

September 30, 2017

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	0.85%	0.85%	1.02%	0.95%	1.06%	1.19%	1.52%	1.53%	1.60%	1.72%	1.61%
Loan Yield	9.25%	8.77%	8.32%	6.09%	6.10%	6.42%	5.21%	5.31%	4.94%	4.41%	4.92%
Net Loan Yield After NCOs	8.72%	7.35%	7.59%	5.44%	5.42%	0.81%	4.62%	4.28%	4.36%	3.92%	4.12%
Asset Yield	5.56%	4.75%	4.28%	3.19%	3.37%	3.26%	3.36%	3.64%	3.41%	2.74%	3.09%
Cost of Funds	-0.23%	-0.30%	-0.47%	-0.32%	-0.38%	-0.45%	-0.46%	-0.44%	-0.53%	-0.56%	-0.51%
Gross Spread	5.33%	4.45%	3.81%	2.87%	2.99%	2.81%	2.90%	3.20%	2.89%	2.18%	2.58%
Provision Expense	-0.39%	-0.71%	-0.39%	-0.16%	-0.29%	-2.75%	-0.37%	-0.59%	-0.27%	-0.24%	-0.41%
Net Spread after Provision Expense	4.94%	3.74%	3.42%	2.71%	2.70%	0.06%	2.53%	2.61%	2.62%	1.94%	2.17%
Total Non-Interest Income	1.96%	0.72%	1.03%	1.19%	1.46%	1.33%	1.33%	2.09%	1.80%	1.23%	1.48%
Total Non-Interest Expense	-5.70%	-4.80%	-3.92%	-3.67%	-3.67%	-3.29%	-3.32%	-4.01%	-3.72%	-2.49%	-3.09%
Net Operating Expense	-3.74%	-4.08%	-2.89%	-2.49%	-2.22%	-1.96%	-1.98%	-1.91%	-1.91%	-1.26%	-1.60%
Non-Operating Gains (Losses)	0.00%	-0.01%	0.00%	-0.01%	0.00%	-0.01%	-0.02%	-0.01%	0.00%	0.08%	0.04%
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	-0.09%	-0.01%	-0.01%	0.00%	0.00%	0.00%	0.00%	-0.01%	0.00%	0.00%	0.00%
NCUSIF Recovery/Pass-back	0.00%	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)	1.12%	-0.36%	0.53%	0.20%	0.49%	-1.91%	0.53%	0.68%	0.70%	0.77%	0.61%
Net Charge-Offs	-0.30%	-0.70%	-0.33%	-0.29%	-0.32%	-2.29%	-0.31%	-0.61%	-0.34%	-0.20%	-0.38%
ROA (with Net Charge-offs)	1.21%	-0.34%	0.58%	0.07%	0.46%	-1.45%	0.58%	0.65%	0.63%	0.80%	0.63%
ROA with Provision for LL - W/O NCUSIF Expense	1.21%	-0.35%	0.53%	0.20%	0.49%	-1.91%	0.53%	0.68%	0.70%	0.77%	0.61%
ROA with Net Charge-Offs - W/O NCUSIF Expense	1.30%	-0.34%	0.59%	0.07%	0.46%	-1.45%	0.59%	0.66%	0.63%	0.80%	0.63%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-2.35%	-2.77%	-2.13%	-1.57%	-1.71%	-1.49%	-1.58%	-1.95%	-1.86%	-1.31%	-1.55%
Travel and Conference Expense	-0.07%	-0.01%	-0.03%	-0.02%	-0.05%	-0.03%	-0.05%	-0.06%	-0.04%	-0.01%	-0.03%
Office Occupancy Expense	-0.32%	-0.15%	-0.10%	-0.25%	-0.23%	-0.26%	-0.21%	-0.25%	-0.21%	-0.14%	-0.18%
Office Operations Expense	-2.14%	-1.03%	-0.84%	-0.63%	-0.79%	-0.56%	-0.69%	-0.81%	-0.80%	-0.54%	-0.65%
Educational and Promotional Expense	-0.07%	-0.02%	-0.03%	-0.06%	-0.07%	-0.06%	-0.13%	-0.18%	-0.11%	-0.08%	-0.10%
Loan Servicing Expense	-0.18%	-0.16%	-0.14%	-0.40%	-0.20%	-0.17%	-0.13%	-0.25%	-0.30%	-0.23%	-0.24%
Professional and Outside Services	-0.11%	-0.36%	-0.51%	-0.62%	-0.51%	-0.61%	-0.44%	-0.45%	-0.18%	-0.11%	-0.24%
Member Insurance	-0.11%	-0.01%	-0.01%	0.00%	0.00%	0.00%	-0.01%	-0.01%	-0.01%	0.00%	0.00%
Operating Fees (Exam. and/or Supervision Fees)	-0.05%	-0.05%	-0.04%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.01%	-0.01%	-0.01%
Miscellaneous Operating Expenses	-0.30%	-0.25%	-0.09%	-0.11%	-0.09%	-0.08%	-0.07%	-0.05%	-0.20%	-0.06%	-0.08%
Total Non-Interest Expense	-5.70%	-4.80%	-3.92%	-3.67%	-3.67%	-3.29%	-3.32%	-4.01%	-3.72%	-2.49%	-3.09%
Other Performance Ratios											
Earning Asset Yield	5.60%	4.63%	4.52%	3.48%	3.57%	3.37%	3.61%	3.91%	3.65%	2.83%	3.25%
Average Cost of Funds	-0.28%	-0.35%	-0.58%	-0.42%	-0.48%	-0.56%	-0.52%	-0.50%	-0.59%	-0.62%	-0.58%
FTE Employee / \$million of Loans & Share Drafts	2.15	1.10	0.86	0.67	0.53	0.52	0.43	0.42	0.41	0.35	0.40
Compensation & Benefits / FTE Emp.	\$19,619	\$47,035	\$49,625	\$44,673	\$56,686	\$55,999	\$57,638	\$61,142	\$63,674	\$75,209	\$65,964
Compensation & Benefits / \$million Lns. & S.D.s	\$41,474	\$53,201	\$42,204	\$28,890	\$29,899	\$28,858	\$24,597	\$25,810	\$25,826	\$26,204	\$26,314
Operating Expense / Loans & Share Drafts	-10.09%	-9.23%	-7.78%	-6.79%	-6.43%	-6.37%	-5.17%	-5.32%	-5.16%	-5.00%	-5.25%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	3.46%	1.37%	2.06%	2.17%	2.55%	2.57%	2.08%	2.78%	2.50%	2.47%	2.52%
Net Operating Expense / Loans & Share Drafts	-6.62%	-7.86%	-5.72%	-4.62%	-3.88%	-3.80%	-3.09%	-2.54%	-2.66%	-2.53%	-2.73%
Operating Expense / Operating Revenue	78.69%	92.47%	82.01%	93.63%	84.31%	81.45%	80.53%	77.65%	81.43%	76.80%	78.72%
Total Fixed Assets / Shares & Equity	0.70%	0.50%	1.07%	2.24%	3.43%	2.44%	3.52%	3.30%	3.30%	1.89%	2.52%
Net Loans to Total Shares and Deposits	67.1%	56.8%	52.9%	51.8%	57.2%	48.6%	58.8%	64.7%	62.9%	47.2%	53.9%
Members / FTE Employee	397.71	352.86	345.28	437.87	373.00	354.13	364.58	364.43	374.38	412.74	386.22

September 30, 2017

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	0.5%	1.3%	2.0%	1.8%	1.5%	1.2%	1.2%	1.5%	1.7%	0.7%	1.1%
Total Investments	45.6%	51.3%	53.0%	54.1%	49.1%	57.7%	41.2%	35.5%	37.3%	56.1%	48.6%
Unsecured Credit Card Loans/Lines of Credit	0.3%	0.1%	0.6%	0.3%	1.5%	1.2%	1.6%	2.3%	2.7%	3.0%	2.6%
All Other Unsecured Loans/Lines of Credit	12.8%	11.7%	8.5%	7.3%	4.2%	4.7%	3.1%	3.3%	2.6%	2.1%	2.7%
Short-Term Small Amount Loans (STS)	0.2%	0.4%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Federally Guaranteed Student Loans	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.1%
New Vehicle Loans	11.2%	8.8%	8.9%	8.8%	6.5%	3.1%	5.3%	5.5%	4.9%	5.6%	5.4%
Used Vehicle Loans	29.1%	19.9%	18.3%	16.5%	17.9%	13.4%	13.2%	23.4%	18.1%	11.5%	15.0%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	5.1%	5.6%	7.0%	13.6%	12.9%	24.8%	20.4%	22.9%	14.5%	17.2%
Total Other Real Estate Loans/Lines of Credit	0.0%	0.5%	1.2%	1.1%	1.3%	1.9%	3.3%	1.7%	3.8%	2.5%	2.5%
Leases Receivable	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.0%	0.0%	0.0%	0.2%	0.1%
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%	0.0%	0.0%	0.1%	0.2%	0.1%
Total Loans and Leases	53.5%	46.6%	43.1%	41.0%	45.1%	37.2%	51.4%	56.7%	55.4%	39.6%	45.8%
Less: Allowance for Loan & Lease Losses	-1.6%	-0.8%	-0.6%	-0.6%	-0.5%	-1.0%	-0.5%	-0.7%	-0.4%	-0.3%	-0.4%
Net Loans and Leases	51.9%	45.8%	42.5%	40.4%	44.7%	36.2%	50.9%	55.9%	54.9%	39.3%	45.3%
Total Other Assets	1.9%	1.7%	2.5%	3.6%	4.7%	5.0%	6.7%	7.0%	6.1%	3.9%	5.0%
TOTAL ASSETS	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
LIABILITIES, SHARES, AND EQUITY											
Total Liabilities	0.1%	0.0%	3.2%	3.9%	9.1%	14.1%	2.2%	1.2%	1.5%	5.1%	4.2%
Share Drafts	1.3%	3.5%	6.4%	8.5%	10.3%	10.8%	11.6%	16.9%	14.0%	9.1%	11.4%
Regular Shares	56.4%	67.7%	58.2%	43.5%	40.9%	32.7%	40.9%	36.7%	32.0%	44.2%	40.4%
Money Market Shares	0.8%	0.9%	2.1%	3.2%	6.4%	5.8%	8.3%	7.0%	14.9%	13.2%	11.4%
Share Certificates	7.4%	8.4%	7.9%	13.7%	13.5%	15.7%	17.3%	17.9%	17.6%	9.5%	13.0%
IRA/KEOGH Accounts	0.0%	0.8%	2.6%	6.2%	6.5%	8.6%	8.3%	7.0%	9.5%	7.8%	7.9%
All Other Shares	1.4%	0.7%	0.6%	4.0%	0.7%	2.9%	0.9%	2.1%	0.0%	0.2%	0.7%
Non-Member Deposits	12.4%	0.0%	3.6%	0.0%	0.7%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Total Shares and Deposits	79.8%	82.1%	81.5%	79.1%	79.0%	76.5%	87.3%	87.5%	88.0%	84.1%	84.9%
Total Equity	20.1%	17.9%	15.3%	17.0%	12.0%	9.3%	10.5%	11.3%	10.5%	10.8%	10.9%
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	20.1%	17.9%	16.1%	17.0%	12.1%	9.5%	11.5%	11.7%	11.1%	11.3%	11.4%
Total Equity + Allow. for Loan Loss	21.8%	18.7%	15.9%	17.6%	12.4%	10.4%	10.9%	12.0%	10.9%	11.1%	11.3%
Balance Sheet Growth YTD Annualized											
Total Investments	10.5%	49.5%	1.1%	-14.8%	12.5%	32.4%	11.6%	17.9%	21.5%	10.0%	12.9%
Total Loans and Leases	-12.0%	18.8%	-19.2%	-34.5%	-2.8%	-5.7%	-2.9%	-2.1%	-4.0%	2.7%	-1.0%
TOTAL ASSETS	-2.7%	35.8%	-9.1%	-25.0%	4.4%	14.7%	2.9%	5.4%	5.1%	6.5%	5.6%
Total Liabilities	0.0%	26.7%	-43.6%	-66.6%	-10.6%	65.7%	-21.6%	-16.5%	-1.2%	3.8%	4.0%
Total Shares and Deposits	-4.8%	39.1%	-7.8%	-22.6%	5.3%	11.7%	3.0%	5.4%	4.8%	6.0%	5.3%
Equity Capital	6.8%	22.0%	-5.5%	-20.4%	11.2%	-11.5%	8.0%	7.9%	8.6%	12.0%	8.8%
TOTAL LIABILITIES, SHARES, AND EQUITY	-2.7%	35.8%	-9.1%	-25.0%	4.4%	14.7%	2.9%	5.4%	5.1%	6.5%	5.6%

September 30, 2017

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	2.50%	2.62%	1.66%	1.98%	1.14%	3.43%	0.84%	1.00%	0.81%	0.59%	0.86%
Delinquent Loans / Total Capital	6.2%	6.5%	4.5%	4.6%	4.1%	12.3%	3.9%	4.7%	4.1%	2.1%	3.5%
Delinquent Loans + OREO / Net Loans + OREO	2.6%	2.7%	2.2%	2.2%	1.5%	4.0%	1.6%	1.4%	1.0%	0.7%	1.1%
Delinquent Loans > 6mo / Delinquent Loans	7.9%	38.8%	36.4%	29.3%	24.1%	13.2%	32.8%	17.8%	26.8%	16.5%	20.2%
Allowance for Loan Losses/Net Loans	3.16%	1.74%	1.39%	1.41%	1.02%	2.86%	0.90%	1.30%	0.81%	0.80%	0.99%
Loans 2 to less than 6 months Delinquent (\$000s)	\$14	\$26	\$35	\$90	\$127	\$857	\$411	\$1,455	\$2,307	\$4,599	\$612
Loans 6 to less than 12 months Delinquent (\$000s)	\$1	\$14	\$15	\$29	\$35	\$108	\$194	\$206	\$432	\$754	\$113
Loans 12 months and over Delinquent (\$000s)	\$0	\$2	\$6	\$8	\$6	\$22	\$7	\$109	\$414	\$152	\$42
Total Delinquent Loans (\$000s)	\$15	\$42	\$55	\$128	\$168	\$988	\$612	\$1,771	\$3,153	\$5,505	\$767
Delinquency by Category											
Unsecured Credit Card	0.00%	0.00%	0.00%	0.03%	0.19%	0.60%	0.37%	0.26%	0.57%	0.22%	0.30%
STS Loans	15.38%	2.19%	3.57%	2.04%	0.00%	0.00%	0.00%	0.00%	0.00%	3.21%	2.95%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.47%	0.81%	2.54%
New Vehicle Loans	3.32%	1.39%	0.96%	1.40%	0.57%	1.46%	0.49%	0.48%	0.31%	0.69%	0.62%
Used Vehicle Loans	0.73%	3.70%	2.23%	1.75%	1.47%	5.68%	0.97%	1.19%	0.69%	0.85%	1.13%
1st Mortgage Fixed	0.00%	0.53%	0.27%	0.91%	0.67%	2.06%	0.38%	0.61%	0.61%	0.21%	0.41%
1st Mortgage Adj	0.00%	0.00%	2.00%	4.24%	1.00%	1.26%	1.18%	0.91%	0.90%	0.57%	0.90%
Other RE Fixed	0.00%	0.00%	0.00%	0.00%	0.00%	1.88%	0.33%	0.19%	5.26%	0.86%	1.12%
Other RE Adj	0.00%	0.00%	2.70%	5.30%	1.60%	0.78%	0.19%	0.20%	0.31%	0.31%	0.35%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.11%	1.04%
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%	0.00%	2.23%	1.46%	3.85%	0.86%	0.95%	0.60%	0.94%	0.90%
Total 1st Mortgage Loans	0.00%	0.28%	1.09%	1.31%	0.82%	1.63%	0.80%	0.72%	0.74%	0.27%	0.56%
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)	0.53%	1.41%	0.74%	0.65%	0.68%	5.62%	0.59%	1.04%	0.58%	0.50%	0.81%
Recoveries / Charge-Offs	35.00%	26.30%	35.77%	43.66%	24.18%	6.73%	22.50%	16.09%	22.27%	23.89%	18.56%
Expected Charge-Offs / Net Loans	1.83%	0.93%	1.37%	1.20%	0.68%	1.21%	0.71%	0.85%	0.62%	0.35%	0.59%
Provision for Loan Losses/Net Charge-Offs	130.8%	102.2%	116.8%	54.7%	90.1%	119.8%	116.7%	96.0%	79.1%	118.3%	105.7%
Prov. for Loan Losses/Expected Charge-Offs	38.8%	157.4%	63.7%	30.2%	90.8%	566.4%	98.3%	118.9%	75.8%	166.8%	147.4%
Bankruptcies / Net Loans	5.72%	1.08%	3.21%	3.08%	1.40%	2.63%	1.41%	2.24%	1.45%	0.97%	1.46%
Total Amount of Loans Charged-Off (\$000s)	\$5	\$29	\$41	\$92	\$134	\$1,849	\$572	\$2,249	\$3,024	\$6,121	\$902
Total Amount of Recoveries (\$000s)	\$2	\$8	\$15	\$40	\$32	\$124	\$129	\$362	\$673	\$1,462	\$167
Net Charge Offs (\$000s)	\$3	\$22	\$26	\$52	\$101	\$1,725	\$444	\$1,887	\$2,350	\$4,659	\$734
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.00%	0.01%	0.06%	0.61%	0.38%	0.61%	0.94%	0.90%	0.78%	0.77%
STS Loans	18.71%	2.25%	13.50%	0.91%	-10.67%	0.00%	0.00%	0.00%	0.00%	24.36%	15.41%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
New Vehicle Loans	0.00%	-0.28%	0.30%	0.09%	0.35%	1.52%	0.48%	0.50%	0.42%	0.41%	0.45%
Used Vehicle Loans	0.33%	1.87%	0.80%	0.02%	0.72%	9.62%	1.03%	1.51%	0.59%	0.54%	1.17%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.14%	0.23%	0.13%	0.05%	0.08%	0.21%	0.02%	0.08%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.63%	0.23%	0.10%	0.28%	0.24%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.89%	0.84%
All Other Loans	3.30%	15.07%	6.85%	26.91%	12.50%	64.71%	-16.92%	-1.22%	-0.92%	-0.23%	-1.22%
Indirect Loans	0.00%	0.00%	0.00%	0.51%	0.29%	3.30%	1.01%	0.63%	0.45%	0.51%	0.54%
Number of Credit Unions in Each Peer Group:	5	14	16	16	22	11	9	12	5	5	115

September 30, 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	0.00%	1.16%	1.70%	14.15%	17.72%	31.18%	2.51%	5.03%	1.22%	1.97%	4.08%
Credit Unions - Deposits in and Loans to	7.90%	0.00%	8.57%	7.07%	3.66%	12.40%	0.00%	0.34%	0.06%	0.00%	0.78%
Total Investments in Corporate Credit Unions*	47.85%	54.83%	69.39%	54.92%	41.98%	58.51%	35.36%	37.58%	27.21%	26.14%	31.31%
Marketable Securities	12.64%	0.00%	31.58%	37.89%	93.71%	273.45%	246.21%	159.73%	194.05%	338.56%	261.14%
All Other Investments	111.06%	164.59%	183.76%	173.65%	234.71%	224.63%	-3.59%	78.20%	77.02%	45.41%	68.90%
Total Investments	226.95%	286.57%	329.31%	318.74%	405.38%	608.59%	358.77%	303.11%	337.36%	496.42%	426.17%
Unsecured Loans	65.06%	65.96%	56.69%	44.32%	46.50%	62.29%	40.86%	47.91%	47.97%	44.98%	46.47%
Vehicle Loans	200.18%	160.71%	168.87%	149.21%	201.82%	175.02%	161.88%	246.79%	207.66%	151.05%	179.50%
New Vehicle Loans	55.49%	49.34%	55.10%	51.84%	53.53%	33.16%	46.43%	47.02%	44.16%	49.36%	47.71%
Used Vehicle Loans	144.69%	111.37%	113.77%	97.36%	148.29%	141.86%	115.45%	199.77%	163.51%	101.69%	131.78%
Total Real Estate	0.00%	31.62%	41.86%	47.36%	122.87%	155.18%	244.82%	188.47%	242.02%	150.53%	172.59%
1st Mortgage	0.00%	28.71%	34.55%	41.17%	112.14%	135.66%	216.18%	174.24%	207.55%	128.42%	150.51%
1st Mortgage Fxd	0.00%	15.49%	18.23%	36.17%	62.64%	63.25%	103.52%	108.46%	117.30%	108.70%	104.36%
1st Mortgage Adj	0.00%	13.21%	16.32%	5.00%	49.49%	72.40%	112.66%	65.78%	90.25%	19.72%	46.15%
2nd Mortgage	0.00%	2.92%	7.32%	6.19%	10.73%	19.53%	28.64%	14.23%	34.47%	22.12%	22.08%
Closed-End Fxd	0.00%	1.58%	0.97%	1.09%	2.39%	8.95%	5.25%	3.43%	2.04%	2.78%	3.06%
Closed-End Adj	0.00%	0.00%	1.59%	0.47%	0.65%	0.54%	0.34%	0.14%	0.21%	0.12%	0.20%
Open-End Adj	0.00%	1.34%	4.53%	4.63%	6.67%	10.04%	20.36%	10.42%	32.22%	19.21%	18.59%
Open-End Fxd	0.00%	0.00%	0.23%	0.00%	1.02%	0.00%	2.69%	0.24%	0.00%	0.00%	0.23%
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%	0.00%	0.00%	0.00%	1.71%	0.00%	0.00%	0.00%	0.00%	1.82%	1.01%
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	266.37%	260.42%	267.56%	241.23%	372.93%	392.73%	447.60%	483.28%	500.93%	350.85%	401.39%
Indirect Loans	0.00%	0.00%	0.00%	12.19%	16.49%	13.81%	24.00%	103.07%	104.96%	99.56%	88.44%
Percent of Vehicle Loans	0.00%	0.00%	0.00%	8.17%	8.17%	7.89%	14.83%	41.76%	50.55%	65.91%	49.27%
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	0.00%	0.00%	0.00%	0.00%	1.71%	0.00%	1.47%	0.75%	1.67%	1.14%	1.12%
Total Mortgage Exposure**	0.00%	31.62%	41.86%	56.59%	137.28%	228.05%	392.57%	277.43%	378.99%	328.32%	313.25%
Total Real Estate	0.00%	31.62%	41.86%	47.36%	122.87%	155.18%	244.82%	188.47%	242.02%	150.53%	172.59%
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	0.00%	0.00%	0.00%	9.23%	14.41%	72.87%	147.75%	88.96%	136.97%	177.78%	140.66%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	0.00%	9.23%	14.41%	72.87%	147.75%	88.96%	136.97%	177.78%	140.66%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%



