

March 31, 2018

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	0.77%	1.17%	1.16%	1.10%	1.14%	1.16%	1.25%	1.66%	1.02%	2.89%	1.79%
Loan Yield	5.49%	6.55%	5.47%	5.52%	4.94%	5.87%	4.69%	5.10%	4.76%	4.38%	4.58%
Net Loan Yield After NCOs	3.29%	6.73%	4.97%	4.87%	4.78%	5.52%	4.29%	4.50%	4.43%	4.05%	4.22%
Asset Yield	3.10%	3.18%	3.11%	3.27%	2.79%	3.50%	3.40%	4.10%	3.80%	4.07%	3.90%
Cost of Funds	-0.58%	-0.45%	-0.39%	-0.22%	-0.35%	-0.42%	-0.48%	-0.59%	-0.72%	-1.09%	-0.88%
Gross Spread	2.52%	2.73%	2.72%	3.05%	2.45%	3.08%	2.92%	3.51%	3.08%	2.97%	3.02%
Provision Expense	-0.19%	-0.03%	-0.18%	-0.21%	-0.07%	-0.20%	-0.12%	-0.50%	-0.20%	-0.40%	-0.35%
Net Spread after Provision Expense	2.33%	2.70%	2.54%	2.84%	2.37%	2.88%	2.79%	3.01%	2.88%	2.57%	2.67%
Total Non-Interest Income	0.00%	0.04%	0.70%	0.90%	0.77%	1.17%	1.09%	1.75%	1.08%	1.33%	1.29%
Total Non-Interest Expense	-2.21%	-2.15%	-10.77%	-3.41%	-2.72%	-3.40%	-3.25%	-4.19%	-3.33%	-2.51%	-2.92%
Net Operating Expense	-2.21%	-2.11%	-10.08%	-2.51%	-1.95%	-2.23%	-2.16%	-2.44%	-2.25%	-1.19%	-1.62%
Non-Operating Gains (Losses)	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.00%	0.00%	0.01%	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	0.00%	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%	0.00%
Return on Assets (ROA with Provision for LL)	0.12%	0.59%	-7.53%	0.33%	0.43%	0.65%	0.63%	0.57%	0.64%	1.40%	1.06%
Net Charge-Offs	-1.09%	0.07%	-0.23%	-0.33%	-0.08%	-0.18%	-0.26%	-0.45%	-0.25%	-0.29%	-0.29%
ROA (with Net Charge-offs)	-0.78%	0.68%	-7.59%	0.22%	0.42%	0.68%	0.49%	0.61%	0.59%	1.51%	1.12%
ROA with Provision for LL - W/O NCUSIF Expense	0.12%	0.59%	-7.53%	0.33%	0.43%	0.65%	0.63%	0.57%	0.64%	1.40%	1.06%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-0.78%	0.69%	-7.59%	0.22%	0.42%	0.68%	0.50%	0.62%	0.59%	1.51%	1.12%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-1.24%	-1.21%	-1.54%	-1.54%	-1.23%	-1.60%	-1.52%	-2.14%	-1.75%	-1.33%	-1.48%
Travel and Conference Expense	0.00%	-0.01%	-0.02%	-0.01%	-0.02%	-0.04%	-0.03%	-0.04%	-0.05%	-0.04%	-0.04%
Office Occupancy Expense	-0.04%	-0.12%	-0.12%	-0.24%	-0.21%	-0.24%	-0.25%	-0.36%	-0.27%	-0.16%	-0.20%
Office Operations Expense	-0.74%	-0.32%	-0.51%	-0.55%	-0.47%	-0.49%	-0.44%	-0.44%	-0.50%	-0.38%	-0.42%
Educational and Promotional Expense	0.00%	-0.01%	-0.03%	-0.09%	-0.11%	-0.12%	-0.17%	-0.28%	-0.21%	-0.21%	-0.20%
Loan Servicing Expense	-0.04%	-0.05%	-0.09%	-0.06%	-0.11%	-0.27%	-0.34%	-0.37%	-0.20%	-0.21%	-0.23%
Professional and Outside Services	-0.12%	-0.23%	-0.91%	-0.76%	-0.47%	-0.52%	-0.45%	-0.47%	-0.27%	-0.14%	-0.26%
Member Insurance	0.00%	-0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Operating Fees (Exam. and/or Supervision Fees)	-0.04%	-0.06%	-0.04%	-0.06%	-0.03%	-0.02%	-0.02%	-0.01%	-0.02%	-0.01%	-0.01%
Miscellaneous Operating Expenses	0.00%	-0.12%	-7.51%	-0.10%	-0.06%	-0.10%	-0.04%	-0.07%	-0.05%	-0.04%	-0.08%
Total Non-Interest Expense	-2.21%	-2.15%	-10.77%	-3.41%	-2.72%	-3.40%	-3.25%	-4.19%	-3.33%	-2.51%	-2.92%
Other Performance Ratios											
Earning Asset Yield	3.10%	3.16%	3.37%	3.49%	2.99%	3.54%	3.77%	4.18%	3.98%	4.16%	4.03%
Average Cost of Funds	-0.72%	-0.61%	-0.52%	-0.27%	-0.47%	-0.50%	-0.60%	-0.62%	-0.80%	-1.20%	-0.99%
FTE Employee / \$million of Loans & Share Drafts	1.85	0.88	0.63	0.47	0.45	0.40	0.32	0.28	0.30	0.19	0.23
Compensation & Benefits / FTE Emp.	\$14,222	\$37,630	\$51,556	\$50,233	\$51,502	\$58,055	\$61,963	\$74,652	\$63,901	\$73,550	\$68,895
Compensation & Benefits / \$million Lns. & S.D.s	\$25,672	\$33,166	\$29,127	\$23,534	\$21,722	\$24,628	\$18,575	\$22,079	\$19,277	\$13,866	\$16,327
Operating Expense / Loans & Share Drafts	-4.57%	-5.88%	-20.38%	-5.23%	-4.79%	-5.24%	-3.97%	-4.31%	-3.66%	-2.62%	-3.22%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.00%	0.10%	1.32%	1.39%	1.36%	1.80%	1.33%	1.80%	1.19%	1.38%	1.43%
Net Operating Expense / Loans & Share Drafts	-4.57%	-5.77%	-19.06%	-3.84%	-3.42%	-3.44%	-2.64%	-2.51%	-2.47%	-1.24%	-1.79%
Operating Expense / Operating Revenue	90.00%	80.71%	293.31%	86.98%	85.98%	81.80%	83.17%	81.66%	82.84%	66.82%	73.11%
Total Fixed Assets / Shares & Equity	0.08%	0.22%	0.21%	1.01%	2.02%	2.10%	2.16%	3.75%	2.26%	2.00%	2.22%
Net Loans to Total Shares and Deposits	59.4%	51.0%	54.3%	60.8%	57.1%	63.4%	75.7%	88.9%	86.0%	106.1%	95.3%
Members / FTE Employee	264.67	454.52	515.02	511.70	383.99	389.32	320.06	301.98	278.70	298.81	313.82

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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%	0.5%	1.6%	1.0%	1.0%	1.0%	1.0%	0.8%	0.5%	0.6%
Total Investments	51.7%	63.3%	54.6%	45.6%	52.6%	43.6%	32.0%	17.2%	18.9%	9.0%	16.8%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.1%	0.3%	0.8%	0.6%	1.1%	1.4%	3.9%	1.1%	3.3%	2.8%
All Other Unsecured Loans/Lines of Credit	6.5%	3.5%	3.4%	3.5%	2.4%	2.4%	2.1%	1.8%	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%	0.1%	0.0%	0.4%	0.8%	0.2%	0.4%	0.4%
New Vehicle Loans	21.5%	9.6%	13.9%	8.5%	6.9%	6.1%	7.7%	15.5%	7.3%	9.5%	9.6%
Used Vehicle Loans	20.0%	21.2%	24.6%	22.6%	15.2%	21.5%	23.6%	18.1%	18.3%	20.0%	19.9%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	1.4%	0.6%	9.2%	10.2%	15.5%	22.9%	23.9%	42.6%	42.4%	35.5%
Total Other Real Estate Loans/Lines of Credit	0.0%	1.3%	1.2%	5.6%	7.7%	4.6%	4.9%	10.7%	4.4%	10.5%	9.0%
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%	0.2%	0.1%	0.4%	0.3%
Total Loans and Leases	48.1%	37.1%	44.0%	50.3%	43.1%	51.1%	63.1%	75.0%	76.0%	87.1%	78.7%
Less: Allowance for Loan & Lease Losses	-1.0%	-1.5%	-0.5%	-0.3%	-0.4%	-0.4%	-0.5%	-0.6%	-0.4%	-0.6%	-0.5%
Net Loans and Leases	47.1%	35.6%	43.5%	50.0%	42.8%	50.7%	62.6%	74.4%	75.6%	86.6%	78.2%
Total Other Assets	1.3%	1.0%	1.4%	2.8%	3.6%	4.7%	4.4%	7.5%	4.6%	3.9%	4.4%
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%	10.3%	4.7%	6.2%	13.2%	7.4%	5.1%	6.0%	1.2%	7.6%	6.9%
Share Drafts	0.0%	0.7%	7.1%	16.2%	12.2%	14.5%	18.3%	22.6%	15.8%	9.2%	12.4%
Regular Shares	79.3%	63.1%	59.1%	51.0%	39.8%	34.1%	31.5%	29.2%	32.2%	17.9%	23.6%
Money Market Shares	0.0%	0.0%	3.1%	5.5%	8.8%	15.7%	13.5%	14.7%	10.9%	15.6%	14.6%
Share Certificates	1.7%	7.0%	6.5%	6.6%	9.2%	10.9%	14.9%	13.7%	24.0%	30.6%	24.6%
IRA/KEOGH Accounts	0.0%	1.9%	4.2%	3.5%	4.8%	4.4%	3.7%	2.9%	4.7%	4.8%	4.5%
All Other Shares	0.0%	0.0%	0.0%	0.1%	0.2%	0.6%	0.1%	0.7%	0.1%	0.7%	0.6%
Non-Member Deposits	0.0%	0.0%	1.1%	0.0%	0.5%	0.2%	1.3%	0.5%	0.7%	3.2%	2.3%
Total Shares and Deposits	81.0%	72.7%	81.1%	82.8%	75.6%	80.5%	83.3%	84.4%	88.3%	82.2%	82.6%
Total Equity	19.0%	17.0%	14.3%	11.0%	11.3%	12.1%	11.6%	9.7%	10.5%	10.2%	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	19.0%	17.0%	14.3%	11.0%	11.3%	12.2%	11.7%	9.7%	10.6%	10.3%	10.6%
Total Equity + Allow. for Loan Loss	20.0%	18.5%	14.8%	11.4%	11.6%	12.5%	12.1%	10.3%	10.9%	10.8%	11.0%
Balance Sheet Growth YTD Annualized											
Total Investments	20.5%	5.8%	-14.0%	-14.2%	14.0%	50.0%	30.3%	126.2%	5.4%	43.8%	40.6%
Total Loans and Leases	-19.1%	-2.7%	-73.8%	-15.2%	-47.0%	34.4%	-56.7%	53.3%	7.8%	12.8%	10.1%
TOTAL ASSETS	2.1%	2.6%	-49.0%	-18.1%	-19.7%	36.7%	-40.1%	55.6%	5.4%	12.2%	10.9%
Total Liabilities	0.0%	1.0%	32.7%	-112.2%	9.3%	11.3%	-44.4%	5.6%	-60.1%	-40.6%	-31.3%
Total Shares and Deposits	2.4%	2.7%	-45.6%	-7.3%	-22.2%	39.9%	-39.9%	60.3%	6.6%	18.2%	15.4%
Equity Capital	0.6%	3.2%	-85.7%	-26.5%	-34.0%	31.4%	-39.3%	49.7%	3.7%	10.1%	6.9%
TOTAL LIABILITIES, SHARES, AND EQUITY	2.1%	2.6%	-49.0%	-18.1%	-19.7%	36.7%	-40.1%	55.6%	5.4%	12.2%	10.9%

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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	2.41%	2.75%	1.33%	1.07%	1.10%	1.40%	0.97%	0.73%	0.62%	0.67%	0.74%
Delinquent Loans / Total Capital	5.8%	5.5%	4.0%	4.7%	4.1%	5.7%	5.0%	5.3%	4.3%	5.4%	5.3%
Delinquent Loans + OREO / Net Loans + OREO	2.5%	2.9%	1.4%	1.1%	1.4%	1.6%	1.2%	0.8%	0.7%	0.7%	0.8%
Delinquent Loans > 6mo / Delinquent Loans	29.2%	26.2%	9.0%	40.6%	24.9%	34.8%	23.7%	40.0%	36.3%	35.5%	34.6%
Allowance for Loan Losses/Net Loans	2.14%	4.08%	1.20%	0.68%	0.88%	0.79%	0.83%	0.85%	0.54%	0.66%	0.70%
Loans 2 to less than 6 months Delinquent (\$000s)	\$11	\$29	\$38	\$55	\$127	\$341	\$709	\$1,284	\$2,016	\$10,279	\$744
Loans 6 to less than 12 months Delinquent (\$000s)	\$4	\$10	\$3	\$37	\$27	\$105	\$141	\$444	\$625	\$4,238	\$271
Loans 12 months and over Delinquent (\$000s)	\$1	\$1	\$1	\$0	\$15	\$77	\$79	\$413	\$524	\$1,419	\$122
Total Delinquent Loans (\$000s)	\$15	\$39	\$41	\$92	\$169	\$523	\$929	\$2,141	\$3,164	\$15,936	\$1,137
Delinquency by Category											
Unsecured Credit Card	0.00%	0.00%	0.00%	0.22%	0.19%	0.47%	0.36%	0.90%	0.39%	0.87%	0.76%
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%	21.68%	3.39%	0.00%	1.49%	1.87%	0.80%	0.74%	1.21%
New Vehicle Loans	1.21%	0.32%	0.29%	0.17%	0.36%	0.50%	0.16%	0.54%	0.41%	0.70%	0.60%
Used Vehicle Loans	3.57%	3.55%	1.44%	1.27%	1.37%	1.47%	0.71%	0.84%	0.67%	1.36%	1.21%
1st Mortgage Fixed	0.00%	0.00%	0.00%	0.00%	0.25%	1.19%	0.48%	0.71%	0.22%	0.09%	0.21%
1st Mortgage Adj	0.00%	0.00%	0.00%	2.67%	3.06%	1.75%	3.21%	0.64%	0.37%	0.67%	0.77%
Other RE Fixed	0.00%	0.00%	5.56%	0.00%	0.90%	1.32%	1.09%	0.32%	0.66%	0.32%	0.41%
Other RE Adj	0.00%	0.00%	0.00%	0.54%	0.00%	0.07%	1.13%	0.29%	0.58%	0.37%	0.39%
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%	1.63%	0.71%	1.20%	0.78%	0.71%	0.76%	1.20%	1.10%
Total 1st Mortgage Loans	0.00%	0.00%	0.00%	0.90%	1.29%	1.33%	1.13%	0.68%	0.26%	0.33%	0.43%
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)	2.20%	-0.18%	0.50%	0.65%	0.17%	0.34%	0.40%	0.60%	0.34%	0.33%	0.36%
Recoveries / Charge-Offs	15.15%	275.00%	10.42%	14.18%	30.51%	27.85%	20.17%	15.38%	15.67%	14.76%	16.13%
Expected Charge-Offs / Net Loans	0.58%	1.25%	0.26%	0.28%	0.33%	0.53%	0.37%	0.38%	0.27%	0.27%	0.30%
Provision for Loan Losses/Net Charge-Offs	17.9%	-42.9%	76.7%	65.2%	99.2%	115.3%	47.1%	110.6%	79.6%	139.3%	121.1%
Prov. for Loan Losses/Expected Charge-Offs	69.4%	6.4%	146.2%	155.2%	51.0%	75.4%	52.4%	178.9%	98.4%	169.9%	146.6%
Bankruptcies / Net Loans	0.00%	2.61%	0.33%	0.00%	0.12%	0.23%	0.46%	0.36%	0.23%	0.29%	0.30%
Total Amount of Loans Charged-Off (\$000s)	\$17	\$1	\$19	\$67	\$39	\$170	\$524	\$1,971	\$2,004	\$9,085	\$662
Total Amount of Recoveries (\$000s)	\$3	\$4	\$2	\$10	\$12	\$47	\$106	\$303	\$314	\$1,341	\$107
Net Charge Offs (\$000s)	\$14	-\$3	\$17	\$58	\$27	\$123	\$419	\$1,668	\$1,690	\$7,744	\$555
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.00%	0.00%	0.33%	0.02%	0.38%	0.82%	1.33%	0.69%	1.79%	1.44%
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%	11.90%	0.00%	0.00%	-0.05%	5.23%	1.29%	0.90%	1.76%
New Vehicle Loans	3.41%	0.00%	0.00%	0.56%	0.24%	0.05%	0.10%	0.40%	0.29%	0.29%	0.29%
Used Vehicle Loans	-0.19%	0.00%	0.82%	0.80%	0.18%	0.56%	0.37%	0.90%	0.43%	0.64%	0.61%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.00%	0.11%	0.05%	0.01%	-0.01%	0.07%	0.00%	0.01%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	0.00%	-0.01%	0.00%	-0.02%	0.18%	0.67%	0.04%	0.07%
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%	-3.08%	-1.77%	-0.16%	-0.76%	-0.29%	-0.37%	-0.09%	-0.18%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	0.17%	0.14%	0.19%	0.19%	0.10%	0.13%	0.14%
Number of Credit Unions in Each Peer Group:	8	11	10	8	18	14	9	5	2	4	89

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%	11.32%	8.95%	1.65%	8.06%	11.68%	1.62%	0.00%	0.00%	0.24%	1.50%
Credit Unions - Deposits in and Loans to	5.04%	2.10%	4.98%	1.32%	4.46%	3.96%	0.31%	0.00%	0.00%	0.09%	0.57%
Total Investments in Corporate Credit Unions*	0.00%	0.00%	0.51%	11.11%	5.82%	4.35%	0.44%	0.01%	0.00%	0.00%	0.65%
Marketable Securities	0.00%	59.85%	32.58%	55.86%	121.40%	72.36%	86.23%	44.90%	57.32%	54.79%	60.31%
All Other Investments	133.10%	222.60%	213.20%	266.24%	265.13%	192.63%	104.76%	57.02%	71.16%	6.00%	51.72%
Total Investments	272.25%	371.93%	383.00%	414.39%	467.60%	357.81%	274.61%	176.95%	178.39%	87.50%	158.50%
Unsecured Loans	34.37%	21.07%	25.93%	38.82%	26.72%	28.31%	30.32%	58.34%	29.99%	39.64%	38.59%
Vehicle Loans	218.89%	181.14%	269.92%	282.73%	196.10%	225.80%	268.59%	346.80%	241.26%	285.17%	278.65%
New Vehicle Loans	113.29%	56.49%	97.64%	77.29%	61.15%	49.73%	66.30%	160.00%	68.60%	92.07%	90.75%
Used Vehicle Loans	105.60%	124.66%	172.28%	205.44%	134.94%	176.08%	202.29%	186.80%	172.66%	193.10%	187.90%
Total Real Estate	0.00%	15.60%	12.75%	133.84%	159.23%	164.45%	238.28%	357.07%	441.88%	510.76%	420.75%
1st Mortgage	0.00%	7.97%	4.02%	83.22%	90.76%	126.76%	196.54%	246.52%	400.78%	409.50%	335.27%
1st Mortgage Fxd	0.00%	7.97%	2.46%	55.22%	57.24%	93.43%	149.69%	149.52%	284.89%	238.55%	204.48%
1st Mortgage Adj	0.00%	0.00%	1.56%	28.00%	33.52%	33.34%	46.85%	97.00%	115.89%	170.95%	130.79%
2nd Mortgage	0.00%	7.63%	8.73%	50.62%	68.47%	37.70%	41.74%	110.55%	41.10%	101.26%	85.48%
Closed-End Fxd	0.00%	0.28%	3.91%	35.88%	51.98%	26.89%	24.73%	42.11%	5.54%	63.68%	49.81%
Closed-End Adj	0.00%	0.52%	0.13%	6.74%	0.22%	0.40%	0.47%	17.47%	0.00%	0.06%	1.97%
Open-End Adj	0.00%	3.27%	0.00%	8.01%	15.24%	10.16%	15.48%	50.97%	35.49%	23.56%	25.01%
Open-End Fxd	0.00%	3.56%	4.69%	0.00%	1.03%	0.25%	1.06%	0.00%	0.08%	13.97%	8.69%
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	253.26%	217.81%	308.60%	457.29%	383.36%	418.70%	540.60%	772.57%	715.69%	842.46%	743.82%
Indirect Loans	0.00%	0.00%	0.00%	22.25%	8.11%	77.08%	130.80%	190.94%	143.98%	224.51%	184.40%
Percent of Vehicle Loans	0.00%	0.00%	0.00%	7.87%	4.13%	34.14%	48.70%	55.06%	59.68%	78.73%	66.18%
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%	0.03%	0.02%	0.00%	0.00%	6.06%	0.00%	0.47%
Total Mortgage Exposure**	0.00%	15.60%	12.75%	133.84%	165.31%	177.13%	265.15%	378.56%	491.32%	552.83%	455.79%
Total Real Estate	0.00%	15.60%	12.75%	133.84%	159.23%	164.45%	238.28%	357.07%	441.88%	510.76%	420.75%
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%	6.08%	12.67%	26.87%	21.49%	49.44%	42.07%	35.04%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	0.00%	0.00%	6.08%	12.67%	26.87%	21.48%	49.39%	40.77%	34.24%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.01%	0.00%	0.00%	0.01%	0.05%	1.30%	0.80%



