

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	0.90%	0.90%	1.06%	1.08%	1.03%	1.17%	1.52%	1.51%	1.57%	1.74%	1.62%
Loan Yield	9.43%	8.52%	8.45%	5.94%	6.06%	5.23%	5.00%	5.37%	5.00%	4.49%	4.92%
Net Loan Yield After NCOs	8.81%	6.97%	7.68%	5.36%	5.39%	4.66%	4.37%	4.32%	4.39%	3.99%	4.27%
Asset Yield	5.61%	4.63%	4.34%	3.15%	3.32%	2.71%	3.24%	3.66%	3.43%	2.78%	3.09%
Cost of Funds	-0.20%	-0.42%	-0.51%	-0.34%	-0.38%	-0.38%	-0.49%	-0.45%	-0.55%	-0.58%	-0.53%
Gross Spread	5.40%	4.21%	3.83%	2.82%	2.93%	2.33%	2.75%	3.21%	2.88%	2.21%	2.56%
Provision Expense	-0.39%	-0.92%	-0.40%	-0.21%	-0.30%	-0.21%	-0.40%	-0.61%	-0.34%	-0.25%	-0.34%
Net Spread after Provision Expense	5.01%	3.29%	3.43%	2.61%	2.63%	2.12%	2.35%	2.60%	2.55%	1.95%	2.23%
Total Non-Interest Income	1.96%	0.74%	1.07%	1.39%	1.32%	1.22%	1.34%	2.13%	1.85%	1.24%	1.49%
Total Non-Interest Expense	-5.83%	-4.83%	-4.02%	-3.63%	-3.52%	-2.91%	-3.32%	-4.02%	-3.72%	-2.51%	-3.08%
Net Operating Expense	-3.87%	-4.09%	-2.95%	-2.24%	-2.20%	-1.69%	-1.98%	-1.89%	-1.87%	-1.27%	-1.58%
Non-Operating Gains (Losses)	0.00%	-0.01%	0.00%	0.00%	0.01%	-0.01%	-0.02%	-0.02%	0.04%	0.12%	0.07%
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	-0.12%	-0.01%	0.00%	0.00%	0.00%	0.00%	-0.01%	-0.01%	-0.01%	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)	1.02%	-0.82%	0.47%	0.36%	0.44%	0.42%	0.34%	0.68%	0.71%	0.80%	0.71%
Net Charge-Offs	-0.34%	-0.76%	-0.35%	-0.26%	-0.31%	-0.23%	-0.33%	-0.61%	-0.35%	-0.21%	-0.31%
ROA (with Net Charge-offs)	1.07%	-0.66%	0.53%	0.31%	0.43%	0.41%	0.42%	0.68%	0.70%	0.85%	0.73%
ROA with Provision for LL - W/O NCUSIF Expense	1.14%	-0.82%	0.48%	0.36%	0.44%	0.42%	0.35%	0.69%	0.72%	0.81%	0.71%
ROA with Net Charge-Offs - W/O NCUSIF Expense	1.19%	-0.66%	0.53%	0.32%	0.43%	0.41%	0.42%	0.69%	0.70%	0.85%	0.74%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-2.32%	-2.76%	-2.21%	-1.66%	-1.66%	-1.34%	-1.60%	-1.94%	-1.87%	-1.31%	-1.54%
Travel and Conference Expense	-0.07%	-0.02%	-0.04%	-0.03%	-0.05%	-0.03%	-0.05%	-0.06%	-0.04%	-0.01%	-0.03%
Office Occupancy Expense	-0.34%	-0.15%	-0.10%	-0.24%	-0.22%	-0.24%	-0.22%	-0.25%	-0.21%	-0.14%	-0.18%
Office Operations Expense	-2.18%	-1.04%	-0.84%	-0.67%	-0.71%	-0.50%	-0.69%	-0.81%	-0.85%	-0.54%	-0.65%
Educational and Promotional Expense	-0.09%	-0.02%	-0.04%	-0.06%	-0.07%	-0.06%	-0.12%	-0.18%	-0.12%	-0.09%	-0.11%
Loan Servicing Expense	-0.17%	-0.19%	-0.14%	-0.15%	-0.20%	-0.14%	-0.13%	-0.25%	-0.31%	-0.24%	-0.24%
Professional and Outside Services	-0.14%	-0.36%	-0.51%	-0.68%	-0.52%	-0.50%	-0.43%	-0.45%	-0.18%	-0.12%	-0.24%
Member Insurance	-0.12%	-0.01%	0.00%	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%	-0.05%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.01%	-0.01%	-0.01%
Miscellaneous Operating Expenses	-0.36%	-0.24%	-0.09%	-0.12%	-0.08%	-0.07%	-0.06%	-0.06%	-0.12%	-0.06%	-0.07%
Total Non-Interest Expense	-5.83%	-4.83%	-4.02%	-3.63%	-3.52%	-2.91%	-3.32%	-4.02%	-3.72%	-2.51%	-3.08%
Other Performance Ratios											
Earning Asset Yield	5.65%	4.56%	4.58%	3.43%	3.51%	2.82%	3.49%	3.94%	3.67%	2.88%	3.25%
Average Cost of Funds	-0.25%	-0.49%	-0.63%	-0.44%	-0.49%	-0.49%	-0.55%	-0.50%	-0.61%	-0.65%	-0.60%
FTE Employee / \$million of Loans & Share Drafts	2.18	1.12	0.85	0.68	0.53	0.53	0.43	0.42	0.41	0.35	0.40
Compensation & Benefits / FTE Emp.	\$19,429	\$46,526	\$51,714	\$48,027	\$55,390	\$50,666	\$58,216	\$61,040	\$64,100	\$74,932	\$65,801
Compensation & Benefits / \$million Lns. & S.D.s	\$41,953	\$53,241	\$44,045	\$31,899	\$29,124	\$26,251	\$25,103	\$25,920	\$26,191	\$26,285	\$26,408
Operating Expense / Loans & Share Drafts	-10.59%	-9.32%	-8.02%	-6.91%	-6.19%	-5.71%	-5.20%	-5.36%	-5.21%	-5.06%	-5.26%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	3.55%	1.42%	2.14%	2.69%	2.32%	2.39%	2.11%	2.84%	2.59%	2.50%	2.56%
Net Operating Expense / Loans & Share Drafts	-7.04%	-7.89%	-5.88%	-4.22%	-3.87%	-3.31%	-3.10%	-2.52%	-2.62%	-2.56%	-2.71%
Operating Expense / Operating Revenue	79.63%	97.35%	83.23%	89.27%	84.40%	86.17%	83.30%	77.22%	80.88%	76.75%	78.65%
Total Fixed Assets / Shares & Equity	0.71%	0.53%	1.08%	2.32%	3.40%	2.46%	3.53%	3.32%	3.31%	1.90%	2.53%
Net Loans to Total Shares and Deposits	64.8%	58.7%	53.7%	52.1%	57.7%	46.7%	59.9%	66.7%	64.1%	48.5%	55.1%
Members / FTE Employee	381.71	353.46	352.88	430.41	370.83	325.41	354.55	360.57	376.01	407.11	381.78

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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	0.5%	1.6%	1.8%	1.8%	1.5%	1.1%	1.2%	1.5%	1.8%	1.0%	1.2%
Total Investments	46.9%	49.5%	52.4%	53.9%	49.1%	59.8%	40.2%	33.7%	35.9%	54.7%	47.4%
Unsecured Credit Card Loans/Lines of Credit	0.2%	0.1%	0.7%	0.4%	1.5%	1.1%	1.8%	2.4%	2.8%	3.2%	2.7%
All Other Unsecured Loans/Lines of Credit	12.8%	12.7%	9.2%	7.4%	4.3%	3.7%	3.1%	3.4%	2.6%	2.1%	2.7%
Short-Term Small Amount Loans (STS)	0.3%	0.5%	0.0%	0.0%	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	10.1%	8.6%	8.8%	8.7%	6.6%	3.0%	5.5%	6.1%	5.2%	5.9%	5.8%
Used Vehicle Loans	28.9%	20.4%	18.6%	15.8%	17.9%	11.6%	13.8%	23.7%	18.4%	11.8%	15.3%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	5.2%	5.3%	6.9%	13.9%	13.4%	24.9%	21.0%	23.3%	14.7%	17.5%
Total Other Real Estate Loans/Lines of Credit	0.0%	0.5%	1.3%	1.0%	1.4%	1.9%	3.2%	1.6%	3.9%	2.5%	2.5%
Leases Receivable	0.0%	0.0%	0.0%	0.6%	0.0%	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	52.2%	48.1%	43.9%	40.8%	45.4%	34.7%	52.2%	58.3%	56.6%	40.8%	46.8%
Less: Allowance for Loan & Lease Losses	-1.6%	-0.9%	-0.6%	-0.5%	-0.5%	-0.3%	-0.5%	-0.7%	-0.5%	-0.3%	-0.4%
Net Loans and Leases	50.6%	47.1%	43.3%	40.4%	44.9%	34.4%	51.7%	57.6%	56.1%	40.4%	46.4%
Total Other Assets	2.1%	1.8%	2.5%	3.9%	4.5%	4.7%	6.9%	7.2%	6.2%	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%
Total Liabilities	0.0%	0.2%	2.6%	3.8%	9.4%	15.0%	2.5%	1.2%	1.1%	5.1%	4.1%
Share Drafts	1.2%	3.4%	7.3%	8.9%	10.2%	10.5%	11.3%	16.8%	14.2%	9.2%	11.4%
Regular Shares	51.5%	67.9%	58.0%	44.1%	40.5%	32.4%	41.3%	36.5%	32.5%	44.3%	40.6%
Money Market Shares	4.5%	1.0%	2.0%	3.1%	6.7%	6.1%	8.4%	7.1%	14.9%	13.1%	11.5%
Share Certificates	10.4%	8.6%	7.7%	12.3%	13.6%	13.6%	17.0%	18.0%	17.4%	9.6%	12.9%
IRA/KEOGH Accounts	0.0%	0.7%	2.6%	5.8%	6.5%	8.6%	8.3%	7.0%	9.5%	7.7%	7.8%
All Other Shares	1.1%	0.3%	0.3%	4.1%	0.5%	3.2%	0.9%	2.1%	0.0%	0.1%	0.7%
Non-Member Deposits	11.9%	0.0%	3.8%	0.0%	0.7%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Total Shares and Deposits	80.5%	81.9%	81.8%	78.3%	78.7%	74.4%	87.2%	87.4%	88.3%	84.1%	84.9%
Total Equity	19.4%	18.0%	15.6%	17.9%	11.9%	10.7%	10.3%	11.4%	10.5%	10.8%	11.0%
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	19.4%	18.0%	16.3%	17.9%	12.0%	10.9%	11.5%	12.0%	11.3%	11.5%	11.6%
Total Equity + Allow. for Loan Loss	21.0%	18.9%	16.2%	18.4%	12.3%	11.0%	10.8%	12.1%	11.0%	11.1%	11.4%
Balance Sheet Growth YTD Annualized											
Total Investments	15.9%	28.2%	-1.3%	-10.4%	6.7%	21.9%	5.6%	7.2%	11.3%	5.1%	6.6%
Total Loans and Leases	-7.4%	14.0%	-13.5%	-25.3%	-4.0%	-15.6%	-1.0%	0.9%	-1.1%	5.3%	1.2%
TOTAL ASSETS	2.5%	22.8%	-7.6%	-17.8%	0.7%	4.9%	1.6%	3.5%	3.4%	5.3%	3.9%
Total Liabilities	-33.3%	610.0%	-44.4%	-51.4%	-7.1%	49.3%	-7.4%	-12.6%	-25.8%	2.6%	1.6%
Total Shares and Deposits	1.6%	24.9%	-6.4%	-16.8%	1.1%	-0.2%	1.7%	3.4%	3.6%	4.9%	3.6%
Equity Capital	6.1%	13.3%	-3.5%	-9.6%	4.9%	-1.0%	3.7%	6.8%	6.8%	9.3%	7.1%
TOTAL LIABILITIES, SHARES, AND EQUITY	2.5%	22.8%	-7.6%	-17.8%	0.7%	4.9%	1.6%	3.5%	3.4%	5.3%	3.9%

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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	2.23%	2.71%	2.03%	1.99%	1.55%	1.24%	1.09%	1.08%	0.86%	0.64%	0.87%
Delinquent Loans / Total Capital	5.5%	6.9%	5.5%	4.4%	5.7%	3.9%	5.3%	5.2%	4.4%	2.3%	3.6%
Delinquent Loans + OREO / Net Loans + OREO	2.3%	2.9%	2.5%	2.2%	1.9%	1.6%	1.9%	1.4%	1.1%	0.7%	1.1%
Delinquent Loans > 6mo / Delinquent Loans	37.7%	25.9%	27.5%	20.5%	19.2%	20.3%	26.2%	15.3%	28.5%	17.0%	20.0%
Allowance for Loan Losses/Net Loans	3.14%	2.02%	1.43%	1.13%	1.04%	0.79%	0.96%	1.29%	0.87%	0.82%	0.95%
Loans 2 to less than 6 months Delinquent (\$000s)	\$9	\$32	\$50	\$103	\$189	\$276	\$596	\$1,654	\$2,423	\$5,113	\$642
Loans 6 to less than 12 months Delinquent (\$000s)	\$5	\$10	\$13	\$25	\$37	\$47	\$184	\$209	\$557	\$928	\$120
Loans 12 months and over Delinquent (\$000s)	\$0	\$1	\$6	\$2	\$8	\$23	\$27	\$90	\$409	\$122	\$40
Total Delinquent Loans (\$000s)	\$14	\$43	\$68	\$130	\$234	\$346	\$807	\$1,953	\$3,389	\$6,163	\$803
Delinquency by Category											
Unsecured Credit Card	0.00%	0.08%	0.01%	0.01%	0.41%	0.16%	0.27%	0.28%	0.65%	0.28%	0.33%
STS Loans	6.67%	4.09%	2.70%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	5.77%	5.05%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.14%	0.38%	2.16%
New Vehicle Loans	3.18%	0.07%	1.03%	1.78%	0.87%	0.59%	0.62%	0.51%	0.50%	0.76%	0.69%
Used Vehicle Loans	0.82%	4.12%	2.48%	1.92%	1.60%	1.51%	1.27%	1.26%	0.81%	0.96%	1.09%
1st Mortgage Fixed	0.00%	0.92%	0.89%	0.78%	1.71%	1.88%	0.39%	0.50%	0.81%	0.18%	0.43%
1st Mortgage Adj	0.00%	0.00%	4.30%	0.00%	1.88%	0.57%	1.50%	1.41%	0.74%	0.66%	1.03%
Other RE Fixed	0.00%	0.00%	0.00%	0.00%	1.10%	0.94%	6.76%	0.40%	0.68%	0.60%	1.47%
Other RE Adj	0.00%	0.00%	1.90%	9.70%	2.42%	0.45%	0.06%	0.72%	0.37%	0.28%	0.41%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
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%	0.00%	1.21%	3.50%	1.06%	1.02%	0.82%	1.01%	0.99%
Total 1st Mortgage Loans	0.00%	0.49%	2.44%	0.69%	1.78%	1.20%	0.97%	0.84%	0.78%	0.26%	0.61%
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)	0.62%	1.55%	0.77%	0.58%	0.67%	0.57%	0.62%	1.04%	0.61%	0.51%	0.66%
Recoveries / Charge-Offs	28.57%	23.69%	33.18%	45.74%	24.80%	20.96%	21.18%	15.77%	21.06%	23.24%	20.81%
Expected Charge-Offs / Net Loans	1.87%	1.05%	1.41%	1.23%	0.82%	1.11%	0.82%	0.96%	0.68%	0.42%	0.66%
Provision for Loan Losses/Net Charge-Offs	115.0%	120.9%	115.9%	81.6%	96.7%	94.3%	122.8%	99.8%	96.2%	122.8%	108.4%
Prov. for Loan Losses/Expected Charge-Offs	39.1%	181.3%	64.0%	39.3%	80.2%	49.2%	93.7%	109.6%	86.3%	150.6%	109.3%
Bankruptcies / Net Loans	5.67%	1.60%	3.35%	3.22%	1.92%	2.43%	1.82%	2.72%	1.70%	1.20%	1.75%
Total Amount of Loans Charged-Off (\$000s)	\$6	\$31	\$41	\$82	\$139	\$235	\$589	\$2,251	\$3,082	\$6,254	\$767
Total Amount of Recoveries (\$000s)	\$2	\$7	\$14	\$38	\$34	\$49	\$125	\$355	\$649	\$1,454	\$160
Net Charge Offs (\$000s)	\$4	\$24	\$27	\$45	\$104	\$186	\$464	\$1,896	\$2,433	\$4,800	\$607
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.00%	0.04%	0.04%	0.56%	0.17%	0.76%	0.92%	0.95%	0.78%	0.77%
STS Loans	20.83%	2.15%	8.62%	0.83%	-5.81%	0.00%	0.00%	0.00%	0.00%	21.88%	14.37%
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%	-0.03%	0.35%	0.27%	0.19%	-0.01%	0.45%	0.48%	0.40%	0.42%	0.41%
Used Vehicle Loans	0.25%	2.03%	0.86%	0.14%	0.77%	0.79%	0.99%	1.52%	0.60%	0.54%	0.85%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.13%	0.19%	0.12%	0.06%	0.11%	0.20%	0.02%	0.09%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	-0.04%	0.08%	0.00%	0.52%	0.20%	0.13%	0.28%	0.24%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.59%	1.49%
All Other Loans	5.74%	18.96%	8.21%	25.56%	41.96%	5.60%	-8.41%	-0.61%	-0.70%	0.03%	-0.41%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	0.49%	3.71%	1.20%	0.90%	0.60%	0.68%	0.74%
Number of Credit Unions in Each Peer Group:	5	14	16	16	21	10	9	12	5	5	113

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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%	1.20%	2.70%	12.36%	17.51%	32.26%	2.18%	2.20%	0.95%	1.88%	3.54%
Credit Unions - Deposits in and Loans to	7.81%	0.00%	8.29%	7.41%	3.95%	13.78%	0.00%	0.00%	0.06%	0.00%	0.80%
Total Investments in Corporate Credit Unions*	51.74%	39.38%	66.16%	45.09%	38.90%	50.27%	28.12%	29.63%	25.25%	20.87%	25.89%
Marketable Securities	12.50%	0.00%	30.62%	40.19%	93.30%	245.16%	247.87%	147.99%	179.00%	332.83%	253.26%
All Other Investments	129.34%	180.25%	180.21%	163.87%	239.33%	199.43%	47.83%	80.96%	71.90%	44.42%	70.33%
Total Investments	241.06%	275.43%	320.96%	300.60%	408.28%	548.98%	349.93%	282.18%	317.87%	476.66%	406.97%
Unsecured Loans	66.58%	71.06%	60.71%	43.47%	47.96%	44.67%	42.26%	48.44%	48.53%	46.37%	46.97%
Vehicle Loans	200.26%	161.76%	167.96%	136.77%	203.10%	133.22%	167.73%	249.69%	208.93%	155.01%	180.90%
New Vehicle Loans	51.82%	48.03%	53.71%	48.49%	54.57%	27.12%	47.94%	51.33%	45.75%	51.76%	49.76%
Used Vehicle Loans	148.44%	113.73%	114.25%	88.29%	148.53%	106.10%	119.79%	198.35%	163.18%	103.25%	131.14%
Total Real Estate	0.00%	32.00%	40.46%	44.13%	126.54%	140.35%	244.76%	189.56%	241.49%	150.14%	171.90%
1st Mortgage	0.00%	29.04%	32.79%	38.47%	115.22%	122.78%	217.04%	175.78%	206.75%	128.12%	150.01%
1st Mortgage Fxd	0.00%	15.54%	17.91%	33.71%	65.33%	59.59%	104.29%	109.48%	116.53%	107.87%	103.89%
1st Mortgage Adj	0.00%	13.49%	14.87%	4.75%	49.89%	63.19%	112.76%	66.30%	90.22%	20.25%	46.12%
2nd Mortgage	0.00%	2.95%	7.67%	5.66%	11.32%	17.57%	27.72%	13.78%	34.73%	22.02%	21.89%
Closed-End Fxd	0.00%	1.60%	0.94%	0.35%	2.83%	7.77%	5.55%	2.61%	2.12%	2.77%	2.91%
Closed-End Adj	0.00%	0.00%	1.50%	0.29%	0.57%	0.49%	0.34%	0.12%	0.21%	0.10%	0.17%
Open-End Adj	0.00%	1.35%	4.55%	4.42%	6.87%	9.31%	19.66%	10.77%	32.41%	19.15%	18.58%
Open-End Fxd	0.00%	0.00%	0.68%	0.59%	1.04%	0.00%	2.18%	0.28%	0.00%	0.01%	0.22%
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%	3.12%	0.00%	0.00%	0.00%	0.00%	0.00%	1.73%	0.96%
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	268.14%	267.45%	269.32%	227.52%	377.65%	318.45%	454.80%	487.88%	501.85%	355.50%	402.40%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	16.96%	13.08%	24.93%	105.86%	106.29%	103.66%	91.09%
Percent of Vehicle Loans	0.00%	0.00%	0.00%	0.00%	8.35%	9.82%	14.86%	42.40%	50.88%	66.87%	50.35%
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%	3.12%	0.00%	0.00%	2.13%	0.68%	1.82%	1.03%	1.11%
Total Mortgage Exposure**	0.00%	32.00%	40.46%	57.06%	138.11%	202.85%	391.98%	272.72%	367.20%	322.89%	306.82%
Total Real Estate	0.00%	32.00%	40.46%	44.13%	126.54%	140.35%	244.76%	189.56%	241.49%	150.14%	171.90%
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%	12.94%	11.57%	62.50%	147.22%	83.15%	125.71%	172.75%	134.93%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	0.00%	12.94%	11.57%	62.50%	147.22%	83.15%	125.71%	172.75%	134.93%
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%



