

NCUA Q1-2018	<\$2M	\$2-10M	\$10-\$50M	\$50-100M	\$100-500M	\$500M+	TOTAL	<10M	<\$50M	<\$100M	<\$500M
DEMOGRAPHICS											
No. of Credit Unions	458	1,028	1,761	704	1,040	539	5,530	1,486	3,247	3,951	4,991
Avg Asset Size (\$Mil)	\$0.9	\$5.8	\$25.1	\$71.9	\$220.5	\$1,944.9	\$249.3	\$4.3	\$15.6	\$25.6	\$66.2
Pct of Credit Unions	8%	19%	32%	13%	19%	10%	100%	27%	59%	71%	90%
Pct of Industry Assets	0%	0%	3%	4%	17%	76%	100%	0%	4%	7%	24%
GROWTH RATES											
Total Assets	-22.2%	-12.3%	-0.1%	-0.7%	8.0%	12.7%	10.9%	-12.9%	-1.7%	-1.2%	5.2%
Total Loans	-42.9%	-24.0%	-12.2%	-10.2%	-0.6%	8.7%	6.1%	-25.2%	-13.8%	-11.9%	-3.6%
Total Shares	-17.1%	-9.4%	0.8%	0.6%	9.1%	14.8%	12.8%	-9.9%	-0.6%	0.0%	6.3%
Net Worth	-25.4%	-18.2%	-4.1%	-7.1%	3.7%	10.9%	8.2%	-18.8%	-6.3%	-6.7%	0.3%
BALANCE SHEET ALLOCATION AND QUALITY											
Net Worth Ratio	18.0%	15.0%	12.3%	11.4%	10.9%	10.8%	10.9%	15.2%	12.6%	12.0%	11.3%
Cash & Inv-to-Assets	54%	50%	47%	40%	30%	25%	27%	51%	47%	44%	34%
Loans-to-Total Assets	45%	48%	50%	56%	65%	71%	69%	48%	50%	53%	61%
Vehicle-to-Total Loans	58%	60%	46%	42%	39%	34%	35%	60%	48%	45%	40%
RELoans-to-Total Loans	2%	5%	23%	28%	30%	37%	36%	5%	21%	24%	29%
RELoans-to-Net Worth	3%	17%	93%	134%	180%	246%	224%	16%	82%	107%	157%
Indirect-to-Total Loans	0%	0%	5%	12%	19%	22%	21%	0%	4%	8%	16%
Loans-to-Shares	56%	57%	57%	63%	74%	84%	81%	57%	57%	60%	70%
Pct of Non-term-Shares	91%	85%	81%	78%	76%	73%	74%	85%	81%	80%	77%
ST Funding Ratio	40.6%	31.0%	24.9%	20.7%	15.8%	12.4%	13.7%	25.6%	23.2%	18.0%	13.7%
Net LT Assets Ratio	4.5%	9.2%	20.0%	25.2%	31.1%	35.4%	33.7%	18.7%	22.0%	28.3%	33.7%
LOAN QUALITY											
Loan Delinquency Rate	3.10%	1.56%	0.96%	0.82%	0.76%	0.62%	0.66%	1.03%	0.92%	0.80%	0.66%
Net Charge-off Rate	1.34%	0.61%	0.44%	0.52%	0.56%	0.61%	0.60%	0.46%	0.49%	0.54%	0.60%
"Misery" Index	4.44%	2.17%	1.40%	1.34%	1.32%	1.23%	1.26%	1.49%	1.41%	1.34%	1.25%
RE Loan Delinquency	2.99%	1.59%	0.85%	0.70%	0.57%	0.40%	0.43%	1.61%	0.87%	0.77%	0.61%
Veh Loan Delinquency	3.10%	1.41%	0.89%	0.75%	0.65%	0.50%	0.55%	1.51%	0.99%	0.88%	0.72%
Direct Delinquency	3.10%	1.41%	0.87%	0.70%	0.57%	0.44%	0.52%	1.51%	0.98%	0.87%	0.69%
Indirect Delinquency	0.00%	0.85%	1.11%	0.86%	0.74%	0.53%	0.57%	0.85%	1.11%	0.92%	0.76%
Loss Allowance Ratio	2.69%	1.35%	0.90%	0.82%	0.93%	0.93%	0.93%	1.44%	0.96%	0.89%	0.92%
EARNINGS:											
Gross Asset Yield	3.77%	3.67%	3.37%	3.42%	3.56%	3.67%	3.63%	3.68%	3.41%	3.41%	3.52%
Cost of Funds	0.47%	0.32%	0.30%	0.32%	0.41%	0.67%	0.60%	0.33%	0.30%	0.31%	0.38%
Gross Margin	3.29%	3.36%	3.07%	3.10%	3.15%	3.00%	3.03%	3.35%	3.11%	3.10%	3.14%
Provision Expense	0.66%	0.36%	0.22%	0.27%	0.35%	0.53%	0.48%	0.38%	0.24%	0.26%	0.32%
Net Margin	2.63%	3.00%	2.85%	2.82%	2.80%	2.47%	2.55%	2.97%	2.86%	2.84%	2.81%
Non-Interest Income	0.98%	0.62%	0.98%	1.26%	1.47%	1.43%	1.41%	0.65%	0.94%	1.10%	1.36%
Non-Interest Expense	4.23%	3.71%	3.50%	3.59%	3.64%	2.91%	3.08%	3.75%	3.53%	3.56%	3.61%
Net Operating Exp	3.25%	3.09%	2.51%	2.33%	2.17%	1.48%	1.67%	3.10%	2.59%	2.46%	2.26%
Non-recurring Inc(Exp)	0.00%	0.02%	0.01%	0.01%	0.01%	0.00%	0.00%	0.02%	0.01%	0.01%	0.01%
Net Income (ROA)	-0.62%	-0.07%	0.34%	0.50%	0.65%	0.99%	0.89%	-0.11%	0.29%	0.39%	0.57%
Return on Net Worth	-3.6%	-0.1%	3.0%	4.6%	6.2%	9.1%	8.1%	-0.4%	2.5%	3.5%	5.3%
COST EFFICIENCIES:											
Non-Int Inc-to-Total Rev	21%	15%	23%	27%	29%	28%	28%	15%	22%	24%	28%
Avg Revenue per FTE	\$48,010	\$101,058	\$151,177	\$164,813	\$184,200	\$274,818	\$242,421	\$93,455	\$140,451	\$152,099	\$173,880
Avg Loan Balance	\$4,633	\$6,886	\$9,027	\$10,024	\$12,956	\$16,239	\$15,037	\$6,738	\$8,748	\$9,419	\$12,016
Avg Loan Rate	7.11%	6.22%	5.33%	5.03%	4.73%	4.52%	4.59%	6.28%	5.44%	5.23%	4.86%
Avg Loan Yield, net	6.45%	5.87%	5.11%	4.76%	4.38%	3.99%	4.11%	5.90%	5.20%	4.97%	4.54%
Avg Share Balance	\$2,375	\$4,751	\$7,281	\$8,281	\$9,318	\$11,535	\$10,676	\$4,465	\$6,772	\$7,456	\$8,666
Avg Share Rate	0.58%	0.38%	0.34%	0.37%	0.47%	0.80%	0.71%	0.39%	0.35%	0.36%	0.44%
NM Deposit Ratio	2.70%	1.05%	0.81%	0.79%	1.06%	0.83%	0.87%	1.2%	0.9%	0.8%	1.0%
Full-time Equivalents	417	2,493	12,748	14,344	63,323	197,456	290,779	2,910	15,658	30,001	93,324
Pct PT Employees	77%	41%	16%	12%	9%	7%	8%	47%	23%	18%	12%
FTE-to-Ops (Staffing)	2.22	0.80	0.46	0.40	0.33	0.22	0.25	0.88	0.50	0.45	0.36
C&B Expense Ratio	1.90%	1.89%	1.67%	1.74%	1.84%	1.53%	1.59%	1.89%	1.70%	1.72%	1.80%
Pct of Total Op Exp	45%	51%	48%	48%	51%	53%	52%	50%	48%	48%	50%
Avg C&B per FTE	\$19,185	\$44,343	\$58,080	\$61,324	\$67,350	\$82,491	\$76,662	\$40,737	\$54,857	\$57,949	\$64,328
Occ & Ops Exp Ratio	1.27%	0.96%	0.93%	0.91%	0.95%	0.72%	0.77%	0.98%	0.94%	0.92%	0.94%
Pct of Total Op Exp	30%	26%	27%	25%	26%	25%	25%	26%	27%	26%	26%
Avg O&O per FTE	\$42,270	\$37,130	\$34,990	\$35,876	\$36,376	\$29,111	\$30,783	\$37,475	\$35,299	\$35,588	\$36,136
All Other Exp Ratio	0.27%	0.22%	0.22%	0.24%	0.21%	0.17%	0.18%	0.22%	0.22%	0.23%	0.22%
Pct of Total Op Exp	25%	23%	25%	26%	23%	23%	23%	23%	25%	26%	24%
Avg AOE per FTE	\$10,753	\$20,349	\$30,938	\$33,269	\$31,111	\$35,708	\$34,207	\$18,974	\$28,715	\$30,892	\$31,040

Historical Year-End	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
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DEMOGRAPHICS											
No. of Credit Unions	7,806	7,554	7,339	7,094	6,819	6,554	6,273	6,021	5,785	5,573	5,530
Avg Asset Size (\$Mil)	\$103.9	\$117.1	\$124.6	\$135.6	\$149.8	\$162.0	\$178.9	\$200.0	\$223.4	\$247.4	\$249.3

GROWTH RATES											
Total Assets	7.4%	9.1%	3.4%	5.2%	6.2%	3.9%	5.7%	7.3%	7.3%	6.7%	10.9%
Total Loans	7.1%	1.1%	-1.4%	1.2%	4.6%	8.0%	10.4%	10.5%	10.4%	10.1%	6.1%
Total Shares	7.7%	10.5%	4.5%	5.2%	6.1%	3.7%	4.5%	6.9%	7.5%	6.1%	12.8%
Net Worth	-0.1%	1.7%	5.1%	6.8%	8.5%	7.4%	7.5%	6.9%	7.1%	7.3%	8.2%

BALANCE SHEET ALLOCATION AND QUALITY											
Net Worth Ratio	10.6%	9.9%	10.1%	10.2%	10.4%	10.8%	11.0%	10.9%	10.9%	11.0%	10.9%
Cash & Inv-to-Assets	27%	32%	35%	37%	38%	35%	32%	31%	28%	26%	27%
Loans-to-Total Assets	70%	65%	62%	59%	58%	61%	63%	65%	67%	69%	69%
Vehicle-to-Total Loans	31%	30%	11%	29%	30%	31%	32%	33%	34%	35%	35%
RELoans-to-Total Loans	54%	54%	55%	55%	54%	53%	51%	50%	50%	49%	36%
RELoans-to-Net Worth	354%	354%	337%	319%	300%	296%	296%	302%	306%	313%	224%
Indirect-to-Total Loans	13%	13%	13%	12%	13%	14%	16%	17%	19%	20%	21%
Loans-to-Shares	83%	76%	72%	69%	68%	71%	75%	77%	80%	83%	81%
Pct of Non-term-Shares	56%	59%	62%	65%	67%	69%	71%	72%	73%	73%	74%
ST Funding Ratio	14.7%	16.8%	16.1%	17.3%	17.5%	14.9%	13.7%	13.5%	13.4%	12.4%	13.7%
Net LT Assets Ratio	32%	32%	33%	32%	33%	36%	34%	33%	33%	34%	34%

LOAN QUALITY											
Loan Delinquency Rate	1.38%	1.64%	1.76%	1.60%	1.16%	1.01%	0.85%	0.81%	0.83%	0.81%	0.66%
Net Charge-off Rate	0.85%	1.21%	1.13%	0.91%	0.73%	0.50%	0.50%	0.48%	0.55%	0.60%	0.60%
"Misery" Index	2.23%	2.85%	2.89%	2.51%	1.89%	1.58%	1.35%	1.29%	1.38%	1.41%	1.26%
RE Loan Delinquency	1.20%	2.00%	2.10%	2.00%	1.38%	1.15%	0.89%	0.75%	0.63%	0.61%	0.43%
Veh Loan Delinquency	-	-	-	-	-	0.69%	0.67%	0.68%	0.72%	0.70%	0.55%
Direct Delinquency	-	-	-	-	-	0.60%	0.60%	0.64%	0.67%	0.67%	0.52%
Indirect Delinquency	1.56%	1.47%	1.17%	0.97%	0.77%	0.79%	0.74%	0.72%	0.76%	0.72%	0.57%
Loss Allowance Ratio	1.10%	1.51%	1.67%	1.55%	1.36%	1.13%	0.98%	0.94%	0.90%	0.92%	0.93%

EARNINGS:											
Gross Asset Yield	5.61%	4.95%	4.46%	4.04%	3.65%	3.39%	3.38%	3.37%	3.41%	3.55%	3.63%
Cost of Funds	2.44%	1.74%	1.21%	0.93%	0.73%	0.59%	0.54%	0.52%	0.53%	0.57%	0.60%
Gross Margin	3.17%	3.21%	3.25%	3.12%	2.92%	2.80%	2.84%	2.85%	2.88%	2.99%	3.03%
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	2.27%	2.08%	2.46%	2.62%	2.56%	2.53%	2.56%	2.50%	2.48%	2.51%	2.55%
Non-Interest Income	1.34%	1.36%	1.33%	1.30%	1.43%	1.38%	1.31%	1.34%	1.37%	1.33%	1.41%
Non-Interest Expense	3.60%	3.18%	3.07%	3.06%	3.10%	3.10%	3.11%	3.12%	3.10%	3.08%	3.08%
Net Operating Exp	2.25%	1.83%	1.74%	1.76%	1.67%	1.72%	1.77%	1.77%	1.73%	1.75%	1.67%
Non-recurring Inc(Exp)	-0.07%	-0.08%	-0.22%	-0.19%	-0.04%	-0.04%	0.04%	0.02%	0.02%	0.02%	0.00%
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%
Return on Net Worth	-0.5%	1.7%	5.1%	6.6%	8.3%	7.3%	7.3%	6.8%	7.0%	7.1%	8.1%

COST EFFICIENCIES:											
Non-Int Inc-to-Total Rev	19%	21%	23%	24%	28%	29%	28%	29%	29%	27%	28%
Avg Revenue per FTE	\$229,198	\$227,759	\$221,213	\$212,014	\$206,435	\$198,240	\$199,065	\$205,357	\$215,151	\$225,888	\$242,421
Avg Loan Balance	\$12,575	\$12,487	\$12,483	\$12,565	\$12,565	\$12,795	\$13,203	\$13,707	\$14,246	\$14,807	\$15,037
Avg Loan Rate	6.61%	6.28%	6.06%	5.76%	5.42%	5.01%	4.79%	4.64%	4.56%	4.56%	4.59%
Avg Loan Yield, net	5.33%	4.60%	4.82%	4.94%	4.81%	4.57%	4.33%	4.10%	3.95%	3.85%	4.11%
Avg Share Balance	\$7,690	\$8,375	\$8,691	\$9,011	\$9,353	\$9,454	\$9,580	\$9,891	\$10,225	\$10,415	\$10,676
Avg Share Rate	2.91%	2.06%	1.41%	1.08%	0.85%	0.69%	0.63%	0.61%	0.62%	0.67%	0.71%
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%
Full-time Equivalents	237,655	234,915	235,312	236,282	244,232	250,570	257,263	267,023	277,354	288,889	\$290,779
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
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%	52%
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	\$76,662
Occ & Ops Exp Ratio	0.92%	0.87%	0.83%	0.81%	0.81%	0.80%	0.81%	0.80%	0.79%	0.77%	0.77%
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	\$30,783
All Other Exp Ratio	0.98%	0.70%	0.69%	0.70%	0.74%	0.73%	0.74%	0.74%	0.74%	0.74%	0.18%
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	\$34,207