

December 31, 2017

Earnings to Average Assets YTD Annualized	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
Investment Yield	0.75%	0.87%	0.94%	0.96%	0.99%	1.06%	1.20%	1.38%	1.51%	1.73%	1.51%
Loan Yield	7.60%	6.69%	6.32%	5.83%	5.48%	5.11%	4.98%	4.70%	4.57%	4.53%	4.63%
Net Loan Yield After NCOs	6.64%	5.92%	5.71%	5.28%	4.94%	4.60%	4.37%	4.08%	4.05%	3.91%	4.03%
Asset Yield	3.79%	3.50%	3.15%	2.90%	2.91%	3.01%	3.31%	3.40%	3.53%	3.63%	3.51%
Cost of Funds	-0.35%	-0.37%	-0.28%	-0.25%	-0.26%	-0.28%	-0.34%	-0.40%	-0.45%	-0.67%	-0.56%
Gross Spread	3.44%	3.13%	2.87%	2.65%	2.65%	2.73%	2.97%	3.00%	3.08%	2.96%	2.96%
Provision Expense	-0.46%	-0.35%	-0.26%	-0.22%	-0.25%	-0.27%	-0.42%	-0.46%	-0.41%	-0.52%	-0.47%
Net Spread after Provision Expense	2.98%	2.78%	2.61%	2.43%	2.40%	2.46%	2.56%	2.54%	2.67%	2.43%	2.48%
Total Non-Interest Income	0.55%	0.48%	0.63%	0.74%	0.92%	1.10%	1.31%	1.41%	1.48%	1.31%	1.31%
Total Non-Interest Expense	-3.98%	-3.48%	-3.12%	-2.99%	-3.05%	-3.19%	-3.48%	-3.49%	-3.47%	-2.83%	-3.06%
Net Operating Expense	-3.43%	-3.00%	-2.50%	-2.25%	-2.13%	-2.09%	-2.17%	-2.08%	-1.99%	-1.53%	-1.74%
Non-Operating Gains (Losses)	-0.01%	0.00%	0.00%	0.00%	0.00%	0.01%	0.01%	0.02%	0.02%	0.02%	0.02%
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	-0.03%	-0.01%	-0.01%	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)	-0.48%	-0.23%	0.10%	0.18%	0.27%	0.38%	0.39%	0.47%	0.70%	0.93%	0.76%
Net Charge-Offs	-0.43%	-0.35%	-0.25%	-0.22%	-0.23%	-0.25%	-0.35%	-0.39%	-0.36%	-0.44%	-0.40%
ROA (with Net Charge-offs)	-0.45%	-0.22%	0.11%	0.18%	0.28%	0.39%	0.45%	0.54%	0.74%	1.01%	0.83%
ROA with Provision for LL - W/O NCUSIF Expense	-0.46%	-0.22%	0.11%	0.18%	0.27%	0.38%	0.39%	0.48%	0.70%	0.93%	0.76%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-0.42%	-0.22%	0.12%	0.18%	0.28%	0.40%	0.46%	0.54%	0.74%	1.01%	0.83%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-1.94%	-1.93%	-1.62%	-1.47%	-1.45%	-1.53%	-1.72%	-1.77%	-1.80%	-1.46%	-1.56%
Travel and Conference Expense	-0.03%	-0.03%	-0.02%	-0.03%	-0.03%	-0.04%	-0.04%	-0.04%	-0.04%	-0.02%	-0.03%
Office Occupancy Expense	-0.23%	-0.15%	-0.15%	-0.18%	-0.19%	-0.21%	-0.23%	-0.24%	-0.24%	-0.18%	-0.20%
Office Operations Expense	-1.04%	-0.75%	-0.70%	-0.64%	-0.62%	-0.59%	-0.66%	-0.67%	-0.63%	-0.51%	-0.56%
Educational and Promotional Expense	-0.02%	-0.03%	-0.03%	-0.05%	-0.07%	-0.09%	-0.11%	-0.13%	-0.14%	-0.12%	-0.12%
Loan Servicing Expense	-0.12%	-0.10%	-0.12%	-0.15%	-0.18%	-0.21%	-0.24%	-0.23%	-0.23%	-0.20%	-0.21%
Professional and Outside Services	-0.34%	-0.32%	-0.33%	-0.36%	-0.39%	-0.42%	-0.37%	-0.30%	-0.29%	-0.20%	-0.25%
Member Insurance	-0.04%	-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)	-0.05%	-0.04%	-0.03%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.01%	-0.01%
Miscellaneous Operating Expenses	-0.17%	-0.13%	-0.11%	-0.09%	-0.09%	-0.07%	-0.08%	-0.09%	-0.09%	-0.12%	-0.11%
Total Non-Interest Expense	-3.98%	-3.48%	-3.12%	-2.99%	-3.05%	-3.19%	-3.48%	-3.49%	-3.47%	-2.83%	-3.06%
Other Performance Ratios											
Earning Asset Yield	3.87%	3.58%	3.26%	3.03%	3.04%	3.17%	3.52%	3.62%	3.71%	3.74%	3.65%
Average Cost of Funds	-0.44%	-0.48%	-0.37%	-0.34%	-0.34%	-0.35%	-0.40%	-0.45%	-0.51%	-0.74%	-0.63%
FTE Employee / \$million of Loans & Share Drafts	2.33	1.06	0.77	0.58	0.47	0.43	0.39	0.34	0.29	0.22	0.27
Compensation & Benefits / FTE Emp.	\$19,490	\$39,035	\$45,647	\$52,611	\$57,097	\$57,650	\$61,501	\$66,725	\$73,123	\$82,271	\$73,960
Compensation & Benefits / \$million Lns. & S.D.s	\$44,620	\$40,586	\$34,644	\$29,939	\$26,581	\$24,316	\$23,604	\$22,448	\$21,304	\$18,233	\$19,956
Operating Expense / Loans & Share Drafts	-9.11%	-7.29%	-6.67%	-6.10%	-5.59%	-5.08%	-4.78%	-4.43%	-4.10%	-3.53%	-3.91%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	1.29%	1.00%	1.34%	1.52%	1.68%	1.75%	1.80%	1.79%	1.75%	1.63%	1.68%
Net Operating Expense / Loans & Share Drafts	-7.82%	-6.30%	-5.33%	-4.58%	-3.91%	-3.33%	-2.98%	-2.64%	-2.36%	-1.90%	-2.23%
Operating Expense / Operating Revenue	100.15%	96.90%	90.21%	88.87%	86.53%	84.43%	82.70%	80.86%	78.38%	71.04%	74.89%
Total Fixed Assets / Shares & Equity	0.37%	0.48%	0.87%	1.45%	1.98%	2.36%	2.61%	2.64%	2.48%	1.82%	2.06%
Net Loans to Total Shares and Deposits	53.5%	56.5%	53.0%	52.2%	55.9%	60.5%	67.5%	73.0%	79.5%	84.1%	79.2%
Members / FTE Employee	367.78	403.22	418.41	437.72	408.40	373.03	343.14	345.75	346.31	412.91	386.00

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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	0.7%	0.6%	0.8%	1.1%	1.0%	1.1%	1.1%	0.9%	0.8%	0.6%	0.8%
Total Investments	56.1%	54.7%	57.5%	57.3%	53.0%	46.8%	37.5%	31.4%	26.2%	25.2%	28.9%
Unsecured Credit Card Loans/Lines of Credit	0.3%	0.4%	1.1%	1.6%	2.0%	2.2%	2.5%	2.9%	3.2%	5.0%	4.2%
All Other Unsecured Loans/Lines of Credit	15.1%	11.3%	8.3%	5.9%	4.1%	3.6%	3.2%	3.1%	3.0%	2.7%	2.9%
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%	0.0%	0.1%	0.1%	0.2%	0.2%	0.5%	0.3%	0.4%	0.3%	0.3%
New Vehicle Loans	9.5%	10.7%	9.8%	7.8%	6.6%	6.8%	7.3%	8.4%	9.8%	10.2%	9.5%
Used Vehicle Loans	16.8%	18.7%	15.8%	14.1%	13.7%	14.6%	16.5%	16.9%	17.3%	13.3%	14.5%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.5%	1.7%	2.9%	6.6%	11.7%	15.3%	20.4%	24.0%	27.7%	32.0%	28.3%
Total Other Real Estate Loans/Lines of Credit	0.2%	0.9%	2.1%	3.1%	4.5%	5.0%	6.0%	6.5%	6.3%	6.0%	6.0%
Leases Receivable	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.3%	0.2%
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%	0.0%	0.0%	0.1%	0.1%	0.2%	0.5%	0.3%
Total Loans and Leases	42.7%	43.8%	40.1%	39.3%	42.8%	47.9%	56.5%	62.4%	68.0%	70.4%	66.3%
Less: Allowance for Loan & Lease Losses	-1.2%	-0.8%	-0.5%	-0.4%	-0.4%	-0.4%	-0.6%	-0.6%	-0.6%	-0.7%	-0.6%
Net Loans and Leases	41.5%	43.0%	39.6%	38.9%	42.4%	47.5%	55.9%	61.7%	67.4%	69.7%	65.6%
Total Other Assets	1.8%	1.6%	2.1%	2.7%	3.5%	4.6%	5.5%	5.9%	5.6%	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%	7.6%	11.0%	13.1%	12.8%	10.4%	5.9%	3.9%	3.8%	5.7%	5.7%
Share Drafts	0.7%	3.0%	6.0%	9.0%	11.5%	13.7%	15.3%	16.2%	16.3%	10.5%	12.2%
Regular Shares	71.8%	62.5%	55.9%	49.0%	41.9%	37.6%	35.2%	32.9%	30.0%	28.4%	30.6%
Money Market Shares	0.4%	1.1%	1.8%	4.1%	7.6%	10.5%	13.2%	15.3%	18.1%	21.5%	18.8%
Share Certificates	4.6%	8.1%	8.3%	8.9%	10.0%	11.3%	13.5%	14.4%	14.9%	16.4%	15.3%
IRA/KEOGH Accounts	0.3%	1.4%	2.2%	3.0%	4.5%	5.1%	5.4%	5.5%	5.3%	5.9%	5.6%
All Other Shares	0.5%	0.7%	1.0%	1.0%	0.9%	0.7%	0.7%	0.9%	0.6%	0.7%	0.7%
Non-Member Deposits	1.5%	0.6%	0.6%	0.3%	0.3%	0.3%	0.4%	0.3%	0.4%	0.4%	0.4%
Total Shares and Deposits	79.8%	77.4%	75.7%	75.2%	76.6%	79.2%	83.7%	85.4%	85.5%	83.7%	83.6%
Total Equity	18.0%	15.0%	13.3%	11.7%	10.6%	10.4%	10.4%	10.6%	10.7%	10.7%	10.7%
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	18.1%	15.1%	13.4%	11.8%	10.7%	10.6%	10.7%	11.0%	11.0%	11.0%	10.9%
Total Equity + Allow. for Loan Loss	19.2%	15.7%	13.8%	12.2%	11.0%	10.8%	11.0%	11.3%	11.3%	11.3%	11.3%
Balance Sheet Growth YTD Annualized											
Total Investments	0.5%	1.6%	-1.3%	0.5%	2.0%	5.2%	6.0%	6.3%	13.9%	12.8%	10.1%
Total Loans and Leases	-14.9%	-13.7%	-14.1%	-12.7%	-7.4%	-8.3%	-6.6%	-5.3%	2.9%	9.4%	4.8%
TOTAL ASSETS	-6.6%	-5.9%	-7.0%	-5.4%	-2.4%	-2.1%	-1.9%	-1.6%	5.9%	10.3%	6.4%
Total Liabilities	8.0%	-2.5%	-4.7%	-1.7%	0.3%	0.0%	1.7%	-4.0%	22.1%	15.2%	10.3%
Total Shares and Deposits	-7.2%	-6.5%	-7.6%	-6.0%	-2.9%	-2.5%	-2.3%	-1.6%	5.3%	9.9%	6.0%
Equity Capital	-5.5%	-4.3%	-5.4%	-5.2%	-2.0%	-1.0%	-1.0%	0.2%	6.3%	11.6%	7.5%
TOTAL LIABILITIES, SHARES, AND EQUITY	-6.6%	-5.9%	-7.0%	-5.4%	-2.4%	-2.1%	-1.9%	-1.6%	5.9%	10.3%	6.4%

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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	3.58%	2.22%	1.71%	1.54%	1.21%	1.11%	1.05%	0.97%	0.77%	0.80%	0.85%
Delinquent Loans / Total Capital	8.0%	6.2%	5.0%	5.0%	4.7%	4.9%	5.4%	5.4%	4.6%	5.0%	5.0%
Delinquent Loans + OREO / Net Loans + OREO	3.8%	2.3%	1.8%	1.7%	1.3%	1.2%	1.3%	1.1%	0.9%	0.9%	0.9%
Delinquent Loans > 6mo / Delinquent Loans	38.1%	28.1%	31.3%	31.6%	26.0%	30.0%	30.1%	29.8%	27.8%	28.1%	28.5%
Allowance for Loan Losses/Net Loans	2.95%	1.80%	1.29%	1.08%	0.97%	0.90%	1.03%	1.02%	0.87%	0.97%	0.97%
Loans 2 to less than 6 months Delinquent (\$000s)	\$9	\$26	\$39	\$69	\$141	\$293	\$606	\$1,346	\$2,652	\$12,067	\$989
Loans 6 to less than 12 months Delinquent (\$000s)	\$4	\$7	\$11	\$22	\$32	\$74	\$169	\$356	\$589	\$2,420	\$218
Loans 12 months and over Delinquent (\$000s)	\$2	\$3	\$6	\$10	\$18	\$51	\$91	\$216	\$432	\$2,287	\$176
Total Delinquent Loans (\$000s)	\$14	\$36	\$57	\$100	\$190	\$419	\$867	\$1,918	\$3,674	\$16,775	\$1,383
Delinquency by Category											
Unsecured Credit Card	0.02%	0.11%	0.25%	0.34%	0.46%	0.44%	0.42%	0.53%	0.53%	0.89%	0.76%
STS Loans	6.61%	3.14%	2.24%	4.70%	1.72%	1.86%	3.79%	2.93%	9.07%	5.49%	3.81%
Non-Federally Guaranteed Student Loans	6.13%	2.57%	0.09%	2.93%	1.46%	1.53%	1.50%	1.32%	1.98%	0.81%	1.16%
New Vehicle Loans	1.49%	1.31%	0.94%	0.75%	0.66%	0.52%	0.49%	0.47%	0.46%	0.42%	0.45%
Used Vehicle Loans	3.37%	2.27%	1.81%	1.60%	1.29%	1.12%	1.03%	0.93%	0.83%	0.77%	0.86%
1st Mortgage Fixed	2.11%	1.52%	1.29%	1.38%	1.02%	0.99%	0.83%	0.71%	0.54%	0.46%	0.53%
1st Mortgage Adj	1.93%	1.39%	0.95%	2.04%	1.15%	0.91%	0.98%	0.83%	0.77%	0.87%	0.86%
Other RE Fixed	3.50%	1.99%	2.57%	1.57%	1.29%	1.14%	0.89%	0.78%	0.66%	0.66%	0.75%
Other RE Adj	0.00%	1.23%	1.26%	1.46%	0.74%	0.77%	0.56%	0.52%	0.45%	0.44%	0.47%
Leases Receivable	0.00%	0.00%	0.00%	0.29%	0.00%	0.08%	0.22%	0.32%	0.03%	0.20%	0.19%
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%	1.39%	2.98%	1.70%	1.26%	1.03%	1.01%	0.86%	0.77%	0.65%	0.72%
Total 1st Mortgage Loans	2.05%	1.47%	1.23%	1.53%	1.06%	0.97%	0.87%	0.74%	0.60%	0.58%	0.62%
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)	0.96%	0.77%	0.60%	0.55%	0.53%	0.51%	0.61%	0.62%	0.52%	0.62%	0.60%
Recoveries / Charge-Offs	27.90%	29.59%	27.93%	25.24%	22.04%	20.06%	17.69%	18.34%	19.47%	16.54%	17.45%
Expected Charge-Offs / Net Loans	1.28%	0.88%	0.70%	0.66%	0.55%	0.58%	0.52%	0.49%	0.44%	0.40%	0.43%
Provision for Loan Losses/Net Charge-Offs	108.1%	101.1%	104.4%	100.1%	106.1%	107.7%	117.9%	116.5%	112.6%	119.8%	117.8%
Prov. for Loan Losses/Expected Charge-Offs	83.3%	90.1%	91.2%	85.1%	104.0%	95.3%	139.5%	150.3%	136.8%	186.6%	165.2%
Bankruptcies / Net Loans	0.85%	1.30%	0.94%	1.02%	0.85%	1.08%	0.92%	0.89%	0.86%	0.68%	0.76%
Total Amount of Loans Charged-Off (\$000s)	\$6	\$19	\$30	\$51	\$111	\$253	\$637	\$1,543	\$3,097	\$15,061	\$1,167
Total Amount of Recoveries (\$000s)	\$2	\$6	\$8	\$13	\$24	\$51	\$113	\$283	\$603	\$2,491	\$204
Net Charge Offs (\$000s)	\$4	\$13	\$21	\$38	\$87	\$202	\$524	\$1,260	\$2,494	\$12,570	\$963
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.03%	0.05%	0.16%	0.30%	0.48%	0.58%	0.67%	0.86%	1.06%	1.88%	1.51%
STS Loans	6.01%	5.66%	4.09%	4.58%	4.20%	4.99%	11.14%	6.85%	20.71%	16.19%	9.77%
Non-Federally Guaranteed Student Loans	0.23%	9.19%	0.89%	0.01%	0.16%	0.08%	0.09%	0.19%	0.18%	0.84%	0.55%
New Vehicle Loans	0.32%	0.17%	0.14%	0.16%	0.19%	0.24%	0.33%	0.45%	0.52%	0.46%	0.45%
Used Vehicle Loans	0.68%	0.56%	0.60%	0.52%	0.67%	0.69%	0.72%	0.84%	0.79%	0.80%	0.79%
Total 1st Mortgage RE Loans/LOC	-0.05%	0.11%	0.12%	0.22%	0.07%	0.05%	0.05%	0.04%	0.03%	0.02%	0.02%
Total Other RE Loans/ LOC	0.46%	0.98%	0.00%	0.08%	0.07%	0.05%	0.07%	0.07%	0.03%	0.00%	0.02%
Leases Receivable	0.00%	0.00%	0.00%	0.52%	0.00%	0.19%	0.22%	0.44%	0.09%	0.26%	0.24%
All Other Loans	8.30%	7.64%	5.36%	7.39%	-35.49%	-1.43%	-1.47%	-0.49%	0.15%	-0.34%	-0.37%
Indirect Loans	0.00%	1.77%	0.79%	1.18%	0.97%	0.75%	0.76%	0.84%	0.76%	0.65%	0.70%
Number of Credit Unions in Each Peer Group:	488	479	589	746	1,062	727	554	499	250	290	5,684

December 31, 2017

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	10.13%	11.17%	18.36%	22.47%	22.86%	14.06%	7.00%	2.86%	0.80%	0.10%	2.38%
Credit Unions - Deposits in and Loans to	1.22%	2.63%	4.09%	6.63%	6.70%	4.41%	2.38%	0.93%	0.32%	0.02%	0.74%
Total Investments in Corporate Credit Unions*	40.36%	39.69%	44.31%	47.25%	45.24%	41.72%	34.47%	23.12%	11.18%	4.01%	12.08%
Marketable Securities	16.40%	54.94%	86.75%	120.60%	142.47%	150.97%	136.71%	139.72%	124.85%	138.71%	136.94%
All Other Investments	153.87%	207.67%	248.28%	266.97%	258.70%	209.30%	144.75%	85.75%	53.88%	28.66%	61.85%
Total Investments	310.47%	363.69%	430.20%	486.04%	495.02%	443.25%	351.92%	287.07%	237.42%	230.32%	263.69%
Unsecured Loans	85.27%	77.56%	69.95%	63.36%	56.55%	54.51%	53.30%	55.57%	56.26%	70.14%	64.75%
Vehicle Loans	145.76%	195.32%	191.78%	185.78%	189.58%	202.36%	223.20%	231.40%	245.82%	214.99%	219.57%
New Vehicle Loans	52.79%	70.96%	73.43%	66.52%	61.74%	64.06%	68.85%	76.90%	88.71%	93.43%	87.15%
Used Vehicle Loans	92.96%	124.36%	118.35%	119.26%	127.84%	138.30%	154.34%	154.50%	157.11%	121.56%	132.42%
Total Real Estate	4.24%	17.24%	37.34%	82.67%	151.54%	192.74%	247.83%	278.35%	308.10%	347.31%	312.89%
1st Mortgage	2.89%	11.10%	21.90%	56.15%	109.37%	145.01%	191.12%	219.02%	251.06%	292.42%	258.30%
1st Mortgage Fxd	1.80%	7.22%	18.29%	43.49%	79.30%	107.45%	136.20%	155.84%	188.45%	207.94%	185.22%
1st Mortgage Adj	1.08%	3.88%	3.60%	12.66%	30.07%	37.56%	54.92%	63.17%	62.61%	84.48%	73.09%
2nd Mortgage	1.35%	6.14%	15.44%	26.52%	42.17%	47.72%	56.71%	59.33%	57.04%	54.89%	54.59%
Closed-End Fxd	1.30%	3.78%	8.30%	13.09%	18.97%	18.24%	22.40%	20.78%	18.26%	14.80%	16.52%
Closed-End Adj	0.05%	0.65%	1.16%	1.11%	1.39%	2.24%	2.81%	1.79%	1.97%	1.76%	1.85%
Open-End Adj	0.00%	1.37%	5.12%	11.48%	20.17%	25.54%	30.30%	35.62%	35.77%	37.33%	35.14%
Open-End Fxd	0.00%	0.34%	0.87%	0.84%	1.63%	1.71%	1.20%	1.13%	1.04%	0.99%	1.07%
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%	0.04%	0.03%	0.24%	0.02%	1.38%	1.04%	1.10%	1.27%	2.95%	2.24%
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	236.36%	290.70%	300.05%	332.96%	399.66%	453.61%	530.27%	569.57%	617.29%	642.29%	605.27%
Indirect Loans	0.00%	0.32%	1.27%	9.50%	22.69%	60.28%	90.93%	119.76%	155.81%	139.15%	127.92%
Percent of Vehicle Loans	0.00%	0.16%	0.66%	5.11%	11.97%	29.79%	40.74%	51.75%	63.39%	64.73%	58.26%
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%	0.52%	0.69%	1.62%	4.37%	5.36%	6.92%	5.26%	5.69%	5.19%	5.28%
Total Mortgage Exposure**	5.41%	17.72%	39.16%	84.55%	161.66%	221.28%	300.02%	351.77%	377.83%	419.98%	379.54%
Total Real Estate	4.24%	17.24%	37.34%	82.67%	151.54%	192.74%	247.83%	278.35%	308.10%	347.31%	312.89%
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	1.18%	0.48%	1.83%	1.88%	10.12%	28.54%	52.20%	73.42%	69.73%	72.67%	66.65%
Federal Agency Securities (Mtg Backed)	1.18%	0.48%	1.83%	1.87%	10.12%	28.33%	52.12%	71.66%	68.74%	70.61%	65.03%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.01%	0.00%	0.21%	0.07%	1.76%	0.98%	2.06%	1.62%



