

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	0.34%	1.16%	1.66%	1.13%	1.30%	1.09%	1.51%	1.69%	1.57%	1.65%	1.59%
Loan Yield	0.52%	8.28%	12.23%	6.55%	6.91%	4.58%	7.04%	5.02%	4.83%	4.43%	4.65%
Net Loan Yield After NCOs	0.52%	6.13%	11.53%	6.21%	6.06%	4.07%	6.24%	4.30%	4.06%	3.86%	4.04%
Asset Yield	0.42%	3.97%	6.15%	3.01%	3.72%	2.72%	4.46%	3.60%	3.43%	3.48%	3.51%
Cost of Funds	0.00%	-0.27%	-0.66%	-0.17%	-0.30%	-0.24%	-0.41%	-0.34%	-0.36%	-0.56%	-0.50%
Gross Spread	0.42%	3.70%	5.49%	2.84%	3.42%	2.48%	4.05%	3.26%	3.08%	2.92%	3.01%
Provision Expense	0.00%	-0.91%	-0.91%	-0.10%	-0.33%	-0.23%	-0.55%	-0.39%	-0.41%	-0.46%	-0.44%
Net Spread after Provision Expense	0.42%	2.78%	4.57%	2.74%	3.09%	2.24%	3.51%	2.87%	2.66%	2.46%	2.57%
Total Non-Interest Income	0.00%	0.75%	1.75%	0.70%	1.51%	1.18%	2.07%	1.69%	1.74%	1.71%	1.71%
Total Non-Interest Expense	-0.31%	-4.24%	-6.35%	-3.18%	-4.21%	-2.93%	-4.51%	-3.88%	-3.75%	-3.08%	-3.31%
Net Operating Expense	-0.31%	-3.49%	-4.59%	-2.47%	-2.71%	-1.75%	-2.44%	-2.19%	-2.01%	-1.37%	-1.60%
Non-Operating Gains (Losses)	0.00%	0.01%	0.02%	0.00%	-0.01%	0.01%	0.02%	0.01%	0.02%	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	0.00%	0.00%	0.00%	-0.01%	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)	0.10%	-0.70%	0.00%	0.26%	0.38%	0.50%	1.09%	0.69%	0.67%	1.11%	0.98%
Net Charge-Offs	0.00%	-0.85%	-0.30%	-0.12%	-0.38%	-0.25%	-0.44%	-0.44%	-0.47%	-0.39%	-0.40%
ROA (with Net Charge-offs)	0.10%	-0.64%	0.61%	0.24%	0.33%	0.49%	1.20%	0.64%	0.62%	1.18%	1.02%
ROA with Provision for LL - W/O NCUSIF Expense	0.10%	-0.70%	0.00%	0.27%	0.38%	0.50%	1.09%	0.69%	0.67%	1.11%	0.98%
ROA with Net Charge-Offs - W/O NCUSIF Expense	0.10%	-0.64%	0.61%	0.25%	0.33%	0.49%	1.20%	0.64%	0.62%	1.18%	1.02%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	0.00%	-2.38%	-3.20%	-1.70%	-1.91%	-1.41%	-2.18%	-1.93%	-1.81%	-1.56%	-1.65%
Travel and Conference Expense	0.00%	-0.01%	-0.05%	-0.02%	-0.04%	-0.03%	-0.07%	-0.05%	-0.05%	-0.03%	-0.03%
Office Occupancy Expense	0.00%	-0.10%	-0.22%	-0.18%	-0.23%	-0.18%	-0.28%	-0.27%	-0.26%	-0.24%	-0.24%
Office Operations Expense	-0.21%	-1.06%	-1.64%	-0.40%	-0.71%	-0.36%	-0.80%	-0.73%	-0.69%	-0.59%	-0.62%
Educational and Promotional Expense	0.00%	-0.02%	-0.02%	-0.02%	-0.08%	-0.06%	-0.15%	-0.14%	-0.12%	-0.17%	-0.15%
Loan Servicing Expense	0.00%	-0.12%	-0.44%	-0.18%	-0.31%	-0.22%	-0.37%	-0.30%	-0.27%	-0.19%	-0.22%
Professional and Outside Services	0.00%	-0.49%	-0.55%	-0.58%	-0.79%	-0.58%	-0.56%	-0.35%	-0.42%	-0.23%	-0.30%
Member Insurance	0.00%	0.00%	-0.07%	-0.02%	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%	-0.07%	-0.02%	-0.03%	-0.02%	-0.03%	-0.02%	-0.02%	-0.01%	-0.02%
Miscellaneous Operating Expenses	-0.10%	-0.03%	-0.10%	-0.07%	-0.10%	-0.07%	-0.08%	-0.09%	-0.10%	-0.07%	-0.07%
Total Non-Interest Expense	-0.31%	-4.24%	-6.35%	-3.18%	-4.21%	-2.93%	-4.51%	-3.88%	-3.75%	-3.08%	-3.31%
Other Performance Ratios											
Earning Asset Yield	0.33%	3.89%	5.83%	3.19%	3.80%	2.88%	4.67%	3.81%	3.77%	3.61%	3.68%
Average Cost of Funds	0.00%	-0.33%	-0.75%	-0.24%	-0.38%	-0.30%	-0.46%	-0.38%	-0.41%	-0.62%	-0.56%
FTE Employee / \$million of Loans & Share Drafts	0.76	1.08	0.69	0.68	0.51	0.43	0.42	0.36	0.36	0.25	0.29
Compensation & Benefits / FTE Emp.	\$0	\$45,185	\$79,998	\$55,281	\$63,782	\$48,274	\$67,902	\$66,111	\$66,500	\$74,248	\$70,873
Compensation & Benefits / \$million Lns. & S.D.s	-\$56,232	\$52,721	\$65,436	\$36,377	\$33,064	\$21,281	\$29,935	\$23,957	\$23,549	\$19,237	\$20,875
Operating Expense / Loans & Share Drafts	9.55%	-9.38%	-12.76%	-6.81%	-7.29%	-4.43%	-6.19%	-4.83%	-4.87%	-3.80%	-4.18%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	-0.22%	1.65%	3.32%	1.51%	2.60%	1.79%	2.86%	2.10%	2.26%	2.11%	2.16%
Net Operating Expense / Loans & Share Drafts	9.33%	-7.72%	-9.44%	-5.30%	-4.69%	-2.64%	-3.34%	-2.72%	-2.61%	-1.68%	-2.02%
Operating Expense / Operating Revenue	120.54%	95.89%	89.16%	90.12%	86.38%	47.60%	76.39%	79.82%	79.41%	70.09%	72.95%
Total Fixed Assets / Shares & Equity	0.00%	0.12%	0.66%	1.22%	1.94%	2.45%	2.88%	2.85%	2.99%	2.65%	2.70%
Net Loans to Total Shares and Deposits	6.7%	52.9%	59.0%	47.9%	57.1%	57.9%	70.6%	70.5%	70.9%	83.9%	79.4%
Members / FTE Employee	0.00	280.56	490.00	359.45	335.38	324.98	307.71	331.17	317.28	413.86	379.38

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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%	0.7%	0.6%	1.3%	1.2%	1.2%	1.1%	0.7%	1.0%	0.8%	0.9%
Total Investments	95.9%	56.1%	47.9%	61.2%	51.1%	48.2%	33.9%	32.2%	32.9%	24.8%	28.0%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.0%	2.5%	1.9%	2.4%	3.1%	3.0%	5.0%	2.9%	4.8%	4.3%
All Other Unsecured Loans/Lines of Credit	3.4%	11.4%	6.5%	4.9%	4.4%	4.0%	3.7%	2.6%	3.1%	1.8%	2.2%
Short-Term Small Amount Loans (STS)	0.0%	0.0%	0.0%	0.4%	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%	0.0%	0.5%	0.0%	0.2%	0.1%	0.1%	0.1%
New Vehicle Loans	0.0%	9.8%	8.3%	9.1%	8.4%	9.1%	9.4%	12.4%	10.9%	16.6%	14.8%
Used Vehicle Loans	0.5%	15.3%	23.1%	12.0%	16.4%	15.6%	18.5%	17.6%	17.7%	17.3%	17.3%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	5.4%	8.2%	5.2%	10.3%	9.8%	19.9%	17.5%	22.0%	25.1%	23.3%
Total Other Real Estate Loans/Lines of Credit	0.0%	0.6%	1.5%	2.4%	2.1%	4.2%	5.0%	5.9%	4.5%	4.2%	4.3%
Leases Receivable	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	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%	0.3%	0.0%	0.0%	0.2%	0.0%	0.1%	0.1%	0.2%	0.1%
Total Loans and Leases	3.9%	42.4%	50.5%	36.0%	44.0%	46.4%	59.5%	61.3%	60.2%	69.9%	66.4%
Less: Allowance for Loan & Lease Losses	-0.5%	-0.8%	-1.0%	-0.6%	-0.6%	-0.4%	-0.7%	-0.6%	-0.6%	-0.7%	-0.7%
Net Loans and Leases	3.4%	41.6%	49.4%	35.3%	43.4%	46.0%	58.8%	60.8%	59.7%	69.2%	65.7%
Total Other Assets	0.8%	1.6%	2.1%	2.2%	4.2%	4.6%	6.2%	6.4%	6.4%	5.2%	5.5%
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	0.0%	6.9%	2.4%	11.4%	11.5%	9.9%	4.3%	3.1%	4.3%	6.4%	6.0%
Share Drafts	0.0%	5.8%	7.9%	9.2%	14.9%	16.7%	18.3%	20.1%	17.9%	12.1%	13.8%
Regular Shares	58.3%	47.5%	47.0%	46.5%	40.8%	36.2%	38.8%	34.0%	38.7%	31.8%	33.6%
Money Market Shares	0.0%	5.0%	14.4%	7.2%	7.1%	11.2%	10.5%	16.9%	12.0%	17.4%	15.8%
Share Certificates	0.0%	16.4%	11.3%	9.7%	8.8%	11.1%	11.7%	11.1%	10.7%	14.0%	13.1%
IRA/KEOGH Accounts	0.0%	0.9%	4.7%	1.9%	4.9%	4.0%	4.5%	4.6%	5.3%	6.2%	5.8%
All Other Shares	0.0%	0.9%	0.0%	0.5%	0.5%	0.7%	0.3%	0.1%	0.2%	1.6%	1.2%
Non-Member Deposits	0.0%	3.7%	0.0%	0.1%	0.1%	0.2%	0.1%	0.2%	0.1%	0.2%	0.2%
Total Shares and Deposits	58.3%	80.2%	85.5%	75.1%	77.1%	80.1%	84.4%	87.1%	84.9%	83.3%	83.6%
Total Equity	41.7%	12.8%	12.2%	13.6%	11.4%	9.9%	11.3%	9.8%	10.7%	10.2%	10.4%
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	41.7%	12.9%	12.2%	13.7%	11.9%	10.3%	11.8%	10.4%	11.4%	10.8%	10.9%
Total Equity + Allow. for Loan Loss	42.2%	13.6%	13.2%	14.2%	12.0%	10.4%	12.0%	10.4%	11.3%	10.9%	11.0%
Balance Sheet Growth YTD Annualized											
Total Investments	10.9%	-2.8%	86.3%	-21.8%	36.4%	-32.1%	16.5%	-0.6%	-4.1%	8.8%	4.9%
Total Loans and Leases	-77.8%	69.0%	197.9%	-19.8%	16.4%	-23.8%	57.8%	9.8%	-17.2%	15.5%	10.6%
TOTAL ASSETS	2.5%	20.9%	131.3%	-20.9%	26.3%	-27.9%	39.5%	6.1%	-12.6%	13.3%	8.6%
Total Liabilities	0.0%	3.5%	129.6%	-53.0%	42.1%	-25.9%	159.9%	31.1%	29.9%	81.2%	64.9%
Total Shares and Deposits	3.0%	28.6%	150.3%	-13.7%	23.9%	-28.3%	35.7%	5.5%	-13.8%	9.9%	5.9%
Equity Capital	1.7%	-7.4%	46.9%	-21.3%	28.1%	-27.1%	41.2%	4.6%	-14.8%	12.5%	7.6%
TOTAL LIABILITIES, SHARES, AND EQUITY	2.5%	20.9%	131.3%	-20.9%	26.3%	-27.9%	39.5%	6.1%	-12.6%	13.3%	8.6%

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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	0.00%	1.55%	0.47%	0.73%	1.10%	0.69%	0.50%	0.54%	0.80%	0.53%	0.57%
Delinquent Loans / Total Capital	0.0%	4.8%	1.8%	1.9%	4.0%	3.1%	2.5%	3.2%	4.3%	3.4%	3.4%
Delinquent Loans + OREO / Net Loans + OREO	0.0%	1.6%	0.5%	0.8%	1.2%	0.8%	0.7%	0.6%	0.9%	0.6%	0.7%
Delinquent Loans > 6mo / Delinquent Loans	0.0%	0.9%	14.9%	27.1%	17.6%	23.4%	19.6%	21.2%	32.9%	26.9%	27.1%
Allowance for Loan Losses/Net Loans	15.38%	1.93%	2.06%	1.78%	1.46%	0.97%	1.22%	0.96%	0.95%	1.00%	1.01%
Loans 2 to less than 6 months Delinquent (\$000s)	\$0	\$29	\$30	\$32	\$153	\$202	\$430	\$875	\$1,954	\$7,421	\$1,386
Loans 6 to less than 12 months Delinquent (\$000s)	\$0	\$0	\$3	\$12	\$14	\$26	\$80	\$139	\$422	\$1,062	\$217
Loans 12 months and over Delinquent (\$000s)	\$0	\$0	\$2	\$0	\$19	\$36	\$25	\$96	\$535	\$1,671	\$299
Total Delinquent Loans (\$000s)	\$0	\$29	\$35	\$44	\$186	\$263	\$535	\$1,111	\$2,911	\$10,154	\$1,902
Delinquency by Category											
Unsecured Credit Card	0.00%	0.00%	0.02%	0.14%	0.54%	0.20%	0.31%	0.33%	0.37%	0.54%	0.48%
STS Loans	0.00%	0.00%	0.00%	0.00%	1.76%	1.78%	1.73%	0.00%	0.00%	0.49%	1.30%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	3.51%	2.95%	0.00%	5.57%	3.82%	2.35%	3.28%
New Vehicle Loans	0.00%	1.57%	0.56%	0.37%	0.55%	0.27%	0.21%	0.30%	0.39%	0.24%	0.26%
Used Vehicle Loans	0.00%	0.26%	0.54%	1.23%	1.10%	0.68%	0.63%	0.63%	0.73%	0.39%	0.48%
1st Mortgage Fixed	0.00%	5.65%	0.00%	0.45%	1.43%	1.17%	0.80%	0.45%	0.82%	0.56%	0.62%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.00%	0.47%	1.13%	0.36%	0.05%	0.54%	1.02%	0.88%
Other RE Fixed	0.00%	0.00%	0.00%	0.00%	2.08%	0.59%	0.32%	0.65%	0.50%	1.30%	1.02%
Other RE Adj	0.00%	0.00%	0.00%	0.00%	1.60%	0.40%	0.65%	0.28%	0.48%	0.46%	0.46%
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%	0.00%	1.61%	0.75%	0.33%	0.71%	0.55%	0.34%	0.38%
Total 1st Mortgage Loans	0.00%	5.65%	0.00%	0.45%	1.22%	1.16%	0.61%	0.38%	0.75%	0.68%	0.68%
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)	0.00%	2.14%	0.70%	0.34%	0.85%	0.51%	0.80%	0.73%	0.77%	0.56%	0.61%
Recoveries / Charge-Offs	0.00%	3.54%	14.85%	32.37%	16.63%	22.05%	29.47%	22.73%	22.51%	23.88%	23.71%
Expected Charge-Offs / Net Loans	1.56%	0.33%	0.50%	0.21%	0.42%	0.32%	0.26%	0.23%	0.41%	0.30%	0.32%
Provision for Loan Losses/Net Charge-Offs	0.0%	107.3%	305.8%	86.3%	87.4%	94.3%	124.3%	88.3%	88.9%	117.1%	109.8%
Prov. for Loan Losses/Expected Charge-Offs	0.0%	713.4%	434.6%	141.4%	181.7%	150.8%	378.3%	280.4%	168.9%	218.9%	215.2%
Bankruptcies / Net Loans	0.00%	0.00%	1.32%	0.35%	0.68%	0.57%	0.43%	0.39%	0.58%	0.54%	0.54%
Total Amount of Loans Charged-Off (\$000s)	\$0	\$38	\$34	\$33	\$159	\$324	\$943	\$1,888	\$3,760	\$13,516	\$2,558
Total Amount of Recoveries (\$000s)	\$0	\$1	\$5	\$11	\$26	\$71	\$278	\$429	\$846	\$3,227	\$606
Net Charge Offs (\$000s)	\$0	\$36	\$29	\$22	\$132	\$252	\$665	\$1,459	\$2,914	\$10,289	\$1,951
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.00%	0.02%	0.35%	0.41%	0.68%	0.67%	1.25%	1.06%	1.54%	1.36%
STS Loans	0.00%	0.00%	0.00%	1.65%	8.11%	3.27%	8.01%	0.00%	0.00%	7.79%	5.32%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.18%	0.00%	1.61%	0.26%	0.38%	0.56%
New Vehicle Loans	0.00%	0.42%	1.06%	0.00%	0.48%	0.22%	0.32%	0.51%	0.60%	0.52%	0.52%
Used Vehicle Loans	0.00%	2.37%	0.54%	0.55%	1.23%	0.56%	1.21%	0.97%	0.92%	0.74%	0.81%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	-0.03%	0.01%	-0.01%	0.00%	0.03%	0.03%	0.01%	0.01%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	-0.10%	-0.16%	-0.04%	0.12%	0.05%	-0.17%	-0.05%	-0.05%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.69%	0.00%	0.48%
All Other Loans	0.00%	0.00%	102.28%	0.00%	-5.76%	-4.39%	-1.88%	0.14%	-0.92%	0.20%	0.02%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	1.76%	0.51%	0.41%	1.04%	0.62%	0.57%	0.59%
Number of Credit Unions in Each Peer Group:	1	4	8	7	32	18	19	11	16	17	133

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	0.00%	17.70%	8.25%	8.61%	10.14%	8.03%	3.87%	2.73%	1.07%	0.00%	0.94%
Credit Unions - Deposits in and Loans to	0.00%	0.00%	0.75%	1.55%	1.38%	1.64%	1.04%	2.30%	0.08%	0.01%	0.27%
Total Investments in Corporate Credit Unions*	0.00%	72.43%	44.16%	38.86%	53.50%	45.54%	45.98%	33.47%	16.47%	8.07%	14.69%
Marketable Securities	0.00%	61.42%	16.42%	104.07%	117.84%	196.27%	83.72%	147.49%	178.77%	134.18%	139.48%
All Other Investments	154.66%	246.95%	282.79%	285.91%	224.99%	197.57%	118.34%	91.68%	40.59%	38.44%	54.30%
Total Investments	229.81%	436.37%	393.95%	445.75%	430.50%	466.46%	288.11%	309.97%	289.57%	230.51%	256.81%
Unsecured Loans	8.07%	88.45%	74.37%	49.98%	57.19%	68.61%	56.82%	72.98%	52.98%	60.77%	60.12%
Vehicle Loans	1.24%	194.87%	258.38%	153.52%	208.72%	238.77%	236.80%	289.04%	242.21%	315.38%	294.18%
New Vehicle Loans	0.00%	76.06%	68.54%	66.36%	70.80%	88.21%	79.88%	119.20%	95.49%	154.05%	135.68%
Used Vehicle Loans	1.24%	118.81%	189.84%	87.16%	137.92%	150.56%	156.92%	169.84%	146.73%	161.33%	158.49%
Total Real Estate	0.00%	46.81%	79.75%	55.53%	104.53%	135.60%	211.65%	225.90%	232.93%	271.86%	252.94%
1st Mortgage	0.00%	42.35%	67.19%	37.70%	86.63%	94.52%	168.99%	168.97%	193.59%	233.24%	213.49%
1st Mortgage Fxd	0.00%	42.30%	12.29%	34.72%	59.90%	61.12%	61.12%	162.06%	170.34%	174.48%	161.51%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.00%	16.39%	31.11%	46.24%	36.47%	57.64%	58.75%	54.99%
2nd Mortgage	0.00%	4.47%	0.55%	17.91%	16.53%	41.09%	29.93%	57.96%	45.70%	38.63%	39.71%
Closed-End Fxd	0.00%	4.47%	0.55%	17.91%	8.26%	5.42%	13.67%	19.34%	15.18%	10.94%	12.00%
Closed-End Adj	0.00%	0.00%	0.00%	0.00%	0.02%	0.84%	0.34%	1.24%	6.45%	1.55%	2.15%
Open-End Adj	0.00%	0.00%	0.00%	0.00%	7.76%	32.43%	13.76%	35.68%	22.97%	25.52%	24.69%
Open-End Fxd	0.00%	0.00%	0.00%	0.00%	0.49%	2.39%	2.17%	1.69%	1.10%	0.62%	0.87%
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%	0.26%	0.03%	0.00%	0.61%	0.36%	0.00%	0.09%
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	9.32%	330.13%	415.03%	262.03%	371.09%	449.30%	505.72%	591.30%	529.96%	649.94%	609.21%
Indirect Loans	0.00%	0.00%	0.42%	0.00%	13.75%	19.93%	46.13%	107.10%	111.55%	200.17%	164.66%
Percent of Vehicle Loans	0.00%	0.00%	0.16%	0.00%	6.59%	8.35%	19.48%	37.05%	46.06%	63.47%	55.97%
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%	9.76%	33.85%	7.81%	31.20%	54.03%	7.83%	16.64%
Total Mortgage Exposure**	0.00%	46.81%	79.75%	55.53%	114.09%	218.64%	237.34%	329.82%	350.19%	336.22%	324.27%
Total Real Estate	0.00%	46.81%	79.75%	55.53%	104.53%	135.60%	211.65%	225.90%	232.93%	271.86%	252.94%
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%	9.56%	83.04%	25.69%	103.93%	117.26%	64.36%	71.33%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	0.00%	0.00%	9.56%	83.04%	25.69%	103.93%	116.49%	64.31%	71.17%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.77%	0.05%	0.15%



