

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	0.67%	1.00%	1.03%	1.14%	1.13%	1.09%	1.21%	2.07%	1.05%	2.97%	1.87%
Loan Yield	4.83%	5.48%	5.60%	5.50%	4.89%	4.80%	5.19%	4.78%	4.47%	4.32%	4.49%
Net Loan Yield After NCOs	3.67%	5.18%	5.40%	5.14%	4.61%	4.43%	4.76%	4.25%	4.26%	3.96%	4.12%
Asset Yield	2.87%	2.81%	3.16%	3.27%	2.89%	3.07%	3.75%	3.94%	3.65%	4.00%	3.82%
Cost of Funds	-0.56%	-0.41%	-0.38%	-0.27%	-0.35%	-0.35%	-0.54%	-0.53%	-0.61%	-1.02%	-0.81%
Gross Spread	2.31%	2.40%	2.78%	3.00%	2.54%	2.72%	3.20%	3.41%	3.04%	2.98%	3.01%
Provision Expense	-0.37%	-0.09%	-0.09%	-0.22%	-0.17%	-0.22%	-0.19%	-0.53%	-0.19%	-0.39%	-0.35%
Net Spread after Provision Expense	1.94%	2.31%	2.69%	2.77%	2.37%	2.50%	3.01%	2.88%	2.86%	2.59%	2.66%
Total Non-Interest Income	0.01%	0.04%	0.90%	0.95%	0.84%	1.10%	1.26%	1.79%	1.19%	1.33%	1.32%
Total Non-Interest Expense	-2.18%	-2.05%	-3.15%	-3.38%	-2.81%	-2.98%	-3.35%	-4.06%	-3.39%	-2.55%	-2.89%
Net Operating Expense	-2.17%	-2.01%	-2.25%	-2.43%	-1.98%	-1.88%	-2.09%	-2.28%	-2.20%	-1.22%	-1.57%
Non-Operating Gains (Losses)	0.00%	0.00%	0.03%	0.00%	0.01%	0.00%	0.03%	0.02%	0.00%	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	-0.04%	-0.01%	0.00%	0.00%	0.00%	-0.01%	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)	-0.27%	0.29%	0.48%	0.34%	0.41%	0.61%	0.94%	0.63%	0.65%	1.38%	1.10%
Net Charge-Offs	-0.62%	-0.12%	-0.10%	-0.18%	-0.13%	-0.21%	-0.28%	-0.40%	-0.16%	-0.31%	-0.29%
ROA (with Net Charge-offs)	-0.52%	0.26%	0.47%	0.39%	0.44%	0.63%	0.85%	0.76%	0.68%	1.46%	1.16%
ROA with Provision for LL - W/O NCUSIF Expense	-0.23%	0.30%	0.48%	0.34%	0.41%	0.62%	0.94%	0.63%	0.65%	1.38%	1.10%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-0.48%	0.27%	0.47%	0.39%	0.44%	0.63%	0.85%	0.76%	0.68%	1.46%	1.16%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-1.26%	-1.16%	-1.62%	-1.62%	-1.29%	-1.41%	-1.56%	-2.08%	-1.78%	-1.38%	-1.50%
Travel and Conference Expense	0.00%	-0.01%	-0.02%	-0.02%	-0.03%	-0.04%	-0.03%	-0.04%	-0.05%	-0.03%	-0.03%
Office Occupancy Expense	-0.02%	-0.10%	-0.15%	-0.21%	-0.22%	-0.19%	-0.24%	-0.33%	-0.27%	-0.15%	-0.19%
Office Operations Expense	-0.48%	-0.33%	-0.53%	-0.46%	-0.47%	-0.45%	-0.44%	-0.45%	-0.52%	-0.39%	-0.42%
Educational and Promotional Expense	0.00%	-0.03%	-0.05%	-0.10%	-0.13%	-0.10%	-0.11%	-0.28%	-0.20%	-0.19%	-0.18%
Loan Servicing Expense	-0.05%	-0.03%	-0.07%	-0.15%	-0.10%	-0.20%	-0.41%	-0.33%	-0.25%	-0.21%	-0.24%
Professional and Outside Services	-0.19%	-0.21%	-0.57%	-0.67%	-0.47%	-0.50%	-0.49%	-0.49%	-0.26%	-0.16%	-0.27%
Member Insurance	-0.04%	-0.01%	0.00%	0.00%	0.00%	-0.01%	0.00%	0.00%	0.00%	0.00%	0.00%
Operating Fees (Exam. and/or Supervision Fees)	-0.07%	-0.06%	-0.04%	-0.03%	-0.02%	-0.02%	-0.02%	-0.01%	-0.02%	-0.01%	-0.01%
Miscellaneous Operating Expenses	-0.07%	-0.11%	-0.11%	-0.12%	-0.08%	-0.07%	-0.06%	-0.05%	-0.06%	-0.04%	-0.05%
Total Non-Interest Expense	-2.18%	-2.05%	-3.15%	-3.38%	-2.81%	-2.98%	-3.35%	-4.06%	-3.39%	-2.55%	-2.89%
Other Performance Ratios											
Earning Asset Yield	2.89%	2.83%	3.29%	3.41%	3.03%	3.28%	3.96%	4.33%	3.84%	4.11%	3.99%
Average Cost of Funds	-0.69%	-0.57%	-0.47%	-0.34%	-0.45%	-0.43%	-0.63%	-0.59%	-0.68%	-1.12%	-0.91%
FTE Employee / \$million of Loans & Share Drafts	1.66	0.85	0.63	0.50	0.43	0.39	0.30	0.28	0.31	0.19	0.24
Compensation & Benefits / FTE Emp.	\$14,489	\$35,725	\$48,043	\$49,899	\$49,233	\$52,686	\$60,985	\$75,169	\$62,365	\$74,024	\$68,065
Compensation & Benefits / \$million Lns. & S.D.s	\$24,132	\$29,483	\$29,788	\$25,128	\$21,161	\$20,407	\$18,805	\$21,095	\$19,187	\$14,533	\$16,592
Operating Expense / Loans & Share Drafts	-4.15%	-5.17%	-5.78%	-5.25%	-4.61%	-4.30%	-4.04%	-4.12%	-3.66%	-2.69%	-3.20%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.02%	0.10%	1.66%	1.48%	1.37%	1.58%	1.52%	1.81%	1.28%	1.40%	1.46%
Net Operating Expense / Loans & Share Drafts	-4.13%	-5.07%	-4.12%	-3.78%	-3.24%	-2.72%	-2.53%	-2.31%	-2.38%	-1.29%	-1.74%
Operating Expense / Operating Revenue	240.65%	86.47%	86.94%	86.61%	85.32%	79.98%	78.12%	80.19%	82.85%	67.06%	72.10%
Total Fixed Assets / Shares & Equity	0.05%	0.25%	0.33%	1.35%	2.16%	1.93%	2.05%	3.98%	2.35%	2.03%	2.24%
Net Loans to Total Shares and Deposits	62.7%	51.7%	59.0%	62.0%	61.1%	64.2%	79.4%	90.3%	85.8%	107.4%	96.5%
Members / FTE Employee	269.33	473.77	463.29	474.84	383.86	396.73	329.11	295.03	281.32	297.50	313.98

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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%	0.1%	1.7%	1.3%	0.9%	1.2%	1.0%	1.0%	0.9%	0.5%	0.7%
Total Investments	49.4%	62.8%	49.7%	45.2%	48.3%	42.4%	26.8%	14.9%	18.9%	8.4%	15.6%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.1%	0.4%	1.0%	0.7%	1.2%	1.9%	4.2%	1.2%	3.5%	3.0%
All Other Unsecured Loans/Lines of Credit	8.4%	4.0%	3.4%	3.5%	2.5%	2.6%	2.1%	1.9%	2.1%	0.8%	1.4%
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%	0.2%	0.2%	0.0%	0.6%	0.7%	0.2%	0.3%	0.4%
New Vehicle Loans	21.7%	9.5%	15.7%	6.7%	6.9%	6.1%	9.3%	14.5%	7.3%	9.2%	9.4%
Used Vehicle Loans	20.6%	21.2%	24.9%	21.3%	16.4%	21.5%	22.4%	19.5%	18.4%	19.6%	19.8%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	1.4%	0.6%	12.2%	12.0%	14.9%	22.2%	24.7%	41.7%	41.8%	35.1%
Total Other Real Estate Loans/Lines of Credit	0.0%	1.4%	2.3%	5.2%	7.9%	5.0%	7.6%	9.5%	4.5%	11.2%	9.6%
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%	0.4%	0.2%	0.5%	0.4%
Total Loans and Leases	50.7%	37.6%	47.4%	50.0%	46.5%	51.3%	66.1%	75.4%	75.6%	87.0%	78.9%
Less: Allowance for Loan & Lease Losses	-1.2%	-1.4%	-0.6%	-0.4%	-0.4%	-0.4%	-0.5%	-0.7%	-0.4%	-0.6%	-0.5%
Net Loans and Leases	49.6%	36.1%	46.8%	49.5%	46.1%	50.9%	65.6%	74.7%	75.1%	86.5%	78.3%
Total Other Assets	1.0%	1.0%	1.8%	4.0%	4.7%	5.5%	6.7%	9.4%	5.1%	4.7%	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%
Total Liabilities	0.0%	10.3%	3.8%	8.2%	12.2%	7.8%	5.2%	6.7%	1.4%	8.7%	7.7%
Share Drafts	0.0%	0.7%	8.0%	14.8%	12.5%	13.7%	17.4%	22.4%	15.6%	9.4%	12.3%
Regular Shares	79.2%	64.0%	56.7%	46.6%	39.8%	33.1%	29.8%	28.7%	31.6%	17.4%	23.1%
Money Market Shares	0.0%	0.0%	4.5%	4.4%	8.4%	16.6%	14.2%	14.7%	11.2%	15.8%	14.8%
Share Certificates	1.7%	6.1%	7.7%	10.1%	9.7%	10.9%	16.8%	12.8%	23.6%	29.6%	24.1%
IRA/KEOGH Accounts	0.0%	1.9%	2.7%	4.3%	4.9%	4.8%	3.4%	3.4%	4.9%	4.9%	4.6%
All Other Shares	0.0%	0.0%	0.0%	0.1%	0.3%	0.6%	0.3%	0.8%	0.1%	0.6%	0.5%
Non-Member Deposits	0.0%	0.0%	0.7%	0.2%	0.5%	0.2%	1.3%	0.7%	1.0%	3.3%	2.3%
Total Shares and Deposits	80.9%	72.7%	80.3%	80.6%	76.1%	79.9%	83.3%	83.5%	88.1%	81.0%	81.7%
Total Equity	19.1%	17.0%	15.9%	11.3%	11.7%	12.3%	11.6%	9.8%	10.5%	10.3%	10.6%
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	19.1%	17.0%	15.9%	11.3%	11.7%	12.4%	11.6%	9.8%	10.6%	10.3%	10.6%
Total Equity + Allow. for Loan Loss	20.3%	18.4%	16.5%	11.7%	12.1%	12.7%	12.1%	10.5%	11.0%	10.8%	11.1%
Balance Sheet Growth YTD Annualized											
Total Investments	6.8%	0.9%	-8.9%	7.2%	10.2%	11.9%	12.6%	47.7%	38.4%	-7.3%	8.2%
Total Loans and Leases	-9.4%	-18.8%	-8.9%	-0.2%	-6.5%	-16.8%	13.5%	-0.2%	2.5%	16.8%	11.1%
TOTAL ASSETS	-1.8%	-7.5%	-9.0%	2.9%	1.4%	-5.9%	13.7%	5.0%	7.4%	14.2%	10.4%
Total Liabilities	-40.0%	-10.2%	12.0%	-6.7%	30.4%	-3.3%	15.1%	2.0%	-23.7%	39.2%	27.5%
Total Shares and Deposits	-0.1%	-8.5%	-10.9%	3.9%	-2.1%	-6.7%	13.4%	5.0%	8.0%	11.9%	8.9%
Equity Capital	-8.5%	-1.5%	-2.5%	3.6%	1.1%	-2.7%	15.5%	7.5%	8.1%	15.1%	11.5%
TOTAL LIABILITIES, SHARES, AND EQUITY	-1.8%	-7.5%	-9.0%	2.9%	1.4%	-5.9%	13.7%	5.0%	7.4%	14.2%	10.4%

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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	2.85%	2.05%	0.79%	1.15%	0.95%	1.38%	0.91%	0.93%	0.76%	0.78%	0.83%
Delinquent Loans / Total Capital	7.1%	4.2%	2.3%	4.9%	3.7%	5.6%	4.9%	6.7%	5.3%	6.3%	5.9%
Delinquent Loans + OREO / Net Loans + OREO	2.9%	2.1%	0.8%	1.2%	1.2%	1.6%	1.2%	1.0%	0.9%	0.8%	0.9%
Delinquent Loans > 6mo / Delinquent Loans	39.6%	24.2%	23.5%	38.4%	38.0%	30.2%	25.2%	28.2%	32.1%	23.2%	25.5%
Allowance for Loan Losses/Net Loans	2.39%	4.00%	1.24%	0.83%	0.84%	0.79%	0.84%	0.89%	0.57%	0.65%	0.69%
Loans 2 to less than 6 months Delinquent (\$000s)	\$11	\$22	\$21	\$64	\$97	\$357	\$682	\$2,152	\$2,586	\$13,778	\$925
Loans 6 to less than 12 months Delinquent (\$000s)	\$4	\$7	\$4	\$26	\$40	\$92	\$169	\$411	\$658	\$3,221	\$220
Loans 12 months and over Delinquent (\$000s)	\$3	\$0	\$2	\$14	\$20	\$63	\$61	\$436	\$566	\$947	\$96
Total Delinquent Loans (\$000s)	\$19	\$29	\$27	\$103	\$156	\$512	\$912	\$2,999	\$3,809	\$17,945	\$1,241
Delinquency by Category											
Unsecured Credit Card	0.00%	0.00%	0.00%	0.20%	0.23%	0.57%	0.83%	0.82%	0.47%	1.07%	0.92%
STS Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	10.32%	1.83%	0.00%	2.12%	2.97%	5.48%	0.93%	1.73%
New Vehicle Loans	0.85%	0.33%	0.06%	0.38%	0.30%	0.48%	0.52%	0.62%	0.50%	0.74%	0.66%
Used Vehicle Loans	5.00%	2.50%	1.10%	1.57%	1.52%	1.69%	0.87%	1.10%	1.04%	1.59%	1.43%
1st Mortgage Fixed	0.00%	0.00%	0.00%	0.00%	0.54%	0.81%	0.88%	0.45%	0.48%	0.19%	0.32%
1st Mortgage Adj	0.00%	0.00%	0.00%	1.30%	0.25%	0.94%	1.04%	1.46%	0.55%	0.76%	0.80%
Other RE Fixed	0.00%	0.00%	2.61%	0.00%	0.87%	1.03%	0.35%	0.44%	0.17%	0.36%	0.40%
Other RE Adj	0.00%	0.00%	0.00%	1.20%	0.73%	1.58%	0.39%	0.49%	0.86%	0.47%	0.55%
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%	1.47%	0.17%	1.46%	0.91%	0.88%	1.10%	1.41%	1.30%
Total 1st Mortgage Loans	0.00%	0.00%	0.00%	0.68%	0.44%	0.83%	0.92%	0.86%	0.50%	0.43%	0.51%
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)	1.16%	0.30%	0.21%	0.36%	0.28%	0.37%	0.43%	0.53%	0.21%	0.36%	0.37%
Recoveries / Charge-Offs	4.29%	27.40%	21.15%	23.24%	20.68%	20.89%	17.08%	16.33%	23.19%	13.31%	15.15%
Expected Charge-Offs / Net Loans	1.38%	1.19%	0.38%	0.28%	0.45%	0.47%	0.44%	0.41%	0.37%	0.29%	0.34%
Provision for Loan Losses/Net Charge-Offs	59.7%	75.5%	93.9%	122.2%	126.5%	108.6%	67.6%	131.9%	114.1%	126.8%	120.9%
Prov. for Loan Losses/Expected Charge-Offs	51.8%	19.6%	52.0%	159.7%	78.5%	86.0%	66.6%	169.1%	64.5%	157.5%	133.9%
Bankruptcies / Net Loans	0.11%	2.98%	0.78%	0.09%	0.56%	0.57%	0.71%	0.73%	0.54%	0.51%	0.55%
Total Amount of Loans Charged-Off (\$000s)	\$9	\$7	\$9	\$43	\$60	\$198	\$488	\$2,051	\$1,348	\$8,871	\$617
Total Amount of Recoveries (\$000s)	\$0	\$2	\$2	\$10	\$12	\$41	\$83	\$335	\$313	\$1,181	\$94
Net Charge Offs (\$000s)	\$8	\$5	\$7	\$33	\$48	\$156	\$404	\$1,716	\$1,035	\$7,691	\$524
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.00%	-0.03%	0.10%	0.26%	0.31%	0.59%	1.59%	0.39%	1.58%	1.30%
STS Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	-0.37%	-0.09%	0.00%	0.37%	4.19%	-0.12%	1.35%	1.66%
New Vehicle Loans	0.00%	0.00%	0.11%	0.27%	0.09%	0.00%	0.18%	0.41%	0.10%	0.33%	0.29%
Used Vehicle Loans	1.66%	0.45%	0.28%	0.45%	0.39%	0.39%	0.32%	0.72%	0.39%	0.71%	0.61%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.00%	0.07%	0.03%	0.06%	0.01%	0.04%	0.02%	0.03%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	0.00%	0.02%	0.03%	0.00%	0.03%	0.06%	0.12%	0.10%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.05%
All Other Loans	12.77%	0.81%	0.91%	16.59%	3.46%	-0.47%	-0.39%	0.33%	-0.15%	0.46%	0.32%
Indirect Loans	0.00%	0.00%	0.00%	1.09%	0.12%	0.79%	0.92%	0.66%	0.27%	0.65%	0.65%
Number of Credit Unions in Each Peer Group:	8	11	11	8	19	13	10	4	2	4	90

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%	12.81%	8.25%	3.70%	7.02%	11.34%	1.18%	0.00%	0.00%	0.38%	1.52%
Credit Unions - Deposits in and Loans to	0.00%	1.27%	1.95%	2.77%	4.79%	3.62%	0.99%	0.00%	0.00%	0.11%	0.65%
Total Investments in Corporate Credit Unions*	0.00%	0.00%	0.40%	17.70%	10.13%	2.81%	0.43%	0.01%	0.00%	0.00%	0.82%
Marketable Securities	0.00%	60.52%	23.64%	72.03%	121.69%	74.31%	76.65%	48.03%	62.16%	51.53%	58.96%
All Other Investments	130.65%	214.76%	175.76%	252.07%	231.02%	203.89%	91.26%	56.99%	78.22%	6.37%	51.80%
Total Investments	258.96%	369.48%	311.78%	401.27%	414.60%	342.02%	230.79%	152.26%	178.95%	81.60%	147.38%
Unsecured Loans	44.14%	24.03%	24.36%	39.47%	26.92%	30.90%	34.66%	62.50%	31.34%	42.24%	40.92%
Vehicle Loans	221.84%	180.74%	254.94%	248.64%	200.23%	223.13%	273.18%	348.25%	242.65%	280.23%	274.90%
New Vehicle Loans	113.90%	56.06%	98.82%	59.36%	59.20%	49.51%	80.30%	148.21%	68.65%	89.66%	88.35%
Used Vehicle Loans	107.94%	124.68%	156.12%	189.29%	141.03%	173.62%	192.88%	200.04%	174.00%	190.56%	186.55%
Total Real Estate	0.00%	16.24%	18.01%	154.28%	170.19%	160.43%	256.20%	350.34%	435.99%	514.00%	420.50%
1st Mortgage	0.00%	8.23%	3.53%	108.09%	102.59%	120.07%	190.90%	253.02%	393.71%	405.53%	330.33%
1st Mortgage Fxd	0.00%	8.21%	1.96%	51.58%	67.72%	96.10%	144.34%	151.83%	283.38%	232.97%	200.25%
1st Mortgage Adj	0.00%	0.00%	1.56%	56.49%	34.88%	23.97%	46.55%	101.19%	110.34%	172.56%	130.08%
2nd Mortgage	0.00%	8.03%	14.48%	46.19%	67.60%	40.36%	65.31%	97.32%	42.28%	108.48%	90.18%
Closed-End Fxd	0.00%	0.30%	10.51%	25.64%	49.77%	28.43%	35.13%	36.02%	5.70%	66.12%	51.37%
Closed-End Adj	0.00%	0.55%	0.12%	6.56%	1.03%	0.35%	15.05%	3.47%	0.00%	0.08%	1.98%
Open-End Adj	0.00%	3.40%	0.00%	13.99%	15.75%	11.41%	14.16%	57.83%	36.48%	23.54%	25.34%
Open-End Fxd	0.00%	3.79%	3.85%	0.00%	1.06%	0.17%	0.97%	0.00%	0.09%	18.73%	11.49%
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	265.99%	221.02%	297.31%	443.95%	398.68%	414.54%	569.46%	771.70%	713.81%	844.76%	743.21%
Indirect Loans	0.00%	0.00%	0.00%	19.29%	7.33%	78.53%	115.60%	207.11%	140.55%	216.76%	177.66%
Percent of Vehicle Loans	0.00%	0.00%	0.00%	7.76%	3.66%	35.20%	42.32%	59.47%	57.92%	77.35%	64.63%
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%	0.00%	0.02%	0.00%	0.00%	6.85%	0.00%	0.53%
Total Mortgage Exposure**	0.00%	16.24%	18.01%	155.32%	174.35%	172.85%	280.66%	374.23%	490.10%	552.14%	453.28%
Total Real Estate	0.00%	16.24%	18.01%	154.28%	170.19%	160.43%	256.20%	350.34%	435.99%	514.00%	420.50%
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%	1.04%	4.16%	12.42%	24.46%	23.89%	54.11%	38.13%	32.78%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	0.00%	1.04%	4.15%	12.42%	24.46%	23.88%	54.05%	38.10%	32.75%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.01%	0.00%	0.00%	0.01%	0.06%	0.03%	0.03%



