

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	0.85%	1.33%	0.94%	0.83%	1.10%	1.19%	1.71%	1.16%	1.62%	1.19%	1.22%
Loan Yield	7.20%	7.11%	7.16%	5.31%	5.85%	5.07%	6.25%	3.89%	3.45%	4.10%	4.29%
Net Loan Yield After NCOs	6.78%	5.91%	6.76%	4.83%	5.41%	4.56%	5.73%	3.45%	3.17%	3.87%	3.94%
Asset Yield	4.30%	2.66%	2.61%	2.23%	3.18%	2.95%	4.46%	3.02%	2.84%	2.70%	2.92%
Cost of Funds	-0.19%	-0.07%	-0.23%	-0.09%	-0.19%	-0.24%	-0.40%	-0.28%	-0.33%	-0.58%	-0.39%
Gross Spread	4.11%	2.59%	2.38%	2.14%	2.98%	2.71%	4.06%	2.74%	2.51%	2.12%	2.53%
Provision Expense	-0.10%	-0.35%	-0.04%	-0.17%	-0.22%	-0.24%	-0.61%	-0.40%	-0.21%	-0.15%	-0.25%
Net Spread after Provision Expense	4.01%	2.24%	2.34%	1.97%	2.76%	2.47%	3.45%	2.33%	2.30%	1.97%	2.28%
Total Non-Interest Income	0.31%	0.20%	0.37%	0.80%	0.97%	1.14%	1.83%	1.01%	1.05%	0.73%	0.94%
Total Non-Interest Expense	-4.34%	-3.68%	-2.76%	-2.73%	-3.53%	-3.49%	-5.30%	-3.06%	-2.74%	-2.09%	-2.82%
Net Operating Expense	-4.02%	-3.48%	-2.39%	-1.93%	-2.56%	-2.35%	-3.46%	-2.05%	-1.68%	-1.36%	-1.88%
Non-Operating Gains (Losses)	0.00%	0.00%	0.00%	0.00%	0.00%	-0.01%	0.03%	0.00%	0.00%	0.01%	0.00%
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%	-0.01%	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%	-1.24%	-0.05%	0.04%	0.21%	0.12%	0.01%	0.27%	0.61%	0.61%	0.40%
Net Charge-Offs	-0.23%	-0.28%	-0.11%	-0.15%	-0.19%	-0.24%	-0.33%	-0.31%	-0.19%	-0.12%	-0.20%
ROA (with Net Charge-offs)	-0.17%	-1.17%	-0.11%	0.06%	0.23%	0.12%	0.29%	0.37%	0.64%	0.64%	0.45%
ROA with Provision for LL - W/O NCUSIF Expense	-0.02%	-1.24%	-0.05%	0.04%	0.21%	0.12%	0.01%	0.28%	0.61%	0.61%	0.41%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-0.14%	-1.17%	-0.11%	0.06%	0.24%	0.12%	0.29%	0.38%	0.64%	0.64%	0.46%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-2.42%	-2.00%	-1.56%	-1.39%	-1.87%	-1.83%	-2.46%	-1.48%	-1.50%	-1.25%	-1.51%
Travel and Conference Expense	-0.02%	-0.01%	-0.02%	-0.01%	-0.03%	-0.03%	-0.03%	-0.03%	-0.02%	-0.01%	-0.02%
Office Occupancy Expense	-0.19%	-0.08%	-0.09%	-0.15%	-0.23%	-0.21%	-0.46%	-0.20%	-0.20%	-0.16%	-0.20%
Office Operations Expense	-1.25%	-0.97%	-0.54%	-0.67%	-0.60%	-0.70%	-1.20%	-0.58%	-0.47%	-0.42%	-0.55%
Educational and Promotional Expense	-0.02%	-0.01%	-0.01%	-0.02%	-0.05%	-0.09%	-0.19%	-0.09%	-0.11%	-0.05%	-0.08%
Loan Servicing Expense	-0.07%	-0.07%	-0.06%	-0.08%	-0.18%	-0.17%	-0.42%	-0.30%	-0.16%	-0.11%	-0.18%
Professional and Outside Services	-0.10%	-0.47%	-0.37%	-0.33%	-0.46%	-0.35%	-0.33%	-0.24%	-0.20%	-0.10%	-0.22%
Member Insurance	-0.03%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.02%	0.00%	0.00%	-0.01%
Operating Fees (Exam. and/or Supervision Fees)	-0.02%	-0.03%	-0.03%	-0.02%	-0.02%	-0.02%	-0.02%	-0.01%	0.00%	-0.01%	-0.01%
Miscellaneous Operating Expenses	-0.21%	-0.04%	-0.08%	-0.06%	-0.08%	-0.07%	-0.18%	-0.10%	-0.06%	0.01%	-0.05%
Total Non-Interest Expense	-4.34%	-3.68%	-2.76%	-2.73%	-3.53%	-3.49%	-5.30%	-3.06%	-2.74%	-2.09%	-2.82%
Other Performance Ratios											
Earning Asset Yield	4.32%	2.61%	2.70%	2.53%	3.20%	3.11%	4.54%	3.33%	3.14%	2.62%	3.01%
Average Cost of Funds	-0.23%	-0.10%	-0.35%	-0.14%	-0.24%	-0.30%	-0.44%	-0.34%	-0.40%	-0.60%	-0.45%
FTE Employee / \$million of Loans & Share Drafts	1.45	1.95	0.92	0.57	0.46	0.41	0.36	0.27	0.25	0.20	0.28
Compensation & Benefits / FTE Emp.	\$30,998	\$39,540	\$55,076	\$68,302	\$70,935	\$74,928	\$79,586	\$70,069	\$78,545	\$92,637	\$78,608
Compensation & Benefits / \$million Lns. & S.D.s	\$44,850	\$76,878	\$48,786	\$36,150	\$33,213	\$30,754	\$31,337	\$18,224	\$19,111	\$19,570	\$22,171
Operating Expense / Loans & Share Drafts	-8.03%	-14.18%	-8.62%	-7.08%	-6.28%	-5.85%	-6.76%	-3.77%	-3.50%	-3.28%	-4.15%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.58%	0.79%	1.16%	2.09%	1.72%	1.91%	2.34%	1.24%	1.35%	1.14%	1.38%
Net Operating Expense / Loans & Share Drafts	-7.45%	-13.40%	-7.46%	-4.98%	-4.55%	-3.94%	-4.43%	-2.53%	-2.15%	-2.14%	-2.77%
Operating Expense / Operating Revenue	98.18%	131.01%	100.19%	93.09%	89.76%	91.17%	90.69%	82.61%	78.75%	77.99%	83.23%
Total Fixed Assets / Shares & Equity	0.09%	0.08%	0.06%	1.01%	1.49%	1.44%	1.87%	1.62%	0.47%	1.21%	1.26%
Net Loans to Total Shares and Deposits	65.7%	33.1%	38.2%	45.8%	56.8%	59.1%	74.7%	79.8%	82.8%	64.2%	68.3%
Members / FTE Employee	497.69	273.57	416.77	571.37	478.74	402.62	380.41	420.59	393.82	470.21	435.05

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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	0.4%	0.2%	0.7%	0.8%	0.9%	1.0%	1.4%	0.6%	0.5%	0.2%	0.5%
Total Investments	44.0%	76.2%	73.5%	65.4%	52.2%	47.2%	29.7%	26.2%	27.7%	40.2%	38.3%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.2%	0.7%	2.4%	2.7%	2.1%	4.2%	4.9%	2.6%	1.9%	2.7%
All Other Unsecured Loans/Lines of Credit	19.3%	9.9%	10.9%	5.9%	5.9%	4.9%	4.8%	4.5%	2.8%	1.8%	3.5%
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%	0.0%	0.4%	0.1%	1.2%	1.0%	0.2%	0.2%	0.4%
New Vehicle Loans	8.5%	2.4%	4.3%	3.3%	4.2%	3.4%	5.5%	7.1%	6.8%	6.1%	5.8%
Used Vehicle Loans	24.6%	7.9%	6.6%	9.9%	11.5%	9.9%	17.5%	14.5%	16.8%	7.1%	11.0%
Total 1st Mortgage Real Estate Lns/Line of Credit	1.3%	0.2%	1.8%	3.4%	9.6%	13.6%	17.9%	23.5%	30.3%	32.2%	24.6%
Total Other Real Estate Loans/Lines of Credit	1.6%	2.0%	0.9%	6.5%	9.6%	13.2%	13.0%	14.0%	11.0%	6.9%	9.8%
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%	0.1%	0.2%	0.0%	0.0%	0.0%	0.0%
Total Loans and Leases	55.3%	22.7%	25.1%	31.4%	43.9%	47.4%	64.2%	69.5%	70.4%	56.2%	57.8%
Less: Allowance for Loan & Lease Losses	-1.5%	-0.2%	-0.2%	-0.3%	-0.3%	-0.4%	-0.6%	-0.6%	-0.5%	-0.3%	-0.4%
Net Loans and Leases	53.7%	22.5%	24.9%	31.1%	43.5%	47.0%	63.6%	68.9%	69.9%	56.0%	57.4%
Total Other Assets	1.9%	1.1%	0.9%	2.8%	3.4%	4.7%	5.3%	4.3%	1.9%	3.7%	3.7%
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	0.1%	14.8%	21.1%	22.0%	14.1%	9.8%	6.6%	2.3%	3.7%	3.6%	5.7%
Share Drafts	0.9%	2.6%	5.4%	8.5%	11.7%	13.0%	15.1%	11.9%	12.7%	9.2%	11.0%
Regular Shares	70.5%	61.8%	53.6%	49.1%	41.0%	41.4%	34.5%	32.2%	27.3%	48.3%	40.9%
Money Market Shares	0.0%	0.2%	1.2%	1.4%	10.3%	11.1%	16.9%	22.4%	27.4%	15.5%	16.8%
Share Certificates	7.5%	1.8%	4.0%	5.1%	8.4%	8.2%	13.3%	13.7%	11.1%	10.7%	10.8%
IRA/KEOGH Accounts	0.9%	1.2%	1.0%	3.7%	3.6%	4.7%	5.1%	5.5%	4.9%	3.5%	4.2%
All Other Shares	4.2%	0.8%	0.5%	0.7%	1.9%	1.2%	1.0%	0.8%	0.6%	0.4%	0.7%
Non-Member Deposits	0.0%	0.0%	0.0%	0.0%	0.4%	0.5%	0.0%	0.5%	1.1%	0.0%	0.3%
Total Shares and Deposits	84.1%	68.5%	65.8%	68.5%	77.2%	80.2%	86.0%	87.1%	85.0%	87.6%	84.7%
Total Equity	15.8%	16.7%	13.2%	9.5%	8.7%	10.1%	7.4%	10.6%	11.3%	8.9%	9.6%
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	15.8%	16.7%	13.2%	9.5%	8.7%	10.1%	7.7%	10.8%	11.4%	9.3%	9.8%
Total Equity + Allow. for Loan Loss	17.3%	16.9%	13.4%	9.8%	9.0%	10.4%	8.0%	11.2%	11.8%	9.1%	10.0%
Balance Sheet Growth YTD Annualized											
Total Investments	-3.9%	20.9%	1.9%	-29.8%	32.6%	4.7%	69.6%	-24.1%	-12.8%	2.5%	0.7%
Total Loans and Leases	0.1%	-3.0%	-26.1%	-45.4%	11.8%	-2.8%	67.3%	-36.3%	-35.2%	85.4%	5.9%
TOTAL ASSETS	-0.7%	16.4%	-6.8%	-35.7%	22.7%	0.8%	65.0%	-33.0%	-33.4%	43.7%	3.8%
Total Liabilities	0.0%	434.0%	6.3%	5.0%	47.5%	-5.4%	16.0%	-73.6%	-38.2%	184.0%	14.4%
Total Shares and Deposits	-0.8%	1.0%	-10.0%	-42.7%	19.4%	1.6%	70.1%	-31.6%	-34.4%	39.6%	3.0%
Equity Capital	-0.2%	-6.6%	-9.3%	-47.2%	18.4%	1.5%	65.2%	-29.5%	-23.0%	54.1%	5.1%
TOTAL LIABILITIES, SHARES, AND EQUITY	-0.7%	16.4%	-6.8%	-35.7%	22.7%	0.8%	65.0%	-33.0%	-33.4%	43.7%	3.8%

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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	6.01%	1.86%	1.91%	1.27%	1.35%	1.26%	1.08%	0.83%	0.47%	0.55%	0.76%
Delinquent Loans / Total Capital	19.2%	2.5%	3.6%	4.1%	6.6%	5.7%	8.6%	5.1%	2.8%	3.4%	4.4%
Delinquent Loans + OREO / Net Loans + OREO	6.2%	1.9%	1.9%	1.5%	1.6%	1.3%	1.1%	1.0%	0.5%	0.6%	0.8%
Delinquent Loans > 6mo / Delinquent Loans	33.6%	14.0%	27.1%	29.8%	40.3%	41.0%	45.1%	34.8%	19.9%	39.9%	37.1%
Allowance for Loan Losses/Net Loans	2.82%	0.84%	0.91%	0.99%	0.79%	0.75%	0.93%	0.85%	0.69%	0.47%	0.67%
Loans 2 to less than 6 months Delinquent (\$000s)	\$15	\$15	\$32	\$52	\$125	\$278	\$599	\$1,032	\$1,684	\$2,722	\$295
Loans 6 to less than 12 months Delinquent (\$000s)	\$5	\$2	\$7	\$13	\$63	\$87	\$280	\$277	\$361	\$485	\$84
Loans 12 months and over Delinquent (\$000s)	\$2	\$0	\$6	\$9	\$21	\$107	\$212	\$275	\$57	\$1,318	\$90
Total Delinquent Loans (\$000s)	\$23	\$17	\$45	\$74	\$210	\$471	\$1,091	\$1,583	\$2,102	\$4,525	\$469
Delinquency by Category											
Unsecured Credit Card	0.00%	0.00%	0.17%	0.52%	0.61%	0.39%	0.79%	0.58%	0.52%	0.44%	0.52%
STS Loans	0.00%	0.00%	0.00%	0.00%	10.69%	3.57%	4.55%	0.00%	0.00%	0.00%	7.30%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	3.25%	0.13%	0.79%	0.25%	0.00%	0.00%	0.52%
New Vehicle Loans	0.94%	1.88%	0.65%	1.12%	0.45%	0.74%	0.32%	0.12%	0.41%	0.11%	0.24%
Used Vehicle Loans	6.86%	0.57%	2.58%	1.11%	1.30%	1.21%	0.94%	0.61%	0.68%	0.23%	0.70%
1st Mortgage Fixed	0.00%	0.00%	0.00%	1.16%	0.64%	1.22%	0.40%	0.62%	0.20%	0.47%	0.50%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.00%	4.24%	1.06%	0.67%	0.21%	0.00%	1.95%	1.31%
Other RE Fixed	0.00%	7.47%	6.59%	0.09%	0.98%	0.81%	1.35%	0.60%	0.77%	0.36%	0.64%
Other RE Adj	0.00%	0.00%	0.00%	2.44%	1.71%	1.01%	2.08%	0.52%	0.40%	0.65%	0.87%
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%	2.29%	1.01%	0.31%	0.45%	0.64%	0.60%	0.10%	0.42%
Total 1st Mortgage Loans	0.00%	0.00%	0.00%	1.00%	1.18%	1.20%	0.45%	0.55%	0.18%	0.68%	0.62%
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)	0.42%	1.21%	0.39%	0.48%	0.43%	0.51%	0.52%	0.44%	0.28%	0.23%	0.35%
Recoveries / Charge-Offs	43.48%	16.90%	21.49%	18.33%	22.51%	13.90%	21.97%	14.51%	22.20%	20.80%	18.47%
Expected Charge-Offs / Net Loans	1.43%	0.64%	0.46%	0.78%	0.59%	0.56%	0.70%	0.55%	0.17%	0.27%	0.40%
Provision for Loan Losses/Net Charge-Offs	46.2%	123.7%	38.9%	110.2%	113.8%	99.4%	185.7%	131.1%	112.1%	125.4%	125.5%
Prov. for Loan Losses/Expected Charge-Offs	13.8%	236.4%	33.7%	68.8%	84.4%	90.3%	139.5%	106.2%	181.0%	103.7%	108.3%
Bankruptcies / Net Loans	0.00%	1.13%	0.05%	1.73%	0.57%	0.46%	0.88%	1.13%	0.31%	0.20%	0.56%
Total Amount of Loans Charged-Off (\$000s)	\$3	\$14	\$12	\$38	\$83	\$222	\$537	\$1,136	\$1,679	\$2,092	\$256
Total Amount of Recoveries (\$000s)	\$1	\$2	\$3	\$7	\$19	\$31	\$118	\$165	\$373	\$435	\$47
Net Charge Offs (\$000s)	\$2	\$11	\$10	\$31	\$64	\$191	\$419	\$971	\$1,306	\$1,656	\$209
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.00%	0.03%	0.50%	0.51%	0.45%	0.58%	0.49%	0.90%	0.92%	0.63%
STS Loans	0.00%	0.00%	0.00%	0.00%	3.25%	0.00%	24.24%	0.00%	0.00%	0.00%	4.25%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.30%	0.00%	-0.08%	0.00%	0.02%
New Vehicle Loans	-0.21%	0.00%	0.37%	0.54%	0.05%	0.05%	0.17%	0.28%	0.15%	0.14%	0.18%
Used Vehicle Loans	0.35%	0.47%	0.03%	0.21%	0.17%	0.74%	0.63%	0.72%	0.44%	0.31%	0.50%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.80%	0.31%	0.00%	0.13%	0.05%	0.00%	0.02%	0.04%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	-0.03%	0.19%	0.08%	0.21%	0.12%	0.25%	0.06%	0.12%
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	8.91%	20.36%	13.83%	-21.80%	-2.84%	-7.84%	-0.47%	-0.24%	-0.05%	-0.71%	-0.68%
Indirect Loans	0.00%	0.00%	0.00%	0.16%	0.05%	0.17%	0.25%	0.67%	0.40%	0.03%	0.33%
Number of Credit Unions in Each Peer Group:	11	7	13	13	27	13	4	7	2	3	100

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	8.41%	21.83%	41.37%	49.16%	32.54%	42.78%	0.51%	4.74%	0.00%	0.00%	9.61%
Credit Unions - Deposits in and Loans to	0.00%	0.00%	3.44%	6.10%	6.72%	10.71%	4.08%	2.10%	0.00%	0.00%	2.39%
Total Investments in Corporate Credit Unions*	49.37%	14.00%	22.92%	28.19%	35.65%	33.89%	17.53%	20.88%	5.78%	3.10%	14.29%
Marketable Securities	0.00%	97.22%	159.66%	245.85%	177.08%	120.18%	212.71%	116.46%	185.53%	283.45%	204.67%
All Other Investments	115.81%	280.08%	293.39%	338.54%	327.18%	240.59%	120.21%	68.38%	22.98%	6.02%	87.94%
Total Investments	278.22%	456.72%	557.55%	691.08%	601.35%	469.71%	384.74%	241.51%	242.51%	431.41%	389.89%
Unsecured Loans	122.29%	60.49%	87.74%	87.15%	98.80%	68.80%	115.88%	86.94%	46.65%	39.83%	63.26%
Vehicle Loans	209.50%	62.03%	82.80%	138.94%	180.76%	133.10%	296.89%	199.28%	206.07%	142.21%	170.60%
New Vehicle Loans	53.83%	14.46%	32.98%	34.41%	48.18%	34.21%	70.57%	65.19%	59.19%	65.51%	58.91%
Used Vehicle Loans	155.68%	47.57%	49.81%	104.52%	132.58%	98.88%	226.31%	134.09%	146.88%	76.70%	111.69%
Total Real Estate	17.83%	13.54%	20.18%	105.37%	220.71%	266.50%	399.19%	345.75%	360.77%	419.99%	349.65%
1st Mortgage	7.99%	1.49%	13.40%	36.37%	110.11%	135.64%	231.21%	216.71%	264.94%	345.78%	250.09%
1st Mortgage Fxd	7.99%	1.49%	13.40%	31.24%	93.58%	119.16%	190.78%	176.30%	232.76%	295.29%	212.74%
1st Mortgage Adj	0.00%	0.00%	0.00%	5.13%	16.53%	16.48%	40.42%	40.41%	32.18%	50.49%	37.35%
2nd Mortgage	9.84%	12.06%	6.78%	69.01%	110.60%	130.86%	167.97%	129.05%	95.83%	74.21%	99.56%
Closed-End Fxd	9.84%	12.06%	6.78%	40.94%	58.35%	43.54%	47.23%	58.61%	27.95%	40.25%	43.65%
Closed-End Adj	0.00%	0.00%	0.00%	0.39%	7.37%	5.28%	8.13%	7.48%	1.92%	0.00%	3.26%
Open-End Adj	0.00%	0.00%	0.00%	26.34%	43.60%	81.00%	112.62%	62.68%	65.96%	33.96%	52.36%
Open-End Fxd	0.00%	0.00%	0.00%	1.34%	1.28%	1.04%	0.00%	0.27%	0.00%	0.00%	0.29%
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	349.62%	136.06%	190.75%	331.47%	504.88%	471.19%	830.53%	641.48%	615.28%	604.22%	588.04%
Indirect Loans	0.00%	0.00%	0.00%	6.30%	36.32%	35.43%	181.73%	103.09%	152.79%	82.99%	89.46%
Percent of Vehicle Loans	0.00%	0.00%	0.00%	4.53%	20.09%	26.62%	61.21%	51.73%	74.15%	58.35%	52.44%
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%	3.18%	7.51%	7.96%	7.97%	2.39%	0.00%	29.19%	13.79%
Total Mortgage Exposure**	17.83%	22.58%	20.18%	105.37%	221.10%	280.00%	470.56%	386.25%	520.27%	435.52%	390.70%
Total Real Estate	17.83%	13.54%	20.18%	105.37%	220.71%	266.50%	399.19%	345.75%	360.77%	419.99%	349.65%
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%	9.04%	0.00%	0.00%	0.39%	13.50%	71.37%	40.49%	159.50%	15.53%	41.04%
Federal Agency Securities (Mtg Backed)	0.00%	9.04%	0.00%	0.00%	0.39%	13.50%	71.37%	40.49%	159.50%	15.28%	40.95%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.25%	0.10%



