

NCUA Q4-2017	<\$2M	\$2-10M	\$10-\$50M	\$50-100M	\$100-500M	\$500M+	TOTAL	<10M	<\$50M	<\$100M	<\$500M
DEMOGRAPHICS											
No. of Credit Unions	478	1,055	1,774	709	1,026	531	5,573	1,533	3,307	4,016	5,042
Avg Asset Size (\$Mil)	\$1.0	\$6.1	\$25.8	\$72.7	\$227.8	\$1,797.9	\$231.9	\$4.5	\$15.9	\$25.9	\$67.0
Pct of Credit Unions	9%	19%	32%	13%	18%	10%	100%	28%	59%	72%	90%
Pct of Industry Assets	0%	0%	3%	4%	17%	76%	100%	0%	4%	7%	24%
GROWTH RATES											
Total Assets	-6.6%	-6.8%	-3.4%	-1.7%	-1.9%	9.8%	6.7%	-6.8%	-3.9%	-2.8%	-2.2%
Total Loans	-6.0%	-5.5%	-1.0%	-0.1%	1.0%	13.1%	10.1%	-5.5%	-1.5%	-0.8%	0.5%
Total Shares	-5.7%	-6.0%	-3.1%	-1.7%	-1.9%	7.8%	5.2%	-6.0%	-3.5%	-2.6%	-2.1%
Net Worth	-5.1%	-5.1%	-2.8%	-0.7%	-0.9%	10.5%	7.3%	-5.1%	-3.2%	-2.0%	-1.3%
BALANCE SHEET ALLOCATION AND QUALITY											
Net Worth Ratio	18.1%	15.2%	12.4%	11.6%	11.0%	10.8%	11.0%	15.4%	12.8%	12.2%	11.4%
Cash & Inv-to-Assets	52%	49%	45%	38%	29%	24%	26%	49%	46%	42%	33%
Loans-to-Total Assets	48%	50%	52%	57%	66%	72%	69%	50%	51%	54%	62%
Vehicle-to-Total Loans	56%	59%	46%	41%	38%	33%	35%	59%	47%	44%	40%
RELoans-to-Total Loans	2%	10%	32%	39%	45%	51%	49%	9%	29%	35%	42%
RELoans-to-Net Worth	4%	31%	134%	192%	269%	340%	313%	29%	118%	153%	231%
Indirect-to-Total Loans	0%	0%	5%	12%	18%	22%	20%	0%	4%	8%	16%
Loans-to-Shares	59%	59%	59%	65%	76%	86%	83%	59%	59%	62%	72%
Pct of Non-term-Shares	91%	84%	80%	78%	75%	72%	73%	85%	81%	79%	76%
ST Funding Ratio	38.1%	29.3%	23.4%	19.0%	14.0%	11.2%	12.4%	24.1%	21.6%	16.3%	12.5%
Net LT Assets Ratio	5%	10%	20%	26%	32%	35%	34%	19%	22%	29%	34%
LOAN QUALITY											
Loan Delinquency Rate	3.26%	1.69%	1.17%	1.03%	0.93%	0.76%	0.81%	1.23%	1.13%	0.98%	0.81%
Net Charge-off Rate	0.92%	0.62%	0.51%	0.50%	0.60%	0.60%	0.60%	0.52%	0.51%	0.58%	0.59%
"Misery" Index	4.18%	2.31%	1.68%	1.53%	1.53%	1.36%	1.41%	1.76%	1.64%	1.56%	1.41%
RE Loan Delinquency	2.36%	1.57%	1.09%	0.96%	0.75%	0.57%	0.61%	1.58%	1.11%	1.02%	0.81%
Veh Loan Delinquency	2.69%	1.62%	1.13%	0.93%	0.81%	0.63%	0.70%	1.69%	1.21%	1.07%	0.89%
Direct Delinquency	2.69%	1.61%	1.11%	0.88%	0.73%	0.56%	0.67%	1.68%	1.20%	1.06%	0.86%
Indirect Delinquency	0.00%	2.84%	1.33%	1.05%	0.90%	0.67%	0.72%	2.84%	1.34%	1.12%	0.93%
Loss Allowance Ratio	2.55%	1.29%	0.90%	0.84%	0.95%	0.91%	0.92%	1.37%	0.96%	0.89%	0.93%
EARNINGS:											
Gross Asset Yield	3.80%	3.57%	3.30%	3.36%	3.44%	3.60%	3.55%	3.59%	3.34%	3.35%	3.41%
Cost of Funds	0.42%	0.34%	0.29%	0.31%	0.39%	0.63%	0.57%	0.34%	0.30%	0.30%	0.36%
Gross Margin	3.38%	3.24%	3.01%	3.05%	3.05%	2.97%	2.99%	3.25%	3.04%	3.04%	3.05%
Provision Expense	0.49%	0.32%	0.27%	0.30%	0.46%	0.50%	0.48%	0.33%	0.28%	0.29%	0.41%
Net Margin	2.89%	2.92%	2.73%	2.74%	2.59%	2.46%	2.51%	2.92%	2.76%	2.75%	2.64%
Non-Interest Income	0.56%	0.64%	0.99%	1.22%	1.40%	1.34%	1.33%	0.64%	0.95%	1.08%	1.30%
Non-Interest Expense	4.07%	3.54%	3.44%	3.55%	3.55%	2.93%	3.08%	3.58%	3.46%	3.50%	3.54%
Net Operating Exp	3.52%	2.90%	2.45%	2.33%	2.15%	1.59%	1.75%	2.94%	2.51%	2.42%	2.23%
Non-recurring Inc(Exp)	0.30%	0.07%	0.02%	0.03%	0.03%	0.02%	0.02%	0.09%	0.03%	0.03%	0.03%
Net Income (ROA)	-0.32%	0.09%	0.31%	0.44%	0.47%	0.89%	0.78%	0.07%	0.28%	0.36%	0.44%
Return on Net Worth	-1.8%	0.6%	2.5%	3.8%	4.3%	7.9%	6.9%	0.4%	2.2%	3.0%	3.9%
COST EFFICIENCIES:											
Non-Int Inc-to-Total Rev	13%	15%	23%	27%	29%	27%	27%	15%	22%	24%	28%
Avg Revenue per FTE	\$44,647	\$73,910	\$146,927	\$159,181	\$176,865	\$255,508	\$225,888	\$70,665	\$129,274	\$143,095	\$165,578
Avg Loan Balance	\$4,533	\$6,867	\$8,908	\$10,002	\$12,875	\$15,991	\$14,807	\$6,713	\$8,629	\$9,346	\$11,924
Avg Loan Rate	7.08%	6.11%	5.31%	4.99%	4.62%	4.49%	4.56%	6.17%	5.42%	5.19%	4.77%
Avg Loan Yield, net	6.59%	5.79%	5.04%	4.68%	4.16%	3.99%	4.08%	5.84%	5.14%	4.90%	4.36%
Avg Share Balance	\$2,215	\$4,658	\$7,047	\$8,084	\$9,110	\$11,285	\$10,415	\$4,343	\$6,548	\$7,239	\$8,441
Avg Share Rate	0.52%	0.40%	0.34%	0.44%	0.35%	0.44%	0.67%	0.41%	0.34%	0.35%	0.42%
NM Deposit Ratio	2.64%	1.09%	0.83%	0.82%	0.99%	0.86%	0.88%	1.2%	0.9%	0.8%	0.9%
Full-time Equivalents	439	3,521	13,146	14,697	63,346	193,741	288,889	3,960	17,106	31,802	95,148
Pct PT Employees	78%	31%	16%	12%	9%	7%	9%	38%	22%	17%	12%
FTE-to-Ops (Staffing)	2.08	1.07	0.46	0.40	0.34	0.22	0.26	1.13	0.54	0.47	0.37
C&B Expense Ratio	2.00%	1.88%	1.65%	1.70%	1.79%	1.52%	1.58%	1.89%	1.68%	1.69%	1.76%
Pct of Total Op Exp	49%	53%	48%	48%	50%	52%	51%	53%	49%	48%	50%
Avg C&B per FTE	\$20,501	\$32,893	\$56,504	\$59,177	\$65,274	\$78,383	\$72,887	\$31,519	\$50,721	\$54,629	\$61,716
Occ & Ops Exp Ratio	1.29%	0.95%	0.92%	0.89%	0.93%	0.72%	0.77%	0.97%	0.93%	0.91%	0.92%
Pct of Total Op Exp	32%	27%	27%	25%	26%	25%	27%	27%	27%	26%	26%
Avg O&O per FTE	\$40,713	\$35,409	\$34,396	\$35,508	\$35,546	\$29,331	\$30,847	\$35,770	\$34,572	\$35,037	\$35,390

Historical Year-End	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
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DEMOGRAPHICS											
No. of Credit Unions	8,101	7,806	7,554	7,339	7,094	6,819	6,554	6,273	6,021	5,785	5,573
Avg Asset Size (\$Mil)	\$93.2	\$103.9	\$117.1	\$124.6	\$135.6	\$149.8	\$162.0	\$178.9	\$200.0	\$223.4	\$231.9

GROWTH RATES											
Total Assets	6.2%	7.4%	9.1%	3.4%	5.2%	6.2%	3.9%	5.7%	7.3%	7.3%	6.7%
Total Loans	6.7%	7.1%	1.1%	-1.4%	1.2%	4.6%	8.0%	10.4%	10.5%	10.4%	10.1%
Total Shares	5.2%	7.7%	10.5%	4.5%	5.2%	6.1%	3.7%	4.5%	6.9%	7.5%	5.2%
Net Worth	5.2%	-0.1%	1.7%	5.1%	6.8%	8.5%	7.4%	7.5%	6.9%	7.1%	7.3%

BALANCE SHEET ALLOCATION AND QUALITY											
Net Worth Ratio	11.4%	10.6%	9.9%	10.1%	10.2%	10.4%	10.8%	11.0%	10.9%	10.9%	11.0%
Cash & Inv-to-Assets	26%	27%	32%	35%	37%	38%	35%	32%	31%	28%	26%
Loans-to-Total Assets	70%	70%	65%	62%	59%	58%	61%	63%	65%	67%	69%
Vehicle-to-Total Loans	33%	31%	30%	11%	29%	30%	31%	32%	33%	34%	35%
RELoans-to-Total Loans	52%	54%	54%	55%	55%	54%	53%	51%	50%	50%	49%
RELoans-to-Net Worth	317%	354%	354%	337%	319%	300%	296%	296%	302%	306%	313%
Indirect-to-Total Loans	13%	13%	13%	13%	12%	13%	14%	16%	17%	19%	20%
Loans-to-Shares	84%	83%	76%	72%	69%	68%	71%	75%	77%	80%	83%
Pct of Non-term-Shares	56%	56%	59%	62%	65%	67%	69%	71%	72%	73%	73%
ST Funding Ratio	15.7%	14.7%	16.8%	16.1%	17.3%	17.5%	14.9%	13.7%	13.5%	13.4%	12.4%
Net LT Assets Ratio	30%	32%	32%	33%	32%	33%	36%	34%	33%	33%	34%

LOAN QUALITY											
Loan Delinquency Rate	0.93%	1.38%	1.64%	1.76%	1.60%	1.16%	1.01%	0.85%	0.81%	0.83%	0.81%
Net Charge-off Rate	0.51%	0.85%	1.21%	1.13%	0.91%	0.73%	0.57%	0.50%	0.48%	0.55%	0.60%
"Misery" Index	1.44%	2.23%	2.85%	2.89%	2.51%	1.89%	1.58%	1.35%	1.29%	1.38%	1.41%
RE Loan Delinquency	0.67%	1.20%	2.00%	2.10%	2.00%	1.38%	1.15%	0.89%	0.75%	0.63%	0.61%
Veh Loan Delinquency	-	-	-	-	-	-	0.69%	0.67%	0.68%	0.72%	0.70%
Direct Delinquency	-	-	-	-	-	-	0.60%	0.60%	0.64%	0.67%	0.67%
Indirect Delinquency	1.16%	1.56%	1.47%	1.17%	0.97%	0.77%	0.79%	0.74%	0.72%	0.76%	0.72%
Loss Allowance Ratio	0.73%	1.10%	1.51%	1.67%	1.55%	1.36%	1.13%	0.98%	0.94%	0.90%	0.92%

EARNINGS:											
Gross Asset Yield	5.89%	5.61%	4.95%	4.46%	4.04%	3.65%	3.39%	3.38%	3.37%	3.41%	3.55%
Cost of Funds	2.79%	2.44%	1.74%	1.21%	0.93%	0.73%	0.59%	0.54%	0.52%	0.53%	0.57%
Gross Margin	3.10%	3.17%	3.21%	3.25%	3.12%	2.92%	2.80%	2.84%	2.85%	2.88%	2.99%
Provision Expense	0.44%	0.90%	1.13%	0.78%	0.50%	0.36%	0.26%	0.28%	0.35%	0.41%	0.48%
Net Margin	2.67%	2.27%	2.08%	2.46%	2.62%	2.56%	2.53%	2.56%	2.50%	2.48%	2.51%
Non-Interest Income	1.35%	1.34%	1.36%	1.33%	1.30%	1.43%	1.38%	1.31%	1.34%	1.37%	1.33%
Non-Interest Expense	3.38%	3.60%	3.18%	3.07%	3.06%	3.10%	3.10%	3.11%	3.12%	3.10%	3.08%
Net Operating Exp	2.03%	2.25%	1.83%	1.74%	1.76%	1.67%	1.72%	1.80%	1.77%	1.73%	1.75%
Non-recurring Inc(Exp)	0.00%	-0.07%	-0.08%	-0.22%	-0.19%	-0.04%	-0.04%	0.04%	0.02%	0.02%	0.02%
Net Income (ROA)	0.63%	-0.05%	0.18%	0.50%	0.67%	0.85%	0.78%	0.80%	0.75%	0.76%	0.78%
Return on Net Worth	5.5%	-0.5%	1.7%	5.1%	6.6%	8.3%	7.3%	7.3%	6.8%	7.0%	6.9%

COST EFFICIENCIES:											
Non-Int Inc-to-Total Rev	19%	19%	21%	23%	24%	28%	29%	28%	29%	29%	27%
Avg Revenue per FTE	\$228,884	\$229,198	\$227,759	\$221,213	\$212,014	\$206,435	\$198,240	\$199,065	\$205,357	\$215,151	\$225,888
Avg Loan Balance	\$11,987	\$12,575	\$12,487	\$12,483	\$12,565	\$12,565	\$12,795	\$13,203	\$13,707	\$14,246	\$14,807
Avg Loan Rate	6.72%	6.61%	6.28%	6.06%	5.76%	5.42%	5.01%	4.79%	4.64%	4.56%	4.56%
Avg Loan Yield, net	6.10%	5.33%	4.60%	4.82%	4.94%	4.81%	4.57%	4.33%	4.10%	3.95%	4.08%
Avg Share Balance	\$7,284	\$7,690	\$8,375	\$8,691	\$9,011	\$9,353	\$9,454	\$9,580	\$9,891	\$10,225	\$10,415
Avg Share Rate	3.32%	2.91%	2.06%	1.41%	1.08%	0.85%	0.69%	0.63%	0.61%	0.62%	0.67%
NM Deposit Ratio	0.4%	0.4%	0.3%	0.3%	0.3%	0.3%	0.3%	0.5%	0.7%	0.8%	0.9%
Full-time Equivalents	232,008	237,655	234,915	235,312	236,282	244,232	250,570	257,263	267,023	277,354	\$288,889
Pct PT Employees	14%	13%	12%	12%	12%	12%	12%	11%	10%	9%	9%
FTE-to-Ops (Staffing)	0.39	0.37	0.36	0.36	0.35	0.34	0.33	0.30	0.28	0.27	0.26
C&B Expense Ratio	1.70%	1.70%	1.61%	1.56%	1.54%	1.56%	1.56%	1.56%	1.58%	1.58%	1.58%
Pct of Total Op Exp	50%	47%	51%	51%	50%	50%	51%	50%	51%	51%	51%
Avg C&B per FTE	\$53,640	\$55,892	\$58,264	\$59,466	\$61,304	\$63,493	\$65,040	\$66,286	\$68,882	\$70,992	\$72,887
Occ & Ops Exp Ratio	0.93%	0.92%	0.87%	0.83%	0.81%	0.81%	0.80%	0.81%	0.80%	0.79%	0.77%
Pct of Total Op Exp	27%	26%	27%	27%	27%	26%	26%	26%	26%	25%	25%
Avg O&O per FTE	\$29,236	\$30,283	\$31,403	\$31,673	\$32,254	\$32,739	\$33,137	\$34,226	\$34,697	\$35,356	\$30,847