

December 31, 2016

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	0.55%	0.69%	0.86%	0.87%	0.87%	0.86%	1.22%	1.18%			0.99%
Loan Yield	6.67%	6.17%	6.23%	6.10%	5.48%	5.20%	4.23%	4.19%			4.76%
Net Loan Yield After NCOs	6.27%	5.50%	5.68%	5.63%	4.64%	4.86%	3.97%	3.87%			4.35%
Asset Yield	3.38%	3.79%	3.11%	2.90%	2.78%	2.87%	3.17%	2.89%			2.93%
Cost of Funds	-0.42%	-0.27%	-0.45%	-0.24%	-0.26%	-0.25%	-0.38%	-0.52%			-0.37%
Gross Spread	2.96%	3.52%	2.66%	2.66%	2.52%	2.62%	2.80%	2.37%			2.57%
Provision Expense	-0.26%	-0.36%	-0.32%	-0.34%	-0.34%	-0.20%	-0.19%	-0.22%			-0.25%
Net Spread after Provision Expense	2.70%	3.16%	2.34%	2.32%	2.17%	2.42%	2.60%	2.15%			2.32%
Total Non-Interest Income	0.15%	0.88%	0.39%	0.73%	0.76%	0.96%	1.04%	1.15%			0.96%
Total Non-Interest Expense	-2.54%	-3.71%	-2.43%	-2.82%	-2.54%	-2.90%	-3.25%	-2.95%			-2.89%
Net Operating Expense	-2.39%	-2.84%	-2.05%	-2.09%	-1.78%	-1.93%	-2.21%	-1.80%			-1.94%
Non-Operating Gains (Losses)	-0.01%	-0.02%	0.00%	0.00%	0.00%	0.00%	0.01%	0.02%			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	-0.05%	-0.04%	0.00%	0.00%	0.00%	-0.01%	0.00%	0.00%			0.00%
NCUSIF Recovery/Pass-back	0.01%	0.02%	0.00%	0.00%	0.00%	0.00%	0.01%	0.00%			0.00%
Return on Assets (ROA with Provision for LL)	0.25%	0.29%	0.29%	0.24%	0.39%	0.48%	0.42%	0.37%			0.39%
Net Charge-Offs	-0.18%	-0.38%	-0.23%	-0.19%	-0.35%	-0.16%	-0.17%	-0.19%			-0.22%
ROA (with Net Charge-offs)	0.33%	0.26%	0.38%	0.39%	0.38%	0.52%	0.43%	0.40%			0.42%
ROA with Provision for LL - W/O NCUSIF Expense	0.29%	0.30%	0.29%	0.24%	0.39%	0.49%	0.41%	0.37%			0.39%
ROA with Net Charge-Offs - W/O NCUSIF Expense	0.37%	0.28%	0.38%	0.39%	0.38%	0.53%	0.42%	0.40%			0.42%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-1.16%	-2.10%	-1.26%	-1.33%	-1.25%	-1.50%	-1.67%	-1.55%			-1.48%
Travel and Conference Expense	-0.01%	-0.01%	-0.01%	-0.01%	-0.02%	-0.04%	-0.04%	-0.06%			-0.04%
Office Occupancy Expense	-0.24%	-0.11%	-0.07%	-0.15%	-0.16%	-0.22%	-0.21%	-0.20%			-0.19%
Office Operations Expense	-0.59%	-0.77%	-0.68%	-0.89%	-0.57%	-0.50%	-0.85%	-0.76%			-0.70%
Educational and Promotional Expense	0.00%	-0.04%	-0.04%	-0.03%	-0.05%	-0.07%	-0.06%	-0.10%			-0.07%
Loan Servicing Expense	-0.08%	-0.24%	-0.07%	-0.09%	-0.14%	-0.18%	-0.18%	-0.13%			-0.15%
Professional and Outside Services	-0.08%	-0.07%	-0.11%	-0.19%	-0.24%	-0.32%	-0.15%	-0.11%			-0.19%
Member Insurance	-0.07%	-0.06%	0.00%	0.00%	0.00%	-0.01%	-0.01%	0.00%			0.00%
Operating Fees (Exam. and/or Supervision Fees)	-0.11%	-0.03%	-0.03%	-0.02%	-0.01%	-0.02%	-0.02%	-0.02%			-0.02%
Miscellaneous Operating Expenses	-0.20%	-0.29%	-0.17%	-0.10%	-0.08%	-0.06%	-0.07%	-0.04%			-0.07%
Total Non-Interest Expense	-2.54%	-3.71%	-2.43%	-2.82%	-2.54%	-2.90%	-3.25%	-2.95%			-2.89%
Other Performance Ratios											
Earning Asset Yield	3.59%	4.08%	3.10%	3.00%	2.95%	2.97%	3.42%	3.04%			3.08%
Average Cost of Funds	-0.53%	-0.35%	-0.57%	-0.30%	-0.36%	-0.33%	-0.44%	-0.60%			-0.45%
FTE Employee / \$million of Loans & Share Drafts	4.26	0.91	0.69	0.57	0.49	0.43	0.32	0.41			0.43
Compensation & Benefits / FTE Emp.	\$6,864	\$40,848	\$37,752	\$47,611	\$50,715	\$59,186	\$65,304	\$53,281			\$54,020
Compensation & Benefits / \$million Lns. & S.D.s	\$25,953	\$35,466	\$26,519	\$27,561	\$24,751	\$26,213	\$21,147	\$21,732			\$23,418
Operating Expense / Loans & Share Drafts	-5.67%	-6.30%	-5.14%	-5.85%	-5.04%	-5.07%	-4.11%	-4.14%			-4.58%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.33%	1.51%	0.82%	1.52%	1.50%	1.68%	1.32%	1.62%			1.52%
Net Operating Expense / Loans & Share Drafts	-5.34%	-4.80%	-4.32%	-4.33%	-3.54%	-3.39%	-2.80%	-2.52%			-3.06%
Operating Expense / Operating Revenue	82.55%	84.88%	81.64%	84.14%	79.45%	82.39%	86.10%	85.80%			83.78%
Total Fixed Assets / Shares & Equity	0.03%	0.18%	0.59%	2.37%	2.43%	2.58%	3.75%	2.80%			2.73%
Net Loans to Total Shares and Deposits	61.3%	71.4%	54.5%	53.1%	56.5%	66.6%	84.4%	69.4%			67.6%
Members / FTE Employee	235.06	422.00	372.57	477.37	448.06	384.74	344.37	324.05			374.11

December 31, 2016

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%	0.9%	0.6%	1.3%	1.2%	1.4%	1.0%	1.3%			1.2%
Total Investments	48.6%	39.9%	55.2%	54.2%	54.4%	45.3%	23.3%	35.1%			40.9%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.5%	0.5%	0.8%	1.0%	0.7%	1.9%	1.1%			1.1%
All Other Unsecured Loans/Lines of Credit	20.3%	21.3%	10.2%	7.2%	4.6%	3.2%	1.7%	1.5%			3.4%
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	13.2%	12.8%	12.4%	10.7%	8.5%	6.4%	6.7%	5.0%			7.0%
Used Vehicle Loans	16.0%	22.2%	15.0%	13.4%	15.4%	12.7%	19.0%	12.3%			14.4%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	0.0%	0.2%	5.5%	7.8%	19.8%	27.8%	31.5%			20.7%
Total Other Real Estate Loans/Lines of Credit	0.0%	0.0%	0.0%	0.7%	1.3%	3.5%	5.1%	3.4%			2.9%
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	1.8%	2.1%	4.5%	3.3%	2.9%	3.3%	6.9%	4.9%			4.4%
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	51.3%	58.9%	42.9%	41.7%	41.5%	49.7%	69.1%	59.6%			54.0%
Less: Allowance for Loan & Lease Losses	-1.2%	-1.1%	-0.5%	-0.5%	-0.3%	-0.4%	-0.3%	-0.3%			-0.3%
Net Loans and Leases	50.1%	57.9%	42.4%	41.2%	41.2%	49.3%	68.8%	59.4%			53.6%
Total Other Assets	1.3%	1.3%	1.8%	3.3%	3.2%	4.0%	7.0%	4.2%			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	0.7%	0.3%	9.6%	9.1%	15.4%	13.0%	8.5%	3.4%			9.0%
Share Drafts	0.0%	5.0%	5.3%	9.1%	9.2%	10.0%	11.4%	13.0%			10.8%
Regular Shares	66.8%	62.1%	63.8%	55.1%	41.8%	39.9%	37.2%	47.6%			44.5%
Money Market Shares	0.0%	0.0%	0.0%	0.6%	6.3%	4.6%	12.2%	0.0%			4.3%
Share Certificates	15.7%	11.5%	7.8%	10.1%	8.7%	12.6%	14.6%	16.8%			13.2%
IRA/KEOGH Accounts	0.0%	0.3%	0.2%	2.9%	6.7%	6.2%	6.3%	8.6%			6.6%
All Other Shares	1.2%	3.8%	1.5%	0.2%	0.3%	0.3%	0.0%	0.0%			0.2%
Non-Member Deposits	0.0%	0.0%	0.2%	0.3%	0.6%	1.0%	0.2%	0.0%			0.4%
Total Shares and Deposits	83.7%	82.6%	78.7%	78.4%	73.5%	74.6%	81.9%	86.0%			79.8%
Total Equity	15.6%	17.1%	11.7%	12.4%	11.1%	12.4%	9.6%	10.6%			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	15.6%	17.1%	11.7%	12.4%	11.2%	12.5%	9.9%	10.9%			11.3%
Total Equity + Allow. for Loan Loss	16.9%	18.2%	12.2%	12.9%	11.4%	12.8%	9.9%	10.9%			11.5%
Balance Sheet Growth YTD Annualized											
Total Investments	-38.3%	-27.2%	15.3%	-5.9%	-4.0%	4.5%	-8.7%	0.1%			-1.5%
Total Loans and Leases	-31.3%	-34.4%	11.0%	20.3%	-11.6%	18.1%	3.3%	4.3%			4.1%
TOTAL ASSETS	-35.2%	-31.8%	13.6%	4.2%	-8.0%	11.0%	0.7%	2.7%			1.7%
Total Liabilities	-29.8%	135.7%	0.8%	-26.6%	0.1%	9.2%	20.9%	-24.7%			-1.7%
Total Shares and Deposits	-35.8%	-33.2%	14.4%	8.7%	-9.8%	11.6%	-1.3%	4.2%			1.8%
Equity Capital	-32.5%	-24.7%	20.4%	8.7%	-5.6%	9.3%	3.3%	2.9%			3.1%
TOTAL LIABILITIES, SHARES, AND EQUITY	-35.2%	-31.8%	13.6%	4.2%	-8.0%	11.0%	0.7%	2.7%			1.7%

December 31, 2016

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	2.94%	2.12%	2.50%	2.68%	1.97%	0.98%	0.83%	0.85%			1.20%
Delinquent Loans / Total Capital	8.9%	6.9%	8.8%	8.6%	7.2%	3.8%	5.8%	4.7%			5.7%
Delinquent Loans + OREO / Net Loans + OREO	3.0%	2.2%	2.6%	2.7%	2.2%	1.2%	1.1%	0.9%			1.4%
Delinquent Loans > 6mo / Delinquent Loans	41.1%	17.0%	40.4%	18.9%	15.4%	31.1%	13.8%	18.8%			20.3%
Allowance for Loan Losses/Net Loans	2.47%	1.82%	1.09%	1.21%	0.73%	0.84%	0.46%	0.47%			0.65%
Loans 2 to less than 6 months Delinquent (\$000s)	\$5	\$34	\$51	\$143	\$268	\$274	\$831	\$1,654			\$222
Loans 6 to less than 12 months Delinquent (\$000s)	\$3	\$3	\$19	\$26	\$32	\$75	\$97	\$253			\$37
Loans 12 months and over Delinquent (\$000s)	\$0	\$4	\$16	\$7	\$17	\$49	\$36	\$130			\$19
Total Delinquent Loans (\$000s)	\$9	\$40	\$85	\$176	\$317	\$398	\$963	\$2,037			\$279
Delinquency by Category											
Unsecured Credit Card	0.00%	0.00%	0.04%	0.19%	0.38%	0.40%	0.52%	0.23%			0.31%
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	1.14%	0.43%	2.28%	1.56%	1.62%	0.48%	0.39%	0.50%			0.97%
Used Vehicle Loans	0.52%	1.79%	3.12%	3.67%	2.37%	0.73%	0.57%	1.30%			1.49%
1st Mortgage Fixed	0.00%	0.00%	0.00%	3.75%	0.97%	1.06%	1.10%	0.34%			0.89%
1st Mortgage Adj	0.00%	0.00%	0.00%	1.82%	5.19%	0.51%	0.95%	0.84%			1.00%
Other RE Fixed	0.00%	0.00%	0.00%	1.86%	0.67%	2.81%	2.24%	0.89%			1.73%
Other RE Adj	0.00%	0.00%	0.00%	1.08%	1.06%	0.68%	1.74%	0.46%			1.05%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%			0.00%
All Other Loans	72.38%	38.29%	6.96%	7.48%	4.88%	2.79%	0.44%	1.98%			2.70%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	6.87%	0.70%	1.21%	0.80%			1.65%
Total 1st Mortgage Loans	0.00%	0.00%	0.00%	3.24%	1.83%	0.96%	1.07%	0.63%			0.94%
MBL Delinquency Rate	0.00%	0.00%	0.00%	0.00%	0.00%	2.62%	0.00%	0.00%			0.30%
MBL Delinquency as % of Total RE Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.18%	0.00%	0.00%			0.04%
YTD Annualized											
Net Charge-Offs / Average Loans (Annualized)	0.40%	0.67%	0.55%	0.47%	0.84%	0.34%	0.26%	0.33%			0.41%
Recoveries / Charge-Offs	6.67%	12.12%	17.25%	28.09%	13.15%	16.39%	15.79%	18.74%			16.97%
Expected Charge-Offs / Net Loans	0.65%	0.53%	0.81%	0.63%	0.56%	0.61%	0.34%	0.47%			0.50%
Provision for Loan Losses/Net Charge-Offs	142.9%	94.0%	137.1%	182.7%	97.1%	123.0%	109.2%	116.0%			115.5%
Prov. for Loan Losses/Expected Charge-Offs	90.0%	119.9%	93.4%	138.7%	147.7%	69.8%	83.6%	80.8%			95.7%
Bankruptcies / Net Loans	0.00%	0.49%	0.22%	0.80%	0.59%	1.25%	0.67%	1.09%			0.90%
Total Amount of Loans Charged-Off (\$000s)	\$2	\$17	\$21	\$41	\$161	\$155	\$348	\$941			\$112
Total Amount of Recoveries (\$000s)	\$0	\$2	\$4	\$12	\$21	\$25	\$55	\$176			\$19
Net Charge Offs (\$000s)	\$1	\$15	\$18	\$30	\$139	\$129	\$293	\$765			\$93
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.00%	0.05%	0.09%	0.28%	0.16%	1.15%	0.54%			0.38%
STS Loans	0.00%	0.00%	0.00%	3.36%	0.00%	0.00%	0.00%	0.00%			2.16%
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%	0.09%	0.26%	0.23%	0.14%	0.16%	0.09%			0.16%
Used Vehicle Loans	0.44%	0.46%	0.64%	0.56%	0.88%	0.43%	0.37%	0.80%			0.63%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.06%	0.00%	0.08%	0.08%	0.05%			0.06%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	0.73%	-0.01%	0.07%	0.00%	0.04%			0.04%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%			0.00%
All Other Loans	5.13%	10.82%	2.75%	2.48%	20.10%	-9.10%	6.68%	-3.63%			169.03%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	2.45%	0.91%	0.58%	0.33%			0.72%
Number of Credit Unions in Each Peer Group:	10	8	16	20	18	9	4	3			88

December 31, 2016

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	34.33%	11.29%	5.38%	35.62%	49.89%	24.56%	5.63%	9.57%			21.86%
Credit Unions - Deposits in and Loans to	28.77%	0.00%	1.01%	3.55%	5.49%	3.73%	1.10%	4.14%			3.68%
Total Investments in Corporate Credit Unions*	12.62%	41.38%	68.36%	71.35%	60.26%	21.33%	18.33%	10.24%			30.96%
Marketable Securities	0.00%	0.00%	85.74%	85.15%	141.77%	105.45%	131.23%	86.11%			106.23%
All Other Investments	113.16%	130.13%	249.22%	214.68%	222.91%	200.27%	65.73%	181.05%			179.73%
Total Investments	310.70%	232.73%	471.80%	435.86%	486.21%	361.45%	235.65%	321.45%			361.59%
Unsecured Loans	129.63%	127.58%	92.05%	63.78%	50.54%	30.53%	36.85%	23.43%			39.38%
Vehicle Loans	186.95%	204.11%	233.98%	194.04%	213.75%	151.75%	260.50%	158.31%			189.28%
New Vehicle Loans	84.60%	74.38%	106.04%	85.93%	76.19%	50.69%	67.68%	45.80%			61.94%
Used Vehicle Loans	102.35%	129.73%	127.94%	108.11%	137.56%	101.06%	192.82%	112.51%			127.34%
Total Real Estate	0.00%	0.00%	1.69%	50.44%	81.51%	185.44%	332.60%	318.62%			209.23%
1st Mortgage	0.00%	0.00%	1.69%	44.53%	69.97%	157.70%	281.21%	287.95%			183.20%
1st Mortgage Fxd	0.00%	0.00%	1.69%	32.80%	55.59%	128.03%	221.07%	122.86%			112.91%
1st Mortgage Adj	0.00%	0.00%	0.00%	11.73%	14.38%	29.67%	60.15%	165.09%			70.29%
2nd Mortgage	0.00%	0.00%	0.00%	5.91%	11.54%	27.74%	51.38%	30.67%			26.04%
Closed-End Fxd	0.00%	0.00%	0.00%	3.44%	5.90%	16.44%	9.27%	11.04%			9.77%
Closed-End Adj	0.00%	0.00%	0.00%	1.30%	0.00%	0.03%	0.03%	1.16%			0.49%
Open-End Adj	0.00%	0.00%	0.00%	1.05%	2.30%	11.27%	41.46%	18.47%			15.06%
Open-End Fxd	0.00%	0.00%	0.00%	0.12%	3.34%	0.00%	0.63%	0.00%			0.72%
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	11.23%	12.15%	38.80%	26.79%	25.67%	26.65%	69.75%	45.21%			39.12%
Total Loans	327.81%	343.84%	366.67%	335.13%	371.46%	395.88%	700.12%	545.62%			477.43%
Indirect Loans	0.00%	0.00%	0.04%	0.33%	26.89%	29.76%	73.05%	55.97%			39.91%
Percent of Vehicle Loans	0.00%	0.00%	0.02%	0.17%	12.58%	19.61%	28.04%	35.36%			21.09%
Business Loans	0.00%	0.00%	0.00%	0.35%	0.42%	13.07%	48.06%	44.81%			24.18%
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%	6.57%	50.44%	87.37%	185.47%	368.52%	325.96%			218.31%
Total Real Estate	0.00%	0.00%	1.69%	50.44%	81.51%	185.44%	332.60%	318.62%			209.23%
RE Business Loans	0.00%	0.00%	0.00%	0.00%	0.42%	9.27%	8.13%	27.94%			11.94%
Mortgage-Backed Investments	0.00%	0.00%	4.88%	0.00%	5.86%	0.03%	35.92%	7.34%			9.07%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	4.88%	0.00%	5.86%	0.03%	35.92%	7.34%			9.07%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%			0.00%



