

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	0.76%	1.00%	0.98%	1.12%	1.13%	1.08%	1.19%	1.88%	1.06%	2.70%	1.77%
Loan Yield	6.56%	5.46%	5.56%	5.42%	5.23%	4.70%	5.20%	4.72%	4.38%	4.28%	4.46%
Net Loan Yield After NCOs	5.16%	5.29%	5.44%	5.05%	4.17%	4.34%	4.80%	4.21%	4.18%	3.93%	4.08%
Asset Yield	3.87%	2.84%	3.11%	3.22%	3.06%	3.04%	3.75%	3.88%	3.60%	3.93%	3.78%
Cost of Funds	-0.62%	-0.39%	-0.36%	-0.27%	-0.35%	-0.33%	-0.54%	-0.52%	-0.59%	-0.99%	-0.79%
Gross Spread	3.25%	2.45%	2.75%	2.95%	2.71%	2.71%	3.21%	3.36%	3.01%	2.95%	2.99%
Provision Expense	-2.57%	-0.08%	-0.03%	-0.17%	-0.52%	-0.22%	-0.14%	-0.52%	-0.17%	-0.36%	-0.34%
Net Spread after Provision Expense	0.68%	2.37%	2.72%	2.78%	2.19%	2.50%	3.07%	2.85%	2.84%	2.59%	2.65%
Total Non-Interest Income	0.01%	0.04%	0.88%	0.94%	0.88%	1.07%	1.25%	1.79%	1.19%	1.32%	1.31%
Total Non-Interest Expense	-3.55%	-1.96%	-3.09%	-3.37%	-2.94%	-2.95%	-3.35%	-4.01%	-3.43%	-2.60%	-2.92%
Net Operating Expense	-3.54%	-1.92%	-2.22%	-2.43%	-2.06%	-1.89%	-2.10%	-2.22%	-2.23%	-1.28%	-1.61%
Non-Operating Gains (Losses)	0.00%	0.00%	0.03%	0.00%	0.00%	0.00%	0.01%	0.00%	0.00%	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	-0.04%	-0.01%	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%	0.00%
Return on Assets (ROA with Provision for LL)	-2.90%	0.44%	0.53%	0.35%	0.13%	0.61%	0.99%	0.63%	0.61%	1.33%	1.05%
Net Charge-Offs	-0.75%	-0.07%	-0.06%	-0.18%	-0.51%	-0.20%	-0.27%	-0.39%	-0.16%	-0.30%	-0.29%
ROA (with Net Charge-offs)	-1.08%	0.45%	0.51%	0.34%	0.14%	0.62%	0.86%	0.75%	0.62%	1.39%	1.10%
ROA with Provision for LL - W/O NCUSIF Expense	-2.86%	0.45%	0.53%	0.35%	0.13%	0.61%	0.99%	0.63%	0.61%	1.33%	1.05%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-1.04%	0.45%	0.51%	0.34%	0.14%	0.62%	0.86%	0.75%	0.62%	1.39%	1.10%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-1.65%	-1.11%	-1.60%	-1.61%	-1.32%	-1.39%	-1.55%	-2.06%	-1.79%	-1.40%	-1.51%
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%	-0.14%	-0.22%	-0.24%	-0.19%	-0.23%	-0.31%	-0.27%	-0.15%	-0.19%
Office Operations Expense	-1.39%	-0.32%	-0.51%	-0.46%	-0.48%	-0.44%	-0.43%	-0.43%	-0.53%	-0.39%	-0.42%
Educational and Promotional Expense	0.00%	-0.02%	-0.04%	-0.08%	-0.13%	-0.10%	-0.11%	-0.26%	-0.19%	-0.19%	-0.18%
Loan Servicing Expense	-0.05%	-0.03%	-0.07%	-0.14%	-0.12%	-0.22%	-0.42%	-0.36%	-0.26%	-0.22%	-0.25%
Professional and Outside Services	-0.17%	-0.20%	-0.56%	-0.67%	-0.49%	-0.49%	-0.49%	-0.50%	-0.26%	-0.17%	-0.28%
Member Insurance	-0.05%	-0.01%	0.00%	0.00%	0.00%	-0.01%	-0.01%	0.00%	0.00%	0.00%	0.00%
Operating Fees (Exam. and/or Supervision Fees)	-0.11%	-0.05%	-0.04%	-0.03%	-0.03%	-0.02%	-0.02%	-0.01%	-0.02%	-0.01%	-0.01%
Miscellaneous Operating Expenses	-0.11%	-0.11%	-0.11%	-0.13%	-0.10%	-0.06%	-0.05%	-0.03%	-0.06%	-0.04%	-0.05%
Total Non-Interest Expense	-3.55%	-1.96%	-3.09%	-3.37%	-2.94%	-2.95%	-3.35%	-4.01%	-3.43%	-2.60%	-2.92%
Other Performance Ratios											
Earning Asset Yield	3.89%	2.85%	3.24%	3.34%	3.20%	3.24%	3.95%	4.26%	3.79%	4.04%	3.94%
Average Cost of Funds	-0.75%	-0.54%	-0.45%	-0.33%	-0.44%	-0.41%	-0.62%	-0.57%	-0.65%	-1.08%	-0.88%
FTE Employee / \$million of Loans & Share Drafts	1.63	0.85	0.63	0.51	0.43	0.39	0.30	0.28	0.31	0.19	0.24
Compensation & Benefits / FTE Emp.	\$19,170	\$33,069	\$47,676	\$49,390	\$50,326	\$51,480	\$61,451	\$74,647	\$61,813	\$74,672	\$68,251
Compensation & Benefits / \$million Lns. & S.D.s	\$31,944	\$26,873	\$29,230	\$24,992	\$21,518	\$19,418	\$18,800	\$20,772	\$19,074	\$14,775	\$16,703
Operating Expense / Loans & Share Drafts	-6.83%	-4.75%	-5.64%	-5.22%	-4.78%	-4.13%	-4.05%	-4.05%	-3.66%	-2.74%	-3.23%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.02%	0.09%	1.60%	1.46%	1.43%	1.49%	1.51%	1.80%	1.27%	1.39%	1.45%
Net Operating Expense / Loans & Share Drafts	-6.81%	-4.66%	-4.04%	-3.76%	-3.35%	-2.64%	-2.54%	-2.24%	-2.38%	-1.35%	-1.78%
Operating Expense / Operating Revenue	101.81%	81.73%	86.69%	87.50%	83.46%	80.07%	78.15%	79.98%	83.85%	68.22%	72.94%
Total Fixed Assets / Shares & Equity	0.03%	0.26%	0.33%	1.35%	2.13%	1.92%	1.98%	4.00%	2.39%	2.04%	2.24%
Net Loans to Total Shares and Deposits	67.1%	50.4%	58.1%	60.9%	60.1%	64.6%	79.3%	90.2%	86.6%	106.8%	96.0%
Members / FTE Employee	296.30	441.50	456.32	461.11	395.19	411.01	346.48	302.08	278.98	301.20	319.99

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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	3.7%	0.1%	1.6%	1.2%	0.9%	1.1%	0.9%	1.0%	0.8%	0.4%	0.6%
Total Investments	42.7%	64.0%	50.5%	46.7%	48.3%	42.2%	27.5%	15.5%	18.2%	9.9%	16.8%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.0%	0.4%	0.9%	0.6%	1.2%	1.8%	4.0%	1.2%	3.4%	2.9%
All Other Unsecured Loans/Lines of Credit	8.2%	3.5%	3.3%	3.4%	2.4%	2.5%	2.0%	1.9%	2.0%	0.8%	1.3%
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%	0.2%	0.2%	0.0%	0.6%	0.7%	0.2%	0.3%	0.4%
New Vehicle Loans	22.4%	9.1%	15.7%	6.4%	6.6%	6.0%	9.3%	14.5%	7.0%	8.6%	9.0%
Used Vehicle Loans	24.6%	20.9%	24.7%	21.2%	17.0%	22.1%	22.5%	19.6%	18.6%	19.6%	19.9%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	1.4%	0.6%	11.4%	12.2%	14.3%	22.1%	24.1%	42.3%	40.9%	34.3%
Total Other Real Estate Loans/Lines of Credit	0.0%	1.4%	2.2%	5.1%	7.5%	5.5%	7.4%	9.4%	4.6%	11.6%	9.8%
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	55.2%	36.3%	46.8%	48.6%	46.4%	51.6%	65.6%	74.6%	76.2%	85.7%	77.9%
Less: Allowance for Loan & Lease Losses	-3.0%	-1.5%	-0.6%	-0.4%	-0.4%	-0.4%	-0.5%	-0.6%	-0.4%	-0.5%	-0.5%
Net Loans and Leases	52.3%	34.9%	46.2%	48.2%	46.1%	51.2%	65.1%	74.0%	75.7%	85.2%	77.3%
Total Other Assets	1.4%	1.1%	1.7%	3.9%	4.7%	5.5%	6.5%	9.5%	5.2%	4.5%	5.3%
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%	11.2%	3.7%	9.1%	11.5%	7.9%	5.7%	7.6%	1.4%	9.6%	8.4%
Share Drafts	0.0%	0.7%	7.5%	14.4%	12.1%	13.5%	17.2%	21.9%	14.8%	8.8%	11.8%
Regular Shares	80.9%	63.0%	57.5%	47.1%	40.1%	33.5%	29.9%	28.6%	32.4%	17.2%	23.2%
Money Market Shares	0.0%	0.0%	4.6%	4.3%	8.4%	16.7%	14.1%	15.0%	11.1%	16.3%	15.0%
Share Certificates	1.4%	6.0%	7.0%	9.5%	10.6%	10.6%	16.6%	12.9%	23.4%	29.5%	24.0%
IRA/KEOGH Accounts	0.0%	1.9%	2.7%	4.4%	5.0%	4.9%	3.5%	3.4%	5.1%	4.9%	4.6%
All Other Shares	0.0%	0.0%	0.0%	0.1%	0.3%	0.6%	0.2%	0.7%	0.1%	0.6%	0.5%
Non-Member Deposits	0.0%	0.5%	1.3%	0.0%	0.8%	0.1%	1.3%	0.4%	1.1%	2.8%	2.0%
Total Shares and Deposits	82.3%	72.0%	80.5%	79.7%	77.2%	79.9%	82.8%	82.7%	87.9%	80.2%	81.1%
Total Equity	17.7%	16.8%	15.7%	11.1%	11.3%	12.2%	11.5%	9.7%	10.6%	10.1%	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	17.7%	16.8%	15.7%	11.1%	11.2%	12.3%	11.5%	9.6%	10.7%	10.1%	10.5%
Total Equity + Allow. for Loan Loss	20.6%	18.2%	16.3%	11.5%	11.6%	12.6%	12.0%	10.3%	11.1%	10.7%	11.0%
Balance Sheet Growth YTD Annualized											
Total Investments	12.5%	5.9%	-8.9%	15.2%	19.0%	13.9%	18.9%	72.1%	38.6%	9.1%	18.9%
Total Loans and Leases	22.5%	-27.0%	-12.5%	-3.2%	-4.1%	-22.7%	15.3%	-1.1%	-0.1%	16.9%	10.7%
TOTAL ASSETS	21.9%	-8.1%	-10.9%	4.6%	6.9%	-9.0%	16.7%	7.2%	5.2%	15.7%	11.7%
Total Liabilities	-53.3%	-1.1%	14.9%	6.4%	36.5%	-3.6%	34.6%	20.9%	-32.6%	67.0%	49.1%
Total Shares and Deposits	27.4%	-10.5%	-13.1%	4.5%	4.2%	-10.0%	15.4%	5.9%	5.7%	11.3%	8.7%
Equity Capital	0.7%	-1.8%	-3.9%	3.6%	1.6%	-5.5%	18.0%	8.5%	7.7%	15.0%	11.5%
TOTAL LIABILITIES, SHARES, AND EQUITY	21.9%	-8.1%	-10.9%	4.6%	6.9%	-9.0%	16.7%	7.2%	5.2%	15.7%	11.7%

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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	6.94%	1.95%	0.95%	1.04%	1.03%	1.20%	0.78%	0.82%	0.76%	0.62%	0.70%
Delinquent Loans / Total Capital	18.6%	3.9%	2.7%	4.4%	4.1%	4.9%	4.3%	5.9%	5.2%	5.0%	5.0%
Delinquent Loans + OREO / Net Loans + OREO	7.3%	2.1%	1.0%	1.0%	1.3%	1.4%	1.0%	0.9%	0.9%	0.7%	0.8%
Delinquent Loans > 6mo / Delinquent Loans	25.0%	25.3%	29.8%	36.0%	34.1%	28.8%	32.6%	27.3%	33.2%	26.3%	28.0%
Allowance for Loan Losses/Net Loans	5.66%	4.18%	1.22%	0.77%	0.78%	0.78%	0.82%	0.85%	0.56%	0.63%	0.68%
Loans 2 to less than 6 months Delinquent (\$000s)	\$35	\$20	\$23	\$58	\$109	\$316	\$520	\$1,919	\$2,477	\$10,117	\$708
Loans 6 to less than 12 months Delinquent (\$000s)	\$6	\$7	\$7	\$29	\$38	\$69	\$169	\$313	\$641	\$2,600	\$180
Loans 12 months and over Delinquent (\$000s)	\$6	\$0	\$3	\$4	\$19	\$58	\$82	\$409	\$593	\$1,008	\$96
Total Delinquent Loans (\$000s)	\$47	\$27	\$33	\$91	\$166	\$443	\$772	\$2,641	\$3,711	\$13,724	\$984
Delinquency by Category											
Unsecured Credit Card	0.00%	0.00%	0.00%	0.10%	0.41%	0.52%	0.61%	0.78%	0.38%	1.09%	0.90%
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%	10.59%	3.62%	0.00%	1.86%	1.99%	2.81%	0.93%	1.44%
New Vehicle Loans	2.60%	0.00%	0.28%	0.41%	0.30%	0.38%	0.55%	0.59%	0.39%	0.59%	0.56%
Used Vehicle Loans	9.98%	2.98%	1.24%	1.32%	1.58%	1.34%	0.89%	0.91%	0.94%	1.25%	1.19%
1st Mortgage Fixed	0.00%	0.00%	0.00%	1.21%	0.65%	0.77%	0.54%	0.50%	0.58%	0.33%	0.40%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.55%	0.31%	0.93%	1.21%	1.29%	0.53%	0.27%	0.40%
Other RE Fixed	0.00%	0.00%	2.81%	0.00%	0.73%	0.96%	0.35%	0.32%	0.36%	0.26%	0.31%
Other RE Adj	0.00%	0.00%	0.00%	0.39%	0.71%	1.63%	0.30%	0.34%	1.27%	0.51%	0.57%
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%	1.41%	0.63%	0.96%	1.02%	0.80%	0.94%	1.12%	1.06%
Total 1st Mortgage Loans	0.00%	0.00%	0.00%	0.83%	0.52%	0.80%	0.71%	0.82%	0.57%	0.30%	0.40%
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)	1.40%	0.17%	0.12%	0.37%	1.05%	0.36%	0.41%	0.51%	0.20%	0.35%	0.38%
Recoveries / Charge-Offs	11.43%	42.50%	28.00%	25.47%	7.60%	25.57%	18.23%	17.82%	23.88%	14.29%	15.76%
Expected Charge-Offs / Net Loans	1.52%	1.20%	0.40%	0.24%	0.43%	0.44%	0.40%	0.37%	0.34%	0.27%	0.31%
Provision for Loan Losses/Net Charge-Offs	341.9%	108.7%	61.1%	92.5%	102.3%	107.5%	51.0%	132.2%	109.3%	120.0%	114.1%
Prov. for Loan Losses/Expected Charge-Offs	325.0%	15.8%	18.2%	142.5%	254.3%	88.9%	51.9%	184.3%	64.2%	155.6%	139.7%
Bankruptcies / Net Loans	0.14%	2.96%	0.91%	0.07%	0.51%	0.51%	0.57%	0.59%	0.43%	0.44%	0.47%
Total Amount of Loans Charged-Off (\$000s)	\$9	\$5	\$6	\$45	\$189	\$209	\$461	\$2,012	\$1,290	\$8,493	\$605
Total Amount of Recoveries (\$000s)	\$1	\$2	\$2	\$11	\$14	\$53	\$84	\$359	\$308	\$1,213	\$95
Net Charge Offs (\$000s)	\$8	\$3	\$4	\$33	\$175	\$155	\$377	\$1,654	\$982	\$7,280	\$510
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.00%	0.00%	0.07%	0.20%	0.29%	0.62%	1.59%	0.39%	1.44%	1.21%
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%	0.00%	-0.12%	0.00%	0.40%	4.26%	0.52%	1.29%	1.67%
New Vehicle Loans	0.00%	0.00%	0.00%	0.30%	0.12%	0.01%	0.15%	0.34%	0.10%	0.34%	0.28%
Used Vehicle Loans	2.10%	0.29%	0.16%	0.47%	2.54%	0.30%	0.27%	0.71%	0.41%	0.72%	0.69%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.00%	0.09%	0.07%	0.07%	0.01%	0.01%	0.02%	0.03%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	0.00%	0.03%	-0.03%	0.00%	0.05%	0.08%	0.13%	0.10%
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	11.61%	0.24%	0.89%	7.76%	2.90%	-1.16%	-0.77%	0.10%	-0.23%	0.33%	0.15%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	0.07%	0.62%	0.59%	0.44%	0.23%	0.50%	0.48%
Number of Credit Unions in Each Peer Group:	10	11	11	8	20	13	10	4	2	4	93

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%	19.80%	8.08%	4.35%	8.07%	11.11%	1.20%	0.00%	0.00%	0.61%	1.75%
Credit Unions - Deposits in and Loans to	4.59%	6.85%	1.96%	1.25%	4.79%	3.25%	0.86%	0.00%	0.00%	0.12%	0.64%
Total Investments in Corporate Credit Unions*	0.00%	0.00%	0.39%	6.10%	4.68%	1.55%	0.47%	0.01%	0.00%	0.00%	0.42%
Marketable Securities	0.00%	66.74%	23.55%	77.65%	122.14%	76.15%	78.95%	50.01%	68.65%	53.70%	61.52%
All Other Investments	116.60%	208.72%	178.66%	265.56%	240.83%	206.13%	101.42%	63.82%	72.40%	15.49%	59.89%
Total Investments	241.65%	381.84%	320.91%	420.59%	429.88%	342.71%	238.09%	161.02%	170.01%	97.69%	159.94%
Unsecured Loans	46.47%	20.87%	23.42%	38.72%	26.37%	30.09%	32.44%	61.68%	30.29%	41.91%	40.22%
Vehicle Loans	266.09%	179.14%	256.55%	248.48%	209.94%	228.12%	275.49%	355.51%	238.31%	278.74%	275.28%
New Vehicle Loans	126.67%	54.44%	99.54%	57.49%	58.80%	48.48%	80.56%	151.15%	65.43%	85.12%	85.58%
Used Vehicle Loans	139.42%	124.70%	157.00%	190.99%	151.13%	179.63%	194.93%	204.36%	172.88%	193.62%	189.70%
Total Real Estate	0.00%	16.86%	17.40%	149.16%	175.55%	161.10%	255.65%	349.25%	437.28%	517.33%	421.11%
1st Mortgage	0.00%	8.42%	3.60%	103.02%	108.43%	116.47%	191.40%	250.89%	394.36%	403.24%	327.56%
1st Mortgage Fxd	0.00%	8.42%	2.00%	43.22%	67.58%	91.71%	142.74%	147.70%	279.94%	228.62%	195.84%
1st Mortgage Adj	0.00%	0.00%	1.59%	59.79%	40.86%	24.77%	48.66%	103.20%	114.42%	174.62%	131.71%
2nd Mortgage	0.00%	8.44%	13.81%	46.14%	67.12%	44.63%	64.25%	98.36%	42.92%	114.08%	93.55%
Closed-End Fxd	0.00%	0.30%	9.82%	25.44%	48.28%	32.67%	35.16%	41.27%	5.90%	72.23%	55.53%
Closed-End Adj	0.00%	0.56%	0.13%	7.11%	1.04%	0.30%	14.40%	3.36%	0.00%	0.08%	1.93%
Open-End Adj	0.00%	3.57%	0.00%	13.59%	16.90%	11.45%	13.67%	53.73%	36.92%	23.26%	24.83%
Open-End Fxd	0.00%	4.01%	3.86%	0.00%	0.89%	0.22%	1.02%	0.00%	0.11%	18.51%	11.25%
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	312.57%	216.88%	297.37%	437.94%	413.24%	419.43%	568.94%	777.29%	709.69%	846.16%	743.43%
Indirect Loans	0.00%	0.00%	0.00%	18.59%	7.38%	77.70%	116.58%	212.90%	133.77%	213.49%	175.09%
Percent of Vehicle Loans	0.00%	0.00%	0.00%	7.48%	3.51%	34.06%	42.32%	59.89%	56.13%	76.59%	63.60%
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%	0.01%	0.00%	0.00%	7.88%	0.00%	0.62%
Total Mortgage Exposure**	0.00%	16.86%	17.40%	150.25%	179.80%	174.06%	280.01%	374.92%	497.73%	556.41%	455.04%
Total Real Estate	0.00%	16.86%	17.40%	149.16%	175.55%	161.10%	255.65%	349.25%	437.28%	517.33%	421.11%
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%	1.08%	4.25%	12.96%	24.36%	25.67%	60.44%	39.08%	33.93%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	0.00%	1.08%	4.24%	12.96%	24.36%	25.66%	60.38%	39.05%	33.90%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.01%	0.00%	0.00%	0.01%	0.06%	0.04%	0.03%



