

March 31, 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	0.95%	1.15%	0.93%	0.96%	1.20%	1.07%	1.16%	1.40%			1.19%
Loan Yield	7.22%	7.14%	6.36%	6.11%	6.46%	5.37%	4.78%	4.48%			5.12%
Net Loan Yield After NCOs	7.08%	6.53%	5.89%	5.42%	5.71%	5.14%	4.58%	4.23%			4.78%
Asset Yield	4.08%	4.28%	3.23%	2.81%	3.22%	2.94%	3.26%	3.09%			3.09%
Cost of Funds	-0.54%	-0.39%	-0.34%	-0.26%	-0.30%	-0.27%	-0.43%	-0.53%			-0.39%
Gross Spread	3.53%	3.89%	2.89%	2.56%	2.92%	2.67%	2.83%	2.56%			2.70%
Provision Expense	-0.20%	-0.21%	-0.14%	-0.21%	-0.33%	-0.20%	-0.12%	-0.11%			-0.18%
Net Spread after Provision Expense	3.33%	3.68%	2.75%	2.35%	2.59%	2.47%	2.71%	2.45%			2.52%
Total Non-Interest Income	0.07%	0.38%	0.49%	0.59%	0.72%	0.96%	1.00%	1.18%			0.96%
Total Non-Interest Expense	-2.51%	-3.34%	-2.64%	-2.56%	-2.64%	-2.78%	-3.09%	-3.08%			-2.89%
Net Operating Expense	-2.45%	-2.96%	-2.15%	-1.97%	-1.92%	-1.82%	-2.09%	-1.90%			-1.93%
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	0.00%	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)	0.88%	0.71%	0.60%	0.38%	0.67%	0.65%	0.62%	0.56%			0.59%
Net Charge-Offs	-0.07%	-0.32%	-0.20%	-0.25%	-0.30%	-0.10%	-0.12%	-0.14%			-0.17%
ROA (with Net Charge-offs)	1.02%	0.60%	0.53%	0.34%	0.70%	0.75%	0.62%	0.53%			0.60%
ROA with Provision for LL - W/O NCUSIF Expense	0.88%	0.71%	0.60%	0.38%	0.67%	0.65%	0.62%	0.56%			0.59%
ROA with Net Charge-Offs - W/O NCUSIF Expense	1.02%	0.60%	0.54%	0.34%	0.70%	0.75%	0.62%	0.53%			0.60%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-1.15%	-2.00%	-1.44%	-1.22%	-1.30%	-1.41%	-1.59%	-1.60%			-1.47%
Travel and Conference Expense	0.00%	0.00%	-0.01%	-0.01%	-0.02%	-0.03%	-0.03%	-0.06%			-0.04%
Office Occupancy Expense	-0.20%	-0.22%	-0.10%	-0.19%	-0.18%	-0.21%	-0.18%	-0.25%			-0.21%
Office Operations Expense	-0.61%	-0.53%	-0.75%	-0.65%	-0.62%	-0.50%	-0.81%	-0.78%			-0.68%
Educational and Promotional Expense	0.00%	-0.04%	-0.03%	-0.05%	-0.06%	-0.06%	-0.04%	-0.09%			-0.07%
Loan Servicing Expense	-0.07%	-0.01%	-0.06%	-0.10%	-0.13%	-0.16%	-0.27%	-0.11%			-0.14%
Professional and Outside Services	0.00%	-0.25%	-0.05%	-0.19%	-0.23%	-0.33%	-0.10%	-0.12%			-0.18%
Member Insurance	0.00%	0.00%	-0.02%	0.00%	0.00%	0.00%	0.00%	0.00%			0.00%
Operating Fees (Exam. and/or Supervision Fees)	-0.07%	0.00%	-0.04%	-0.02%	-0.01%	-0.02%	0.00%	-0.02%			-0.02%
Miscellaneous Operating Expenses	-0.41%	-0.28%	-0.14%	-0.13%	-0.09%	-0.06%	-0.06%	-0.05%			-0.07%
Total Non-Interest Expense	-2.51%	-3.34%	-2.64%	-2.56%	-2.64%	-2.78%	-3.09%	-3.08%			-2.89%
Other Performance Ratios											
Earning Asset Yield	4.02%	4.69%	3.34%	2.90%	3.27%	3.04%	3.48%	3.21%			3.21%
Average Cost of Funds	-0.63%	-0.53%	-0.42%	-0.34%	-0.39%	-0.34%	-0.49%	-0.59%			-0.47%
FTE Employee / \$million of Loans & Share Drafts	2.62	0.90	0.76	0.55	0.51	0.43	0.34	0.37			0.42
Compensation & Benefits / FTE Emp.	\$9,067	\$45,760	\$39,080	\$48,766	\$50,926	\$58,060	\$66,103	\$60,275			\$56,596
Compensation & Benefits / \$million Lns. & S.D.s	\$23,839	\$36,206	\$29,757	\$26,800	\$26,735	\$25,344	\$22,323	\$22,731			\$24,216
Operating Expense / Loans & Share Drafts	-5.19%	-6.05%	-5.45%	-5.61%	-5.45%	-4.99%	-4.33%	-4.37%			-4.74%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.14%	0.68%	1.01%	1.30%	1.49%	1.72%	1.40%	1.67%			1.57%
Net Operating Expense / Loans & Share Drafts	-5.05%	-5.37%	-4.44%	-4.31%	-3.96%	-3.27%	-2.93%	-2.70%			-3.17%
Operating Expense / Operating Revenue	73.77%	80.18%	80.11%	82.69%	74.66%	78.15%	82.61%	84.45%			81.06%
Total Fixed Assets / Shares & Equity	0.03%	0.14%	0.70%	2.40%	2.11%	2.49%	3.02%	3.25%			2.72%
Net Loans to Total Shares and Deposits	58.2%	62.5%	51.6%	47.7%	52.1%	58.1%	71.2%	65.3%			60.8%
Members / FTE Employee	246.93	419.04	360.11	473.15	391.15	399.42	365.72	316.46			365.55

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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%	0.5%	0.8%	1.3%	1.1%	1.4%	0.8%	1.0%			1.1%
Total Investments	50.7%	49.0%	55.3%	59.8%	57.4%	51.0%	33.7%	37.9%			45.9%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.5%	0.6%	0.8%	0.9%	0.6%	0.0%	1.6%			1.0%
All Other Unsecured Loans/Lines of Credit	20.6%	17.8%	9.7%	5.9%	4.6%	2.8%	1.5%	1.2%			2.9%
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	16.2%	11.0%	14.9%	10.4%	8.9%	5.9%	6.9%	5.6%			7.1%
Used Vehicle Loans	12.6%	20.8%	17.2%	13.1%	15.9%	12.4%	19.2%	13.2%			14.3%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	0.0%	0.2%	4.7%	6.8%	18.7%	24.7%	31.8%			20.5%
Total Other Real Estate Loans/Lines of Credit	0.0%	0.0%	0.1%	1.0%	1.6%	3.3%	7.6%	3.1%			3.1%
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	49.4%	50.1%	42.6%	36.1%	38.7%	43.8%	59.8%	56.5%			49.1%
Less: Allowance for Loan & Lease Losses	-1.5%	-0.9%	-0.4%	-0.4%	-0.4%	-0.4%	-0.3%	-0.3%			-0.4%
Net Loans and Leases	48.0%	49.2%	42.2%	35.8%	38.3%	43.4%	59.5%	56.2%			48.7%
Total Other Assets	1.3%	1.3%	1.7%	3.1%	3.3%	4.2%	6.0%	4.9%			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	0.0%	0.1%	5.7%	12.5%	14.1%	12.6%	6.0%	3.4%			8.3%
Share Drafts	0.0%	3.2%	6.7%	9.2%	10.2%	12.0%	12.2%	13.7%			11.9%
Regular Shares	63.6%	56.2%	66.8%	53.4%	43.6%	41.9%	39.7%	48.1%			46.1%
Money Market Shares	0.0%	0.0%	0.0%	0.5%	5.9%	4.0%	13.0%	0.7%			3.7%
Share Certificates	19.4%	17.0%	7.7%	9.0%	7.6%	11.2%	12.6%	16.5%			12.5%
IRA/KEOGH Accounts	0.0%	0.2%	0.3%	2.6%	5.9%	5.5%	6.4%	7.4%			6.0%
All Other Shares	2.0%	3.5%	1.1%	0.6%	0.4%	0.3%	0.0%	0.0%			0.3%
Non-Member Deposits	0.0%	0.0%	0.1%	0.4%	0.7%	0.5%	0.2%	0.0%			0.3%
Total Shares and Deposits	85.0%	80.2%	82.6%	75.7%	74.3%	75.4%	84.0%	86.4%			80.7%
Total Equity	15.0%	19.7%	11.7%	11.8%	11.6%	12.0%	10.0%	10.1%			11.0%
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	15.0%	19.7%	11.7%	11.8%	11.7%	12.1%	10.5%	10.4%			11.2%
Total Equity + Allow. for Loan Loss	16.5%	20.6%	12.1%	12.2%	12.0%	12.4%	10.3%	10.4%			11.4%
Balance Sheet Growth YTD Annualized											
Total Investments	16.7%	-19.3%	-12.8%	25.5%	28.7%	28.6%	1.6%	42.4%			28.0%
Total Loans and Leases	2.9%	-85.8%	-9.2%	-5.9%	8.2%	-0.9%	-1.9%	0.5%			-0.5%
TOTAL ASSETS	10.1%	-58.4%	-10.2%	10.2%	20.9%	14.7%	0.3%	15.3%			12.4%
Total Liabilities	-400.0%	-111.6%	-134.9%	84.1%	-3.5%	-1.7%	-52.4%	-45.5%			-10.0%
Total Shares and Deposits	15.8%	-62.8%	2.7%	2.6%	26.7%	19.2%	4.4%	19.5%			16.1%
Equity Capital	1.8%	-39.0%	-9.0%	-6.0%	15.7%	5.0%	2.7%	4.1%			4.3%
TOTAL LIABILITIES, SHARES, AND EQUITY	10.1%	-58.4%	-10.2%	10.2%	20.9%	14.7%	0.3%	15.3%			12.4%

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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	2.65%	2.40%	1.98%	1.93%	1.57%	0.50%	0.79%	0.42%			0.79%
Delinquent Loans / Total Capital	8.0%	5.8%	7.0%	5.7%	5.1%	1.8%	4.6%	2.3%			3.4%
Delinquent Loans + OREO / Net Loans + OREO	2.7%	2.4%	2.0%	2.0%	1.8%	0.7%	1.1%	0.5%			0.9%
Delinquent Loans > 6mo / Delinquent Loans	25.6%	28.1%	33.2%	57.3%	24.1%	23.6%	42.8%	23.9%			32.4%
Allowance for Loan Losses/Net Loans	3.08%	1.80%	0.95%	1.01%	1.09%	0.90%	0.51%	0.53%			0.72%
Loans 2 to less than 6 months Delinquent (\$000s)	\$6	\$29	\$44	\$50	\$175	\$140	\$433	\$687			\$121
Loans 6 to less than 12 months Delinquent (\$000s)	\$1	\$10	\$7	\$43	\$46	\$25	\$169	\$159			\$38
Loans 12 months and over Delinquent (\$000s)	\$1	\$2	\$15	\$24	\$9	\$18	\$155	\$57			\$20
Total Delinquent Loans (\$000s)	\$9	\$40	\$66	\$117	\$230	\$183	\$757	\$903			\$179
Delinquency by Category											
Unsecured Credit Card	0.00%	0.00%	0.14%	0.54%	0.41%	0.17%	0.00%	0.43%			0.34%
STS Loans	0.00%	0.00%	7.14%	0.00%	0.00%	0.00%	0.00%	0.00%			2.94%
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%	0.52%	2.51%	1.29%	0.90%	0.14%	0.09%	0.40%			0.66%
Used Vehicle Loans	0.27%	2.05%	1.32%	1.81%	1.73%	0.31%	0.49%	0.58%			0.87%
1st Mortgage Fixed	0.00%	0.00%	0.00%	1.70%	0.69%	0.58%	0.12%	0.25%			0.38%
1st Mortgage Adj	0.00%	0.00%	0.00%	3.98%	3.92%	0.67%	0.88%	0.28%			0.56%
Other RE Fixed	0.00%	0.00%	0.00%	0.00%	0.31%	0.20%	5.14%	0.34%			1.23%
Other RE Adj	0.00%	0.00%	0.00%	35.35%	3.45%	0.04%	1.09%	0.02%			0.79%
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%	4.74%	0.27%	0.52%	0.50%			0.81%
Total 1st Mortgage Loans	0.00%	0.00%	0.00%	2.24%	1.43%	0.59%	0.38%	0.26%			0.45%
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)	0.14%	0.61%	0.47%	0.68%	0.75%	0.23%	0.20%	0.25%			0.34%
Recoveries / Charge-Offs	0.00%	11.54%	21.33%	28.08%	18.44%	39.12%	17.32%	24.34%			24.66%
Expected Charge-Offs / Net Loans	0.69%	0.85%	0.69%	1.11%	0.47%	0.27%	0.55%	0.21%			0.38%
Provision for Loan Losses/Net Charge-Offs	300.0%	65.2%	67.8%	83.3%	110.6%	201.0%	96.6%	77.6%			104.5%
Prov. for Loan Losses/Expected Charge-Offs	60.6%	47.8%	46.8%	52.1%	177.6%	171.9%	36.1%	92.3%			94.5%
Bankruptcies / Net Loans	0.00%	1.44%	0.18%	1.19%	0.33%	0.44%	0.85%	0.40%			0.52%
Total Amount of Loans Charged-Off (\$000s)	\$0	\$13	\$20	\$58	\$134	\$136	\$239	\$715			\$103
Total Amount of Recoveries (\$000s)	\$0	\$2	\$4	\$16	\$25	\$53	\$41	\$174			\$25
Net Charge Offs (\$000s)	\$0	\$12	\$16	\$42	\$109	\$83	\$197	\$541			\$77
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.00%	0.00%	0.27%	0.29%	0.22%	0.00%	0.76%			0.36%
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%	0.59%	-0.19%	0.15%	0.06%	0.00%	0.06%			0.07%
Used Vehicle Loans	0.00%	0.98%	0.14%	0.58%	0.95%	0.21%	0.33%	0.35%			0.45%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.00%	-0.03%	-0.01%	0.06%	0.10%			0.06%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	0.00%	0.00%	0.06%	-0.01%	0.00%			0.01%
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%	-668.18%	-3.88%	-1.65%	-0.31%	-0.68%			-1.39%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	1.09%	0.12%	0.08%	0.03%			0.15%
Number of Credit Unions in Each Peer Group:	9	8	15	20	18	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	12.98%	7.70%	8.04%	41.39%	57.65%	34.84%	10.06%	11.82%			27.38%
Credit Unions - Deposits in and Loans to	5.82%	0.00%	0.00%	2.38%	8.42%	7.83%	3.75%	5.14%			5.71%
Total Investments in Corporate Credit Unions*	45.64%	27.55%	74.41%	88.57%	56.20%	45.63%	51.48%	26.95%			46.00%
Marketable Securities	0.00%	0.00%	52.90%	118.86%	124.45%	105.52%	130.53%	77.30%			99.84%
All Other Investments	178.41%	165.23%	272.25%	230.86%	239.74%	213.38%	122.11%	191.35%			202.76%
Total Investments	338.14%	248.39%	471.62%	506.68%	491.49%	420.34%	322.92%	365.30%			409.60%
Unsecured Loans	137.47%	92.86%	87.76%	56.72%	47.67%	27.59%	14.28%	26.59%			34.67%
Vehicle Loans	192.28%	161.23%	273.65%	199.19%	212.18%	150.33%	249.19%	181.49%			191.58%
New Vehicle Loans	108.17%	55.92%	127.21%	88.44%	76.14%	48.36%	65.57%	54.33%			63.44%
Used Vehicle Loans	84.12%	105.31%	146.44%	110.75%	136.04%	101.97%	183.61%	127.15%			128.14%
Total Real Estate	0.00%	0.00%	1.95%	47.76%	71.55%	181.58%	309.00%	336.76%			211.51%
1st Mortgage	0.00%	0.00%	1.38%	39.66%	58.18%	154.07%	236.33%	306.93%			183.53%
1st Mortgage Fxd	0.00%	0.00%	1.38%	30.33%	44.88%	127.00%	153.34%	160.45%			113.19%
1st Mortgage Adj	0.00%	0.00%	0.00%	9.33%	13.30%	27.07%	82.99%	146.48%			70.34%
2nd Mortgage	0.00%	0.00%	0.57%	8.10%	13.36%	27.51%	72.67%	29.82%			27.97%
Closed-End Fxd	0.00%	0.00%	0.57%	2.63%	6.05%	16.51%	21.68%	10.50%			11.18%
Closed-End Adj	0.00%	0.00%	0.00%	0.83%	0.00%	0.02%	0.88%	1.34%			0.65%
Open-End Adj	0.00%	0.00%	0.00%	0.75%	1.27%	10.97%	48.90%	17.64%			14.47%
Open-End Fxd	0.00%	0.00%	0.00%	3.89%	6.04%	0.00%	1.20%	0.35%			1.67%
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%	2.34%	0.00%	0.00%	0.00%	0.00%			0.21%
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	329.75%	254.09%	363.46%	306.06%	331.39%	360.52%	572.46%	544.91%			438.22%
Indirect Loans	0.00%	0.00%	0.00%	0.21%	18.45%	28.40%	109.83%	52.06%			40.37%
Percent of Vehicle Loans	0.00%	0.00%	0.00%	0.11%	8.69%	18.89%	44.07%	28.69%			21.07%
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%	6.77%	47.76%	75.25%	182.20%	348.36%	353.54%			222.78%
Total Real Estate	0.00%	0.00%	1.95%	47.76%	71.55%	181.58%	309.00%	336.76%			211.51%
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%	4.82%	0.00%	3.71%	0.62%	39.36%	16.78%			11.27%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	4.82%	0.00%	3.71%	0.62%	39.36%	16.78%			11.27%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%			0.00%



