

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	0.37%	1.15%	1.05%	1.96%	1.08%	1.00%	1.25%	1.64%	1.67%	2.82%	2.13%
Loan Yield	5.72%	7.69%	6.82%	14.33%	5.45%	4.57%	2.91%	4.84%	4.31%	4.64%	4.47%
Net Loan Yield After NCOs	5.07%	7.56%	6.52%	13.60%	5.16%	4.28%	2.73%	4.25%	3.94%	4.16%	4.03%
Asset Yield	2.26%	4.32%	4.05%	8.54%	3.02%	2.68%	2.27%	3.84%	3.50%	4.11%	3.74%
Cost of Funds	-0.35%	-0.37%	-0.30%	-0.52%	-0.29%	-0.25%	-0.25%	-0.49%	-0.53%	-0.79%	-0.65%
Gross Spread	1.92%	3.94%	3.74%	8.02%	2.74%	2.43%	2.01%	3.35%	2.97%	3.31%	3.09%
Provision Expense	-0.27%	-0.15%	-0.20%	-0.37%	-0.16%	-0.15%	-0.16%	-0.24%	-0.28%	-0.44%	-0.36%
Net Spread after Provision Expense	1.65%	3.79%	3.55%	7.64%	2.57%	2.28%	1.86%	3.12%	2.70%	2.88%	2.73%
Total Non-Interest Income	0.31%	0.74%	0.51%	1.30%	0.64%	0.86%	0.74%	1.74%	0.97%	1.42%	1.29%
Total Non-Interest Expense	-1.99%	-5.59%	-3.66%	-8.87%	-2.73%	-2.55%	-2.20%	-3.93%	-2.59%	-3.30%	-3.13%
Net Operating Expense	-1.69%	-4.85%	-3.15%	-7.57%	-2.08%	-1.68%	-1.46%	-2.19%	-1.62%	-1.88%	-1.84%
Non-Operating Gains (Losses)	0.00%	3.32%	0.05%	0.06%	0.01%	0.01%	0.05%	-0.01%	0.01%	0.00%	0.01%
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%	0.00%	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)	-0.04%	2.26%	0.45%	0.13%	0.50%	0.61%	0.45%	0.91%	1.09%	1.00%	0.90%
Net Charge-Offs	-0.23%	-0.07%	-0.16%	-0.39%	-0.13%	-0.14%	-0.12%	-0.42%	-0.27%	-0.37%	-0.32%
ROA (with Net Charge-offs)	0.00%	2.34%	0.49%	0.11%	0.53%	0.62%	0.49%	0.72%	1.09%	1.06%	0.93%
ROA with Provision for LL - W/O NCUSIF Expense	-0.04%	2.26%	0.45%	0.13%	0.50%	0.61%	0.45%	0.91%	1.09%	1.00%	0.90%
ROA with Net Charge-Offs - W/O NCUSIF Expense	0.00%	2.34%	0.49%	0.11%	0.53%	0.62%	0.49%	0.72%	1.09%	1.06%	0.94%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-1.07%	-2.86%	-1.83%	-5.18%	-1.34%	-1.22%	-1.07%	-1.92%	-1.34%	-1.64%	-1.55%
Travel and Conference Expense	0.00%	-0.05%	-0.03%	-0.04%	-0.03%	-0.03%	-0.03%	-0.06%	-0.03%	-0.03%	-0.03%
Office Occupancy Expense	-0.12%	-0.26%	-0.17%	-0.58%	-0.19%	-0.19%	-0.14%	-0.31%	-0.12%	-0.21%	-0.20%
Office Operations Expense	-0.61%	-1.26%	-0.77%	-0.86%	-0.53%	-0.45%	-0.42%	-0.68%	-0.31%	-0.54%	-0.52%
Educational and Promotional Expense	0.00%	-0.11%	-0.06%	-0.32%	-0.05%	-0.07%	-0.06%	-0.15%	-0.12%	-0.28%	-0.22%
Loan Servicing Expense	0.00%	-0.27%	-0.29%	-0.25%	-0.16%	-0.19%	-0.20%	-0.35%	-0.24%	-0.20%	-0.21%
Professional and Outside Services	-0.08%	-0.57%	-0.44%	-1.13%	-0.34%	-0.32%	-0.22%	-0.37%	-0.43%	-0.36%	-0.34%
Member Insurance	0.00%	0.00%	0.03%	0.06%	0.02%	0.02%	0.01%	0.01%	0.04%	0.02%	0.02%
Operating Fees (Exam. and/or Supervision Fees)	0.00%	-0.03%	-0.02%	-0.03%	-0.02%	-0.02%	-0.01%	-0.01%	-0.02%	-0.01%	-0.01%
Miscellaneous Operating Expenses	-0.12%	-0.18%	-0.08%	-0.54%	-0.09%	-0.07%	-0.04%	-0.10%	-0.03%	-0.06%	-0.06%
Total Non-Interest Expense	-1.99%	-5.59%	-3.66%	-8.87%	-2.73%	-2.55%	-2.20%	-3.93%	-2.59%	-3.30%	-3.13%
Other Performance Ratios											
Earning Asset Yield	2.23%	4.17%	4.28%	8.09%	3.08%	2.96%	2.10%	4.09%	3.63%	4.30%	3.87%
Average Cost of Funds	-0.46%	-0.42%	-0.37%	-0.53%	-0.36%	-0.33%	-0.26%	-0.55%	-0.58%	-0.90%	-0.73%
FTE Employee / \$million of Loans & Share Drafts	2.83	1.07	0.63	0.53	0.45	0.36	0.27	0.26	0.21	0.20	0.21
Compensation & Benefits / FTE Emp.	-\$31,481	\$46,790	\$50,558	\$86,939	\$49,245	\$56,260	\$41,450	\$80,302	\$67,774	\$93,927	\$82,707
Compensation & Benefits / \$million Lns. & S.D.s	\$50,369	\$53,535	\$31,639	\$64,728	\$23,119	\$19,527	\$14,265	\$20,844	\$14,337	\$18,733	\$17,922
Operating Expense / Loans & Share Drafts	-8.85%	-10.48%	-6.32%	-12.07%	-4.70%	-4.07%	-2.91%	-4.28%	-2.78%	-3.78%	-3.62%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	4.02%	1.40%	0.88%	1.86%	1.10%	1.38%	0.98%	1.89%	1.05%	1.62%	1.49%
Net Operating Expense / Loans & Share Drafts	-4.82%	-9.08%	-5.44%	-10.21%	-3.60%	-2.69%	-1.94%	-2.38%	-1.74%	-2.15%	-2.13%
Operating Expense / Operating Revenue	271.90%	116.81%	86.64%	112.74%	81.34%	78.84%	72.43%	79.26%	69.67%	75.12%	75.23%
Total Fixed Assets / Shares & Equity	1.76%	1.21%	0.93%	0.78%	1.82%	2.60%	2.08%	3.35%	1.64%	1.56%	1.79%
Net Loans to Total Shares and Deposits	52.0%	56.9%	66.0%	70.5%	59.3%	65.4%	70.2%	85.1%	84.1%	92.7%	87.9%
Members / FTE Employee	392.50	315.10	378.67	326.32	335.34	341.54	365.61	331.62	407.79	440.17	410.24

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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%	0.4%	0.7%	2.4%	1.1%	0.6%	0.6%	1.1%	0.3%	0.6%	0.6%
Total Investments	59.5%	49.9%	41.1%	31.6%	49.9%	42.9%	34.5%	20.3%	23.1%	18.6%	22.0%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.8%	3.2%	1.5%	0.9%	1.7%	1.2%	3.3%	2.0%	2.1%	2.1%
All Other Unsecured Loans/Lines of Credit	1.5%	5.2%	4.2%	3.5%	1.8%	1.4%	1.4%	1.0%	1.1%	1.4%	1.4%
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%	2.8%	0.0%	0.0%	0.0%	0.3%	0.0%	0.1%	0.1%
New Vehicle Loans	2.1%	11.0%	9.1%	1.8%	3.3%	4.0%	7.3%	6.8%	9.8%	13.2%	11.5%
Used Vehicle Loans	36.7%	20.5%	29.1%	18.6%	13.4%	20.0%	21.0%	22.1%	26.4%	17.8%	18.9%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	6.4%	9.1%	33.6%	22.1%	15.1%	19.4%	19.4%	24.8%	30.2%	27.3%
Total Other Real Estate Loans/Lines of Credit	0.0%	4.1%	2.0%	1.0%	4.0%	8.7%	9.0%	16.8%	8.4%	10.6%	10.6%
Leases Receivable	0.0%	0.0%	0.0%	0.0%	0.0%	0.6%	0.3%	2.6%	0.0%	1.0%	1.0%
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%	0.1%	0.1%	0.2%	0.6%	0.4%
Total Loans and Leases	40.4%	48.1%	56.7%	62.8%	45.5%	51.4%	59.7%	72.4%	72.6%	77.1%	73.2%
Less: Allowance for Loan & Lease Losses	-0.9%	-0.9%	-0.9%	-0.4%	-0.4%	-0.3%	-0.4%	-0.4%	-0.6%	-0.5%	-0.5%
Net Loans and Leases	39.5%	47.2%	55.8%	62.4%	45.1%	51.1%	59.3%	72.0%	72.0%	76.6%	72.8%
Total Other Assets	1.0%	2.5%	2.4%	3.7%	3.9%	5.4%	5.6%	6.7%	4.6%	4.2%	4.6%
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	13.4%	0.6%	0.5%	0.3%	11.7%	11.1%	4.8%	2.9%	3.6%	5.6%	5.6%
Share Drafts	0.0%	3.9%	7.6%	14.4%	11.6%	14.3%	14.9%	19.8%	20.5%	12.6%	13.8%
Regular Shares	73.6%	52.1%	50.2%	51.0%	36.2%	26.1%	33.0%	29.1%	22.2%	25.0%	26.2%
Money Market Shares	0.0%	1.9%	7.4%	5.2%	8.9%	19.8%	17.4%	14.4%	18.2%	24.5%	22.3%
Share Certificates	2.4%	19.5%	15.9%	6.6%	14.3%	13.0%	14.5%	17.6%	18.5%	15.5%	15.6%
IRA/KEOGH Accounts	0.0%	6.2%	2.6%	8.8%	4.8%	4.6%	4.4%	4.1%	5.2%	3.6%	3.8%
All Other Shares	0.0%	0.0%	1.7%	3.2%	0.5%	0.8%	0.6%	0.1%	1.6%	1.2%	1.0%
Non-Member Deposits	1.7%	0.9%	0.5%	0.0%	0.5%	0.0%	0.1%	0.0%	0.0%	0.8%	0.6%
Total Shares and Deposits	77.7%	84.5%	85.8%	89.1%	76.8%	78.6%	85.0%	85.2%	86.3%	83.2%	83.3%
Total Equity	8.9%	14.9%	13.7%	10.6%	11.5%	10.3%	10.2%	11.9%	10.1%	11.2%	11.1%
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	9.0%	14.9%	13.7%	10.5%	11.6%	10.4%	10.6%	12.0%	10.5%	11.2%	11.2%
Total Equity + Allow. for Loan Loss	9.8%	15.8%	14.6%	11.0%	11.9%	10.6%	10.6%	12.4%	10.7%	11.7%	11.6%
Balance Sheet Growth YTD Annualized											
Total Investments	-10.7%	43.5%	-37.3%	92.5%	-1.4%	-36.7%	5.6%	14.9%	0.9%	19.3%	7.7%
Total Loans and Leases	5.3%	59.0%	-6.9%	394.5%	17.6%	-19.2%	27.0%	12.4%	8.4%	11.3%	11.1%
TOTAL ASSETS	-4.7%	51.5%	-21.8%	242.4%	7.2%	-27.8%	18.1%	12.4%	6.2%	13.1%	10.4%
Total Liabilities	-1.3%	8711.1%	-122.9%	0.0%	-5.7%	-25.9%	16.7%	99.4%	213.9%	218.7%	118.3%
Total Shares and Deposits	-5.8%	50.7%	-17.6%	243.7%	7.4%	-27.7%	18.3%	10.6%	2.7%	8.1%	6.7%
Equity Capital	0.0%	48.9%	-8.4%	221.1%	21.5%	-30.9%	17.2%	12.7%	7.3%	9.2%	7.9%
TOTAL LIABILITIES, SHARES, AND EQUITY	-4.7%	51.5%	-21.8%	242.4%	7.2%	-27.8%	18.1%	12.4%	6.2%	13.1%	10.4%

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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	2.82%	1.23%	1.43%	0.64%	0.98%	0.48%	0.43%	0.37%	0.44%	0.45%	0.45%
Delinquent Loans / Total Capital	11.6%	3.8%	5.6%	3.7%	3.8%	2.3%	2.4%	2.2%	3.0%	2.9%	2.8%
Delinquent Loans + OREO / Net Loans + OREO	2.9%	1.3%	1.5%	1.0%	1.0%	0.5%	0.5%	0.4%	0.5%	0.5%	0.5%
Delinquent Loans > 6mo / Delinquent Loans	35.3%	6.7%	1.3%	9.7%	21.1%	16.7%	18.2%	14.6%	19.1%	10.1%	11.8%
Allowance for Loan Losses/Net Loans	2.29%	1.85%	1.54%	0.70%	0.87%	0.66%	0.71%	0.59%	0.83%	0.64%	0.66%
Loans 2 to less than 6 months Delinquent (\$000s)	\$6	\$22	\$55	\$75	\$124	\$177	\$308	\$643	\$1,802	\$7,263	\$932
Loans 6 to less than 12 months Delinquent (\$000s)	\$1	\$2	\$1	\$8	\$31	\$34	\$53	\$77	\$425	\$690	\$106
Loans 12 months and over Delinquent (\$000s)	\$2	\$0	\$0	\$1	\$2	\$2	\$16	\$33	\$0	\$130	\$19
Total Delinquent Loans (\$000s)	\$9	\$23	\$56	\$83	\$157	\$212	\$376	\$753	\$2,226	\$8,084	\$1,057
Delinquency by Category											
Unsecured Credit Card	0.00%	0.05%	0.78%	0.10%	0.32%	0.27%	0.36%	0.40%	0.21%	0.42%	0.39%
STS Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.05%	0.00%	0.00%	0.00%	0.75%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.14%	0.00%	5.71%	4.40%
New Vehicle Loans	0.00%	0.65%	0.00%	0.00%	0.58%	0.25%	0.31%	0.58%	0.12%	0.42%	0.41%
Used Vehicle Loans	2.83%	1.39%	1.53%	1.82%	1.23%	0.51%	0.69%	0.51%	0.67%	0.77%	0.73%
1st Mortgage Fixed	0.00%	0.00%	1.72%	0.00%	1.54%	0.40%	0.15%	0.27%	0.36%	0.23%	0.25%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.00%	0.80%	0.00%	0.23%	0.18%	0.00%	0.28%	0.27%
Other RE Fixed	0.00%	0.00%	0.00%	0.00%	0.00%	0.31%	0.08%	0.16%	0.00%	0.16%	0.16%
Other RE Adj	0.00%	4.36%	0.00%	0.00%	0.00%	0.28%	0.34%	0.03%	0.44%	0.24%	0.24%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.64%	0.30%	0.04%	0.00%	0.05%	0.07%
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%	0.58%	0.00%	1.16%	0.68%	0.55%	0.34%	0.53%	0.64%	0.61%
Total 1st Mortgage Loans	0.00%	0.00%	1.64%	0.00%	1.13%	0.26%	0.17%	0.26%	0.34%	0.23%	0.25%
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)	0.65%	0.13%	0.30%	0.73%	0.29%	0.29%	0.18%	0.58%	0.37%	0.48%	0.44%
Recoveries / Charge-Offs	25.00%	40.00%	48.33%	1.59%	24.05%	24.30%	30.56%	28.01%	33.77%	30.06%	29.90%
Expected Charge-Offs / Net Loans	0.85%	0.71%	0.17%	0.19%	0.36%	0.23%	0.12%	0.19%	0.23%	0.18%	0.18%
Provision for Loan Losses/Net Charge-Offs	116.7%	233.3%	125.8%	95.2%	123.8%	110.0%	132.4%	55.5%	103.0%	117.3%	111.1%
Prov. for Loan Losses/Expected Charge-Offs	90.6%	44.9%	227.7%	367.6%	98.1%	137.5%	203.2%	173.6%	167.9%	312.2%	269.8%
Bankruptcies / Net Loans	0.00%	0.73%	0.12%	0.00%	0.79%	0.51%	0.21%	0.52%	0.51%	0.39%	0.40%
Total Amount of Loans Charged-Off (\$000s)	\$3	\$4	\$23	\$42	\$63	\$181	\$363	\$1,578	\$2,779	\$11,221	\$1,422
Total Amount of Recoveries (\$000s)	\$1	\$1	\$11	\$1	\$15	\$44	\$111	\$442	\$939	\$3,373	\$425
Net Charge Offs (\$000s)	\$2	\$2	\$12	\$41	\$48	\$137	\$252	\$1,136	\$1,841	\$7,848	\$997
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.27%	0.92%	2.99%	0.44%	0.83%	0.59%	1.89%	0.98%	1.35%	1.27%
STS Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	5.86%	0.00%	0.00%	0.00%	4.14%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.09%	0.00%	-5.97%	-4.00%
New Vehicle Loans	0.00%	0.00%	0.00%	1.44%	0.45%	0.29%	0.08%	1.07%	0.29%	0.66%	0.59%
Used Vehicle Loans	0.40%	0.04%	0.08%	0.26%	0.55%	0.28%	0.36%	0.83%	0.70%	1.11%	0.90%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.21%	-0.01%	-0.01%	0.01%	0.01%	0.00%	0.00%	0.00%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.06%	0.06%	-0.11%	-0.02%	-0.02%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.03%	0.00%	0.09%	0.06%
All Other Loans	0.00%	-12.18%	-2.47%	0.00%	-0.61%	-0.12%	0.19%	0.27%	0.34%	0.57%	0.48%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	0.26%	0.29%	0.34%	0.53%	0.46%	0.73%	0.65%
Number of Credit Unions in Each Peer Group:	4	9	7	2	14	14	14	7	2	8	81

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%	11.46%	3.74%	0.00%	15.10%	7.84%	12.48%	2.21%	0.00%	0.00%	1.77%
Credit Unions - Deposits in and Loans to	0.00%	0.00%	0.00%	5.77%	1.49%	2.32%	3.54%	0.21%	0.00%	0.00%	0.42%
Total Investments in Corporate Credit Unions*	53.93%	74.62%	36.20%	27.93%	22.78%	45.50%	35.09%	20.20%	0.00%	0.72%	7.47%
Marketable Securities	243.07%	0.00%	1.73%	0.00%	100.17%	139.91%	126.65%	72.80%	150.31%	55.60%	71.34%
All Other Investments	214.98%	212.41%	232.92%	223.79%	278.99%	201.61%	123.59%	26.65%	13.89%	21.48%	43.14%
Total Investments	664.42%	334.54%	299.76%	299.47%	430.62%	411.67%	326.24%	168.87%	219.63%	165.34%	197.12%
Unsecured Loans	17.23%	40.12%	53.94%	47.00%	23.20%	29.44%	25.01%	35.43%	29.64%	31.87%	31.35%
Vehicle Loans	433.71%	211.51%	278.48%	193.30%	143.88%	230.21%	267.69%	241.30%	343.41%	275.84%	271.06%
New Vehicle Loans	23.97%	73.76%	66.19%	17.33%	28.59%	38.05%	69.09%	56.92%	92.99%	117.82%	102.40%
Used Vehicle Loans	409.74%	137.75%	212.28%	175.98%	115.29%	192.16%	198.59%	184.38%	250.42%	158.02%	168.65%
Total Real Estate	0.00%	70.96%	80.96%	328.49%	225.52%	228.10%	268.24%	301.72%	315.32%	363.72%	339.24%
1st Mortgage	0.00%	43.14%	66.12%	318.95%	190.70%	144.43%	183.30%	161.34%	235.62%	269.04%	244.42%
1st Mortgage Fxd	0.00%	26.87%	63.09%	121.65%	71.17%	112.21%	156.96%	162.00%	221.19%	260.49%	231.51%
1st Mortgage Adj	0.00%	16.27%	3.01%	3.53%	87.77%	60.62%	34.41%	11.02%	14.43%	21.00%	23.81%
2nd Mortgage	0.00%	27.82%	14.85%	2.86%	34.82%	74.68%	87.59%	143.99%	79.70%	98.04%	97.35%
Closed-End Fxd	0.00%	1.18%	11.08%	0.91%	13.82%	24.66%	24.77%	61.33%	16.65%	16.45%	20.97%
Closed-End Adj	0.00%	3.80%	3.77%	0.00%	0.45%	2.95%	1.44%	0.09%	0.00%	0.52%	0.65%
Open-End Adj	0.00%	22.47%	0.00%	1.95%	16.95%	44.04%	61.38%	82.51%	63.05%	66.93%	65.27%
Open-End Fxd	0.00%	0.36%	0.00%	0.00%	3.59%	3.04%	0.00%	0.06%	0.00%	14.15%	10.46%
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%	5.60%	2.95%	21.86%	0.00%	8.74%	8.58%
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	450.94%	322.59%	413.38%	595.28%	392.61%	493.38%	565.03%	603.86%	689.86%	686.17%	655.07%
Indirect Loans	0.00%	6.87%	31.44%	0.00%	42.51%	136.64%	218.64%	248.92%	268.35%	272.33%	254.36%
Percent of Vehicle Loans	0.00%	3.25%	11.29%	0.00%	29.55%	59.36%	81.68%	103.16%	78.14%	98.73%	93.84%
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%	9.13%	1.01%	28.93%	15.33%	28.70%	38.10%	20.68%	14.18%	25.70%	25.47%
Total Mortgage Exposure**	0.00%	70.96%	80.96%	328.49%	225.93%	251.32%	325.91%	350.52%	383.98%	414.86%	389.06%
Total Real Estate	0.00%	70.96%	80.96%	328.49%	225.52%	228.10%	268.24%	301.72%	315.32%	363.72%	339.24%
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%	0.42%	23.21%	57.67%	48.81%	68.66%	51.14%	49.82%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	0.00%	0.00%	0.42%	23.21%	57.67%	48.81%	68.66%	51.07%	49.77%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.07%	0.05%



