

December 31, 2017

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	0.22%	1.05%	0.88%	0.86%	0.88%	1.14%	1.21%	1.59%	1.40%	1.41%	1.37%
Loan Yield	1.66%	5.57%	6.61%	5.57%	6.11%	5.80%	5.52%	4.66%	4.94%	4.23%	4.48%
Net Loan Yield After NCOs	1.66%	4.14%	6.24%	5.31%	5.16%	5.04%	4.70%	3.96%	4.19%	3.65%	3.85%
Asset Yield	0.48%	3.01%	3.24%	2.79%	3.29%	3.25%	3.46%	3.34%	3.59%	3.25%	3.33%
Cost of Funds	0.00%	-0.15%	-0.41%	-0.17%	-0.27%	-0.28%	-0.26%	-0.30%	-0.39%	-0.50%	-0.45%
Gross Spread	0.48%	2.87%	2.83%	2.63%	3.02%	2.97%	3.20%	3.04%	3.20%	2.75%	2.88%
Provision Expense	0.00%	-0.10%	-0.22%	-0.02%	-0.47%	-0.33%	-0.51%	-0.39%	-0.52%	-0.44%	-0.45%
Net Spread after Provision Expense	0.48%	2.77%	2.61%	2.61%	2.55%	2.65%	2.69%	2.64%	2.68%	2.31%	2.43%
Total Non-Interest Income	0.00%	0.37%	0.56%	0.58%	1.40%	1.35%	1.88%	1.56%	1.76%	1.64%	1.65%
Total Non-Interest Expense	-0.32%	-3.54%	-2.92%	-2.81%	-3.65%	-3.63%	-3.97%	-3.68%	-3.82%	-3.09%	-3.32%
Net Operating Expense	-0.32%	-3.17%	-2.36%	-2.24%	-2.26%	-2.27%	-2.10%	-2.12%	-2.06%	-1.45%	-1.67%
Non-Operating Gains (Losses)	0.00%	0.00%	0.00%	0.00%	0.00%	-0.01%	-0.02%	-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)	0.16%	-0.40%	0.25%	0.36%	0.29%	0.37%	0.56%	0.52%	0.60%	0.88%	0.77%
Net Charge-Offs	0.00%	-0.62%	-0.15%	-0.11%	-0.45%	-0.36%	-0.44%	-0.42%	-0.48%	-0.40%	-0.41%
ROA (with Net Charge-offs)	0.16%	-0.93%	0.32%	0.27%	0.32%	0.34%	0.63%	0.49%	0.64%	0.93%	0.81%
ROA with Provision for LL - W/O NCUSIF Expense	0.16%	-0.40%	0.25%	0.37%	0.30%	0.37%	0.57%	0.52%	0.60%	0.88%	0.77%
ROA with Net Charge-Offs - W/O NCUSIF Expense	0.16%	-0.93%	0.32%	0.28%	0.32%	0.34%	0.63%	0.49%	0.64%	0.93%	0.81%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	0.00%	-2.21%	-1.52%	-1.47%	-1.68%	-1.76%	-1.95%	-1.80%	-1.85%	-1.57%	-1.66%
Travel and Conference Expense	0.00%	-0.01%	-0.04%	-0.02%	-0.03%	-0.04%	-0.05%	-0.04%	-0.05%	-0.03%	-0.03%
Office Occupancy Expense	-0.16%	-0.11%	-0.11%	-0.18%	-0.22%	-0.21%	-0.26%	-0.27%	-0.26%	-0.24%	-0.24%
Office Operations Expense	0.00%	-0.90%	-0.52%	-0.41%	-0.60%	-0.49%	-0.73%	-0.71%	-0.70%	-0.61%	-0.63%
Educational and Promotional Expense	0.00%	-0.02%	-0.02%	-0.02%	-0.08%	-0.07%	-0.11%	-0.14%	-0.15%	-0.14%	-0.14%
Loan Servicing Expense	0.00%	-0.06%	-0.09%	-0.12%	-0.27%	-0.27%	-0.30%	-0.28%	-0.27%	-0.19%	-0.22%
Professional and Outside Services	0.00%	-0.12%	-0.51%	-0.50%	-0.68%	-0.66%	-0.47%	-0.34%	-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%	-0.03%	-0.05%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.01%	-0.02%
Miscellaneous Operating Expenses	-0.16%	-0.07%	-0.06%	-0.07%	-0.08%	-0.10%	-0.08%	-0.08%	-0.10%	-0.07%	-0.07%
Total Non-Interest Expense	-0.32%	-3.54%	-2.92%	-2.81%	-3.65%	-3.63%	-3.97%	-3.68%	-3.82%	-3.09%	-3.32%
Other Performance Ratios											
Earning Asset Yield	0.73%	2.84%	3.41%	3.03%	3.50%	3.38%	3.89%	3.47%	3.83%	3.39%	3.49%
Average Cost of Funds	0.00%	-0.17%	-0.52%	-0.25%	-0.35%	-0.33%	-0.32%	-0.33%	-0.44%	-0.55%	-0.50%
FTE Employee / \$million of Loans & Share Drafts	12.56	1.26	0.66	0.59	0.51	0.47	0.45	0.37	0.34	0.26	0.30
Compensation & Benefits / FTE Emp.	\$0	\$33,430	\$54,917	\$54,341	\$55,758	\$60,817	\$61,513	\$58,758	\$67,173	\$73,358	\$69,424
Compensation & Benefits / \$million Lns. & S.D.s	-\$140,199	\$41,930	\$34,737	\$29,657	\$27,942	\$28,523	\$27,442	\$22,101	\$22,910	\$19,666	\$21,046
Operating Expense / Loans & Share Drafts	21.17%	-6.48%	-6.72%	-5.60%	-6.09%	-5.88%	-5.59%	-4.51%	-4.73%	-3.87%	-4.21%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	-2.21%	0.62%	1.31%	1.12%	2.34%	2.19%	2.64%	1.91%	2.18%	2.06%	2.10%
Net Operating Expense / Loans & Share Drafts	18.96%	-5.86%	-5.41%	-4.48%	-3.74%	-3.68%	-2.95%	-2.59%	-2.54%	-1.82%	-2.12%
Operating Expense / Operating Revenue	163.27%	84.23%	87.60%	86.39%	83.56%	84.77%	79.50%	81.20%	78.82%	73.40%	75.68%
Total Fixed Assets / Shares & Equity	0.00%	0.17%	0.62%	1.74%	2.06%	2.41%	2.99%	3.16%	2.78%	2.66%	2.71%
Net Loans to Total Shares and Deposits	16.4%	42.3%	50.5%	50.5%	60.0%	55.5%	62.4%	68.3%	73.0%	80.7%	76.8%
Members / FTE Employee	0.00	332.88	461.94	382.00	339.10	330.16	306.30	340.69	327.52	414.18	380.11

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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%	0.4%	1.2%	1.2%	1.0%	1.2%	0.8%	0.9%	1.0%	1.0%
Total Investments	90.2%	66.3%	57.7%	61.7%	48.1%	50.2%	39.1%	33.8%	30.8%	25.6%	28.7%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.0%	0.8%	2.0%	2.7%	3.5%	2.8%	5.2%	3.2%	5.1%	4.6%
All Other Unsecured Loans/Lines of Credit	4.7%	9.0%	11.7%	5.2%	5.2%	3.5%	4.3%	2.6%	3.1%	1.8%	2.3%
Short-Term Small Amount Loans (STS)	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	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	3.2%	8.3%	11.4%	7.3%	9.1%	8.9%	8.4%	11.8%	12.1%	15.5%	14.1%
Used Vehicle Loans	1.6%	11.1%	13.3%	11.5%	18.2%	13.8%	19.2%	17.2%	16.8%	16.9%	16.9%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	2.6%	2.9%	7.7%	9.8%	10.5%	14.3%	16.7%	22.7%	25.2%	23.1%
Total Other Real Estate Loans/Lines of Credit	0.0%	1.4%	0.1%	1.8%	1.9%	4.1%	4.8%	5.7%	4.6%	4.2%	4.3%
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%	0.1%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%
Total Loans and Leases	9.5%	32.4%	40.3%	35.6%	46.9%	44.7%	53.8%	59.7%	62.7%	68.9%	65.4%
Less: Allowance for Loan & Lease Losses	-0.5%	-0.6%	-0.5%	-0.5%	-0.7%	-0.5%	-0.6%	-0.6%	-0.7%	-0.7%	-0.7%
Net Loans and Leases	9.0%	31.8%	39.8%	35.0%	46.3%	44.2%	53.2%	59.1%	62.0%	68.2%	64.8%
Total Other Assets	0.8%	1.6%	2.1%	2.1%	4.5%	4.6%	6.4%	6.4%	6.3%	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%	7.8%	2.4%	15.9%	10.5%	9.7%	2.5%	2.7%	3.2%	4.4%	4.3%
Share Drafts	0.0%	2.9%	3.8%	9.2%	13.4%	15.7%	19.5%	20.1%	17.6%	12.1%	13.9%
Regular Shares	58.0%	52.6%	58.2%	42.4%	40.1%	36.0%	39.4%	34.4%	36.8%	32.3%	33.8%
Money Market Shares	0.0%	6.0%	0.0%	6.3%	7.6%	12.9%	11.6%	17.7%	12.6%	19.0%	17.1%
Share Certificates	0.0%	13.5%	12.2%	9.8%	10.8%	10.7%	10.9%	9.9%	12.7%	13.9%	13.2%
IRA/KEOGH Accounts	0.0%	1.0%	4.7%	2.3%	5.4%	4.5%	4.4%	5.0%	5.7%	6.7%	6.2%
All Other Shares	0.0%	0.4%	0.0%	0.4%	0.5%	0.6%	0.3%	0.1%	0.2%	1.3%	1.0%
Non-Member Deposits	0.0%	0.0%	0.8%	0.1%	0.5%	0.1%	0.1%	0.2%	0.3%	0.0%	0.1%
Total Shares and Deposits	58.0%	76.4%	79.9%	70.5%	78.2%	80.4%	86.3%	87.4%	85.9%	85.3%	85.3%
Total Equity	42.0%	15.7%	17.9%	13.6%	11.3%	9.9%	11.2%	9.9%	10.9%	10.3%	10.5%
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	42.2%	15.7%	17.9%	13.7%	11.5%	10.0%	11.5%	10.3%	11.3%	10.7%	10.8%
Total Equity + Allow. for Loan Loss	42.5%	16.3%	18.4%	14.2%	11.9%	10.3%	11.8%	10.5%	11.6%	11.0%	11.1%
Balance Sheet Growth YTD Annualized											
Total Investments	-78.3%	44.4%	-13.0%	-1.9%	-4.8%	18.3%	-14.1%	25.1%	11.2%	9.9%	9.1%
Total Loans and Leases	-96.2%	-5.9%	-27.9%	-44.9%	-10.9%	-0.8%	-17.0%	5.1%	-4.0%	11.4%	6.3%
TOTAL ASSETS	-86.3%	22.7%	-19.5%	-24.4%	-8.3%	9.0%	-15.7%	10.6%	0.9%	10.8%	7.0%
Total Liabilities	-100.0%	9.2%	-0.1%	-15.8%	5.6%	24.2%	-50.7%	124.4%	-16.9%	11.8%	5.8%
Total Shares and Deposits	-89.1%	23.2%	-20.9%	-26.3%	-9.9%	7.6%	-14.9%	9.0%	1.5%	10.6%	6.9%
Equity Capital	-44.2%	28.4%	-15.5%	-23.8%	-8.4%	7.3%	-7.3%	10.1%	2.4%	11.7%	8.1%
TOTAL LIABILITIES, SHARES, AND EQUITY	-86.3%	22.7%	-19.5%	-24.4%	-8.3%	9.0%	-15.7%	10.6%	0.9%	10.8%	7.0%

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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%	3.68%	1.41%	2.22%	1.16%	0.97%	0.88%	0.60%	0.73%	0.67%	0.69%
Delinquent Loans / Total Capital	0.0%	7.3%	3.1%	5.6%	4.6%	4.2%	4.0%	3.4%	3.9%	4.2%	4.1%
Delinquent Loans + OREO / Net Loans + OREO	0.0%	3.7%	1.4%	2.3%	1.3%	1.1%	1.2%	0.7%	1.0%	0.8%	0.8%
Delinquent Loans > 6mo / Delinquent Loans	0.0%	23.2%	21.9%	4.5%	20.6%	17.4%	15.8%	20.7%	34.0%	25.7%	26.0%
Allowance for Loan Losses/Net Loans	5.88%	1.76%	1.30%	1.56%	1.47%	1.11%	1.13%	1.08%	1.11%	1.01%	1.04%
Loans 2 to less than 6 months Delinquent (\$000s)	\$0	\$35	\$33	\$132	\$154	\$291	\$588	\$912	\$2,010	\$9,029	\$1,566
Loans 6 to less than 12 months Delinquent (\$000s)	\$0	\$10	\$6	\$1	\$18	\$42	\$71	\$125	\$408	\$1,294	\$235
Loans 12 months and over Delinquent (\$000s)	\$0	\$1	\$3	\$5	\$22	\$19	\$39	\$114	\$629	\$1,829	\$317
Total Delinquent Loans (\$000s)	\$0	\$45	\$42	\$138	\$194	\$352	\$699	\$1,151	\$3,047	\$12,153	\$2,118
Delinquency by Category											
Unsecured Credit Card	0.00%	0.00%	0.00%	0.14%	0.42%	0.39%	0.33%	0.37%	0.33%	0.55%	0.48%
STS Loans	0.00%	0.00%	0.00%	1.85%	2.65%	0.53%	0.47%	0.00%	0.00%	0.24%	0.88%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	9.56%	2.22%	0.00%	3.13%	1.96%	2.17%	2.36%
New Vehicle Loans	0.00%	2.71%	2.44%	0.14%	0.66%	0.37%	0.35%	0.45%	0.37%	0.29%	0.32%
Used Vehicle Loans	0.00%	3.96%	1.02%	1.06%	1.29%	0.79%	1.08%	0.81%	0.73%	0.50%	0.61%
1st Mortgage Fixed	0.00%	0.00%	0.00%	1.55%	1.24%	1.79%	0.59%	0.26%	0.88%	0.78%	0.79%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.00%	0.45%	1.45%	1.25%	0.64%	0.52%	1.14%	1.03%
Other RE Fixed	0.00%	0.00%	0.00%	26.31%	3.46%	1.20%	0.70%	0.43%	0.68%	1.68%	1.35%
Other RE Adj	0.00%	0.00%	0.00%	0.00%	0.63%	0.59%	0.53%	0.59%	0.33%	0.71%	0.63%
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%	2.53%	1.49%	0.55%	1.03%	0.58%	0.45%	0.50%
Total 1st Mortgage Loans	0.00%	0.00%	0.00%	1.54%	1.06%	1.69%	0.88%	0.33%	0.78%	0.88%	0.85%
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%	1.43%	0.37%	0.26%	0.95%	0.76%	0.82%	0.70%	0.75%	0.58%	0.63%
Recoveries / Charge-Offs	0.00%	6.72%	16.53%	32.53%	14.26%	18.76%	17.83%	22.48%	22.41%	23.43%	22.64%
Expected Charge-Offs / Net Loans	0.00%	0.85%	0.48%	0.64%	0.48%	0.35%	0.36%	0.25%	0.42%	0.39%	0.39%
Provision for Loan Losses/Net Charge-Offs	0.0%	15.3%	144.6%	14.3%	105.9%	92.0%	113.8%	93.5%	108.2%	111.3%	109.0%
Prov. for Loan Losses/Expected Charge-Offs	0.0%	26.4%	112.2%	5.9%	214.0%	204.5%	265.4%	259.2%	194.4%	168.8%	181.0%
Bankruptcies / Net Loans	0.00%	0.33%	0.86%	1.15%	0.80%	0.63%	0.61%	0.37%	0.70%	0.71%	0.69%
Total Amount of Loans Charged-Off (\$000s)	\$0	\$30	\$15	\$31	\$196	\$346	\$808	\$1,814	\$4,123	\$13,237	\$2,436
Total Amount of Recoveries (\$000s)	\$0	\$2	\$3	\$10	\$28	\$65	\$144	\$408	\$924	\$3,101	\$551
Net Charge Offs (\$000s)	\$0	\$28	\$13	\$21	\$168	\$281	\$664	\$1,406	\$3,199	\$10,136	\$1,884
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.00%	0.03%	0.18%	0.64%	0.82%	0.84%	1.16%	1.03%	1.56%	1.37%
STS Loans	0.00%	0.00%	0.00%	5.47%	6.64%	4.27%	6.70%	0.00%	0.00%	10.52%	6.30%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.92%	-0.03%	0.00%	0.20%	0.08%
New Vehicle Loans	0.00%	0.00%	0.16%	0.04%	0.27%	0.29%	0.32%	0.56%	0.68%	0.45%	0.48%
Used Vehicle Loans	0.00%	0.00%	0.13%	0.42%	1.39%	1.06%	1.15%	1.13%	1.08%	0.85%	0.93%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	-0.01%	0.12%	0.05%	0.05%	0.02%	0.02%	0.03%	0.03%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	-0.04%	0.37%	0.21%	-0.05%	-0.01%	-0.08%	-0.09%	-0.07%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.39%	0.00%	2.17%
All Other Loans	0.00%	45.23%	3.95%	2.09%	6.49%	5.97%	-3.24%	0.82%	0.16%	0.34%	0.27%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	1.99%	2.80%	0.67%	1.38%	1.49%	0.81%	0.93%
Number of Credit Unions in Each Peer Group:	1	4	8	8	29	23	18	11	16	16	134

December 31, 2017

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%	29.25%	21.10%	3.14%	15.35%	9.56%	5.94%	3.13%	1.09%	0.00%	1.22%
Credit Unions - Deposits in and Loans to	0.00%	4.18%	0.00%	1.29%	2.00%	3.38%	2.20%	2.06%	0.01%	0.00%	0.35%
Total Investments in Corporate Credit Unions*	0.00%	26.87%	50.01%	57.43%	64.86%	55.88%	54.71%	31.58%	21.83%	12.03%	19.11%
Marketable Securities	0.00%	58.00%	24.79%	138.60%	114.01%	215.24%	102.11%	176.65%	138.73%	148.34%	147.05%
All Other Investments	199.38%	256.79%	191.48%	245.80%	198.49%	199.89%	142.53%	74.75%	52.66%	25.17%	46.95%
Total Investments	213.75%	421.02%	323.20%	451.26%	416.86%	499.73%	341.28%	327.46%	271.24%	239.53%	265.70%
Unsecured Loans	11.25%	57.25%	70.00%	52.76%	68.32%	69.45%	61.67%	75.77%	55.70%	64.47%	63.56%
Vehicle Loans	11.25%	123.23%	138.50%	137.63%	236.44%	225.86%	240.93%	282.07%	254.02%	303.59%	286.56%
New Vehicle Loans	7.50%	52.49%	63.77%	53.30%	78.71%	88.24%	73.40%	114.87%	106.26%	145.51%	130.36%
Used Vehicle Loans	3.75%	70.75%	74.73%	84.33%	157.73%	137.62%	167.53%	167.20%	147.76%	158.08%	156.20%
Total Real Estate	0.00%	24.99%	17.21%	69.75%	101.01%	145.32%	166.92%	217.79%	240.57%	275.35%	253.34%
1st Mortgage	0.00%	16.21%	16.42%	56.28%	84.81%	104.10%	124.71%	162.38%	199.94%	235.88%	213.18%
1st Mortgage Fxd	0.00%	16.21%	16.42%	55.84%	65.45%	72.76%	69.83%	132.28%	146.05%	174.44%	156.96%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.44%	19.36%	31.33%	54.88%	30.10%	53.89%	61.44%	56.22%
2nd Mortgage	0.00%	8.78%	0.79%	13.47%	16.20%	41.22%	42.21%	55.41%	40.64%	39.47%	40.16%
Closed-End Fxd	0.00%	2.59%	0.79%	13.47%	6.58%	6.14%	23.04%	15.79%	14.97%	11.44%	12.58%
Closed-End Adj	0.00%	0.00%	0.00%	0.00%	0.04%	2.08%	0.21%	0.35%	2.44%	2.79%	2.40%
Open-End Adj	0.00%	0.00%	0.00%	0.00%	9.27%	30.64%	15.94%	37.40%	21.69%	25.07%	24.48%
Open-End Fxd	0.00%	6.18%	0.00%	0.00%	0.31%	2.37%	3.02%	1.86%	1.54%	0.18%	0.71%
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%	0.14%	0.00%	0.00%	0.16%	0.41%	0.00%	0.08%
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	22.50%	205.47%	225.79%	260.42%	407.22%	444.83%	469.68%	579.18%	552.50%	644.87%	605.19%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	12.08%	19.18%	50.12%	103.27%	111.88%	182.21%	150.97%
Percent of Vehicle Loans	0.00%	0.00%	0.00%	0.00%	5.11%	8.49%	20.80%	36.61%	44.04%	60.02%	52.68%
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%	15.59%	14.71%	0.00%	17.35%	20.17%	8.23%	10.77%
Total Mortgage Exposure**	0.00%	24.99%	17.21%	69.75%	102.40%	226.40%	218.09%	333.49%	326.52%	336.20%	320.46%
Total Real Estate	0.00%	24.99%	17.21%	69.75%	101.01%	145.32%	166.92%	217.79%	240.57%	275.35%	253.34%
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%	1.39%	81.08%	51.17%	115.71%	85.95%	60.85%	67.12%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	0.00%	0.00%	1.39%	81.08%	51.17%	115.71%	85.27%	60.74%	66.92%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.68%	0.11%	0.20%



