

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	1.21%	0.89%	1.24%	1.52%	1.11%	1.33%	1.63%	2.43%	1.60%	1.81%	1.81%
Loan Yield	8.16%	7.61%	8.59%	10.90%	5.84%	5.12%	3.16%	5.91%	3.35%	3.55%	4.05%
Net Loan Yield After NCOs	6.89%	6.92%	7.57%	5.46%	5.16%	4.56%	2.85%	5.41%	3.34%	3.42%	3.81%
Asset Yield	3.46%	2.35%	3.65%	4.03%	2.75%	2.96%	2.45%	4.38%	2.78%	2.77%	3.04%
Cost of Funds	-0.18%	-0.07%	-0.51%	-0.20%	-0.30%	-0.23%	-0.24%	-0.78%	-0.39%	-0.54%	-0.52%
Gross Spread	3.28%	2.28%	3.14%	3.83%	2.45%	2.73%	2.21%	3.60%	2.39%	2.24%	2.52%
Provision Expense	-0.10%	0.00%	-0.27%	-1.89%	-0.30%	-0.26%	-0.24%	-0.39%	-0.01%	-0.08%	-0.16%
Net Spread after Provision Expense	3.18%	2.28%	2.87%	1.94%	2.15%	2.47%	1.97%	3.21%	2.38%	2.16%	2.36%
Total Non-Interest Income	0.41%	0.26%	0.13%	0.90%	1.30%	1.15%	1.16%	0.91%	0.35%	0.42%	0.62%
Total Non-Interest Expense	-3.51%	-4.30%	-2.03%	-4.87%	-3.85%	-3.14%	-2.90%	-3.40%	-1.69%	-1.43%	-2.08%
Net Operating Expense	-3.10%	-4.04%	-1.90%	-3.96%	-2.55%	-1.99%	-1.74%	-2.49%	-1.34%	-1.01%	-1.46%
Non-Operating Gains (Losses)	-0.02%	0.00%	0.00%	0.05%	0.05%	0.01%	0.00%	0.00%	-0.04%	0.00%	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	0.00%	0.00%	-0.12%	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)	0.06%	-1.76%	0.85%	-1.97%	-0.36%	0.48%	0.23%	0.73%	1.00%	1.15%	0.90%
Net Charge-Offs	-0.41%	-0.15%	-0.33%	-1.48%	-0.24%	-0.25%	-0.18%	-0.29%	0.00%	-0.07%	-0.14%
ROA (with Net Charge-offs)	-0.25%	-1.91%	0.78%	-1.57%	-0.30%	0.49%	0.29%	0.82%	1.00%	1.15%	0.93%
ROA with Provision for LL - W/O NCUSIF Expense	0.06%	-1.76%	0.97%	-1.97%	-0.36%	0.48%	0.23%	0.73%	1.00%	1.15%	0.90%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-0.25%	-1.91%	0.90%	-1.57%	-0.30%	0.50%	0.29%	0.82%	1.00%	1.15%	0.93%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-1.12%	-1.68%	-1.29%	-1.68%	-1.96%	-1.49%	-1.32%	-1.74%	-0.86%	-0.67%	-1.00%
Travel and Conference Expense	0.00%	0.00%	0.00%	-0.02%	-0.04%	-0.07%	-0.04%	-0.05%	-0.01%	-0.01%	-0.02%
Office Occupancy Expense	-0.08%	0.00%	-0.10%	-0.11%	-0.07%	-0.06%	-0.16%	-0.07%	-0.03%	-0.16%	-0.13%
Office Operations Expense	-1.19%	-1.87%	-0.11%	-1.21%	-0.87%	-0.81%	-0.79%	-0.90%	-0.50%	-0.26%	-0.48%
Educational and Promotional Expense	-0.03%	0.00%	-0.02%	-0.08%	-0.03%	-0.09%	-0.04%	-0.08%	-0.04%	-0.01%	-0.03%
Loan Servicing Expense	-0.48%	-0.04%	-0.01%	-0.39%	-0.23%	-0.20%	-0.26%	-0.20%	-0.04%	-0.23%	-0.21%
Professional and Outside Services	-0.46%	-0.52%	-0.27%	-1.16%	-0.53%	-0.32%	-0.23%	-0.25%	-0.17%	-0.04%	-0.14%
Member Insurance	0.00%	0.00%	-0.16%	0.00%	0.00%	-0.01%	-0.01%	0.00%	0.00%	0.00%	0.00%
Operating Fees (Exam. and/or Supervision Fees)	0.00%	-0.19%	-0.03%	-0.03%	-0.03%	-0.02%	-0.01%	-0.03%	-0.03%	-0.01%	-0.02%
Miscellaneous Operating Expenses	-0.15%	0.00%	-0.03%	-0.19%	-0.07%	-0.08%	-0.03%	-0.08%	-0.02%	-0.03%	-0.05%
Total Non-Interest Expense	-3.51%	-4.30%	-2.03%	-4.87%	-3.85%	-3.14%	-2.90%	-3.40%	-1.69%	-1.43%	-2.08%
Other Performance Ratios											
Earning Asset Yield	3.10%	2.70%	4.31%	3.81%	2.89%	3.18%	2.60%	4.27%	2.83%	2.82%	3.09%
Average Cost of Funds	-0.19%	-0.13%	-0.76%	-0.22%	-0.40%	-0.29%	-0.27%	-0.83%	-0.45%	-0.61%	-0.59%
FTE Employee / \$million of Loans & Share Drafts	1.68	5.46	1.32	0.33	0.50	0.33	0.37	0.18	0.09	0.08	0.14
Compensation & Benefits / FTE Emp.	\$20,800	\$26,000	\$33,600	\$91,113	\$78,496	\$71,660	\$49,880	\$125,415	\$114,642	\$104,834	\$94,428
Compensation & Benefits / \$million Lns. & S.D.s	\$37,059	\$114,647	\$41,730	\$31,917	\$39,363	\$23,974	\$16,443	\$23,935	\$10,330	\$8,458	\$13,254
Operating Expense / Loans & Share Drafts	-11.98%	-29.16%	-6.56%	-9.27%	-7.71%	-5.05%	-3.61%	-4.65%	-2.03%	-1.81%	-2.75%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	1.33%	1.84%	0.44%	1.69%	2.60%	1.85%	1.47%	1.24%	0.42%	0.53%	0.82%
Net Operating Expense / Loans & Share Drafts	-10.65%	-27.31%	-6.11%	-7.57%	-5.11%	-3.20%	-2.14%	-3.41%	-1.61%	-1.28%	-1.92%
Operating Expense / Operating Revenue	90.24%	180.32%	67.35%	104.99%	102.16%	80.30%	166.75%	78.84%	66.50%	61.61%	70.95%
Total Fixed Assets / Shares & Equity	0.22%	0.16%	0.00%	0.19%	1.38%	0.42%	1.95%	0.33%	0.06%	0.14%	0.33%
Net Loans to Total Shares and Deposits	37.7%	23.5%	44.9%	34.4%	49.4%	58.2%	54.9%	71.6%	85.1%	65.8%	66.6%
Members / FTE Employee	1168.40	267.50	269.07	1066.82	368.14	411.99	396.77	343.10	262.38	283.59	342.96

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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%	0.0%	0.0%	1.5%	1.0%	1.1%	1.1%	0.4%	0.1%	0.1%	0.3%
Total Investments	71.0%	85.9%	64.3%	71.7%	58.6%	50.2%	45.6%	35.3%	28.7%	40.1%	40.0%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.0%	0.0%	1.7%	5.1%	1.9%	3.4%	3.2%	0.3%	1.9%	2.2%
All Other Unsecured Loans/Lines of Credit	18.6%	14.6%	18.9%	7.7%	6.5%	6.9%	5.9%	5.1%	1.9%	1.1%	2.8%
Short-Term Small Amount Loans (STS)	0.0%	0.0%	0.0%	0.2%	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%	2.5%	0.4%	0.5%	0.1%	1.2%	0.0%	0.1%	0.4%
New Vehicle Loans	4.2%	0.6%	0.2%	4.8%	4.8%	5.2%	6.0%	2.9%	0.1%	0.6%	1.7%
Used Vehicle Loans	7.7%	0.1%	0.0%	6.7%	10.8%	9.1%	7.3%	4.9%	0.1%	0.5%	2.5%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	0.0%	16.3%	1.2%	6.8%	18.0%	20.3%	37.3%	65.9%	49.3%	43.2%
Total Other Real Estate Loans/Lines of Credit	0.0%	0.0%	0.0%	0.7%	3.2%	4.3%	6.4%	6.9%	1.4%	4.1%	4.6%
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%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%
Total Loans and Leases	30.6%	15.2%	35.4%	25.5%	37.5%	45.9%	49.3%	61.6%	69.7%	57.7%	57.4%
Less: Allowance for Loan & Lease Losses	-2.9%	-1.8%	-0.6%	-0.7%	-0.6%	-0.5%	-0.5%	-0.5%	-0.1%	-0.6%	-0.5%
Net Loans and Leases	27.6%	13.4%	34.8%	24.8%	36.9%	45.3%	48.9%	61.2%	69.6%	57.1%	56.9%
Total Other Assets	1.3%	0.6%	0.9%	2.1%	3.5%	3.4%	4.4%	3.0%	1.6%	2.6%	2.8%
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	6.5%	0.4%	0.2%	18.7%	15.7%	11.0%	1.3%	2.7%	5.5%	0.9%	2.7%
Share Drafts	0.0%	0.0%	0.0%	18.9%	15.7%	18.4%	15.5%	15.5%	14.9%	21.8%	19.3%
Regular Shares	76.5%	52.4%	74.1%	41.8%	39.2%	35.4%	34.4%	31.1%	51.8%	19.3%	26.4%
Money Market Shares	0.0%	0.0%	0.0%	4.6%	5.0%	14.6%	21.2%	11.2%	0.0%	36.4%	25.7%
Share Certificates	3.0%	5.8%	0.0%	4.3%	12.7%	7.4%	12.5%	24.1%	15.3%	9.4%	12.9%
IRA/KEOGH Accounts	0.0%	0.0%	4.7%	2.8%	2.9%	2.3%	4.9%	3.9%	0.0%	0.6%	1.7%
All Other Shares	0.0%	6.5%	0.0%	1.4%	0.5%	0.7%	1.4%	0.1%	0.0%	0.1%	0.2%
Non-Member Deposits	1.5%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total Shares and Deposits	81.0%	64.7%	78.8%	73.9%	75.9%	78.9%	90.0%	86.1%	81.9%	87.6%	86.1%
Total Equity	12.6%	34.9%	21.0%	7.4%	8.4%	10.2%	8.8%	11.2%	12.6%	11.5%	11.2%
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	12.6%	34.9%	21.0%	7.9%	8.7%	10.7%	9.0%	11.5%	12.9%	11.9%	11.6%
Total Equity + Allow. for Loan Loss	15.5%	36.7%	21.6%	8.0%	9.0%	10.7%	9.2%	11.7%	12.7%	12.1%	11.7%
Balance Sheet Growth YTD Annualized											
Total Investments	77.6%	-32.3%	-63.1%	130.3%	-21.7%	-19.2%	-12.4%	40.5%	-11.5%	0.0%	2.1%
Total Loans and Leases	83.3%	-95.0%	-40.1%	94.6%	-9.8%	-17.9%	-57.4%	90.8%	4.1%	3.5%	9.5%
TOTAL ASSETS	77.8%	-51.8%	-56.4%	117.2%	-17.2%	-20.9%	-39.9%	70.0%	-0.9%	2.6%	6.6%
Total Liabilities	12566.7%	0.0%	-131.2%	5349.9%	-34.8%	22.8%	-83.8%	222.1%	-30.2%	336.0%	34.2%
Total Shares and Deposits	70.5%	-62.6%	-53.3%	71.0%	-12.9%	-23.4%	-38.2%	69.0%	0.6%	1.0%	5.7%
Equity Capital	32.2%	-21.1%	-44.6%	82.8%	-16.5%	-33.6%	-44.4%	57.7%	6.7%	7.8%	8.3%
TOTAL LIABILITIES, SHARES, AND EQUITY	77.8%	-51.8%	-56.4%	117.2%	-17.2%	-20.9%	-39.9%	70.0%	-0.9%	2.6%	6.6%

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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	13.87%	2.13%	1.64%	1.84%	2.36%	1.08%	1.14%	0.73%	0.01%	0.57%	0.65%
Delinquent Loans / Total Capital	27.4%	0.9%	2.7%	5.8%	9.8%	4.6%	6.1%	3.8%	0.0%	2.7%	3.2%
Delinquent Loans + OREO / Net Loans + OREO	15.3%	2.4%	1.7%	1.9%	2.4%	1.2%	1.2%	0.8%	0.0%	0.6%	0.7%
Delinquent Loans > 6mo / Delinquent Loans	58.8%	80.0%	18.9%	14.4%	22.2%	36.2%	41.2%	16.3%	0.0%	29.0%	27.0%
Allowance for Loan Losses/Net Loans	10.62%	13.29%	1.62%	2.69%	1.75%	1.21%	0.94%	0.74%	0.18%	0.99%	0.90%
Loans 2 to less than 6 months Delinquent (\$000s)	\$10	\$2	\$39	\$73	\$314	\$238	\$459	\$1,054	\$23	\$11,398	\$593
Loans 6 to less than 12 months Delinquent (\$000s)	\$14	\$8	\$8	\$7	\$79	\$73	\$150	\$161	\$0	\$2,305	\$125
Loans 12 months and over Delinquent (\$000s)	\$1	\$0	\$2	\$6	\$11	\$62	\$172	\$44	\$0	\$2,349	\$94
Total Delinquent Loans (\$000s)	\$25	\$10	\$48	\$86	\$404	\$374	\$781	\$1,259	\$23	\$16,052	\$812
Delinquency by Category											
Unsecured Credit Card	0.00%	0.00%	0.00%	0.52%	0.82%	0.23%	0.65%	0.52%	0.00%	1.65%	0.90%
STS Loans	0.00%	0.00%	0.00%	3.03%	0.00%	0.00%	5.56%	0.00%	0.00%	0.00%	2.15%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	2.67%	1.62%	5.59%	0.66%	0.00%	1.74%	0.98%
New Vehicle Loans	19.60%	0.00%	0.00%	1.30%	0.06%	0.23%	0.89%	0.34%	0.00%	0.23%	0.42%
Used Vehicle Loans	26.10%	0.00%	0.00%	3.37%	1.72%	0.97%	0.58%	1.05%	0.00%	1.27%	1.16%
1st Mortgage Fixed	0.00%	0.00%	0.00%	0.00%	2.42%	0.13%	1.41%	0.18%	0.00%	0.32%	0.30%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.00%	0.89%	1.74%	0.00%	1.08%	0.00%	0.58%	0.69%
Other RE Fixed	0.00%	0.00%	0.00%	0.00%	5.98%	6.31%	1.22%	0.40%	0.00%	0.00%	1.18%
Other RE Adj	0.00%	0.00%	0.00%	0.00%	9.14%	2.84%	0.90%	0.80%	0.00%	1.30%	1.29%
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%	50.00%	231.71%	0.00%	0.00%	0.00%	0.00%	0.00%	1.76%	0.00%	0.00%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.28%	0.00%	0.00%	0.28%
Total 1st Mortgage Loans	0.00%	0.00%	0.00%	0.00%	2.38%	0.30%	1.21%	0.53%	0.00%	0.39%	0.40%
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)	1.27%	0.69%	1.02%	5.44%	0.68%	0.56%	0.31%	0.50%	0.01%	0.13%	0.24%
Recoveries / Charge-Offs	60.98%	50.00%	20.97%	6.49%	36.68%	24.11%	20.63%	19.50%	13.04%	11.01%	18.47%
Expected Charge-Offs / Net Loans	5.73%	0.65%	0.47%	0.30%	0.75%	0.50%	0.36%	0.23%	0.00%	0.18%	0.22%
Provision for Loan Losses/Net Charge-Offs	25.0%	0.0%	79.6%	127.3%	125.4%	105.2%	135.9%	133.5%	225.0%	103.9%	119.8%
Prov. for Loan Losses/Expected Charge-Offs	6.1%	0.0%	177.1%	2370.8%	116.6%	119.5%	116.6%	287.5%	3673.5%	73.1%	133.0%
Bankruptcies / Net Loans	0.00%	0.00%	0.00%	0.00%	0.39%	0.59%	0.18%	0.38%	0.00%	0.05%	0.14%
Total Amount of Loans Charged-Off (\$000s)	\$5	\$11	\$41	\$212	\$194	\$274	\$420	\$809	\$31	\$3,995	\$356
Total Amount of Recoveries (\$000s)	\$3	\$5	\$9	\$14	\$71	\$66	\$87	\$158	\$4	\$440	\$66
Net Charge Offs (\$000s)	\$2	\$5	\$33	\$199	\$123	\$208	\$333	\$651	\$27	\$3,555	\$290
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.00%	0.00%	4.02%	0.62%	0.55%	0.37%	0.94%	0.05%	0.98%	0.80%
STS Loans	0.00%	0.00%	0.00%	9.16%	0.00%	0.00%	14.22%	0.00%	0.00%	0.00%	5.04%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.29%	0.31%	0.26%	0.91%	0.00%	0.00%	0.41%
New Vehicle Loans	-0.63%	0.00%	0.00%	8.41%	0.83%	-0.03%	0.21%	0.27%	0.00%	1.01%	0.52%
Used Vehicle Loans	-1.08%	0.00%	0.00%	4.48%	0.25%	0.80%	0.45%	1.19%	0.00%	0.00%	0.71%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.01%	0.00%	0.00%	0.00%	0.00%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	0.00%	-2.54%	-0.17%	0.00%	0.12%	0.00%	0.29%	0.13%
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%	2201.60%	82.47%	-7.59%	0.00%	0.00%	-20.88%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.35%	0.00%	0.00%	0.35%
Number of Credit Unions in Each Peer Group:	10	1	2	3	5	6	3	6	1	1	38

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	14.67%	0.00%	0.00%	51.31%	2.51%	0.00%	0.00%	1.80%	0.00%	0.00%	0.66%
Credit Unions - Deposits in and Loans to	20.46%	0.00%	0.00%	11.44%	0.00%	3.60%	2.01%	0.26%	0.00%	0.00%	0.38%
Total Investments in Corporate Credit Unions*	106.06%	15.97%	35.11%	71.55%	44.62%	33.40%	18.19%	8.97%	0.00%	0.00%	5.68%
Marketable Securities	114.80%	0.00%	121.30%	278.22%	352.10%	268.92%	163.70%	187.31%	78.72%	301.38%	254.32%
All Other Investments	169.18%	131.94%	79.02%	434.26%	266.95%	128.57%	249.77%	72.28%	78.86%	4.51%	47.52%
Total Investments	563.53%	246.15%	306.00%	903.47%	674.23%	468.49%	509.09%	307.46%	223.08%	338.03%	345.84%
Unsecured Loans	147.38%	41.69%	89.80%	118.45%	133.15%	81.70%	103.85%	71.93%	16.95%	25.15%	42.90%
Vehicle Loans	95.02%	1.86%	1.19%	144.88%	179.31%	133.66%	148.69%	68.52%	1.81%	9.46%	36.65%
New Vehicle Loans	33.65%	1.58%	1.05%	60.23%	54.88%	48.94%	67.02%	25.64%	1.06%	5.35%	15.00%
Used Vehicle Loans	61.37%	0.28%	0.15%	84.65%	124.42%	84.72%	81.66%	42.89%	0.75%	4.11%	21.65%
Total Real Estate	0.00%	0.00%	77.53%	23.16%	114.97%	208.09%	297.28%	384.40%	523.14%	450.22%	413.21%
1st Mortgage	0.00%	0.00%	77.53%	14.94%	77.71%	167.69%	226.39%	324.24%	512.59%	415.42%	373.68%
1st Mortgage Fxd	0.00%	0.00%	77.53%	14.94%	76.00%	149.75%	194.16%	198.51%	457.13%	304.37%	274.98%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.00%	1.70%	17.94%	32.24%	125.72%	55.46%	111.05%	98.70%
2nd Mortgage	0.00%	0.00%	0.00%	8.23%	37.26%	40.40%	70.89%	60.17%	10.55%	34.80%	39.53%
Closed-End Fxd	0.00%	0.00%	0.00%	6.23%	22.08%	8.43%	25.75%	27.95%	0.00%	0.04%	7.59%
Closed-End Adj	0.00%	0.00%	0.00%	0.00%	7.90%	5.79%	0.14%	7.46%	0.04%	8.13%	6.87%
Open-End Adj	0.00%	0.00%	0.00%	2.00%	6.14%	26.19%	45.00%	24.76%	10.51%	26.63%	25.04%
Open-End Fxd	0.00%	0.00%	0.00%	0.00%	1.15%	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%
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	242.53%	43.55%	168.53%	320.89%	431.58%	428.38%	550.64%	536.06%	541.90%	485.68%	496.07%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.04%	0.00%	26.87%	0.00%	0.00%	5.44%
Percent of Vehicle Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.03%	0.00%	39.22%	0.00%	0.00%	14.85%
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%	143.80%	12.27%	26.92%	23.28%	53.35%	0.00%	0.00%	13.97%
Total Mortgage Exposure**	0.00%	0.00%	77.53%	58.73%	188.24%	265.02%	383.29%	517.70%	556.78%	591.99%	535.99%
Total Real Estate	0.00%	0.00%	77.53%	23.16%	114.97%	208.09%	297.28%	384.40%	523.14%	450.22%	413.21%
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%	35.57%	73.27%	56.93%	86.00%	133.30%	33.64%	141.78%	122.78%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	0.00%	35.57%	73.27%	56.93%	86.00%	90.22%	33.64%	141.78%	114.06%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	43.08%	0.00%	0.00%	8.72%



