

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	0.24%	0.72%	0.71%	1.30%	0.89%	0.94%	1.30%	1.37%	1.37%	1.71%	1.47%
Loan Yield	5.61%	6.27%	6.21%	5.47%	4.64%	4.79%	4.86%	4.84%	4.46%	4.13%	4.29%
Net Loan Yield After NCOs	4.79%	6.35%	6.05%	4.68%	4.26%	4.53%	4.49%	4.25%	4.06%	3.72%	3.89%
Asset Yield	2.59%	3.36%	3.50%	2.98%	2.58%	2.80%	3.16%	3.73%	3.54%	3.48%	3.42%
Cost of Funds	-0.31%	-0.29%	-0.23%	-0.18%	-0.19%	-0.23%	-0.35%	-0.39%	-0.39%	-0.63%	-0.53%
Gross Spread	2.28%	3.07%	3.27%	2.80%	2.39%	2.57%	2.81%	3.33%	3.15%	2.85%	2.88%
Provision Expense	-0.40%	0.04%	-0.02%	-0.11%	-0.16%	-0.13%	-0.17%	-0.45%	-0.33%	-0.42%	-0.37%
Net Spread after Provision Expense	1.87%	3.11%	3.25%	2.69%	2.23%	2.44%	2.64%	2.88%	2.82%	2.43%	2.51%
Total Non-Interest Income	0.27%	0.53%	0.45%	0.81%	0.58%	0.91%	1.06%	1.73%	1.06%	1.36%	1.29%
Total Non-Interest Expense	-1.96%	-3.58%	-3.26%	-3.71%	-2.68%	-2.81%	-3.21%	-4.00%	-2.98%	-2.83%	-2.96%
Net Operating Expense	-1.70%	-3.06%	-2.81%	-2.90%	-2.10%	-1.90%	-2.15%	-2.27%	-1.92%	-1.47%	-1.67%
Non-Operating Gains (Losses)	0.00%	-0.03%	-0.01%	0.00%	0.00%	0.03%	0.11%	0.00%	0.02%	0.00%	0.02%
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	-0.03%	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)	0.15%	0.02%	0.43%	-0.22%	0.13%	0.56%	0.60%	0.61%	0.92%	0.96%	0.86%
Net Charge-Offs	-0.36%	0.04%	-0.08%	-0.32%	-0.18%	-0.13%	-0.20%	-0.42%	-0.29%	-0.31%	-0.29%
ROA (with Net Charge-offs)	0.19%	0.02%	0.37%	-0.43%	0.12%	0.56%	0.57%	0.65%	0.96%	1.07%	0.94%
ROA with Provision for LL - W/O NCUSIF Expense	0.18%	0.02%	0.43%	-0.22%	0.13%	0.56%	0.60%	0.61%	0.92%	0.96%	0.86%
ROA with Net Charge-Offs - W/O NCUSIF Expense	0.22%	0.02%	0.37%	-0.43%	0.12%	0.56%	0.57%	0.65%	0.96%	1.07%	0.94%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-1.16%	-1.80%	-1.60%	-1.94%	-1.35%	-1.37%	-1.60%	-1.89%	-1.58%	-1.41%	-1.47%
Travel and Conference Expense	0.00%	-0.02%	-0.02%	-0.01%	-0.02%	-0.03%	-0.04%	-0.05%	-0.04%	-0.03%	-0.03%
Office Occupancy Expense	-0.13%	-0.18%	-0.17%	-0.09%	-0.19%	-0.20%	-0.20%	-0.33%	-0.18%	-0.17%	-0.19%
Office Operations Expense	-0.58%	-0.79%	-0.70%	-0.51%	-0.54%	-0.49%	-0.63%	-0.74%	-0.38%	-0.49%	-0.51%
Educational and Promotional Expense	0.00%	-0.06%	-0.04%	-0.09%	-0.03%	-0.08%	-0.08%	-0.15%	-0.10%	-0.15%	-0.13%
Loan Servicing Expense	0.00%	-0.27%	-0.22%	-0.12%	-0.14%	-0.22%	-0.26%	-0.35%	-0.22%	-0.20%	-0.22%
Professional and Outside Services	-0.04%	-0.32%	-0.43%	-0.82%	-0.33%	-0.32%	-0.32%	-0.38%	-0.41%	-0.32%	-0.34%
Member Insurance	-0.04%	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%	-0.03%	-0.02%	-0.02%	-0.01%	-0.02%	-0.02%	-0.01%	-0.01%	-0.01%	-0.01%
Miscellaneous Operating Expenses	0.00%	-0.11%	-0.06%	-0.11%	-0.06%	-0.09%	-0.07%	-0.10%	-0.04%	-0.05%	-0.06%
Total Non-Interest Expense	-1.96%	-3.58%	-3.26%	-3.71%	-2.68%	-2.81%	-3.21%	-4.00%	-2.98%	-2.83%	-2.96%
Other Performance Ratios											
Earning Asset Yield	2.59%	3.65%	3.56%	3.01%	2.74%	2.94%	3.41%	3.86%	3.67%	3.55%	3.52%
Average Cost of Funds	-0.39%	-0.37%	-0.28%	-0.20%	-0.25%	-0.29%	-0.42%	-0.43%	-0.44%	-0.70%	-0.60%
FTE Employee / \$million of Loans & Share Drafts	1.56	1.10	0.63	0.53	0.49	0.38	0.34	0.27	0.24	0.18	0.22
Compensation & Benefits / FTE Emp.	\$17,333	\$34,778	\$44,986	\$60,444	\$49,231	\$57,582	\$68,492	\$74,565	\$69,625	\$87,538	\$78,399
Compensation & Benefits / \$million Lns. & S.D.s	\$26,655	\$36,439	\$27,979	\$32,549	\$23,252	\$21,523	\$23,545	\$20,878	\$17,100	\$16,025	\$17,372
Operating Expense / Loans & Share Drafts	-4.51%	-7.25%	-5.69%	-6.24%	-4.64%	-4.43%	-4.73%	-4.42%	-3.22%	-3.21%	-3.48%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.62%	1.07%	0.78%	1.36%	1.01%	1.43%	1.56%	1.91%	1.15%	1.54%	1.52%
Net Operating Expense / Loans & Share Drafts	-3.89%	-6.18%	-4.91%	-4.88%	-3.63%	-2.99%	-3.17%	-2.51%	-2.07%	-1.67%	-1.97%
Operating Expense / Operating Revenue	79.51%	99.76%	88.10%	104.30%	91.03%	82.04%	84.73%	80.53%	73.25%	71.64%	74.28%
Total Fixed Assets / Shares & Equity	0.04%	0.77%	0.89%	0.35%	1.94%	2.56%	2.27%	3.63%	1.57%	1.35%	1.70%
Net Loans to Total Shares and Deposits	52.3%	53.1%	59.0%	45.7%	54.8%	60.1%	65.3%	82.1%	83.4%	89.9%	84.3%
Members / FTE Employee	407.50	337.79	410.49	344.00	351.48	336.88	369.40	339.19	335.25	460.08	411.75

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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%	0.5%	0.8%	1.2%	0.6%	0.6%	0.9%	0.3%	0.5%	0.6%
Total Investments	58.6%	53.3%	47.3%	57.1%	53.5%	47.3%	38.6%	21.5%	21.6%	22.4%	25.7%
Unsecured Credit Card Loans/Lines of Credit	0.0%	1.1%	2.9%	2.7%	0.9%	1.5%	1.6%	3.3%	2.5%	2.2%	2.2%
All Other Unsecured Loans/Lines of Credit	2.1%	5.4%	3.5%	3.7%	2.0%	1.2%	1.7%	1.1%	0.8%	1.5%	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%	0.1%	0.0%	0.0%	0.0%	0.3%	0.0%	0.1%	0.1%
New Vehicle Loans	2.5%	6.9%	7.7%	3.7%	3.1%	3.5%	6.3%	6.9%	6.1%	12.7%	10.5%
Used Vehicle Loans	36.7%	21.6%	25.0%	13.8%	11.9%	18.4%	16.9%	22.8%	22.2%	17.5%	18.3%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	8.2%	8.4%	16.2%	20.0%	15.6%	19.5%	19.6%	28.2%	28.9%	26.4%
Total Other Real Estate Loans/Lines of Credit	0.0%	2.0%	3.0%	0.3%	4.0%	6.4%	8.7%	15.0%	14.0%	9.0%	9.6%
Leases Receivable	0.0%	0.0%	0.0%	0.0%	0.0%	0.6%	0.3%	1.9%	0.0%	0.9%	0.8%
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%	0.2%	0.1%	0.1%	0.9%	0.6%
Total Loans and Leases	41.3%	45.1%	50.6%	40.5%	42.0%	47.2%	55.2%	70.9%	73.9%	73.8%	69.9%
Less: Allowance for Loan & Lease Losses	-0.9%	-0.9%	-0.8%	-0.1%	-0.3%	-0.4%	-0.4%	-0.5%	-0.5%	-0.4%	-0.5%
Net Loans and Leases	40.3%	44.2%	49.7%	40.4%	41.6%	46.9%	54.8%	70.4%	73.3%	73.4%	69.4%
Total Other Assets	1.0%	2.2%	2.4%	1.7%	3.7%	5.2%	5.9%	7.2%	4.8%	3.7%	4.3%
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	11.8%	0.0%	1.8%	0.0%	13.0%	10.9%	5.1%	1.8%	0.5%	7.0%	6.2%
Share Drafts	0.0%	3.0%	5.9%	18.3%	11.2%	13.9%	14.6%	19.4%	20.5%	12.3%	13.8%
Regular Shares	77.2%	53.7%	49.9%	52.0%	37.8%	26.6%	32.5%	30.0%	20.2%	25.5%	26.2%
Money Market Shares	0.0%	0.0%	8.6%	2.4%	8.0%	19.2%	17.6%	15.7%	26.8%	23.3%	22.0%
Share Certificates	0.0%	20.4%	15.5%	13.6%	13.8%	13.6%	14.5%	16.9%	15.5%	16.0%	15.7%
IRA/KEOGH Accounts	0.0%	7.6%	3.5%	2.4%	4.9%	4.6%	4.7%	4.5%	4.7%	3.8%	4.1%
All Other Shares	0.0%	0.0%	1.6%	0.1%	0.7%	0.7%	0.6%	0.1%	0.8%	0.6%	0.6%
Non-Member Deposits	1.7%	0.0%	0.8%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.6%	0.4%
Total Shares and Deposits	78.9%	84.9%	85.8%	88.8%	76.6%	78.6%	84.6%	86.4%	88.6%	82.1%	82.9%
Total Equity	9.3%	15.1%	12.5%	11.2%	10.4%	10.5%	10.2%	11.8%	10.9%	10.9%	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	9.3%	15.1%	12.5%	11.2%	10.5%	10.5%	10.4%	11.7%	10.5%	10.9%	10.9%
Total Equity + Allow. for Loan Loss	10.2%	16.0%	13.3%	11.3%	10.7%	10.9%	10.6%	12.3%	11.5%	11.3%	11.3%
Balance Sheet Growth YTD Annualized											
Total Investments	4.5%	-28.9%	-1.0%	13.1%	-0.3%	7.9%	-3.6%	35.0%	-2.2%	43.5%	25.2%
Total Loans and Leases	-7.0%	-33.1%	-13.9%	5.9%	-29.4%	-6.4%	-1.4%	26.3%	10.7%	8.9%	8.2%
TOTAL ASSETS	-0.5%	-30.7%	-8.6%	10.5%	-14.7%	0.5%	-2.6%	29.0%	7.3%	15.4%	12.2%
Total Liabilities	0.0%	-133.1%	-32.5%	0.0%	8.4%	1.4%	4.8%	23.4%	144.3%	122.6%	80.2%
Total Shares and Deposits	-0.7%	-26.2%	-8.0%	12.3%	-16.6%	-0.2%	-2.2%	28.1%	6.6%	11.1%	9.3%
Equity Capital	0.5%	-13.3%	-8.5%	-1.9%	-24.0%	5.5%	-8.6%	36.5%	9.7%	8.8%	8.3%
TOTAL LIABILITIES, SHARES, AND EQUITY	-0.5%	-30.7%	-8.6%	10.5%	-14.7%	0.5%	-2.6%	29.0%	7.3%	15.4%	12.2%

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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	2.62%	0.67%	1.73%	0.70%	0.86%	0.47%	0.37%	0.51%	0.58%	0.42%	0.45%
Delinquent Loans / Total Capital	10.6%	1.9%	6.6%	2.5%	3.4%	2.1%	1.9%	2.9%	3.7%	2.7%	2.8%
Delinquent Loans + OREO / Net Loans + OREO	2.7%	0.9%	1.8%	0.7%	1.0%	0.5%	0.4%	0.6%	0.7%	0.5%	0.5%
Delinquent Loans > 6mo / Delinquent Loans	31.3%	20.8%	33.9%	14.6%	29.3%	31.1%	17.6%	8.9%	7.9%	16.6%	15.9%
Allowance for Loan Losses/Net Loans	2.26%	1.97%	1.65%	0.22%	0.82%	0.75%	0.73%	0.74%	0.75%	0.61%	0.65%
Loans 2 to less than 6 months Delinquent (\$000s)	\$6	\$9	\$41	\$35	\$84	\$123	\$253	\$985	\$2,984	\$7,066	\$803
Loans 6 to less than 12 months Delinquent (\$000s)	\$2	\$2	\$7	\$6	\$33	\$48	\$41	\$97	\$165	\$1,085	\$119
Loans 12 months and over Delinquent (\$000s)	\$1	\$0	\$14	\$0	\$2	\$7	\$14	\$0	\$91	\$321	\$33
Total Delinquent Loans (\$000s)	\$8	\$11	\$62	\$41	\$119	\$179	\$307	\$1,081	\$3,240	\$8,471	\$955
Delinquency by Category											
Unsecured Credit Card	0.00%	0.00%	0.05%	1.07%	0.24%	0.33%	0.29%	0.25%	0.23%	0.31%	0.30%
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%	0.40%	0.00%	3.07%	2.51%
New Vehicle Loans	0.00%	0.00%	0.00%	0.00%	0.35%	0.35%	0.41%	0.33%	0.25%	0.44%	0.42%
Used Vehicle Loans	2.95%	1.34%	1.41%	0.80%	1.09%	0.48%	0.69%	0.78%	1.15%	0.81%	0.83%
1st Mortgage Fixed	0.00%	0.00%	1.50%	0.00%	1.30%	0.05%	0.15%	0.47%	0.40%	0.22%	0.25%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.00%	0.40%	0.05%	0.18%	0.00%	0.30%	0.45%	0.34%
Other RE Fixed	0.00%	0.00%	0.00%	0.00%	0.00%	2.29%	0.22%	0.35%	0.35%	0.09%	0.29%
Other RE Adj	0.00%	0.00%	24.04%	0.00%	0.00%	0.29%	0.16%	0.28%	0.14%	0.20%	0.21%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.09%	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%	0.54%	0.47%	0.58%	0.55%	1.02%	0.71%	0.71%
Total 1st Mortgage Loans	0.00%	0.00%	1.43%	0.00%	0.75%	0.05%	0.15%	0.44%	0.39%	0.24%	0.26%
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)	0.82%	-0.08%	0.16%	0.79%	0.38%	0.26%	0.36%	0.59%	0.40%	0.41%	0.41%
Recoveries / Charge-Offs	0.00%	233.33%	55.29%	10.53%	16.06%	27.98%	29.06%	22.30%	25.10%	31.81%	29.94%
Expected Charge-Offs / Net Loans	0.65%	0.24%	0.53%	0.12%	0.28%	0.24%	0.23%	0.23%	0.25%	0.18%	0.19%
Provision for Loan Losses/Net Charge-Offs	112.5%	100.0%	21.1%	35.3%	92.3%	98.7%	84.2%	107.9%	112.0%	136.6%	126.8%
Prov. for Loan Losses/Expected Charge-Offs	145.2%	-34.9%	6.5%	228.6%	127.1%	111.4%	135.3%	280.9%	184.8%	316.6%	268.5%
Bankruptcies / Net Loans	0.00%	0.48%	0.09%	0.07%	0.33%	0.54%	0.57%	0.55%	0.57%	0.38%	0.43%
Total Amount of Loans Charged-Off (\$000s)	\$3	\$1	\$14	\$51	\$75	\$147	\$405	\$1,515	\$2,893	\$11,851	\$1,222
Total Amount of Recoveries (\$000s)	\$0	\$3	\$8	\$5	\$12	\$41	\$118	\$338	\$726	\$3,770	\$366
Net Charge Offs (\$000s)	\$3	-\$2	\$6	\$45	\$63	\$106	\$287	\$1,177	\$2,167	\$8,081	\$856
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.00%	-0.04%	1.22%	0.49%	1.09%	0.83%	1.31%	1.15%	1.06%	1.06%
STS Loans	0.00%	0.00%	0.00%	0.00%	0.00%	7.41%	7.09%	0.00%	0.00%	0.00%	5.87%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.09%	0.00%	-6.13%	-5.00%
New Vehicle Loans	0.00%	0.00%	0.55%	0.00%	0.51%	0.15%	0.21%	0.53%	0.23%	0.51%	0.47%
Used Vehicle Loans	1.29%	-0.27%	0.09%	1.72%	0.91%	0.26%	0.73%	1.22%	1.00%	0.90%	0.89%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.00%	0.01%	0.11%	0.00%	0.04%	0.00%	0.00%	0.01%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	0.00%	0.00%	-0.05%	-0.04%	-0.06%	-0.01%	-0.05%	-0.05%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.19%	0.00%	0.00%	-0.14%	0.09%	0.08%
All Other Loans	0.32%	0.36%	0.67%	0.71%	1.38%	-0.15%	0.19%	0.72%	0.63%	0.45%	0.46%
Indirect Loans	0.00%	0.00%	0.76%	0.00%	0.70%	0.20%	0.43%	0.83%	0.73%	0.62%	0.62%
Number of Credit Unions in Each Peer Group:	4	7	8	1	14	19	12	6	3	6	80

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%	11.76%	3.51%	0.00%	17.87%	12.87%	8.00%	0.60%	0.00%	0.00%	1.73%
Credit Unions - Deposits in and Loans to	0.00%	9.54%	0.00%	15.25%	4.31%	4.00%	2.35%	0.00%	0.00%	0.00%	0.50%
Total Investments in Corporate Credit Unions*	44.73%	70.91%	74.88%	43.97%	36.34%	51.94%	42.26%	21.68%	0.57%	0.35%	9.05%
Marketable Securities	127.27%	0.00%	14.04%	0.00%	130.57%	138.53%	139.40%	72.93%	139.04%	61.65%	80.55%
All Other Investments	264.00%	237.09%	256.18%	433.33%	301.81%	223.07%	159.17%	39.61%	7.72%	6.12%	39.23%
Total Investments	631.64%	353.21%	379.66%	508.12%	511.31%	451.66%	369.78%	183.31%	205.19%	204.90%	235.99%
Unsecured Loans	22.18%	42.94%	51.77%	57.32%	27.90%	26.04%	32.00%	37.49%	31.04%	33.14%	32.77%
Vehicle Loans	422.18%	188.21%	262.51%	155.66%	143.61%	208.78%	221.84%	252.58%	268.60%	276.94%	263.70%
New Vehicle Loans	27.27%	45.48%	61.60%	32.66%	30.02%	33.53%	60.37%	58.58%	58.01%	116.54%	95.93%
Used Vehicle Loans	394.91%	142.73%	200.91%	123.00%	113.60%	175.24%	161.48%	194.00%	210.59%	160.40%	167.77%
Total Real Estate	0.00%	67.54%	91.28%	146.92%	229.35%	210.05%	269.67%	294.19%	401.59%	347.00%	330.79%
1st Mortgage	0.00%	54.23%	67.48%	144.40%	191.27%	148.91%	186.87%	166.79%	268.41%	264.35%	242.46%
1st Mortgage Fxd	0.00%	29.61%	63.97%	144.46%	75.35%	105.41%	157.88%	156.13%	249.34%	247.22%	221.50%
1st Mortgage Adj	0.00%	24.59%	3.52%	0.00%	115.91%	43.50%	29.00%	10.66%	19.07%	17.13%	20.96%
2nd Mortgage	0.00%	13.30%	23.80%	2.52%	38.09%	61.14%	82.79%	127.40%	133.18%	82.65%	88.33%
Closed-End Fxd	0.00%	1.70%	12.78%	2.52%	16.28%	21.45%	27.48%	47.78%	14.36%	10.46%	15.69%
Closed-End Adj	0.00%	9.33%	0.00%	0.00%	0.36%	1.98%	1.08%	0.14%	1.07%	0.62%	0.74%
Open-End Adj	0.00%	1.73%	10.66%	0.00%	17.57%	34.33%	54.23%	79.36%	114.60%	59.18%	62.92%
Open-End Fxd	0.00%	0.55%	0.37%	0.00%	3.87%	3.37%	0.00%	0.11%	3.15%	12.40%	8.98%
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%	5.90%	3.19%	16.18%	0.29%	8.40%	7.58%
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	444.36%	298.69%	405.56%	360.70%	400.88%	451.02%	528.60%	604.01%	702.08%	674.65%	641.53%
Indirect Loans	0.00%	0.00%	16.02%	0.00%	28.67%	112.39%	179.21%	221.59%	199.50%	237.75%	216.54%
Percent of Vehicle Loans	0.00%	0.00%	6.10%	0.00%	19.96%	53.83%	80.78%	87.73%	74.28%	85.85%	82.12%
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%	2.60%	0.22%	0.00%	0.00%	0.03%	0.19%
Total Mortgage Exposure**	0.00%	67.54%	91.28%	146.92%	230.22%	227.72%	342.22%	338.64%	477.94%	402.29%	384.82%
Total Real Estate	0.00%	67.54%	91.28%	146.92%	229.35%	210.05%	269.67%	294.19%	401.59%	347.00%	330.79%
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%	0.87%	17.67%	72.55%	44.45%	76.35%	55.29%	54.04%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	0.00%	0.00%	0.87%	17.67%	72.55%	44.45%	76.33%	55.17%	53.95%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	0.12%	0.08%



