

Lis of Cradit Unions 455 1,008 1,731 700 1,034 542 5480 1,464 3,195 3,904 4,935 1394 22518 51,934 2 52116 51,944 51,544	NCUA Q2-2018	<\$2M	\$2-10M	\$10-\$50M	\$50-100M	\$100-500M	\$500M+	TOTAL	<10M	<\$50M	<\$100M	<\$500N
Nay Asset Size (SMIII) ct of Credit Unions 8	DEMOGRAPHICS											
CREOT Credit Unions (**) 18% 32% 13% 19% 10% 100% 100% 27% 58% 71% 90% credit of industry Assets 0% 0% 3% 4% 16% 77% 100% 0% 3% 7% 23% 23% 23% 23% 23% 23% 23% 23% 23% 23	No. of Credit Unions	456	1,008	1,731	709	1,034	542	5,480	1,464	3,195	3,904	4,938
GROWTH RATES Otal Assets	Avg Asset Size (\$Mil)	\$1.0	\$5.9	\$25.6	\$71.4	\$221.8	\$1,934.2	\$251.6	\$4.4		\$25.9	\$66.9
Colar Cola	ect of Credit Unions	8%	18%	32%	13%	19%	10%	100%	27%	58%	71%	90%
Total Assets	ect of Industry Assets	0%	0%	3%	4%	16%	77%	100%	0%	3%	7%	23%
rotal clanars of 17.0% -10.0% -5.1% 1.1% 4.9% 11.1% 9.4% -10.5% 5.8% -2.21% 3.0% elet Worth -10.9% -7.7% -3.2% 0.4% 3.2% 10.6% 8.3% -8.0% -3.9% -1.8% 1.65 elet Worth -10.9% -7.7% -3.2% 0.4% 3.2% 10.6% 8.3% -8.0% -3.9% -1.8% 1.65 elet Worth -10.9% -7.7% -3.2% 0.4% 3.2% 10.6% 8.3% -8.0% -3.9% -1.8% 1.65 elet Worth Ratio -17.9% 15.3% 12.4% 11.6% 11.0% 10.9% 11.0% 15.5% 12.8% 12.2% 11.4	GROWTH RATES											
Teles hares -6.9% -7.8% -2.7% 1.2% 3.3% 8.6% 7.0% -7.8% -3.4% -1.1% 2.0% 2.0% -1.09% -7.7% -3.2% 0.4% 3.2% 10.6% 8.3% -8.0% -3.9% -1.8% 1.6% 1.0% 1.6% 1.6% 1.6% 1.6% 1.6% 1.6% 1.6% 1.0% 1.0% 1.0% 1.5.5% 12.8% 1.2.2% 11.4% 1.6% 1.0	Total Assets	-8.9%	-9.1%	-3.7%	1.3%	3.3%	9.1%	7.3%	-9.1%	-4.4%	-1.5%	1.8%
Set Worth	Total Loans	-17.0%	-10.0%	-5.1%	1.1%	4.9%	11.1%	9.4%	-10.5%	-5.8%	-2.1%	3.0%
## Worth Ratio 17.9% 15.3% 12.4% 11.6% 11.0% 10.9% 11.0% 15.5% 12.8% 12.2% 11.4 ## Cash & Inv-to-Assets 54% 49% 45% 39% 28% 24% 26% 49% 46% 42% 32% ## Cash & Inv-to-Assets 46% 50% 51% 57% 67% 72% 70% 49% 51% 54% 639 ## Cash & Inv-to-Assets 46% 50% 51% 57% 67% 72% 70% 49% 51% 54% 639 ## Cash & Inv-to-Assets 46% 50% 51% 57% 67% 72% 70% 49% 51% 54% 639 ## Cash & Inv-to-Assets 46% 50% 51% 47% 42% 39% 34% 35% 60% 48% 45% 40% ## Cash & Inv-to-Intal Loans 58% 61% 47% 42% 39% 34% 51% 49% 8% 29% 34% 42% ## Cash & Inv-to-Intal Loans 40% 28% 130% 190% 270% 340% 314% 26% 114% 151% 232 ## Cash & Inv-to-Intal Loans 66% 59% 56% 12% 19% 22% 21% 00% 4% 9% 169 ## Cash & Inv-to-Intal Loans 58% 61% 47% 42% 39% 44% 35% 45% 40% 44% 42% 42% 42% 43% 4	Total Shares	-6.9%	-7.8%		1.2%	3.3%	8.6%	7.0%	-7.8%	-3.4%	-1.1%	2.0%
Let Worth Ratio 17.9% 15.3% 12.4% 11.6% 11.0% 10.9% 11.0% 15.5% 12.8% 12.2% 11.4 (2.5% 1	Net Worth	-10.9%	-7.7%	-3.2%	0.4%	3.2%	10.6%	8.3%	-8.0%	-3.9%	-1.8%	1.6%
Cash & Inv-to-Assets coans-to-Total Assets 54% 49% 45% 39% 28% 24% 26% 49% 46% 42% 32% Joans-to-Total Assets 46% 50% 51% 57% 67% 72% 70% 49% 51% 54% 63% 63% 63% 66% 52% 63% 48% 45% 51% 49% 48% 45% 40% 48% 45% 40% 48% 42% 40% 48% 42% 40% 48% 42% 40% 48% 42% 40% 48% 42% 40% 48% 42% 40% 48% 29% 34% 42% 40% 44% 40% 40% 42% 40% 42% 40% 44% 42% 40% 44% 40% 40% 42% 40% 43% 40% 40% 40% 40% 40% 40% 40% 40% 40% 40% 40% 40% 40% 40% 40%	BALANCE SHEET ALLOCA	TION										
coans-to-Total Assets 46% 50% 51% 57% 67% 72% 70% 49% 51% 54% 63% 63% 49% 51% 54% 63% 63% 49% 51% 54% 63% 49% 34% 43% 40% 45% 45% 49% 32% 43% 42% 42% 34% 42% 42% 34% 42% 42% 34% 42% 44% 42% 42% 33% 43% 29% 34% 42% 44% 42% 42% 130% 190% 270% 340% 314% 26% 114% 151% 232 21% 0% 44% 9% 163 36% 59% 59% 65% 77% 86% 83% 59% 62% 72% 72% 74% 85% 81% 80% 778 72% 77% 74% 85% 81% 80% 77% 14% 151% 163% 12% 14.0% 10.9% <th< td=""><td>Net Worth Ratio</td><td>17.9%</td><td>15.3%</td><td>12.4%</td><td>11.6%</td><td>11.0%</td><td>10.9%</td><td>11.0%</td><td>15.5%</td><td>12.8%</td><td>12.2%</td><td>11.49</td></th<>	Net Worth Ratio	17.9%	15.3%	12.4%	11.6%	11.0%	10.9%	11.0%	15.5%	12.8%	12.2%	11.49
coans-to-Total Assets 46% 50% 51% 57% 67% 72% 70% 49% 51% 54% 63% 63% 49% 51% 54% 63% 63% 49% 51% 54% 63% 49% 34% 43% 40% 45% 45% 49% 32% 43% 42% 42% 34% 42% 42% 34% 42% 42% 34% 42% 44% 42% 42% 33% 43% 29% 34% 42% 44% 42% 42% 130% 190% 270% 340% 314% 26% 114% 151% 232 21% 0% 44% 9% 163 36% 59% 59% 65% 77% 86% 83% 59% 62% 72% 72% 74% 85% 81% 80% 778 72% 77% 74% 85% 81% 80% 77% 14% 151% 163% 12% 14.0% 10.9% <th< td=""><td>Cash & Inv-to-Assets</td><td>54%</td><td>49%</td><td>45%</td><td>39%</td><td>28%</td><td>24%</td><td>26%</td><td>49%</td><td>46%</td><td>42%</td><td>32%</td></th<>	Cash & Inv-to-Assets	54%	49%	45%	39%	28%	24%	26%	49%	46%	42%	32%
SELoans-to-Total Loans	oans-to-Total Assets											63%
RELoan Delinquency Rate	/ehicle-to-Total Loans	58%		47%	42%	39%	34%	35%	60%	48%	45%	40%
ndirect-to-Total Loans	RELoans-to-Total Loans								8%	29%		42%
Description of Non-term-Shares 56% 59% 59% 65% 77% 86% 83% 59% 59% 62% 72% 74% 85% 81% 80% 779 77%	RELoans-to-Net Worth											2329
Part of Non-term-Shares 91% 85% 81% 78% 76% 72% 74% 85% 81% 80% 779% 779% 74% 85% 81% 80% 779% 779% 779% 779% 779% 779% 779% 77	ndirect-to-Total Loans	0%	0%	5%	12%	19%	22%	21%	0%	4%	9%	16%
Trunding Ratio 40.4% 29.6% 23.5% 19.2% 14.0% 10.9% 12.2% 24.2% 21.7% 16.3% 12.2% let LT Assets Ratio 4.3% 8.8% 20.0% 25.3% 31.5% 35.7% 34.0% 18.7% 22.0% 28.6% 34.0 LOAN QUALITY AND ADEQUACY OF RESERVES Oan Delinquency Rate let Charge-off Rate let Charge-off Rate 4.02% 2.28% 1.48% 1.32% 1.36% 1.25% 1.25% 1.27% 1.57% 1.44% 1.38% 1.28 ELOAN Delinquency 2.66% 1.51% 1.00% 0.77% 0.66% 0.47% 0.51% 1.55% 1.57% 1.44% 1.38% 1.28 ELOAN Delinquency 2.22% 1.52% 0.92% 0.73% 0.65% 0.49% 0.55% 1.56% 1.02% 0.87% 0.70 April Delinquency 2.22% 1.53% 0.89% 0.70% 0.58% 0.45% 0.55% 0.55% 1.57% 1.00% 0.87% 0.69 April Delinquency 2.22% 1.53% 0.89% 0.70% 0.58% 0.45% 0.55% 0.55% 1.57% 1.00% 0.87% 0.69 April Delinquency 0.00% 0.45% 1.19% 0.81% 0.72% 0.51% 0.55% 0.45% 1.18% 0.90% 0.70 April Delinquency 0.00% 0.45% 1.19% 0.81% 0.72% 0.51% 0.55% 0.45% 0.45% 0.45% 0.45% 0.55% 0.45% 0.45% 0.55% 0.45% 0.45% 0.45% 0.45% 0.55% 0.45% 0.45% 0.55% 0.45% 0.45% 0.45% 0.55% 0.45% 0.55% 0.45% 0.45% 0.55% 0.45% 0.55% 0.45% 0.45% 0.55% 0.45% 0	oans-to-Shares	56%	59%	59%	65%	77%	86%	83%	59%	59%	62%	72%
LECK CASSET CAS	ect of Non-term-Shares	91%	85%	81%	78%	76%	72%	74%	85%	81%	80%	77%
COAN QUALITY AND ADEQUACY OF RESERVES Oan Delinquency Rate	T Funding Ratio	40.4%	29.6%	23.5%	19.2%	14.0%	10.9%	12.2%	24.2%	21.7%	16.3%	12.29
Description Coan Delinquency	Net LT Assets Ratio	4.3%	8.8%	20.0%	25.3%	31.5%	35.7%	34.0%	18.7%	22.0%	28.6%	34.09
Det Charge-off Rate 0.98% 0.65% 0.46% 0.51% 0.56% 0.62% 0.60% 0.48% 0.50% 0.54% 0.60	LOAN QUALITY AND ADE	QUACY OF	RESERVES									
Det Charge-off Rate 0.98% 0.65% 0.46% 0.51% 0.56% 0.62% 0.60% 0.48% 0.50% 0.54% 0.60	oan Delinguency Rate	3.04%	1.63%	1.02%	0.81%	0.80%	0.63%	0.67%	1.09%	0.94%	0.84%	0.679
RE Loan Delinquency 2.66% 1.51% 1.00% 0.77% 0.66% 0.47% 0.51% 1.52% 1.02% 0.87% 0.70 (Ach Loan Delinquency 2.22% 1.52% 0.92% 0.73% 0.65% 0.49% 0.55% 1.56% 1.02% 0.87% 0.70 (Ach Loan Delinquency 2.22% 1.53% 0.89% 0.70% 0.58% 0.45% 0.55% 1.57% 1.00% 0.87% 0.69 (Ach Loan Delinquency 0.00% 0.45% 0.89% 0.70% 0.58% 0.45% 0.55% 0.45% 1.57% 1.00% 0.87% 0.69 (Ach Loan Delinquency 0.00% 0.45% 0.89% 0.70% 0.58% 0.45% 0.55% 0.45% 1.57% 1.00% 0.87% 0.69 (Ach Loan Delinquency 0.00% 0.45% 0.89% 0.70% 0.58% 0.45% 0.55% 0.45% 1.57% 1.00% 0.87% 0.69 (Ach Loan Delinquency 0.00% 0.45% 0.45% 0.89% 0.72% 0.51% 0.55% 0.45% 1.18% 0.90% 0.74 (Ach Loan Delinquency 0.00% 0.45% 0	Net Charge-off Rate											0.609
Veh Loan Delinquency 2.22% 1.52% 0.92% 0.73% 0.65% 0.49% 0.55% 1.56% 1.02% 0.87% 0.71 Direct Delinquency 2.22% 1.53% 0.89% 0.70% 0.58% 0.45% 0.55% 1.57% 1.00% 0.87% 0.69 Description of Delinquency 0.00% 0.45% 1.19% 0.81% 0.72% 0.51% 0.55% 0.45% 1.18% 0.90% 0.74 Doss Allowance Ratio 2.79% 1.32% 0.88% 0.80% 0.92% 0.92% 0.92% 1.41% 0.94% 0.87% 0.91 Current Loss Exposure 0.88% 0.63% 0.47% 0.41% 0.41% 0.29% 0.92% 0.92% 0.92% 0.92% 0.65% 0.49% 0.55% 0.42 EARNINGS: Earny Loss Exposure 3.71% 3.41% 3.49% 3.63% 3.73% 3.69% 3.71% 3.45% 3.47% 3.58 Coros Asset Yield 3.72%	'Misery" Index	4.02%	2.28%	1.48%		1.36%	1.25%	1.27%	1.57%	1.44%	1.38%	1.289
2.22% 1.53% 0.89% 0.70% 0.58% 0.45% 0.55% 0.55% 1.57% 1.00% 0.87% 0.69% 0.69% 0.69% 0.45% 1.18% 0.90% 0.74 0.81% 0.72% 0.51% 0.55% 0.45% 1.18% 0.90% 0.74 0.81% 0.72% 0.51% 0.55% 0.45% 1.18% 0.90% 0.74 0.81% 0.72% 0.51% 0.55% 0.45% 1.18% 0.90% 0.74 0.88% 0.83% 0.80% 0.92% 0.92% 0.92% 0.92% 0.65% 0.49% 0.55% 0.42 0.88% 0.63% 0.47% 0.41% 0.41% 0.29% 0.32% 0.65% 0.49% 0.55% 0.42 0.42% 0.65% 0.49% 0.55% 0.42 0.65% 0.49% 0.55% 0.42 0.65% 0.49% 0.55% 0.42 0.65% 0.49% 0.55% 0.42 0.65% 0.49% 0.55% 0.42 0.65% 0.49% 0.55% 0.42 0.65% 0.49% 0.55% 0.42 0.65% 0.49% 0.55% 0.42 0.65% 0.49% 0.55% 0.42 0.65% 0.34% 0.31% 0.32% 0.39% 0.62% 0.34% 0.31% 0.32% 0.39% 0.62% 0.34% 0.31% 0.32% 0.39% 0.62% 0.34% 0.31% 0.32% 0.39% 0.62% 0.34% 0.31% 0.32% 0.39% 0.65% 0.48% 0.35% 0.26% 0.27% 0.35% 0.48% 0.35% 0.26% 0.27% 0.35% 0.48% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.65% 0.94% 0.05% 0.02% 0.0	RE Loan Delinquency	2.66%	1.51%	1.00%	0.77%	0.66%	0.47%	0.51%	1.52%	1.02%	0.87%	0.709
2.22% 1.53% 0.89% 0.70% 0.58% 0.45% 0.55% 0.55% 1.57% 1.00% 0.87% 0.69% 0.69% 0.69% 0.45% 1.18% 0.90% 0.74 0.81% 0.72% 0.51% 0.55% 0.45% 1.18% 0.90% 0.74 0.81% 0.72% 0.51% 0.55% 0.45% 1.18% 0.90% 0.74 0.81% 0.72% 0.51% 0.55% 0.45% 1.18% 0.90% 0.74 0.88% 0.83% 0.80% 0.92% 0.92% 0.92% 0.92% 0.65% 0.49% 0.55% 0.42 0.88% 0.63% 0.47% 0.41% 0.41% 0.29% 0.32% 0.65% 0.49% 0.55% 0.42 0.42% 0.65% 0.49% 0.55% 0.42 0.65% 0.49% 0.55% 0.42 0.65% 0.49% 0.55% 0.42 0.65% 0.49% 0.55% 0.42 0.65% 0.49% 0.55% 0.42 0.65% 0.49% 0.55% 0.42 0.65% 0.49% 0.55% 0.42 0.65% 0.49% 0.55% 0.42 0.65% 0.49% 0.55% 0.42 0.65% 0.34% 0.31% 0.32% 0.39% 0.62% 0.34% 0.31% 0.32% 0.39% 0.62% 0.34% 0.31% 0.32% 0.39% 0.62% 0.34% 0.31% 0.32% 0.39% 0.62% 0.34% 0.31% 0.32% 0.39% 0.65% 0.48% 0.35% 0.26% 0.27% 0.35% 0.48% 0.35% 0.26% 0.27% 0.35% 0.48% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.65% 0.94% 0.05% 0.02% 0.0	/eh Loan Delinguency	2 22%	1 52%	0.92%	0.73%	0.65%	0.49%	0.55%	1 56%	1 02%	0.87%	0.719
Indirect Delinquency												
EARNINGS: Gross Asset Yield 3.72% 3.71% 3.41% 3.49% 3.63% 3.73% 3.69% 3.71% 3.45% 3.47% 3.58 Cost of Funds 0.31% 0.35% 0.30% 0.33% 0.42% 0.69% 0.62% 0.34% 0.31% 0.31% 0.32% 0.32% 0.32% 0.34% 0.31% 0.32% 0.39 Gross Margin 3.42% 3.36% 3.10% 3.16% 3.20% 3.04% 3.07% 3.36% 3.14% 3.15% 3.19 Provision Expense 0.43% 0.34% 0.24% 0.29% 0.38% 0.52% 0.48% 0.35% 0.26% 0.27% 0.35 Net Margin 2.99% 3.02% 2.86% 2.87% 2.82% 2.52% 2.59% 3.01% 2.88% 2.88% 2.88 2.84 Alon-Interest Income 1.21% 0.65% 0.99% 1.26% 1.47% 1.38% 1.37% 0.69% 0.95% 1.10% 1.36 Alon-Interest Expense 4.18% 3.59% 3.44% 3.60% 3.66% 2.94% 3.10% 3.63% 3.46% 3.53% 3.62 Net Operating Exp 2.97% 2.94% 2.45% 2.34% 2.19% 1.56% 1.72% 2.95% 2.51% 2.43% 2.26 Net Income (ROA) 0.01% 0.01% 0.02% 0.02% 0.02% 0.02% 0.09% 0.38% 0.46% 0.59	ndirect Delinquency											0.749
EARNINGS: Gross Asset Yield 3.72% 3.71% 3.41% 3.49% 3.63% 3.73% 3.69% 3.71% 3.45% 3.47% 3.58 Cost of Funds 0.31% 0.35% 0.30% 0.33% 0.42% 0.69% 0.62% 0.34% 0.31% 0.31% 0.32% 0.32% 0.32% 0.34% 0.31% 0.32% 0.39 Gross Margin 3.42% 3.36% 3.10% 3.16% 3.20% 3.04% 3.07% 3.36% 3.14% 3.15% 3.19 Provision Expense 0.43% 0.34% 0.24% 0.29% 0.38% 0.52% 0.48% 0.35% 0.26% 0.27% 0.35 Net Margin 2.99% 3.02% 2.86% 2.87% 2.82% 2.52% 2.59% 3.01% 2.88% 2.88% 2.88 2.84 Alon-Interest Income 1.21% 0.65% 0.99% 1.26% 1.47% 1.38% 1.37% 0.69% 0.95% 1.10% 1.36 Alon-Interest Expense 4.18% 3.59% 3.44% 3.60% 3.66% 2.94% 3.10% 3.63% 3.46% 3.53% 3.62 Net Operating Exp 2.97% 2.94% 2.45% 2.34% 2.19% 1.56% 1.72% 2.95% 2.51% 2.43% 2.26 Net Income (ROA) 0.01% 0.01% 0.02% 0.02% 0.02% 0.02% 0.09% 0.38% 0.46% 0.59	oss Allowance Ratio	2.79%	1.32%	0.88%	0.80%	0.92%	0.92%	0.92%	1.41%	0.94%	0.87%	0.919
Gross Asset Yield 3.72% 3.71% 3.41% 3.49% 3.63% 3.73% 3.69% 3.71% 3.45% 3.47% 3.58 Cost of Funds 0.31% 0.35% 0.30% 0.33% 0.42% 0.69% 0.62% 0.34% 0.31% 0.32% 0.39 Gross Margin 3.42% 3.36% 3.10% 3.16% 3.20% 3.04% 3.07% 3.36% 3.14% 3.15% 3.19 Provision Expense 0.43% 0.34% 0.24% 0.29% 0.38% 0.52% 0.48% 0.35% 0.26% 0.27% 0.35 Net Margin 2.99% 3.02% 2.86% 2.87% 2.82% 2.52% 2.59% 3.01% 2.88% 2.88% 2.84 Non-Interest Income 1.21% 0.65% 0.99% 1.26% 1.47% 1.38% 1.37% 0.69% 0.95% 1.10% 1.36 Non-Interest Expense 4.18% 3.59% 3.44% 3.60% 3.66% 2.94% 3.10% 3.	Current Loss Exposure											0.429
Cost of Funds 0.31% 0.35% 0.30% 0.33% 0.42% 0.69% 0.62% 0.34% 0.31% 0.32% 0.39 Gross Margin 3.42% 3.36% 3.10% 3.16% 3.20% 3.04% 3.07% 3.36% 3.14% 3.15% 3.19 Provision Expense 0.43% 0.34% 0.24% 0.29% 0.38% 0.52% 0.48% 0.35% 0.26% 0.27% 0.35 Net Margin 2.99% 3.02% 2.86% 2.87% 2.82% 2.52% 2.59% 3.01% 2.88% 2.88 Non-Interest Income 1.21% 0.65% 0.99% 1.26% 1.47% 1.38% 1.37% 0.69% 0.95% 1.10% 1.36 Non-Interest Expense 4.18% 3.59% 3.44% 3.60% 3.66% 2.94% 3.10% 3.63% 3.46% 3.53% 3.62 Net Operating Exp 2.97% 2.94% 2.45% 2.34% 2.19% 1.56% 1.72% 2.95% 2.	EARNINGS:											
Gross Margin 3.42% 3.36% 3.10% 3.16% 3.20% 3.04% 3.07% 3.36% 3.14% 3.15% 3.19 Provision Expense 0.43% 0.34% 0.24% 0.29% 0.38% 0.52% 0.48% 0.35% 0.26% 0.27% 0.35 Net Margin 2.99% 3.02% 2.86% 2.87% 2.82% 2.52% 2.59% 3.01% 2.88% 2.84% Non-Interest Income 1.21% 0.65% 0.99% 1.26% 1.47% 1.38% 1.37% 0.69% 0.95% 1.10% 1.36 Non-Interest Expense 4.18% 3.59% 3.44% 3.60% 3.66% 2.94% 3.10% 3.63% 3.46% 3.53% 3.62 Net Operating Exp 2.97% 2.94% 2.45% 2.34% 2.19% 1.56% 1.72% 2.95% 2.51% 2.43% 2.26 Non-recurring Inc(Exp) 0.00% 0.02% 0.01% 0.01% 0.02% 0.02% 0.02% 0.09%	Gross Asset Yield	3.72%	3.71%	3.41%	3.49%	3.63%	3.73%	3.69%	3.71%	3.45%	3.47%	3.589
Provision Expense 0.43% 0.34% 0.24% 0.29% 0.38% 0.52% 0.48% 0.35% 0.26% 0.27% 0.35 Net Margin 2.99% 3.02% 2.86% 2.87% 2.82% 2.52% 2.59% 3.01% 2.88% 2.88% 2.84 Non-Interest Income 1.21% 0.65% 0.99% 1.26% 1.47% 1.38% 1.37% 0.69% 0.95% 1.10% 1.36 Non-Interest Expense 4.18% 3.59% 3.44% 3.60% 3.66% 2.94% 3.10% 3.63% 3.46% 3.53% 3.62 Net Operating Exp 2.97% 2.94% 2.45% 2.34% 2.19% 1.56% 1.72% 2.95% 2.51% 2.43% 2.26 Non-recurring Inc(Exp) 0.00% 0.02% 0.01% 0.01% 0.02% 0.02% 0.02% 0.02% 0.01% 0.01% 0.02 Net Income (ROA) 0.01% 0.10% 0.42% 0.54% 0.65% 0.98% 0.89%	Cost of Funds											0.399
Net Margin 2.99% 3.02% 2.86% 2.87% 2.82% 2.52% 2.59% 3.01% 2.88% 2.84% Non-Interest Income Non-Interest Expense 1.21% 0.65% 0.99% 1.26% 1.47% 1.38% 1.37% 0.69% 0.95% 1.10% 1.36 Non-Interest Expense 4.18% 3.59% 3.44% 3.60% 3.66% 2.94% 3.10% 3.63% 3.46% 3.53% 3.62 Net Operating Exp 2.97% 2.94% 2.45% 2.34% 2.19% 1.56% 1.72% 2.95% 2.51% 2.43% 2.26 Non-recurring Inc(Exp) 0.00% 0.02% 0.01% 0.01% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.01% 0.01 0.02% 0.08% 0.89% 0.09% 0.38% 0.46% 0.59	•											3.199
Non-Interest Income 1.21% 0.65% 0.99% 1.26% 1.47% 1.38% 1.37% 0.69% 0.95% 1.10% 1.36 Non-Interest Expense 4.18% 3.59% 3.44% 3.60% 3.66% 2.94% 3.10% 3.63% 3.46% 3.53% 3.62 Net Operating Exp 2.97% 2.94% 2.45% 2.34% 2.19% 1.56% 1.72% 2.95% 2.51% 2.43% 2.26 Non-recurring Inc(Exp) 0.00% 0.02% 0.01% 0.01% 0.02% 0.02% 0.02% 0.02% 0.02% 0.01% 0.01% 0.02 Net Income (ROA) 0.01% 0.10% 0.42% 0.54% 0.65% 0.98% 0.89% 0.09% 0.38% 0.46% 0.59	•											
Non-Interest Expense 4.18% 3.59% 3.44% 3.60% 3.66% 2.94% 3.10% 3.63% 3.46% 3.53% 3.62 Net Operating Exp 2.97% 2.94% 2.45% 2.34% 2.19% 1.56% 1.72% 2.95% 2.51% 2.43% 2.26 Non-recurring Inc(Exp) 0.00% 0.02% 0.01% 0.01% 0.02% 0.02% 0.02% 0.01% 0.01 0.02 Net Income (ROA) 0.01% 0.10% 0.42% 0.54% 0.65% 0.98% 0.89% 0.09% 0.38% 0.46% 0.59	ū											2.849
Net Operating Exp 2.97% 2.94% 2.45% 2.34% 2.19% 1.56% 1.72% 2.95% 2.51% 2.43% 2.26 Non-recurring Inc(Exp) 0.00% 0.02% 0.01% 0.01% 0.02% 0.02% 0.02% 0.02% 0.01% 0.01% 0.02 Net Income (ROA) 0.01% 0.10% 0.42% 0.54% 0.65% 0.98% 0.89% 0.09% 0.38% 0.46% 0.59		1										
Non-recurring Inc(Exp) 0.00% 0.02% 0.01% 0.01% 0.02% 0.02% 0.02% 0.02% 0.02% 0.01% 0.01% 0.02% 0.02% 0.02% 0.02% 0.01% 0.01% 0.02% 0	·											
Net Income (ROA) 0.01% 0.10% 0.42% 0.54% 0.65% 0.98% 0.89% 0.09% 0.38% 0.46% 0.59	Non-recurring Inc(Exp)											0.029
2 A 70 C 20 C	Net Income (ROA)											0.599
		0.40/	0.00/	2 = 0/	4 70/	6.60/	0.00/	0.60/	0.70/	2 40/	2.00/	5.3%



NCUA Q2-2018 <\$2M \$2-10M \$10-\$50M \$50-100M \$100-500M \$500M+ <\$50M <\$100M <\$500M TOTAL <10M

OPERATING EFFICIENCIES	S:										
oans & Shares-											
Avg Loan Balance	\$4,691	\$7,087	\$9,079	\$10,082	\$13,229	\$16,405	\$15,227	\$6,930	\$8,817	\$9,482	\$12,233
Avg Loan Rate	6.90%	6.13%	5.27%	5.03%	4.73%	4.54%	4.60%	6.18%	5.38%	5.20%	4.85%
Avg Loan Yield, net	6.47%	5.79%	5.03%	4.75%	4.35%	4.02%	4.12%	5.83%	5.12%	4.92%	4.50%
Avg Share Balance	\$2,354	\$4,758	\$7,277	\$8,233	\$9,277	\$11,405	\$10,589	\$4,458	\$6,766	\$7,442	\$8,635
Avg Share Rate	0.38%	0.41%	0.35%	0.38%	0.49%	0.82%	0.73%	0.41%	0.36%	0.37%	0.45%
NM Deposit Ratio	2.5%	1.1%	0.8%	0.8%	1.0%	0.9%	0.9%	1.2%	0.9%	0.8%	1.0%
Net Operating Profitabil	lity-										
Earning Asset/Funding	122%	117%	111%	109%	107%	109%	109%	117%	111%	110%	108%
Avg Revenue per FTE	\$51,704	\$103,365	\$152,468	\$166,495	\$185,052	\$272,328	\$241,412	\$96,041	\$142,060		\$175,07
Avg OpExpense per FTE	43,852	84,112	118,469	125,715	131,516	154,852	146,076	78,404	111,078	118,152	127,24
Avg OpReturn per FTE	7,852	19,254	34,000	40,781	53,536	117,476	95,336	17,637	30,982	35,717	47,83
Operating Revenue-											
Non-Int Inc-to-Total Rev	25%	15%	22%	26%	29%	27%	27%	16%	22%	24%	28%
nterest Inc per FTE	39,012	87,946	118,279	122,434	131,579	198,780	\$175,906	81,008	111,404	116,735	126,83
Non-Int Inc per FTE	12,691	15,419	34,190	44,061	53,473	73,549	\$65,506	15,032	30,656	37,135	48,24
Operating Expenses-											
C&B Expense Ratio	2.00%	1.87%	1.65%	1.73%	1.84%	1.53%	1.59%	1.88%	1.68%	1.70%	1.80%
oct of Total Op Exp	48%	52%	48%	48%	50%	52%	51%	52%	48%	48%	50%
Avg C&B per FTE	\$20,988	\$44,463	\$57,168	\$60,727	\$66,780	\$81,447	\$75,827	\$41,134	\$54,210	\$57,360	\$63,76
Occ & Ops Exp Ratio	1.27%	0.94%	0.91%	0.91%	0.95%	0.73%	0.78%	0.96%	0.92%	0.91%	0.94%
oct of Total Op Exp	30%	26%	27%	25%	26%	25%	25%	27%	27%	26%	26%
Avg O&O per FTE	\$13,333	\$22,354	\$31,751	\$31,765	\$34,333	\$38,681	\$36,934	\$21,075	\$29,782	\$30,740	\$33,18
All Other Exp Ratio	0.45%	0.36%	0.43%	0.47%	0.42%	0.33%	0.35%	0.37%	0.42%	0.45%	0.43%
ect of Total Op Exp	22%	20%	25%	26%	23%	22%	23%	20%	24%	25%	24%
Avg AOE per FTE	\$9,531	\$17,296	\$29,550	\$33,223	\$30,404	\$34,724	\$33,315	\$16,195	\$27,086	\$30,052	\$30,29
Average Margin per Acco	unt-										
Avg Int Inc per per Loan	\$303	\$410	\$456	\$478	\$575	\$659	\$628	\$404	\$452	\$467	\$551
Avg Int Exp per Share	\$9	\$20	\$25	\$31	\$45	\$94	\$78	\$18	\$24	\$27	\$39
Avg Return	\$295	\$390	\$431	\$447	\$530	\$565		\$386	\$428	\$439	\$512
Staffing-											
Full-time Equivalents	405	2,452	12,630	14,485	63,729	201,027	294,726	2,857	15,486	29,971	93,700
Pct PT Employees	76%	40%	17%	12%	9%	7%	8%	46%	23%	18%	12%
TE-to-Ops (Staffing)	2.10	0.78	0.45	0.39	0.33	0.22	0.25	0.86	0.50	0.44	0.36
Membership Outreach-											
Members-to-Potential	9.6%	5.6%	3.4%	3.0%	3.1%	4.3%	3.9%	5.9%	3.7%	3.3%	3.2%
Members-to-FTEs	354	410	411	3.0%	3.1%	4.5%	3.5%	402	409	3.5%	359
Branches Members per Branch	445 322	1,052 956	2,534 2,049	1,858 2,914	5,371 4,071	9,688 8,302	20,947 5,445	1,497 768	4,030 1,573	5,888 1,996	11,259 2,986
viciniscis pei bialicii	322	930	2,043	2,314	7,071	0,302	J,443	700	1,373	1,990	2,300



Historical Year-End	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
DEMOGRAPHICS											
No. of Credit Unions Avg Asset Size (\$Mil)	7,806 \$103.9	7,554 \$117.1	7,339 \$124.6	7,094 \$135.6	6,819 \$149.8	6,554 \$162.0	6,273 \$178.9	6,021 \$200.0	5,785 \$223.4	5,573 \$247.4	5,480 \$251.6
GROWTH RATES											
Total Assets Fotal Loans Fotal Shares Net Worth	7.4% 7.1% 7.7% -0.1%	9.1% 1.1% 10.5% 1.7%	3.4% -1.4% 4.5% 5.1%	5.2% 1.2% 5.2% 6.8%	6.2% 4.6% 6.1% 8.5%	3.9% 8.0% 3.7% 7.4%	5.7% 10.4% 4.5% 7.5%	7.3% 10.5% 6.9% 6.9%	7.3% 10.4% 7.5% 7.1%	6.7% 10.1% 6.1% 7.3%	7.3% 9.4% 7.0% 8.3%
BALANCE SHEET ALLOCA	TION										
Net Worth Ratio	10.6%	9.9%	10.1%	10.2%	10.4%	10.8%	11.0%	10.9%	10.9%	11.0%	11.0%
Cash & Inv-to-Assets Loans-to-Total Assets	27% 70%	32% 65%	35% 62%	37% 59%	38% 58%	35% 61%	32% 63%	31% 65%	28% 67%	26% 69%	26% 70%
Vehicle-to-Total Loans RELoans-to-Total Loans RELoans-to-Net Worth ndirect-to-Total Loans	31% 54% 354% 13%	30% 54% 354% 13%	11% 55% 337% 13%	29% 55% 319% 12%	30% 54% 300% 13%	31% 53% 296% 14%	32% 51% 296% 16%	33% 50% 302% 17%	34% 50% 306% 19%	35% 49% 313% 20%	35% 49% 314% 21%
Loans-to-Shares Pct of Non-term-Shares	83% 56%	76% 59%	72% 62%	69% 65%	68% 67%	71% 69%	75% 71%	77% 72%	80% 73%	83% 73%	83% 74%
ST Funding Ratio Net LT Assets Ratio	14.7% 32%	16.8% 32%	16.1% 33%	17.3% 32%	17.5% 33%	14.9% 36%	13.7% 34%	13.5% 33%	13.4% 33%	12.4% 34%	12.2% 34%
LOAN QUALITY & ADEQU	ACY OF RES	SERVES									
Loan Delinquency Rate Net Charge-off Rate 'Misery" Index	1.38% 0.85% 2.23%	1.64% 1.21% 2.85%	1.76% 1.13% 2.89%	1.60% 0.91% 2.51%	1.16% 0.73% 1.89%	1.01% 0.57% 1.58%	0.85% 0.50% 1.35%	0.81% 0.48% 1.29%	0.83% 0.55% 1.38%	0.81% 0.60% 1.41%	0.67% 0.60% 1.27%
RE Loan Delinquency	1.20%	2.00%	2.10%	2.00%	1.38%	1.15%	0.89%	0.75%	0.63%	0.61%	0.51%
Veh Loan Delinquency Direct Delinquency Indirect Delinquency	- - 1.56%	- - 1.47%	- - 1.17%	- - 0.97%	- - 0.77%	0.69% 0.60% 0.79%	0.67% 0.60% 0.74%	0.68% 0.64% 0.72%	0.72% 0.67% 0.76%	0.70% 0.67% 0.72%	0.55% 0.55% 0.55%
Loss Allowance Ratio Current Loss Exposure	1.10% 0.99%	1.51% 1.52%	1.67% 1.62%	1.55% 1.40%	1.36% 1.05%	1.13% 0.83%	0.98% 0.62%	0.94% 0.53%	0.90% 0.47%	0.92% 0.46%	0.92% 0.32%
EARNINGS:											
Gross Asset Yield Cost of Funds	5.61% 2.44%	4.95% 1.74%	4.46% 1.21%	4.04% 0.93%	3.65% 0.73%	3.39% 0.59%	3.38% 0.54%	3.37% 0.52%	3.41% 0.53%	3.55% 0.57%	3.69% 0.62%
Gross Margin	3.17%	3.21%	3.25%	3.12%	2.92%	2.80%	2.84%	2.85%	2.88%	2.99%	3.07%
Provision Expense	0.90%	1.13%	0.78%	0.50%	0.36%	0.26%	0.28%	0.35%	0.41%	0.48%	0.48%
Net Margin Non-Interest Income	2.27% 1.34%	2.08% 1.36%	2.46% 1.33%	2.62% 1.30%	2.56% 1.43%	2.53% 1.38%	2.56% 1.31%	2.50% 1.34%	2.48% 1.37%	2.51% 1.33%	2.59% 1.37%
Non-Interest Expense Net Operating Exp	3.60% 2.25%	3.18% 1.83%	3.07% 1.74%	3.06% 1.76%	3.10% 1.67%	3.10% 1.72%	3.11% 1.80%	3.12% 1.77%	3.10% 1.73%	3.08% 1.75%	3.10% 1.72%
Non-recurring Inc(Exp)	-0.07%	-0.08%	-0.22%	-0.19%	-0.04%	-0.04%	0.04%	0.02%	0.02%	0.02%	0.02%
Net Income (ROA)	-0.05%	0.18%	0.50%	0.67%	0.85%	0.78%	0.80%	0.75%	0.76%	0.78%	0.89%



Historical Year-End	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
COST EFFICIENCIES:											
Loans & Shares-											
Avg Loan Balance	\$12,575	\$12,487	\$12,483	\$12,565	\$12,565	\$12,795	\$13,203	\$13,707	\$14,246	\$14,807	\$15,227
Avg Loan Rate	6.61%	6.28%	6.06%	5.76%	5.42%	5.01%	4.79%	4.64%	4.56%	4.56%	4.60%
Avg Loan Yield, net	5.33%	4.60%	4.82%	4.94%	4.81%	4.57%	4.33%	4.10%	3.95%	3.85%	4.12%
Avg Share Balance	\$7,690	\$8,375	\$8,691	\$9,011	\$9,353	\$9,454	\$9,580	\$9,891	\$10,225	\$10,415	\$10,589
Avg Share Rate	2.91%	2.06%	1.41%	1.08%	0.85%	0.69%	0.63%	0.61%	0.62%	0.67%	0.73%
NM Deposit Ratio	0.4%	0.3%	0.3%	0.3%	0.3%	0.3%	0.5%	0.7%	0.8%	0.9%	0.9%
Net Operating Profitabi	lity-										
Earning Asset/Funding	109%	108%	108%	109%	109%	109%	109%	109%	108%	108%	109%
Avg Revenue per FTE	\$229,198	\$227,759	\$221,213	\$212,014	\$206,435	\$198,240	\$199,065	\$205,357	\$215,151	\$225,888	\$241,41
Avg OpExpense per FTE	120,894	117,796	125,757	128,910	127,522	130,183	130,299	135,060	138,715	141,497	146,076
Avg OpReturn per FTE	108,304	109,963	95,456	83,104	78,913	68,057	68,766	70,297	76,437	84,391	95,336
Operating Revenue- Non-Int Inc-to-Total Rev Interest Inc per FTE Non-Int Inc per FTE	19%	21%	23%	24%	28%	29%	28%	29%	29%	27%	27%
	184,899	178,805	170,370	160,558	148,273	140,943	143,538	146,789	153,508	164,317	175,906
	44,300	48,954	50,843	51,456	58,162	57,297	55,527	58,568	61,643	61,570	65,506
Operating Expenses-											
C&B Expense Ratio	1.70%	1.61%	1.56%	1.54%	1.56%	1.56%	1.56%	1.58%	1.58%	1.58%	1.59%
Pct of Total Op Exp	47%	51%	51%	50%	50%	51%	50%	51%	51%	51%	51%
Avg C&B per FTE	\$55,892	\$58,264	\$59,466	\$61,304	\$63,493	\$65,040	\$66,286	\$68,882	\$70,992	\$72,887	\$75,827
Occ & Ops Exp Ratio	0.92%	0.87%	0.83%	0.81%	0.81%	0.80%	0.81%	0.80%	0.79%	0.77%	0.78%
Pct of Total Op Exp	26%	27%	27%	27%	26%	26%	26%	26%	25%	25%	25%
Avg O&O per FTE	\$30,283	\$31,403	\$31,673	\$32,254	\$32,739	\$33,137	\$34,226	\$34,697	\$35,356	\$35,717	\$36,934
All Other Exp Ratio	0.98%	0.70%	0.69%	0.70%	0.74%	0.73%	0.74%	0.74%	0.74%	0.74%	0.35%
Pct of Total Op Exp	27%	22%	22%	23%	24%	24%	24%	24%	24%	24%	23%
Avg AOE per FTE	\$32,328	\$25,273	\$26,233	\$27,857	\$29,849	\$30,526	\$31,548	\$32,177	\$33,383	\$34,022	\$33,315
Average Margin per Acco	unt-										
Avg Int Inc per per Loan	\$670	\$574	\$602	\$620	\$604	\$585	\$572	\$562	\$562	\$571	\$628
Avg Int Exp per Share	\$224	\$173	\$123	\$97	\$79	\$65	\$61	\$61	\$64	\$70	\$78
Avg Return	\$446	\$402	\$479	\$523	\$525	\$519	\$511	\$502	\$498	\$501	\$550
Staffing-											
Full-time Equivalents	237,655	234,915	235,312	236,282	244,232	250,570	257,263	267,023	277,354	288,889	294,726
Pct PT Employees	13%	12%	12%	12%	12%	12%	11%	10%	9%	9%	8%
FTE-to-Ops (Staffing)	0.37	0.36	0.36	0.35	0.34	0.33	0.30	0.28	0.27	0.26	0.25
Membership Outreach-											
Members-to-Potential	6.8%	6.6%	6.1%	6.0%	5.8%	5.6%	5.4%	5.0%	4.3%	4.0%	3.9%
Members-to-FTEs	373	383	385	389	384	384	386	384	385	385	387
Branches	21,512	21,365	21,449	21,458	20,576	20,622	20,662	20,659	20,691	20,713	20,947
Members per Branch	4,117	4,207	4,219	4,279	4,562	4,668	4,803	4,970	5,163	4,394	5,445