

June 30, 2018

| <b>Earnings to Average Assets</b>                 | <b>Peer</b>    | <b>Peer</b>  | <b>Peer</b>   | <b>Peer</b>    | <b>Peer</b>    | <b>Peer</b>     | <b>Peer</b>      | <b>Peer</b>      | <b>Peer</b>     | <b>Peer</b>         | <b>Peer</b>      |
|---|----------------|--------------|---------------|----------------|----------------|-----------------|------------------|------------------|-----------------|---------------------|------------------|
| <b>YTD Annualized</b>                             | <b>&lt;2mm</b> | <b>2-5mm</b> | <b>5-10mm</b> | <b>10-20mm</b> | <b>20-50mm</b> | <b>50-100mm</b> | <b>100-200mm</b> | <b>200-500mm</b> | <b>500mm-1B</b> | <b>GT 1 Billion</b> | <b>ALL FICUs</b> |
| Investment Yield                                  | 0.89%          | 0.98%        | 0.77%         | 1.07%          | 1.03%          | 0.95%           | 1.08%            | 1.49%            | 1.13%           | 1.34%               | 1.28%            |
| Loan Yield  | 5.38%          | 6.43%        | 5.08%         | 7.57%          | 6.21%          | 5.54%           | 4.31%            | 5.53%            | 3.59%           | 5.12%               | 5.00%            |
| Net Loan Yield After NCOs                         | 3.36%          | 6.53%        | 4.84%         | 7.08%          | 5.86%          | 5.23%           | 4.15%            | 5.20%            | 3.26%           | 4.51%               | 4.45%            |
| Asset Yield                                       | 2.97%          | 3.43%        | 3.46%         | 4.85%          | 3.72%          | 3.53%           | 2.87%            | 4.20%            | 2.75%           | 4.11%               | 3.91%            |
| Cost of Funds                                     | -0.34%         | -0.31%       | -0.25%        | -0.57%         | -0.42%         | -0.55%          | -0.32%           | -0.51%           | -0.56%          | -0.58%              | -0.56%           |
| Gross Spread                                      | 2.63%          | 3.13%        | 3.20%         | 4.28%          | 3.30%          | 2.98%           | 2.55%            | 3.69%            | 2.20%           | 3.53%               | 3.35%            |
| Provision Expense                                 | -1.10%         | -0.02%       | -0.13%        | -0.49%         | -0.19%         | -0.20%          | -0.12%           | -0.24%           | -0.25%          | -0.66%              | -0.55%           |
| Net Spread after Provision Expense                | 1.53%          | 3.11%        | 3.07%         | 3.79%          | 3.11%          | 2.78%           | 2.43%            | 3.45%            | 1.95%           | 2.86%               | 2.80%            |
| Total Non-Interest Income                         | 0.17%          | 0.59%        | 0.28%         | 1.71%          | 0.99%          | 1.06%           | 1.02%            | 1.47%            | 1.19%           | 2.31%               | 2.04%            |
| Total Non-Interest Expense                        | -2.63%         | -3.55%       | -2.86%        | -4.41%         | -3.16%         | -2.98%          | -2.65%           | -3.65%           | -2.34%          | -3.81%              | -3.58%           |
| Net Operating Expense                             | -2.46%         | -2.96%       | -2.58%        | -2.71%         | -2.17%         | -1.92%          | -1.64%           | -2.18%           | -1.16%          | -1.50%              | -1.54%           |
| Non-Operating Gains (Losses)                      | 0.00%          | 0.00%        | -0.01%        | 0.00%          | 0.00%          | 0.00%           | 0.00%            | 0.00%            | 0.01%           | 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%         | 0.00%        | 0.00%         | -0.01%         | -0.01%         | 0.00%           | 0.00%            | 0.00%            | 0.00%           | 0.00%               | 0.00%            |
| NCUSIF Recovery/Pass-back                         | 0.00%          | 0.00%        | 0.01%         | 0.00%          | 0.00%          | 0.00%           | 0.00%            | 0.00%            | 0.00%           | 0.00%               | 0.00%            |
| Return on Assets (ROA with Provision for LL)      | -0.95%         | 0.14%        | 0.49%         | 1.07%          | 0.93%          | 0.85%           | 0.79%            | 1.27%            | 0.79%           | 1.37%               | 1.26%            |
| Net Charge-Offs                                   | -0.93%         | 0.05%        | -0.15%        | -0.29%         | -0.19%         | -0.18%          | -0.09%           | -0.23%           | -0.23%          | -0.46%              | -0.40%           |
| ROA (with Net Charge-offs)                        | -0.78%         | 0.21%        | 0.47%         | 1.27%          | 0.94%          | 0.88%           | 0.82%            | 1.28%            | 0.81%           | 1.57%               | 1.42%            |
| ROA with Provision for LL - W/O NCUSIF Expense    | -0.93%         | 0.15%        | 0.48%         | 1.08%          | 0.94%          | 0.86%           | 0.79%            | 1.27%            | 0.79%           | 1.37%               | 1.26%            |
| ROA with Net Charge-Offs - W/O NCUSIF Expense     | -0.76%         | 0.21%        | 0.46%         | 1.28%          | 0.95%          | 0.88%           | 0.82%            | 1.28%            | 0.81%           | 1.57%               | 1.42%            |
| <b>Non-Interest Expense to Average Assets</b>     |                |              |               |                |                |                 |                  |                  |                 |                     |                  |
| Employee Compensation and Benefits                | -1.53%         | -1.88%       | -1.77%        | -2.39%         | -1.62%         | -1.51%          | -1.42%           | -1.88%           | -1.24%          | -1.99%              | -1.87%           |
| Travel and Conference Expense                     | 0.00%          | -0.02%       | -0.02%        | -0.07%         | -0.02%         | -0.02%          | -0.03%           | -0.05%           | -0.02%          | -0.04%              | -0.04%           |
| Office Occupancy Expense                          | -0.03%         | -0.20%       | -0.07%        | -0.22%         | -0.17%         | -0.21%          | -0.22%           | -0.26%           | -0.15%          | -0.23%              | -0.22%           |
| Office Operations Expense                         | -0.57%         | -0.74%       | -0.35%        | -0.98%         | -0.53%         | -0.58%          | -0.53%           | -0.68%           | -0.57%          | -0.63%              | -0.63%           |
| Educational and Promotional Expense               | 0.00%          | -0.02%       | -0.02%        | -0.13%         | -0.10%         | -0.06%          | -0.07%           | -0.16%           | -0.10%          | -0.17%              | -0.16%           |
| Loan Servicing Expense                            | -0.17%         | -0.09%       | -0.16%        | -0.24%         | -0.30%         | -0.16%          | -0.27%           | -0.44%           | -0.17%          | -0.42%              | -0.38%           |
| Professional and Outside Services                 | -0.20%         | -0.20%       | -0.29%        | -0.20%         | -0.27%         | -0.10%          | -0.07%           | -0.11%           | -0.03%          | -0.15%              | -0.13%           |
| Member Insurance                                  | -0.03%         | -0.01%       | -0.02%        | -0.02%         | -0.02%         | 0.00%           | 0.00%            | 0.00%            | 0.00%           | 0.00%               | 0.00%            |
| Operating Fees (Exam. and/or Supervision Fees)    | 0.00%          | -0.06%       | -0.04%        | -0.04%         | -0.03%         | -0.02%          | -0.01%           | -0.03%           | -0.02%          | -0.01%              | -0.01%           |
| Miscellaneous Operating Expenses                  | -0.11%         | -0.33%       | -0.12%        | -0.11%         | -0.11%         | -0.32%          | -0.04%           | -0.03%           | -0.03%          | -0.16%              | -0.14%           |
| Total Non-Interest Expense                        | -2.63%         | -3.55%       | -2.86%        | -4.41%         | -3.16%         | -2.98%          | -2.65%           | -3.65%           | -2.34%          | -3.81%              | -3.58%           |
| <b>Other Performance Ratios</b>                   |                |              |               |                |                |                 |                  |                  |                 |                     |                  |
| Earning Asset Yield                               | 2.95%          | 3.66%        | 3.61%         | 4.95%          | 3.75%          | 3.60%           | 3.39%            | 4.26%            | 3.01%           | 4.23%               | 4.07%            |
| Average Cost of Funds                             | -0.44%         | -0.38%       | -0.32%        | -0.67%         | -0.51%         | -0.67%          | -0.44%           | -0.56%           | -0.66%          | -0.63%              | -0.62%           |
| FTE Employee / \$million of Loans & Share Drafts  | 1.96           | 1.15         | 0.59          | 0.55           | 0.31           | 0.36            | 0.38             | 0.30             | 0.31            | 0.32                | 0.32             |
| Compensation & Benefits / FTE Emp.                | \$17,256       | \$35,818     | \$46,775      | \$63,144       | \$75,953       | \$61,309        | \$57,425         | \$69,065         | \$48,049        | \$66,854            | \$65,180         |
| Compensation & Benefits / \$million Lns. & S.D.s  | \$33,779       | \$39,898     | \$26,757      | \$35,619       | \$25,464       | \$22,437        | \$19,863         | \$21,682         | \$13,817        | \$22,540            | \$21,610         |
| Operating Expense / Loans & Share Drafts          | -5.82%         | -7.54%       | -4.31%        | -6.58%         | -4.99%         | -4.44%          | -3.73%           | -4.20%           | -2.60%          | -4.32%              | -4.14%           |
| Fee Income+Other Oper.Inc. / Loans & Share Drafts | 0.38%          | 1.27%        | 0.40%         | 2.54%          | 1.56%          | 1.58%           | 1.43%            | 1.69%            | 1.32%           | 2.62%               | 2.36%            |
| Net Operating Expense / Loans & Share Drafts      | -5.44%         | -6.27%       | -3.91%        | -4.04%         | -3.43%         | -2.86%          | -2.30%           | -2.51%           | -1.29%          | -1.70%              | -1.78%           |
| Operating Expense / Operating Revenue             | 94.74%         | 107.76%      | 83.05%        | 76.11%         | 76.51%         | 77.00%          | 76.17%           | 73.34%           | 74.83%          | 68.43%              | 69.57%           |
| Total Fixed Assets / Shares & Equity              | 0.01%          | 0.07%        | 0.01%         | 1.61%          | 2.18%          | 2.43%           | 2.99%            | 2.81%            | 2.63%           | 3.23%               | 3.09%            |
| Net Loans to Total Shares and Deposits            | 58.2%          | 55.2%        | 77.4%         | 74.1%          | 67.9%          | 71.3%           | 70.1%            | 81.0%            | 74.3%           | 87.7%               | 85.0%            |
| Members / FTE Employee                            | 355.17         | 472.69       | 563.53        | 317.44         | 477.06         | 409.74          | 307.08           | 311.69           | 349.13          | 347.14              | 346.99           |

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| Balance Sheet Mixes                               | Peer<br><2mm  | Peer<br>2-5mm | Peer<br>5-10mm | Peer<br>10-20mm | Peer<br>20-50mm | Peer<br>50-100mm | Peer<br>100-200mm | Peer<br>200-500mm | Peer<br>500mm-1B | Peer<br>GT 1 Billion | Peer<br>ALL FICUs |
|---|---------------|---------------|----------------|-----------------|-----------------|------------------|-------------------|-------------------|------------------|----------------------|-------------------|
| <b>ASSETS</b>                                     |               |               |                |                 |                 |                  |                   |                   |                  |                      |                   |
| Cash and Cash Equivalents                         | 0.0%          | 0.7%          | 0.6%           | 1.1%            | 0.9%            | 0.6%             | 0.9%              | 0.5%              | 0.5%             | 0.8%                 | 0.8%              |
| Total Investments                                 | 55.0%         | 52.9%         | 34.2%          | 36.6%           | 40.2%           | 38.7%            | 36.8%             | 23.7%             | 30.4%            | 17.3%                | 20.3%             |
| Unsecured Credit Card Loans/Lines of Credit       | 0.0%          | 0.0%          | 0.0%           | 1.0%            | 2.2%            | 1.5%             | 2.7%              | 3.2%              | 2.7%             | 5.0%                 | 4.5%              |
| All Other Unsecured Loans/Lines of Credit         | 4.8%          | 3.5%          | 4.8%           | 3.9%            | 1.6%            | 1.5%             | 1.3%              | 2.2%              | 1.0%             | 2.0%                 | 1.9%              |
| 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%             | 0.3%              | 0.0%              | 0.3%             | 0.4%                 | 0.3%              |
| New Vehicle Loans                                 | 7.4%          | 10.2%         | 14.9%          | 6.4%            | 5.6%            | 4.1%             | 3.6%              | 6.0%              | 5.8%             | 11.4%                | 10.1%             |
| Used Vehicle Loans                                | 32.5%         | 30.9%         | 37.5%          | 34.2%           | 25.4%           | 29.1%            | 22.4%             | 19.3%             | 27.1%            | 29.5%                | 28.3%             |
| Total 1st Mortgage Real Estate Lns/Line of Credit | 0.0%          | 1.3%          | 1.6%           | 11.0%           | 14.9%           | 14.7%            | 23.0%             | 31.9%             | 20.2%            | 21.2%                | 21.6%             |
| Total Other Real Estate Loans/Lines of Credit     | 0.3%          | 0.2%          | 6.0%           | 3.4%            | 4.7%            | 5.8%             | 4.8%              | 7.0%              | 7.4%             | 7.4%                 | 7.2%              |
| 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%              | 0.2%             | 0.3%                 | 0.2%              |
| Total Loans and Leases                            | 44.9%         | 46.0%         | 64.7%          | 59.9%           | 54.5%           | 56.7%            | 58.2%             | 69.5%             | 64.6%            | 77.1%                | 74.2%             |
| Less: Allowance for Loan & Lease Losses           | -1.0%         | -0.9%         | -0.7%          | -0.7%           | -0.5%           | -0.3%            | -0.4%             | -0.5%             | -0.4%            | -0.9%                | -0.8%             |
| Net Loans and Leases                              | 43.9%         | 45.1%         | 64.0%          | 59.2%           | 54.0%           | 56.4%            | 57.8%             | 69.1%             | 64.3%            | 76.2%                | 73.3%             |
| Total Other Assets                                | 1.0%          | 1.2%          | 1.1%           | 3.1%            | 4.9%            | 4.3%             | 4.5%              | 6.8%              | 4.8%             | 5.7%                 | 5.6%              |
| <b>TOTAL ASSETS</b>                               | <b>100.0%</b> | <b>100.0%</b> | <b>100.0%</b>  | <b>100.0%</b>   | <b>100.0%</b>   | <b>100.0%</b>    | <b>100.0%</b>     | <b>100.0%</b>     | <b>100.0%</b>    | <b>100.0%</b>        | <b>100.0%</b>     |
| <b>LIABILITIES, SHARES, AND EQUITY</b>            |               |               |                |                 |                 |                  |                   |                   |                  |                      |                   |
| Total Liabilities                                 | 0.0%          | 1.0%          | 0.2%           | 8.5%            | 7.4%            | 9.6%             | 5.3%              | 3.8%              | 3.1%             | 1.9%                 | 2.5%              |
| Share Drafts                                      | 0.0%          | 2.6%          | 2.6%           | 9.4%            | 12.1%           | 10.5%            | 15.8%             | 16.4%             | 15.6%            | 14.6%                | 14.7%             |
| Regular Shares                                    | 68.1%         | 63.4%         | 51.3%          | 32.2%           | 37.5%           | 31.2%            | 27.1%             | 26.6%             | 41.0%            | 21.6%                | 24.3%             |
| Money Market Shares                               | 0.0%          | 0.0%          | 7.4%           | 14.8%           | 13.6%           | 7.4%             | 18.8%             | 21.6%             | 9.1%             | 23.4%                | 21.5%             |
| Share Certificates                                | 1.1%          | 14.8%         | 13.3%          | 16.3%           | 10.7%           | 22.3%            | 16.6%             | 17.5%             | 14.5%            | 17.7%                | 17.3%             |
| IRA/KEOGH Accounts                                | 1.7%          | 2.6%          | 2.1%           | 5.4%            | 4.2%            | 6.8%             | 3.9%              | 3.5%              | 5.5%             | 4.4%                 | 4.5%              |
| All Other Shares                                  | 1.2%          | 0.0%          | 3.2%           | 2.0%            | 1.7%            | 1.5%             | 0.8%              | 0.3%              | 1.4%             | 6.0%                 | 4.9%              |
| Non-Member Deposits                               | 5.1%          | 0.0%          | 3.7%           | 0.8%            | 0.4%            | 0.0%             | 0.0%              | 0.0%              | 0.0%             | 0.3%                 | 0.3%              |
| Total Shares and Deposits                         | 77.2%         | 83.4%         | 83.6%          | 80.8%           | 80.2%           | 79.6%            | 83.1%             | 85.8%             | 87.0%            | 88.0%                | 87.3%             |
| Total Equity                                      | 22.8%         | 15.7%         | 16.2%          | 10.6%           | 12.4%           | 10.8%            | 11.6%             | 10.4%             | 9.8%             | 10.1%                | 10.2%             |
| <b>TOTAL LIABILITIES, SHARES, AND EQUITY</b>      | <b>100.0%</b> | <b>100.0%</b> | <b>100.0%</b>  | <b>100.0%</b>   | <b>100.0%</b>   | <b>100.0%</b>    | <b>100.0%</b>     | <b>100.0%</b>     | <b>100.0%</b>    | <b>100.0%</b>        | <b>100.0%</b>     |
| Net Worth   | 22.9%         | 15.7%         | 16.2%          | 10.6%           | 12.5%           | 11.3%            | 11.6%             | 10.9%             | 10.4%            | 10.7%                | 10.8%             |
| Total Equity + Allow. for Loan Loss               | 23.8%         | 16.5%         | 16.9%          | 11.3%           | 12.9%           | 11.1%            | 12.0%             | 10.9%             | 10.2%            | 11.0%                | 11.0%             |
| <b>Balance Sheet Growth YTD Annualized</b>        |               |               |                |                 |                 |                  |                   |                   |                  |                      |                   |
| Total Investments                                 | 16.7%         | -23.1%        | -47.5%         | 3.0%            | 15.1%           | 44.1%            | -63.3%            | 66.9%             | -21.7%           | -3.3%                | -4.1%             |
| Total Loans and Leases                            | -1.2%         | -14.1%        | -30.4%         | 23.0%           | 59.1%           | 26.0%            | -64.8%            | 33.9%             | -64.0%           | 31.9%                | 17.6%             |
| <b>TOTAL ASSETS</b>                               | <b>8.1%</b>   | <b>-19.7%</b> | <b>-36.3%</b>  | <b>15.1%</b>    | <b>43.7%</b>    | <b>31.5%</b>     | <b>-65.1%</b>     | <b>40.0%</b>      | <b>-52.6%</b>    | <b>24.4%</b>         | <b>12.5%</b>      |
| Total Liabilities                                 | 0.0%          | -172.2%       | 1366.7%        | 62.6%           | -16.0%          | 25.4%            | -114.0%           | 28.4%             | -74.4%           | -94.9%               | -79.8%            |
| Total Shares and Deposits                         | 12.1%         | -9.8%         | -35.4%         | 11.6%           | 52.2%           | 32.4%            | -61.5%            | 41.1%             | -51.0%           | 30.0%                | 17.3%             |
| Equity Capital                                    | -4.3%         | -6.8%         | -42.6%         | 11.1%           | 37.8%           | 30.3%            | -54.2%            | 35.4%             | -58.5%           | 25.2%                | 12.2%             |
| <b>TOTAL LIABILITIES, SHARES, AND EQUITY</b>      | <b>8.1%</b>   | <b>-19.7%</b> | <b>-36.3%</b>  | <b>15.1%</b>    | <b>43.7%</b>    | <b>31.5%</b>     | <b>-65.1%</b>     | <b>40.0%</b>      | <b>-52.6%</b>    | <b>24.4%</b>         | <b>12.5%</b>      |

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| Loan Quality                                       | Peer<br><2mm | Peer<br>2-5mm | Peer<br>5-10mm | Peer<br>10-20mm | Peer<br>20-50mm | Peer<br>50-100mm | Peer<br>100-200mm | Peer<br>200-500mm | Peer<br>500mm-1B | Peer<br>GT 1 Billion | Peer<br>ALL FICUs |
|--|--------------|---------------|----------------|-----------------|-----------------|------------------|-------------------|-------------------|------------------|----------------------|-------------------|
| Delinquent Loans / Net Loans                       | 1.44%        | 1.45%         | 0.38%          | 1.54%           | 0.56%           | 0.66%            | 0.43%             | 0.40%             | 0.28%            | 0.63%                | 0.59%             |
| Delinquent Loans / Total Capital                   | 2.7%         | 4.0%          | 1.5%           | 8.1%            | 2.3%            | 3.4%             | 2.1%              | 2.5%              | 1.7%             | 4.4%                 | 3.9%              |
| Delinquent Loans + OREO / Net Loans + OREO         | 1.5%         | 1.5%          | 0.4%           | 1.6%            | 0.6%            | 0.8%             | 0.5%              | 0.4%              | 0.3%             | 0.9%                 | 0.8%              |
| Delinquent Loans > 6mo / Delinquent Loans          | 46.8%        | 11.8%         | 25.4%          | 10.3%           | 29.5%           | 4.6%             | 15.4%             | 21.3%             | 18.2%            | 30.6%                | 29.0%             |
| Allowance for Loan Losses/Net Loans                | 2.32%        | 1.97%         | 1.03%          | 1.21%           | 0.93%           | 0.61%            | 0.72%             | 0.71%             | 0.56%            | 1.22%                | 1.12%             |
| Loans 2 to less than 6 months Delinquent (\$000s)  | \$3          | \$21          | \$11           | \$142           | \$92            | \$326            | \$292             | \$690             | \$1,132          | \$14,235             | \$1,332           |
| Loans 6 to less than 12 months Delinquent (\$000s) | \$2          | \$3           | \$1            | \$16            | \$18            | \$16             | \$50              | \$170             | \$238            | \$3,868              | \$346             |
| Loans 12 months and over Delinquent (\$000s)       | \$0          | \$0           | \$3            | \$0             | \$21            | \$0              | \$4               | \$16              | \$14             | \$2,397              | \$197             |
| Total Delinquent Loans (\$000s)                    | \$5          | \$24          | \$15           | \$159           | \$131           | \$342            | \$346             | \$876             | \$1,383          | \$20,500             | \$1,874           |
| <b>Delinquency by Category</b>                     |              |               |                |                 |                 |                  |                   |                   |                  |                      |                   |
| Unsecured Credit Card                              | 0.00%        | 0.00%         | 0.00%          | 0.02%           | 0.61%           | 0.14%            | 0.38%             | 0.32%             | 0.31%            | 0.59%                | 0.55%             |
| STS Loans  | 0.00%        | 0.00%         | 0.00%          | 0.00%           | 0.00%           | 0.00%            | 0.00%             | 0.00%             | 0.00%            | 2.74%                | 2.71%             |
| Non-Federally Guaranteed Student Loans             | 0.00%        | 0.00%         | 0.00%          | 0.00%           | 0.00%           | 0.00%            | 0.59%             | 0.00%             | 0.12%            | 1.55%                | 1.41%             |
| New Vehicle Loans                                  | 0.00%        | 0.00%         | 0.39%          | 0.85%           | 0.20%           | 0.03%            | 0.29%             | 0.20%             | 0.14%            | 0.33%                | 0.31%             |
| Used Vehicle Loans                                 | 0.81%        | 0.79%         | 0.49%          | 2.19%           | 0.65%           | 0.60%            | 0.57%             | 0.69%             | 0.43%            | 0.81%                | 0.77%             |
| 1st Mortgage Fixed                                 | 0.00%        | 0.00%         | 0.00%          | 0.27%           | 0.47%           | 0.77%            | 0.19%             | 0.17%             | 0.28%            | 0.36%                | 0.34%             |
| 1st Mortgage Adj                                   | 0.00%        | 0.00%         | 0.00%          | 0.00%           | 0.26%           | 0.00%            | 0.00%             | 0.03%             | 0.00%            | 0.22%                | 0.15%             |
| Other RE Fixed                                     | 0.00%        | 0.00%         | 0.00%          | 2.13%           | 0.00%           | 0.37%            | 0.13%             | 0.12%             | 0.04%            | 0.25%                | 0.22%             |
| Other RE Adj                                       | 0.00%        | 0.00%         | 0.00%          | 0.00%           | 0.40%           | 0.27%            | 0.00%             | 0.39%             | 0.00%            | 0.35%                | 0.32%             |
| 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%           | 2.93%           | 0.11%            | 0.50%             | 0.53%             | 0.41%            | 0.65%                | 0.63%             |
| Total 1st Mortgage Loans                           | 0.00%        | 0.00%         | 0.00%          | 0.13%           | 0.43%           | 0.77%            | 0.15%             | 0.13%             | 0.16%            | 0.33%                | 0.30%             |
| 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%             |
| <b>YTD Annualized</b>                              |              |               |                |                 |                 |                  |                   |                   |                  |                      |                   |
| Net Charge-Offs / Average Loans (Annualized)       | 2.02%        | -0.10%        | 0.23%          | 0.50%           | 0.35%           | 0.31%            | 0.16%             | 0.33%             | 0.33%            | 0.61%                | 0.55%             |
| Recoveries / Charge-Offs                           | 5.71%        | 185.71%       | 33.33%         | 42.37%          | 20.24%          | 35.65%           | 44.40%            | 23.34%            | 22.17%           | 19.21%               | 20.09%            |
| Expected Charge-Offs / Net Loans                   | 0.25%        | 0.38%         | 0.17%          | 0.48%           | 0.32%           | 0.19%            | 0.28%             | 0.24%             | 0.13%            | 0.38%                | 0.34%             |
| Provision for Loan Losses/Net Charge-Offs          | 118.2%       | -33.3%        | 90.0%          | 167.1%          | 103.5%          | 112.8%           | 131.2%            | 103.3%            | 110.2%           | 144.0%               | 139.7%            |
| Prov. for Loan Losses/Expected Charge-Offs         | 975.0%       | 9.3%          | 122.0%         | 175.7%          | 116.0%          | 183.4%           | 78.5%             | 145.0%            | 282.7%           | 237.4%               | 229.4%            |
| Bankruptcies / Net Loans                           | 0.00%        | 0.02%         | 0.21%          | 0.92%           | 0.56%           | 0.32%            | 0.85%             | 0.57%             | 0.29%            | 0.45%                | 0.45%             |
| Total Amount of Loans Charged-Off (\$000s)         | \$8          | \$2           | \$15           | \$84            | \$89            | \$230            | \$286             | \$903             | \$2,842          | \$22,687             | \$2,089           |
| Total Amount of Recoveries (\$000s)                | \$0          | \$4           | \$5            | \$36            | \$18            | \$82             | \$127             | \$211             | \$630            | \$4,359              | \$420             |
| Net Charge Offs (\$000s)                           | \$7          | -\$2          | \$10           | \$49            | \$71            | \$148            | \$159             | \$692             | \$2,212          | \$18,328             | \$1,669           |
| <b>Net Charge-Offs by Category</b>                 |              |               |                |                 |                 |                  |                   |                   |                  |                      |                   |
| Unsecured Credit Card Loans                        | 0.00%        | 0.00%         | 0.00%          | 0.04%           | 0.56%           | 0.82%            | 0.34%             | 0.84%             | 1.07%            | 1.46%                | 1.36%             |
| STS Loans  | 0.00%        | 0.00%         | 0.00%          | 0.00%           | 0.00%           | 0.00%            | 0.00%             | 18.18%            | 0.00%            | 12.65%               | 12.71%            |
| Non-Federally Guaranteed Student Loans             | 0.00%        | 0.00%         | 0.00%          | 0.00%           | 0.00%           | 0.00%            | 0.09%             | 0.00%             | 0.03%            | 0.99%                | 0.67%             |
| New Vehicle Loans                                  | 0.00%        | 0.00%         | 0.00%          | 0.44%           | -0.01%          | -0.13%           | -0.01%            | 0.24%             | 0.10%            | 0.22%                | 0.20%             |
| Used Vehicle Loans                                 | 2.75%        | -0.34%        | 0.16%          | 0.70%           | 0.54%           | 0.45%            | 0.25%             | 0.67%             | 0.53%            | 0.68%                | 0.65%             |
| Total 1st Mortgage RE Loans/LOC                    | 0.00%        | 0.00%         | 0.00%          | 0.00%           | 0.00%           | -0.09%           | -0.02%            | 0.02%             | -0.03%           | 0.01%                | 0.00%             |
| Total Other RE Loans/ LOC                          | 0.00%        | 0.00%         | 0.00%          | 0.00%           | -0.01%          | 0.00%            | -0.28%            | -0.04%            | -0.02%           | -0.04%               | -0.04%            |
| 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%          | -3.58%          | -1.87%          | -0.37%           | -0.50%            | 0.03%             | 0.14%            | -0.24%               | -0.20%            |
| Indirect Loans                                     | 0.00%        | 0.00%         | 0.00%          | 0.00%           | 0.57%           | 0.04%            | 0.00%             | 0.35%             | 0.27%            | 0.21%                | 0.22%             |
| Number of Credit Unions in Each Peer Group:        | 9            | 7             | 4              | 7               | 13              | 4                | 5                 | 6                 | 3                | 5                    | 63                |

| Concentration Risk (% of Net Worth)               | Peer<br><2mm   | Peer<br>2-5mm  | Peer<br>5-10mm | Peer<br>10-20mm | Peer<br>20-50mm | Peer<br>50-100mm | Peer<br>100-200mm | Peer<br>200-500mm | Peer<br>500mm-1B | Peer<br>GT 1 Billion | Peer<br>ALL FICUs |
|---|----------------|----------------|----------------|-----------------|-----------------|------------------|-------------------|-------------------|------------------|----------------------|-------------------|
| Deposits in Commercial Banks, S&Ls, Savings Banks | 21.91%         | 5.85%          | 0.00%          | 1.64%           | 10.25%          | 14.15%           | 7.14%             | 2.24%             | 0.00%            | 0.17%                | 0.96%             |
| Credit Unions - Deposits in and Loans to          | 0.00%          | 0.00%          | 0.00%          | 3.43%           | 3.38%           | 2.57%            | 1.45%             | 1.13%             | 0.00%            | 0.00%                | 0.25%             |
| Total Investments in Corporate Credit Unions*     | 45.64%         | 58.80%         | 36.14%         | 61.63%          | 39.31%          | 48.04%           | 32.26%            | 29.74%            | 16.51%           | 4.76%                | 10.08%            |
| Marketable Securities                             | 1.69%          | 34.92%         | 0.00%          | 67.58%          | 60.50%          | 111.96%          | 82.76%            | 62.38%            | 87.21%           | 67.60%               | 69.56%            |
| All Other Investments                             | 112.34%        | 153.00%        | 169.67%        | 208.49%         | 204.07%         | 159.53%          | 184.76%           | 98.89%            | 162.69%          | 38.98%               | 64.28%            |
| <b>Total Investments</b>                          | <b>240.64%</b> | <b>338.02%</b> | <b>211.10%</b> | <b>344.19%</b>  | <b>321.23%</b>  | <b>341.13%</b>   | <b>315.95%</b>    | <b>217.29%</b>    | <b>291.51%</b>   | <b>161.85%</b>       | <b>188.29%</b>    |
| Unsecured Loans                                   | 20.95%         | 22.21%         | 29.40%         | 45.84%          | 30.46%          | 26.63%           | 34.74%            | 49.66%            | 35.23%           | 65.44%               | 59.37%            |
| Vehicle Loans                                     | 174.35%        | 262.38%        | 322.71%        | 381.70%         | 248.03%         | 292.18%          | 223.57%           | 231.81%           | 315.00%          | 380.94%              | 355.78%           |
| New Vehicle Loans                                 | 32.33%         | 65.15%         | 91.69%         | 60.32%          | 44.98%          | 35.96%           | 30.64%            | 54.71%            | 55.86%           | 105.93%              | 93.31%            |
| Used Vehicle Loans                                | 142.02%        | 197.23%        | 231.02%        | 321.38%         | 203.05%         | 256.22%          | 192.94%           | 177.10%           | 259.14%          | 275.01%              | 262.47%           |
| Total Real Estate                                 | 1.14%          | 9.53%          | 46.94%         | 135.56%         | 156.70%         | 180.83%          | 238.98%           | 356.51%           | 263.94%          | 266.71%              | 266.85%           |
| 1st Mortgage                                      | 0.00%          | 8.40%          | 9.72%          | 103.52%         | 119.08%         | 129.32%          | 197.50%           | 292.65%           | 193.41%          | 197.50%              | 200.02%           |
| 1st Mortgage Fxd                                  | 0.00%          | 6.66%          | 7.64%          | 49.89%          | 96.58%          | 128.73%          | 156.62%           | 216.06%           | 105.97%          | 156.44%              | 153.68%           |
| 1st Mortgage Adj                                  | 0.00%          | 1.74%          | 2.10%          | 53.64%          | 22.66%          | 0.59%            | 40.89%            | 76.59%            | 87.43%           | 41.06%               | 46.34%            |
| 2nd Mortgage                                      | 1.14%          | 1.13%          | 37.22%         | 32.05%          | 35.43%          | 51.51%           | 41.47%            | 63.87%            | 70.54%           | 69.21%               | 66.78%            |
| Closed-End Fxd                                    | 1.14%          | 1.13%          | 0.10%          | 12.80%          | 5.24%           | 21.30%           | 9.96%             | 12.25%            | 22.29%           | 16.73%               | 16.41%            |
| Closed-End Adj                                    | 0.00%          | 0.00%          | 0.67%          | 0.00%           | 1.20%           | 0.24%            | 0.00%             | 1.33%             | 7.77%            | 1.50%                | 1.93%             |
| Open-End Adj                                      | 0.00%          | 0.00%          | 36.45%         | 19.25%          | 26.30%          | 29.83%           | 30.96%            | 50.29%            | 40.48%           | 50.92%               | 48.31%            |
| Open-End Fxd                                      | 0.00%          | 0.00%          | 0.00%          | 0.00%           | 2.70%           | 0.15%            | 0.56%             | 0.00%             | 0.00%            | 0.06%                | 0.13%             |
| 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%             |
| <b>Total Loans</b>                                | <b>196.45%</b> | <b>294.13%</b> | <b>399.05%</b> | <b>563.10%</b>  | <b>435.18%</b>  | <b>499.64%</b>   | <b>500.70%</b>    | <b>638.00%</b>    | <b>619.26%</b>   | <b>719.64%</b>       | <b>687.59%</b>    |
| Indirect Loans                                    | 0.00%          | 0.00%          | 0.00%          | 9.15%           | 11.71%          | 82.56%           | 53.03%            | 122.53%           | 220.98%          | 293.32%              | 256.68%           |
| Percent of Vehicle Loans                          | 0.00%          | 0.00%          | 0.00%          | 2.40%           | 4.72%           | 28.26%           | 23.72%            | 52.86%            | 70.15%           | 77.00%               | 72.14%            |
| 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%           | 3.20%           | 0.00%            | 4.22%             | 0.70%             | 0.00%            | 0.28%                | 0.46%             |
| <b>Total Mortgage Exposure**</b>                  | <b>1.63%</b>   | <b>9.53%</b>   | <b>46.94%</b>  | <b>135.56%</b>  | <b>156.70%</b>  | <b>202.57%</b>   | <b>254.23%</b>    | <b>372.54%</b>    | <b>285.86%</b>   | <b>272.12%</b>       | <b>274.72%</b>    |
| Total Real Estate                                 | 1.14%          | 9.53%          | 46.94%         | 135.56%         | 156.70%         | 180.83%          | 238.98%           | 356.51%           | 263.94%          | 266.71%              | 266.85%           |
| 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                       | 0.48%          | 0.00%          | 0.00%          | 0.00%           | 0.00%           | 21.74%           | 15.25%            | 16.02%            | 21.91%           | 5.42%                | 7.87%             |
| Federal Agency Securities (Mtg Backed)            | 0.48%          | 0.00%          | 0.00%          | 0.00%           | 0.00%           | 21.74%           | 15.25%            | 16.02%            | 21.91%           | 5.42%                | 7.87%             |
| Total Other Mortgage Backed Securities            | 0.00%          | 0.00%          | 0.00%          | 0.00%           | 0.00%           | 0.00%            | 0.00%             | 0.00%             | 0.00%            | 0.00%                | 0.00%             |



