

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	0.29%	0.75%	0.73%	1.30%	0.91%	0.96%	1.32%	1.37%	1.02%	1.94%	1.58%
Loan Yield	5.71%	6.46%	6.36%	5.41%	4.82%	4.90%	4.86%	4.84%	2.59%	4.40%	4.34%
Net Loan Yield After NCOs	5.09%	6.39%	6.04%	4.81%	4.49%	4.62%	4.49%	4.27%	2.30%	3.99%	3.93%
Asset Yield	2.59%	3.45%	3.58%	2.99%	2.65%	2.84%	3.19%	3.74%	2.11%	3.75%	3.48%
Cost of Funds	-0.40%	-0.31%	-0.25%	-0.18%	-0.20%	-0.23%	-0.36%	-0.40%	-0.27%	-0.66%	-0.55%
Gross Spread	2.19%	3.14%	3.33%	2.80%	2.45%	2.61%	2.83%	3.34%	1.84%	3.08%	2.93%
Provision Expense	-0.30%	0.03%	-0.11%	-0.08%	-0.14%	-0.13%	-0.18%	-0.42%	-0.22%	-0.42%	-0.36%
Net Spread after Provision Expense	1.89%	3.17%	3.22%	2.72%	2.31%	2.49%	2.65%	2.92%	1.62%	2.67%	2.58%
Total Non-Interest Income	0.27%	0.53%	0.47%	0.79%	0.64%	0.92%	1.07%	1.74%	0.62%	1.41%	1.29%
Total Non-Interest Expense	-2.13%	-3.68%	-3.34%	-3.74%	-2.75%	-2.83%	-3.26%	-4.01%	-1.73%	-3.04%	-2.99%
Net Operating Expense	-1.86%	-3.14%	-2.87%	-2.95%	-2.11%	-1.92%	-2.18%	-2.28%	-1.11%	-1.63%	-1.70%
Non-Operating Gains (Losses)	0.00%	-0.03%	-0.01%	0.00%	-0.01%	0.02%	0.12%	-0.01%	0.00%	0.01%	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	-0.07%	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)	-0.03%	0.00%	0.34%	-0.23%	0.19%	0.59%	0.58%	0.63%	0.52%	1.05%	0.89%
Net Charge-Offs	-0.27%	-0.03%	-0.16%	-0.25%	-0.15%	-0.14%	-0.20%	-0.41%	-0.21%	-0.32%	-0.29%
ROA (with Net Charge-offs)	0.00%	-0.06%	0.29%	-0.40%	0.19%	0.58%	0.56%	0.64%	0.53%	1.15%	0.95%
ROA with Provision for LL - W/O NCUSIF Expense	0.03%	0.00%	0.34%	-0.23%	0.19%	0.59%	0.58%	0.63%	0.52%	1.05%	0.89%
ROA with Net Charge-Offs - W/O NCUSIF Expense	0.07%	-0.06%	0.29%	-0.40%	0.19%	0.58%	0.56%	0.64%	0.53%	1.15%	0.95%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-1.20%	-1.84%	-1.64%	-1.94%	-1.37%	-1.38%	-1.63%	-1.91%	-0.89%	-1.52%	-1.49%
Travel and Conference Expense	0.00%	-0.03%	-0.02%	-0.01%	-0.03%	-0.04%	-0.04%	-0.05%	-0.02%	-0.03%	-0.03%
Office Occupancy Expense	-0.13%	-0.19%	-0.17%	-0.10%	-0.19%	-0.20%	-0.20%	-0.33%	-0.08%	-0.19%	-0.19%
Office Operations Expense	-0.60%	-0.82%	-0.72%	-0.54%	-0.55%	-0.49%	-0.63%	-0.73%	-0.21%	-0.52%	-0.52%
Educational and Promotional Expense	0.00%	-0.06%	-0.05%	-0.08%	-0.04%	-0.08%	-0.08%	-0.15%	-0.06%	-0.16%	-0.14%
Loan Servicing Expense	0.00%	-0.28%	-0.23%	-0.13%	-0.15%	-0.22%	-0.26%	-0.35%	-0.15%	-0.21%	-0.22%
Professional and Outside Services	-0.07%	-0.32%	-0.43%	-0.80%	-0.34%	-0.32%	-0.32%	-0.40%	-0.26%	-0.35%	-0.34%
Member Insurance	-0.07%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Operating Fees (Exam. and/or Supervision Fees)	0.00%	-0.02%	-0.02%	-0.02%	-0.01%	-0.02%	-0.02%	-0.01%	-0.01%	-0.01%	-0.01%
Miscellaneous Operating Expenses	-0.07%	-0.11%	-0.06%	-0.12%	-0.08%	-0.09%	-0.07%	-0.09%	-0.05%	-0.05%	-0.06%
Total Non-Interest Expense	-2.13%	-3.68%	-3.34%	-3.74%	-2.75%	-2.83%	-3.26%	-4.01%	-1.73%	-3.04%	-2.99%
Other Performance Ratios											
Earning Asset Yield	2.59%	3.70%	3.65%	3.02%	2.81%	3.00%	3.42%	3.91%	2.24%	3.83%	3.60%
Average Cost of Funds	-0.50%	-0.38%	-0.29%	-0.20%	-0.26%	-0.29%	-0.42%	-0.45%	-0.30%	-0.73%	-0.62%
FTE Employee / \$million of Loans & Share Drafts	1.61	1.13	0.64	0.51	0.49	0.38	0.34	0.27	0.24	0.18	0.22
Compensation & Benefits / FTE Emp.	\$18,000	\$34,417	\$46,129	\$62,833	\$50,512	\$58,519	\$69,346	\$75,878	\$22,277	\$92,326	\$79,200
Compensation & Benefits / \$million Lns. & S.D.s	\$28,586	\$37,631	\$29,005	\$32,422	\$24,412	\$22,038	\$23,767	\$20,999	\$8,002	\$17,185	\$17,511
Operating Expense / Loans & Share Drafts	-5.10%	-7.55%	-5.92%	-6.26%	-4.90%	-4.51%	-4.75%	-4.42%	-1.56%	-3.43%	-3.51%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.63%	1.10%	0.83%	1.33%	1.16%	1.46%	1.56%	1.91%	0.56%	1.60%	1.51%
Net Operating Expense / Loans & Share Drafts	-4.46%	-6.46%	-5.09%	-4.93%	-3.74%	-3.05%	-3.18%	-2.51%	-1.00%	-1.84%	-2.00%
Operating Expense / Operating Revenue	88.04%	100.09%	88.33%	105.08%	89.71%	81.55%	85.03%	80.64%	73.39%	71.75%	74.28%
Total Fixed Assets / Shares & Equity	0.06%	0.77%	0.96%	0.34%	1.89%	2.60%	2.29%	3.61%	1.60%	1.38%	1.71%
Net Loans to Total Shares and Deposits	47.8%	54.5%	60.4%	50.3%	55.2%	60.6%	66.4%	84.0%	80.8%	90.7%	85.3%
Members / FTE Employee	407.50	331.20	410.63	388.00	341.53	339.57	367.31	340.01	396.85	445.59	413.25

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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%	0.2%	0.7%	0.8%	1.1%	0.7%	0.6%	0.9%	0.3%	0.6%	0.6%
Total Investments	62.4%	52.1%	47.7%	52.6%	53.2%	46.9%	37.6%	19.9%	24.0%	17.8%	22.5%
Unsecured Credit Card Loans/Lines of Credit	0.0%	1.2%	2.8%	2.7%	0.9%	1.5%	1.7%	3.4%	2.1%	2.4%	2.3%
All Other Unsecured Loans/Lines of Credit	2.0%	6.0%	3.6%	3.7%	2.0%	1.2%	1.6%	1.1%	1.1%	1.5%	1.5%
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%	2.3%	0.0%	0.0%	0.0%	0.3%	0.0%	0.1%	0.1%
New Vehicle Loans	1.6%	6.9%	7.7%	3.9%	3.1%	3.5%	6.6%	6.8%	10.0%	12.9%	11.0%
Used Vehicle Loans	33.8%	22.0%	24.8%	16.1%	12.2%	18.8%	17.6%	22.6%	26.4%	18.4%	19.0%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	8.1%	8.4%	15.7%	20.1%	15.6%	19.5%	20.2%	24.3%	30.7%	27.5%
Total Other Real Estate Loans/Lines of Credit	0.0%	2.1%	2.6%	0.3%	4.0%	6.3%	9.0%	15.7%	7.4%	10.4%	10.1%
Leases Receivable	0.0%	0.0%	0.0%	0.0%	0.0%	0.6%	0.3%	2.3%	0.0%	1.0%	0.9%
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%	0.1%	0.6%	0.5%
Total Loans and Leases	37.5%	46.2%	50.0%	44.7%	42.4%	47.5%	56.4%	72.5%	71.5%	78.1%	72.9%
Less: Allowance for Loan & Lease Losses	-0.8%	-0.8%	-0.8%	-0.1%	-0.3%	-0.3%	-0.4%	-0.5%	-0.6%	-0.5%	-0.5%
Net Loans and Leases	36.6%	45.4%	49.1%	44.6%	42.0%	47.2%	56.0%	72.0%	70.9%	77.6%	72.4%
Total Other Assets	1.0%	2.3%	2.4%	2.0%	3.7%	5.3%	5.8%	7.2%	4.8%	4.0%	4.5%
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											
Share Drafts	0.0%	3.1%	5.9%	17.4%	11.5%	13.8%	14.8%	19.4%	21.5%	13.1%	14.1%
Regular Shares	75.1%	53.6%	48.0%	48.5%	38.0%	26.7%	32.8%	29.5%	22.7%	26.2%	27.1%
Money Market Shares	0.0%	0.0%	7.6%	2.6%	8.4%	19.5%	17.6%	15.7%	19.4%	25.4%	23.0%
Share Certificates	1.6%	20.7%	14.9%	13.6%	13.2%	13.4%	14.5%	17.1%	18.2%	16.0%	15.9%
IRA/KEOGH Accounts	0.0%	7.5%	3.6%	2.5%	4.9%	4.4%	4.7%	4.4%	5.2%	3.9%	4.1%
All Other Shares	0.0%	0.0%	1.8%	4.2%	0.6%	0.7%	0.5%	0.1%	1.5%	0.8%	0.8%
Non-Member Deposits	1.6%	0.0%	0.9%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.7%	0.5%
Total Shares and Deposits	78.3%	84.9%	82.7%	88.8%	76.7%	78.5%	84.9%	86.3%	88.5%	86.1%	85.5%
Total Equity	8.6%	15.1%	12.2%	11.2%	10.5%	10.6%	10.2%	11.9%	10.0%	11.5%	11.3%
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	8.6%	15.1%	12.2%	11.2%	10.5%	10.6%	10.5%	11.9%	10.2%	11.6%	11.3%
Total Equity + Allow. for Loan Loss	9.4%	15.9%	13.1%	11.3%	10.8%	11.0%	10.7%	12.4%	10.6%	12.0%	11.8%
Balance Sheet Growth YTD Annualized											
Total Investments	14.8%	-23.5%	2.1%	1.0%	-0.4%	5.4%	-4.9%	17.5%	-36.0%	8.4%	2.0%
Total Loans and Leases	-10.2%	-22.9%	-9.6%	15.2%	-20.9%	-3.8%	1.5%	23.1%	-38.9%	16.1%	8.7%
TOTAL ASSETS	3.9%	-23.0%	-4.5%	7.8%	-10.5%	0.9%	-1.4%	22.5%	-38.4%	14.7%	7.1%
Total Liabilities	15.4%	-99.8%	121.3%	0.0%	5.5%	1.7%	-1.8%	18.5%	253.8%	-34.2%	-19.3%
Total Shares and Deposits	3.0%	-19.6%	-7.5%	9.2%	-11.8%	0.2%	-0.8%	21.7%	-38.7%	16.8%	8.3%
Equity Capital	-2.6%	-9.9%	-6.2%	-1.9%	-17.1%	5.6%	-6.0%	29.4%	-42.5%	16.2%	8.4%
TOTAL LIABILITIES, SHARES, AND EQUITY	3.9%	-23.0%	-4.5%	7.8%	-10.5%	0.9%	-1.4%	22.5%	-38.4%	14.7%	7.1%

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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	2.50%	0.87%	1.79%	1.73%	1.13%	0.55%	0.41%	0.36%	0.68%	0.48%	0.49%
Delinquent Loans / Total Capital	9.9%	2.5%	6.8%	6.9%	4.4%	2.4%	2.2%	2.1%	4.5%	3.1%	3.0%
Delinquent Loans + OREO / Net Loans + OREO	2.6%	1.1%	1.9%	1.8%	1.2%	0.7%	0.5%	0.4%	0.8%	0.5%	0.6%
Delinquent Loans > 6mo / Delinquent Loans	69.0%	7.8%	29.3%	7.1%	18.9%	14.3%	12.9%	13.8%	8.9%	16.8%	15.8%
Allowance for Loan Losses/Net Loans	2.30%	1.79%	1.70%	0.19%	0.82%	0.74%	0.72%	0.69%	0.87%	0.61%	0.65%
Loans 2 to less than 6 months Delinquent (\$000s)	\$2	\$13	\$46	\$104	\$129	\$180	\$299	\$676	\$2,940	\$7,583	\$905
Loans 6 to less than 12 months Delinquent (\$000s)	\$3	\$1	\$6	\$8	\$30	\$26	\$29	\$108	\$253	\$1,165	\$133
Loans 12 months and over Delinquent (\$000s)	\$3	\$0	\$14	\$0	\$0	\$4	\$15	\$0	\$35	\$364	\$37
Total Delinquent Loans (\$000s)	\$7	\$15	\$65	\$112	\$159	\$210	\$343	\$784	\$3,227	\$9,112	\$1,075
Delinquency by Category											
Unsecured Credit Card	0.00%	0.06%	0.64%	3.45%	0.44%	0.50%	0.42%	0.22%	0.23%	0.29%	0.31%
STS Loans	0.00%	0.00%	0.00%	0.00%	0.00%	5.00%	1.09%	0.00%	0.00%	0.00%	1.56%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.37%	0.00%	1.43%	1.18%
New Vehicle Loans	0.00%	0.46%	0.31%	0.00%	0.27%	0.52%	0.44%	0.29%	0.24%	0.53%	0.49%
Used Vehicle Loans	2.77%	0.75%	1.71%	2.75%	1.26%	0.55%	0.73%	0.57%	0.90%	1.00%	0.91%
1st Mortgage Fixed	0.00%	0.00%	0.99%	0.00%	2.68%	0.39%	0.17%	0.23%	0.70%	0.24%	0.28%
1st Mortgage Adj	0.00%	5.45%	0.00%	0.00%	0.37%	0.37%	0.25%	0.47%	0.83%	0.50%	0.47%
Other RE Fixed	0.00%	0.00%	0.00%	0.00%	0.00%	0.59%	0.16%	0.17%	0.12%	0.11%	0.15%
Other RE Adj	0.00%	0.00%	24.55%	0.00%	0.00%	0.21%	0.09%	0.30%	0.26%	0.20%	0.22%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.34%	0.00%	0.07%	0.00%	0.06%	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%	0.00%	0.00%	0.82%	0.65%	0.66%	0.50%	0.69%	0.88%	0.82%
Total 1st Mortgage Loans	0.00%	2.33%	0.90%	0.00%	1.30%	0.38%	0.18%	0.24%	0.71%	0.26%	0.29%
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)	0.63%	0.06%	0.32%	0.59%	0.33%	0.28%	0.37%	0.57%	0.30%	0.41%	0.40%
Recoveries / Charge-Offs	11.11%	81.40%	33.33%	7.89%	20.32%	27.35%	27.86%	22.65%	26.31%	30.92%	29.52%
Expected Charge-Offs / Net Loans	0.79%	0.25%	0.57%	0.24%	0.29%	0.28%	0.25%	0.26%	0.27%	0.20%	0.22%
Provision for Loan Losses/Net Charge-Offs	112.5%	-100.0%	69.0%	31.4%	96.4%	91.6%	91.2%	102.6%	102.9%	132.1%	123.3%
Prov. for Loan Losses/Expected Charge-Offs	90.7%	-24.9%	39.8%	76.4%	109.2%	93.3%	133.2%	230.3%	112.1%	270.9%	227.1%
Bankruptcies / Net Loans	0.00%	0.52%	0.20%	0.41%	0.37%	0.69%	0.68%	0.69%	0.68%	0.47%	0.52%
Total Amount of Loans Charged-Off (\$000s)	\$2	\$6	\$19	\$38	\$66	\$153	\$409	\$1,501	\$2,978	\$10,444	\$1,213
Total Amount of Recoveries (\$000s)	\$0	\$5	\$6	\$3	\$14	\$42	\$114	\$340	\$784	\$3,229	\$358
Net Charge Offs (\$000s)	\$2	\$1	\$13	\$35	\$53	\$111	\$295	\$1,161	\$2,195	\$7,214	\$855
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.12%	-0.03%	0.90%	0.41%	1.04%	0.87%	1.42%	0.59%	1.16%	1.09%
STS Loans	0.00%	0.00%	0.00%	0.00%	0.00%	5.43%	8.55%	0.00%	0.00%	0.00%	6.69%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.06%	0.00%	-6.13%	-4.94%
New Vehicle Loans	0.00%	0.00%	0.05%	0.00%	0.38%	0.12%	0.26%	0.55%	0.15%	0.54%	0.50%
Used Vehicle Loans	0.76%	-0.03%	0.45%	1.19%	0.77%	0.30%	0.73%	1.15%	0.73%	0.97%	0.90%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.00%	0.01%	0.09%	0.00%	0.03%	0.00%	0.00%	0.01%
Total Other RE Loans/ LOC	0.00%	0.00%	0.30%	0.00%	0.00%	-0.04%	-0.04%	-0.04%	0.01%	-0.05%	-0.04%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.14%	0.00%	0.00%	-0.13%	0.08%	0.07%
All Other Loans	0.60%	0.67%	2.88%	2.01%	1.64%	-0.09%	0.39%	0.92%	0.58%	0.78%	0.73%
Indirect Loans	0.00%	0.00%	0.79%	0.00%	0.81%	0.28%	0.58%	1.04%	0.67%	0.88%	0.84%
Number of Credit Unions in Each Peer Group:	4	7	8	1	14	19	12	6	2	7	80

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	0.00%	11.74%	3.50%	0.00%	18.21%	13.50%	9.50%	0.47%	0.00%	0.00%	1.85%
Credit Unions - Deposits in and Loans to	0.00%	3.91%	0.00%	15.33%	2.75%	3.45%	2.59%	0.12%	0.00%	0.00%	0.46%
Total Investments in Corporate Credit Unions*	78.28%	23.77%	68.62%	37.14%	37.39%	50.78%	44.97%	21.96%	0.00%	0.42%	9.06%
Marketable Securities	149.81%	0.00%	41.39%	0.00%	127.92%	138.15%	133.59%	64.80%	177.85%	57.13%	74.97%
All Other Investments	283.52%	285.42%	241.49%	409.46%	301.11%	219.82%	146.61%	34.27%	9.43%	4.33%	36.17%
Total Investments	722.10%	344.66%	390.06%	469.78%	506.01%	442.46%	357.62%	167.47%	236.08%	154.29%	198.00%
Unsecured Loans	22.85%	47.40%	52.70%	57.35%	27.62%	25.98%	31.33%	37.84%	32.22%	33.54%	33.18%
Vehicle Loans	410.86%	190.87%	265.46%	178.86%	145.93%	210.72%	229.69%	247.52%	357.90%	271.21%	264.79%
New Vehicle Loans	19.10%	45.55%	63.03%	34.92%	29.82%	33.18%	62.40%	57.28%	98.59%	111.85%	97.07%
Used Vehicle Loans	391.76%	145.32%	202.43%	143.94%	116.10%	177.53%	167.29%	190.23%	259.31%	159.36%	167.73%
Total Real Estate	0.00%	67.34%	90.17%	142.65%	229.64%	206.69%	271.06%	301.89%	311.13%	355.96%	331.22%
1st Mortgage	0.00%	53.77%	68.85%	140.23%	191.31%	147.58%	185.72%	169.84%	238.65%	265.94%	242.22%
1st Mortgage Fxd	0.00%	30.81%	62.76%	140.23%	77.38%	105.28%	158.16%	159.42%	224.09%	248.50%	221.60%
1st Mortgage Adj	0.00%	22.96%	6.07%	0.00%	113.93%	42.30%	27.55%	10.41%	14.56%	17.44%	20.62%
2nd Mortgage	0.00%	13.54%	21.32%	2.41%	38.33%	59.11%	85.35%	132.05%	72.48%	90.02%	89.01%
Closed-End Fxd	0.00%	1.67%	10.83%	2.41%	17.03%	21.93%	27.02%	49.88%	15.27%	10.93%	16.06%
Closed-End Adj	0.00%	5.58%	0.00%	0.00%	0.35%	1.77%	1.32%	0.12%	0.00%	0.60%	0.65%
Open-End Adj	0.00%	5.77%	10.24%	0.00%	17.55%	32.16%	57.01%	81.95%	57.21%	66.29%	63.25%
Open-End Fxd	0.00%	0.52%	0.25%	0.00%	3.40%	3.25%	0.00%	0.11%	0.00%	12.19%	9.05%
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%	5.57%	3.15%	18.97%	0.00%	8.56%	8.21%
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	433.71%	305.61%	408.33%	399.63%	403.21%	448.97%	536.58%	609.45%	702.26%	675.88%	642.58%
Indirect Loans	0.00%	0.00%	15.66%	0.00%	31.78%	114.25%	185.44%	218.39%	269.44%	231.80%	217.80%
Percent of Vehicle Loans	0.00%	0.00%	5.90%	0.00%	21.78%	54.22%	80.73%	88.23%	75.29%	85.47%	82.25%
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%	2.30%	0.10%	0.00%	0.00%	0.02%	0.16%
Total Mortgage Exposure**	0.00%	67.34%	90.17%	142.65%	230.45%	225.31%	341.16%	342.49%	394.98%	408.13%	382.14%
Total Real Estate	0.00%	67.34%	90.17%	142.65%	229.64%	206.69%	271.06%	301.89%	311.13%	355.96%	331.22%
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%	0.81%	18.62%	70.09%	40.60%	83.85%	52.17%	50.92%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	0.00%	0.00%	0.81%	18.62%	70.09%	40.60%	83.85%	52.08%	50.86%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.08%	0.06%



