

December 31, 2017

Earnings to Average Assets YTD Annualized	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
Investment Yield	0.85%	0.97%	0.93%	0.95%	0.99%	0.99%	1.19%	1.26%			1.08%
Loan Yield	7.27%	7.32%	6.19%	6.28%	5.88%	5.17%	3.33%	4.78%			4.87%
Net Loan Yield After NCOs	6.76%	6.42%	5.51%	5.32%	5.02%	4.67%	3.21%	4.44%			4.42%
Asset Yield	4.01%	4.37%	3.21%	3.00%	2.95%	2.89%	2.51%	3.24%			2.99%
Cost of Funds	-0.58%	-0.44%	-0.46%	-0.24%	-0.27%	-0.26%	-0.32%	-0.55%			-0.38%
Gross Spread	3.43%	3.93%	2.74%	2.75%	2.69%	2.63%	2.19%	2.69%			2.62%
Provision Expense	-0.35%	-0.41%	-0.19%	-0.30%	-0.46%	-0.23%	-0.11%	-0.24%			-0.26%
Net Spread after Provision Expense	3.08%	3.52%	2.55%	2.46%	2.22%	2.40%	2.08%	2.45%			2.36%
Total Non-Interest Income	0.13%	0.82%	0.41%	0.75%	0.70%	0.90%	0.79%	1.26%			0.94%
Total Non-Interest Expense	-2.80%	-3.86%	-2.66%	-2.85%	-2.44%	-2.87%	-2.47%	-3.26%			-2.87%
Net Operating Expense	-2.67%	-3.04%	-2.25%	-2.10%	-1.74%	-1.97%	-1.69%	-2.00%			-1.93%
Non-Operating Gains (Losses)	0.00%	-0.01%	0.00%	-0.01%	0.00%	0.00%	0.02%	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%
NCUSIF Stabilization Expense	-0.12%	-0.03%	-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)	0.30%	0.45%	0.29%	0.35%	0.48%	0.43%	0.40%	0.45%			0.43%
Net Charge-Offs	-0.25%	-0.48%	-0.30%	-0.38%	-0.35%	-0.23%	-0.07%	-0.20%			-0.23%
ROA (with Net Charge-offs)	0.40%	0.37%	0.18%	0.27%	0.59%	0.43%	0.44%	0.49%			0.46%
ROA with Provision for LL - W/O NCUSIF Expense	0.41%	0.47%	0.30%	0.35%	0.48%	0.44%	0.41%	0.45%			0.43%
ROA with Net Charge-Offs - W/O NCUSIF Expense	0.51%	0.40%	0.19%	0.27%	0.59%	0.43%	0.45%	0.49%			0.46%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-1.14%	-2.23%	-1.34%	-1.35%	-1.20%	-1.46%	-1.29%	-1.70%			-1.46%
Travel and Conference Expense	0.00%	-0.01%	-0.01%	-0.01%	-0.02%	-0.03%	-0.03%	-0.05%			-0.03%
Office Occupancy Expense	-0.23%	-0.12%	-0.08%	-0.20%	-0.16%	-0.21%	-0.14%	-0.23%			-0.19%
Office Operations Expense	-0.80%	-0.85%	-0.74%	-0.82%	-0.56%	-0.52%	-0.63%	-0.83%			-0.69%
Educational and Promotional Expense	0.00%	-0.02%	-0.03%	-0.03%	-0.05%	-0.07%	-0.05%	-0.10%			-0.07%
Loan Servicing Expense	-0.13%	-0.07%	-0.07%	-0.10%	-0.13%	-0.16%	-0.21%	-0.15%			-0.15%
Professional and Outside Services	-0.10%	-0.23%	-0.13%	-0.22%	-0.22%	-0.33%	-0.08%	-0.12%			-0.18%
Member Insurance	-0.12%	-0.04%	-0.01%	0.00%	0.00%	0.00%	0.01%	0.00%			0.00%
Operating Fees (Exam. and/or Supervision Fees)	0.00%	-0.04%	-0.04%	-0.02%	-0.02%	-0.02%	-0.01%	-0.02%			-0.02%
Miscellaneous Operating Expenses	-0.28%	-0.26%	-0.20%	-0.11%	-0.09%	-0.06%	-0.04%	-0.05%			-0.07%
Total Non-Interest Expense	-2.80%	-3.86%	-2.66%	-2.85%	-2.44%	-2.87%	-2.47%	-3.26%			-2.87%
Other Performance Ratios											
Earning Asset Yield	4.00%	4.22%	3.32%	3.13%	3.10%	2.99%	2.78%	3.34%			3.13%
Average Cost of Funds	-0.68%	-0.51%	-0.59%	-0.32%	-0.36%	-0.34%	-0.38%	-0.61%			-0.46%
FTE Employee / \$million of Loans & Share Drafts	2.48	0.90	0.67	0.54	0.50	0.43	0.32	0.39			0.42
Compensation & Benefits / FTE Emp.	\$9,615	\$41,418	\$40,897	\$52,717	\$49,079	\$59,228	\$49,020	\$59,879			\$55,585
Compensation & Benefits / \$million Lns. & S.D.s	\$23,938	\$37,785	\$27,473	\$28,465	\$24,000	\$25,451	\$16,080	\$24,055			\$23,320
Operating Expense / Loans & Share Drafts	-5.86%	-6.54%	-5.44%	-5.99%	-4.88%	-4.99%	-3.08%	-4.62%			-4.57%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.28%	1.39%	0.84%	1.57%	1.40%	1.56%	0.98%	1.78%			1.50%
Net Operating Expense / Loans & Share Drafts	-5.57%	-5.15%	-4.61%	-4.41%	-3.48%	-3.43%	-2.11%	-2.84%			-3.07%
Operating Expense / Operating Revenue	82.25%	82.52%	86.13%	82.50%	74.15%	82.53%	84.62%	84.88%			82.45%
Total Fixed Assets / Shares & Equity	0.04%	0.13%	0.75%	2.34%	2.28%	2.53%	3.68%	3.04%			2.78%
Net Loans to Total Shares and Deposits	60.0%	67.1%	53.2%	48.8%	54.4%	61.0%	72.3%	68.4%			63.3%
Members / FTE Employee	261.43	389.58	384.05	467.28	404.83	403.99	363.99	322.23			371.05

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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%	1.8%	1.2%	1.5%	0.7%	1.2%			1.2%
Total Investments	49.9%	43.9%	55.7%	57.7%	56.3%	49.4%	33.6%	35.5%			44.2%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.4%	0.6%	0.7%	1.1%	0.7%	0.0%	1.7%			1.1%
All Other Unsecured Loans/Lines of Credit	21.5%	19.9%	10.3%	6.9%	4.6%	3.1%	1.5%	1.3%			3.2%
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	14.8%	12.0%	14.9%	10.5%	9.1%	6.1%	6.9%	5.8%			7.3%
Used Vehicle Loans	14.0%	22.1%	16.5%	13.3%	16.3%	12.6%	19.1%	13.6%			14.7%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	0.0%	0.2%	5.1%	7.2%	19.4%	24.8%	32.9%			21.2%
Total Other Real Estate Loans/Lines of Credit	0.0%	0.0%	0.1%	0.7%	1.6%	3.4%	7.7%	3.3%			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	50.3%	54.5%	42.5%	37.6%	39.9%	45.5%	60.1%	58.6%			50.6%
Less: Allowance for Loan & Lease Losses	-1.4%	-0.9%	-0.4%	-0.4%	-0.4%	-0.4%	-0.3%	-0.3%			-0.4%
Net Loans and Leases	48.9%	53.6%	42.1%	37.2%	39.5%	45.1%	59.8%	58.3%			50.3%
Total Other Assets	1.2%	1.3%	1.6%	3.3%	3.1%	4.0%	5.8%	5.0%			4.3%
TOTAL ASSETS	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%			100.0%
Total Liabilities	0.9%	0.1%	8.4%	10.6%	15.0%	13.1%	6.9%	4.0%			8.7%
Share Drafts	0.0%	4.0%	5.8%	9.2%	9.1%	10.8%	11.0%	12.6%			10.9%
Regular Shares	63.5%	56.0%	64.6%	54.2%	42.3%	40.9%	38.1%	47.8%			45.4%
Money Market Shares	0.0%	0.0%	0.0%	0.6%	6.4%	4.3%	13.6%	0.7%			4.0%
Share Certificates	18.7%	17.9%	7.3%	9.6%	8.1%	12.0%	13.2%	16.7%			13.0%
IRA/KEOGH Accounts	0.0%	0.2%	0.2%	2.6%	6.4%	5.9%	6.5%	7.7%			6.2%
All Other Shares	1.7%	3.1%	1.9%	0.5%	0.3%	0.2%	0.0%	0.0%			0.2%
Non-Member Deposits	0.0%	0.0%	0.2%	0.5%	0.7%	0.5%	0.6%	0.0%			0.3%
Total Shares and Deposits	83.9%	81.2%	79.9%	77.1%	73.3%	74.5%	83.1%	85.6%			80.0%
Total Equity	15.3%	18.7%	11.7%	12.3%	11.7%	12.3%	9.9%	10.4%			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%
Net Worth	15.3%	18.7%	11.7%	12.3%	11.8%	12.4%	10.3%	10.6%			11.4%
Total Equity + Allow. for Loan Loss	16.7%	19.5%	12.1%	12.7%	12.1%	12.7%	10.2%	10.7%			11.6%
Balance Sheet Growth YTD Annualized											
Total Investments	-0.1%	31.6%	-5.0%	10.6%	-3.6%	20.0%	3.8%	24.2%			11.6%
Total Loans and Leases	-4.5%	10.5%	-6.6%	-6.1%	-10.6%	0.9%	-37.6%	20.6%			-3.1%
TOTAL ASSETS	-2.7%	19.5%	-5.8%	4.0%	-6.9%	10.1%	-28.3%	22.8%			3.2%
Total Liabilities	25.0%	-34.8%	-17.7%	20.6%	-9.4%	11.5%	-41.5%	44.0%			-0.3%
Total Shares and Deposits	-2.5%	17.5%	-4.4%	2.3%	-7.2%	10.1%	-27.2%	22.2%			3.4%
Equity Capital	-4.8%	30.1%	-5.8%	2.8%	-1.7%	9.2%	-25.8%	20.5%			4.4%
TOTAL LIABILITIES, SHARES, AND EQUITY	-2.7%	19.5%	-5.8%	4.0%	-6.9%	10.1%	-28.3%	22.8%			3.2%

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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	3.62%	2.76%	1.86%	2.20%	2.18%	0.84%	0.91%	0.69%			1.09%
Delinquent Loans / Total Capital	10.9%	7.7%	6.5%	6.5%	7.2%	3.0%	5.3%	3.8%			4.8%
Delinquent Loans + OREO / Net Loans + OREO	3.7%	2.8%	1.9%	2.3%	2.5%	1.0%	1.1%	0.8%			1.2%
Delinquent Loans > 6mo / Delinquent Loans	31.1%	35.6%	44.3%	48.6%	22.4%	24.2%	46.7%	12.2%			27.3%
Allowance for Loan Losses/Net Loans	2.88%	1.66%	0.95%	1.10%	1.05%	0.84%	0.51%	0.54%			0.72%
Loans 2 to less than 6 months Delinquent (\$000s)	\$8	\$33	\$35	\$70	\$257	\$236	\$468	\$1,318			\$180
Loans 6 to less than 12 months Delinquent (\$000s)	\$3	\$15	\$8	\$46	\$61	\$33	\$189	\$77			\$40
Loans 12 months and over Delinquent (\$000s)	\$1	\$3	\$20	\$20	\$13	\$43	\$220	\$106			\$28
Total Delinquent Loans (\$000s)	\$12	\$52	\$63	\$136	\$331	\$311	\$877	\$1,500			\$248
Delinquency by Category											
Unsecured Credit Card	0.00%	0.00%	0.14%	0.50%	0.47%	0.19%	0.00%	0.47%			0.35%
STS Loans	0.00%	0.00%	5.00%	0.00%	0.00%	0.00%	0.00%	0.00%			2.13%
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%	0.97%	1.76%	1.41%	1.50%	0.17%	0.35%	0.38%			0.79%
Used Vehicle Loans	0.00%	2.42%	1.80%	2.31%	2.48%	0.76%	0.71%	0.71%			1.22%
1st Mortgage Fixed	0.00%	0.00%	0.00%	1.64%	1.45%	0.67%	0.70%	0.47%			0.65%
1st Mortgage Adj	0.00%	0.00%	0.00%	4.85%	3.41%	0.88%	1.29%	0.84%			1.04%
Other RE Fixed	0.00%	0.00%	0.00%	1.00%	0.58%	2.16%	0.00%	0.76%			0.98%
Other RE Adj	0.00%	0.00%	0.00%	4.90%	3.47%	0.58%	1.06%	0.45%			0.77%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%			0.00%
All Other Loans	6.31%	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%	7.06%	0.50%	0.85%	0.72%			1.29%
Total 1st Mortgage Loans	0.00%	0.00%	0.00%	2.42%	1.89%	0.71%	0.90%	0.65%			0.80%
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)	0.50%	0.90%	0.69%	0.96%	0.86%	0.50%	0.11%	0.34%			0.45%
Recoveries / Charge-Offs	16.67%	13.19%	18.78%	20.15%	17.98%	12.94%	19.71%	19.76%			17.88%
Expected Charge-Offs / Net Loans	0.78%	0.85%	0.87%	0.95%	0.63%	0.46%	0.49%	0.32%			0.48%
Provision for Loan Losses/Net Charge-Offs	140.0%	84.8%	63.5%	78.8%	131.5%	98.9%	150.7%	121.2%			112.3%
Prov. for Loan Losses/Expected Charge-Offs	92.5%	91.5%	50.8%	80.5%	181.7%	106.7%	34.4%	129.8%			105.5%
Bankruptcies / Net Loans	0.00%	0.58%	0.16%	0.92%	0.79%	0.72%	0.82%	0.70%			0.74%
Total Amount of Loans Charged-Off (\$000s)	\$2	\$20	\$29	\$74	\$171	\$212	\$183	\$826			\$126
Total Amount of Recoveries (\$000s)	\$0	\$3	\$6	\$15	\$31	\$27	\$36	\$163			\$23
Net Charge Offs (\$000s)	\$2	\$18	\$24	\$59	\$140	\$184	\$147	\$663			\$104
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.00%	0.04%	0.09%	0.30%	0.34%	0.00%	0.89%			0.34%
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%	0.17%	0.34%	0.22%	0.02%	0.18%	0.02%	0.21%			0.14%
Used Vehicle Loans	0.00%	0.15%	0.72%	0.52%	1.04%	0.49%	0.23%	0.62%			0.59%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	3.51%	0.00%	0.26%	0.01%	0.07%			0.16%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	0.00%	0.44%	0.04%	0.02%	0.00%			0.05%
Leases Receivable	0.00%	0.00%	0.00%	0.23%	0.00%	0.00%	0.00%	0.00%			0.23%
All Other Loans	22.94%	29.01%	4.50%	4.99%	-2.32%	-4.57%	0.17%	-1.54%			-2.55%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	4.91%	0.64%	0.35%	0.26%			0.84%
Number of Credit Unions in Each Peer Group:	9	9	15	20	17	10	3	4			87

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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	72.25%	3.47%	9.63%	37.59%	51.34%	29.10%	9.22%	8.37%			23.31%
Credit Unions - Deposits in and Loans to	2.92%	0.00%	0.00%	3.82%	7.39%	7.18%	3.01%	3.80%			4.92%
Total Investments in Corporate Credit Unions*	24.61%	28.98%	51.97%	69.07%	36.98%	26.50%	40.81%	17.72%			31.49%
Marketable Securities	0.00%	0.00%	75.23%	99.00%	130.01%	107.07%	138.78%	72.15%			98.89%
All Other Investments	123.71%	165.09%	284.42%	244.30%	246.82%	218.97%	129.21%	192.48%			207.88%
Total Investments	326.07%	235.45%	476.19%	469.09%	476.32%	397.40%	326.67%	334.88%			387.79%
Unsecured Loans	140.22%	108.99%	93.28%	61.95%	47.91%	30.08%	15.04%	28.96%			37.20%
Vehicle Loans	188.65%	182.90%	268.35%	194.32%	215.01%	150.83%	253.06%	182.71%			192.67%
New Vehicle Loans	96.85%	64.32%	127.22%	85.75%	77.13%	49.07%	67.22%	54.48%			63.92%
Used Vehicle Loans	91.80%	118.58%	141.13%	108.56%	137.88%	101.76%	185.85%	128.22%			128.75%
Total Real Estate	0.00%	0.00%	1.82%	46.99%	74.42%	184.02%	315.60%	340.18%			214.02%
1st Mortgage	0.00%	0.00%	1.37%	41.57%	60.91%	156.28%	240.88%	309.53%			185.76%
1st Mortgage Fxd	0.00%	0.00%	1.37%	31.46%	47.42%	127.37%	155.83%	162.04%			114.43%
1st Mortgage Adj	0.00%	0.00%	0.00%	10.10%	13.49%	28.91%	85.05%	147.49%			71.33%
2nd Mortgage	0.00%	0.00%	0.44%	5.43%	13.51%	27.74%	74.71%	30.66%			28.26%
Closed-End Fxd	0.00%	0.00%	0.44%	2.48%	6.06%	16.00%	22.25%	10.85%			11.21%
Closed-End Adj	0.00%	0.00%	0.00%	0.85%	0.00%	0.02%	0.93%	1.34%			0.66%
Open-End Adj	0.00%	0.00%	0.00%	0.36%	1.31%	11.72%	50.35%	18.29%			14.98%
Open-End Fxd	0.00%	0.00%	0.00%	1.73%	6.14%	0.00%	1.17%	0.18%			1.41%
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%	2.65%	0.00%	0.00%	0.00%	0.00%			0.24%
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	328.88%	291.89%	363.59%	305.97%	337.34%	366.02%	584.11%	551.85%			444.44%
Indirect Loans	0.00%	0.00%	0.00%	0.23%	21.22%	28.87%	111.99%	52.64%			41.27%
Percent of Vehicle Loans	0.00%	0.00%	0.00%	0.12%	9.87%	19.14%	44.25%	28.81%			21.42%
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%	0.00%	6.53%	46.99%	78.29%	184.70%	352.97%	351.03%			222.99%
Total Real Estate	0.00%	0.00%	1.82%	46.99%	74.42%	184.02%	315.60%	340.18%			214.02%
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%	4.71%	0.00%	3.87%	0.68%	37.38%	10.85%			8.97%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	4.71%	0.00%	3.87%	0.68%	37.38%	10.85%			8.97%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%			0.00%



