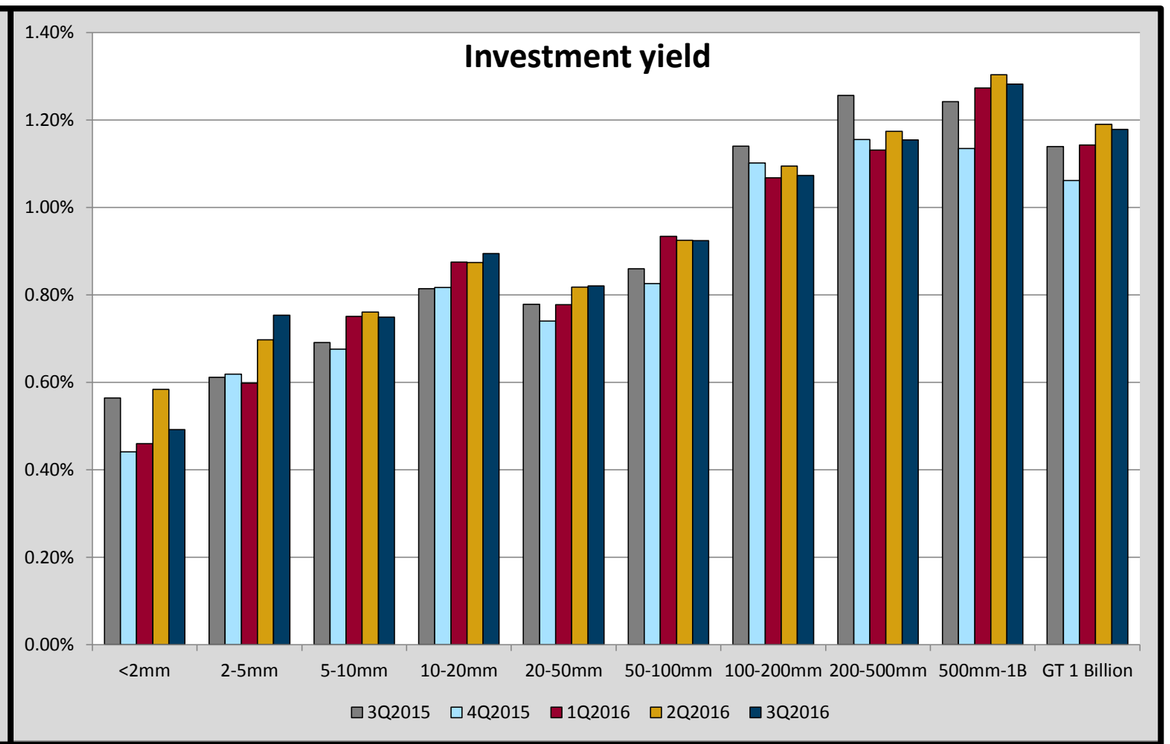
CATALYST Strategic Solutions

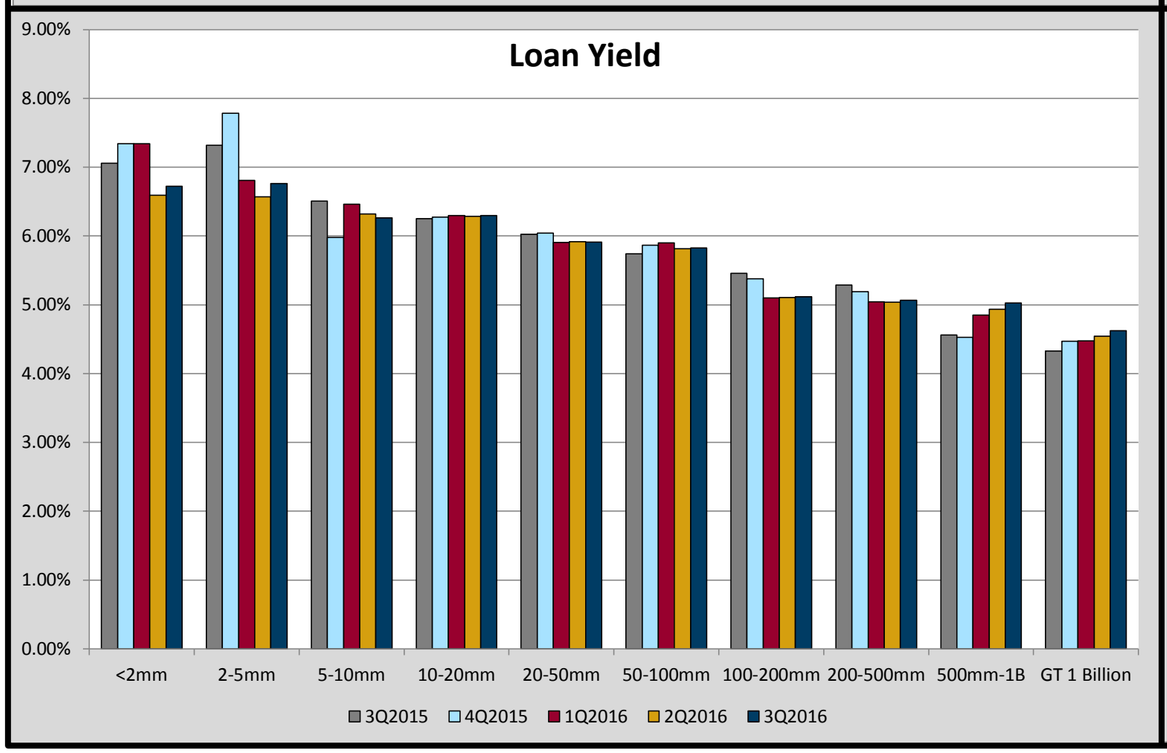
Peer Statistics
NCUA TX Data

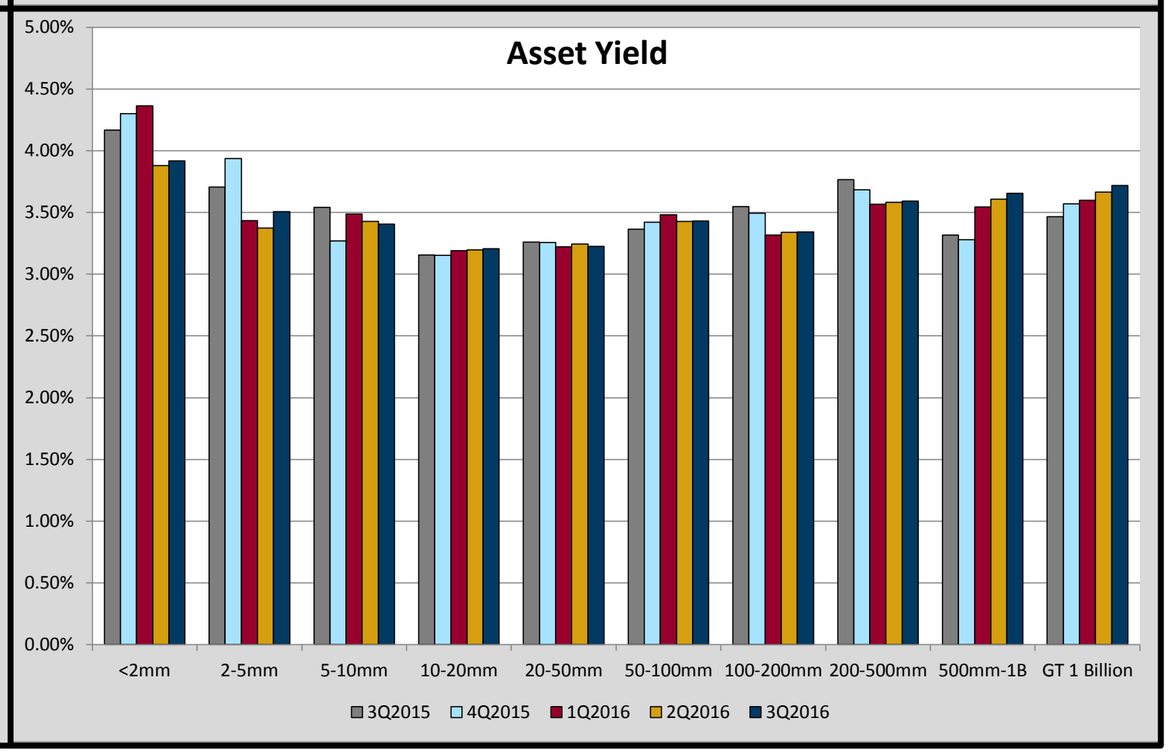
September 30, 2016

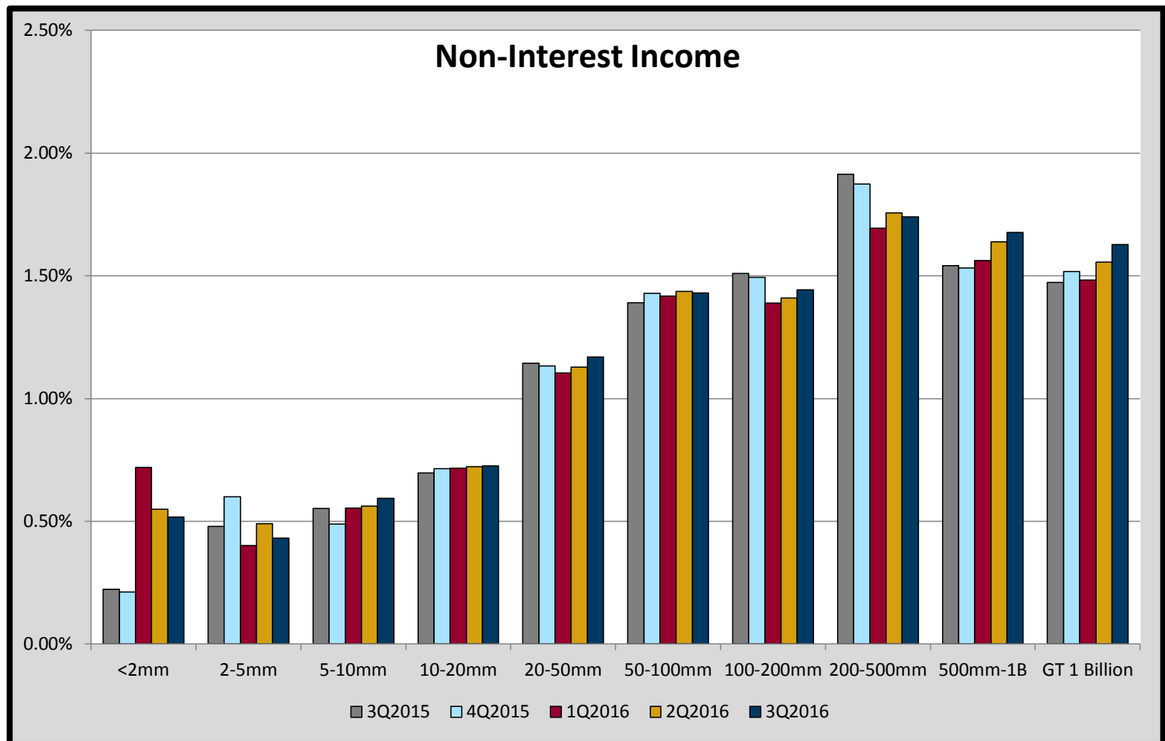
Concentration Risk (% of Net Worth)	Peer <2mm	Peer 2-5mm	Peer 5-10mm	Peer 10-20mm	Peer 20-50mm	Peer 50-100mm	Peer 100-200mm	Peer 200-500mm	Peer 500mm-1B	Peer GT 1 Billion	Peer ALL FICUs
Deposits in Commercial Banks, S&Ls, Savings Banks	0.84%	20.12%	9.05%	19.22%	15.18%	9.22%	11.15%	1.23%	1.01%	0.00%	2.43%
Credit Unions - Deposits in and Loans to	0.82%	0.22%	3.38%	5.06%	3.09%	1.87%	3.32%	0.31%	0.39%	0.00%	0.62%
Total Investments in Corporate Credit Unions*	53.14%	42.35%	46.16%	37.43%	52.86%	49.48%	39.12%	30.16%	14.55%	3.67%	16.50%
Marketable Securities	0.00%	58.52%	76.28%	77.89%	91.47%	132.20%	152.09%	113.85%	149.18%	128.82%	129.73%
All Other Investments	95.22%	144.46%	209.68%	232.06%	210.66%	156.92%	76.71%	48.78%	18.92%	4.38%	37.87%
Total Investments	240.06%	299.58%	370.12%	386.33%	383.55%	372.60%	321.52%	238.76%	236.66%	192.43%	235.55%
Unsecured Loans	53.56%	47.62%	54.36%	52.26%	54.26%	67.54%	62.22%	66.09%	66.67%	67.69%	66.05%
Vehicle Loans	191.20%	191.85%	246.99%	199.67%	254.86%	276.94%	287.43%	300.49%	334.16%	378.35%	339.50%
New Vehicle Loans	86.37%	91.96%	112.37%	87.98%	98.49%	101.29%	114.65%	109.35%	144.83%	176.80%	148.73%
Used Vehicle Loans	104.83%	99.88%	134.62%	111.69%	156.37%	175.65%	172.78%	191.15%	189.33%	201.55%	190.77%
Total Real Estate	0.07%	2.50%	10.74%	28.20%	76.05%	111.51%	186.28%	192.35%	194.92%	275.13%	220.21%
1st Mortgage	0.00%	2.50%	5.48%	25.06%	66.54%	97.78%	153.85%	160.76%	163.75%	247.31%	192.89%
1st Mortgage Fxd	0.00%	2.50%	3.19%	20.10%	38.96%	81.13%	138.71%	151.15%	136.21%	216.65%	168.17%
1st Mortgage Adj	0.00%	0.00%	2.29%	4.96%	27.59%	16.66%	15.14%	9.62%	27.54%	30.65%	24.72%
2nd Mortgage	0.07%	0.00%	5.26%	3.14%	9.51%	13.73%	32.43%	31.59%	31.17%	27.83%	27.31%
Closed-End Fxd	0.07%	0.00%	5.26%	3.10%	8.26%	13.56%	30.41%	30.84%	27.34%	24.28%	24.52%
Closed-End Adj	0.00%	0.00%	0.00%	0.04%	0.96%	0.14%	0.19%	0.31%	0.81%	0.21%	0.37%
Open-End Adj	0.00%	0.00%	0.01%	0.00%	0.29%	0.02%	1.79%	0.39%	3.01%	2.84%	2.18%
Open-End Fxd	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.03%	0.05%	0.01%	0.50%	0.25%
Other RE Loans	0.00%	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%	9.13%	3.61%	0.09%	11.39%	7.76%	6.82%
All Other Loans/Lines of Credit to Members	45.47%	43.41%	51.22%	43.59%	45.26%	43.43%	48.86%	47.83%	30.35%	49.72%	44.77%
Total Loans	290.41%	285.63%	363.62%	324.36%	430.55%	508.88%	591.41%	607.41%	638.32%	780.16%	678.55%
Indirect Loans	0.00%	0.00%	0.00%	0.98%	9.37%	37.60%	95.33%	111.74%	183.80%	263.31%	189.51%
Percent of Vehicle Loans	0.00%	0.00%	0.00%	0.49%	3.68%	13.58%	33.17%	37.19%	55.00%	69.60%	55.82%
Business Loans	0.66%	0.22%	1.25%	2.66%	7.16%	6.24%	13.41%	21.81%	36.43%	38.53%	30.74%
Participation Loans	0.00%	0.00%	0.00%	0.00%	1.29%	6.51%	8.52%	2.61%	3.56%	14.93%	9.21%
Total Mortgage Exposure**	0.07%	2.50%	10.74%	29.64%	89.20%	149.74%	263.38%	279.87%	275.29%	360.30%	297.17%
Total Real Estate	0.07%	2.50%	10.74%	28.20%	76.05%	111.51%	186.28%	192.35%	194.92%	275.13%	220.21%
RE Business Loans	0.00%	0.00%	0.30%	1.93%	5.18%	3.38%	8.05%	16.26%	30.51%	35.54%	26.75%
Mortgage-Backed Investments	0.00%	0.00%	0.00%	1.44%	13.15%	38.23%	77.11%	87.52%	80.37%	85.17%	76.96%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	0.00%	1.38%	13.15%	38.22%	77.11%	87.45%	76.08%	84.98%	75.96%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.06%	0.00%	0.01%	0.00%	0.07%	4.29%	0.19%	1.00%

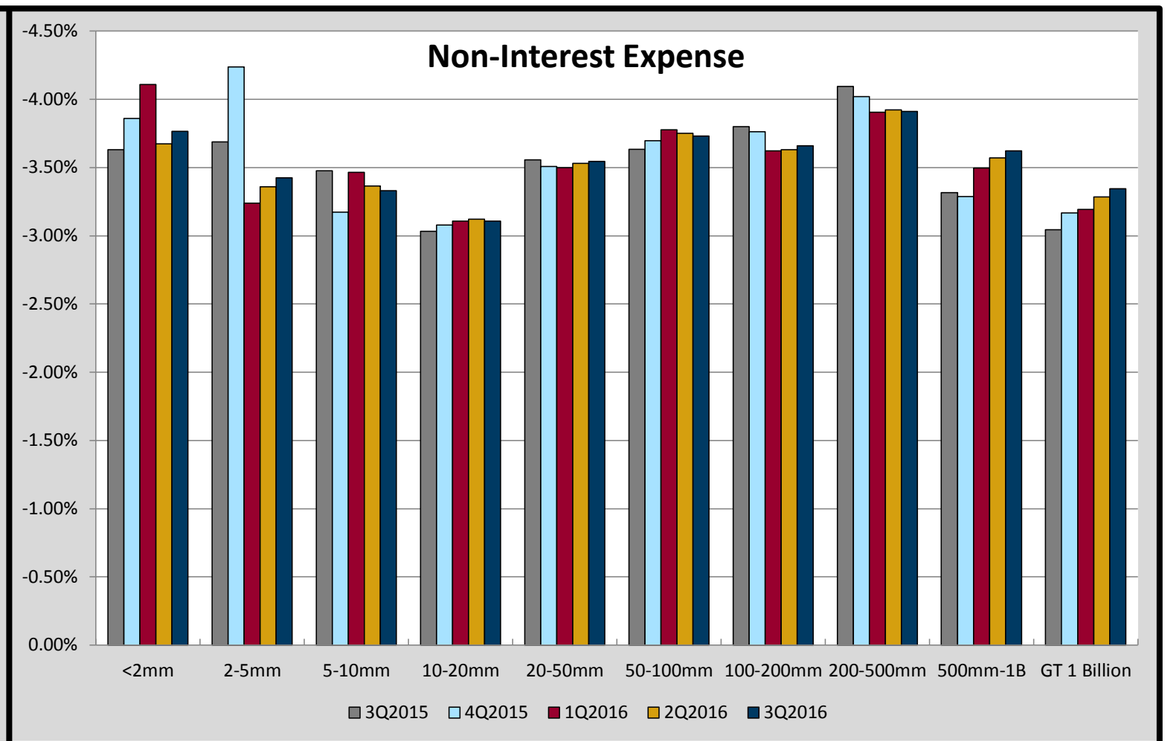

Number of Credit Unions
100
90
80
70
60
50
40
30
20
10
0
<2mm
2-5mm
5-10mm
10-20mm
20-50mm
50-100mm
100-200mm
200-500mm
500mm-1B
GT 1 Billion
3Q2015
4Q2015
1Q2016
2Q2016
3Q2016

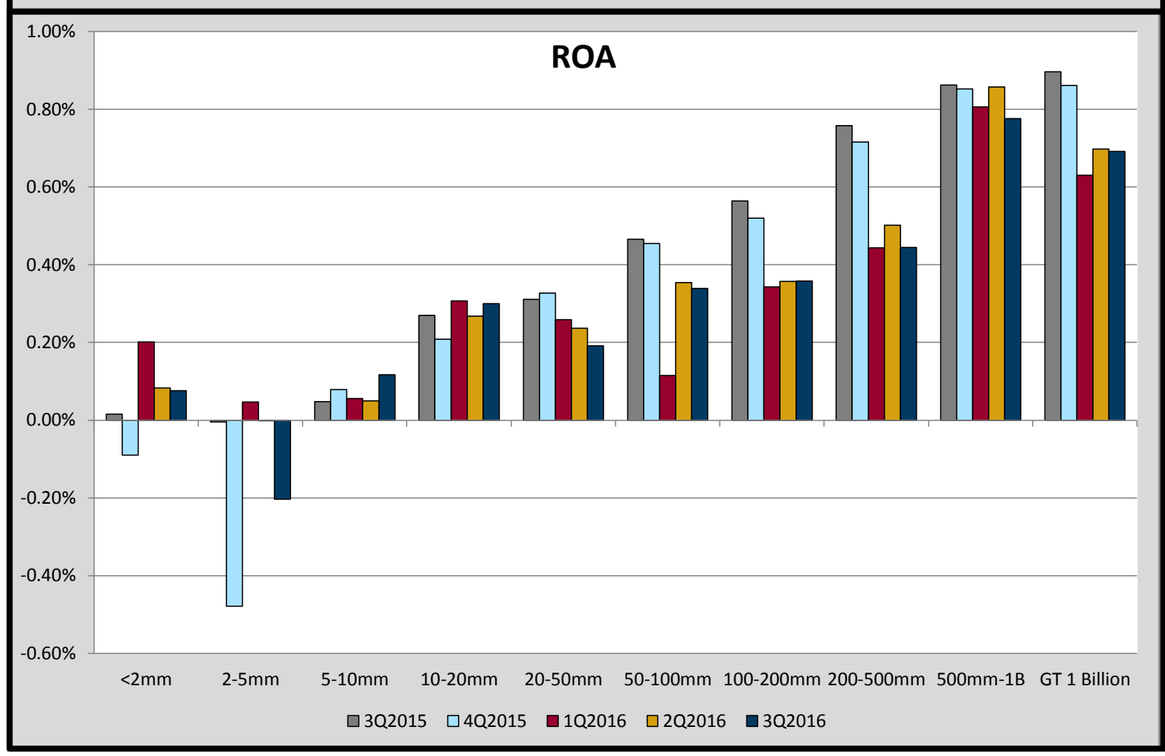

Investment yield
1.40%
1.20%
1.00%
0.80%
0.60%
0.40%
0.20%
0.00%
<2mm
2-5mm
5-10mm
10-20mm
20-50mm
50-100mm
100-200mm
200-500mm
500mm-1B
GT 1 Billion
3Q2015
4Q2015
1Q2016
2Q2016
3Q2016

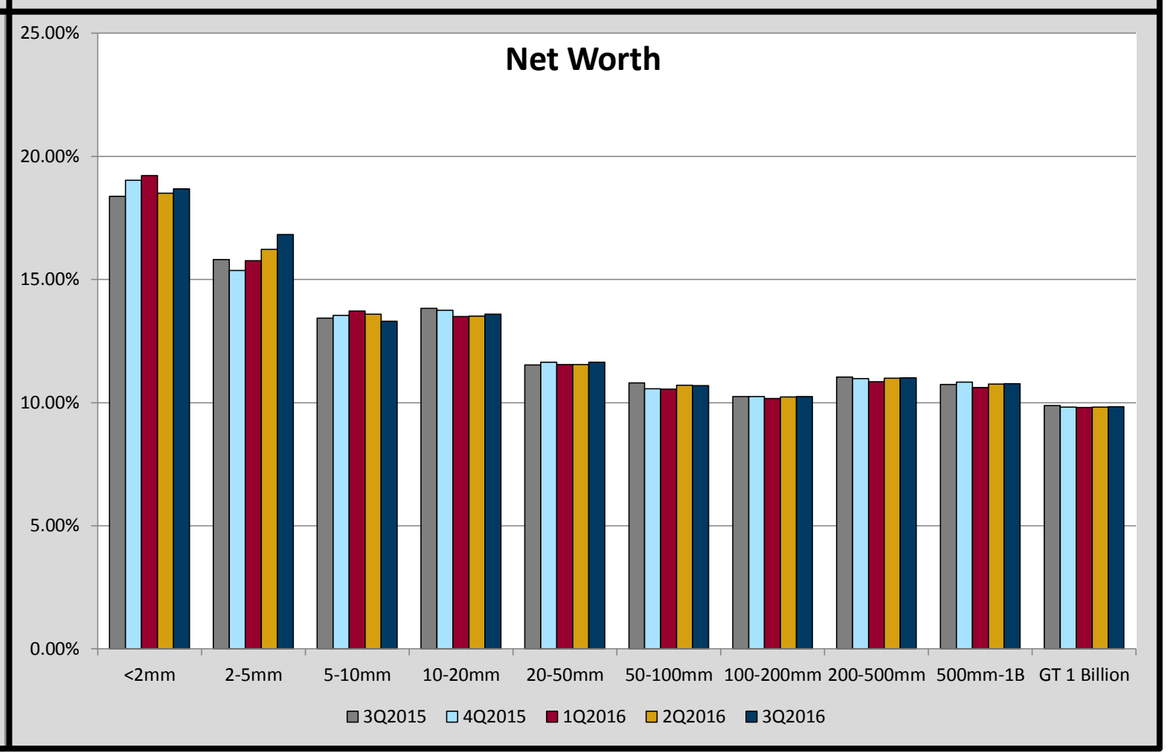

Loan Yield
9.00%
8.00%
7.00%
6.00%
5.00%
4.00%
3.00%
2.00%
1.00%
0.00%
<2mm
2-5mm
5-10mm
10-20mm
20-50mm
50-100mm
100-200mm
200-500mm
500mm-1B
GT 1 Billion
3Q2015
4Q2015
1Q2016
2Q2016
3Q2016


Asset Yield
5.00%
4.50%
4.00%
3.50%
3.00%
2.50%
2.00%
1.50%
1.00%
0.50%
0.00%
<2mm
2-5mm
5-10mm
10-20mm
20-50mm
50-100mm
100-200mm
200-500mm
500mm-1B
GT 1 Billion
3Q2015
4Q2015
1Q2016
2Q2016
3Q2016


Non-Interest Income
2.50%
2.00%
1.50%
1.00%
0.50%
0.00%
<2mm
2-5mm
5-10mm
10-20mm
20-50mm
50-100mm
100-200mm
200-500mm
500mm-1B
GT 1 Billion
3Q2015
4Q2015
1Q2016
2Q2016
3Q2016


Non-Interest Expense
-4.50%
-4.00%
-3.50%
-3.00%
-2.50%
-2.00%
-1.50%
-1.00%
-0.50%
0.00%
<2mm
2-5mm
5-10mm
10-20mm
20-50mm
50-100mm
100-200mm
200-500mm
500mm-1B
GT 1 Billion
3Q2015
4Q2015
1Q2016
2Q2016
3Q2016


ROA
1.00%
0.80%
0.60%
0.40%
0.20%
0.00%
-0.20%
-0.40%
-0.60%
<2mm
2-5mm
5-10mm
10-20mm
20-50mm
50-100mm
100-200mm
200-500mm
500mm-1B
GT 1 Billion
3Q2015
4Q2015
1Q2016
2Q2016
3Q2016


Net Worth
25.00%
20.00%
15.00%
10.00%
5.00%
0.00%
<2mm
2-5mm
5-10mm
10-20mm
20-50mm
50-100mm
100-200mm
200-500mm
500mm-1B
GT 1 Billion
3Q2015
4Q2015
1Q2016
2Q2016
3Q2016