

September 30, 2017

| Earnings to Average Assets | Peer | Peer | Peer | Peer | Peer | Peer | Peer | Peer | Peer | Peer | Peer |
|---|----------------|--------------|---------------|----------------|----------------|-----------------|------------------|------------------|-----------------|---------------------|------------------|
| YTD Annualized | <2mm | 2-5mm | 5-10mm | 10-20mm | 20-50mm | 50-100mm | 100-200mm | 200-500mm | 500mm-1B | GT 1 Billion | ALL FICUs |
| Investment Yield | 0.82% | 1.11% | 0.92% | 1.20% | 0.98% | 1.10% | 1.24% | 1.38% | 1.68% | 2.33% | 2.15% |
| Loan Yield | 7.78% | 8.55% | 7.55% | 5.96% | 5.93% | 6.16% | 5.56% | 4.35% | 5.35% | 5.84% | 5.78% |
| Net Loan Yield After NCOs | 7.62% | 7.70% | 6.76% | 5.66% | 5.21% | 5.31% | 4.91% | 3.99% | 4.66% | 4.55% | 4.55% |
| Asset Yield | 3.37% | 4.57% | 3.64% | 3.35% | 2.87% | 3.37% | 3.89% | 3.17% | 4.07% | 4.99% | 4.84% |
| Cost of Funds | -0.14% | -0.47% | -0.16% | -0.31% | -0.28% | -0.30% | -0.41% | -0.44% | -0.49% | -0.98% | -0.92% |
| Gross Spread | 3.22% | 4.11% | 3.48% | 3.03% | 2.59% | 3.06% | 3.47% | 2.73% | 3.58% | 4.01% | 3.92% |
| Provision Expense | -1.27% | -0.46% | -0.38% | -0.12% | -0.33% | -0.48% | -0.46% | -0.29% | -0.55% | -1.23% | -1.14% |
| Net Spread after Provision Expense | 1.96% | 3.64% | 3.09% | 2.91% | 2.26% | 2.58% | 3.02% | 2.44% | 3.03% | 2.77% | 2.77% |
| Total Non-Interest Income | 0.27% | 0.38% | 0.83% | 1.00% | 0.66% | 1.40% | 1.36% | 1.02% | 1.47% | 1.45% | 1.43% |
| Total Non-Interest Expense | -3.62% | -3.94% | -3.92% | -3.72% | -2.97% | -3.78% | -3.97% | -2.95% | -3.82% | -2.90% | -2.97% |
| Net Operating Expense | -3.36% | -3.56% | -3.09% | -2.72% | -2.31% | -2.38% | -2.61% | -1.93% | -2.36% | -1.46% | -1.55% |
| Non-Operating Gains (Losses) | -0.01% | -0.01% | 0.00% | 0.00% | 0.00% | -0.01% | 0.02% | 0.00% | 0.01% | 0.04% | 0.03% |
| 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% | -0.01% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| NCUSIF Recovery/Pass-back | 0.01% | 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) | -1.41% | 0.08% | -0.01% | 0.19% | -0.05% | 0.20% | 0.42% | 0.50% | 0.68% | 1.35% | 1.26% |
| Net Charge-Offs | -0.06% | -0.40% | -0.33% | -0.14% | -0.28% | -0.39% | -0.41% | -0.23% | -0.47% | -1.01% | -0.94% |
| ROA (with Net Charge-offs) | -0.20% | 0.14% | 0.05% | 0.17% | 0.00% | 0.29% | 0.47% | 0.57% | 0.76% | 1.58% | 1.47% |
| ROA with Provision for LL - W/O NCUSIF Expense | -1.41% | 0.08% | 0.00% | 0.19% | -0.05% | 0.20% | 0.42% | 0.50% | 0.68% | 1.35% | 1.26% |
| ROA with Net Charge-Offs - W/O NCUSIF Expense | -0.20% | 0.14% | 0.06% | 0.17% | 0.00% | 0.29% | 0.47% | 0.57% | 0.76% | 1.58% | 1.47% |
| Non-Interest Expense to Average Assets | | | | | | | | | | | |
| Employee Compensation and Benefits | -1.41% | -2.52% | -1.84% | -1.76% | -1.41% | -1.72% | -2.03% | -1.45% | -2.02% | -1.47% | -1.50% |
| Travel and Conference Expense | -0.01% | -0.02% | -0.02% | -0.02% | -0.02% | -0.03% | -0.05% | -0.04% | -0.05% | -0.01% | -0.02% |
| Office Occupancy Expense | -0.39% | -0.12% | -0.23% | -0.23% | -0.11% | -0.26% | -0.19% | -0.15% | -0.19% | -0.14% | -0.15% |
| Office Operations Expense | -1.06% | -0.83% | -0.60% | -0.83% | -0.52% | -0.67% | -0.66% | -0.60% | -0.72% | -0.43% | -0.46% |
| Educational and Promotional Expense | -0.04% | -0.03% | -0.04% | -0.05% | -0.05% | -0.09% | -0.13% | -0.09% | -0.15% | -0.15% | -0.15% |
| Loan Servicing Expense | -0.07% | -0.08% | -0.21% | -0.25% | -0.19% | -0.34% | -0.32% | -0.29% | -0.35% | -0.21% | -0.23% |
| Professional and Outside Services | -0.31% | -0.18% | -0.78% | -0.46% | -0.51% | -0.55% | -0.40% | -0.27% | -0.29% | -0.17% | -0.19% |
| Member Insurance | -0.02% | 0.00% | -0.02% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Operating Fees (Exam. and/or Supervision Fees) | -0.02% | -0.04% | -0.03% | -0.02% | -0.02% | -0.02% | -0.02% | -0.02% | -0.02% | -0.01% | -0.01% |
| Miscellaneous Operating Expenses | -0.29% | -0.12% | -0.16% | -0.11% | -0.13% | -0.09% | -0.16% | -0.05% | -0.03% | -0.31% | -0.28% |
| Total Non-Interest Expense | -3.62% | -3.94% | -3.92% | -3.72% | -2.97% | -3.78% | -3.97% | -2.95% | -3.82% | -2.90% | -2.97% |
| Other Performance Ratios | | | | | | | | | | | |
| Earning Asset Yield | 3.46% | 4.66% | 3.86% | 3.47% | 2.95% | 3.63% | 4.08% | 3.36% | 4.28% | 5.13% | 4.99% |
| Average Cost of Funds | -0.18% | -0.58% | -0.21% | -0.39% | -0.37% | -0.37% | -0.47% | -0.49% | -0.54% | -1.10% | -1.03% |
| FTE Employee / \$million of Loans & Share Drafts | 3.04 | 1.09 | 0.88 | 0.64 | 0.49 | 0.51 | 0.39 | 0.28 | 0.29 | 0.20 | 0.22 |
| Compensation & Benefits / FTE Emp. | \$10,722 | \$48,974 | \$43,696 | \$47,489 | \$57,191 | \$56,805 | \$64,677 | \$65,956 | \$78,327 | \$89,614 | \$86,076 |
| Compensation & Benefits / \$million Lns. & S.D.s | \$36,737 | \$53,030 | \$37,467 | \$31,091 | \$28,113 | \$28,668 | \$25,737 | \$18,251 | \$23,574 | \$18,376 | \$18,864 |
| Operating Expense / Loans & Share Drafts | -9.34% | -8.29% | -7.97% | -6.58% | -5.91% | -6.28% | -5.04% | -3.72% | -4.46% | -3.63% | -3.73% |
| Fee Income+Other Oper.Inc. / Loans & Share Drafts | 0.71% | 0.81% | 1.69% | 1.78% | 1.32% | 2.33% | 1.73% | 1.28% | 1.70% | 1.81% | 1.79% |
| Net Operating Expense / Loans & Share Drafts | -8.62% | -7.49% | -6.29% | -4.80% | -4.59% | -3.95% | -3.31% | -2.43% | -2.75% | -1.82% | -1.94% |
| Operating Expense / Operating Revenue | 58.02% | 89.14% | 91.33% | 92.83% | 92.05% | 85.67% | 83.53% | 80.65% | 78.20% | 60.43% | 62.20% |
| Total Fixed Assets / Shares & Equity | 0.09% | 0.43% | 1.36% | 1.07% | 0.90% | 2.44% | 2.41% | 2.32% | 2.33% | 2.00% | 2.03% |
| Net Loans to Total Shares and Deposits | 42.1% | 56.0% | 50.9% | 59.4% | 50.0% | 55.9% | 72.4% | 72.2% | 80.1% | 102.6% | 99.0% |
| Members / FTE Employee | 450.33 | 441.79 | 462.31 | 387.38 | 433.39 | 354.73 | 317.97 | 379.43 | 330.68 | 516.74 | 490.35 |

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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 | 2.3% | 0.5% | 1.3% | 1.6% | 1.1% | 1.2% | 1.2% | 0.5% | 0.7% | 0.3% | 0.4% |
| Total Investments | 64.6% | 52.2% | 56.4% | 47.6% | 58.3% | 48.7% | 31.0% | 32.1% | 23.2% | 17.5% | 19.0% |
| Unsecured Credit Card Loans/Lines of Credit | 0.0% | 0.0% | 1.6% | 3.4% | 2.6% | 4.2% | 4.1% | 4.7% | 5.2% | 13.5% | 12.6% |
| All Other Unsecured Loans/Lines of Credit | 15.1% | 15.0% | 8.1% | 7.8% | 6.2% | 4.0% | 4.9% | 3.2% | 4.1% | 4.6% | 4.6% |
| Short-Term Small Amount Loans (STS) | 0.5% | 0.1% | 0.2% | 0.1% | 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% | 0.6% | 0.4% | 0.6% | 0.3% | 0.4% | 0.4% |
| New Vehicle Loans | 5.1% | 7.9% | 8.2% | 7.3% | 8.0% | 8.4% | 8.3% | 5.7% | 8.5% | 8.2% | 8.2% |
| Used Vehicle Loans | 13.4% | 20.3% | 13.2% | 19.9% | 13.1% | 16.9% | 18.8% | 11.1% | 18.1% | 9.4% | 10.1% |
| Total 1st Mortgage Real Estate Lns/Line of Credit | 0.1% | 0.6% | 5.3% | 3.0% | 5.7% | 7.1% | 18.0% | 22.2% | 23.8% | 36.8% | 34.9% |
| Total Other Real Estate Loans/Lines of Credit | 0.0% | 2.4% | 3.2% | 6.6% | 2.7% | 4.3% | 7.4% | 14.6% | 10.1% | 4.4% | 5.0% |
| 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% | 0.1% | 0.1% | 1.6% | 1.4% |
| Total Loans and Leases | 34.1% | 46.3% | 39.8% | 48.1% | 38.4% | 45.3% | 61.8% | 62.2% | 70.2% | 79.0% | 77.1% |
| Less: Allowance for Loan & Lease Losses | -2.6% | -0.7% | -0.5% | -0.3% | -0.4% | -0.5% | -0.7% | -0.4% | -0.7% | -1.2% | -1.1% |
| Net Loans and Leases | 31.6% | 45.6% | 39.2% | 47.9% | 38.0% | 44.8% | 61.1% | 61.8% | 69.5% | 77.7% | 76.0% |
| Total Other Assets | 1.6% | 1.6% | 3.0% | 2.9% | 2.6% | 5.3% | 6.6% | 5.6% | 6.6% | 4.5% | 4.6% |
| TOTAL ASSETS | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% |
| LIABILITIES, SHARES, AND EQUITY | | | | | | | | | | | |
| Total Liabilities | 0.0% | 4.2% | 6.3% | 10.1% | 13.6% | 10.2% | 4.5% | 3.3% | 2.1% | 11.7% | 10.9% |
| Share Drafts | 1.4% | 1.3% | 8.7% | 10.5% | 12.0% | 14.8% | 15.5% | 15.0% | 18.7% | 3.0% | 4.4% |
| Regular Shares | 77.8% | 61.1% | 56.4% | 45.1% | 43.9% | 39.8% | 35.3% | 32.8% | 26.3% | 26.0% | 26.7% |
| Money Market Shares | 0.2% | 0.0% | 1.9% | 4.5% | 3.2% | 7.2% | 12.3% | 17.3% | 20.9% | 17.3% | 17.2% |
| Share Certificates | 0.5% | 14.4% | 6.5% | 16.4% | 11.5% | 13.8% | 15.9% | 15.8% | 16.0% | 22.8% | 22.0% |
| IRA/KEOGH Accounts | 0.0% | 1.8% | 3.9% | 4.1% | 5.4% | 4.9% | 6.2% | 4.9% | 5.2% | 7.2% | 7.0% |
| All Other Shares | 1.2% | 3.6% | 0.5% | 0.6% | 0.2% | 0.5% | 0.2% | 0.1% | 0.1% | 0.6% | 0.5% |
| Non-Member Deposits | 0.0% | 0.4% | 0.3% | 0.0% | 0.3% | 0.1% | 0.2% | 0.2% | 0.3% | 0.1% | 0.1% |
| Total Shares and Deposits | 81.0% | 82.7% | 78.2% | 81.0% | 76.7% | 81.1% | 85.5% | 86.1% | 87.7% | 77.0% | 77.9% |
| Total Equity | 19.0% | 13.1% | 15.5% | 8.9% | 9.7% | 8.7% | 10.1% | 10.5% | 10.2% | 11.3% | 11.2% |
| 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 | 19.0% | 13.1% | 15.5% | 9.0% | 9.8% | 9.2% | 10.6% | 10.8% | 10.3% | 11.7% | 11.5% |
| Total Equity + Allow. for Loan Loss | 21.5% | 13.8% | 16.0% | 9.2% | 10.1% | 9.3% | 10.8% | 11.0% | 10.9% | 12.5% | 12.3% |
| Balance Sheet Growth YTD Annualized | | | | | | | | | | | |
| Total Investments | -19.7% | 1.5% | -6.1% | -6.8% | 4.4% | 2.1% | 25.6% | -1.7% | -2.9% | 1.7% | 1.8% |
| Total Loans and Leases | -31.0% | -8.4% | -24.4% | 17.8% | -2.8% | -10.8% | 3.8% | -10.0% | 27.7% | 8.8% | 8.6% |
| TOTAL ASSETS | -24.9% | -4.0% | -13.7% | 4.4% | 1.4% | -4.4% | 10.5% | -7.8% | 19.1% | 7.2% | 6.9% |
| Total Liabilities | 0.0% | -56.8% | -3.6% | -8.4% | -8.4% | 20.0% | 16.4% | -33.9% | 74.7% | -21.0% | -20.1% |
| Total Shares and Deposits | -24.9% | 0.2% | -15.5% | 6.3% | 3.4% | -6.3% | 9.5% | -6.9% | 18.1% | 11.5% | 10.7% |
| Equity Capital | -25.2% | -0.9% | -7.8% | 3.1% | 0.7% | -10.2% | 16.5% | -4.8% | 19.8% | 15.4% | 14.5% |
| TOTAL LIABILITIES, SHARES, AND EQUITY | -24.9% | -4.0% | -13.7% | 4.4% | 1.4% | -4.4% | 10.5% | -7.8% | 19.1% | 7.2% | 6.9% |

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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 | 7.95% | 4.41% | 2.63% | 1.03% | 1.43% | 1.45% | 1.24% | 0.64% | 0.71% | 0.88% | 0.88% |
| Delinquent Loans / Total Capital | 12.6% | 14.8% | 6.5% | 5.4% | 5.4% | 7.1% | 7.1% | 3.6% | 4.6% | 5.5% | 5.5% |
| Delinquent Loans + OREO / Net Loans + OREO | 8.6% | 4.5% | 2.9% | 1.0% | 1.6% | 1.8% | 1.4% | 0.7% | 0.8% | 0.9% | 0.9% |
| Delinquent Loans > 6mo / Delinquent Loans | 55.2% | 29.6% | 9.5% | 49.4% | 22.4% | 16.2% | 30.3% | 27.1% | 17.6% | 13.3% | 14.1% |
| Allowance for Loan Losses/Net Loans | 8.14% | 1.46% | 1.40% | 0.54% | 1.10% | 1.15% | 1.21% | 0.66% | 0.95% | 1.56% | 1.50% |
| Loans 2 to less than 6 months Delinquent (\$000s) | \$11 | \$46 | \$69 | \$43 | \$145 | \$450 | \$799 | \$919 | \$2,970 | \$73,957 | \$5,894 |
| Loans 6 to less than 12 months Delinquent (\$000s) | \$6 | \$15 | \$5 | \$28 | \$32 | \$66 | \$232 | \$197 | \$464 | \$7,240 | \$623 |
| Loans 12 months and over Delinquent (\$000s) | \$8 | \$5 | \$2 | \$14 | \$10 | \$20 | \$116 | \$145 | \$170 | \$4,063 | \$342 |
| Total Delinquent Loans (\$000s) | \$25 | \$66 | \$77 | \$85 | \$187 | \$536 | \$1,147 | \$1,260 | \$3,604 | \$85,260 | \$6,859 |
| Delinquency by Category | | | | | | | | | | | |
| Unsecured Credit Card | 0.00% | 0.00% | 0.28% | 0.74% | 0.39% | 0.67% | 0.55% | 0.59% | 0.57% | 1.33% | 1.29% |
| STS Loans | 0.00% | 6.12% | 3.54% | 3.26% | 2.96% | 2.55% | 0.00% | 5.33% | 0.00% | 20.93% | 4.71% |
| Non-Federally Guaranteed Student Loans | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 3.84% | 0.32% | 0.80% | 0.69% | 0.43% | 0.52% |
| New Vehicle Loans | 16.58% | 6.06% | 0.84% | 0.13% | 0.59% | 1.08% | 0.70% | 0.63% | 0.49% | 0.46% | 0.48% |
| Used Vehicle Loans | 3.96% | 4.83% | 3.49% | 1.04% | 0.95% | 1.54% | 1.02% | 1.22% | 0.81% | 1.04% | 1.04% |
| 1st Mortgage Fixed | 0.00% | 0.00% | 0.79% | 1.24% | 3.86% | 1.55% | 1.74% | 0.34% | 0.64% | 0.50% | 0.51% |
| 1st Mortgage Adj | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.25% | 1.93% | 0.64% | 0.95% | 0.29% | 0.32% |
| Other RE Fixed | 0.00% | 0.00% | 8.98% | 1.11% | 4.25% | 1.49% | 0.75% | 0.31% | 0.84% | 0.75% | 0.74% |
| Other RE Adj | 0.00% | 0.00% | 0.00% | 0.32% | 2.78% | 0.76% | 0.38% | 0.27% | 0.35% | 0.46% | 0.43% |
| 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% | 2.13% | 1.65% | 1.04% | 1.75% | 0.88% | 0.98% | 1.02% |
| Total 1st Mortgage Loans | 0.00% | 0.00% | 0.55% | 1.23% | 2.93% | 1.47% | 1.81% | 0.44% | 0.69% | 0.44% | 0.46% |
| 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) | 0.17% | 0.86% | 0.79% | 0.30% | 0.72% | 0.84% | 0.64% | 0.37% | 0.69% | 1.29% | 1.23% |
| Recoveries / Charge-Offs | 81.82% | 28.35% | 31.48% | 24.15% | 21.58% | 27.28% | 23.59% | 26.71% | 24.02% | 11.38% | 12.05% |
| Expected Charge-Offs / Net Loans | 2.57% | 1.36% | 0.90% | 0.56% | 0.61% | 0.77% | 0.83% | 0.31% | 0.42% | 0.32% | 0.34% |
| Provision for Loan Losses/Net Charge-Offs | 2050.0% | 115.8% | 117.9% | 84.9% | 118.9% | 123.5% | 112.0% | 128.0% | 116.8% | 122.2% | 122.1% |
| Prov. for Loan Losses/Expected Charge-Offs | 141.9% | 74.0% | 104.1% | 46.5% | 141.2% | 137.0% | 87.5% | 151.5% | 194.0% | 495.6% | 450.9% |
| Bankruptcies / Net Loans | 0.03% | 1.78% | 2.06% | 0.61% | 1.02% | 1.85% | 2.01% | 0.58% | 1.00% | 0.66% | 0.69% |
| Total Amount of Loans Charged-Off (\$000s) | \$4 | \$18 | \$36 | \$31 | \$121 | \$434 | \$796 | \$1,058 | \$4,104 | \$136,680 | \$10,573 |
| Total Amount of Recoveries (\$000s) | \$3 | \$5 | \$11 | \$8 | \$26 | \$119 | \$188 | \$283 | \$986 | \$15,547 | \$1,274 |
| Net Charge Offs (\$000s) | \$1 | \$13 | \$25 | \$24 | \$95 | \$316 | \$608 | \$775 | \$3,118 | \$121,133 | \$9,299 |
| Net Charge-Offs by Category | | | | | | | | | | | |
| Unsecured Credit Card Loans | 0.00% | 0.00% | 0.38% | 0.42% | 0.38% | 0.66% | 0.83% | 0.76% | 1.09% | 3.04% | 2.91% |
| STS Loans | 0.00% | 0.00% | 5.57% | 4.78% | 1.78% | 0.00% | 0.00% | 7.33% | 0.00% | 0.00% | 2.69% |
| Non-Federally Guaranteed Student Loans | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.15% | 0.12% | 0.19% | 0.18% | 0.19% | 0.19% |
| New Vehicle Loans | -0.17% | 0.19% | 0.11% | 0.28% | 0.10% | 0.76% | -0.04% | 0.40% | 0.72% | 0.52% | 0.52% |
| Used Vehicle Loans | -0.23% | 0.56% | 0.43% | 0.16% | 0.71% | 1.03% | 0.81% | 0.70% | 1.05% | 1.48% | 1.38% |
| Total 1st Mortgage RE Loans/LOC | 0.00% | 0.00% | 0.00% | 0.00% | -0.02% | -0.02% | 0.05% | 0.01% | 0.02% | 0.02% | 0.02% |
| Total Other RE Loans/ LOC | 0.00% | 0.00% | -0.03% | 0.00% | 0.05% | -0.09% | 0.28% | 0.03% | 0.17% | 0.10% | 0.10% |
| Leases Receivable | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 4.21% |
| All Other Loans | 2.87% | 18.36% | 22.62% | 2.89% | -12.67% | -0.07% | -1.03% | -0.10% | 0.30% | -32.34% | -13.64% |
| Indirect Loans | 0.00% | 0.00% | 0.00% | 0.00% | 2.87% | 1.02% | 0.54% | 0.87% | 0.94% | 0.59% | 0.68% |
| Number of Credit Unions in Each Peer Group: | 12 | 14 | 16 | 10 | 17 | 21 | 14 | 14 | 8 | 10 | 136 |

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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 | 9.64% | 25.02% | 14.15% | 74.61% | 32.91% | 20.51% | 4.17% | 1.18% | 0.00% | 0.00% | 0.51% |
| Credit Unions - Deposits in and Loans to | 0.00% | 6.57% | 5.88% | 7.01% | 7.17% | 2.18% | 0.45% | 0.81% | 0.00% | 0.00% | 0.09% |
| Total Investments in Corporate Credit Unions* | 56.51% | 88.12% | 77.14% | 44.57% | 77.21% | 74.57% | 41.48% | 19.72% | 6.45% | 0.48% | 3.03% |
| Marketable Securities | 18.18% | 36.63% | 41.37% | 133.45% | 167.92% | 213.24% | 97.63% | 185.32% | 159.28% | 109.78% | 114.84% |
| All Other Investments | 133.56% | 200.22% | 202.80% | 245.10% | 282.14% | 174.13% | 113.13% | 50.61% | 8.10% | 22.99% | 27.45% |
| Total Investments | 340.89% | 397.71% | 364.74% | 530.59% | 593.28% | 530.48% | 291.93% | 298.27% | 225.81% | 149.60% | 164.96% |
| Unsecured Loans | 79.51% | 114.06% | 62.55% | 124.47% | 89.89% | 88.60% | 84.28% | 73.96% | 90.83% | 155.36% | 148.48% |
| Vehicle Loans | 97.64% | 214.85% | 138.51% | 303.31% | 214.58% | 275.11% | 254.64% | 156.00% | 258.55% | 151.46% | 158.62% |
| New Vehicle Loans | 27.05% | 60.11% | 52.85% | 81.58% | 81.20% | 91.03% | 77.98% | 52.85% | 82.34% | 70.58% | 70.81% |
| Used Vehicle Loans | 70.59% | 154.74% | 85.66% | 221.73% | 133.38% | 184.08% | 176.66% | 103.15% | 176.20% | 80.89% | 87.81% |
| Total Real Estate | 0.29% | 22.74% | 54.79% | 106.54% | 85.44% | 124.06% | 238.63% | 341.99% | 329.86% | 352.63% | 345.90% |
| 1st Mortgage | 0.29% | 4.50% | 34.34% | 33.05% | 58.17% | 77.36% | 169.25% | 205.93% | 231.17% | 314.64% | 302.23% |
| 1st Mortgage Fxd | 0.29% | 4.42% | 23.73% | 32.73% | 44.27% | 72.49% | 105.14% | 139.66% | 190.58% | 222.95% | 214.96% |
| 1st Mortgage Adj | 0.00% | 0.08% | 10.62% | 0.32% | 13.91% | 4.87% | 64.11% | 66.27% | 40.59% | 91.68% | 87.28% |
| 2nd Mortgage | 0.00% | 18.24% | 20.45% | 73.51% | 27.26% | 46.70% | 69.37% | 136.06% | 98.69% | 37.99% | 43.67% |
| Closed-End Fxd | 0.00% | 18.24% | 18.55% | 20.07% | 12.59% | 12.81% | 22.95% | 46.83% | 28.54% | 15.83% | 17.29% |
| Closed-End Adj | 0.00% | 0.00% | 0.18% | 2.67% | 2.99% | 3.19% | 2.83% | 6.38% | 19.10% | 0.37% | 1.32% |
| Open-End Adj | 0.00% | 0.00% | 0.35% | 50.51% | 10.43% | 29.51% | 43.05% | 80.18% | 50.82% | 21.74% | 24.89% |
| Open-End Fxd | 0.00% | 0.00% | 1.36% | 0.26% | 1.25% | 1.19% | 0.55% | 2.67% | 0.23% | 0.06% | 0.17% |
| 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% | 0.11% | 0.09% | 0.00% | 0.00% | 0.01% |
| 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 | 180.04% | 352.48% | 257.25% | 535.96% | 390.38% | 494.12% | 582.37% | 578.18% | 683.13% | 675.94% | 668.35% |
| Indirect Loans | 0.00% | 0.00% | 1.30% | 0.00% | 17.18% | 125.54% | 109.66% | 52.01% | 162.10% | 30.23% | 37.71% |
| Percent of Vehicle Loans | 0.00% | 0.00% | 0.94% | 0.00% | 8.01% | 45.63% | 43.06% | 33.34% | 62.70% | 19.96% | 23.78% |
| 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% | 23.03% | 19.20% | 1.40% | 7.37% | 0.00% | 6.30% | 3.94% | 4.00% |
| Total Mortgage Exposure** | 0.29% | 22.74% | 55.34% | 106.54% | 89.76% | 145.13% | 255.88% | 407.26% | 439.97% | 417.64% | 411.11% |
| Total Real Estate | 0.29% | 22.74% | 54.79% | 106.54% | 85.44% | 124.06% | 238.63% | 341.99% | 329.86% | 352.63% | 345.90% |
| 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% | 0.55% | 0.00% | 4.33% | 21.07% | 17.26% | 65.27% | 110.11% | 65.01% | 65.21% |
| Federal Agency Securities (Mtg Backed) | 0.00% | 0.00% | 0.55% | 0.00% | 4.33% | 21.04% | 17.26% | 61.94% | 97.39% | 61.16% | 61.16% |
| Total Other Mortgage Backed Securities | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.03% | 0.00% | 3.33% | 12.72% | 3.85% | 4.05% |



