

March 31, 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	0.66%	1.29%	0.72%	0.81%	0.95%	0.95%	1.17%	1.23%			1.03%
Loan Yield	8.09%	8.33%	5.86%	5.19%	5.99%	5.01%	3.21%	4.52%			4.69%
Net Loan Yield After NCOs	6.91%	6.84%	5.21%	5.02%	5.05%	4.64%	3.08%	4.14%			4.27%
Asset Yield	4.39%	5.10%	2.93%	2.56%	3.00%	2.85%	2.43%	3.13%			2.91%
Cost of Funds	-0.46%	-0.44%	-0.30%	-0.20%	-0.28%	-0.25%	-0.31%	-0.51%			-0.35%
Gross Spread	3.93%	4.67%	2.62%	2.37%	2.73%	2.60%	2.12%	2.62%			2.56%
Provision Expense	-0.59%	-0.66%	-0.19%	-0.05%	-0.35%	-0.25%	-0.10%	-0.23%			-0.22%
Net Spread after Provision Expense	3.34%	4.01%	2.44%	2.32%	2.38%	2.35%	2.02%	2.39%			2.34%
Total Non-Interest Income	0.00%	0.85%	0.37%	0.58%	0.75%	0.92%	0.78%	1.24%			0.93%
Total Non-Interest Expense	-3.41%	-4.39%	-2.44%	-2.36%	-2.57%	-2.93%	-2.56%	-3.29%			-2.89%
Net Operating Expense	-3.41%	-3.54%	-2.06%	-1.78%	-1.82%	-2.01%	-1.78%	-2.05%			-1.95%
Non-Operating Gains (Losses)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-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	-0.02%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%			0.00%
NCUSIF Recovery/Pass-back	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%			0.00%
Return on Assets (ROA with Provision for LL)	-0.08%	0.47%	0.37%	0.53%	0.56%	0.34%	0.24%	0.34%			0.38%
Net Charge-Offs	-0.59%	-0.81%	-0.28%	-0.07%	-0.39%	-0.18%	-0.08%	-0.23%			-0.22%
ROA (with Net Charge-offs)	-0.08%	0.31%	0.28%	0.52%	0.51%	0.41%	0.26%	0.34%			0.39%
ROA with Provision for LL - W/O NCUSIF Expense	-0.07%	0.47%	0.37%	0.53%	0.56%	0.34%	0.24%	0.34%			0.38%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-0.07%	0.31%	0.28%	0.51%	0.52%	0.41%	0.26%	0.34%			0.38%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-1.57%	-2.66%	-1.20%	-1.10%	-1.28%	-1.50%	-1.33%	-1.72%			-1.48%
Travel and Conference Expense	0.00%	-0.01%	-0.01%	0.00%	-0.02%	-0.03%	-0.04%	-0.05%			-0.04%
Office Occupancy Expense	-0.20%	-0.14%	-0.07%	-0.13%	-0.17%	-0.21%	-0.16%	-0.22%			-0.19%
Office Operations Expense	-0.85%	-1.06%	-0.75%	-0.69%	-0.63%	-0.52%	-0.68%	-0.80%			-0.69%
Educational and Promotional Expense	0.00%	-0.01%	-0.03%	-0.01%	-0.05%	-0.07%	-0.03%	-0.08%			-0.06%
Loan Servicing Expense	-0.13%	-0.05%	-0.06%	-0.08%	-0.12%	-0.16%	-0.21%	-0.22%			-0.17%
Professional and Outside Services	-0.07%	-0.12%	-0.14%	-0.19%	-0.21%	-0.34%	-0.08%	-0.12%			-0.18%
Member Insurance	-0.07%	0.00%	-0.01%	-0.02%	0.00%	-0.01%	0.00%	-0.01%			-0.01%
Operating Fees (Exam. and/or Supervision Fees)	-0.07%	-0.04%	-0.02%	-0.01%	-0.01%	-0.01%	0.00%	-0.02%			-0.01%
Miscellaneous Operating Expenses	-0.46%	-0.30%	-0.16%	-0.12%	-0.07%	-0.07%	-0.05%	-0.05%			-0.07%
Total Non-Interest Expense	-3.41%	-4.39%	-2.44%	-2.36%	-2.57%	-2.93%	-2.56%	-3.29%			-2.89%
Other Performance Ratios											
Earning Asset Yield	4.30%	4.45%	3.08%	2.81%	3.12%	2.85%	3.05%	3.03%			3.01%
Average Cost of Funds	-0.53%	-0.46%	-0.39%	-0.27%	-0.37%	-0.31%	-0.43%	-0.53%			-0.43%
FTE Employee / \$million of Loans & Share Drafts	2.68	0.87	0.66	0.51	0.49	0.42	0.33	0.37			0.41
Compensation & Benefits / FTE Emp.	\$12,000	\$47,086	\$37,846	\$46,490	\$51,218	\$59,499	\$64,874	\$56,973			\$55,420
Compensation & Benefits / \$million Lns. & S.D.s	\$32,112	\$45,392	\$24,706	\$22,306	\$25,199	\$25,792	\$17,260	\$23,470			\$23,147
Operating Expense / Loans & Share Drafts	-6.96%	-7.49%	-5.01%	-4.77%	-5.08%	-5.03%	-3.34%	-4.50%			-4.52%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.00%	1.45%	0.77%	1.17%	1.48%	1.58%	1.02%	1.70%			1.46%
Net Operating Expense / Loans & Share Drafts	-6.96%	-6.04%	-4.24%	-3.60%	-3.60%	-3.45%	-2.32%	-2.80%			-3.06%
Operating Expense / Operating Revenue	88.06%	81.13%	82.96%	81.38%	75.90%	84.34%	89.39%	86.88%			84.22%
Total Fixed Assets / Shares & Equity	0.03%	0.14%	0.76%	2.34%	2.29%	2.49%	3.02%	3.27%			2.74%
Net Loans to Total Shares and Deposits	58.4%	62.2%	54.9%	51.5%	54.9%	60.8%	73.2%	70.2%			64.3%
Members / FTE Employee	248.75	394.91	396.95	481.51	407.66	402.43	350.32	323.70			370.37

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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%	1.2%	0.6%	1.3%	1.2%	1.5%	0.7%	1.1%			1.2%
Total Investments	50.7%	47.1%	54.5%	56.2%	54.6%	48.7%	32.8%	33.9%			42.9%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.4%	0.6%	0.8%	0.9%	0.6%	0.0%	1.7%			1.0%
All Other Unsecured Loans/Lines of Credit	18.5%	17.4%	9.7%	6.1%	4.8%	2.9%	1.5%	1.4%			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%	0.2%	0.0%	0.0%			0.0%
New Vehicle Loans	12.4%	11.7%	13.1%	10.8%	8.5%	5.8%	6.0%	5.2%			6.7%
Used Vehicle Loans	16.4%	18.9%	15.3%	12.4%	16.0%	11.7%	17.9%	13.0%			14.0%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	0.6%	0.0%	5.6%	7.1%	18.9%	22.6%	31.4%			20.2%
Total Other Real Estate Loans/Lines of Credit	0.0%	0.0%	0.0%	0.7%	1.2%	3.2%	5.8%	3.1%			2.8%
Leases Receivable	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	1.9%	2.3%	4.8%	3.4%	2.9%	3.1%	7.7%	4.5%			4.2%
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	49.2%	51.2%	43.6%	39.8%	41.4%	46.3%	61.4%	60.2%			52.0%
Less: Allowance for Loan & Lease Losses	-1.3%	-0.8%	-0.4%	-0.5%	-0.3%	-0.4%	-0.3%	-0.3%			-0.3%
Net Loans and Leases	47.9%	50.4%	43.1%	39.3%	41.0%	45.9%	61.2%	60.0%			51.7%
Total Other Assets	1.4%	1.3%	1.7%	3.1%	3.1%	4.0%	5.3%	5.1%			4.3%
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	0.6%	0.1%	9.7%	10.5%	13.4%	12.1%	6.9%	4.1%			8.3%
Share Drafts	0.0%	5.2%	6.3%	9.2%	9.7%	11.5%	11.0%	13.9%			11.6%
Regular Shares	64.4%	58.2%	64.7%	54.6%	43.1%	41.3%	37.9%	47.5%			45.4%
Money Market Shares	0.0%	0.0%	0.0%	0.6%	5.9%	4.5%	14.1%	0.8%			4.1%
Share Certificates	18.2%	13.9%	6.5%	9.8%	8.5%	11.8%	13.3%	15.8%			12.6%
IRA/KEOGH Accounts	0.0%	0.8%	0.0%	2.5%	6.5%	5.9%	6.6%	7.8%			6.3%
All Other Shares	1.6%	4.1%	1.7%	0.4%	0.4%	0.3%	0.0%	0.0%			0.3%
Non-Member Deposits	0.0%	0.1%	0.0%	0.2%	1.4%	0.8%	0.9%	0.0%			0.5%
Total Shares and Deposits	84.2%	82.4%	79.3%	77.3%	75.4%	76.1%	83.9%	85.8%			80.8%
Total Equity	15.2%	17.5%	10.9%	12.2%	11.2%	11.8%	9.2%	10.1%			10.8%
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	15.2%	17.5%	10.9%	12.2%	11.3%	11.9%	9.6%	10.4%			11.0%
Total Equity + Allow. for Loan Loss	16.5%	18.4%	11.4%	12.7%	11.5%	12.2%	9.5%	10.4%			11.1%
Balance Sheet Growth YTD Annualized											
Total Investments	34.8%	259.4%	-29.1%	-23.6%	4.1%	76.3%	14.2%	69.4%			35.7%
Total Loans and Leases	0.4%	85.7%	-18.6%	-53.8%	0.7%	13.1%	-138.7%	92.1%			0.0%
TOTAL ASSETS	17.3%	158.8%	-24.7%	-37.3%	2.3%	43.5%	-106.0%	87.1%			15.0%
Total Liabilities	-30.0%	-230.3%	-19.3%	18.1%	-50.7%	12.4%	-162.8%	180.2%			-17.2%
Total Shares and Deposits	19.8%	157.3%	-21.8%	-42.7%	12.7%	52.5%	-98.9%	86.2%			20.2%
Equity Capital	5.6%	171.8%	-48.6%	-43.7%	6.9%	22.0%	-116.6%	64.5%			3.8%
TOTAL LIABILITIES, SHARES, AND EQUITY	17.3%	158.8%	-24.7%	-37.3%	2.3%	43.5%	-106.0%	87.1%			15.0%

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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	3.16%	3.34%	2.13%	2.61%	1.54%	0.85%	0.81%	0.53%			0.96%
Delinquent Loans / Total Capital	9.4%	9.3%	8.1%	8.2%	5.5%	3.2%	5.2%	3.1%			4.5%
Delinquent Loans + OREO / Net Loans + OREO	3.2%	3.4%	2.1%	2.7%	1.7%	1.0%	1.0%	0.7%			1.1%
Delinquent Loans > 6mo / Delinquent Loans	19.6%	29.8%	54.0%	47.0%	22.1%	39.1%	34.8%	41.6%			37.0%
Allowance for Loan Losses/Net Loans	2.68%	1.63%	1.02%	1.20%	0.77%	0.86%	0.43%	0.48%			0.65%
Loans 2 to less than 6 months Delinquent (\$000s)	\$8	\$43	\$36	\$88	\$183	\$195	\$535	\$688			\$141
Loans 6 to less than 12 months Delinquent (\$000s)	\$1	\$13	\$23	\$67	\$38	\$39	\$237	\$427			\$59
Loans 12 months and over Delinquent (\$000s)	\$1	\$5	\$20	\$10	\$14	\$87	\$48	\$63			\$23
Total Delinquent Loans (\$000s)	\$10	\$62	\$79	\$165	\$235	\$321	\$820	\$1,178			\$223
Delinquency by Category											
Unsecured Credit Card	0.00%	0.00%	0.07%	0.38%	0.45%	0.32%	0.00%	0.41%			0.33%
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%	0.43%	2.39%	1.38%	1.11%	0.32%	0.73%	0.30%			0.79%
Used Vehicle Loans	0.49%	1.48%	2.34%	3.92%	1.77%	0.57%	0.31%	0.75%			1.12%
1st Mortgage Fixed	0.00%	0.00%	0.00%	2.16%	0.85%	0.75%	0.76%	0.47%			0.65%
1st Mortgage Adj	0.00%	0.00%	0.00%	4.58%	4.50%	0.25%	1.18%	0.32%			0.63%
Other RE Fixed	0.00%	0.00%	0.00%	1.62%	0.33%	5.68%	0.94%	0.39%			2.29%
Other RE Adj	0.00%	0.00%	0.00%	2.60%	5.65%	1.26%	1.89%	0.32%			1.16%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%			0.00%
All Other Loans	79.31%	61.03%	5.14%	6.06%	3.82%	1.55%	1.21%	1.32%			2.40%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	4.85%	0.39%	0.77%	0.48%			1.07%
Total 1st Mortgage Loans	0.00%	0.00%	0.00%	2.82%	1.57%	0.67%	0.92%	0.40%			0.64%
MBL Delinquency Rate	0.00%	0.00%	0.00%	0.00%	0.00%	6.67%	0.22%	0.00%			0.87%
MBL Delinquency as % of Total RE Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.46%	0.05%	0.00%			0.10%
YTD Annualized											
Net Charge-Offs / Average Loans (Annualized)	1.17%	1.50%	0.65%	0.17%	0.94%	0.37%	0.12%	0.38%			0.41%
Recoveries / Charge-Offs	0.00%	1.56%	15.53%	34.18%	28.09%	22.10%	15.60%	14.84%			20.99%
Expected Charge-Offs / Net Loans	0.69%	0.99%	0.90%	0.90%	0.54%	0.46%	0.26%	0.31%			0.42%
Provision for Loan Losses/Net Charge-Offs	100.0%	81.0%	66.7%	73.1%	89.4%	142.1%	126.1%	100.0%			102.3%
Prov. for Loan Losses/Expected Charge-Offs	175.6%	123.9%	49.1%	13.9%	156.0%	115.5%	61.2%	121.7%			102.0%
Bankruptcies / Net Loans	0.00%	0.22%	0.10%	0.51%	0.70%	0.42%	0.21%	0.47%			0.44%
Total Amount of Loans Charged-Off (\$000s)	\$4	\$26	\$29	\$18	\$199	\$176	\$188	\$896			\$122
Total Amount of Recoveries (\$000s)	\$0	\$0	\$5	\$6	\$56	\$39	\$29	\$133			\$26
Net Charge Offs (\$000s)	\$4	\$25	\$25	\$12	\$143	\$137	\$159	\$763			\$96
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.00%	0.15%	0.00%	0.05%	0.68%	0.00%	1.18%			0.41%
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%	0.00%	0.00%	0.02%	0.15%	0.18%	0.00%	0.33%			0.15%
Used Vehicle Loans	2.02%	0.25%	1.09%	0.29%	0.85%	0.33%	0.34%	0.82%			0.62%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.00%	0.38%	0.08%	0.00%	0.05%			0.07%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	0.00%	0.00%	-0.02%	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%
All Other Loans	14.48%	34.86%	2.16%	0.88%	-359.08%	-24.82%	-0.47%	-6.25%			-69.07%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	1.11%	0.16%	0.16%	0.06%			0.23%
Number of Credit Unions in Each Peer Group:	10	10	14	18	19	10	3	4			88

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	46.14%	8.31%	13.76%	32.41%	57.00%	22.97%	8.81%	7.57%			22.56%
Credit Unions - Deposits in and Loans to	26.24%	0.00%	0.40%	2.43%	7.85%	4.87%	1.05%	3.69%			4.22%
Total Investments in Corporate Credit Unions*	21.59%	44.01%	74.01%	86.58%	67.36%	50.21%	50.34%	26.84%			48.65%
Marketable Securities	0.00%	10.51%	88.20%	99.79%	121.81%	105.30%	180.35%	74.98%			103.31%
All Other Investments	131.53%	129.10%	266.17%	219.65%	219.22%	214.16%	90.03%	159.40%			182.72%
Total Investments	334.18%	268.31%	498.04%	460.46%	483.02%	408.29%	340.99%	326.84%			390.63%
Unsecured Loans	122.22%	101.34%	93.67%	56.59%	50.17%	29.30%	15.37%	29.24%			37.01%
Vehicle Loans	190.16%	174.61%	259.70%	189.79%	216.49%	146.26%	248.42%	176.40%			188.50%
New Vehicle Loans	82.12%	66.78%	119.58%	88.09%	75.34%	48.24%	62.33%	50.46%			61.29%
Used Vehicle Loans	108.04%	107.84%	140.12%	101.70%	141.15%	98.02%	186.09%	125.94%			127.21%
Total Real Estate	0.00%	3.16%	0.50%	51.29%	73.30%	185.08%	295.07%	332.35%			209.06%
1st Mortgage	0.00%	3.16%	0.35%	45.47%	62.73%	158.04%	234.64%	302.76%			183.46%
1st Mortgage Fxd	0.00%	3.16%	0.35%	32.98%	50.39%	131.88%	150.06%	159.68%			114.53%
1st Mortgage Adj	0.00%	0.00%	0.00%	12.49%	12.33%	26.16%	84.58%	143.08%			68.94%
2nd Mortgage	0.00%	0.00%	0.15%	5.83%	10.58%	27.04%	60.42%	29.59%			25.59%
Closed-End Fxd	0.00%	0.00%	0.15%	3.38%	5.74%	15.85%	9.01%	10.66%			9.66%
Closed-End Adj	0.00%	0.00%	0.00%	1.19%	0.09%	0.03%	0.04%	0.79%			0.40%
Open-End Adj	0.00%	0.00%	0.00%	1.13%	1.23%	11.16%	50.46%	18.14%			14.78%
Open-End Fxd	0.00%	0.00%	0.00%	0.14%	3.52%	0.00%	0.90%	0.00%			0.76%
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%	0.00%	0.00%	0.00%	0.00%	0.00%			0.00%
All Other Loans/Lines of Credit to Members	12.28%	12.89%	44.04%	27.88%	25.94%	25.81%	80.14%	43.45%			38.53%
Total Loans	324.66%	292.01%	398.02%	325.62%	365.90%	387.82%	639.16%	581.63%			473.50%
Indirect Loans	0.00%	0.00%	0.04%	0.32%	25.62%	28.07%	104.02%	49.59%			39.99%
Percent of Vehicle Loans	0.00%	0.00%	0.01%	0.17%	11.83%	19.20%	41.87%	28.11%			21.21%
Business Loans	0.00%	0.00%	0.00%	0.57%	0.17%	12.70%	67.18%	38.20%			23.80%
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%	13.67%	0.50%	51.29%	77.11%	187.60%	340.64%	340.88%			218.50%
Total Real Estate	0.00%	3.16%	0.50%	51.29%	73.30%	185.08%	295.07%	332.35%			209.06%
RE Business Loans	0.00%	0.00%	0.00%	0.17%	0.17%	8.96%	10.89%	22.43%			11.17%
Mortgage-Backed Investments	0.00%	10.51%	0.00%	0.00%	3.80%	2.52%	45.57%	8.53%			9.44%
Federal Agency Securities (Mtg Backed)	0.00%	10.51%	0.00%	0.00%	3.80%	2.52%	45.57%	8.53%			9.44%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%			0.00%



