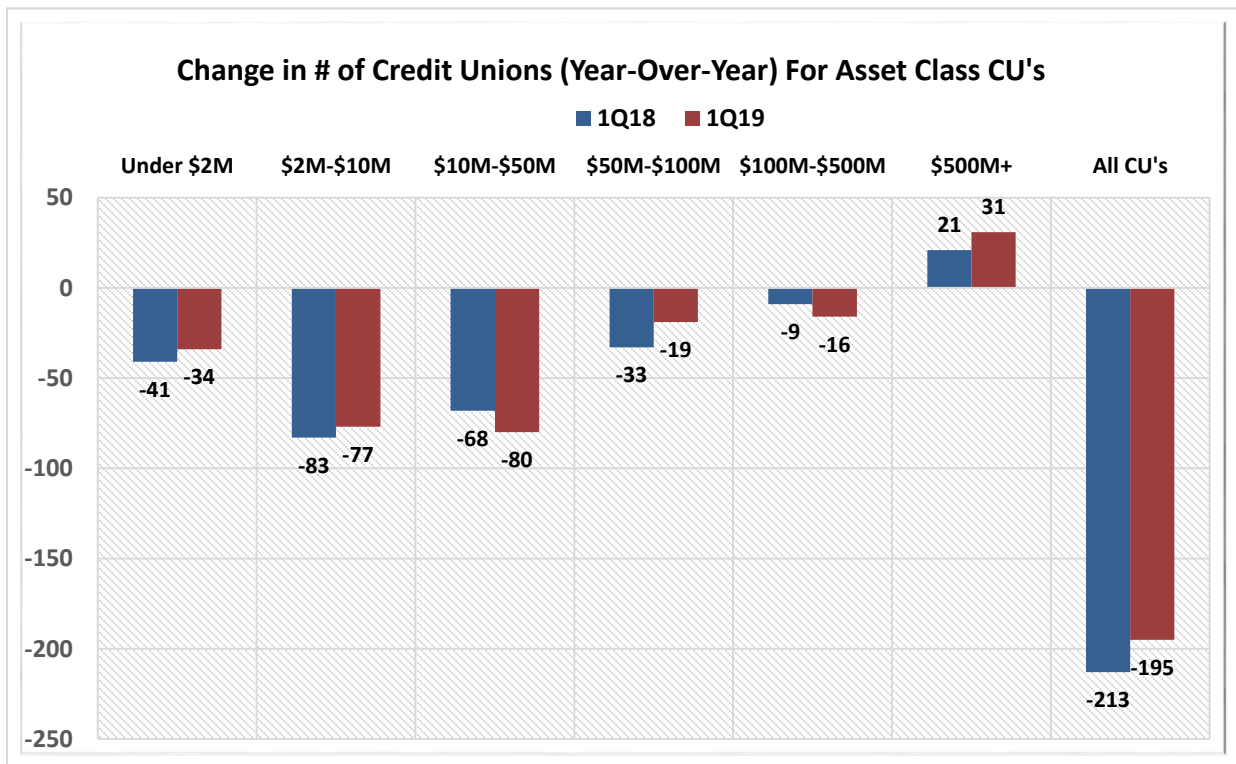
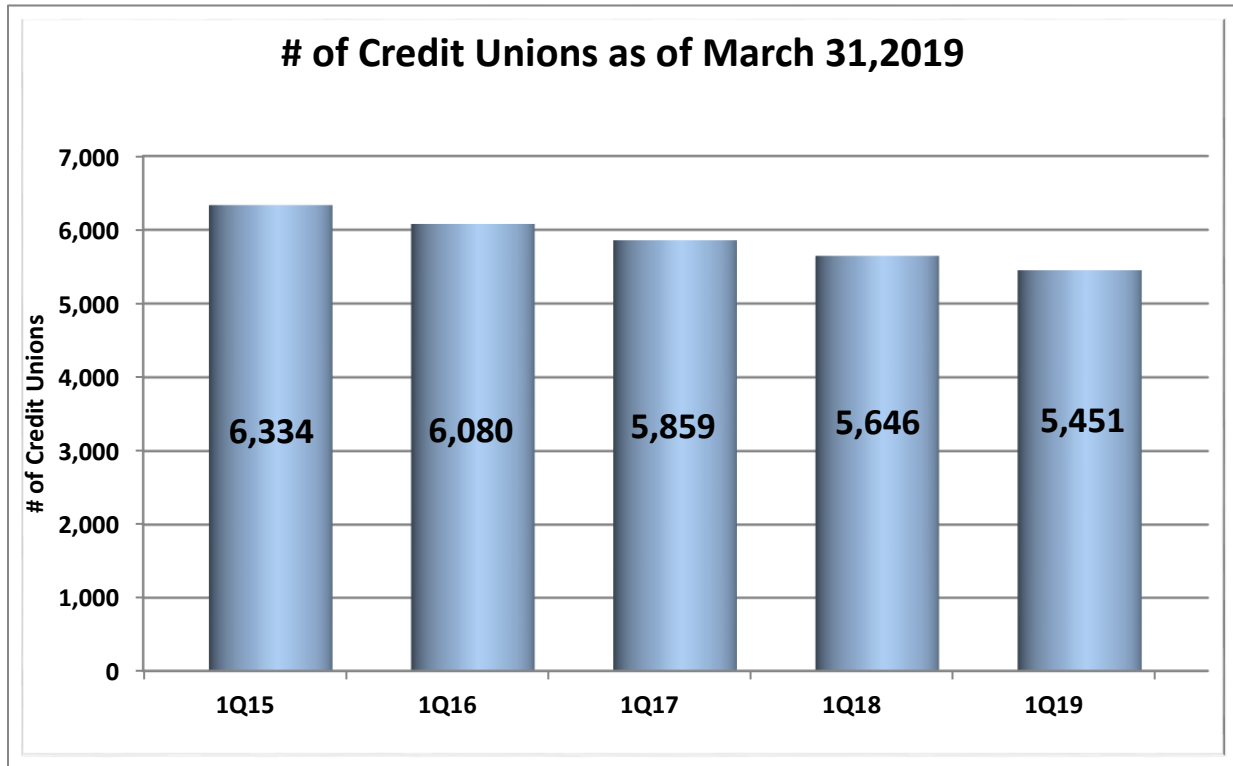

**CREDIT UNION INDUSTRY STATISTICS AND
KEY PERFORMANCE INDICATOR (KPI)
TRENDS REPORT
1ST QUARTER 2019**



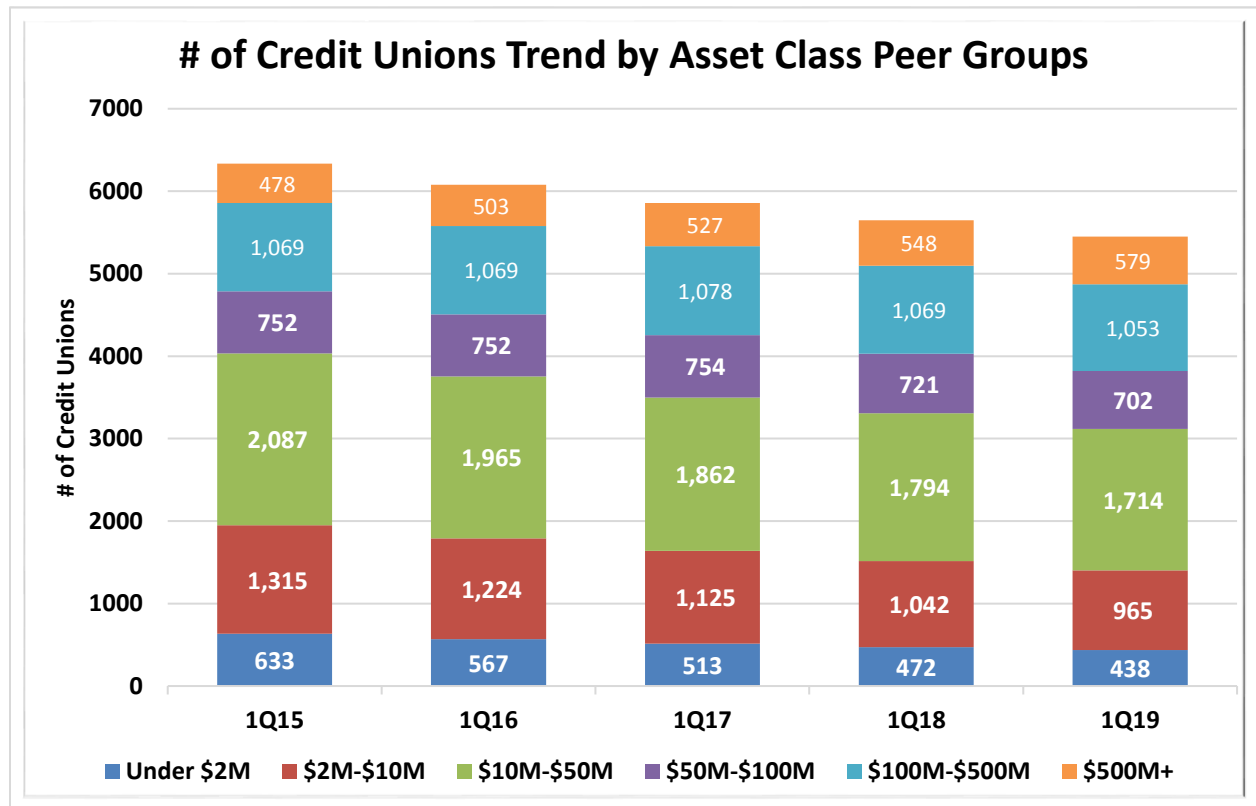
Data Intelligence and Industry Insights for Credit Union Management

600 E Sumac Avenue, Provo, UT 84604

Credit Union Industry Overview and Key Performance Indicator (KPI) Trends as of March 31, 2019 - Source: CuData.com



Credit Union Industry Overview and Key Performance Indicator (KPI) Trends as of March 31, 2019 – Source: CuData.com



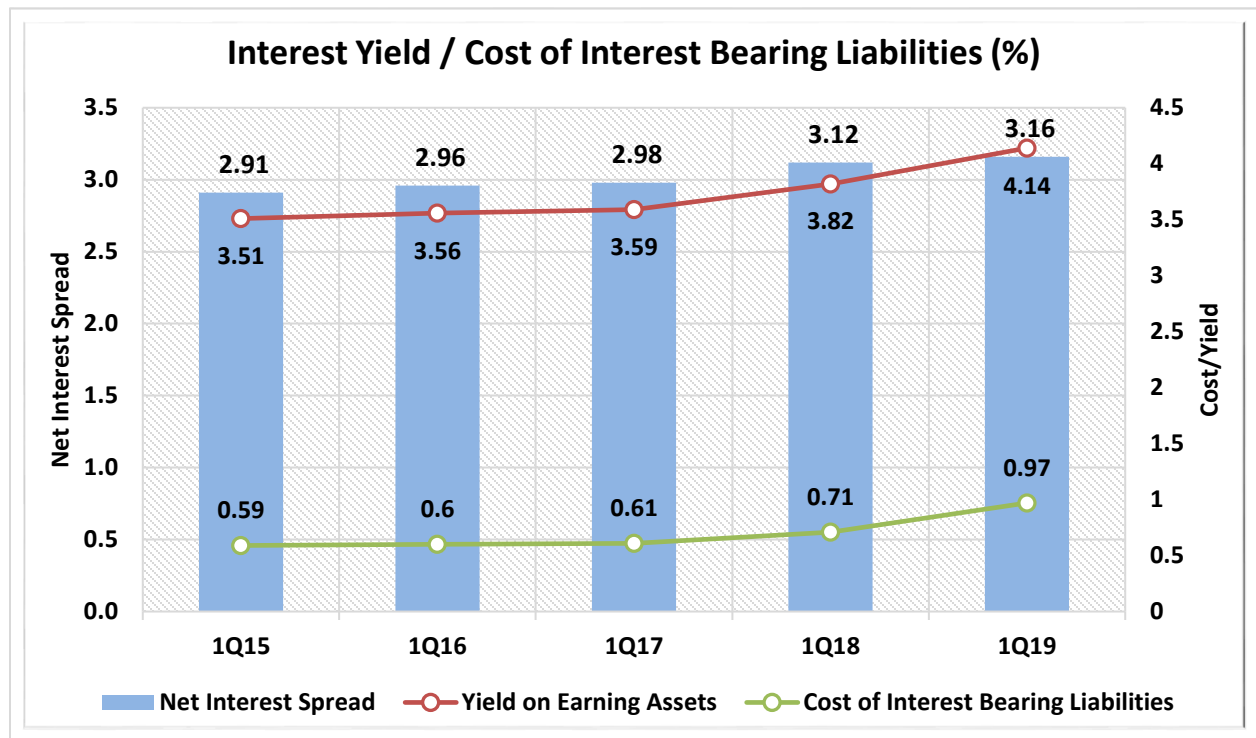
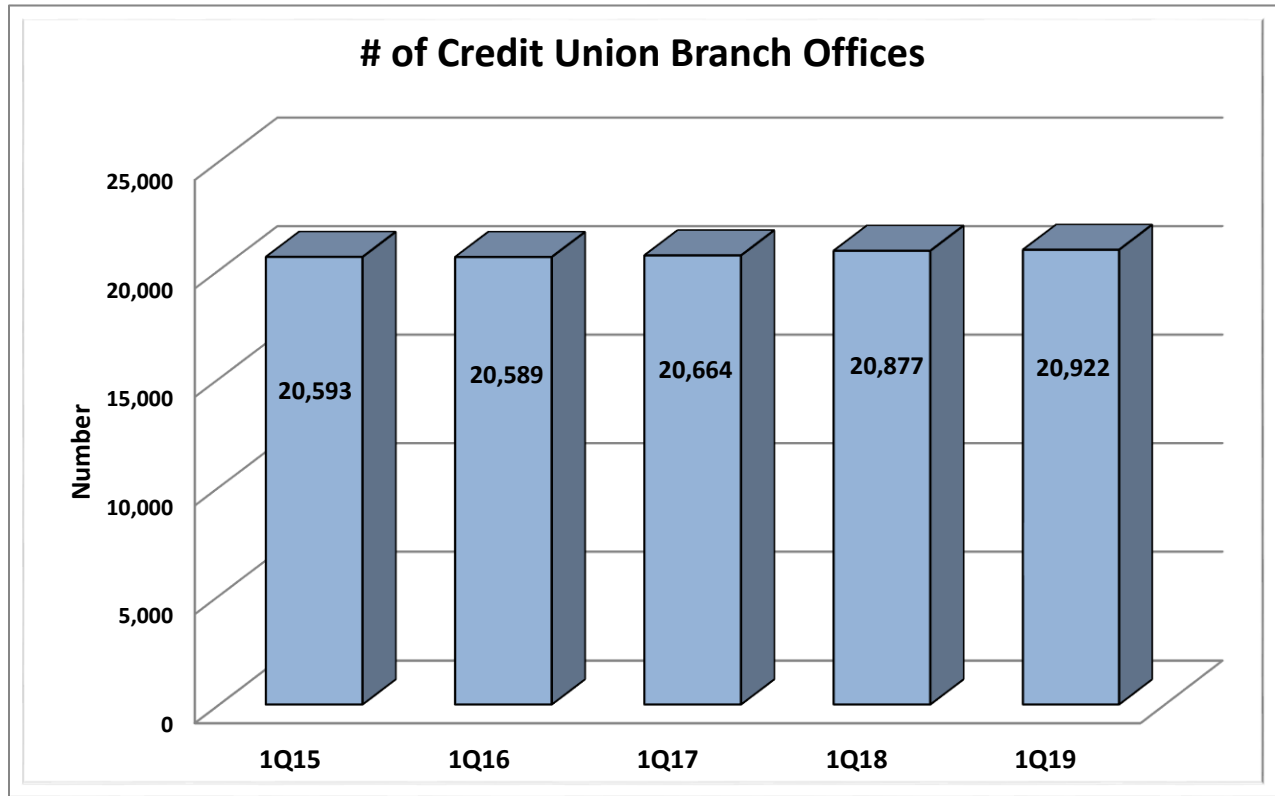
Asset-Based Peer Group Statistics As of March 31, 2019							
Peer Group	Asset Size	# of CU's	% of Total CU's	Total Assets (\$)	% of Total Assets	# of Members	% of Total Members
1	Under \$2M	438	8.0%	\$ 383,290,000	0.0%	137,447	0.1%
2	\$2M -- < \$5M	432	7.9%	\$ 1,495,450,000	0.1%	308,695	0.3%
3	\$5M -- < \$10M	533	9.8%	\$ 3,928,040,000	0.3%	648,898	0.5%
4	\$10M -- < \$20M	688	12.6%	\$ 9,952,850,000	0.7%	1,349,363	1.1%
5	\$20M -- < \$50M	1,026	18.8%	\$ 33,385,530,000	2.2%	3,790,747	3.2%
6	\$50M -- < \$100M	702	12.9%	\$ 50,508,850,000	3.3%	5,288,540	4.5%
7	\$100M -- < \$150M	347	6.4%	\$ 42,621,350,000	2.8%	4,096,003	3.5%
8	\$150M -- < \$250M	358	6.6%	\$ 69,287,080,000	4.5%	6,489,071	5.5%
9	\$250M -- < \$350M	186	3.4%	\$ 54,866,290,000	3.6%	4,813,923	4.1%
10	\$350M -- < \$450M	119	2.2%	\$ 47,062,890,000	3.1%	4,364,960	3.7%
11	\$450M -- < \$650M	157	2.9%	\$ 84,895,090,000	5.6%	7,203,111	6.1%
12	\$650M -- < \$850M	90	1.7%	\$ 66,600,500,000	4.4%	5,181,522	4.4%
13	\$850M -- < \$1B	57	1.0%	\$ 52,627,560,000	3.5%	4,202,982	3.5%
14	\$1B -- < \$2B	181	3.3%	\$ 253,477,020,000	16.6%	19,006,785	16.0%
15	\$2B -- < \$4B	83	1.5%	\$ 229,533,920,000	15.1%	17,221,231	14.5%
16	Over \$4B	54	1.0%	\$ 523,249,530,000	34.3%	34,553,609	29.1%
TOTAL		5,451	100.0%	\$ 1,523,875,240,000	100.0%	118,656,887	100.0%

Credit Union Industry Overview and Key Performance Indicator (KPI) Trends as of March 31, 2019 - Source: CuData.com

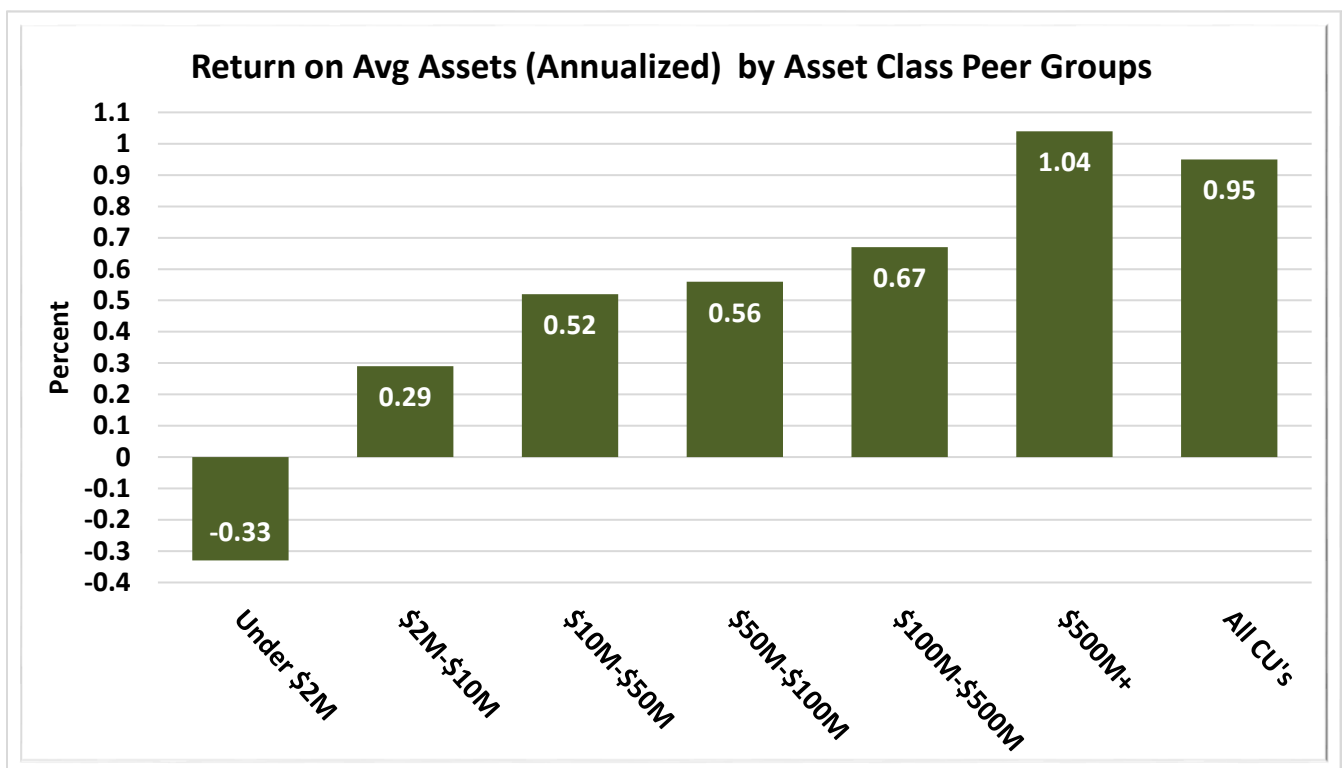
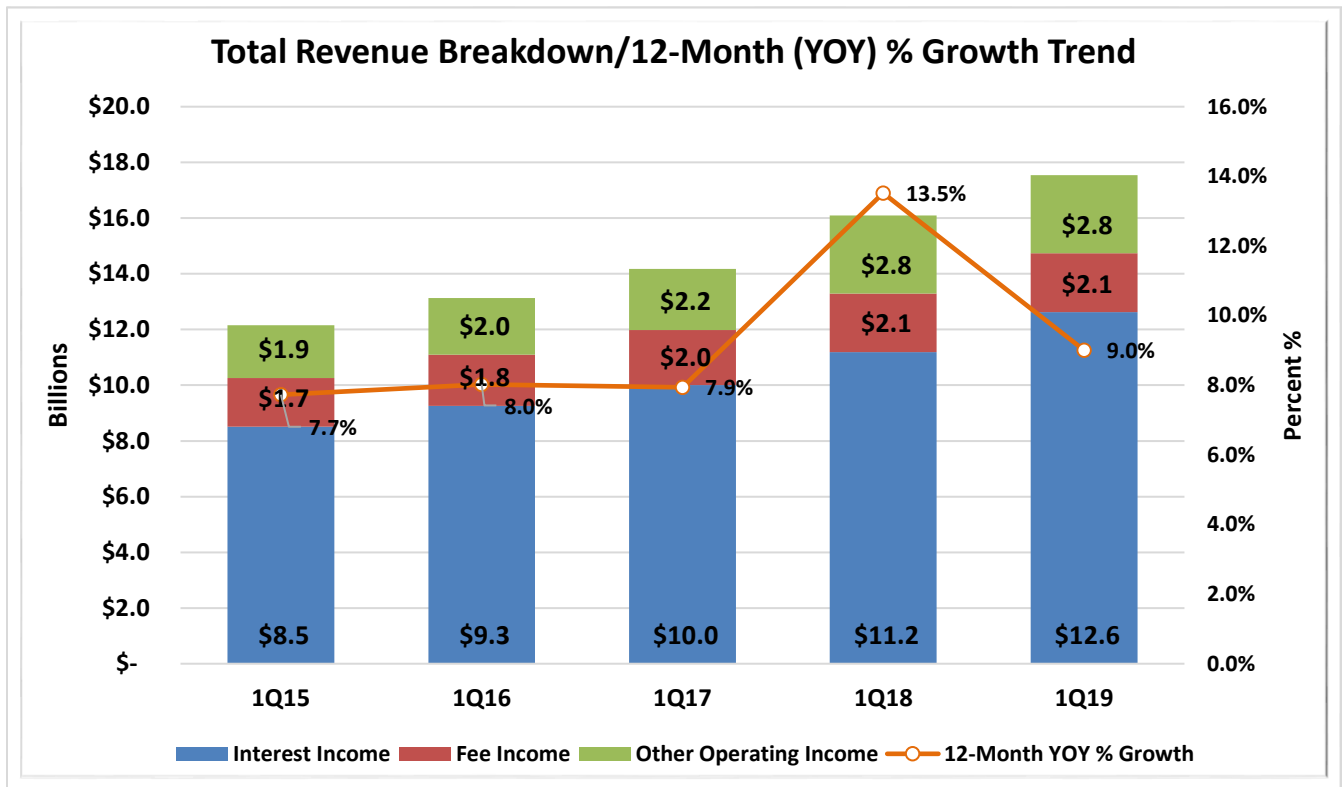
Credit Union Industry (At-A-Glance)			
As of March 31, 2019			
	As of 03/31/2019	12-Month \$ Growth	12-Month % Growth
Members	118.7M	4.6M	4.0%
Assets	\$1,523.9B	\$90.7B	6.3%
Loans	\$1,060.1B	\$77.6B	7.9%
Shares	\$1,288.3B	\$70.1B	5.8%
Investments	\$384.4B	\$04.8B	1.3%
Capital	\$169.8B	\$13.8B	8.8%

ROA (Return-on-Assets) Drivers			
Ratio (% of Average Assets)	December 2018	March 2019	Effect on ROA
Net Interest Margin	3.13	3.10	-0.03 bp
+ Fees & Other Income	1.38	1.33	-0.05 bp
- Operating Expenses	3.15	3.12	-0.03 bp
- Provision for Loan Losses	0.46	0.43	-0.03 bp
+ Non-Operating Income	0.02	0.07	0.05 bp
= ROA	0.92	0.95	0.03 bp

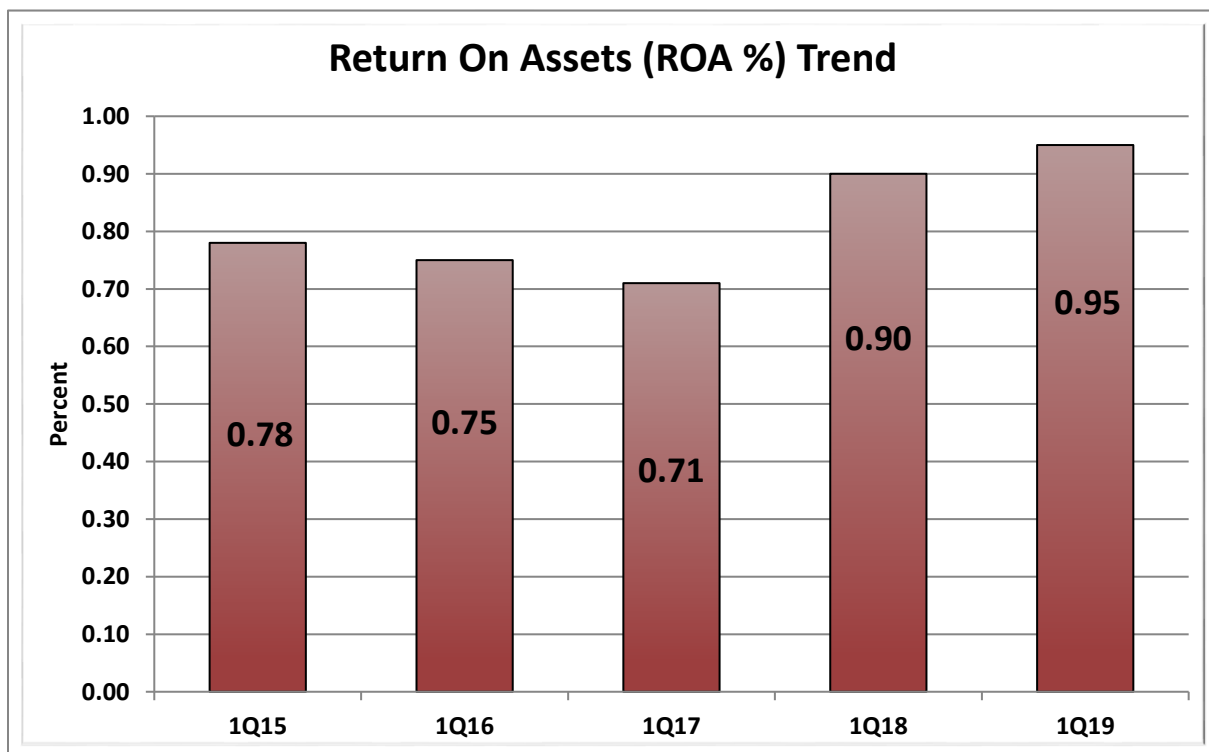
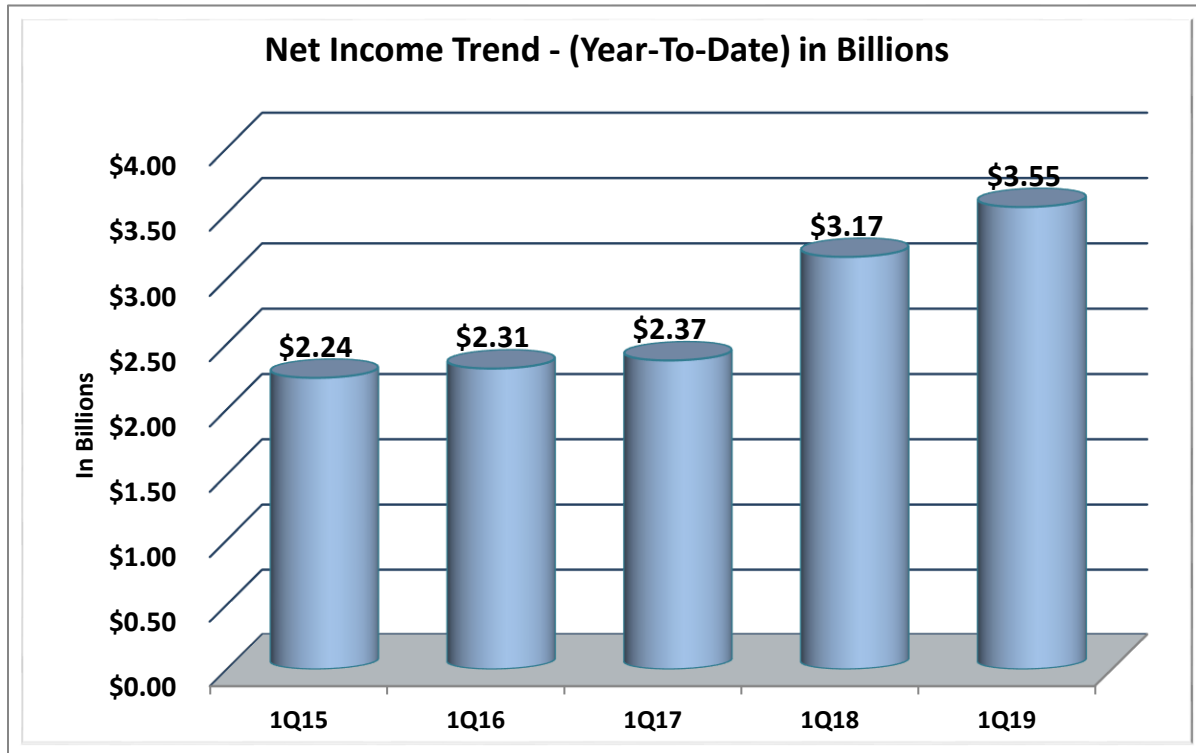
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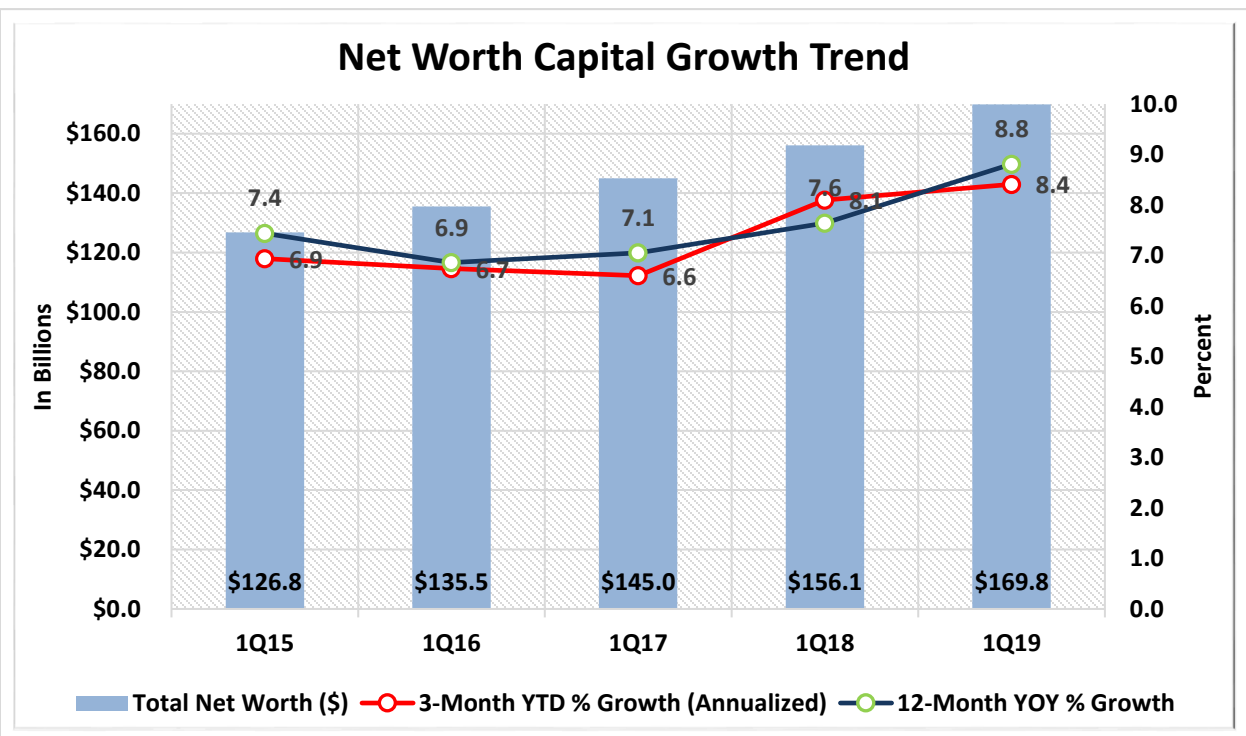
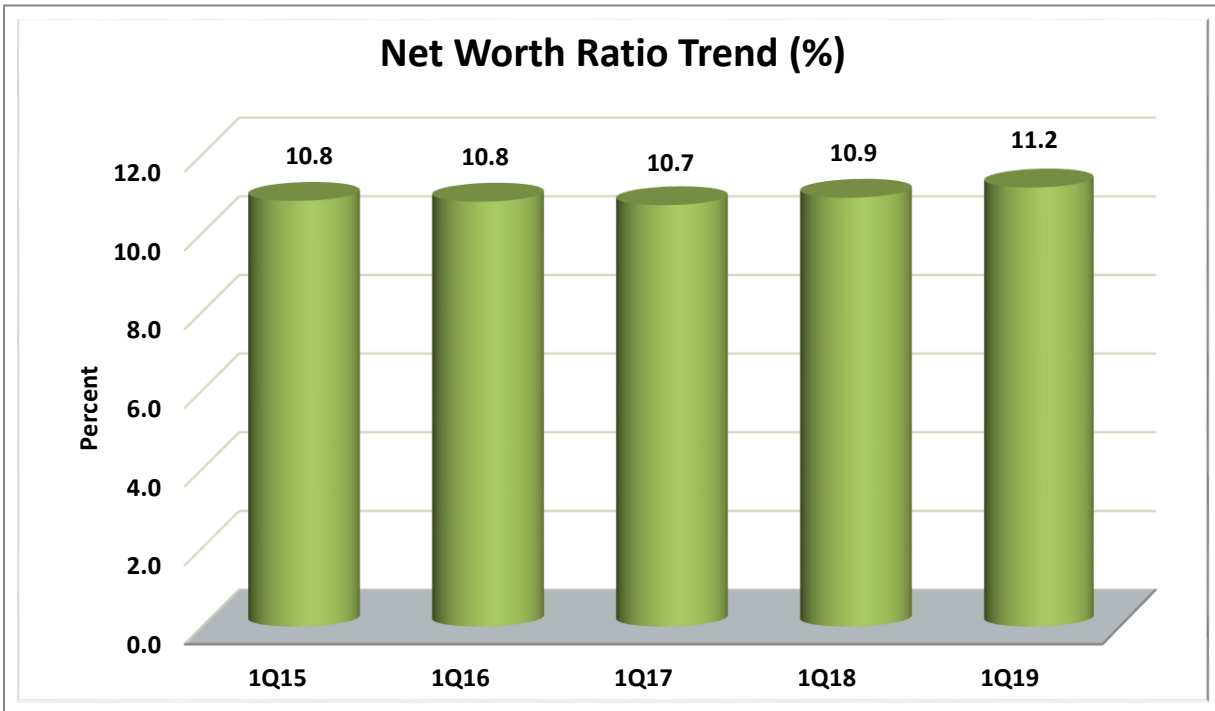
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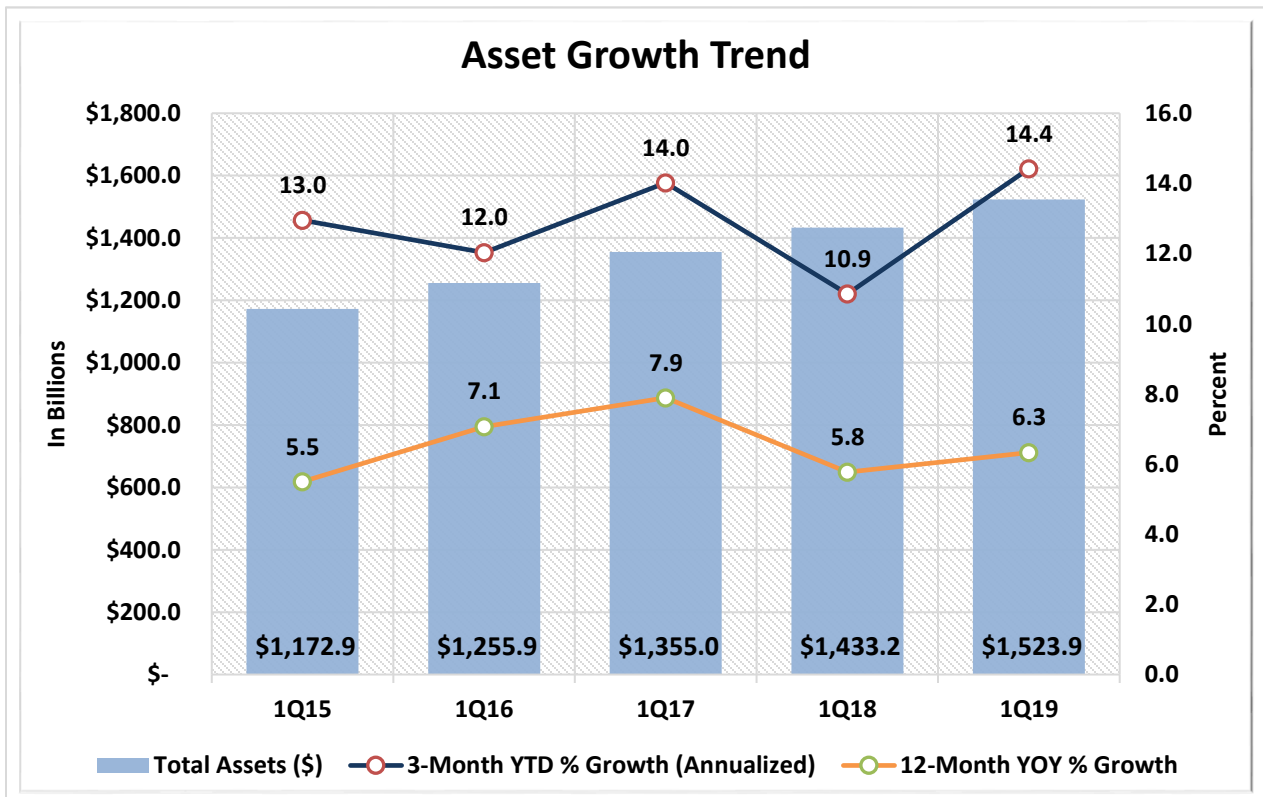
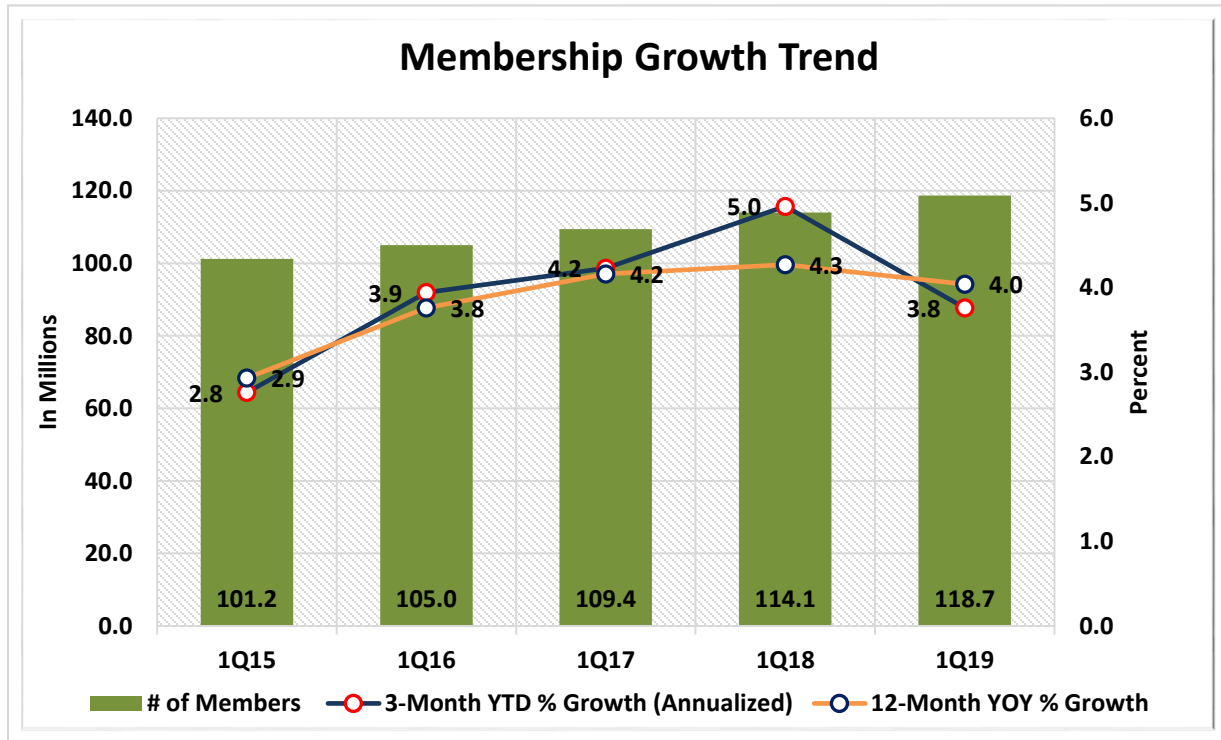
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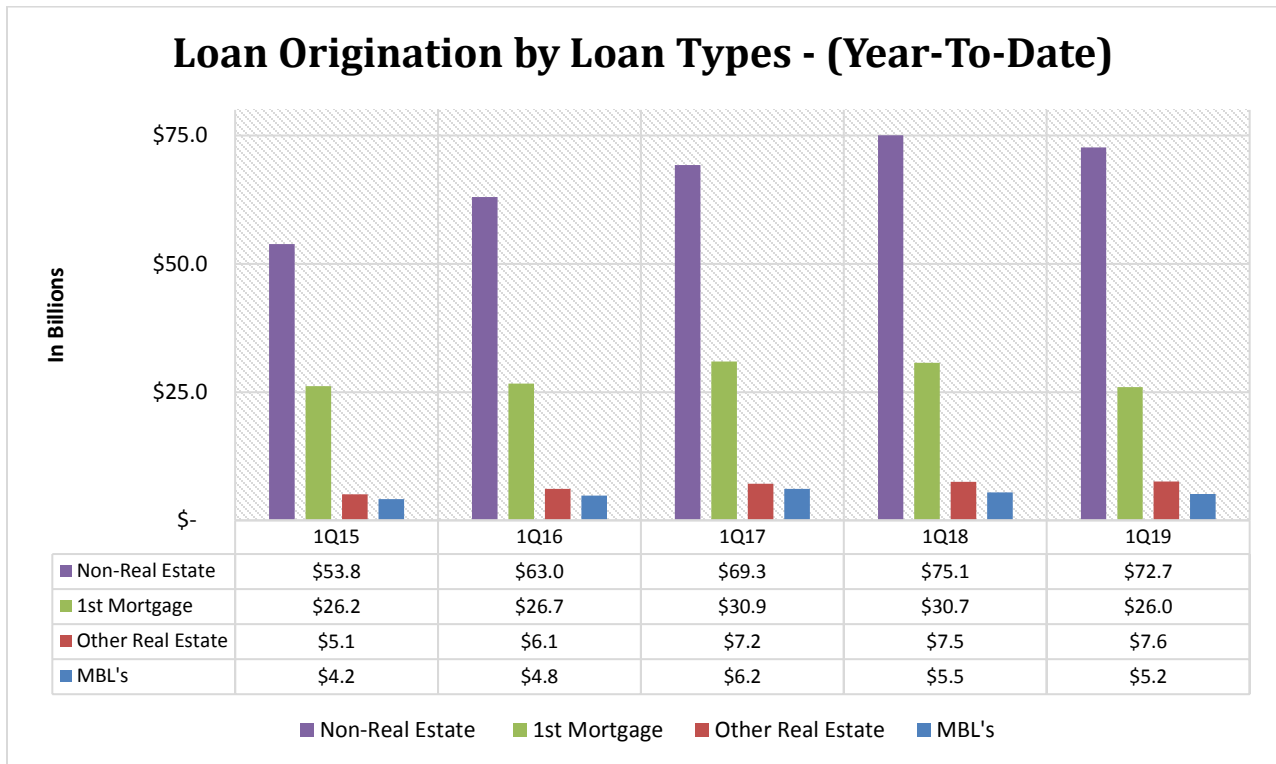
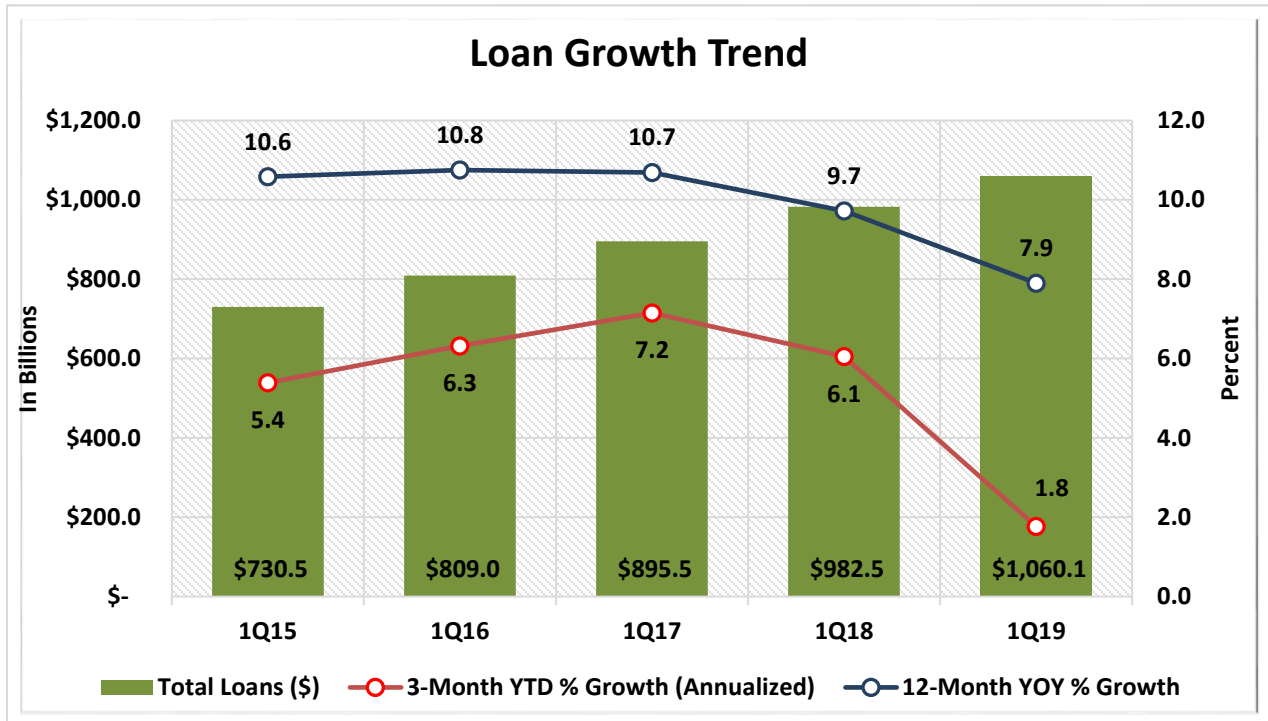
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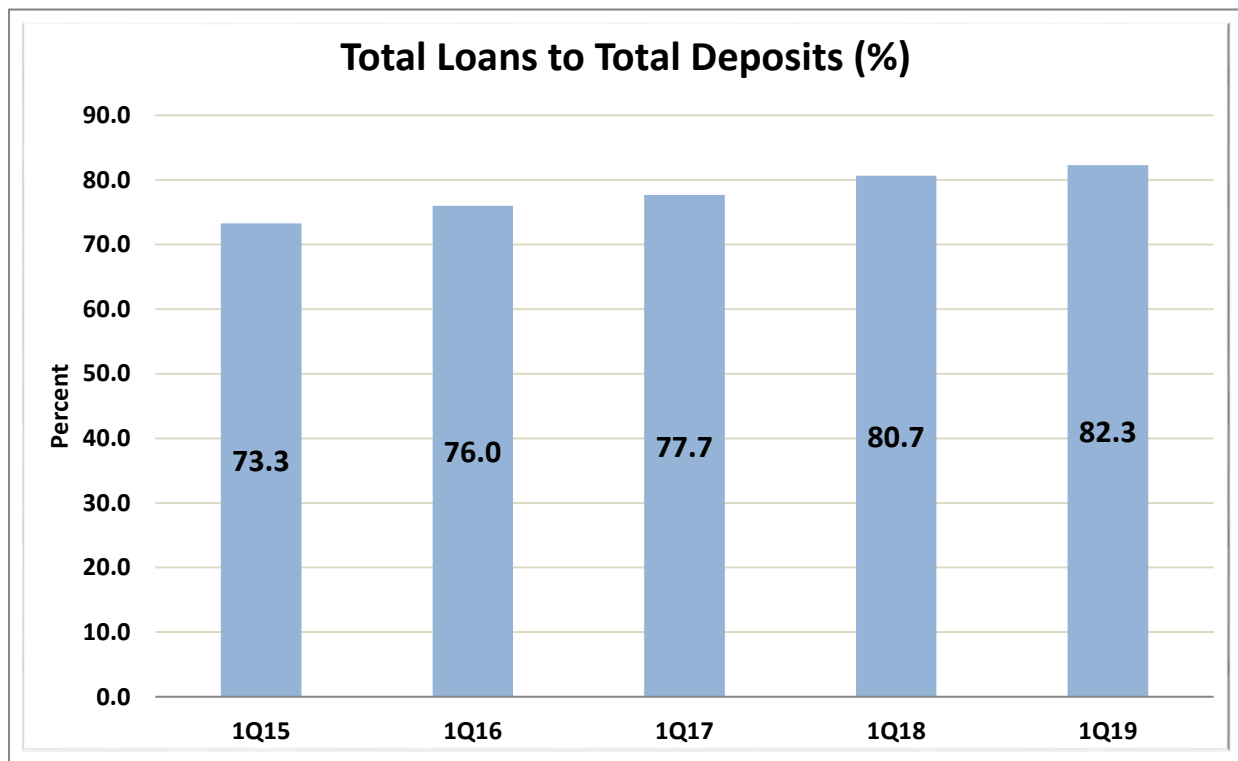
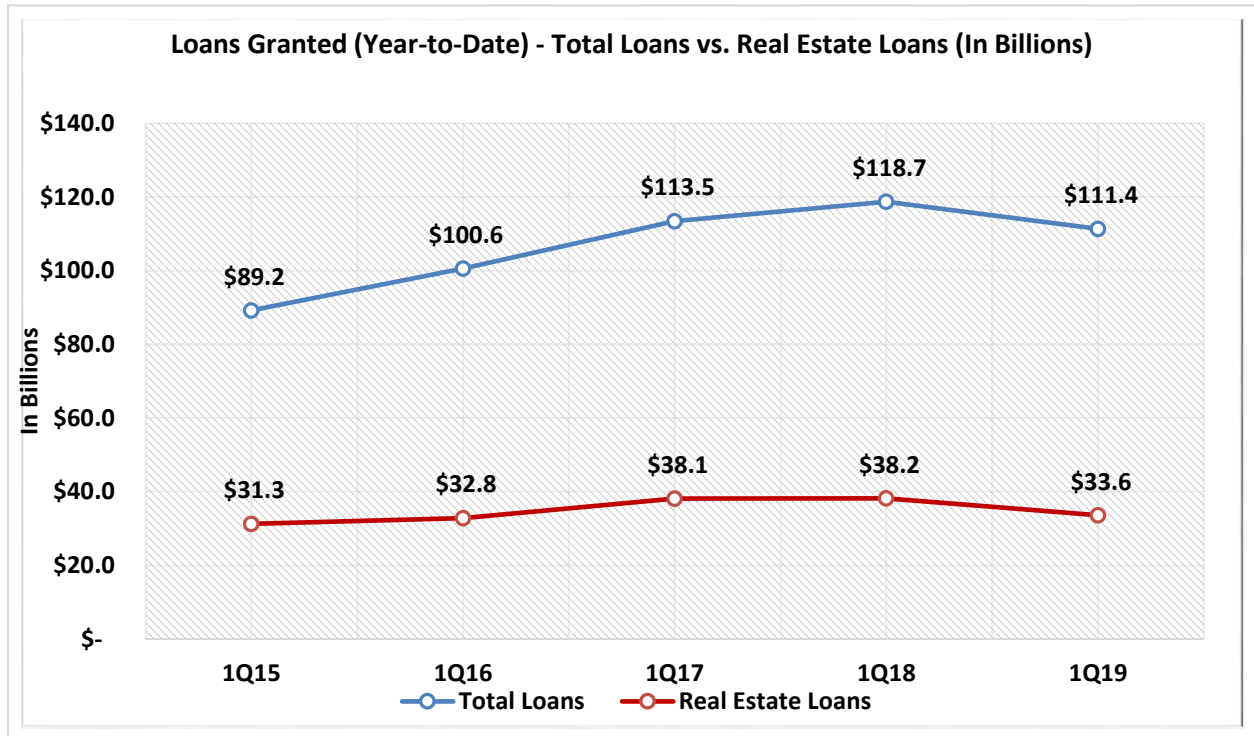
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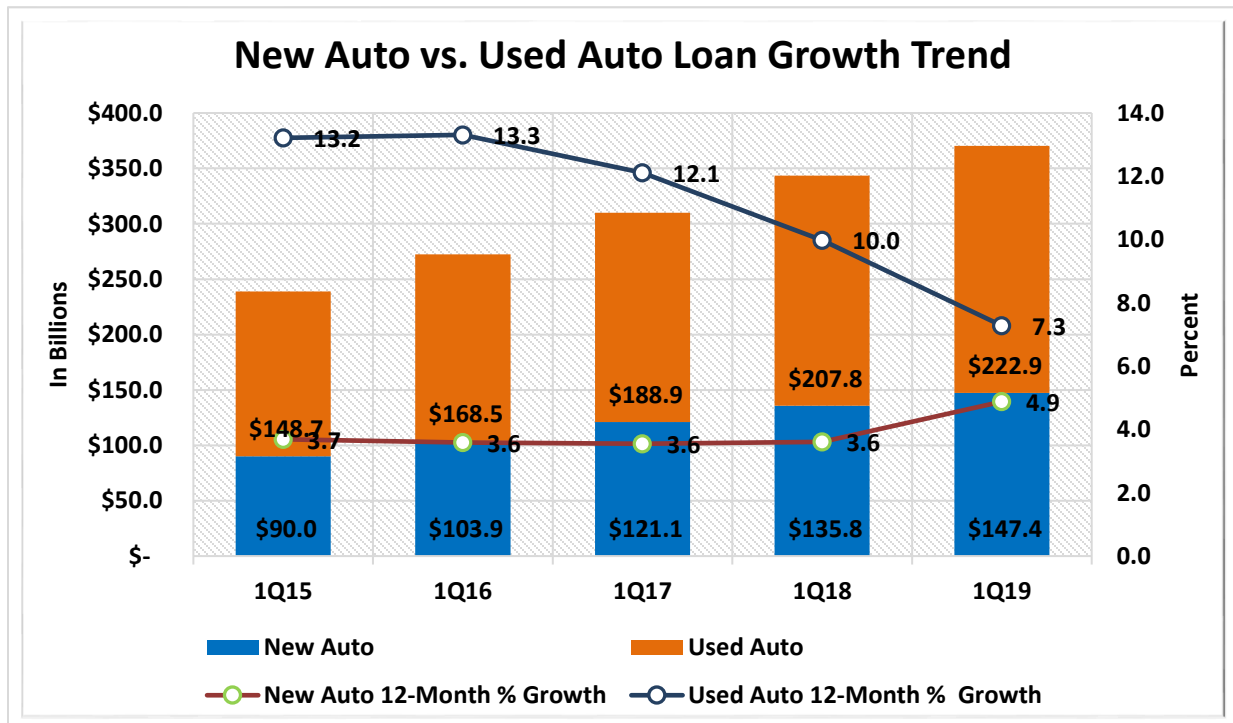
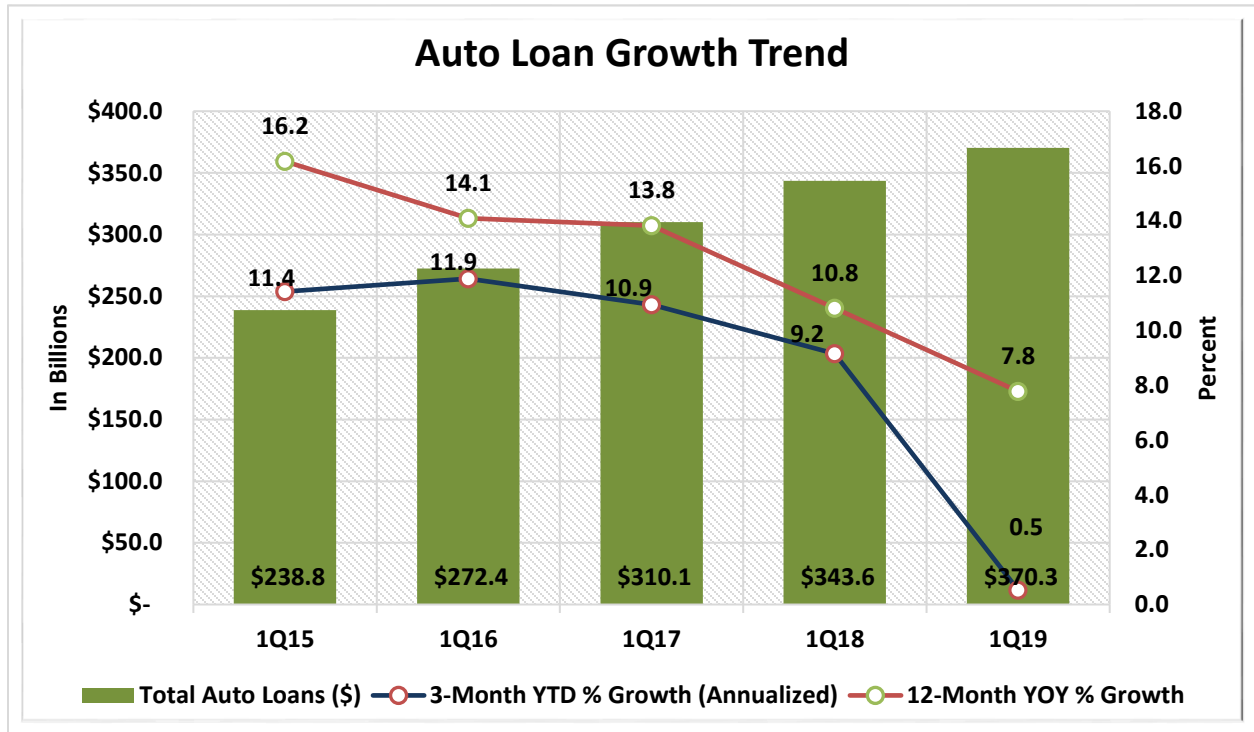
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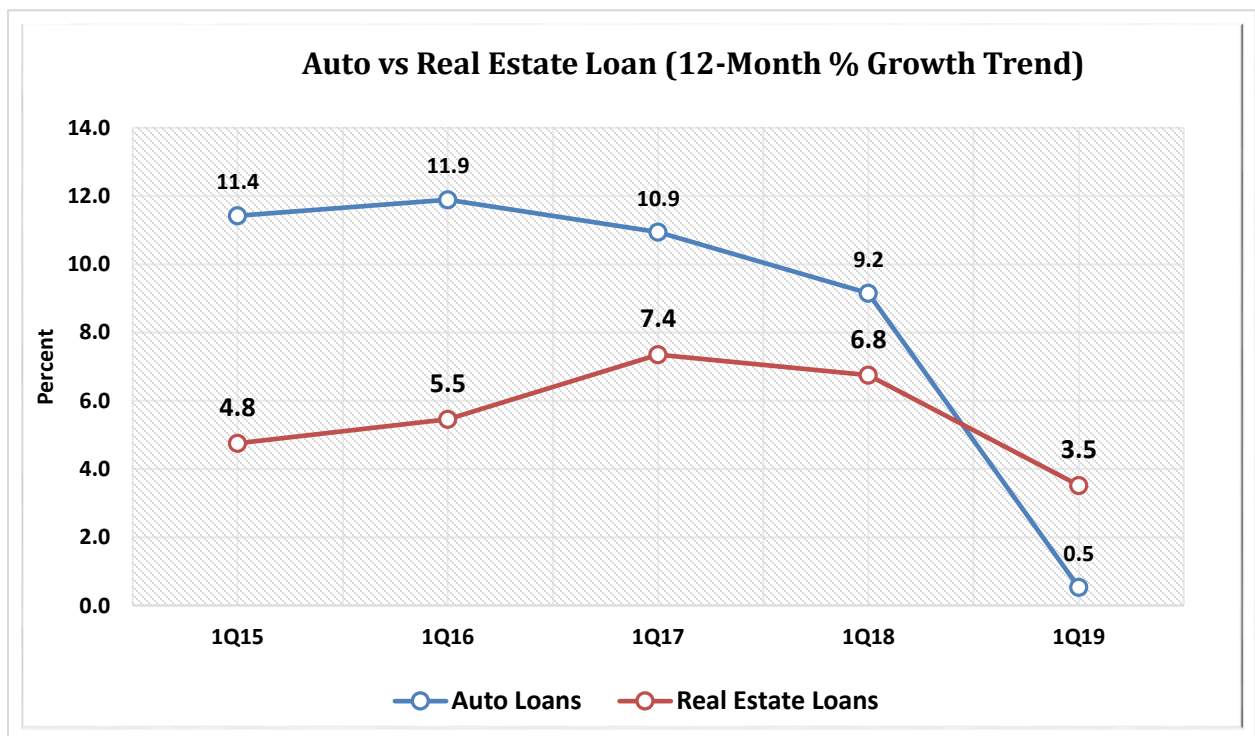
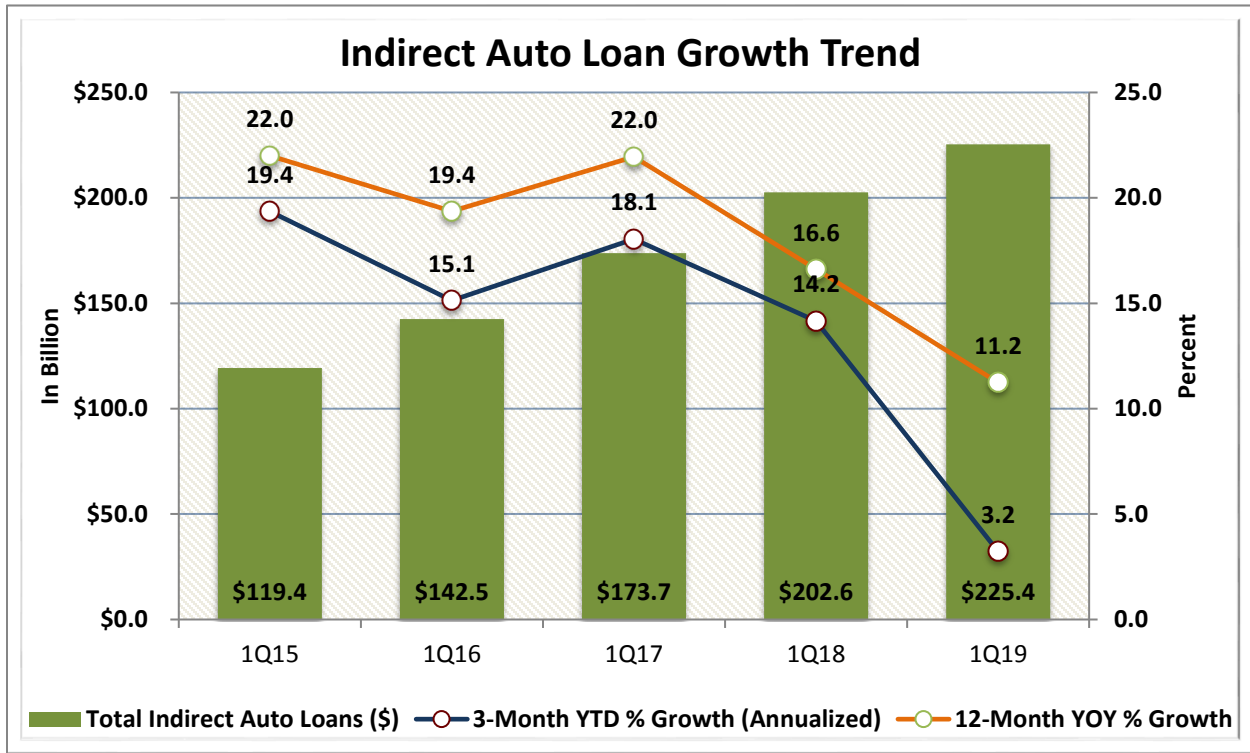
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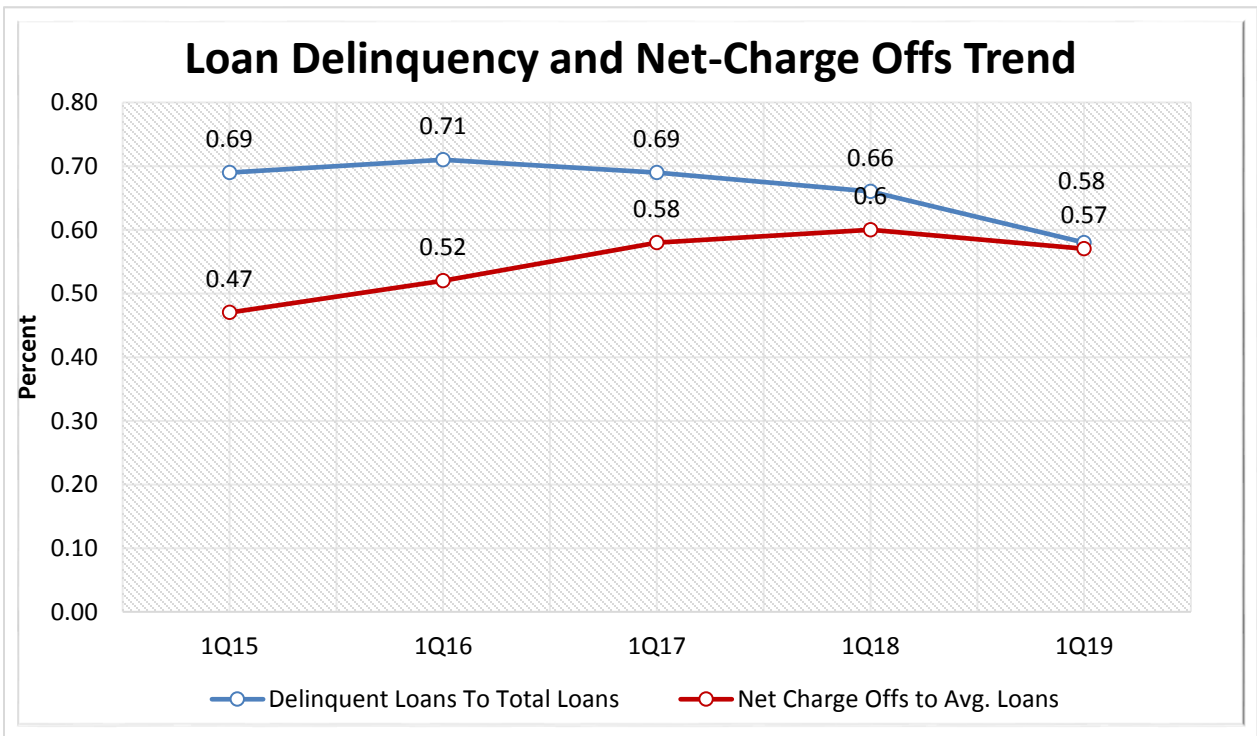
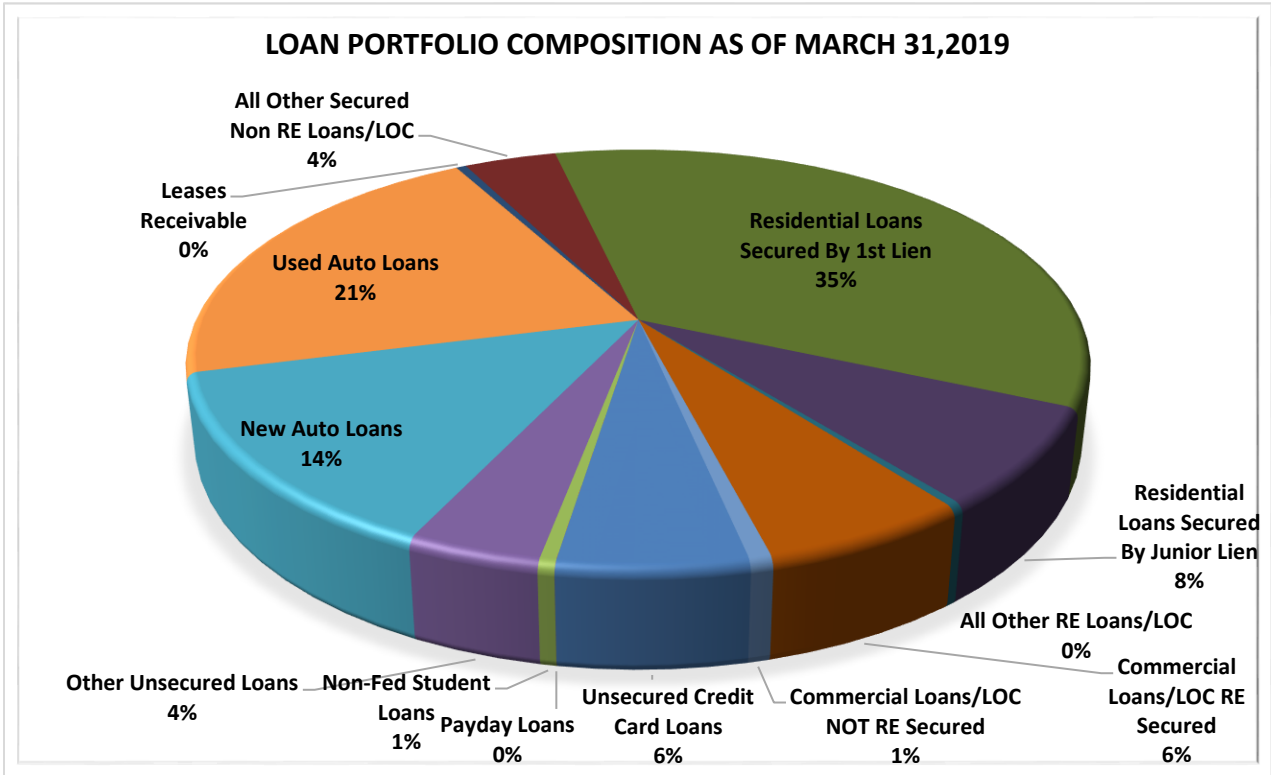
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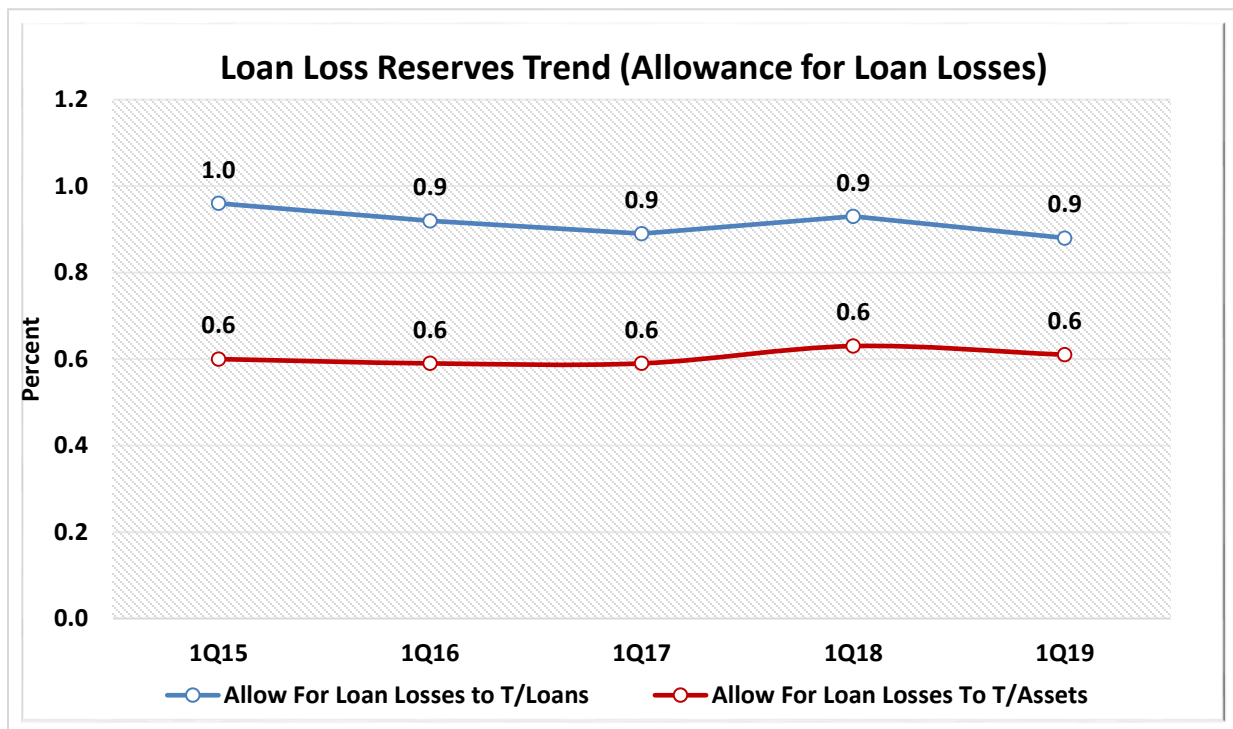
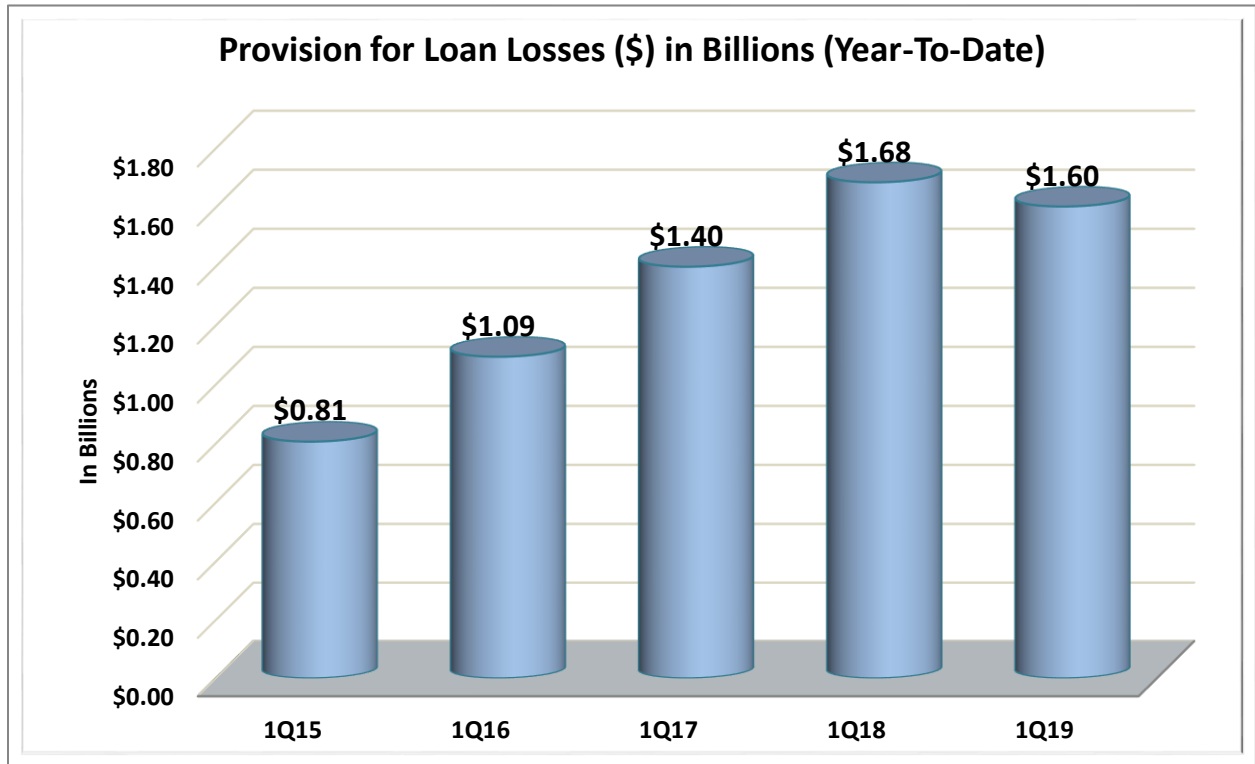
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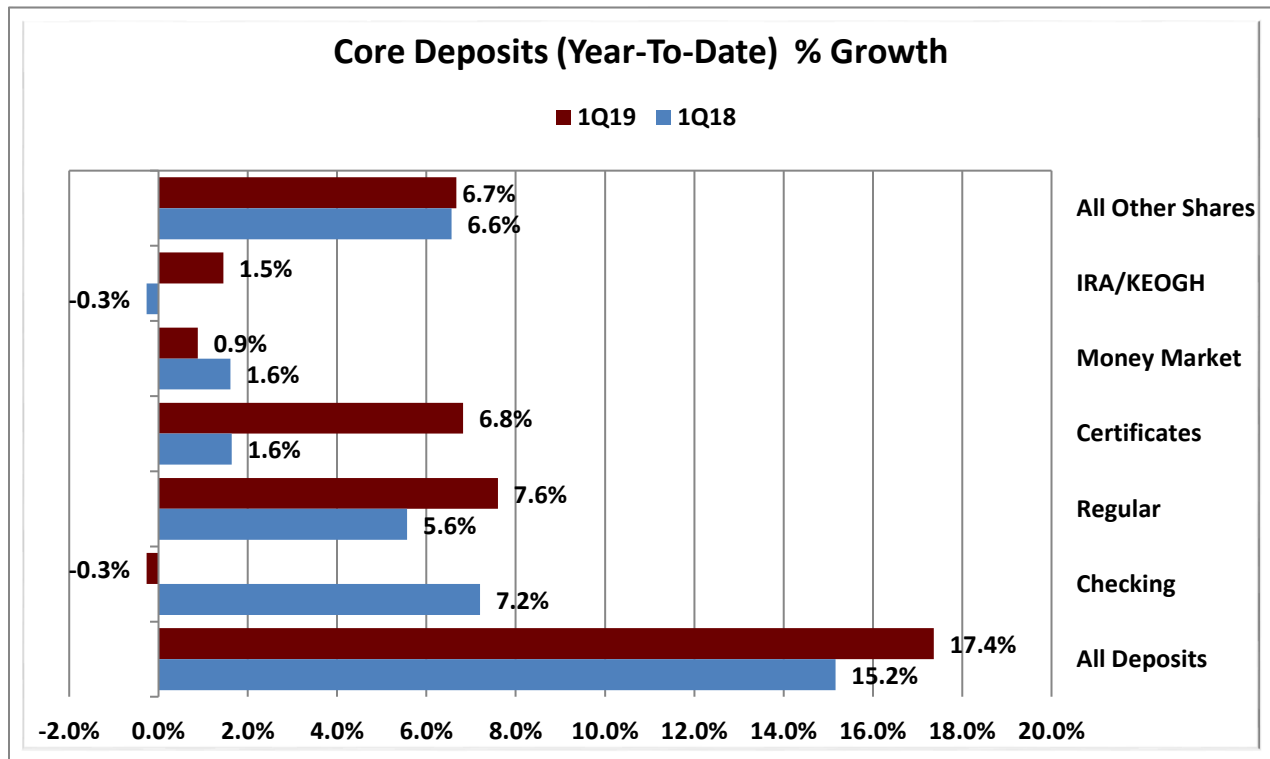
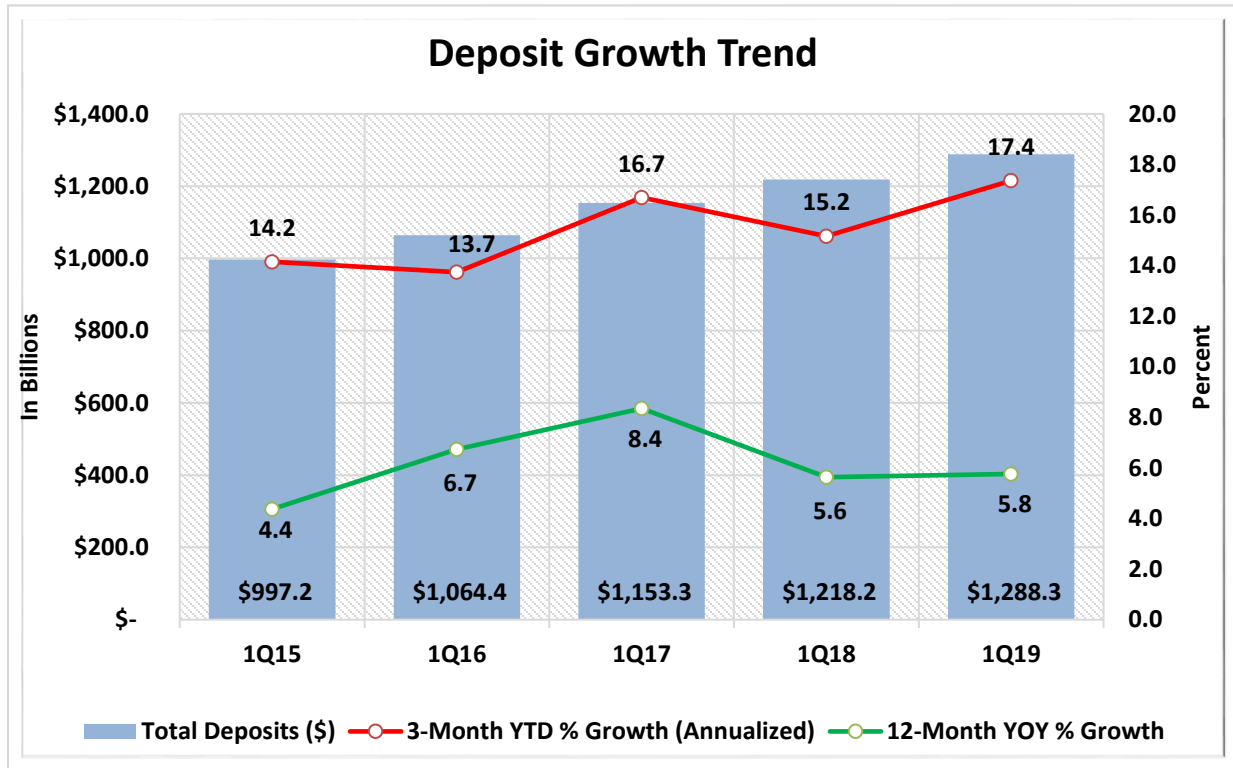
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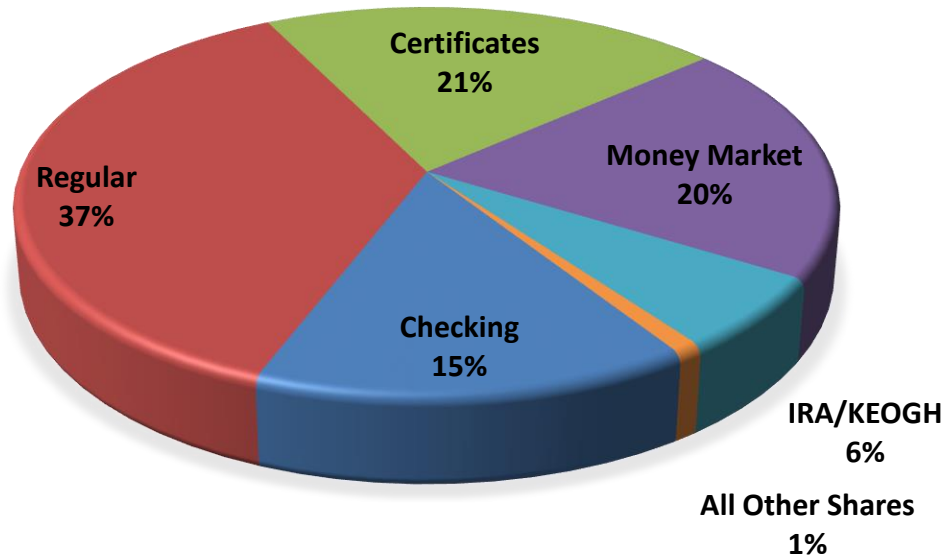


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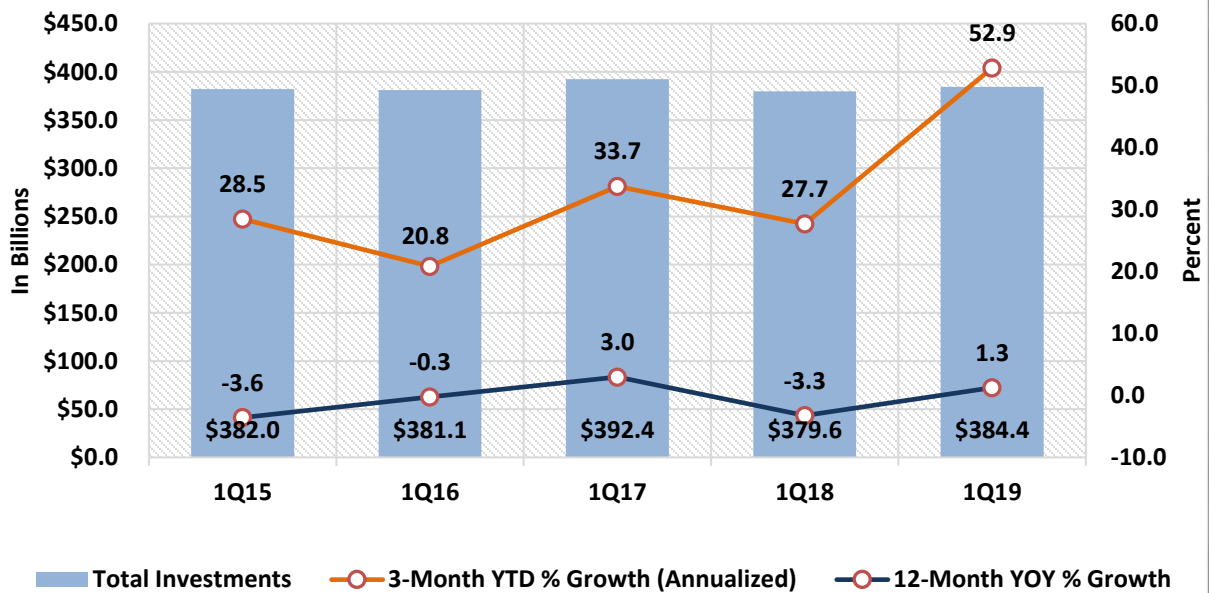


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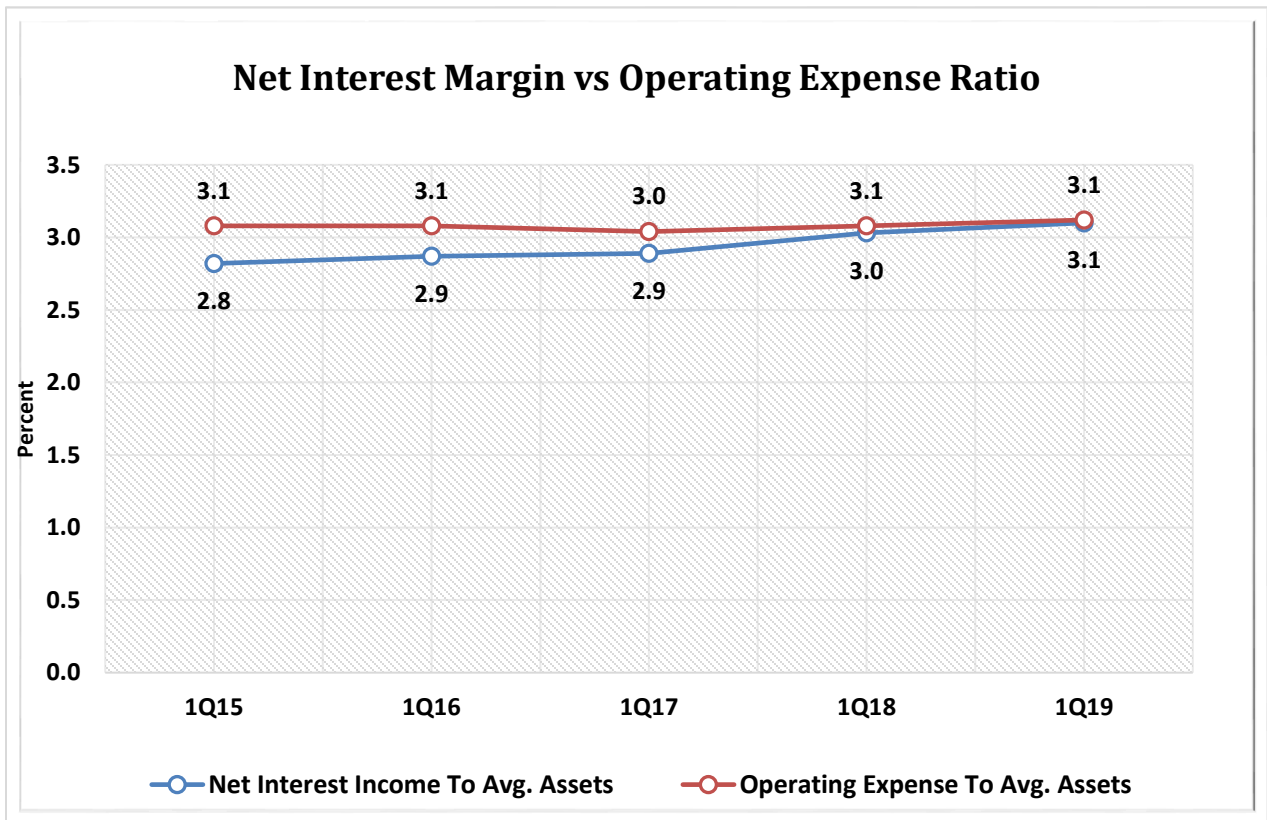
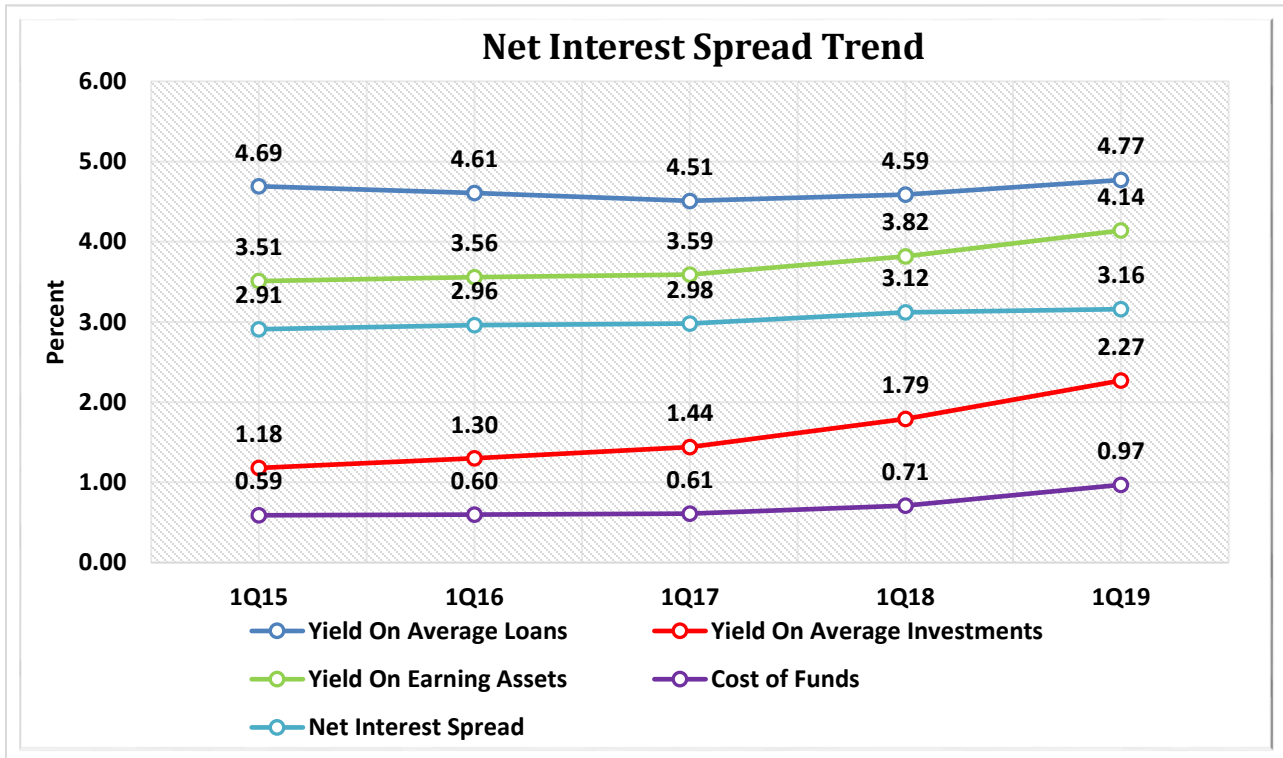
DEPOSIT PORTFOLIO COMPOSITION AS OF MARCH 31,2019



Total Investments Growth Trend



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