

June 30, 2018

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	1.22%	1.27%	1.03%	1.16%	1.26%	1.02%	1.25%	1.51%			1.26%
Loan Yield	7.66%	7.92%	5.76%	6.93%	6.90%	4.55%	4.80%	4.49%			5.12%
Net Loan Yield After NCOs	7.59%	7.36%	5.30%	6.21%	6.26%	4.34%	4.60%	4.26%			4.80%
Asset Yield	4.46%	4.77%	2.97%	3.33%	3.50%	2.52%	3.32%	3.14%			3.13%
Cost of Funds	-0.61%	-0.42%	-0.47%	-0.28%	-0.30%	-0.24%	-0.45%	-0.54%			-0.40%
Gross Spread	3.85%	4.36%	2.51%	3.05%	3.20%	2.28%	2.88%	2.61%			2.73%
Provision Expense	-0.17%	-0.16%	-0.17%	-0.28%	-0.31%	-0.13%	-0.13%	-0.14%			-0.18%
Net Spread after Provision Expense	3.69%	4.20%	2.33%	2.77%	2.90%	2.16%	2.74%	2.47%			2.55%
Total Non-Interest Income	0.10%	0.80%	0.37%	1.21%	0.85%	0.76%	1.09%	1.19%			1.01%
Total Non-Interest Expense	-3.11%	-4.24%	-2.36%	-3.41%	-2.99%	-2.22%	-3.11%	-3.08%			-2.92%
Net Operating Expense	-3.01%	-3.45%	-1.99%	-2.21%	-2.14%	-1.46%	-2.03%	-1.90%			-1.91%
Non-Operating Gains (Losses)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.04%	0.01%			0.01%
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%	-0.02%	-0.01%	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)	0.66%	0.73%	0.34%	0.56%	0.75%	0.69%	0.76%	0.58%			0.65%
Net Charge-Offs	-0.03%	-0.30%	-0.19%	-0.27%	-0.26%	-0.09%	-0.12%	-0.13%			-0.16%
ROA (with Net Charge-offs)	0.79%	0.59%	0.32%	0.56%	0.80%	0.73%	0.77%	0.58%			0.66%
ROA with Provision for LL - W/O NCUSIF Expense	0.68%	0.75%	0.34%	0.56%	0.76%	0.70%	0.76%	0.58%			0.65%
ROA with Net Charge-Offs - W/O NCUSIF Expense	0.81%	0.61%	0.33%	0.56%	0.80%	0.73%	0.77%	0.58%			0.66%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-1.42%	-2.46%	-1.24%	-1.49%	-1.46%	-1.14%	-1.60%	-1.59%			-1.47%
Travel and Conference Expense	0.00%	0.00%	-0.02%	-0.01%	-0.03%	-0.03%	-0.03%	-0.06%			-0.04%
Office Occupancy Expense	-0.27%	-0.14%	-0.06%	-0.21%	-0.20%	-0.17%	-0.15%	-0.23%			-0.20%
Office Operations Expense	-0.68%	-0.88%	-0.75%	-1.11%	-0.60%	-0.37%	-0.81%	-0.80%			-0.71%
Educational and Promotional Expense	-0.03%	-0.03%	-0.03%	-0.04%	-0.06%	-0.05%	-0.05%	-0.09%			-0.07%
Loan Servicing Expense	-0.17%	-0.09%	-0.07%	-0.11%	-0.20%	-0.09%	-0.28%	-0.12%			-0.14%
Professional and Outside Services	-0.10%	-0.26%	-0.07%	-0.20%	-0.28%	-0.31%	-0.10%	-0.13%			-0.19%
Member Insurance	-0.03%	-0.05%	-0.02%	0.00%	-0.01%	0.00%	0.00%	0.00%			0.00%
Operating Fees (Exam. and/or Supervision Fees)	-0.10%	-0.04%	-0.03%	-0.04%	-0.02%	-0.02%	-0.02%	-0.02%			-0.02%
Miscellaneous Operating Expenses	-0.30%	-0.30%	-0.09%	-0.21%	-0.12%	-0.04%	-0.07%	-0.04%			-0.08%
Total Non-Interest Expense	-3.11%	-4.24%	-2.36%	-3.41%	-2.99%	-2.22%	-3.11%	-3.08%			-2.92%
Other Performance Ratios											
Earning Asset Yield	4.42%	4.94%	3.06%	3.38%	3.51%	2.73%	3.55%	3.30%			3.27%
Average Cost of Funds	-0.71%	-0.53%	-0.58%	-0.35%	-0.38%	-0.33%	-0.51%	-0.60%			-0.48%
FTE Employee / \$million of Loans & Share Drafts	2.66	0.90	0.74	0.55	0.49	0.43	0.33	0.37			0.42
Compensation & Benefits / FTE Emp.	\$10,783	\$49,789	\$35,979	\$52,852	\$55,939	\$48,868	\$67,284	\$59,965			\$56,432
Compensation & Benefits / \$million Lns. & S.D.s	\$29,084	\$45,774	\$25,932	\$31,420	\$29,454	\$19,888	\$22,176	\$22,446			\$23,904
Operating Expense / Loans & Share Drafts	-6.37%	-7.89%	-4.95%	-7.18%	-6.02%	-3.89%	-4.32%	-4.36%			-4.76%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.21%	1.48%	0.78%	2.49%	1.71%	1.34%	1.51%	1.68%			1.64%
Net Operating Expense / Loans & Share Drafts	-6.16%	-6.41%	-4.17%	-4.69%	-4.31%	-2.56%	-2.82%	-2.68%			-3.12%
Operating Expense / Operating Revenue	80.80%	83.09%	85.17%	81.75%	75.43%	73.76%	80.79%	83.61%			80.23%
Total Fixed Assets / Shares & Equity	0.03%	0.13%	0.73%	2.70%	2.13%	2.34%	2.84%	3.27%			2.71%
Net Loans to Total Shares and Deposits	60.4%	65.9%	49.3%	52.7%	56.6%	58.1%	74.8%	66.6%			62.7%
Members / FTE Employee	230.13	388.06	383.45	453.27	386.26	394.68	382.24	325.40			369.33

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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%	1.6%	1.1%	1.5%	0.7%	1.0%			1.1%
Total Investments	48.8%	44.6%	59.0%	53.8%	53.0%	52.1%	31.9%	36.5%			44.2%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.4%	0.6%	1.1%	0.8%	0.5%	0.0%	1.6%			1.0%
All Other Unsecured Loans/Lines of Credit	21.2%	19.5%	8.7%	6.0%	4.3%	3.0%	1.5%	1.2%			3.0%
Short-Term Small Amount Loans (STS)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%			0.0%
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	16.1%	12.1%	14.5%	11.9%	9.1%	5.3%	7.1%	5.9%			7.5%
Used Vehicle Loans	14.0%	21.8%	15.3%	14.8%	18.1%	10.8%	20.2%	13.5%			15.0%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	0.0%	0.2%	6.4%	8.5%	19.5%	25.5%	32.4%			21.0%
Total Other Real Estate Loans/Lines of Credit	0.0%	0.0%	0.0%	0.8%	2.1%	3.4%	7.8%	3.1%			3.2%
Leases Receivable	0.0%	0.0%	0.0%	0.2%	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	51.2%	53.8%	39.2%	41.3%	42.9%	42.7%	62.0%	57.8%			50.7%
Less: Allowance for Loan & Lease Losses	-1.6%	-0.8%	-0.4%	-0.5%	-0.4%	-0.3%	-0.3%	-0.3%			-0.4%
Net Loans and Leases	49.7%	53.0%	38.8%	40.8%	42.5%	42.4%	61.7%	57.5%			50.3%
Total Other Assets	1.5%	1.3%	1.7%	3.8%	3.5%	4.0%	5.7%	5.0%			4.4%
TOTAL ASSETS	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%			100.0%
TOTAL LIABILITIES, SHARES, AND EQUITY											
Total Liabilities	0.0%	0.1%	8.9%	9.5%	12.7%	13.3%	6.8%	2.9%			7.8%
Share Drafts	0.0%	4.6%	6.2%	11.1%	10.4%	10.6%	11.8%	13.3%			11.6%
Regular Shares	63.7%	56.3%	65.2%	54.2%	43.6%	41.9%	39.5%	48.4%			46.4%
Money Market Shares	0.0%	0.0%	0.0%	1.0%	5.1%	4.8%	12.4%	0.7%			3.6%
Share Certificates	18.8%	15.6%	5.5%	8.3%	9.4%	10.1%	12.3%	17.0%			12.6%
IRA/KEOGH Accounts	0.0%	0.2%	0.3%	3.2%	6.2%	5.1%	6.2%	7.5%			6.0%
All Other Shares	2.4%	5.0%	2.1%	0.2%	0.4%	0.4%	0.0%	0.0%			0.3%
Non-Member Deposits	0.0%	0.0%	0.3%	0.3%	0.8%	0.5%	0.6%	0.0%			0.4%
Total Shares and Deposits	84.8%	81.6%	79.6%	78.4%	75.9%	73.4%	82.9%	86.8%			80.9%
Total Equity	15.2%	18.3%	11.5%	12.2%	11.4%	13.2%	10.3%	10.3%			11.3%
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%	18.4%	11.5%	12.2%	11.5%	13.4%	10.8%	10.6%			11.5%
Total Equity + Allow. for Loan Loss	16.7%	19.2%	11.9%	12.7%	11.8%	13.5%	10.6%	10.6%			11.7%
Balance Sheet Growth YTD Annualized											
Total Investments	1.0%	9.1%	3.3%	17.8%	25.1%	-26.6%	-12.2%	10.6%			3.4%
Total Loans and Leases	9.0%	3.2%	-23.1%	56.4%	57.4%	-45.9%	4.3%	2.6%			3.7%
TOTAL ASSETS	5.3%	5.8%	-8.2%	33.5%	39.3%	-35.7%	-2.0%	5.3%			3.5%
Total Liabilities	-200.0%	-97.7%	4.4%	9.0%	3.3%	-33.3%	-7.0%	-53.6%			-18.4%
Total Shares and Deposits	7.8%	6.8%	-9.0%	37.3%	47.7%	-38.1%	-2.5%	8.2%			5.7%
Equity Capital	3.6%	2.5%	-11.6%	31.0%	32.8%	-23.6%	6.1%	3.8%			4.9%
TOTAL LIABILITIES, SHARES, AND EQUITY	5.3%	5.8%	-8.2%	33.5%	39.3%	-35.7%	-2.0%	5.3%			3.5%

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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	1.99%	2.39%	2.14%	1.16%	1.84%	0.65%	0.94%	0.65%			0.98%
Delinquent Loans / Total Capital	6.1%	6.7%	7.1%	3.8%	6.7%	2.1%	5.5%	3.5%			4.3%
Delinquent Loans + OREO / Net Loans + OREO	2.1%	2.4%	2.2%	1.2%	2.0%	0.8%	1.2%	0.7%			1.1%
Delinquent Loans > 6mo / Delinquent Loans	24.6%	29.3%	42.9%	48.1%	19.1%	12.5%	48.2%	13.3%			25.0%
Allowance for Loan Losses/Net Loans	3.14%	1.55%	0.99%	1.23%	1.05%	0.73%	0.51%	0.51%			0.71%
Loans 2 to less than 6 months Delinquent (\$000s)	\$5	\$32	\$39	\$45	\$261	\$203	\$480	\$1,231			\$170
Loans 6 to less than 12 months Delinquent (\$000s)	\$1	\$10	\$10	\$35	\$36	\$12	\$241	\$132			\$34
Loans 12 months and over Delinquent (\$000s)	\$1	\$4	\$20	\$7	\$26	\$17	\$206	\$57			\$22
Total Delinquent Loans (\$000s)	\$7	\$45	\$69	\$87	\$322	\$232	\$927	\$1,420			\$227
Delinquency by Category											
Unsecured Credit Card	0.00%	0.00%	0.04%	0.58%	0.44%	0.20%	0.00%	0.40%			0.35%
STS Loans	0.00%	0.00%	6.25%	0.00%	0.00%	0.00%	0.00%	0.00%			2.44%
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%	2.25%	0.68%	1.24%	0.24%	0.18%	0.43%			0.70%
Used Vehicle Loans	0.24%	2.62%	1.53%	1.07%	1.73%	0.56%	0.42%	0.82%			1.01%
1st Mortgage Fixed	0.00%	0.00%	0.00%	0.60%	0.97%	0.78%	0.19%	0.25%			0.42%
1st Mortgage Adj	0.00%	0.00%	0.00%	6.28%	3.89%	0.00%	1.85%	0.87%			1.30%
Other RE Fixed	0.00%	0.00%	0.00%	0.00%	0.36%	0.39%	0.13%	0.47%			0.34%
Other RE Adj	0.00%	0.00%	0.00%	12.83%	1.47%	0.30%	0.65%	0.21%			0.53%
Leases Receivable	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%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	10.35%	0.58%	0.54%	0.70%			1.42%
Total 1st Mortgage Loans	0.00%	0.00%	0.00%	2.10%	2.28%	0.68%	0.76%	0.54%			0.77%
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)	0.07%	0.56%	0.45%	0.71%	0.65%	0.21%	0.20%	0.23%			0.32%
Recoveries / Charge-Offs	50.00%	24.14%	16.67%	31.23%	22.65%	20.54%	14.63%	26.16%			24.18%
Expected Charge-Offs / Net Loans	0.59%	0.95%	0.88%	0.86%	0.51%	0.26%	0.64%	0.26%			0.41%
Provision for Loan Losses/Net Charge-Offs	500.0%	52.3%	91.8%	101.3%	116.4%	138.8%	112.9%	102.4%			110.3%
Prov. for Loan Losses/Expected Charge-Offs	58.3%	31.4%	47.8%	84.8%	148.7%	112.3%	34.8%	90.5%			86.4%
Bankruptcies / Net Loans	0.00%	1.53%	0.63%	1.06%	0.35%	0.46%	1.07%	0.59%			0.64%
Total Amount of Loans Charged-Off (\$000s)	\$0	\$13	\$19	\$66	\$125	\$112	\$223	\$681			\$97
Total Amount of Recoveries (\$000s)	\$0	\$3	\$3	\$21	\$28	\$23	\$33	\$178			\$23
Net Charge Offs (\$000s)	\$0	\$10	\$16	\$46	\$97	\$89	\$191	\$503			\$74
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.17%	0.00%	0.18%	0.26%	0.18%	0.00%	0.84%			0.35%
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%	0.30%	0.20%	-0.03%	0.03%	0.00%	0.11%			0.07%
Used Vehicle Loans	0.00%	0.34%	0.20%	0.66%	0.80%	0.25%	0.41%	0.39%			0.47%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.00%	0.00%	0.04%	0.03%	0.05%			0.04%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.01%	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	0.00%	0.00%	0.00%	-611.76%	-3.58%	-1.53%	-0.08%	-0.55%			-1.18%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	2.00%	0.08%	0.19%	0.10%			0.29%
Number of Credit Unions in Each Peer Group:	9	9	14	21	19	8	3	4			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	12.80%	17.13%	8.51%	42.50%	56.17%	30.05%	11.55%	10.58%			26.63%
Credit Unions - Deposits in and Loans to	5.30%	0.00%	1.88%	6.17%	10.56%	3.92%	2.89%	4.67%			5.48%
Total Investments in Corporate Credit Unions*	50.22%	40.01%	54.18%	58.92%	43.12%	33.89%	23.75%	14.34%			30.89%
Marketable Securities	0.00%	0.00%	81.56%	89.19%	112.77%	100.88%	125.75%	75.79%			93.91%
All Other Investments	171.52%	145.82%	301.70%	232.75%	235.40%	209.15%	125.79%	191.72%			202.90%
Total Investments	321.85%	243.22%	513.66%	442.42%	461.15%	389.92%	294.82%	342.89%			383.38%
Unsecured Loans	139.51%	108.32%	80.44%	58.90%	44.99%	26.24%	13.89%	26.64%			34.80%
Vehicle Loans	198.12%	184.63%	259.04%	219.52%	236.30%	120.54%	252.34%	182.84%			194.97%
New Vehicle Loans	106.18%	65.65%	125.92%	98.10%	78.84%	39.70%	65.96%	55.83%			64.87%
Used Vehicle Loans	91.94%	118.98%	133.12%	121.42%	157.46%	80.85%	186.37%	127.01%			130.10%
Total Real Estate	0.00%	0.00%	1.78%	59.37%	92.25%	171.25%	307.27%	334.11%			209.89%
1st Mortgage	0.00%	0.00%	1.39%	52.45%	73.78%	146.03%	235.49%	304.71%			182.21%
1st Mortgage Fxd	0.00%	0.00%	1.39%	22.05%	42.39%	127.97%	155.01%	161.01%			109.69%
1st Mortgage Adj	0.00%	0.00%	0.00%	7.91%	34.39%	18.06%	80.48%	143.70%			70.81%
2nd Mortgage	0.00%	0.00%	0.39%	6.90%	12.29%	25.22%	71.78%	29.41%			26.48%
Closed-End Fxd	0.00%	0.00%	0.39%	2.01%	5.44%	17.62%	21.56%	10.61%			10.87%
Closed-End Adj	0.00%	0.00%	0.00%	0.69%	0.01%	0.00%	0.97%	1.45%			0.69%
Open-End Adj	0.00%	0.00%	0.00%	0.60%	1.14%	7.60%	48.17%	17.06%			13.21%
Open-End Fxd	0.00%	0.00%	0.00%	3.60%	5.71%	0.00%	1.08%	0.29%			1.70%
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%	1.92%	0.00%	0.00%	0.00%	0.00%			0.20%
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	337.64%	292.95%	341.39%	339.75%	373.54%	319.15%	573.50%	543.69%			440.12%
Indirect Loans	0.00%	0.00%	0.00%	0.17%	14.63%	8.75%	112.18%	50.94%			35.19%
Percent of Vehicle Loans	0.00%	0.00%	0.00%	0.08%	6.19%	7.26%	44.46%	27.86%			18.05%
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%	0.08%	0.00%	0.00%	0.00%			0.02%
Total Mortgage Exposure**	0.00%	0.00%	6.78%	59.37%	95.55%	171.93%	344.79%	352.04%			221.37%
Total Real Estate	0.00%	0.00%	1.78%	59.37%	92.25%	171.25%	307.27%	334.11%			209.89%
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%	0.00%	5.00%	0.00%	3.31%	0.67%	37.52%	17.93%			11.48%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	5.00%	0.00%	3.31%	0.67%	37.52%	17.93%			11.48%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%			0.00%



