

March 31, 2018

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	1.08%	1.18%	0.95%	1.03%	1.18%	1.14%	1.48%	1.48%	1.64%	1.49%	1.39%
Loan Yield	7.58%	6.78%	6.88%	5.69%	5.64%	4.81%	4.76%	4.76%	3.89%	3.79%	4.32%
Net Loan Yield After NCOs	7.68%	7.04%	6.53%	5.37%	5.25%	4.35%	4.23%	4.30%	3.59%	3.58%	3.99%
Asset Yield	4.59%	2.48%	2.44%	2.34%	3.08%	2.76%	3.39%	3.70%	3.22%	2.72%	3.03%
Cost of Funds	-0.22%	-0.06%	-0.22%	-0.09%	-0.20%	-0.23%	-0.28%	-0.36%	-0.40%	-0.74%	-0.49%
Gross Spread	4.37%	2.42%	2.22%	2.24%	2.88%	2.53%	3.12%	3.34%	2.82%	1.98%	2.54%
Provision Expense	0.00%	0.03%	-0.10%	-0.12%	-0.11%	-0.23%	-0.37%	-0.12%	-0.23%	-0.13%	-0.16%
Net Spread after Provision Expense	4.37%	2.45%	2.12%	2.12%	2.76%	2.30%	2.75%	3.21%	2.59%	1.85%	2.38%
Total Non-Interest Income	0.22%	0.20%	0.35%	0.74%	0.94%	1.08%	1.44%	1.31%	0.93%	0.72%	0.94%
Total Non-Interest Expense	-4.76%	-3.54%	-2.58%	-2.60%	-3.34%	-3.22%	-4.12%	-3.77%	-2.83%	-1.95%	-2.79%
Net Operating Expense	-4.54%	-3.34%	-2.23%	-1.86%	-2.40%	-2.14%	-2.68%	-2.46%	-1.90%	-1.23%	-1.85%
Non-Operating Gains (Losses)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	-0.03%	0.00%	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	-0.01%	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%	-0.01%	0.00%	0.00%	0.00%	0.00%
Return on Assets (ROA with Provision for LL)	-0.18%	-0.90%	-0.11%	0.26%	0.36%	0.16%	0.07%	0.72%	0.69%	0.61%	0.53%
Net Charge-Offs	0.05%	0.06%	-0.09%	-0.09%	-0.17%	-0.21%	-0.32%	-0.33%	-0.21%	-0.11%	-0.19%
ROA (with Net Charge-offs)	-0.12%	-0.87%	-0.10%	0.30%	0.30%	0.18%	0.12%	0.52%	0.71%	0.63%	0.50%
ROA with Provision for LL - W/O NCUSIF Expense	-0.16%	-0.90%	-0.11%	0.26%	0.36%	0.16%	0.08%	0.72%	0.69%	0.61%	0.53%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-0.11%	-0.87%	-0.10%	0.30%	0.30%	0.18%	0.13%	0.52%	0.71%	0.63%	0.50%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-2.84%	-2.11%	-1.48%	-1.32%	-1.74%	-1.66%	-2.10%	-1.86%	-1.52%	-1.19%	-1.51%
Travel and Conference Expense	0.00%	0.00%	-0.02%	-0.01%	-0.03%	-0.04%	-0.03%	-0.03%	-0.02%	-0.02%	-0.02%
Office Occupancy Expense	-0.22%	-0.21%	-0.09%	-0.17%	-0.20%	-0.18%	-0.39%	-0.27%	-0.22%	-0.20%	-0.22%
Office Operations Expense	-1.37%	-0.77%	-0.57%	-0.67%	-0.58%	-0.61%	-1.03%	-0.69%	-0.51%	-0.39%	-0.55%
Educational and Promotional Expense	0.00%	0.00%	-0.01%	-0.01%	-0.06%	-0.10%	-0.09%	-0.10%	-0.11%	-0.04%	-0.07%
Loan Servicing Expense	0.00%	-0.05%	-0.06%	-0.06%	-0.18%	-0.18%	-0.30%	-0.36%	-0.17%	-0.11%	-0.19%
Professional and Outside Services	-0.05%	-0.35%	-0.26%	-0.28%	-0.45%	-0.39%	-0.13%	-0.31%	-0.23%	-0.09%	-0.21%
Member Insurance	-0.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.04%	-0.02%	0.00%	0.00%	0.00%
Operating Fees (Exam. and/or Supervision Fees)	0.00%	-0.03%	-0.02%	-0.01%	-0.02%	-0.01%	-0.02%	-0.02%	-0.01%	-0.01%	-0.01%
Miscellaneous Operating Expenses	-0.22%	-0.02%	-0.07%	-0.07%	-0.07%	-0.05%	-0.08%	-0.12%	-0.05%	0.09%	-0.01%
Total Non-Interest Expense	-4.76%	-3.54%	-2.58%	-2.60%	-3.34%	-3.22%	-4.12%	-3.77%	-2.83%	-1.95%	-2.79%
Other Performance Ratios											
Earning Asset Yield	4.54%	2.40%	2.63%	2.38%	3.25%	3.07%	3.56%	3.63%	3.24%	2.78%	3.11%
Average Cost of Funds	-0.26%	-0.09%	-0.33%	-0.14%	-0.26%	-0.30%	-0.31%	-0.39%	-0.45%	-0.80%	-0.55%
FTE Employee / \$million of Loans & Share Drafts	1.56	1.83	0.91	0.57	0.46	0.41	0.37	0.27	0.22	0.19	0.27
Compensation & Benefits / FTE Emp.	\$34,667	\$42,769	\$52,197	\$67,705	\$70,303	\$75,671	\$74,016	\$79,842	\$81,399	\$95,201	\$81,202
Compensation & Benefits / \$million Lns. & S.D.s	\$53,000	\$80,481	\$47,173	\$35,535	\$31,398	\$28,211	\$27,488	\$22,839	\$18,030	\$18,131	\$21,902
Operating Expense / Loans & Share Drafts	-8.87%	-13.49%	-8.21%	-7.00%	-6.02%	-5.49%	-5.40%	-4.63%	-3.35%	-2.98%	-4.05%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.41%	0.75%	1.10%	2.00%	1.70%	1.84%	1.89%	1.60%	1.10%	1.10%	1.37%
Net Operating Expense / Loans & Share Drafts	-8.46%	-12.74%	-7.11%	-5.00%	-4.32%	-3.65%	-3.51%	-3.02%	-2.25%	-1.89%	-2.68%
Operating Expense / Operating Revenue	103.41%	134.66%	100.27%	87.47%	88.13%	89.93%	90.89%	82.50%	77.89%	78.30%	82.45%
Total Fixed Assets / Shares & Equity	0.09%	0.11%	0.05%	0.95%	1.79%	1.48%	1.76%	1.56%	0.50%	1.23%	1.29%
Net Loans to Total Shares and Deposits	62.2%	35.2%	38.2%	39.6%	54.4%	55.3%	68.6%	78.4%	83.1%	62.7%	66.9%
Members / FTE Employee	534.67	257.15	419.67	573.39	471.05	376.87	428.20	399.04	426.80	474.65	436.10

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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%	0.3%	0.7%	0.6%	0.8%	1.1%	1.4%	0.6%	0.5%	0.2%	0.5%
Total Investments	47.4%	76.5%	72.2%	71.0%	53.7%	51.5%	34.1%	26.8%	26.6%	41.1%	39.1%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.2%	0.8%	1.6%	2.8%	2.0%	3.0%	4.7%	2.3%	1.7%	2.6%
All Other Unsecured Loans/Lines of Credit	18.6%	9.5%	11.0%	5.6%	5.6%	4.8%	3.9%	4.6%	2.7%	1.7%	3.3%
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%	0.4%	0.2%	0.2%	1.3%	0.2%	0.2%	0.4%
New Vehicle Loans	7.6%	2.6%	4.1%	3.3%	4.4%	3.0%	5.6%	7.1%	7.0%	6.2%	5.9%
Used Vehicle Loans	23.3%	7.7%	7.5%	8.7%	11.9%	6.8%	18.9%	14.9%	17.4%	7.0%	11.0%
Total 1st Mortgage Real Estate Lns/Line of Credit	1.2%	0.0%	1.9%	2.2%	8.9%	14.9%	12.0%	23.3%	31.4%	31.8%	24.5%
Total Other Real Estate Loans/Lines of Credit	1.5%	2.5%	1.0%	4.6%	8.7%	11.4%	14.9%	13.1%	10.6%	6.5%	9.3%
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%	0.3%	0.0%	0.0%	0.0%	0.0%	0.0%
Total Loans and Leases	52.2%	22.6%	26.3%	26.1%	42.6%	43.4%	58.5%	68.9%	71.7%	55.2%	57.1%
Less: Allowance for Loan & Lease Losses	-1.5%	-0.4%	-0.3%	-0.3%	-0.4%	-0.4%	-0.5%	-0.6%	-0.5%	-0.3%	-0.4%
Net Loans and Leases	50.7%	22.2%	26.0%	25.8%	42.3%	43.0%	58.0%	68.3%	71.2%	54.9%	56.7%
Total Other Assets	1.9%	1.1%	1.1%	2.6%	3.2%	4.4%	6.4%	4.3%	1.7%	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%	20.6%	19.8%	24.2%	13.2%	11.8%	6.7%	2.0%	2.7%	3.2%	5.3%
Share Drafts	1.2%	3.7%	7.0%	8.2%	12.5%	13.6%	15.6%	12.9%	13.6%	10.0%	11.8%
Regular Shares	71.9%	56.9%	54.1%	48.2%	41.7%	41.9%	37.8%	33.8%	28.1%	47.8%	41.1%
Money Market Shares	0.0%	0.3%	1.5%	1.4%	10.1%	9.4%	15.1%	21.5%	26.1%	14.4%	16.0%
Share Certificates	7.2%	1.8%	4.5%	3.9%	8.5%	8.1%	9.7%	13.3%	12.0%	12.1%	11.3%
IRA/KEOGH Accounts	0.9%	1.2%	1.1%	3.2%	3.5%	4.4%	5.0%	5.0%	4.5%	3.3%	4.0%
All Other Shares	2.7%	0.4%	0.4%	0.8%	1.5%	1.2%	1.3%	0.8%	0.6%	0.4%	0.7%
Non-Member Deposits	0.0%	0.0%	0.0%	0.0%	0.4%	0.0%	0.9%	0.6%	1.3%	0.0%	0.4%
Total Shares and Deposits	83.9%	64.2%	68.7%	65.7%	78.3%	78.5%	85.4%	87.9%	86.3%	88.0%	85.3%
Total Equity	15.9%	15.2%	11.5%	10.1%	8.5%	9.7%	7.9%	10.1%	11.0%	8.7%	9.4%
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	15.9%	15.3%	11.5%	10.1%	8.8%	9.5%	8.3%	10.4%	11.4%	9.2%	9.7%
Total Equity + Allow. for Loan Loss	17.5%	15.6%	11.8%	10.4%	8.9%	10.0%	8.5%	10.7%	11.5%	9.0%	9.8%
Balance Sheet Growth YTD Annualized											
Total Investments	47.1%	44.4%	-52.8%	46.4%	5.5%	-3.3%	92.7%	73.3%	16.5%	25.5%	27.2%
Total Loans and Leases	-16.8%	8.7%	-18.6%	-63.2%	-29.3%	-75.0%	-15.2%	46.7%	9.4%	2.0%	2.6%
TOTAL ASSETS	11.8%	35.5%	-43.9%	9.2%	-12.2%	-41.3%	23.6%	54.6%	8.6%	11.3%	11.9%
Total Liabilities	0.0%	154.7%	-83.7%	52.4%	-15.2%	24.3%	85.3%	-47.1%	-29.9%	-35.4%	-7.2%
Total Shares and Deposits	13.8%	17.5%	-24.1%	-8.2%	-10.7%	-47.3%	17.5%	60.3%	11.0%	13.8%	14.1%
Equity Capital	1.4%	-7.4%	-76.0%	35.5%	-21.0%	-58.4%	45.4%	33.0%	0.4%	6.0%	3.2%
TOTAL LIABILITIES, SHARES, AND EQUITY	11.8%	35.5%	-43.9%	9.2%	-12.2%	-41.3%	23.6%	54.6%	8.6%	11.3%	11.9%

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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	4.31%	1.02%	1.62%	1.08%	1.22%	1.18%	0.62%	0.77%	0.47%	0.46%	0.65%
Delinquent Loans / Total Capital	12.9%	1.5%	3.6%	2.7%	5.8%	5.1%	4.3%	5.0%	2.9%	2.8%	3.8%
Delinquent Loans + OREO / Net Loans + OREO	4.4%	1.0%	1.6%	1.1%	1.4%	1.3%	0.7%	0.8%	0.5%	0.5%	0.7%
Delinquent Loans > 6mo / Delinquent Loans	45.5%	19.0%	55.6%	25.6%	57.1%	31.6%	47.4%	39.2%	32.8%	46.2%	42.1%
Allowance for Loan Losses/Net Loans	3.06%	1.84%	1.01%	1.05%	0.84%	0.86%	0.92%	0.90%	0.70%	0.48%	0.70%
Loans 2 to less than 6 months Delinquent (\$000s)	\$8	\$9	\$17	\$40	\$79	\$267	\$251	\$891	\$1,492	\$2,109	\$245
Loans 6 to less than 12 months Delinquent (\$000s)	\$4	\$2	\$16	\$5	\$72	\$52	\$152	\$262	\$423	\$648	\$87
Loans 12 months and over Delinquent (\$000s)	\$2	\$1	\$5	\$8	\$33	\$72	\$75	\$312	\$305	\$1,164	\$92
Total Delinquent Loans (\$000s)	\$15	\$11	\$39	\$53	\$183	\$391	\$478	\$1,465	\$2,220	\$3,922	\$424
Delinquency by Category											
Unsecured Credit Card	0.00%	0.00%	0.14%	0.38%	0.68%	0.44%	0.60%	0.73%	0.72%	0.49%	0.60%
STS Loans	0.00%	0.00%	0.00%	0.00%	12.50%	0.00%	0.00%	2.75%	0.00%	0.00%	6.52%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.78%	1.45%	0.64%	0.65%	0.00%	0.03%	0.52%
New Vehicle Loans	0.71%	0.00%	0.60%	1.24%	0.71%	0.53%	0.23%	0.25%	0.35%	0.10%	0.25%
Used Vehicle Loans	4.16%	0.00%	1.78%	1.24%	0.98%	1.34%	0.60%	0.46%	0.50%	0.15%	0.52%
1st Mortgage Fixed	0.00%	0.00%	0.00%	1.85%	0.33%	0.63%	0.07%	0.49%	0.30%	0.39%	0.40%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.00%	2.60%	1.96%	0.00%	0.18%	0.00%	1.54%	0.98%
Other RE Fixed	0.00%	5.47%	7.00%	0.49%	1.80%	1.74%	0.63%	0.92%	0.43%	0.39%	0.81%
Other RE Adj	0.00%	0.00%	0.00%	0.00%	0.67%	1.20%	0.76%	0.55%	0.70%	0.40%	0.65%
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%	0.88%	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%	2.78%	0.77%	2.01%	0.30%	0.56%	0.52%	0.05%	0.34%
Total 1st Mortgage Loans	0.00%	0.00%	0.00%	1.56%	0.71%	0.72%	0.05%	0.43%	0.26%	0.56%	0.49%
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)	-0.10%	-0.26%	0.35%	0.31%	0.39%	0.46%	0.52%	0.47%	0.30%	0.20%	0.33%
Recoveries / Charge-Offs	0.00%	500.00%	20.00%	39.56%	20.32%	18.43%	12.77%	15.04%	20.89%	18.93%	17.85%
Expected Charge-Offs / Net Loans	1.51%	0.20%	0.60%	0.27%	0.59%	0.45%	0.25%	0.63%	0.22%	0.23%	0.36%
Provision for Loan Losses/Net Charge-Offs	0.0%	50.0%	116.7%	134.5%	66.0%	108.6%	115.0%	37.7%	107.4%	115.8%	84.9%
Prov. for Loan Losses/Expected Charge-Offs	0.0%	-65.0%	69.1%	160.6%	44.6%	112.3%	244.4%	28.2%	149.0%	103.7%	78.1%
Bankruptcies / Net Loans	0.00%	0.00%	0.00%	0.00%	0.33%	0.46%	0.09%	1.34%	0.30%	0.15%	0.47%
Total Amount of Loans Charged-Off (\$000s)	\$0	\$1	\$11	\$28	\$77	\$208	\$476	\$991	\$1,752	\$2,135	\$260
Total Amount of Recoveries (\$000s)	\$0	\$3	\$2	\$11	\$16	\$38	\$61	\$149	\$366	\$404	\$46
Net Charge Offs (\$000s)	\$0	-\$3	\$9	\$17	\$62	\$170	\$415	\$842	\$1,386	\$1,731	\$213
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.00%	0.07%	0.48%	0.53%	0.29%	0.56%	0.68%	1.22%	1.10%	0.75%
STS Loans	0.00%	0.00%	100.00%	0.00%	7.73%	0.00%	0.00%	36.70%	0.00%	0.00%	12.88%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.36%	0.00%	0.00%	0.19%
New Vehicle Loans	-0.71%	0.00%	0.00%	0.00%	0.43%	0.20%	0.20%	0.27%	0.31%	0.14%	0.22%
Used Vehicle Loans	0.00%	0.00%	0.32%	0.11%	0.29%	0.64%	0.37%	0.87%	0.21%	0.31%	0.46%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	-0.50%	0.01%	0.01%	0.00%	0.03%	0.00%	0.00%	0.01%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	0.00%	0.00%	0.17%	0.43%	0.04%	-0.02%	-0.04%	0.05%
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%	-10.02%	-1.95%	-5.72%	-0.89%	-0.60%	-0.47%	-0.53%	-0.72%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	0.09%	0.00%	0.06%	0.24%	0.05%	0.03%	0.09%
Number of Credit Unions in Each Peer Group:	11	6	11	13	26	12	5	8	2	3	97

March 31, 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	8.47%	18.43%	18.95%	34.64%	30.43%	41.30%	4.21%	3.11%	0.00%	0.00%	7.65%
Credit Unions - Deposits in and Loans to	0.00%	0.00%	2.99%	4.01%	9.42%	8.95%	4.51%	0.69%	0.00%	0.00%	1.95%
Total Investments in Corporate Credit Unions*	50.34%	23.24%	49.45%	35.70%	48.71%	47.44%	30.73%	25.37%	6.25%	2.16%	17.84%
Marketable Securities	0.00%	144.25%	171.62%	278.37%	162.87%	151.89%	152.55%	118.40%	152.68%	262.97%	192.71%
All Other Investments	120.34%	270.11%	363.47%	320.93%	337.17%	268.74%	158.25%	57.28%	15.72%	6.56%	85.31%
Total Investments	298.39%	499.95%	627.68%	702.25%	612.43%	542.59%	413.26%	257.00%	233.14%	447.27%	402.78%
Unsecured Loans	117.20%	63.28%	102.15%	71.54%	95.65%	71.49%	84.47%	88.63%	43.87%	37.49%	60.66%
Vehicle Loans	194.49%	67.80%	100.83%	119.18%	185.55%	103.73%	296.63%	210.69%	214.66%	143.78%	174.55%
New Vehicle Loans	47.71%	17.31%	35.81%	32.69%	50.23%	31.95%	68.06%	68.01%	61.52%	67.61%	61.26%
Used Vehicle Loans	146.78%	50.49%	65.02%	86.49%	135.32%	71.78%	228.57%	142.68%	153.14%	76.17%	113.29%
Total Real Estate	16.69%	16.55%	25.49%	66.44%	200.47%	277.03%	324.77%	349.38%	368.66%	416.84%	348.63%
1st Mortgage	7.46%	0.00%	16.77%	21.43%	101.49%	157.02%	144.63%	223.74%	275.46%	346.06%	252.69%
1st Mortgage Fxd	7.46%	0.00%	16.77%	17.98%	84.49%	146.47%	102.79%	184.82%	235.29%	295.57%	214.28%
1st Mortgage Adj	0.00%	0.00%	0.00%	3.45%	17.00%	10.55%	41.83%	38.92%	40.18%	50.49%	38.42%
2nd Mortgage	9.24%	16.55%	8.71%	45.02%	98.98%	120.01%	180.15%	125.64%	93.20%	70.78%	95.93%
Closed-End Fxd	9.24%	16.55%	8.71%	20.25%	51.31%	34.06%	65.81%	55.77%	26.82%	38.67%	41.79%
Closed-End Adj	0.00%	0.00%	0.00%	0.33%	6.88%	6.25%	8.52%	6.88%	1.83%	0.00%	3.21%
Open-End Adj	0.00%	0.00%	0.00%	23.32%	40.40%	78.48%	105.82%	62.76%	64.55%	32.11%	50.73%
Open-End Fxd	0.00%	0.00%	0.00%	1.13%	0.38%	1.23%	0.00%	0.24%	0.00%	0.00%	0.21%
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	328.39%	147.63%	228.49%	257.71%	485.79%	457.53%	708.46%	661.12%	629.17%	600.47%	588.61%
Indirect Loans	0.00%	0.00%	0.00%	5.21%	40.49%	2.63%	183.25%	110.32%	161.66%	92.14%	95.76%
Percent of Vehicle Loans	0.00%	0.00%	0.00%	4.37%	21.82%	2.54%	61.78%	52.36%	75.31%	64.09%	54.86%
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%	1.88%	6.10%	9.87%	0.79%	3.63%	0.00%	22.82%	11.19%
Total Mortgage Exposure**	16.69%	25.91%	25.49%	66.44%	200.86%	291.07%	360.14%	396.02%	503.79%	435.70%	388.11%
Total Real Estate	16.69%	16.55%	25.49%	66.44%	200.47%	277.03%	324.77%	349.38%	368.66%	416.84%	348.63%
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%	9.36%	0.00%	0.00%	0.39%	14.04%	35.37%	46.64%	135.13%	18.85%	39.48%
Federal Agency Securities (Mtg Backed)	0.00%	9.36%	0.00%	0.00%	0.39%	14.04%	35.37%	46.64%	135.13%	18.63%	39.39%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.22%	0.09%



