

September 30, 2018

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	0.59%	0.98%	1.04%	1.43%	1.06%	0.98%	1.75%	1.72%	1.55%	2.47%	2.22%
Loan Yield	7.23%	7.28%	7.52%	6.91%	6.20%	5.55%	5.36%	5.08%	5.33%	4.64%	4.84%
Net Loan Yield After NCOs	7.23%	7.34%	6.03%	6.35%	5.44%	3.97%	4.61%	4.33%	4.78%	4.12%	4.25%
Asset Yield	4.17%	3.98%	3.98%	3.69%	3.90%	3.06%	3.87%	3.88%	3.87%	3.66%	3.72%
Cost of Funds	-0.87%	-0.18%	-0.13%	-0.17%	-0.13%	-0.18%	-0.23%	-0.26%	-0.38%	-0.56%	-0.47%
Gross Spread	3.29%	3.80%	3.85%	3.53%	3.77%	2.88%	3.63%	3.62%	3.50%	3.11%	3.25%
Provision Expense	-0.07%	-0.06%	-0.14%	-0.12%	-0.60%	-0.96%	-0.46%	-0.55%	-0.38%	-0.32%	-0.38%
Net Spread after Provision Expense	3.23%	3.74%	3.71%	3.40%	3.17%	1.92%	3.18%	3.07%	3.12%	2.79%	2.87%
Total Non-Interest Income	0.13%	0.09%	2.50%	1.23%	1.57%	2.03%	1.84%	1.77%	1.57%	2.05%	1.96%
Total Non-Interest Expense	-2.62%	-3.11%	-5.79%	-4.33%	-4.38%	-4.24%	-4.39%	-4.22%	-3.78%	-3.77%	-3.89%
Net Operating Expense	-2.49%	-3.02%	-3.29%	-3.10%	-2.81%	-2.20%	-2.55%	-2.45%	-2.21%	-1.71%	-1.93%
Non-Operating Gains (Losses)	-0.05%	0.27%	0.00%	0.03%	0.10%	0.00%	0.10%	0.01%	0.14%	0.09%	0.08%
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	0.00%	0.00%	0.00%	-0.01%	0.00%	0.00%	0.00%	0.00%	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)	0.69%	0.99%	0.41%	0.33%	0.47%	-0.29%	0.73%	0.63%	1.04%	1.17%	1.02%
Net Charge-Offs	0.00%	0.03%	-0.69%	-0.24%	-0.43%	-0.73%	-0.46%	-0.51%	-0.36%	-0.32%	-0.36%
ROA (with Net Charge-offs)	0.76%	1.08%	-0.13%	0.21%	0.63%	-0.05%	0.73%	0.67%	1.07%	1.17%	1.03%
ROA with Provision for LL - W/O NCUSIF Expense	0.69%	0.99%	0.41%	0.33%	0.47%	-0.29%	0.73%	0.63%	1.04%	1.17%	1.02%
ROA with Net Charge-Offs - W/O NCUSIF Expense	0.76%	1.08%	-0.13%	0.22%	0.64%	-0.05%	0.73%	0.67%	1.07%	1.17%	1.03%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	0.00%	-1.79%	-2.50%	-2.06%	-1.92%	-1.74%	-2.28%	-2.05%	-2.06%	-2.08%	-2.08%
Travel and Conference Expense	-0.07%	0.00%	-0.01%	-0.03%	-0.04%	-0.03%	-0.03%	-0.04%	-0.02%	-0.03%	-0.03%
Office Occupancy Expense	-0.40%	-0.24%	-0.12%	-0.29%	-0.28%	-0.25%	-0.32%	-0.44%	-0.23%	-0.23%	-0.27%
Office Operations Expense	-0.67%	-0.45%	-1.30%	-0.80%	-1.33%	-1.28%	-0.58%	-1.07%	-0.77%	-0.88%	-0.90%
Educational and Promotional Expense	0.00%	-0.06%	-0.02%	-0.03%	-0.10%	-0.04%	-0.09%	-0.17%	-0.12%	-0.18%	-0.16%
Loan Servicing Expense	-0.20%	-0.12%	-0.23%	-0.28%	-0.30%	-0.34%	-0.24%	-0.21%	-0.37%	-0.18%	-0.20%
Professional and Outside Services	-1.21%	-0.33%	-1.14%	-0.67%	-0.30%	-0.48%	-0.73%	-0.16%	-0.17%	-0.11%	-0.16%
Member Insurance	0.00%	0.00%	0.00%	-0.01%	-0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Operating Fees (Exam. and/or Supervision Fees)	0.00%	-0.03%	-0.02%	-0.03%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.01%	-0.02%
Miscellaneous Operating Expenses	-0.07%	-0.09%	-0.44%	-0.12%	-0.08%	-0.04%	-0.10%	-0.06%	-0.01%	-0.07%	-0.06%
Total Non-Interest Expense	-2.62%	-3.11%	-5.79%	-4.33%	-4.38%	-4.24%	-4.39%	-4.22%	-3.78%	-3.77%	-3.89%
Other Performance Ratios											
Earning Asset Yield	4.15%	4.05%	4.48%	3.70%	4.16%	3.17%	4.42%	4.11%	4.10%	3.82%	3.91%
Average Cost of Funds	-1.09%	-0.21%	-0.18%	-0.18%	-0.16%	-0.24%	-0.28%	-0.29%	-0.42%	-0.63%	-0.53%
FTE Employee / \$million of Loans & Share Drafts	0.47	0.94	1.04	0.79	0.50	0.43	0.45	0.37	0.34	0.32	0.35
Compensation & Benefits / FTE Emp.	\$0	\$40,000	\$45,983	\$45,164	\$51,183	\$67,448	\$65,507	\$64,796	\$79,335	\$89,742	\$81,041
Compensation & Benefits / \$million Lns. & S.D.s	\$0	\$38,288	\$46,517	\$37,190	\$25,895	\$29,527	\$29,029	\$24,336	\$27,717	\$29,215	\$28,210
Operating Expense / Loans & Share Drafts	-4.93%	-6.63%	-10.83%	-7.81%	-5.91%	-7.17%	-5.60%	-5.01%	-5.08%	-5.30%	-5.29%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.25%	0.19%	4.66%	2.22%	2.12%	3.44%	2.35%	2.10%	2.11%	2.89%	2.66%
Net Operating Expense / Loans & Share Drafts	-4.68%	-6.45%	-6.17%	-5.59%	-3.79%	-3.73%	-3.25%	-2.91%	-2.97%	-2.41%	-2.63%
Operating Expense / Operating Revenue	81.36%	81.36%	91.03%	91.15%	82.44%	86.67%	80.45%	79.22%	76.39%	75.65%	76.85%
Total Fixed Assets / Shares & Equity	0.00%	1.33%	0.32%	2.14%	4.04%	1.64%	2.96%	3.75%	3.78%	2.19%	2.59%
Net Loans to Total Shares and Deposits	68.4%	60.5%	59.3%	51.0%	71.5%	65.5%	74.8%	80.6%	79.7%	72.7%	74.3%
Members / FTE Employee	750.00	269.00	415.48	359.15	401.73	498.21	286.83	348.33	404.48	336.90	344.47

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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	0.0%	0.8%	2.9%	2.3%	1.9%	1.3%	1.0%	0.9%	0.6%	0.6%	0.7%
Total Investments	45.4%	46.6%	50.7%	50.9%	35.3%	48.7%	30.0%	22.2%	27.1%	32.9%	31.1%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.0%	1.7%	2.6%	1.8%	1.0%	2.5%	2.8%	2.8%	2.7%	2.7%
All Other Unsecured Loans/Lines of Credit	9.4%	5.1%	6.9%	3.5%	4.7%	3.2%	2.7%	2.8%	3.7%	1.0%	1.7%
Short-Term Small Amount Loans (STS)	0.0%	0.0%	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%	0.0%	0.0%	0.0%
New Vehicle Loans	11.7%	32.2%	9.3%	13.9%	12.4%	15.9%	16.7%	18.4%	15.4%	13.5%	14.6%
Used Vehicle Loans	32.8%	13.7%	24.9%	19.1%	30.2%	21.7%	20.7%	27.7%	23.0%	17.1%	19.6%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	0.0%	3.0%	3.6%	5.8%	3.7%	15.4%	14.2%	12.9%	20.7%	18.4%
Total Other Real Estate Loans/Lines of Credit	0.0%	0.0%	0.0%	0.9%	2.7%	2.7%	6.1%	4.8%	8.1%	6.9%	6.5%
Leases Receivable	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
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%	0.1%	0.1%	0.2%	0.1%
Total Loans and Leases	53.9%	51.0%	45.8%	43.6%	57.7%	48.2%	64.0%	70.8%	66.0%	62.1%	63.5%
Less: Allowance for Loan & Lease Losses	-0.7%	-1.0%	-1.4%	-0.5%	-0.6%	-0.9%	-0.5%	-0.7%	-0.4%	-0.6%	-0.6%
Net Loans and Leases	53.2%	50.0%	44.4%	43.1%	57.1%	47.3%	63.5%	70.0%	65.5%	61.6%	62.9%
Total Other Assets	1.4%	2.5%	2.0%	3.7%	5.7%	2.7%	5.5%	6.8%	6.7%	5.0%	5.4%
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	0.9%	0.1%	11.2%	5.4%	8.5%	18.9%	6.4%	3.3%	7.5%	2.6%	3.6%
Share Drafts	0.0%	0.0%	13.6%	11.0%	16.8%	13.5%	20.4%	16.0%	10.0%	10.7%	12.0%
Regular Shares	74.8%	84.2%	60.0%	55.7%	45.0%	37.0%	37.0%	29.8%	37.1%	22.9%	26.2%
Money Market Shares	0.0%	0.0%	0.9%	5.9%	8.6%	21.6%	16.1%	27.2%	20.8%	37.6%	33.0%
Share Certificates	4.1%	0.0%	1.0%	3.4%	6.0%	7.0%	7.7%	9.5%	8.1%	9.3%	9.0%
IRA/KEOGH Accounts	0.0%	0.0%	0.3%	6.4%	2.9%	3.4%	4.1%	5.1%	6.6%	4.6%	4.8%
All Other Shares	0.0%	0.0%	0.5%	2.9%	1.1%	0.0%	0.0%	0.2%	0.2%	0.4%	0.4%
Non-Member Deposits	0.0%	0.0%	1.0%	0.3%	0.2%	1.2%	0.4%	0.1%	0.0%	0.0%	0.1%
Total Shares and Deposits	78.8%	84.2%	77.3%	85.6%	80.7%	73.7%	85.6%	87.8%	82.8%	85.5%	85.4%
Total Equity	20.3%	15.7%	11.5%	9.0%	10.7%	7.4%	8.0%	8.8%	9.8%	11.9%	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	20.3%	15.7%	11.5%	9.0%	10.7%	7.6%	8.6%	9.8%	10.9%	12.6%	11.7%
Total Equity + Allow. for Loan Loss	21.0%	16.6%	12.9%	9.5%	11.3%	8.3%	8.5%	9.6%	10.2%	12.5%	11.6%
Balance Sheet Growth YTD Annualized											
Total Investments	10.1%	-1.9%	-14.7%	24.6%	9.2%	-11.6%	-32.0%	-10.2%	-4.9%	2.6%	-1.7%
Total Loans and Leases	6.6%	14.4%	-35.8%	37.1%	7.3%	7.3%	-15.2%	10.7%	16.3%	8.5%	8.0%
TOTAL ASSETS	8.6%	4.6%	-27.6%	31.4%	7.5%	-3.8%	-21.0%	4.7%	9.7%	6.5%	4.7%
Total Liabilities	0.0%	0.0%	6.7%	89.6%	48.6%	-1.5%	40.0%	61.2%	133.4%	15.1%	33.4%
Total Shares and Deposits	8.6%	4.0%	-32.9%	30.2%	4.5%	-3.9%	-25.2%	3.1%	4.1%	6.3%	3.6%
Equity Capital	2.6%	7.0%	-14.5%	18.0%	4.8%	-7.9%	-3.0%	5.6%	8.4%	6.2%	5.7%
TOTAL LIABILITIES, SHARES, AND EQUITY	8.6%	4.6%	-27.6%	31.4%	7.5%	-3.8%	-21.0%	4.7%	9.7%	6.5%	4.7%

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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	1.91%	0.31%	2.66%	0.36%	0.79%	1.74%	0.62%	0.51%	0.32%	0.45%	0.48%
Delinquent Loans / Total Capital	4.9%	0.9%	9.4%	1.7%	4.0%	10.1%	4.7%	3.8%	2.1%	2.2%	2.6%
Delinquent Loans + OREO / Net Loans + OREO	1.9%	0.3%	3.3%	0.7%	0.9%	1.9%	0.7%	0.9%	0.4%	0.6%	0.7%
Delinquent Loans > 6mo / Delinquent Loans	38.1%	0.0%	57.5%	20.0%	23.7%	14.1%	17.2%	24.6%	4.4%	11.3%	14.5%
Allowance for Loan Losses/Net Loans	1.29%	1.92%	3.23%	1.27%	1.02%	2.00%	0.83%	1.04%	0.66%	0.94%	0.95%
Loans 2 to less than 6 months Delinquent (\$000s)	\$7	\$7	\$42	\$21	\$126	\$616	\$548	\$945	\$1,309	\$5,060	\$1,097
Loans 6 to less than 12 months Delinquent (\$000s)	\$4	\$0	\$56	\$4	\$30	\$85	\$109	\$106	\$56	\$515	\$126
Loans 12 months and over Delinquent (\$000s)	\$0	\$0	\$1	\$1	\$9	\$16	\$5	\$202	\$5	\$130	\$60
Total Delinquent Loans (\$000s)	\$11	\$7	\$99	\$26	\$165	\$717	\$662	\$1,252	\$1,369	\$5,705	\$1,284
Delinquency by Category											
Unsecured Credit Card	0.00%	0.00%	0.26%	0.20%	0.25%	0.21%	0.28%	0.30%	0.25%	0.68%	0.51%
STS Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.37%	0.00%	6.61%	5.25%
New Vehicle Loans	0.00%	0.00%	1.29%	0.26%	0.71%	1.64%	0.45%	0.44%	0.37%	0.37%	0.41%
Used Vehicle Loans	1.95%	0.98%	3.57%	0.29%	0.84%	1.97%	0.89%	0.51%	0.36%	0.40%	0.48%
1st Mortgage Fixed	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.37%	0.40%	0.19%	0.29%	0.30%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.00%	2.46%	0.00%	0.34%	1.45%	0.22%	0.84%	0.89%
Other RE Fixed	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.17%	0.25%	0.00%	0.96%	0.51%
Other RE Adj	0.00%	0.00%	0.00%	2.90%	0.52%	0.00%	0.42%	0.30%	0.07%	0.30%	0.29%
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%	0.38%	0.90%	2.14%	0.76%	0.57%	0.41%	0.41%	0.49%
Total 1st Mortgage Loans	0.00%	0.00%	0.00%	0.00%	0.21%	0.00%	0.37%	0.64%	0.19%	0.42%	0.43%
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)	0.00%	-0.06%	1.50%	0.56%	0.76%	1.58%	0.75%	0.75%	0.55%	0.52%	0.59%
Recoveries / Charge-Offs	0.00%	0.00%	25.17%	36.73%	20.66%	14.19%	21.70%	17.24%	15.10%	29.54%	25.23%
Expected Charge-Offs / Net Loans	0.28%	0.05%	0.70%	0.39%	0.38%	0.47%	0.80%	0.39%	0.30%	0.27%	0.32%
Provision for Loan Losses/Net Charge-Offs	0.0%	-200.0%	21.0%	52.4%	139.1%	132.5%	98.9%	107.3%	106.9%	100.3%	103.2%
Prov. for Loan Losses/Expected Charge-Offs	44.4%	275.9%	46.3%	75.4%	277.9%	454.2%	94.0%	211.6%	199.0%	194.4%	190.9%
Bankruptcies / Net Loans	0.00%	0.00%	0.17%	0.43%	0.75%	0.69%	2.72%	0.74%	1.00%	0.70%	0.82%
Total Amount of Loans Charged-Off (\$000s)	\$0	\$0	\$76	\$60	\$194	\$739	\$963	\$2,161	\$2,601	\$9,014	\$2,030
Total Amount of Recoveries (\$000s)	\$0	\$1	\$19	\$22	\$40	\$105	\$209	\$373	\$393	\$2,662	\$512
Net Charge Offs (\$000s)	\$0	-\$1	\$57	\$38	\$154	\$634	\$754	\$1,789	\$2,208	\$6,352	\$1,518
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.00%	0.64%	0.52%	0.76%	1.04%	0.79%	1.24%	0.98%	1.66%	1.42%
STS Loans	0.00%	0.00%	0.00%	20.51%	0.00%	3.47%	5.86%	1333.33%	0.00%	0.00%	17.57%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	7.54%	0.00%	0.60%	2.64%
New Vehicle Loans	0.00%	0.00%	-0.06%	0.20%	0.67%	1.62%	0.55%	0.74%	0.52%	0.69%	0.69%
Used Vehicle Loans	0.00%	0.00%	1.57%	0.45%	0.70%	1.41%	1.13%	0.82%	0.49%	0.61%	0.69%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	-0.42%	0.44%	0.00%	0.00%	0.11%	-0.01%	0.01%	0.02%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	2.52%	0.00%	-0.31%	-0.03%	-0.03%	-0.02%	-0.21%	-0.16%
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%	-29.73%	-0.26%	0.34%	0.62%	0.28%	0.47%	0.04%	0.24%	0.27%
Indirect Loans	0.00%	0.00%	0.00%	0.44%	0.69%	1.29%	0.74%	0.75%	0.45%	0.55%	0.60%
Number of Credit Unions in Each Peer Group:	2	1	5	5	5	3	5	8	2	6	42

September 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	0.00%	0.00%	0.00%	0.00%	4.62%	12.72%	0.35%	5.10%	3.35%	0.00%	1.06%
Credit Unions - Deposits in and Loans to	0.00%	0.00%	0.00%	13.42%	1.80%	0.00%	0.00%	0.86%	0.36%	0.00%	0.20%
Total Investments in Corporate Credit Unions*	15.98%	121.91%	97.65%	48.88%	54.19%	14.78%	15.58%	9.22%	13.23%	7.05%	8.94%
Marketable Securities	0.00%	0.00%	86.66%	99.16%	64.92%	292.35%	210.15%	135.63%	128.60%	169.33%	163.26%
All Other Investments	156.66%	175.96%	256.15%	341.72%	198.47%	302.27%	104.42%	47.72%	91.57%	48.56%	58.60%
Total Investments	223.97%	297.87%	441.27%	563.40%	328.40%	637.27%	350.10%	227.68%	248.94%	261.91%	265.23%
Unsecured Loans	46.49%	32.57%	74.93%	67.55%	60.90%	55.32%	60.78%	57.54%	59.09%	29.80%	37.21%
Vehicle Loans	219.37%	292.89%	297.33%	365.62%	396.78%	491.80%	436.30%	471.43%	352.29%	243.86%	291.69%
New Vehicle Loans	57.63%	205.69%	81.05%	153.99%	115.18%	208.31%	194.59%	188.05%	141.49%	107.80%	124.62%
Used Vehicle Loans	161.74%	87.20%	216.28%	211.62%	281.60%	283.48%	241.71%	283.38%	210.80%	136.06%	167.06%
Total Real Estate	0.00%	0.00%	26.27%	49.65%	79.27%	83.89%	250.22%	194.39%	193.06%	219.88%	212.04%
1st Mortgage	0.00%	0.00%	26.01%	39.38%	54.31%	49.04%	179.29%	145.08%	118.44%	164.93%	156.75%
1st Mortgage Fxd	0.00%	0.00%	26.03%	39.39%	49.70%	38.80%	157.73%	112.25%	108.14%	127.39%	123.00%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.00%	4.61%	10.24%	21.56%	32.84%	10.29%	37.54%	33.76%
2nd Mortgage	0.00%	0.00%	0.26%	10.27%	24.96%	34.85%	70.94%	49.31%	74.62%	54.94%	55.29%
Closed-End Fxd	0.00%	0.00%	0.26%	1.88%	13.63%	6.70%	45.65%	29.01%	47.11%	9.39%	15.68%
Closed-End Adj	0.00%	0.00%	0.00%	0.00%	0.47%	2.74%	2.03%	0.36%	0.00%	0.14%	0.25%
Open-End Adj	0.00%	0.00%	0.00%	8.39%	10.51%	25.41%	23.25%	18.97%	27.51%	45.21%	39.09%
Open-End Fxd	0.00%	0.00%	0.00%	0.00%	0.35%	0.00%	0.00%	0.97%	0.00%	0.20%	0.28%
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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
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	265.86%	325.46%	398.63%	482.91%	536.98%	631.61%	747.33%	724.29%	605.16%	494.88%	542.11%
Indirect Loans	0.00%	0.00%	0.96%	142.45%	181.90%	364.84%	270.04%	309.85%	242.35%	196.84%	217.82%
Percent of Vehicle Loans	0.00%	0.00%	0.32%	38.96%	45.84%	74.19%	61.89%	65.73%	68.79%	80.72%	74.68%
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%	0.00%	42.35%	23.35%	24.84%	13.57%	18.31%	18.95%
Total Mortgage Exposure**	0.00%	0.00%	26.27%	49.65%	79.27%	111.09%	413.42%	264.80%	276.69%	381.03%	352.46%
Total Real Estate	0.00%	0.00%	26.27%	49.65%	79.27%	83.89%	250.22%	194.39%	193.06%	219.88%	212.04%
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%	0.00%	0.00%	27.20%	163.20%	70.41%	83.63%	161.16%	140.42%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	0.00%	0.00%	0.00%	27.20%	163.10%	67.87%	82.83%	161.16%	140.03%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.10%	2.54%	0.80%	0.00%	0.39%



