

December 31, 2017

| 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 | 1.01% | 0.74% | 0.81% | 0.88% | 0.98% | 0.88% | 1.08% | 1.36% | 1.29% | 1.23% | 1.21% |
| Loan Yield | 5.10% | 5.24% | 5.76% | 6.76% | 5.43% | 4.84% | 4.13% | 5.61% | 4.34% | 4.53% | 4.58% |
| Net Loan Yield After NCOs | 4.58% | 4.99% | 5.61% | 6.17% | 5.18% | 4.61% | 3.88% | 5.25% | 3.93% | 3.97% | 4.07% |
| Asset Yield | 3.04% | 2.96% | 4.01% | 4.22% | 3.35% | 3.16% | 2.87% | 4.33% | 3.39% | 3.67% | 3.62% |
| Cost of Funds | -0.39% | -3.79% | -0.29% | -0.47% | -0.38% | -0.47% | -0.33% | -0.48% | -0.55% | -0.51% | -0.50% |
| Gross Spread | 2.66% | -0.83% | 3.72% | 3.75% | 2.97% | 2.69% | 2.54% | 3.85% | 2.84% | 3.16% | 3.12% |
| Provision Expense | -0.10% | -0.08% | -0.19% | -0.23% | -0.19% | -0.15% | -0.19% | -0.20% | -0.33% | -0.56% | -0.48% |
| Net Spread after Provision Expense | 2.56% | -0.91% | 3.53% | 3.52% | 2.78% | 2.54% | 2.35% | 3.65% | 2.51% | 2.60% | 2.64% |
| Total Non-Interest Income | 0.31% | 0.49% | 0.63% | 1.48% | 0.77% | 0.92% | 1.08% | 1.63% | 1.52% | 2.31% | 2.06% |
| Total Non-Interest Expense | -2.94% | -3.90% | -3.58% | -4.14% | -2.83% | -2.79% | -2.78% | -3.93% | -3.03% | -3.72% | -3.57% |
| Net Operating Expense | -2.63% | -3.41% | -2.95% | -2.66% | -2.06% | -1.87% | -1.69% | -2.30% | -1.51% | -1.41% | -1.51% |
| Non-Operating Gains (Losses) | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.01% | 0.02% | 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% | 0.00% | 0.00% |
| NCUSIF Stabilization Expense | -0.01% | -0.01% | 0.00% | -0.03% | -0.02% | 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) | -0.09% | -4.32% | 0.58% | 0.83% | 0.70% | 0.67% | 0.66% | 1.36% | 1.01% | 1.19% | 1.12% |
| Net Charge-Offs | -0.26% | -0.12% | -0.10% | -0.33% | -0.14% | -0.14% | -0.15% | -0.26% | -0.29% | -0.43% | -0.38% |
| ROA (with Net Charge-offs) | -0.24% | -4.37% | 0.67% | 0.73% | 0.75% | 0.68% | 0.70% | 1.30% | 1.04% | 1.32% | 1.23% |
| ROA with Provision for LL - W/O NCUSIF Expense | -0.07% | -4.32% | 0.58% | 0.86% | 0.72% | 0.67% | 0.66% | 1.36% | 1.01% | 1.19% | 1.13% |
| ROA with Net Charge-Offs - W/O NCUSIF Expense | -0.23% | -4.37% | 0.67% | 0.76% | 0.77% | 0.69% | 0.70% | 1.30% | 1.04% | 1.32% | 1.23% |
| Non-Interest Expense to Average Assets | | | | | | | | | | | |
| Employee Compensation and Benefits | -1.61% | -1.99% | -2.21% | -2.21% | -1.44% | -1.42% | -1.42% | -2.05% | -1.57% | -1.92% | -1.84% |
| Travel and Conference Expense | -0.01% | -0.02% | -0.01% | -0.07% | -0.03% | -0.03% | -0.03% | -0.06% | -0.04% | -0.04% | -0.04% |
| Office Occupancy Expense | -0.04% | -0.18% | -0.13% | -0.23% | -0.14% | -0.20% | -0.19% | -0.30% | -0.19% | -0.24% | -0.24% |
| Office Operations Expense | -0.49% | -1.06% | -0.44% | -1.01% | -0.56% | -0.52% | -0.59% | -0.71% | -0.70% | -0.60% | -0.62% |
| Educational and Promotional Expense | -0.03% | 0.00% | -0.03% | -0.11% | -0.08% | -0.07% | -0.08% | -0.17% | -0.14% | -0.18% | -0.16% |
| Loan Servicing Expense | -0.20% | -0.08% | -0.15% | -0.17% | -0.26% | -0.12% | -0.29% | -0.46% | -0.25% | -0.39% | -0.37% |
| Professional and Outside Services | -0.46% | -0.20% | -0.24% | -0.12% | -0.20% | -0.09% | -0.11% | -0.13% | -0.07% | -0.19% | -0.17% |
| Member Insurance | -0.01% | -0.01% | 0.00% | -0.03% | -0.02% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Operating Fees (Exam. and/or Supervision Fees) | -0.04% | -0.07% | -0.06% | -0.04% | -0.03% | -0.02% | -0.02% | -0.02% | -0.02% | -0.01% | -0.01% |
| Miscellaneous Operating Expenses | -0.04% | -0.30% | -0.30% | -0.14% | -0.06% | -0.33% | -0.05% | -0.04% | -0.05% | -0.15% | -0.13% |
| Total Non-Interest Expense | -2.94% | -3.90% | -3.58% | -4.14% | -2.83% | -2.79% | -2.78% | -3.93% | -3.03% | -3.72% | -3.57% |
| Other Performance Ratios | | | | | | | | | | | |
| Earning Asset Yield | 3.04% | 3.01% | 4.12% | 4.35% | 3.39% | 3.49% | 3.07% | 4.55% | 3.50% | 3.80% | 3.76% |
| Average Cost of Funds | -0.51% | -4.84% | -0.36% | -0.57% | -0.48% | -0.62% | -0.41% | -0.54% | -0.62% | -0.56% | -0.56% |
| FTE Employee / \$million of Loans & Share Drafts | 1.98 | 1.11 | 0.59 | 0.55 | 0.32 | 0.38 | 0.38 | 0.30 | 0.31 | 0.33 | 0.33 |
| Compensation & Benefits / FTE Emp. | \$16,738 | \$35,432 | \$54,596 | \$61,345 | \$68,766 | \$57,013 | \$49,903 | \$74,500 | \$58,532 | \$64,165 | \$63,372 |
| Compensation & Benefits / \$million Lns. & S.D.s | \$32,833 | \$37,713 | \$33,590 | \$33,810 | \$22,295 | \$20,973 | \$18,961 | \$23,028 | \$18,028 | \$21,559 | \$21,182 |
| Operating Expense / Loans & Share Drafts | -6.00% | -7.49% | -5.44% | -6.32% | -4.37% | -4.14% | -3.71% | -4.43% | -3.47% | -4.18% | -4.10% |
| Fee Income+Other Oper.Inc. / Loans & Share Drafts | 0.65% | 0.91% | 0.96% | 2.26% | 1.19% | 1.36% | 1.45% | 1.84% | 1.74% | 2.59% | 2.36% |
| Net Operating Expense / Loans & Share Drafts | -5.35% | -6.58% | -4.48% | -4.06% | -3.18% | -2.77% | -2.27% | -2.59% | -1.73% | -1.59% | -1.74% |
| Operating Expense / Operating Revenue | 99.74% | 229.53% | 79.71% | 80.98% | 78.13% | 80.24% | 78.54% | 74.48% | 73.00% | 70.71% | 71.79% |
| Total Fixed Assets / Shares & Equity | 0.02% | 0.09% | 0.01% | 1.52% | 1.64% | 2.32% | 3.09% | 2.95% | 2.05% | 3.19% | 2.97% |
| Net Loans to Total Shares and Deposits | 62.1% | 56.5% | 75.1% | 70.3% | 66.1% | 73.3% | 71.8% | 83.5% | 81.4% | 86.9% | 84.8% |
| Members / FTE Employee | 360.50 | 425.61 | 410.08 | 349.43 | 488.31 | 389.96 | 337.47 | 308.09 | 348.14 | 345.33 | 345.82 |

December 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 | 0.0% | 1.1% | 0.3% | 1.1% | 0.7% | 0.9% | 0.9% | 0.6% | 0.6% | 0.9% | 0.8% |
| Total Investments | 52.9% | 53.9% | 36.7% | 38.8% | 45.5% | 36.7% | 36.3% | 21.3% | 25.2% | 19.8% | 22.0% |
| Unsecured Credit Card Loans/Lines of Credit | 0.0% | 0.3% | 0.0% | 1.1% | 1.6% | 1.5% | 3.1% | 3.6% | 3.0% | 5.3% | 4.6% |
| All Other Unsecured Loans/Lines of Credit | 5.6% | 4.8% | 4.7% | 3.7% | 1.6% | 1.7% | 1.3% | 2.5% | 1.1% | 2.1% | 2.0% |
| 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% | 0.0% | 0.0% | 0.0% | 0.2% | 0.0% | 1.3% | 0.3% | 0.4% |
| New Vehicle Loans | 8.3% | 9.1% | 13.8% | 6.1% | 5.3% | 4.3% | 4.5% | 6.2% | 8.3% | 11.2% | 10.1% |
| Used Vehicle Loans | 32.9% | 24.2% | 37.2% | 32.0% | 21.8% | 29.9% | 25.4% | 17.9% | 28.7% | 27.8% | 27.1% |
| Total 1st Mortgage Real Estate Lns/Line of Credit | 0.0% | 6.2% | 2.3% | 11.5% | 16.8% | 14.5% | 19.1% | 34.0% | 20.3% | 20.7% | 21.2% |
| Total Other Real Estate Loans/Lines of Credit | 0.3% | 0.1% | 4.5% | 3.3% | 4.2% | 6.2% | 4.6% | 7.2% | 7.0% | 7.0% | 6.8% |
| Leases Receivable | 0.0% | 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% | 0.0% |
| Other Loans (Purchased or to non-members) | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.1% | 0.0% | 0.4% | 0.4% | 0.3% |
| Total Loans and Leases | 47.0% | 44.7% | 62.4% | 57.8% | 51.2% | 58.1% | 58.1% | 71.4% | 70.1% | 74.6% | 72.4% |
| Less: Allowance for Loan & Lease Losses | -0.9% | -0.9% | -0.7% | -0.7% | -0.6% | -0.3% | -0.3% | -0.6% | -0.5% | -0.9% | -0.8% |
| Net Loans and Leases | 46.1% | 43.8% | 61.8% | 57.1% | 50.6% | 57.8% | 57.8% | 70.8% | 69.6% | 73.7% | 71.6% |
| Total Other Assets | 1.0% | 1.1% | 1.2% | 3.0% | 3.2% | 4.6% | 5.0% | 7.3% | 4.7% | 5.6% | 5.5% |
| 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 | 0.0% | 6.4% | 0.0% | 7.0% | 9.8% | 9.9% | 8.4% | 4.0% | 3.7% | 4.1% | 4.4% |
| Share Drafts | 0.0% | 3.1% | 3.4% | 9.0% | 11.3% | 10.7% | 13.7% | 16.4% | 16.8% | 13.4% | 13.9% |
| Regular Shares | 64.3% | 60.1% | 48.1% | 31.6% | 41.2% | 29.9% | 26.9% | 24.9% | 34.5% | 20.5% | 23.4% |
| Money Market Shares | 0.0% | 0.0% | 6.1% | 16.7% | 8.3% | 6.7% | 19.7% | 23.7% | 16.5% | 23.7% | 22.0% |
| Share Certificates | 1.1% | 13.5% | 17.3% | 16.2% | 10.5% | 22.8% | 16.2% | 16.4% | 12.5% | 17.1% | 16.4% |
| IRA/KEOGH Accounts | 1.7% | 2.2% | 3.6% | 5.8% | 4.3% | 7.4% | 3.3% | 3.7% | 4.8% | 4.6% | 4.6% |
| All Other Shares | 1.1% | 0.1% | 2.7% | 2.3% | 1.0% | 1.8% | 1.0% | 0.3% | 0.9% | 6.0% | 4.6% |
| Non-Member Deposits | 7.4% | 0.0% | 1.9% | 0.6% | 0.7% | 0.0% | 0.0% | 0.0% | 0.0% | 0.5% | 0.4% |
| Total Shares and Deposits | 75.8% | 79.0% | 83.1% | 82.2% | 77.5% | 79.3% | 80.9% | 85.4% | 86.1% | 85.8% | 85.4% |
| Total Equity | 24.2% | 14.6% | 16.9% | 10.8% | 12.7% | 10.8% | 10.7% | 10.6% | 10.2% | 10.1% | 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 | 24.2% | 14.6% | 16.9% | 10.9% | 13.0% | 11.2% | 10.9% | 11.0% | 10.5% | 10.7% | 10.8% |
| Total Equity + Allow. for Loan Loss | 25.2% | 15.5% | 17.5% | 11.5% | 13.4% | 11.2% | 11.1% | 11.1% | 10.7% | 11.0% | 11.0% |
| Balance Sheet Growth YTD Annualized | | | | | | | | | | | |
| Total Investments | 10.6% | 14.1% | -2.6% | -0.5% | 34.2% | -27.0% | 2.0% | 35.6% | 12.5% | 45.9% | 32.1% |
| Total Loans and Leases | -6.5% | -29.7% | -9.4% | 2.3% | 5.9% | -23.6% | -19.1% | 22.6% | 7.6% | 9.0% | 7.8% |
| TOTAL ASSETS | 1.5% | -11.0% | -7.1% | 1.2% | 17.6% | -24.3% | -12.7% | 25.3% | 9.3% | 15.2% | 12.8% |
| Total Liabilities | -96.8% | 620.5% | -99.7% | -43.2% | -2.1% | 22.5% | -10.9% | 75.6% | 36.8% | 56.2% | 40.5% |
| Total Shares and Deposits | 3.0% | -15.6% | 2.4% | 7.3% | 19.5% | -26.8% | -12.7% | 22.4% | 8.2% | 14.2% | 11.9% |
| Equity Capital | -1.0% | -17.7% | -9.9% | 9.4% | 24.7% | -30.8% | -13.7% | 36.3% | 10.6% | 11.8% | 10.8% |
| TOTAL LIABILITIES, SHARES, AND EQUITY | 1.5% | -11.0% | -7.1% | 1.2% | 17.6% | -24.3% | -12.7% | 25.3% | 9.3% | 15.2% | 12.8% |

December 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 | 3.62% | 2.77% | 0.84% | 1.43% | 0.70% | 1.08% | 0.45% | 0.68% | 0.40% | 0.83% | 0.76% |
| Delinquent Loans / Total Capital | 6.8% | 8.0% | 3.0% | 7.2% | 2.7% | 5.6% | 2.4% | 4.3% | 2.6% | 5.6% | 5.0% |
| Delinquent Loans + OREO / Net Loans + OREO | 3.7% | 2.8% | 0.9% | 1.5% | 0.8% | 1.3% | 0.5% | 0.7% | 0.5% | 1.1% | 1.0% |
| Delinquent Loans > 6mo / Delinquent Loans | 22.7% | 24.4% | 18.8% | 20.3% | 22.6% | 9.8% | 8.8% | 7.3% | 18.6% | 34.4% | 30.9% |
| Allowance for Loan Losses/Net Loans | 2.02% | 1.94% | 1.06% | 1.19% | 1.28% | 0.56% | 0.55% | 0.78% | 0.65% | 1.23% | 1.10% |
| Loans 2 to less than 6 months Delinquent (\$000s) | \$10 | \$33 | \$25 | \$105 | \$99 | \$441 | \$350 | \$1,420 | \$1,783 | \$19,086 | \$1,474 |
| Loans 6 to less than 12 months Delinquent (\$000s) | \$2 | \$4 | \$4 | \$27 | \$7 | \$48 | \$31 | \$92 | \$364 | \$6,425 | \$430 |
| Loans 12 months and over Delinquent (\$000s) | \$1 | \$6 | \$2 | \$0 | \$22 | \$0 | \$2 | \$19 | \$44 | \$3,601 | \$228 |
| Total Delinquent Loans (\$000s) | \$13 | \$44 | \$31 | \$132 | \$128 | \$489 | \$383 | \$1,532 | \$2,191 | \$29,112 | \$2,132 |
| Delinquency by Category | | | | | | | | | | | |
| Unsecured Credit Card | 0.00% | 1.04% | 0.00% | 0.11% | 0.55% | 0.49% | 0.59% | 0.31% | 0.43% | 0.58% | 0.55% |
| STS Loans | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 2.78% | 0.00% | 2.26% | 2.27% |
| Non-Federally Guaranteed Student Loans | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 1.50% | 0.00% | 1.73% | 1.45% | 1.57% |
| New Vehicle Loans | 0.00% | 2.34% | 0.37% | 0.00% | 0.23% | 0.00% | 0.12% | 0.23% | 0.12% | 0.35% | 0.31% |
| Used Vehicle Loans | 3.66% | 2.44% | 0.94% | 1.95% | 0.78% | 0.87% | 0.56% | 0.86% | 0.51% | 0.92% | 0.86% |
| 1st Mortgage Fixed | 0.00% | 0.00% | 0.00% | 0.40% | 0.76% | 1.26% | 0.24% | 0.51% | 0.32% | 1.00% | 0.87% |
| 1st Mortgage Adj | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 1.18% | 0.19% | 0.42% | 0.43% |
| Other RE Fixed | 0.00% | 0.00% | 0.00% | 0.14% | 0.00% | 3.21% | 0.54% | 0.27% | 0.35% | 0.31% | 0.37% |
| Other RE Adj | 0.00% | 0.00% | 0.00% | 1.99% | 0.07% | 0.48% | 0.00% | 0.43% | 0.03% | 0.33% | 0.29% |
| Leases Receivable | 0.00% | 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% | 0.00% |
| Indirect Loans | 0.00% | 0.00% | 0.00% | 0.00% | 1.79% | 0.19% | 0.56% | 0.89% | 0.47% | 0.70% | 0.67% |
| Total 1st Mortgage Loans | 0.00% | 0.00% | 0.00% | 0.20% | 0.64% | 1.25% | 0.20% | 0.68% | 0.26% | 0.89% | 0.76% |
| MBL Delinquency Rate | 0.00% | 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% | 0.00% |
| YTD Annualized | | | | | | | | | | | |
| Net Charge-Offs / Average Loans (Annualized) | 0.52% | 0.25% | 0.15% | 0.58% | 0.25% | 0.23% | 0.25% | 0.37% | 0.41% | 0.56% | 0.51% |
| Recoveries / Charge-Offs | 0.00% | 39.06% | 29.27% | 45.76% | 28.46% | 48.07% | 24.48% | 30.48% | 22.45% | 20.46% | 21.61% |
| Expected Charge-Offs / Net Loans | 0.84% | 0.46% | 0.37% | 0.65% | 0.35% | 0.33% | 0.25% | 0.24% | 0.27% | 0.41% | 0.38% |
| Provision for Loan Losses/Net Charge-Offs | 38.9% | 61.5% | 193.1% | 69.5% | 137.7% | 110.2% | 126.0% | 77.5% | 112.5% | 131.7% | 127.2% |
| Prov. for Loan Losses/Expected Charge-Offs | 24.2% | 33.9% | 79.9% | 63.7% | 99.9% | 77.3% | 129.2% | 116.7% | 172.0% | 181.5% | 174.0% |
| Bankruptcies / Net Loans | 0.85% | 0.31% | 0.61% | 1.88% | 0.56% | 0.81% | 0.64% | 0.65% | 0.77% | 0.61% | 0.64% |
| Total Amount of Loans Charged-Off (\$000s) | \$2 | \$8 | \$8 | \$99 | \$62 | \$227 | \$331 | \$1,072 | \$2,856 | \$24,048 | \$1,785 |
| Total Amount of Recoveries (\$000s) | \$0 | \$3 | \$2 | \$45 | \$18 | \$109 | \$81 | \$327 | \$641 | \$4,919 | \$386 |
| Net Charge Offs (\$000s) | \$2 | \$5 | \$6 | \$54 | \$44 | \$118 | \$250 | \$745 | \$2,215 | \$19,129 | \$1,399 |
| Net Charge-Offs by Category | | | | | | | | | | | |
| Unsecured Credit Card Loans | 0.49% | 0.00% | 0.00% | 0.24% | 0.38% | 0.41% | 0.52% | 1.22% | 1.24% | 1.27% | 1.21% |
| STS Loans | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 14.77% | 14.68% |
| Non-Federally Guaranteed Student Loans | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.09% | 1.59% | 0.93% |
| New Vehicle Loans | 0.00% | 0.00% | 0.00% | 0.63% | 0.04% | -0.12% | 0.03% | 0.28% | 0.16% | 0.20% | 0.19% |
| Used Vehicle Loans | 0.04% | 0.31% | 0.10% | 0.53% | 0.31% | 0.57% | 0.35% | 0.58% | 0.59% | 0.62% | 0.60% |
| Total 1st Mortgage RE Loans/LOC | 0.00% | 0.00% | 0.21% | 0.00% | -0.03% | -0.06% | 0.06% | -0.01% | -0.02% | 0.03% | 0.02% |
| Total Other RE Loans/ LOC | 0.00% | 0.00% | 0.00% | 0.00% | -0.02% | -0.40% | -0.08% | 0.00% | 0.01% | 0.03% | 0.02% |
| Leases Receivable | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| All Other Loans | 8.63% | 0.76% | 1.34% | 3.47% | 1.75% | 0.64% | -0.33% | -0.04% | 0.30% | -0.18% | -0.12% |
| Indirect Loans | 0.00% | 0.00% | 0.00% | -0.24% | 1.02% | 0.38% | 0.23% | 0.59% | 0.52% | 0.34% | 0.37% |
| Number of Credit Unions in Each Peer Group: | 9 | 8 | 5 | 7 | 13 | 4 | 7 | 5 | 4 | 4 | 66 |

December 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 | 6.80% | 0.00% | 4.46% | 1.73% | 12.72% | 14.46% | 8.91% | 2.90% | 0.82% | 0.16% | 1.24% |
| Credit Unions - Deposits in and Loans to | 0.00% | 0.00% | 3.35% | 0.00% | 5.33% | 3.43% | 3.08% | 1.57% | 0.00% | 0.00% | 0.39% |
| Total Investments in Corporate Credit Unions* | 37.55% | 69.70% | 44.72% | 64.18% | 40.31% | 38.30% | 27.67% | 19.69% | 3.01% | 4.34% | 7.77% |
| Marketable Securities | 77.88% | 73.52% | 0.00% | 59.69% | 80.14% | 118.40% | 99.02% | 57.84% | 83.49% | 82.45% | 81.84% |
| All Other Investments | 25.13% | 121.83% | 158.10% | 228.48% | 204.32% | 151.88% | 190.90% | 94.10% | 117.33% | 42.83% | 67.14% |
| Total Investments | 218.15% | 369.23% | 217.74% | 357.44% | 350.42% | 326.79% | 332.89% | 193.93% | 238.73% | 184.64% | 204.33% |
| Unsecured Loans | 23.06% | 34.98% | 27.82% | 44.14% | 24.03% | 28.50% | 39.94% | 55.56% | 39.09% | 68.67% | 61.35% |
| Vehicle Loans | 169.96% | 228.04% | 302.38% | 351.04% | 208.24% | 303.93% | 273.86% | 219.25% | 351.50% | 363.72% | 344.83% |
| New Vehicle Loans | 34.30% | 62.46% | 82.02% | 56.38% | 40.75% | 37.92% | 40.87% | 56.22% | 78.67% | 104.71% | 93.30% |
| Used Vehicle Loans | 135.66% | 165.58% | 220.36% | 294.66% | 167.49% | 266.01% | 232.99% | 163.04% | 272.83% | 259.01% | 251.53% |
| Total Real Estate | 1.12% | 42.73% | 39.90% | 136.92% | 161.74% | 184.58% | 217.27% | 374.81% | 258.91% | 258.06% | 259.44% |
| 1st Mortgage | 0.00% | 42.17% | 13.51% | 106.22% | 129.38% | 129.02% | 175.36% | 309.33% | 192.80% | 193.17% | 196.48% |
| 1st Mortgage Fxd | 0.00% | 40.37% | 11.61% | 53.97% | 110.09% | 128.03% | 148.96% | 229.04% | 105.97% | 154.41% | 150.78% |
| 1st Mortgage Adj | 0.00% | 1.80% | 1.92% | 52.25% | 19.29% | 0.99% | 26.40% | 80.29% | 86.83% | 38.76% | 45.70% |
| 2nd Mortgage | 1.12% | 0.56% | 26.41% | 30.70% | 32.36% | 55.56% | 41.91% | 65.48% | 66.11% | 64.89% | 62.96% |
| Closed-End Fxd | 1.12% | 0.00% | 0.10% | 11.83% | 6.66% | 22.54% | 15.91% | 8.11% | 15.34% | 15.29% | 14.70% |
| Closed-End Adj | 0.00% | 0.00% | 0.56% | 0.00% | 0.00% | 0.00% | 0.35% | 0.64% | 5.59% | 2.35% | 2.45% |
| Open-End Adj | 0.00% | 0.00% | 25.75% | 18.58% | 24.30% | 32.82% | 25.23% | 56.73% | 45.18% | 47.21% | 45.73% |
| Open-End Fxd | 0.00% | 0.56% | 0.00% | 0.30% | 1.40% | 0.19% | 0.43% | 0.00% | 0.00% | 0.03% | 0.08% |
| 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% | 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% | 0.00% |
| Total Loans | 194.15% | 305.75% | 370.10% | 532.10% | 394.01% | 517.01% | 533.60% | 649.80% | 664.98% | 696.36% | 671.94% |
| Indirect Loans | 0.00% | 0.00% | 0.00% | 6.89% | 15.54% | 80.59% | 89.31% | 107.25% | 253.90% | 265.71% | 237.12% |
| Percent of Vehicle Loans | 0.00% | 0.00% | 0.00% | 1.96% | 7.46% | 26.52% | 32.61% | 48.92% | 72.23% | 73.05% | 68.76% |
| Business Loans | 0.00% | 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% | 4.77% | 0.00% | 3.65% | 0.94% | 1.16% | 0.47% | 0.80% |
| Total Mortgage Exposure** | 1.12% | 42.73% | 39.90% | 136.92% | 161.74% | 211.08% | 231.62% | 393.63% | 284.45% | 263.41% | 268.56% |
| Total Real Estate | 1.12% | 42.73% | 39.90% | 136.92% | 161.74% | 184.58% | 217.27% | 374.81% | 258.91% | 258.06% | 259.44% |
| RE Business Loans | 0.00% | 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% | 0.00% | 0.00% | 0.00% | 0.00% | 26.50% | 14.36% | 18.82% | 25.54% | 5.35% | 9.12% |
| Federal Agency Securities (Mtg Backed) | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 21.11% | 14.36% | 18.82% | 25.54% | 5.35% | 9.05% |
| Total Other Mortgage Backed Securities | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 5.39% | 0.00% | 0.00% | 0.00% | 0.00% | 0.07% |



