

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	0.25%	1.06%	1.01%	0.79%	0.84%	1.14%	1.18%	1.58%	1.39%	1.39%	1.36%
Loan Yield	2.28%	8.64%	6.51%	5.94%	5.86%	5.74%	5.44%	4.54%	4.85%	4.22%	4.45%
Net Loan Yield After NCOs	2.28%	6.92%	6.32%	5.53%	4.96%	5.03%	4.66%	3.88%	4.14%	3.64%	3.83%
Asset Yield	0.64%	4.53%	3.29%	2.97%	3.15%	3.24%	3.41%	3.27%	3.54%	3.24%	3.30%
Cost of Funds	0.00%	-0.29%	-0.39%	-0.16%	-0.27%	-0.27%	-0.26%	-0.28%	-0.39%	-0.50%	-0.44%
Gross Spread	0.64%	4.24%	2.90%	2.81%	2.89%	2.97%	3.15%	2.99%	3.16%	2.73%	2.85%
Provision Expense	0.00%	-0.26%	-0.18%	-0.18%	-0.40%	-0.33%	-0.48%	-0.36%	-0.49%	-0.43%	-0.43%
Net Spread after Provision Expense	0.64%	3.98%	2.72%	2.64%	2.49%	2.64%	2.68%	2.63%	2.67%	2.31%	2.42%
Total Non-Interest Income	0.09%	0.58%	0.52%	0.80%	1.24%	1.37%	1.89%	1.54%	1.74%	1.63%	1.64%
Total Non-Interest Expense	-0.64%	-4.77%	-2.92%	-3.28%	-3.47%	-3.63%	-3.92%	-3.66%	-3.80%	-3.09%	-3.31%
Net Operating Expense	-0.55%	-4.19%	-2.40%	-2.48%	-2.23%	-2.26%	-2.04%	-2.12%	-2.06%	-1.46%	-1.67%
Non-Operating Gains (Losses)	0.00%	0.00%	0.00%	0.04%	0.01%	-0.01%	-0.01%	-0.01%	0.01%	0.02%	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)	0.09%	-0.20%	0.32%	0.19%	0.27%	0.37%	0.62%	0.49%	0.62%	0.86%	0.76%
Net Charge-Offs	0.00%	-0.79%	-0.08%	-0.17%	-0.42%	-0.33%	-0.43%	-0.40%	-0.46%	-0.39%	-0.40%
ROA (with Net Charge-offs)	0.09%	-0.73%	0.42%	0.20%	0.25%	0.37%	0.67%	0.45%	0.65%	0.90%	0.79%
ROA with Provision for LL - W/O NCUSIF Expense	0.09%	-0.20%	0.32%	0.20%	0.27%	0.37%	0.62%	0.49%	0.62%	0.86%	0.76%
ROA with Net Charge-Offs - W/O NCUSIF Expense	0.09%	-0.73%	0.42%	0.20%	0.25%	0.37%	0.67%	0.45%	0.65%	0.90%	0.79%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	0.00%	-2.70%	-1.62%	-1.56%	-1.60%	-1.76%	-1.91%	-1.80%	-1.85%	-1.57%	-1.65%
Travel and Conference Expense	0.00%	-0.01%	-0.03%	-0.02%	-0.03%	-0.04%	-0.06%	-0.04%	-0.05%	-0.03%	-0.03%
Office Occupancy Expense	0.00%	-0.14%	-0.11%	-0.25%	-0.21%	-0.21%	-0.26%	-0.27%	-0.26%	-0.24%	-0.24%
Office Operations Expense	-0.55%	-1.11%	-0.51%	-0.48%	-0.57%	-0.49%	-0.72%	-0.71%	-0.69%	-0.61%	-0.63%
Educational and Promotional Expense	0.00%	-0.04%	-0.02%	-0.04%	-0.08%	-0.07%	-0.10%	-0.14%	-0.15%	-0.14%	-0.14%
Loan Servicing Expense	0.00%	-0.11%	-0.08%	-0.25%	-0.24%	-0.29%	-0.30%	-0.27%	-0.27%	-0.19%	-0.22%
Professional and Outside Services	0.00%	-0.52%	-0.43%	-0.59%	-0.64%	-0.66%	-0.47%	-0.33%	-0.42%	-0.23%	-0.30%
Member Insurance	0.00%	0.00%	0.00%	-0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Operating Fees (Exam. and/or Supervision Fees)	0.00%	-0.04%	-0.05%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.01%	-0.02%
Miscellaneous Operating Expenses	-0.09%	-0.09%	-0.07%	-0.07%	-0.08%	-0.08%	-0.07%	-0.07%	-0.09%	-0.07%	-0.08%
Total Non-Interest Expense	-0.64%	-4.77%	-2.92%	-3.28%	-3.47%	-3.63%	-3.92%	-3.66%	-3.80%	-3.09%	-3.31%
Other Performance Ratios											
Earning Asset Yield	0.96%	4.14%	3.46%	3.25%	3.34%	3.36%	3.89%	3.37%	3.78%	3.36%	3.45%
Average Cost of Funds	0.00%	-0.33%	-0.50%	-0.23%	-0.34%	-0.33%	-0.32%	-0.31%	-0.44%	-0.55%	-0.50%
FTE Employee / \$million of Loans & Share Drafts	16.75	1.17	0.66	0.57	0.50	0.47	0.45	0.37	0.34	0.27	0.30
Compensation & Benefits / FTE Emp.	-\$82,000	\$41,240	\$59,027	\$58,075	\$53,170	\$60,372	\$61,401	\$57,259	\$67,535	\$72,853	\$69,025
Compensation & Benefits / \$million Lns. & S.D.s	-\$186,931	\$52,207	\$37,004	\$30,999	\$26,165	\$28,175	\$26,949	\$21,716	\$22,711	\$19,643	\$20,943
Operating Expense / Loans & Share Drafts	19.03%	-9.20%	-6.66%	-6.55%	-5.68%	-5.81%	-5.53%	-4.41%	-4.66%	-3.88%	-4.20%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.12%	1.10%	1.18%	1.61%	2.04%	2.19%	2.66%	1.85%	2.14%	2.05%	2.08%
Net Operating Expense / Loans & Share Drafts	19.15%	-8.10%	-5.48%	-4.94%	-3.64%	-3.61%	-2.87%	-2.56%	-2.52%	-1.83%	-2.12%
Operating Expense / Operating Revenue	167.69%	98.46%	86.92%	91.04%	84.61%	84.60%	79.05%	82.09%	79.29%	73.84%	76.12%
Total Fixed Assets / Shares & Equity	0.00%	0.19%	0.62%	1.90%	2.03%	2.41%	2.99%	3.21%	2.76%	2.66%	2.71%
Net Loans to Total Shares and Deposits	12.4%	55.1%	46.3%	52.3%	57.8%	54.6%	60.9%	66.8%	71.9%	79.3%	75.4%
Members / FTE Employee	600.00	318.26	436.38	399.37	335.35	329.50	307.37	338.33	342.45	411.11	381.18

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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	7.6%	0.6%	0.3%	1.5%	1.2%	1.2%	1.3%	0.8%	1.0%	1.0%	1.0%
Total Investments	83.9%	55.1%	60.7%	58.6%	49.1%	50.9%	40.4%	35.1%	31.9%	26.5%	29.8%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.0%	0.7%	1.8%	2.7%	3.4%	2.7%	5.1%	3.0%	4.9%	4.4%
All Other Unsecured Loans/Lines of Credit	3.8%	16.9%	9.4%	5.0%	4.9%	3.4%	4.0%	2.5%	3.1%	1.8%	2.3%
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%	0.0%	0.0%	0.3%	0.0%	0.3%	0.1%	0.1%	0.1%
New Vehicle Loans	1.8%	9.6%	10.9%	7.1%	8.8%	8.6%	7.9%	11.5%	11.8%	14.9%	13.5%
Used Vehicle Loans	2.7%	14.6%	13.4%	12.4%	17.9%	13.6%	19.2%	17.0%	16.8%	16.5%	16.6%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	1.9%	2.7%	9.6%	9.7%	10.4%	14.0%	16.3%	22.4%	25.2%	23.0%
Total Other Real Estate Loans/Lines of Credit	0.0%	0.8%	0.1%	1.8%	1.9%	4.2%	4.8%	5.6%	4.4%	4.3%	4.4%
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%	0.1%	0.3%	0.2%
Total Loans and Leases	8.3%	43.7%	37.2%	37.7%	45.9%	43.9%	52.6%	58.4%	61.7%	67.9%	64.5%
Less: Allowance for Loan & Lease Losses	-0.8%	-1.0%	-0.4%	-0.8%	-0.6%	-0.5%	-0.6%	-0.6%	-0.7%	-0.7%	-0.7%
Net Loans and Leases	7.4%	42.7%	36.9%	37.0%	45.3%	43.4%	52.0%	57.8%	61.0%	67.3%	63.8%
Total Other Assets	1.1%	1.6%	2.2%	2.9%	4.4%	4.6%	6.3%	6.3%	6.1%	5.2%	5.4%
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	0.0%	5.5%	2.2%	15.5%	9.2%	9.6%	2.4%	2.7%	3.2%	4.0%	4.0%
Share Drafts	0.0%	3.8%	3.0%	10.3%	13.8%	15.4%	19.4%	20.1%	17.6%	12.1%	13.9%
Regular Shares	66.6%	51.7%	57.6%	42.5%	40.3%	36.0%	39.1%	34.5%	36.7%	32.4%	33.9%
Money Market Shares	0.0%	4.1%	0.0%	8.1%	7.6%	13.0%	11.5%	17.7%	12.6%	19.2%	17.2%
Share Certificates	0.0%	15.0%	14.9%	8.0%	11.1%	10.8%	11.3%	9.7%	12.5%	13.7%	13.0%
IRA/KEOGH Accounts	0.0%	0.7%	4.5%	2.8%	5.5%	4.6%	4.5%	5.1%	5.8%	6.8%	6.4%
All Other Shares	0.0%	0.4%	0.3%	0.4%	0.5%	0.6%	0.4%	0.1%	0.3%	1.3%	1.0%
Non-Member Deposits	0.0%	3.5%	0.1%	0.0%	0.7%	0.1%	0.2%	0.2%	0.3%	0.1%	0.1%
Total Shares and Deposits	66.6%	79.2%	80.4%	72.2%	79.4%	80.5%	86.4%	87.4%	85.8%	85.7%	85.6%
Total Equity	33.4%	15.2%	17.4%	12.3%	11.4%	9.9%	11.2%	9.9%	11.0%	10.3%	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	33.4%	15.1%	17.4%	12.5%	11.6%	10.0%	11.4%	10.2%	11.2%	10.6%	10.7%
Total Equity + Allow. for Loan Loss	34.3%	16.2%	17.8%	13.1%	12.0%	10.4%	11.8%	10.5%	11.6%	11.0%	11.1%
Balance Sheet Growth YTD Annualized											
Total Investments	-82.5%	74.1%	0.7%	1.4%	-6.6%	25.9%	-15.7%	39.5%	19.7%	16.4%	15.6%
Total Loans and Leases	-125.1%	86.1%	-35.8%	-49.0%	-19.6%	-3.8%	-25.6%	3.2%	-7.8%	11.1%	4.7%
TOTAL ASSETS	-98.9%	78.8%	-15.5%	-24.1%	-13.8%	11.3%	-21.5%	13.5%	0.7%	12.3%	7.7%
Total Liabilities	-133.3%	0.5%	1.3%	-14.5%	-12.4%	29.1%	-69.9%	172.0%	-22.4%	0.4%	-3.3%
Total Shares and Deposits	-101.8%	87.3%	-16.5%	-24.3%	-14.1%	9.6%	-20.3%	11.3%	1.5%	12.8%	8.1%
Equity Capital	-21.5%	81.3%	-12.8%	-33.7%	-12.7%	9.5%	-10.7%	12.2%	2.9%	13.2%	9.0%
TOTAL LIABILITIES, SHARES, AND EQUITY	-98.9%	78.8%	-15.5%	-24.1%	-13.8%	11.3%	-21.5%	13.5%	0.7%	12.3%	7.7%

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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%	2.65%	1.51%	2.55%	1.14%	0.88%	0.92%	0.65%	0.78%	0.62%	0.67%
Delinquent Loans / Total Capital	0.0%	7.1%	3.2%	7.3%	4.4%	3.7%	4.1%	3.6%	4.2%	3.8%	3.9%
Delinquent Loans + OREO / Net Loans + OREO	0.0%	2.7%	1.6%	2.7%	1.3%	1.0%	1.2%	0.8%	1.0%	0.7%	0.8%
Delinquent Loans > 6mo / Delinquent Loans	0.0%	24.1%	28.1%	22.4%	22.0%	21.9%	13.8%	19.6%	33.9%	27.9%	27.7%
Allowance for Loan Losses/Net Loans	11.32%	2.32%	1.03%	2.09%	1.37%	1.18%	1.12%	1.10%	1.10%	1.02%	1.05%
Loans 2 to less than 6 months Delinquent (\$000s)	\$0	\$35	\$33	\$141	\$148	\$244	\$614	\$979	\$2,122	\$7,898	\$1,433
Loans 6 to less than 12 months Delinquent (\$000s)	\$0	\$4	\$11	\$26	\$16	\$43	\$43	\$115	\$444	\$1,441	\$252
Loans 12 months and over Delinquent (\$000s)	\$0	\$7	\$2	\$15	\$25	\$25	\$55	\$123	\$643	\$1,620	\$296
Total Delinquent Loans (\$000s)	\$0	\$46	\$46	\$182	\$189	\$312	\$712	\$1,218	\$3,208	\$10,959	\$1,981
Delinquency by Category											
Unsecured Credit Card	0.00%	0.00%	0.00%	0.25%	0.47%	0.27%	0.38%	0.52%	0.36%	0.61%	0.54%
STS Loans	0.00%	0.00%	0.00%	1.35%	2.58%	1.39%	2.14%	0.00%	0.00%	0.24%	1.54%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	5.43%	2.94%	0.00%	3.02%	1.73%	3.08%	2.78%
New Vehicle Loans	0.00%	0.00%	1.45%	0.52%	0.79%	0.27%	0.37%	0.49%	0.41%	0.34%	0.36%
Used Vehicle Loans	0.00%	0.21%	1.65%	2.14%	1.08%	0.88%	1.08%	0.84%	0.78%	0.56%	0.66%
1st Mortgage Fixed	0.00%	0.00%	0.00%	4.33%	1.23%	1.36%	0.66%	0.22%	0.94%	0.57%	0.64%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.00%	0.64%	0.94%	1.16%	0.92%	0.52%	0.95%	0.88%
Other RE Fixed	0.00%	0.00%	1.14%	6.92%	3.66%	1.78%	0.86%	0.66%	0.50%	1.18%	1.06%
Other RE Adj	0.00%	0.00%	0.00%	0.00%	0.80%	0.78%	0.13%	0.54%	0.36%	0.56%	0.52%
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%	3.70%	1.98%	0.45%	1.07%	0.65%	0.52%	0.57%
Total 1st Mortgage Loans	0.00%	0.00%	0.00%	4.30%	1.08%	1.23%	0.88%	0.34%	0.83%	0.67%	0.70%
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%	1.71%	0.19%	0.40%	0.90%	0.71%	0.79%	0.66%	0.71%	0.57%	0.62%
Recoveries / Charge-Offs	0.00%	2.68%	31.58%	33.76%	15.03%	18.90%	19.08%	23.67%	23.03%	23.17%	22.75%
Expected Charge-Offs / Net Loans	0.00%	0.89%	0.45%	0.69%	0.44%	0.32%	0.33%	0.23%	0.38%	0.36%	0.36%
Provision for Loan Losses/Net Charge-Offs	0.0%	33.0%	228.2%	101.5%	94.6%	98.4%	111.8%	89.4%	106.2%	110.4%	107.7%
Prov. for Loan Losses/Expected Charge-Offs	0.0%	64.9%	95.1%	60.0%	197.2%	221.6%	267.1%	254.2%	199.6%	175.9%	187.0%
Bankruptcies / Net Loans	0.00%	0.40%	0.76%	1.29%	0.65%	0.55%	0.53%	0.28%	0.59%	0.60%	0.58%
Total Amount of Loans Charged-Off (\$000s)	\$0	\$30	\$10	\$52	\$196	\$324	\$790	\$1,763	\$3,956	\$12,778	\$2,333
Total Amount of Recoveries (\$000s)	\$0	\$1	\$3	\$18	\$29	\$61	\$151	\$417	\$911	\$2,960	\$531
Net Charge Offs (\$000s)	\$0	\$29	\$7	\$34	\$166	\$263	\$639	\$1,345	\$3,045	\$9,818	\$1,802
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.00%	0.04%	0.08%	0.49%	0.81%	0.78%	1.08%	0.99%	1.54%	1.34%
STS Loans	0.00%	0.00%	0.00%	7.27%	6.16%	4.65%	6.33%	0.00%	0.00%	9.23%	6.14%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.03%	0.00%	0.23%	0.09%
New Vehicle Loans	0.00%	0.79%	0.00%	0.01%	0.34%	0.27%	0.31%	0.58%	0.70%	0.45%	0.48%
Used Vehicle Loans	0.00%	0.00%	0.14%	0.90%	1.33%	1.04%	1.13%	1.06%	1.05%	0.85%	0.93%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	-0.01%	0.15%	0.01%	0.06%	0.04%	0.02%	0.03%	0.03%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	-0.05%	0.31%	-0.03%	-0.04%	-0.03%	-0.12%	-0.07%	-0.07%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.88%	0.00%	2.66%
All Other Loans	0.00%	42.16%	1.52%	2.11%	4.60%	4.40%	-3.92%	0.44%	-0.38%	0.17%	0.05%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	1.31%	1.96%	0.54%	1.01%	1.02%	0.62%	0.70%
Number of Credit Unions in Each Peer Group:	2	5	8	8	28	23	18	11	16	16	135

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%	23.52%	22.80%	5.25%	16.78%	9.45%	7.07%	3.01%	1.02%	0.00%	1.30%
Credit Unions - Deposits in and Loans to	0.00%	3.36%	0.88%	3.94%	2.90%	3.97%	1.57%	2.10%	0.01%	0.00%	0.36%
Total Investments in Corporate Credit Unions*	93.72%	38.98%	36.89%	68.66%	77.59%	58.70%	62.59%	35.28%	22.95%	12.38%	20.49%
Marketable Securities	0.00%	43.28%	61.57%	122.52%	103.15%	219.86%	102.09%	183.60%	144.16%	152.97%	151.43%
All Other Investments	147.28%	213.61%	189.08%	264.65%	201.82%	197.92%	145.96%	75.19%	52.97%	25.38%	47.55%
Total Investments	251.05%	364.72%	348.73%	468.17%	424.62%	508.53%	354.35%	344.89%	283.68%	250.58%	277.54%
Unsecured Loans	11.30%	111.56%	58.22%	54.47%	65.51%	68.21%	59.21%	74.90%	54.42%	63.11%	62.17%
Vehicle Loans	13.39%	159.78%	139.27%	155.93%	231.28%	221.88%	237.45%	279.28%	254.51%	296.09%	281.04%
New Vehicle Loans	5.44%	63.21%	62.45%	56.94%	76.47%	86.26%	69.12%	112.76%	104.88%	140.34%	126.14%
Used Vehicle Loans	7.95%	96.57%	76.82%	98.98%	154.81%	135.62%	168.34%	166.52%	149.63%	155.75%	154.89%
Total Real Estate	0.00%	17.61%	16.46%	90.65%	99.84%	145.11%	165.08%	215.23%	237.89%	279.09%	254.96%
1st Mortgage	0.00%	12.26%	15.68%	76.34%	83.70%	103.55%	123.26%	160.37%	198.86%	238.10%	214.12%
1st Mortgage Fxd	0.00%	12.26%	15.68%	75.86%	63.07%	71.95%	68.99%	132.96%	145.32%	176.81%	158.25%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.49%	20.63%	31.60%	54.27%	27.41%	53.54%	61.29%	55.87%
2nd Mortgage	0.00%	5.34%	0.78%	14.31%	16.14%	41.56%	41.82%	54.86%	39.03%	40.99%	40.84%
Closed-End Fxd	0.00%	2.18%	0.78%	14.31%	6.44%	6.36%	23.06%	15.28%	13.77%	11.68%	12.51%
Closed-End Adj	0.00%	0.00%	0.00%	0.00%	0.37%	2.59%	0.23%	0.10%	2.35%	1.21%	1.33%
Open-End Adj	0.00%	0.00%	0.00%	0.00%	8.93%	30.20%	15.71%	37.57%	21.51%	23.73%	23.52%
Open-End Fxd	0.00%	3.16%	0.00%	0.00%	0.41%	2.41%	2.83%	1.91%	1.41%	4.36%	3.48%
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%	0.21%	0.00%	0.00%	0.17%	0.44%	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	24.69%	288.94%	214.04%	301.45%	397.58%	439.29%	461.98%	573.18%	548.81%	641.66%	601.14%
Indirect Loans	0.00%	0.00%	0.00%	3.84%	8.85%	19.29%	47.56%	103.39%	112.21%	178.06%	147.85%
Percent of Vehicle Loans	0.00%	0.00%	0.00%	2.46%	3.83%	8.69%	20.03%	37.02%	44.09%	60.14%	52.61%
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%	5.57%	14.23%	12.17%	0.00%	13.14%	18.92%	6.85%	9.32%
Total Mortgage Exposure**	0.00%	17.61%	16.46%	90.65%	100.88%	230.99%	216.61%	337.56%	327.07%	340.17%	323.34%
Total Real Estate	0.00%	17.61%	16.46%	90.65%	99.84%	145.11%	165.08%	215.23%	237.89%	279.09%	254.96%
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%	1.05%	85.89%	51.53%	122.33%	89.18%	61.08%	68.39%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	0.00%	0.00%	1.05%	85.89%	51.53%	122.33%	88.47%	60.96%	68.18%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.71%	0.12%	0.21%



