

September 30, 2017

Earnings to Average Assets	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	Peer
										GT 1 Billion
										ALL FICUs
Investment Yield	0.77%	1.18%	0.80%	0.95%	0.94%	0.99%	1.29%	1.21%		1.06%
Loan Yield	7.10%	7.56%	5.79%	6.28%	5.77%	5.11%	4.67%	3.95%		4.79%
Net Loan Yield After NCOs	6.88%	6.61%	5.02%	5.80%	4.79%	4.69%	4.40%	3.68%		4.36%
Asset Yield	3.87%	4.58%	2.97%	3.02%	2.89%	2.88%	3.45%	2.74%		2.96%
Cost of Funds	-0.57%	-0.44%	-0.39%	-0.24%	-0.26%	-0.26%	-0.41%	-0.50%		-0.37%
Gross Spread	3.31%	4.14%	2.59%	2.77%	2.64%	2.62%	3.05%	2.24%		2.59%
Provision Expense	-0.24%	-0.44%	-0.15%	-0.21%	-0.42%	-0.21%	-0.22%	-0.20%		-0.24%
Net Spread after Provision Expense	3.06%	3.69%	2.44%	2.56%	2.22%	2.41%	2.83%	2.04%		2.35%
Total Non-Interest Income	0.07%	0.83%	0.41%	0.77%	0.69%	0.95%	1.10%	1.11%		0.95%
Total Non-Interest Expense	-2.67%	-4.15%	-2.48%	-2.87%	-2.40%	-2.86%	-3.45%	-2.78%		-2.85%
Net Operating Expense	-2.60%	-3.31%	-2.07%	-2.10%	-1.71%	-1.91%	-2.35%	-1.67%		-1.90%
Non-Operating Gains (Losses)	0.00%	-0.01%	0.00%	0.00%	0.00%	0.00%	0.02%	-0.01%		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%
NCUSIF Stabilization Expense	-0.07%	-0.02%	-0.01%	0.00%	0.00%	0.00%	0.00%	0.00%		0.00%
NCUSIF Recovery/Pass-back	0.00%	0.01%	0.00%	0.00%	0.00%	0.00%	-0.01%	0.00%		0.00%
Return on Assets (ROA with Provision for LL)	0.39%	0.36%	0.36%	0.46%	0.50%	0.50%	0.49%	0.36%		0.44%
Net Charge-Offs	-0.11%	-0.51%	-0.34%	-0.19%	-0.40%	-0.19%	-0.18%	-0.16%		-0.22%
ROA (with Net Charge-offs)	0.53%	0.29%	0.17%	0.48%	0.51%	0.51%	0.53%	0.40%		0.46%
ROA with Provision for LL - W/O NCUSIF Expense	0.46%	0.38%	0.36%	0.46%	0.50%	0.50%	0.51%	0.36%		0.45%
ROA with Net Charge-Offs - W/O NCUSIF Expense	0.59%	0.31%	0.18%	0.48%	0.52%	0.52%	0.54%	0.40%		0.47%
Non-Interest Expense to Average Assets										
Employee Compensation and Benefits	-1.07%	-2.46%	-1.18%	-1.35%	-1.18%	-1.46%	-1.78%	-1.46%		-1.45%
Travel and Conference Expense	0.00%	0.00%	-0.01%	-0.01%	-0.03%	-0.03%	-0.06%	-0.04%		-0.04%
Office Occupancy Expense	-0.24%	-0.12%	-0.08%	-0.21%	-0.15%	-0.21%	-0.22%	-0.19%		-0.19%
Office Operations Expense	-0.74%	-0.90%	-0.72%	-0.83%	-0.55%	-0.52%	-0.89%	-0.71%		-0.68%
Educational and Promotional Expense	0.00%	-0.02%	-0.03%	-0.02%	-0.05%	-0.07%	-0.05%	-0.08%		-0.06%
Loan Servicing Expense	-0.13%	-0.07%	-0.06%	-0.10%	-0.13%	-0.16%	-0.22%	-0.16%		-0.15%
Professional and Outside Services	-0.07%	-0.22%	-0.13%	-0.20%	-0.21%	-0.33%	-0.15%	-0.09%		-0.18%
Member Insurance	-0.09%	-0.04%	-0.02%	-0.01%	-0.01%	0.00%	0.02%	0.00%		0.00%
Operating Fees (Exam. and/or Supervision Fees)	-0.07%	-0.04%	-0.03%	-0.03%	-0.02%	-0.02%	-0.02%	-0.02%		-0.02%
Miscellaneous Operating Expenses	-0.26%	-0.27%	-0.21%	-0.12%	-0.08%	-0.06%	-0.08%	-0.03%		-0.07%
Total Non-Interest Expense	-2.67%	-4.15%	-2.48%	-2.87%	-2.40%	-2.86%	-3.45%	-2.78%		-2.85%
Other Performance Ratios										
Earning Asset Yield	3.85%	4.33%	3.09%	3.16%	3.03%	2.95%	3.80%	2.81%		3.09%
Average Cost of Funds	-0.67%	-0.50%	-0.49%	-0.32%	-0.35%	-0.33%	-0.48%	-0.56%		-0.45%
FTE Employee / \$million of Loans & Share Drafts	2.49	0.89	0.66	0.53	0.49	0.43	0.32	0.39		0.42
Compensation & Benefits / FTE Emp.	\$9,011	\$45,769	\$36,741	\$53,466	\$47,817	\$58,739	\$73,302	\$51,838		\$55,112
Compensation & Benefits / \$million Lns. & S.D.s	\$22,354	\$42,062	\$23,821	\$28,173	\$23,270	\$25,129	\$23,566	\$20,273		\$22,934
Operating Expense / Loans & Share Drafts	-5.56%	-7.07%	-5.00%	-6.01%	-4.74%	-4.94%	-4.56%	-3.85%		-4.49%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.14%	1.42%	0.82%	1.61%	1.36%	1.64%	1.45%	1.53%		1.50%
Net Operating Expense / Loans & Share Drafts	-5.42%	-5.65%	-4.17%	-4.40%	-3.38%	-3.30%	-3.11%	-2.32%		-3.00%
Operating Expense / Operating Revenue	83.00%	84.86%	84.62%	82.12%	74.21%	81.53%	85.21%	85.28%		82.39%
Total Fixed Assets / Shares & Equity	0.04%	0.14%	0.76%	2.31%	2.30%	2.52%	3.89%	2.93%		2.77%
Net Loans to Total Shares and Deposits	55.1%	64.6%	54.2%	48.8%	53.9%	59.9%	79.8%	62.5%		62.4%
Members / FTE Employee	281.38	380.89	412.75	493.85	390.68	403.36	359.03	317.57		371.23

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Balance Sheet Mixes	Peer <2mm	Peer 2-5mm	Peer 5-10mm	Peer 10-20mm	Peer 20-50mm	Peer 50-100mm	Peer 100-200mm	Peer 200-500mm	Peer 500mm-1B	Peer GT 1 Billion	Peer ALL FICUs
ASSETS											
Cash and Cash Equivalents	0.0%	1.1%	0.5%	1.4%	1.2%	1.3%	0.8%	1.0%			1.1%
Total Investments	53.2%	45.8%	54.6%	58.1%	56.4%	50.2%	26.7%	41.1%			44.9%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.4%	0.6%	0.8%	1.0%	0.6%	1.8%	1.0%			1.0%
All Other Unsecured Loans/Lines of Credit	19.4%	17.9%	10.3%	6.6%	4.7%	3.0%	1.5%	1.3%			3.1%
Short-Term Small Amount Loans (STS)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%			0.0%
Non-Federally Guaranteed Student Loans	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%			0.0%
New Vehicle Loans	13.5%	13.0%	15.1%	10.6%	8.9%	6.0%	7.1%	5.4%			7.2%
Used Vehicle Loans	14.0%	20.9%	17.4%	13.5%	16.3%	12.4%	18.7%	12.7%			14.6%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	0.6%	0.0%	5.1%	7.3%	19.1%	29.8%	30.3%			20.7%
Total Other Real Estate Loans/Lines of Credit	0.0%	0.0%	0.0%	0.7%	1.5%	3.5%	6.3%	3.4%			3.2%
Leases Receivable	0.0%	0.0%	0.0%	0.3%	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%
Other Loans (Purchased or to non-members)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%			0.0%
Total Loans and Leases	46.9%	52.7%	43.5%	37.6%	39.7%	44.9%	65.2%	54.0%			50.0%
Less: Allowance for Loan & Lease Losses	-1.4%	-0.8%	-0.4%	-0.3%	-0.3%	-0.4%	-0.3%	-0.3%			-0.3%
Net Loans and Leases	45.5%	51.9%	43.1%	37.3%	39.4%	44.5%	64.9%	53.7%			49.6%
Total Other Assets	1.2%	1.3%	1.7%	3.2%	3.0%	4.0%	7.5%	4.2%			4.4%
TOTAL ASSETS	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%	0.1%	8.3%	10.7%	14.9%	12.9%	8.5%	3.3%			8.9%
Share Drafts	0.0%	4.8%	5.8%	9.1%	9.4%	10.8%	12.1%	12.7%			11.1%
Regular Shares	65.0%	57.9%	65.4%	53.7%	42.3%	41.0%	38.3%	48.5%			45.2%
Money Market Shares	0.0%	0.0%	0.0%	0.6%	6.3%	4.5%	11.1%	0.0%			3.9%
Share Certificates	17.8%	14.7%	7.1%	10.0%	8.1%	11.8%	13.2%	17.0%			12.9%
IRA/KEOGH Accounts	0.0%	0.7%	0.0%	2.7%	6.5%	5.9%	5.9%	8.2%			6.3%
All Other Shares	2.3%	3.3%	1.9%	0.7%	0.4%	0.4%	0.1%	0.0%			0.3%
Non-Member Deposits	0.0%	0.2%	0.0%	0.4%	0.7%	0.6%	1.0%	0.0%			0.4%
Total Shares and Deposits	85.1%	81.6%	80.2%	77.1%	73.6%	74.9%	81.7%	86.4%			80.1%
Total Equity	14.9%	18.4%	11.5%	12.2%	11.5%	12.2%	9.8%	10.3%			11.1%
TOTAL LIABILITIES, SHARES, AND EQUITY	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%			100.0%
Net Worth	14.9%	18.4%	11.5%	12.2%	11.6%	12.3%	10.1%	10.5%			11.2%
Total Equity + Allow. for Loan Loss	16.2%	19.2%	11.9%	12.5%	11.8%	12.6%	10.2%	10.6%			11.4%
Balance Sheet Growth YTD Annualized											
Total Investments	13.4%	72.9%	-13.2%	16.5%	-3.5%	29.6%	22.5%	32.9%			18.6%
Total Loans and Leases	-10.9%	27.5%	-10.1%	-7.2%	-13.7%	-0.3%	-5.3%	-4.6%			-5.4%
TOTAL ASSETS	0.6%	46.5%	-11.9%	6.4%	-8.1%	13.9%	2.3%	8.9%			4.9%
Total Liabilities	-133.3%	-68.7%	-28.0%	31.2%	-12.1%	13.0%	1.3%	3.7%			2.1%
Total Shares and Deposits	2.9%	44.2%	-9.6%	4.0%	-8.0%	14.6%	1.9%	9.6%			5.3%
Equity Capital	-6.0%	59.3%	-14.2%	3.6%	-3.2%	10.8%	5.8%	4.6%			4.5%
TOTAL LIABILITIES, SHARES, AND EQUITY	0.6%	46.5%	-11.9%	6.4%	-8.1%	13.9%	2.3%	8.9%			4.9%

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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	3.13%	2.67%	1.70%	2.44%	2.07%	0.91%	0.77%	0.76%			1.12%
Delinquent Loans / Total Capital	9.0%	7.3%	6.2%	7.4%	6.9%	3.2%	4.9%	3.9%			4.9%
Delinquent Loans + OREO / Net Loans + OREO	3.2%	2.7%	1.8%	2.5%	2.3%	1.1%	1.0%	0.8%			1.3%
Delinquent Loans > 6mo / Delinquent Loans	19.3%	25.5%	59.5%	42.8%	20.6%	24.7%	37.8%	8.8%			25.8%
Allowance for Loan Losses/Net Loans	3.00%	1.55%	0.89%	0.81%	0.84%	0.88%	0.51%	0.54%			0.67%
Loans 2 to less than 6 months Delinquent (\$000s)	\$8	\$37	\$25	\$87	\$251	\$248	\$534	\$1,608			\$187
Loans 6 to less than 12 months Delinquent (\$000s)	\$0	\$9	\$13	\$51	\$51	\$37	\$114	\$80			\$37
Loans 12 months and over Delinquent (\$000s)	\$1	\$4	\$23	\$14	\$14	\$45	\$211	\$76			\$28
Total Delinquent Loans (\$000s)	\$10	\$49	\$61	\$152	\$316	\$329	\$859	\$1,764			\$251
Delinquency by Category											
Unsecured Credit Card	0.00%	0.00%	0.21%	0.58%	0.59%	0.13%	0.50%	0.27%			0.38%
STS Loans	0.00%	0.00%	6.67%	0.00%	0.00%	0.00%	0.00%	0.00%			2.50%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	9.04%	0.00%	0.00%			9.01%
New Vehicle Loans	0.00%	0.69%	1.65%	1.55%	1.23%	0.33%	0.21%	0.45%			0.76%
Used Vehicle Loans	0.00%	2.86%	1.61%	2.11%	2.06%	0.78%	0.52%	0.81%			1.13%
1st Mortgage Fixed	0.00%	0.00%	0.00%	3.83%	1.87%	1.03%	0.52%	0.28%			0.75%
1st Mortgage Adj	0.00%	0.00%	0.00%	8.14%	4.35%	0.00%	1.69%	1.02%			1.24%
Other RE Fixed	0.00%	0.00%	0.00%	1.04%	0.35%	1.94%	0.15%	1.10%			0.99%
Other RE Adj	0.00%	0.00%	0.00%	1.29%	3.37%	0.11%	1.69%	0.62%			1.02%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%			0.00%
All Other Loans	5.34%	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%	6.08%	0.36%	0.80%	0.58%			1.14%
Total 1st Mortgage Loans	0.00%	0.00%	0.00%	4.98%	2.41%	0.84%	0.78%	0.70%			0.94%
MBL Delinquency Rate	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%
YTD Annualized											
Net Charge-Offs / Average Loans (Annualized)	0.22%	0.95%	0.77%	0.48%	0.98%	0.41%	0.27%	0.28%			0.43%
Recoveries / Charge-Offs	37.50%	14.86%	17.66%	32.93%	19.41%	16.46%	15.58%	21.91%			20.00%
Expected Charge-Offs / Net Loans	0.74%	0.82%	0.88%	0.87%	0.60%	0.44%	0.43%	0.30%			0.45%
Provision for Loan Losses/Net Charge-Offs	220.0%	87.3%	45.2%	111.7%	103.3%	107.2%	120.2%	125.8%			109.3%
Prov. for Loan Losses/Expected Charge-Offs	68.5%	102.9%	39.7%	62.0%	169.0%	101.9%	74.7%	116.4%			104.6%
Bankruptcies / Net Loans	0.00%	0.50%	0.13%	0.70%	0.78%	0.57%	0.69%	0.61%			0.63%
Total Amount of Loans Charged-Off (\$000s)	\$1	\$20	\$35	\$44	\$201	\$185	\$336	\$892			\$125
Total Amount of Recoveries (\$000s)	\$0	\$3	\$6	\$15	\$39	\$30	\$52	\$196			\$25
Net Charge Offs (\$000s)	\$1	\$17	\$29	\$30	\$162	\$154	\$284	\$697			\$100
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.00%	0.05%	0.02%	0.18%	0.38%	1.09%	0.22%			0.29%
STS Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%			0.00%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%			0.00%
New Vehicle Loans	0.00%	0.23%	0.27%	0.25%	0.07%	0.15%	0.11%	0.17%			0.15%
Used Vehicle Loans	0.00%	0.10%	0.96%	0.43%	1.21%	0.42%	0.25%	0.68%			0.63%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.00%	0.00%	0.14%	0.19%	0.01%			0.07%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	0.00%	0.61%	0.01%	0.05%	0.00%			0.06%
Leases Receivable	0.00%	0.00%	0.00%	6.78%	0.00%	0.00%	0.00%	0.00%			6.78%
All Other Loans	8.15%	25.02%	3.89%	4.11%	-10.90%	-7.03%	-0.47%	-1.91%			-4.83%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	4.11%	0.42%	0.27%	0.20%			0.69%
Number of Credit Unions in Each Peer Group:	9	10	14	20	17	10	4	3			87

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 Credit Unions - Deposits in and Loans to	55.16%	4.69%	11.10%	37.93%	59.70%	25.59%	6.65%	9.60%			24.06%
Total Investments in Corporate Credit Unions*	47.98%	35.73%	57.94%	74.13%	42.41%	31.07%	29.76%	18.95%			33.95%
Marketable Securities	0.00%	10.30%	71.94%	99.97%	131.97%	109.27%	82.64%	87.66%			98.76%
All Other Investments	128.81%	141.61%	296.32%	242.22%	238.68%	229.35%	135.86%	226.10%			217.09%
Total Investments	358.30%	249.26%	476.13%	477.14%	485.26%	409.05%	265.54%	390.14%			399.83%
Unsecured Loans	130.61%	99.69%	95.13%	60.80%	48.71%	29.62%	33.36%	21.18%			36.95%
Vehicle Loans	184.87%	184.33%	283.53%	197.44%	217.51%	150.43%	256.62%	171.47%			193.91%
New Vehicle Loans	90.92%	70.74%	131.43%	86.85%	76.82%	49.22%	70.53%	50.95%			64.16%
Used Vehicle Loans	93.95%	113.59%	152.10%	110.59%	140.69%	101.21%	186.10%	120.52%			129.76%
Total Real Estate	0.00%	3.02%	0.60%	47.90%	75.40%	184.44%	357.94%	320.05%			213.32%
1st Mortgage	0.00%	3.02%	0.31%	41.89%	62.69%	156.06%	295.85%	287.94%			184.60%
1st Mortgage Fxd	0.00%	3.02%	0.31%	30.72%	49.04%	126.76%	229.77%	124.08%			113.94%
1st Mortgage Adj	0.00%	0.00%	0.00%	11.17%	13.64%	29.30%	66.08%	163.85%			70.66%
2nd Mortgage	0.00%	0.00%	0.29%	6.01%	12.71%	28.38%	62.09%	32.12%			28.72%
Closed-End Fxd	0.00%	0.00%	0.29%	2.82%	6.03%	16.92%	19.76%	11.22%			11.66%
Closed-End Adj	0.00%	0.00%	0.00%	0.88%	0.08%	0.03%	0.68%	1.63%			0.71%
Open-End Adj	0.00%	0.00%	0.00%	0.84%	1.13%	11.44%	40.79%	19.07%			15.08%
Open-End Fxd	0.00%	0.00%	0.00%	1.46%	5.47%	0.00%	0.86%	0.20%			1.27%
Other RE Loans	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%	2.73%	0.00%	0.00%	0.00%	0.00%			0.25%
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%
Total Loans	315.47%	287.04%	379.37%	308.93%	341.62%	365.75%	647.92%	512.71%			444.73%
Indirect Loans	0.00%	0.00%	0.00%	0.25%	23.45%	29.32%	80.84%	61.09%			42.08%
Percent of Vehicle Loans	0.00%	0.00%	0.00%	0.12%	10.78%	19.49%	31.50%	35.63%			21.70%
Business Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%			0.00%
Participation Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%			0.00%
Total Mortgage Exposure**	0.00%	13.32%	0.60%	47.90%	79.31%	186.91%	361.67%	331.29%			218.74%
Total Real Estate	0.00%	3.02%	0.60%	47.90%	75.40%	184.44%	357.94%	320.05%			213.32%
RE Business Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%			0.00%
Mortgage-Backed Investments	0.00%	10.30%	0.00%	0.00%	3.92%	2.47%	3.74%	11.24%			5.42%
Federal Agency Securities (Mtg Backed)	0.00%	10.30%	0.00%	0.00%	3.92%	2.47%	3.74%	11.24%			5.42%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%			0.00%



