

June 30, 2018

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	0.98%	1.04%	1.93%	1.32%	1.28%	1.28%	1.40%	1.48%	1.90%	1.76%	1.65%
Loan Yield	8.64%	7.88%	8.81%	6.82%	7.27%	6.40%	5.70%	4.91%	5.05%	4.49%	4.82%
Net Loan Yield After NCOs	7.63%	7.09%	8.43%	6.38%	6.88%	5.91%	5.13%	4.30%	4.55%	3.80%	4.19%
Asset Yield	4.17%	4.02%	5.13%	3.54%	4.06%	3.75%	3.76%	3.53%	3.89%	3.61%	3.67%
Cost of Funds	-0.33%	-0.40%	-1.01%	-0.39%	-0.46%	-0.41%	-0.43%	-0.43%	-0.63%	-0.69%	-0.61%
Gross Spread	3.84%	3.62%	4.12%	3.15%	3.61%	3.34%	3.33%	3.10%	3.26%	2.92%	3.06%
Provision Expense	-0.42%	-0.45%	-0.82%	-0.21%	-0.37%	-0.30%	-0.41%	-0.34%	-0.42%	-0.54%	-0.47%
Net Spread after Provision Expense	3.42%	3.18%	3.30%	2.94%	3.24%	3.04%	2.92%	2.76%	2.84%	2.38%	2.58%
Total Non-Interest Income	1.22%	0.54%	1.14%	0.96%	1.54%	1.40%	1.42%	1.47%	1.49%	1.31%	1.37%
Total Non-Interest Expense	-4.81%	-3.84%	-4.50%	-3.51%	-4.04%	-3.78%	-3.75%	-3.54%	-3.47%	-2.74%	-3.09%
Net Operating Expense	-3.59%	-3.30%	-3.36%	-2.55%	-2.51%	-2.38%	-2.32%	-2.07%	-1.98%	-1.42%	-1.72%
Non-Operating Gains (Losses)	-0.01%	0.00%	0.13%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
OTTI Losses Recognized in Earnings	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
NCUSIF Stabilization Expense	-0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
NCUSIF Recovery/Pass-back	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Return on Assets (ROA with Provision for LL)	-0.19%	-0.13%	0.07%	0.39%	0.73%	0.66%	0.60%	0.69%	0.86%	0.96%	0.87%
Net Charge-Offs	-0.42%	-0.35%	-0.18%	-0.18%	-0.18%	-0.24%	-0.32%	-0.38%	-0.34%	-0.48%	-0.42%
ROA (with Net Charge-offs)	-0.19%	-0.03%	0.71%	0.42%	0.91%	0.72%	0.68%	0.65%	0.95%	1.02%	0.92%
ROA with Provision for LL - W/O NCUSIF Expense	-0.19%	-0.13%	0.07%	0.39%	0.73%	0.66%	0.60%	0.69%	0.86%	0.96%	0.87%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-0.19%	-0.03%	0.71%	0.42%	0.91%	0.72%	0.69%	0.65%	0.95%	1.02%	0.93%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-2.31%	-2.06%	-2.20%	-1.72%	-2.03%	-1.85%	-1.83%	-1.78%	-1.84%	-1.42%	-1.59%
Travel and Conference Expense	-0.04%	-0.03%	-0.02%	-0.03%	-0.04%	-0.04%	-0.04%	-0.04%	-0.04%	-0.02%	-0.03%
Office Occupancy Expense	-0.35%	-0.18%	-0.29%	-0.23%	-0.26%	-0.25%	-0.25%	-0.24%	-0.25%	-0.17%	-0.20%
Office Operations Expense	-1.09%	-0.78%	-0.68%	-0.69%	-0.76%	-0.71%	-0.69%	-0.69%	-0.66%	-0.49%	-0.57%
Educational and Promotional Expense	-0.03%	-0.03%	-0.09%	-0.07%	-0.10%	-0.12%	-0.13%	-0.13%	-0.11%	-0.12%	-0.12%
Loan Servicing Expense	-0.16%	-0.12%	-0.47%	-0.20%	-0.25%	-0.26%	-0.26%	-0.24%	-0.21%	-0.20%	-0.21%
Professional and Outside Services	-0.48%	-0.36%	-0.44%	-0.40%	-0.46%	-0.45%	-0.44%	-0.31%	-0.26%	-0.19%	-0.25%
Member Insurance	-0.03%	-0.01%	-0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Operating Fees (Exam. and/or Supervision Fees)	-0.06%	-0.04%	-0.03%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.01%	-0.01%
Miscellaneous Operating Expenses	-0.25%	-0.23%	-0.27%	-0.14%	-0.11%	-0.07%	-0.08%	-0.08%	-0.09%	-0.11%	-0.10%
Total Non-Interest Expense	-4.81%	-3.84%	-4.50%	-3.51%	-4.04%	-3.78%	-3.75%	-3.54%	-3.47%	-2.74%	-3.09%
Other Performance Ratios											
Earning Asset Yield	4.17%	4.04%	4.54%	3.55%	3.98%	3.82%	3.91%	3.74%	4.01%	3.76%	3.81%
Average Cost of Funds	-0.40%	-0.50%	-1.07%	-0.49%	-0.54%	-0.49%	-0.50%	-0.49%	-0.69%	-0.77%	-0.69%
FTE Employee / \$million of Loans & Share Drafts	2.26	1.04	0.58	0.52	0.41	0.40	0.37	0.33	0.28	0.22	0.26
Compensation & Benefits / FTE Emp.	\$23,999	\$42,452	\$68,764	\$63,388	\$74,752	\$69,333	\$66,633	\$67,665	\$77,409	\$80,841	\$76,241
Compensation & Benefits / \$million Lns. & S.D.s	\$55,907	\$45,232	\$43,330	\$35,160	\$34,750	\$29,733	\$25,753	\$22,736	\$22,553	\$17,504	\$20,300
Operating Expense / Loans & Share Drafts	-11.66%	-8.44%	-8.86%	-7.17%	-8.46%	-6.97%	-5.26%	-4.51%	-3.38%	-3.38%	-3.95%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	2.86%	1.19%	2.11%	1.94%	2.58%	2.25%	2.00%	1.87%	1.82%	1.62%	1.75%
Net Operating Expense / Loans & Share Drafts	-8.81%	-7.25%	-6.75%	-5.23%	-4.39%	-3.84%	-3.26%	-2.64%	-2.43%	-1.76%	-2.20%
Operating Expense / Operating Revenue	99.15%	93.05%	89.78%	87.30%	82.08%	81.74%	80.71%	79.38%	76.31%	69.56%	73.43%
Total Fixed Assets / Shares & Equity	0.57%	0.58%	0.98%	1.51%	2.06%	2.40%	2.52%	2.61%	2.53%	1.83%	2.08%
Net Loans to Total Shares and Deposits	52.3%	57.4%	64.5%	57.8%	68.7%	66.2%	71.0%	74.2%	75.5%	85.0%	79.6%
Members / FTE Employee	354.88	389.74	411.68	425.30	401.08	372.64	347.58	346.45	349.91	413.75	386.18

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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	0.9%	0.6%	0.5%	0.9%	1.0%	1.0%	1.0%	0.9%	0.8%	0.5%	0.7%
Total Investments	55.3%	53.5%	43.8%	51.4%	40.8%	41.5%	35.1%	30.5%	29.1%	24.4%	28.4%
Unsecured Credit Card Loans/Lines of Credit	0.5%	0.4%	0.9%	1.4%	2.3%	2.3%	2.4%	2.8%	2.9%	5.1%	4.0%
All Other Unsecured Loans/Lines of Credit	11.6%	9.5%	4.0%	4.7%	3.3%	3.1%	3.0%	3.1%	2.9%	2.6%	2.8%
Short-Term Small Amount Loans (STS)	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Federally Guaranteed Student Loans	0.1%	0.2%	0.1%	0.1%	0.3%	0.3%	0.4%	0.3%	0.3%	0.3%	0.3%
New Vehicle Loans	8.7%	10.0%	7.9%	7.3%	9.1%	7.4%	7.9%	8.6%	8.1%	10.8%	9.7%
Used Vehicle Loans	16.9%	18.3%	11.0%	13.3%	16.3%	14.9%	16.8%	17.4%	14.8%	14.1%	14.8%
Total 1st Mortgage Real Estate Lns/Line of Credit	3.9%	4.8%	15.7%	14.7%	17.7%	19.0%	21.9%	24.6%	30.7%	31.8%	28.7%
Total Other Real Estate Loans/Lines of Credit	1.0%	1.4%	5.9%	3.5%	5.0%	6.0%	6.0%	6.5%	5.4%	5.9%	5.9%
Leases Receivable	0.0%	0.0%	7.9%	0.0%	0.5%	0.1%	0.6%	0.2%	0.1%	0.2%	0.3%
Total All Other Loans/Lines of Credit to Members	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Other Loans (Purchased or to non-members)	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%	0.1%	0.2%	0.5%	0.3%
Total Loans and Leases	42.6%	44.7%	53.5%	45.0%	54.7%	53.2%	59.1%	63.5%	65.4%	71.3%	66.9%
Less: Allowance for Loan & Lease Losses	-1.1%	-0.9%	-1.1%	-0.4%	-0.5%	-0.4%	-0.6%	-0.6%	-0.6%	-0.7%	-0.6%
Net Loans and Leases	41.5%	43.9%	52.4%	44.6%	54.3%	52.7%	58.5%	62.9%	64.8%	70.6%	66.2%
Total Other Assets	2.4%	2.0%	3.3%	3.1%	4.0%	4.7%	5.4%	5.7%	5.2%	4.4%	4.7%
TOTAL ASSETS	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Total Liabilities	2.2%	7.3%	5.5%	10.5%	10.2%	9.4%	6.5%	4.0%	3.1%	5.4%	5.4%
Share Drafts	4.2%	3.7%	8.7%	9.7%	14.5%	14.4%	16.0%	16.7%	15.6%	10.6%	12.6%
Regular Shares	68.3%	58.7%	31.9%	48.3%	37.0%	36.9%	34.9%	33.3%	27.4%	30.1%	31.2%
Money Market Shares	1.4%	1.8%	19.0%	5.9%	10.6%	11.1%	12.7%	15.1%	22.9%	19.8%	18.3%
Share Certificates	4.7%	10.2%	17.9%	8.8%	12.0%	12.2%	13.3%	14.0%	13.7%	16.8%	15.3%
IRA/KEOGH Accounts	1.1%	2.0%	4.7%	2.8%	4.4%	4.9%	5.0%	5.2%	6.0%	5.5%	5.4%
All Other Shares	0.5%	0.7%	0.4%	0.8%	0.8%	0.6%	0.8%	1.0%	0.7%	0.8%	0.8%
Non-Member Deposits	1.3%	0.8%	0.3%	1.5%	0.3%	0.3%	0.5%	0.3%	0.3%	0.4%	0.4%
Total Shares and Deposits	81.5%	77.9%	83.0%	77.9%	79.6%	80.4%	83.3%	85.5%	86.7%	83.9%	84.0%
Total Equity	16.3%	14.9%	11.6%	11.5%	10.2%	10.2%	10.2%	10.5%	10.2%	10.7%	10.6%
TOTAL LIABILITIES, SHARES, AND EQUITY	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Net Worth	16.5%	14.9%	12.0%	11.7%	10.4%	10.5%	10.6%	10.9%	10.6%	11.2%	11.0%
Total Equity + Allow. for Loan Loss	17.4%	15.7%	12.7%	11.9%	10.6%	10.6%	10.8%	11.1%	10.8%	11.4%	11.2%
Balance Sheet Growth YTD Annualized											
Total Investments	26.6%	14.0%	173.6%	22.6%	22.9%	20.9%	9.4%	-5.8%	56.2%	-13.2%	3.4%
Total Loans and Leases	29.4%	23.6%	453.8%	84.7%	170.7%	76.4%	34.1%	3.8%	21.8%	-4.0%	9.0%
TOTAL ASSETS	30.0%	18.8%	290.5%	48.5%	90.1%	49.1%	23.8%	0.3%	30.5%	-6.6%	7.1%
Total Liabilities	25.4%	8.5%	45.0%	0.4%	29.9%	25.4%	47.4%	3.1%	-10.9%	-16.5%	-3.9%
Total Shares and Deposits	35.0%	20.1%	337.4%	57.5%	101.8%	52.6%	22.6%	0.5%	33.8%	-6.1%	8.1%
Equity Capital	8.6%	17.2%	225.7%	44.3%	78.8%	45.8%	19.8%	-2.5%	19.0%	-5.2%	5.5%
TOTAL LIABILITIES, SHARES, AND EQUITY	30.0%	18.8%	290.5%	48.5%	90.1%	49.1%	23.8%	0.3%	30.5%	-6.6%	7.1%

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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	2.65%	1.87%	0.48%	0.86%	0.56%	0.64%	0.77%	0.84%	0.58%	0.71%	0.70%
Delinquent Loans / Total Capital	6.5%	5.3%	2.0%	3.3%	2.9%	3.2%	4.2%	4.8%	3.5%	4.4%	4.2%
Delinquent Loans + OREO / Net Loans + OREO	2.8%	2.0%	0.9%	0.9%	0.6%	0.7%	1.0%	1.0%	0.7%	0.8%	0.8%
Delinquent Loans > 6mo / Delinquent Loans	40.9%	29.6%	32.3%	33.7%	29.6%	30.0%	30.3%	34.7%	32.2%	30.8%	31.4%
Allowance for Loan Losses/Net Loans	2.66%	1.95%	2.08%	0.81%	0.84%	0.81%	0.98%	0.90%	0.91%	0.99%	0.96%
Loans 2 to less than 6 months Delinquent (\$000s)	\$7	\$25	\$37	\$55	\$116	\$232	\$511	\$1,116	\$2,120	\$9,631	\$834
Loans 6 to less than 12 months Delinquent (\$000s)	\$3	\$8	\$12	\$17	\$32	\$60	\$135	\$342	\$603	\$2,193	\$208
Loans 12 months and over Delinquent (\$000s)	\$2	\$3	\$6	\$11	\$16	\$40	\$87	\$252	\$405	\$2,086	\$173
Total Delinquent Loans (\$000s)	\$12	\$35	\$55	\$83	\$164	\$331	\$733	\$1,710	\$3,128	\$13,910	\$1,216
Delinquency by Category											
Unsecured Credit Card	0.02%	0.11%	0.14%	0.27%	0.31%	0.32%	0.34%	0.45%	0.40%	0.83%	0.68%
STS Loans	2.09%	3.63%	2.32%	1.64%	2.16%	2.11%	2.41%	2.45%	5.69%	3.96%	2.93%
Non-Federally Guaranteed Student Loans	4.63%	0.11%	0.06%	1.04%	0.45%	1.02%	1.14%	0.96%	2.01%	0.82%	1.03%
New Vehicle Loans	0.92%	1.15%	0.45%	0.57%	0.27%	0.31%	0.34%	0.38%	0.37%	0.36%	0.36%
Used Vehicle Loans	2.38%	1.99%	0.97%	1.10%	0.60%	0.71%	0.76%	0.77%	0.63%	0.64%	0.67%
1st Mortgage Fixed	1.35%	1.84%	1.90%	1.02%	0.84%	0.75%	0.70%	0.58%	0.48%	0.33%	0.40%
1st Mortgage Adj	0.00%	1.21%	1.47%	1.93%	1.27%	0.92%	0.96%	0.79%	0.76%	0.80%	0.81%
Other RE Fixed	5.68%	2.12%	2.07%	0.97%	1.22%	0.82%	0.67%	0.67%	0.55%	0.56%	0.62%
Other RE Adj	0.00%	1.04%	0.12%	1.36%	0.81%	0.62%	0.50%	0.51%	0.37%	0.37%	0.41%
Leases Receivable	0.00%	0.00%	0.00%	0.21%	0.00%	0.12%	0.02%	0.14%	0.04%	0.39%	0.17%
All Other Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Indirect Loans	0.00%	0.00%	0.52%	1.49%	1.12%	0.80%	0.81%	0.69%	0.57%	0.50%	0.55%
Total 1st Mortgage Loans	1.17%	1.60%	1.83%	1.22%	0.96%	0.79%	0.78%	0.64%	0.55%	0.46%	0.52%
MBL Delinquency Rate	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
MBL Delinquency as % of Total RE Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
YTD Annualized											
Net Charge-Offs / Average Loans (Annualized)	1.02%	0.79%	0.38%	0.43%	0.39%	0.49%	0.57%	0.61%	0.50%	0.68%	0.63%
Recoveries / Charge-Offs	24.39%	27.33%	27.99%	27.67%	23.56%	19.89%	20.39%	21.16%	20.35%	16.81%	18.10%
Expected Charge-Offs / Net Loans	1.16%	0.80%	0.45%	0.52%	0.36%	0.39%	0.46%	0.43%	0.31%	0.33%	0.35%
Provision for Loan Losses/Net Charge-Offs	99.9%	129.1%	457.0%	115.3%	198.7%	124.6%	125.3%	88.9%	125.4%	111.6%	113.7%
Prov. for Loan Losses/Expected Charge-Offs	90.2%	130.4%	395.3%	96.7%	218.8%	159.5%	155.5%	126.5%	205.7%	230.7%	205.7%
Bankruptcies / Net Loans	0.75%	1.07%	0.49%	0.72%	0.50%	0.57%	0.78%	0.62%	0.46%	0.47%	0.51%
Total Amount of Loans Charged-Off (\$000s)	\$6	\$19	\$32	\$46	\$103	\$259	\$610	\$1,552	\$3,191	\$16,463	\$1,302
Total Amount of Recoveries (\$000s)	\$1	\$5	\$9	\$13	\$24	\$52	\$124	\$328	\$650	\$2,768	\$236
Net Charge Offs (\$000s)	\$4	\$14	\$23	\$33	\$79	\$208	\$486	\$1,223	\$2,542	\$13,695	\$1,066
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.05%	0.16%	0.24%	0.40%	0.56%	0.68%	0.94%	1.01%	2.14%	1.70%
STS Loans	0.00%	5.27%	3.84%	4.58%	4.31%	6.00%	12.89%	6.53%	13.72%	13.68%	8.65%
Non-Federally Guaranteed Student Loans	0.00%	0.42%	0.00%	0.19%	0.05%	0.06%	0.09%	0.18%	0.27%	0.17%	0.17%
New Vehicle Loans	0.28%	0.13%	0.17%	0.15%	0.15%	0.27%	0.32%	0.41%	0.50%	0.47%	0.44%
Used Vehicle Loans	0.61%	0.68%	0.45%	0.41%	0.48%	0.62%	0.75%	0.76%	0.72%	0.78%	0.75%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.00%	0.04%	0.02%	0.04%	0.04%	0.02%	0.02%	0.03%
Total Other RE Loans/ LOC	0.00%	-0.05%	0.03%	0.14%	0.06%	0.04%	0.07%	0.05%	0.11%	-0.02%	0.02%
Leases Receivable	0.00%	0.00%	0.01%	1.42%	0.00%	0.14%	0.07%	0.13%	0.07%	0.25%	0.19%
All Other Loans	0.00%	-407.26%	-98.06%	-8.03%	-3.08%	-1.27%	-0.98%	-0.73%	-0.28%	-0.68%	-0.67%
Indirect Loans	0.00%	0.00%	1.39%	0.36%	0.34%	0.37%	0.37%	0.37%	0.35%	0.31%	0.32%
Number of Credit Unions in Each Peer Group:	470	463	558	714	1,048	726	563	498	245	305	5,590

June 30, 2018

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	8.34%	8.84%	7.83%	17.84%	16.21%	10.11%	6.19%	2.55%	0.75%	0.11%	2.18%
Credit Unions - Deposits in and Loans to	1.34%	2.49%	1.28%	4.23%	4.19%	2.77%	1.91%	0.79%	0.29%	0.03%	0.60%
Total Investments in Corporate Credit Unions*	45.97%	40.78%	22.29%	39.44%	38.44%	41.96%	33.70%	23.42%	10.69%	4.16%	12.60%
Marketable Securities	15.79%	50.12%	42.09%	94.12%	101.13%	124.41%	123.62%	136.17%	113.22%	140.85%	131.69%
All Other Investments	181.46%	213.49%	264.96%	259.26%	211.89%	191.33%	135.69%	81.71%	64.01%	22.74%	61.66%
Total Investments	335.40%	358.90%	364.20%	440.16%	392.97%	395.13%	332.31%	279.21%	273.33%	217.70%	257.72%
Unsecured Loans	73.09%	66.76%	41.09%	52.04%	54.42%	51.91%	51.04%	53.30%	54.63%	69.19%	62.60%
Vehicle Loans	155.26%	189.76%	157.24%	176.53%	244.89%	211.96%	233.57%	237.60%	214.87%	222.86%	223.12%
New Vehicle Loans	52.61%	66.86%	65.55%	62.57%	87.36%	70.07%	74.83%	78.46%	75.77%	96.71%	88.24%
Used Vehicle Loans	102.65%	122.90%	91.70%	113.95%	157.54%	141.89%	158.74%	159.14%	139.10%	126.15%	134.88%
Total Real Estate	29.31%	41.47%	179.63%	155.98%	219.02%	237.51%	264.10%	285.40%	340.32%	336.60%	314.05%
1st Mortgage	23.50%	32.20%	130.48%	126.07%	171.15%	180.87%	207.40%	225.75%	289.10%	283.62%	260.78%
1st Mortgage Fxd	1.91%	5.74%	7.16%	32.07%	55.30%	85.96%	126.38%	157.95%	166.14%	228.46%	188.44%
1st Mortgage Adj	0.29%	3.64%	1.35%	8.85%	20.65%	30.30%	50.44%	66.01%	56.17%	88.58%	72.33%
2nd Mortgage	1.18%	5.86%	5.72%	19.78%	27.84%	37.86%	50.06%	60.92%	49.16%	57.51%	53.28%
Closed-End Fxd	1.14%	3.70%	3.05%	9.61%	12.42%	14.56%	19.62%	21.93%	16.12%	15.57%	16.20%
Closed-End Adj	0.05%	0.40%	0.48%	0.98%	0.95%	1.79%	2.14%	2.03%	1.88%	1.70%	1.74%
Open-End Adj	0.00%	1.51%	1.87%	8.24%	13.19%	20.46%	27.00%	35.88%	30.53%	39.02%	34.22%
Open-End Fxd	0.00%	0.25%	0.33%	0.95%	1.28%	1.06%	1.30%	1.08%	0.64%	1.22%	1.11%
Other RE Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Leases Receivable	0.00%	0.02%	65.77%	0.13%	4.57%	1.32%	6.07%	1.48%	0.74%	1.61%	2.40%
All Other Loans/Lines of Credit to Members	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total Loans	258.54%	299.84%	444.53%	385.67%	527.54%	506.03%	559.61%	581.44%	615.23%	637.17%	607.91%
Indirect Loans	0.00%	0.44%	0.58%	7.91%	16.28%	50.45%	87.73%	127.12%	134.78%	158.13%	133.62%
Percent of Vehicle Loans	0.00%	0.23%	0.37%	4.48%	6.65%	23.80%	37.56%	53.50%	62.72%	70.96%	59.89%
Business Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Loans	0.02%	0.34%	0.40%	1.40%	3.08%	4.52%	6.73%	5.14%	6.22%	5.44%	5.36%
Total Mortgage Exposure**	30.35%	41.90%	180.32%	157.15%	226.12%	258.83%	310.65%	353.64%	403.38%	411.29%	378.12%
Total Real Estate	29.31%	41.47%	179.63%	155.98%	219.02%	237.51%	264.10%	285.40%	340.32%	336.60%	314.05%
RE Business Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Mortgage-Backed Investments	1.04%	0.42%	0.69%	1.17%	7.11%	21.32%	46.55%	68.25%	63.06%	74.68%	64.06%
Federal Agency Securities (Mtg Backed)	1.04%	0.42%	0.69%	1.16%	7.11%	21.17%	46.52%	66.59%	62.49%	72.51%	62.52%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.01%	0.00%	0.16%	0.04%	1.65%	0.57%	2.17%	1.55%



