

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	0.71%	0.82%	1.10%	1.00%	1.07%	1.05%	1.05%	1.48%	1.83%	1.43%	1.40%
Loan Yield	7.50%	5.87%	6.51%	5.78%	5.42%	5.00%	4.70%	4.79%	4.28%	4.11%	4.34%
Net Loan Yield After NCOs	6.94%	5.10%	5.47%	5.01%	4.81%	4.45%	4.05%	4.22%	3.73%	3.68%	3.85%
Asset Yield	3.50%	2.94%	3.62%	2.71%	2.73%	2.98%	3.14%	3.41%	3.48%	3.12%	3.19%
Cost of Funds	-0.32%	-0.33%	-0.39%	-0.19%	-0.21%	-0.27%	-0.26%	-0.30%	-0.53%	-1.01%	-0.73%
Gross Spread	3.18%	2.60%	3.24%	2.52%	2.52%	2.70%	2.89%	3.11%	2.95%	2.11%	2.45%
Provision Expense	-0.33%	-0.32%	-0.51%	-0.25%	-0.32%	-0.31%	-0.40%	-0.39%	-0.44%	-0.32%	-0.35%
Net Spread after Provision Expense	2.85%	2.28%	2.72%	2.27%	2.20%	2.39%	2.49%	2.71%	2.51%	1.79%	2.10%
Total Non-Interest Income	0.42%	0.29%	0.64%	0.82%	0.92%	1.07%	1.33%	1.42%	1.42%	0.88%	1.06%
Total Non-Interest Expense	-3.47%	-2.49%	-3.56%	-2.97%	-2.91%	-3.06%	-3.40%	-3.56%	-3.42%	-2.02%	-2.59%
Net Operating Expense	-3.05%	-2.20%	-2.92%	-2.15%	-1.99%	-1.99%	-2.08%	-2.13%	-1.99%	-1.14%	-1.53%
Non-Operating Gains (Losses)	0.00%	0.00%	-0.01%	0.00%	0.00%	0.05%	0.00%	0.03%	0.02%	0.00%	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%	-0.03%	0.00%	-0.01%	0.00%	0.00%	0.00%	-0.01%	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)	-0.24%	0.07%	-0.23%	0.12%	0.20%	0.44%	0.41%	0.61%	0.53%	0.65%	0.58%
Net Charge-Offs	-0.23%	-0.33%	-0.49%	-0.28%	-0.24%	-0.27%	-0.38%	-0.35%	-0.39%	-0.28%	-0.31%
ROA (with Net Charge-offs)	-0.14%	0.07%	-0.21%	0.09%	0.28%	0.48%	0.42%	0.65%	0.58%	0.69%	0.62%
ROA with Provision for LL - W/O NCUSIF Expense	-0.20%	0.08%	-0.20%	0.12%	0.21%	0.45%	0.41%	0.61%	0.53%	0.65%	0.58%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-0.10%	0.08%	-0.18%	0.09%	0.29%	0.48%	0.43%	0.65%	0.58%	0.69%	0.62%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-1.58%	-1.36%	-1.71%	-1.39%	-1.35%	-1.51%	-1.63%	-1.81%	-1.79%	-0.99%	-1.29%
Travel and Conference Expense	-0.01%	-0.02%	-0.02%	-0.03%	-0.03%	-0.03%	-0.03%	-0.04%	-0.04%	-0.02%	-0.03%
Office Occupancy Expense	-0.26%	-0.07%	-0.19%	-0.23%	-0.20%	-0.21%	-0.26%	-0.26%	-0.23%	-0.10%	-0.16%
Office Operations Expense	-0.88%	-0.50%	-0.90%	-0.65%	-0.62%	-0.56%	-0.66%	-0.71%	-0.54%	-0.34%	-0.46%
Educational and Promotional Expense	-0.01%	-0.04%	-0.06%	-0.04%	-0.07%	-0.10%	-0.14%	-0.13%	-0.10%	-0.07%	-0.09%
Loan Servicing Expense	-0.14%	-0.07%	-0.11%	-0.17%	-0.17%	-0.23%	-0.22%	-0.33%	-0.28%	-0.25%	-0.26%
Professional and Outside Services	-0.24%	-0.20%	-0.29%	-0.27%	-0.31%	-0.28%	-0.30%	-0.18%	-0.34%	-0.11%	-0.18%
Member Insurance	-0.04%	-0.01%	-0.03%	0.00%	-0.01%	0.00%	0.00%	0.00%	-0.01%	0.00%	0.00%
Operating Fees (Exam. and/or Supervision Fees)	-0.11%	-0.05%	-0.05%	-0.04%	-0.03%	-0.03%	-0.02%	-0.02%	-0.01%	0.00%	-0.01%
Miscellaneous Operating Expenses	-0.21%	-0.16%	-0.20%	-0.14%	-0.13%	-0.10%	-0.15%	-0.08%	-0.08%	-0.13%	-0.12%
Total Non-Interest Expense	-3.47%	-2.49%	-3.56%	-2.97%	-2.91%	-3.06%	-3.40%	-3.56%	-3.42%	-2.02%	-2.59%
Other Performance Ratios											
Earning Asset Yield	3.54%	3.04%	3.67%	2.84%	2.84%	3.09%	3.31%	3.60%	3.63%	3.19%	3.29%
Average Cost of Funds	-0.39%	-0.43%	-0.49%	-0.26%	-0.28%	-0.34%	-0.30%	-0.35%	-0.59%	-1.12%	-0.83%
FTE Employee / \$million of Loans & Share Drafts	2.31	1.01	0.70	0.60	0.51	0.42	0.39	0.36	0.29	0.15	0.24
Compensation & Benefits / FTE Emp.	\$17,126	\$31,682	\$48,079	\$52,413	\$55,425	\$56,654	\$56,637	\$66,212	\$75,376	\$88,408	\$73,304
Compensation & Benefits / \$million Lns. & S.D.s	\$38,436	\$30,832	\$33,453	\$31,121	\$27,903	\$24,267	\$21,800	\$23,967	\$21,657	\$13,678	\$17,790
Operating Expense / Loans & Share Drafts	-8.46%	-5.57%	-6.96%	-6.66%	-6.01%	-4.91%	-4.56%	-4.72%	-4.12%	-2.79%	-3.57%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	1.02%	0.65%	1.25%	1.84%	1.90%	1.71%	1.79%	1.89%	1.72%	1.22%	1.46%
Net Operating Expense / Loans & Share Drafts	-7.44%	-4.92%	-5.71%	-4.82%	-4.11%	-3.20%	-2.77%	-2.83%	-2.41%	-1.57%	-2.11%
Operating Expense / Operating Revenue	97.46%	84.47%	92.37%	89.53%	85.92%	81.75%	81.87%	79.92%	80.59%	75.48%	78.23%
Total Fixed Assets / Shares & Equity	0.21%	0.70%	0.91%	1.47%	1.67%	2.22%	2.34%	2.41%	2.02%	0.78%	1.34%
Net Loans to Total Shares and Deposits	47.9%	53.1%	58.2%	49.1%	52.1%	63.5%	69.4%	71.7%	82.8%	73.8%	73.1%
Members / FTE Employee	428.46	448.04	406.79	474.89	437.67	379.03	341.42	358.16	327.88	491.64	410.49

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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	0.2%	0.5%	0.5%	1.0%	1.1%	1.0%	1.1%	0.8%	0.7%	0.4%	0.6%
Total Investments	60.9%	57.4%	53.0%	61.3%	56.4%	45.4%	35.2%	32.5%	23.5%	31.7%	32.8%
Unsecured Credit Card Loans/Lines of Credit	1.7%	0.6%	2.0%	2.3%	3.1%	2.6%	2.5%	5.1%	4.1%	2.6%	3.2%
All Other Unsecured Loans/Lines of Credit	12.5%	11.2%	11.1%	6.4%	4.7%	4.6%	3.0%	3.1%	1.9%	2.0%	2.5%
Short-Term Small Amount Loans (STS)	0.1%	0.1%	0.1%	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%	0.0%	0.0%	0.1%	0.2%	0.3%	0.1%	0.6%	0.5%
New Vehicle Loans	9.0%	10.2%	11.5%	7.7%	5.8%	8.2%	9.0%	9.4%	8.7%	11.3%	10.2%
Used Vehicle Loans	15.3%	18.7%	17.8%	14.2%	11.6%	16.0%	23.9%	19.6%	17.3%	13.0%	15.1%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	0.2%	1.3%	3.7%	11.2%	14.1%	16.1%	18.0%	31.5%	31.3%	26.8%
Total Other Real Estate Loans/Lines of Credit	0.0%	0.0%	1.5%	1.3%	3.2%	4.1%	4.2%	5.8%	7.7%	4.1%	4.7%
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%	0.1%	0.0%	0.1%	0.1%
Total Loans and Leases	38.7%	41.1%	45.3%	35.6%	39.6%	49.7%	59.0%	61.3%	71.5%	65.1%	63.1%
Less: Allowance for Loan & Lease Losses	-1.3%	-0.7%	-0.8%	-0.5%	-0.6%	-0.5%	-0.7%	-0.6%	-0.6%	-0.5%	-0.5%
Net Loans and Leases	37.4%	40.4%	44.5%	35.2%	39.0%	49.2%	58.3%	60.7%	70.9%	64.6%	62.6%
Total Other Assets	1.6%	1.8%	2.0%	2.6%	3.5%	4.4%	5.4%	5.9%	4.9%	3.3%	4.0%
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	2.8%	8.7%	8.2%	16.9%	13.0%	12.0%	5.5%	3.1%	3.0%	1.1%	2.9%
Share Drafts	0.8%	2.9%	5.6%	9.1%	9.8%	12.4%	15.2%	12.9%	8.5%	10.5%	10.5%
Regular Shares	72.5%	69.7%	59.8%	52.9%	48.7%	40.0%	41.8%	35.2%	31.9%	52.7%	46.4%
Money Market Shares	0.0%	0.7%	0.2%	2.2%	6.9%	10.4%	11.4%	17.9%	21.7%	8.2%	11.5%
Share Certificates	6.2%	2.3%	10.2%	5.9%	7.3%	10.4%	11.0%	11.6%	14.4%	12.5%	12.1%
IRA/KEOGH Accounts	0.7%	1.4%	1.5%	2.3%	2.8%	3.9%	4.3%	4.4%	4.1%	6.2%	5.3%
All Other Shares	0.3%	0.2%	0.3%	0.2%	0.3%	0.4%	0.9%	1.1%	0.6%	0.0%	0.3%
Non-Member Deposits	0.3%	0.4%	0.1%	0.0%	0.1%	0.8%	0.3%	0.1%	0.9%	0.1%	0.2%
Total Shares and Deposits	80.9%	77.4%	77.8%	72.6%	76.0%	78.3%	84.9%	85.5%	86.3%	88.2%	86.3%
Total Equity	16.3%	13.9%	14.0%	10.6%	11.0%	9.7%	9.6%	11.4%	10.6%	10.7%	10.8%
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	16.3%	14.0%	14.4%	10.6%	11.1%	9.9%	9.9%	11.6%	10.7%	11.1%	11.0%
Total Equity + Allow. for Loan Loss	17.7%	14.6%	14.8%	11.0%	11.6%	10.2%	10.3%	12.0%	11.2%	11.2%	11.3%
Balance Sheet Growth YTD Annualized											
Total Investments	-1.5%	-8.1%	11.3%	-0.8%	-3.2%	9.5%	-1.7%	1.3%	0.1%	3.6%	2.5%
Total Loans and Leases	-15.9%	-24.6%	-1.0%	-11.4%	-4.5%	-1.8%	-4.6%	3.0%	6.1%	4.6%	3.5%
TOTAL ASSETS	-8.2%	-15.7%	5.2%	-5.0%	-3.8%	3.5%	-3.1%	2.6%	4.8%	4.3%	3.3%
Total Liabilities	38.9%	-7.4%	3.4%	6.9%	16.4%	12.0%	10.4%	-2.3%	0.7%	-44.9%	-11.3%
Total Shares and Deposits	-9.1%	-16.8%	4.6%	-6.9%	-6.5%	2.3%	-4.5%	2.5%	4.7%	5.3%	3.6%
Equity Capital	-9.0%	-14.5%	9.4%	-8.4%	-4.5%	3.2%	2.9%	5.2%	6.5%	6.2%	5.1%
TOTAL LIABILITIES, SHARES, AND EQUITY	-8.2%	-15.7%	5.2%	-5.0%	-3.8%	3.5%	-3.1%	2.6%	4.8%	4.3%	3.3%

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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	2.78%	2.51%	1.45%	1.23%	0.95%	0.94%	1.09%	0.88%	0.87%	0.54%	0.70%
Delinquent Loans / Total Capital	6.1%	7.1%	4.4%	4.0%	3.3%	4.5%	6.2%	4.5%	5.5%	3.1%	3.9%
Delinquent Loans + OREO / Net Loans + OREO	2.9%	2.6%	1.6%	1.3%	1.1%	1.0%	1.2%	1.0%	1.0%	0.6%	0.7%
Delinquent Loans > 6mo / Delinquent Loans	39.5%	34.9%	27.5%	27.1%	27.7%	25.3%	28.5%	30.3%	33.0%	24.4%	27.7%
Allowance for Loan Losses/Net Loans	3.61%	1.77%	1.78%	1.31%	1.56%	1.07%	1.14%	1.04%	0.86%	0.70%	0.83%
Loans 2 to less than 6 months Delinquent (\$000s)	\$5	\$26	\$38	\$57	\$100	\$273	\$687	\$1,149	\$3,202	\$9,830	\$535
Loans 6 to less than 12 months Delinquent (\$000s)	\$3	\$9	\$10	\$16	\$27	\$61	\$200	\$329	\$819	\$1,957	\$126
Loans 12 months and over Delinquent (\$000s)	\$1	\$5	\$5	\$6	\$11	\$31	\$73	\$171	\$756	\$1,216	\$79
Total Delinquent Loans (\$000s)	\$9	\$39	\$53	\$78	\$139	\$365	\$960	\$1,649	\$4,776	\$13,003	\$739
Delinquency by Category											
Unsecured Credit Card	0.13%	0.06%	0.32%	0.40%	0.46%	0.32%	0.41%	0.81%	0.56%	0.55%	0.57%
STS Loans	4.17%	2.60%	4.14%	4.55%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.35%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	2.49%	0.00%	0.05%	0.31%	1.20%	0.28%	0.32%
New Vehicle Loans	1.12%	0.74%	0.48%	0.44%	0.79%	0.49%	0.90%	0.44%	0.74%	0.26%	0.38%
Used Vehicle Loans	2.56%	2.52%	1.33%	1.13%	1.12%	0.95%	1.30%	0.97%	1.17%	0.94%	1.03%
1st Mortgage Fixed	0.00%	46.30%	8.47%	2.26%	0.44%	0.44%	0.49%	0.72%	0.87%	0.28%	0.41%
1st Mortgage Adj	0.00%	0.00%	0.00%	2.05%	1.38%	1.06%	1.14%	0.29%	0.56%	0.71%	0.66%
Other RE Fixed	0.00%	11.11%	2.79%	0.00%	0.88%	0.89%	1.11%	0.48%	0.96%	0.45%	0.64%
Other RE Adj	0.00%	0.00%	0.00%	0.33%	0.61%	0.65%	0.40%	0.75%	0.45%	0.39%	0.47%
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%	6.53%	0.00%	1.82%	0.87%	1.39%	0.96%	1.41%	0.97%	1.04%
Total 1st Mortgage Loans	0.00%	46.30%	5.92%	2.21%	0.57%	0.62%	0.57%	0.64%	0.72%	0.37%	0.47%
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)	0.56%	0.77%	1.04%	0.77%	0.61%	0.55%	0.65%	0.57%	0.55%	0.43%	0.49%
Recoveries / Charge-Offs	43.65%	20.43%	24.44%	21.47%	25.80%	18.90%	14.18%	16.62%	14.55%	17.41%	17.10%
Expected Charge-Offs / Net Loans	1.27%	0.95%	0.67%	0.70%	0.57%	0.51%	0.63%	0.53%	0.49%	0.26%	0.37%
Provision for Loan Losses/Net Charge-Offs	145.1%	98.6%	104.9%	89.3%	133.8%	113.6%	104.5%	112.9%	112.5%	116.4%	114.3%
Prov. for Loan Losses/Expected Charge-Offs	66.3%	81.6%	164.7%	100.6%	144.2%	122.6%	109.3%	123.5%	127.2%	190.7%	151.9%
Bankruptcies / Net Loans	1.78%	0.71%	1.29%	1.61%	1.11%	1.19%	1.28%	1.12%	0.90%	0.50%	0.73%
Total Amount of Loans Charged-Off (\$000s)	\$4	\$17	\$50	\$64	\$123	\$273	\$704	\$1,275	\$3,415	\$12,285	\$621
Total Amount of Recoveries (\$000s)	\$2	\$4	\$12	\$14	\$32	\$52	\$100	\$212	\$497	\$2,139	\$106
Net Charge Offs (\$000s)	\$2	\$14	\$38	\$50	\$91	\$221	\$604	\$1,063	\$2,919	\$10,146	\$515
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.07%	0.06%	0.41%	0.50%	0.58%	0.70%	0.53%	1.08%	1.27%	1.27%	1.10%
STS Loans	-5.26%	4.85%	9.12%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.75%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.49%	0.00%	0.17%	0.18%
New Vehicle Loans	0.15%	0.18%	0.08%	0.09%	0.07%	0.21%	0.41%	0.24%	0.51%	0.24%	0.27%
Used Vehicle Loans	0.50%	0.19%	0.84%	0.25%	0.76%	0.55%	0.58%	0.62%	0.99%	0.90%	0.81%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	-0.09%	1.27%	0.19%	0.07%	0.11%	0.13%	0.06%	0.03%	0.06%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	1.64%	0.14%	0.31%	0.66%	0.27%	0.24%	0.13%	0.22%
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	3.15%	16.40%	14.10%	10.09%	48.35%	-1.25%	-0.08%	0.03%	0.37%	0.26%	0.11%
Indirect Loans	0.00%	0.00%	0.00%	-0.15%	2.44%	0.59%	0.77%	0.63%	1.09%	0.76%	0.77%
Number of Credit Unions in Each Peer Group:	50	35	31	41	37	22	12	21	8	7	264

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	8.61%	15.51%	21.29%	40.02%	44.04%	35.39%	9.00%	7.01%	0.78%	0.26%	5.08%
Credit Unions - Deposits in and Loans to	0.00%	3.39%	5.41%	9.23%	11.78%	5.03%	2.68%	2.29%	0.05%	0.01%	1.19%
Total Investments in Corporate Credit Unions*	44.43%	24.64%	24.66%	41.48%	34.47%	51.82%	18.71%	28.30%	2.97%	0.04%	9.22%
Marketable Securities	17.26%	60.47%	60.81%	168.71%	142.36%	158.81%	110.58%	149.00%	104.74%	196.99%	169.12%
All Other Investments	202.30%	244.15%	223.28%	301.88%	253.10%	197.25%	186.25%	75.41%	54.04%	60.28%	82.89%
Total Investments	372.26%	409.69%	369.01%	579.28%	506.10%	461.08%	356.05%	281.71%	220.21%	285.47%	297.51%
Unsecured Loans	87.27%	84.40%	91.04%	81.72%	69.58%	72.29%	55.61%	70.89%	56.80%	41.67%	51.74%
Vehicle Loans	149.18%	206.39%	204.39%	207.72%	156.51%	245.56%	332.70%	250.68%	244.15%	218.78%	229.70%
New Vehicle Loans	55.32%	72.70%	80.10%	73.23%	51.97%	82.99%	91.45%	81.18%	81.67%	101.52%	92.50%
Used Vehicle Loans	93.86%	133.69%	124.29%	134.49%	104.54%	162.57%	241.25%	169.50%	162.48%	117.26%	137.20%
Total Real Estate	0.00%	1.71%	19.35%	47.34%	129.35%	185.40%	205.66%	205.86%	367.12%	319.13%	285.68%
1st Mortgage	0.00%	1.66%	8.76%	35.15%	100.41%	143.34%	163.03%	155.43%	295.09%	282.20%	242.68%
1st Mortgage Fxd	0.00%	1.66%	6.12%	25.81%	85.79%	102.22%	143.52%	124.51%	156.49%	219.54%	180.10%
1st Mortgage Adj	0.00%	0.00%	2.64%	9.33%	14.62%	41.12%	19.50%	30.92%	138.60%	62.66%	62.58%
2nd Mortgage	0.00%	0.05%	10.59%	12.19%	28.94%	42.05%	42.64%	50.43%	72.03%	36.92%	43.00%
Closed-End Fxd	0.00%	0.05%	3.20%	5.16%	10.71%	16.69%	18.70%	14.54%	12.30%	7.86%	10.13%
Closed-End Adj	0.00%	0.00%	1.65%	0.70%	0.93%	0.20%	2.24%	4.86%	0.46%	0.22%	1.06%
Open-End Adj	0.00%	0.00%	5.74%	6.21%	16.78%	24.40%	21.70%	29.44%	55.02%	28.74%	30.89%
Open-End Fxd	0.00%	0.00%	0.00%	0.12%	0.51%	0.77%	0.00%	1.60%	4.24%	0.11%	0.91%
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	236.81%	293.32%	315.21%	336.81%	355.85%	504.44%	596.25%	530.78%	669.95%	586.14%	571.86%
Indirect Loans	0.00%	0.42%	4.48%	0.60%	7.76%	75.60%	197.25%	130.25%	86.82%	123.12%	113.41%
Percent of Vehicle Loans	0.00%	0.20%	2.19%	0.29%	4.96%	30.79%	59.29%	51.96%	35.56%	56.28%	49.37%
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%	4.83%	3.16%	0.00%	3.41%	7.08%	21.55%	0.54%	6.74%	0.00%	2.15%
Total Mortgage Exposure**	0.00%	1.71%	19.45%	47.94%	146.08%	195.74%	237.63%	294.84%	416.84%	371.90%	338.69%
Total Real Estate	0.00%	1.71%	19.35%	47.34%	129.35%	185.40%	205.66%	205.86%	367.12%	319.13%	285.68%
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%	0.10%	0.60%	16.73%	10.35%	31.97%	88.98%	49.72%	52.77%	53.01%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	0.10%	0.60%	16.73%	10.35%	31.91%	88.98%	49.72%	52.77%	53.01%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.06%	0.00%	0.00%	0.00%	0.00%



