

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	0.75%	0.89%	2.08%	1.09%	1.13%	1.28%	1.47%	1.40%		1.62%	1.51%
Loan Yield	8.77%	7.95%	6.98%	6.76%	6.31%	5.49%	6.56%	4.85%		4.23%	4.54%
Net Loan Yield After NCOs	7.16%	7.49%	6.72%	6.34%	5.67%	4.92%	5.85%	4.30%		3.56%	3.89%
Asset Yield	3.57%	4.10%	4.30%	3.27%	3.30%	3.54%	3.98%	3.25%		3.43%	3.45%
Cost of Funds	-0.39%	-0.32%	-0.37%	-0.27%	-0.28%	-0.29%	-0.43%	-0.28%		-0.50%	-0.45%
Gross Spread	3.18%	3.77%	3.93%	2.99%	3.02%	3.25%	3.54%	2.97%		2.93%	3.01%
Provision Expense	-0.61%	-0.22%	-0.16%	-0.14%	-0.22%	-0.33%	-0.35%	-0.33%		-0.39%	-0.37%
Net Spread after Provision Expense	2.57%	3.56%	3.77%	2.85%	2.80%	2.92%	3.19%	2.64%		2.54%	2.64%
Total Non-Interest Income	0.66%	0.59%	0.96%	0.86%	1.16%	1.75%	2.31%	1.95%		1.52%	1.63%
Total Non-Interest Expense	-4.19%	-3.35%	-4.04%	-3.30%	-3.55%	-3.89%	-4.50%	-3.90%		-3.08%	-3.35%
Net Operating Expense	-3.53%	-2.76%	-3.08%	-2.45%	-2.39%	-2.14%	-2.19%	-1.95%		-1.55%	-1.72%
Non-Operating Gains (Losses)	0.02%	0.06%	0.03%	0.00%	0.01%	-0.01%	0.00%	0.05%		0.03%	0.03%
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%
NCUSIF Stabilization Expense	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%	0.00%	0.00%		0.00%	0.00%
Return on Assets (ROA with Provision for LL)	-0.93%	0.86%	0.71%	0.40%	0.42%	0.77%	1.00%	0.74%		1.01%	0.94%
Net Charge-Offs	-0.57%	-0.21%	-0.12%	-0.16%	-0.28%	-0.32%	-0.36%	-0.32%		-0.48%	-0.43%
ROA (with Net Charge-offs)	-0.89%	0.86%	0.75%	0.38%	0.36%	0.78%	1.00%	0.76%		0.92%	0.88%
ROA with Provision for LL - W/O NCUSIF Expense	-0.93%	0.86%	0.71%	0.40%	0.42%	0.77%	1.01%	0.74%		1.02%	0.95%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-0.89%	0.86%	0.75%	0.38%	0.36%	0.78%	1.00%	0.76%		0.93%	0.88%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-2.20%	-1.79%	-2.30%	-1.77%	-1.77%	-1.96%	-2.29%	-2.01%		-1.49%	-1.65%
Travel and Conference Expense	0.00%	-0.04%	-0.08%	-0.04%	-0.03%	-0.06%	-0.04%	-0.04%		-0.02%	-0.03%
Office Occupancy Expense	-0.01%	-0.06%	-0.14%	-0.21%	-0.17%	-0.25%	-0.22%	-0.25%		-0.20%	-0.21%
Office Operations Expense	-0.95%	-0.69%	-1.06%	-0.53%	-0.81%	-0.82%	-0.90%	-0.74%		-0.55%	-0.62%
Educational and Promotional Expense	-0.01%	-0.04%	-0.06%	-0.06%	-0.07%	-0.09%	-0.09%	-0.14%		-0.13%	-0.12%
Loan Servicing Expense	-0.12%	-0.07%	-0.06%	-0.12%	-0.14%	-0.18%	-0.32%	-0.23%		-0.31%	-0.29%
Professional and Outside Services	-0.73%	-0.49%	-0.21%	-0.44%	-0.45%	-0.41%	-0.49%	-0.41%		-0.13%	-0.22%
Member Insurance	-0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		-0.01%	0.00%
Operating Fees (Exam. and/or Supervision Fees)	-0.04%	-0.04%	-0.04%	-0.03%	-0.02%	-0.02%	-0.03%	-0.02%		-0.01%	-0.01%
Miscellaneous Operating Expenses	-0.10%	-0.13%	-0.10%	-0.09%	-0.10%	-0.09%	-0.12%	-0.07%		-0.23%	-0.19%
Total Non-Interest Expense	-4.19%	-3.35%	-4.04%	-3.30%	-3.55%	-3.89%	-4.50%	-3.90%		-3.08%	-3.35%
Other Performance Ratios											
Earning Asset Yield	3.72%	4.18%	4.64%	3.45%	3.41%	3.81%	4.24%	3.46%		3.58%	3.62%
Average Cost of Funds	-0.50%	-0.42%	-0.51%	-0.38%	-0.35%	-0.35%	-0.52%	-0.31%		-0.57%	-0.51%
FTE Employee / \$million of Loans & Share Drafts	1.95	1.20	0.80	0.65	0.50	0.49	0.44	0.40		0.20	0.26
Compensation & Benefits / FTE Emp.	\$35,333	\$32,976	\$59,725	\$58,606	\$62,122	\$56,244	\$78,143	\$64,844		\$82,206	\$75,388
Compensation & Benefits / \$million Lns. & S.D.s	\$66,655	\$38,553	\$48,077	\$38,100	\$31,153	\$27,404	\$35,160	\$26,033		\$16,535	\$19,640
Operating Expense / Loans & Share Drafts	-12.68%	-7.22%	-8.42%	-7.10%	-6.25%	-5.43%	-6.92%	-5.06%		-3.41%	-3.97%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	2.01%	1.28%	1.99%	1.84%	2.05%	2.44%	3.55%	2.53%		1.69%	1.94%
Net Operating Expense / Loans & Share Drafts	-10.67%	-5.94%	-6.43%	-5.26%	-4.20%	-2.99%	-3.37%	-2.53%		-1.72%	-2.04%
Operating Expense / Operating Revenue	108.44%	78.38%	83.76%	86.75%	85.64%	79.00%	78.49%	80.14%		72.18%	74.66%
Total Fixed Assets / Shares & Equity	0.08%	0.43%	0.82%	1.93%	2.41%	3.08%	1.84%	3.18%		1.37%	1.75%
Net Loans to Total Shares and Deposits	42.9%	58.3%	62.5%	55.4%	55.9%	68.3%	65.2%	67.1%		86.3%	80.3%
Members / FTE Employee	659.67	429.38	391.08	469.27	486.24	359.15	397.93	365.16		431.53	412.43

September 30, 2018

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%	0.5%	0.6%	1.0%	0.9%	1.8%	1.4%	1.3%		0.6%	0.8%
Total Investments	66.0%	53.6%	49.2%	55.8%	51.2%	38.4%	40.5%	33.7%		21.8%	26.7%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.0%	0.0%	0.8%	2.2%	2.5%	2.2%	2.2%		3.6%	3.2%
All Other Unsecured Loans/Lines of Credit	12.6%	10.3%	6.6%	5.6%	4.3%	3.5%	4.0%	3.4%		1.8%	2.4%
Short-Term Small Amount Loans (STS)	0.2%	0.1%	0.0%	0.0%	0.2%	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%	0.0%	1.0%	0.0%		0.2%	0.2%
New Vehicle Loans	7.7%	10.8%	13.2%	7.7%	6.8%	7.5%	7.2%	11.7%		16.8%	14.6%
Used Vehicle Loans	11.0%	22.9%	26.2%	18.7%	18.5%	23.3%	20.9%	20.5%		20.3%	20.5%
Total 1st Mortgage Real Estate Lns/Line of Credit	2.5%	0.7%	0.2%	4.9%	9.6%	13.5%	15.8%	15.3%		25.4%	22.1%
Total Other Real Estate Loans/Lines of Credit	0.0%	0.8%	1.5%	2.3%	2.5%	4.5%	2.8%	4.7%		5.0%	4.6%
Leases Receivable	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%
Other Loans (Purchased or to non-members)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%		0.1%	0.1%
Total Loans and Leases	33.9%	45.6%	47.7%	40.1%	44.1%	54.9%	53.9%	57.9%		73.2%	67.8%
Less: Allowance for Loan & Lease Losses	-1.2%	-1.1%	-0.4%	-0.3%	-0.4%	-0.5%	-0.5%	-0.4%		-0.5%	-0.5%
Net Loans and Leases	32.7%	44.5%	47.2%	39.8%	43.6%	54.4%	53.5%	57.5%		72.7%	67.3%
Total Other Assets	1.3%	1.4%	3.0%	3.5%	4.2%	5.5%	4.7%	7.6%		4.8%	5.1%
TOTAL ASSETS	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		100.0%	100.0%
Total Liabilities	8.4%	6.0%	5.5%	11.9%	9.0%	7.9%	6.1%	4.1%		2.8%	3.7%
Share Drafts	0.0%	1.5%	3.4%	7.8%	14.0%	14.1%	17.4%	18.5%		17.9%	17.5%
Regular Shares	75.1%	55.9%	48.9%	47.7%	45.5%	37.3%	39.5%	38.3%		28.9%	32.0%
Money Market Shares	1.0%	3.0%	4.9%	1.6%	5.0%	11.0%	10.7%	13.0%		20.5%	17.7%
Share Certificates	0.6%	15.8%	12.4%	9.6%	7.8%	11.6%	10.3%	11.4%		11.2%	11.1%
IRA/KEOGH Accounts	0.0%	1.0%	0.7%	4.3%	5.1%	5.6%	4.3%	4.1%		5.9%	5.5%
All Other Shares	2.4%	0.3%	5.5%	1.2%	1.1%	0.6%	0.3%	0.8%		0.2%	0.3%
Non-Member Deposits	0.0%	0.6%	0.4%	0.2%	0.2%	0.3%	0.2%	0.1%		0.3%	0.2%
Total Shares and Deposits	79.0%	78.1%	76.2%	72.4%	78.8%	80.4%	82.7%	86.3%		84.9%	84.4%
Total Equity	12.6%	15.8%	18.2%	15.7%	12.2%	11.7%	11.2%	9.6%		12.4%	12.0%
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%
Net Worth	12.6%	15.8%	18.2%	15.6%	12.3%	12.0%	11.3%	10.0%		13.0%	12.5%
Total Equity + Allow. for Loan Loss	13.8%	16.9%	18.7%	16.0%	12.6%	12.2%	11.7%	10.0%		12.8%	12.4%
Balance Sheet Growth YTD Annualized											
Total Investments	2.2%	-8.5%	-27.0%	-8.5%	2.9%	1.7%	6.0%	3.3%		3.8%	3.3%
Total Loans and Leases	-26.9%	-16.2%	-3.5%	-6.4%	0.7%	-7.7%	19.6%	11.2%		9.1%	8.9%
TOTAL ASSETS	-15.9%	-12.1%	-15.2%	-8.1%	1.9%	-4.1%	14.0%	7.8%		7.7%	7.2%
Total Liabilities	71.6%	105.9%	15.6%	-3.9%	30.9%	42.0%	65.1%	68.9%		141.8%	89.2%
Total Shares and Deposits	-15.6%	-16.1%	-17.4%	-8.6%	-0.9%	-7.7%	11.2%	5.9%		5.7%	5.1%
Equity Capital	-42.8%	-14.6%	-13.2%	-8.8%	2.8%	-1.4%	14.3%	7.0%		6.5%	6.2%
TOTAL LIABILITIES, SHARES, AND EQUITY	-15.9%	-12.1%	-15.2%	-8.1%	1.9%	-4.1%	14.0%	7.8%		7.7%	7.2%

September 30, 2018

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	3.09%	1.34%	1.26%	1.24%	1.74%	0.94%	0.84%	0.58%		0.40%	0.50%
Delinquent Loans / Total Capital	7.6%	3.6%	3.2%	3.1%	6.1%	4.2%	3.9%	3.4%		2.3%	2.7%
Delinquent Loans + OREO / Net Loans + OREO	3.7%	1.4%	1.3%	1.4%	1.9%	1.1%	1.1%	0.7%		0.5%	0.6%
Delinquent Loans > 6mo / Delinquent Loans	21.2%	20.5%	13.1%	21.4%	26.1%	23.6%	20.0%	21.9%		15.1%	17.7%
Allowance for Loan Losses/Net Loans	3.72%	2.39%	0.94%	0.86%	0.97%	0.93%	0.87%	0.78%		0.63%	0.68%
Loans 2 to less than 6 months Delinquent (\$000s)	\$8	\$17	\$45	\$66	\$183	\$309	\$593	\$893		\$5,367	\$644
Loans 6 to less than 12 months Delinquent (\$000s)	\$2	\$4	\$3	\$11	\$53	\$70	\$134	\$182		\$723	\$107
Loans 12 months and over Delinquent (\$000s)	\$0	\$0	\$3	\$7	\$12	\$26	\$14	\$68		\$231	\$32
Total Delinquent Loans (\$000s)	\$10	\$22	\$52	\$85	\$248	\$405	\$740	\$1,144		\$6,321	\$782
Delinquency by Category											
Unsecured Credit Card	0.00%	0.00%	0.00%	0.28%	0.72%	0.25%	0.34%	0.34%		0.39%	0.38%
STS Loans	0.00%	2.86%	0.00%	5.80%	2.01%	0.00%	0.00%	1.18%		0.00%	2.34%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.14%	0.00%		2.35%	2.26%
New Vehicle Loans	2.90%	0.04%	0.45%	0.19%	1.16%	0.39%	0.36%	0.28%		0.34%	0.35%
Used Vehicle Loans	0.77%	1.40%	1.56%	0.86%	1.43%	1.12%	0.88%	0.68%		0.50%	0.61%
1st Mortgage Fixed	0.00%	0.00%	0.00%	2.29%	0.27%	1.30%	0.57%	0.46%		0.24%	0.29%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.00%	3.58%	0.00%	0.57%	0.21%		0.50%	0.50%
Other RE Fixed	0.00%	0.00%	7.46%	1.24%	1.93%	1.70%	0.29%	1.15%		0.27%	0.44%
Other RE Adj	0.00%	0.00%	2.07%	2.74%	0.00%	0.11%	0.01%	0.40%		0.15%	0.19%
Leases Receivable	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%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.45%	1.03%	0.52%		0.21%	0.34%
Total 1st Mortgage Loans	0.00%	0.00%	0.00%	1.99%	2.33%	0.73%	0.57%	0.36%		0.27%	0.32%
MBL Delinquency Rate	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%
YTD Annualized											
Net Charge-Offs / Average Loans (Annualized)	1.60%	0.46%	0.26%	0.42%	0.64%	0.57%	0.71%	0.55%		0.66%	0.65%
Recoveries / Charge-Offs	43.84%	47.13%	61.70%	29.54%	21.21%	23.94%	20.96%	21.51%		17.15%	18.35%
Expected Charge-Offs / Net Loans	0.94%	1.17%	0.73%	0.60%	0.80%	0.56%	0.44%	0.45%		0.19%	0.26%
Provision for Loan Losses/Net Charge-Offs	107.3%	103.6%	135.2%	88.2%	79.3%	102.6%	97.4%	105.6%		81.3%	85.5%
Prov. for Loan Losses/Expected Charge-Offs	189.0%	41.6%	48.1%	62.1%	64.3%	105.6%	158.7%	130.5%		282.6%	211.4%
Bankruptcies / Net Loans	0.93%	3.62%	1.91%	1.23%	1.71%	1.31%	0.94%	1.09%		0.41%	0.58%
Total Amount of Loans Charged-Off (\$000s)	\$10	\$15	\$27	\$41	\$117	\$339	\$651	\$1,403		\$12,142	\$1,206
Total Amount of Recoveries (\$000s)	\$4	\$7	\$17	\$12	\$25	\$81	\$136	\$302		\$2,083	\$221
Net Charge Offs (\$000s)	\$5	\$8	\$10	\$29	\$92	\$258	\$514	\$1,101		\$10,059	\$984
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.00%	0.00%	0.01%	0.52%	0.82%	0.58%	0.71%		1.29%	1.08%
STS Loans	-5.93%	3.51%	0.00%	10.96%	2.28%	0.00%	0.00%	5.82%		0.00%	3.57%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.16%	0.10%
New Vehicle Loans	0.00%	0.09%	-0.28%	0.01%	0.25%	0.20%	0.38%	0.31%		0.50%	0.46%
Used Vehicle Loans	0.13%	0.29%	0.51%	0.23%	0.50%	0.68%	0.93%	0.74%		0.47%	0.55%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.00%	0.24%	0.00%	0.04%	0.00%		0.01%	0.01%
Total Other RE Loans/ LOC	0.00%	-0.62%	0.00%	-0.04%	-0.10%	-0.14%	-0.14%	0.02%		-0.03%	-0.03%
Leases Receivable	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%	-1.50%	-1.22%	-0.41%		-3.15%	-2.46%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.80%	0.90%	0.34%		0.21%	0.30%
Number of Credit Unions in Each Peer Group:	10	14	7	15	14	15	12	9		8	104

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%	0.00%	16.98%	2.78%	5.54%	9.05%	1.56%	1.92%		0.04%	0.96%
Credit Unions - Deposits in and Loans to	0.00%	0.00%	0.00%	1.00%	1.34%	0.53%	2.46%	0.33%		0.04%	0.30%
Total Investments in Corporate Credit Unions*	27.84%	36.53%	31.39%	31.17%	51.46%	52.47%	53.30%	35.22%		6.62%	16.44%
Marketable Securities	64.34%	36.82%	26.84%	74.40%	73.87%	92.71%	168.78%	184.45%		108.16%	118.03%
All Other Investments	241.46%	213.15%	182.71%	236.38%	259.92%	146.94%	112.02%	83.51%		13.83%	43.11%
Total Investments	524.39%	338.56%	269.63%	357.67%	416.34%	320.13%	357.85%	338.02%		168.15%	214.52%
Unsecured Loans	100.00%	65.27%	35.93%	41.44%	53.18%	50.38%	55.34%	56.52%		42.14%	45.21%
Vehicle Loans	148.44%	212.56%	215.72%	169.09%	205.25%	257.22%	247.91%	323.74%		285.59%	281.81%
New Vehicle Loans	60.98%	68.09%	72.10%	49.21%	54.92%	62.68%	63.41%	117.49%		129.32%	117.30%
Used Vehicle Loans	87.47%	144.47%	143.63%	119.88%	150.33%	194.55%	184.50%	206.25%		156.26%	164.50%
Total Real Estate	19.51%	9.84%	9.62%	46.54%	98.25%	150.27%	163.90%	200.39%		234.02%	215.02%
1st Mortgage	19.51%	4.70%	1.18%	31.57%	78.15%	112.34%	139.38%	153.50%		195.83%	177.82%
1st Mortgage Fxd	19.51%	4.70%	0.00%	27.48%	29.47%	66.45%	84.52%	91.93%		185.96%	157.14%
1st Mortgage Adj	0.00%	0.00%	1.18%	4.08%	48.68%	52.04%	54.85%	61.57%		24.66%	31.92%
2nd Mortgage	0.00%	5.14%	8.44%	14.98%	20.10%	33.14%	24.52%	46.89%		43.76%	41.10%
Closed-End Fxd	0.00%	0.00%	0.60%	3.64%	8.05%	5.69%	5.25%	9.82%		10.43%	9.57%
Closed-End Adj	0.00%	0.00%	0.00%	3.56%	0.45%	1.58%	0.04%	0.00%		0.05%	0.17%
Open-End Adj	0.00%	5.14%	7.83%	6.77%	9.90%	23.88%	18.90%	36.97%		32.37%	30.52%
Open-End Fxd	0.00%	0.00%	0.00%	1.01%	1.70%	1.99%	0.32%	0.10%		0.90%	0.84%
Other RE Loans	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%
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%
Total Loans	269.72%	288.12%	261.38%	257.40%	358.20%	457.87%	476.95%	581.57%		563.65%	544.29%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	0.00%	41.70%	59.34%	120.22%		58.42%	61.71%
Percent of Vehicle Loans	0.00%	0.00%	0.00%	0.00%	0.00%	16.21%	23.94%	37.14%		20.46%	21.90%
Business Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.00%	0.00%
Participation Loans	6.48%	0.00%	0.00%	2.46%	4.29%	12.57%	53.97%	40.12%		151.32%	120.67%
Total Mortgage Exposure**	19.51%	9.84%	9.62%	46.54%	101.41%	165.88%	211.64%	260.05%		283.67%	262.09%
Total Real Estate	19.51%	9.84%	9.62%	46.54%	98.25%	150.27%	163.90%	200.39%		234.02%	215.02%
RE Business Loans	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%	3.16%	15.62%	47.74%	59.67%		49.65%	47.07%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	0.00%	0.00%	3.16%	15.62%	47.74%	59.67%		48.91%	46.52%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.74%	0.54%



