

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	0.69%	0.83%	0.97%	0.98%	1.09%	1.05%	1.10%	1.44%	1.83%	1.41%	1.38%
Loan Yield	7.81%	6.18%	6.28%	5.61%	5.61%	5.33%	4.54%	4.76%	4.26%	4.06%	4.31%
Net Loan Yield After NCOs	7.18%	5.46%	5.37%	4.85%	4.98%	4.76%	4.01%	4.21%	3.77%	3.64%	3.84%
Asset Yield	3.65%	3.09%	3.47%	2.65%	2.81%	3.15%	3.06%	3.37%	3.46%	3.07%	3.16%
Cost of Funds	-0.27%	-0.34%	-0.34%	-0.18%	-0.20%	-0.28%	-0.24%	-0.28%	-0.50%	-0.82%	-0.62%
Gross Spread	3.38%	2.74%	3.13%	2.47%	2.61%	2.88%	2.82%	3.08%	2.96%	2.25%	2.54%
Provision Expense	-0.19%	-0.39%	-0.50%	-0.23%	-0.31%	-0.34%	-0.33%	-0.37%	-0.37%	-0.30%	-0.32%
Net Spread after Provision Expense	3.19%	2.36%	2.64%	2.24%	2.29%	2.54%	2.49%	2.71%	2.59%	1.95%	2.22%
Total Non-Interest Income	0.44%	0.31%	0.63%	0.78%	0.91%	1.22%	1.16%	1.39%	1.42%	0.85%	1.03%
Total Non-Interest Expense	-3.57%	-2.96%	-3.39%	-2.94%	-2.97%	-3.38%	-3.25%	-3.52%	-3.44%	-1.99%	-2.58%
Net Operating Expense	-3.14%	-2.65%	-2.76%	-2.16%	-2.06%	-2.16%	-2.09%	-2.13%	-2.01%	-1.14%	-1.55%
Non-Operating Gains (Losses)	-0.02%	0.00%	-0.01%	0.00%	0.01%	0.05%	-0.01%	0.02%	0.00%	0.00%	0.00%
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	-0.03%	-0.02%	-0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
NCUSIF Recovery/Pass-back	0.02%	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)	0.02%	-0.32%	-0.14%	0.08%	0.24%	0.42%	0.39%	0.60%	0.57%	0.81%	0.68%
Net Charge-Offs	-0.26%	-0.31%	-0.43%	-0.28%	-0.24%	-0.28%	-0.31%	-0.33%	-0.34%	-0.27%	-0.29%
ROA (with Net Charge-offs)	-0.05%	-0.23%	-0.08%	0.03%	0.31%	0.47%	0.42%	0.63%	0.60%	0.84%	0.70%
ROA with Provision for LL - W/O NCUSIF Expense	0.04%	-0.30%	-0.13%	0.08%	0.24%	0.43%	0.39%	0.60%	0.57%	0.81%	0.68%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-0.04%	-0.22%	-0.07%	0.03%	0.31%	0.48%	0.42%	0.64%	0.60%	0.84%	0.71%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-1.62%	-1.47%	-1.63%	-1.40%	-1.37%	-1.67%	-1.55%	-1.79%	-1.80%	-0.98%	-1.29%
Travel and Conference Expense	-0.02%	-0.02%	-0.02%	-0.03%	-0.03%	-0.04%	-0.02%	-0.04%	-0.04%	-0.02%	-0.03%
Office Occupancy Expense	-0.25%	-0.09%	-0.20%	-0.22%	-0.20%	-0.23%	-0.25%	-0.26%	-0.22%	-0.10%	-0.16%
Office Operations Expense	-1.00%	-0.74%	-0.84%	-0.64%	-0.63%	-0.64%	-0.54%	-0.70%	-0.55%	-0.33%	-0.46%
Educational and Promotional Expense	-0.01%	-0.02%	-0.06%	-0.04%	-0.06%	-0.11%	-0.13%	-0.12%	-0.10%	-0.07%	-0.09%
Loan Servicing Expense	-0.12%	-0.09%	-0.11%	-0.15%	-0.18%	-0.24%	-0.26%	-0.32%	-0.28%	-0.25%	-0.26%
Professional and Outside Services	-0.22%	-0.29%	-0.30%	-0.26%	-0.32%	-0.32%	-0.31%	-0.18%	-0.34%	-0.11%	-0.18%
Member Insurance	-0.07%	-0.02%	-0.01%	0.00%	-0.01%	0.00%	-0.01%	0.00%	0.00%	0.00%	0.00%
Operating Fees (Exam. and/or Supervision Fees)	-0.10%	-0.06%	-0.05%	-0.04%	-0.04%	-0.03%	-0.02%	-0.02%	-0.01%	0.00%	-0.01%
Miscellaneous Operating Expenses	-0.17%	-0.16%	-0.18%	-0.14%	-0.13%	-0.10%	-0.16%	-0.08%	-0.10%	-0.13%	-0.12%
Total Non-Interest Expense	-3.57%	-2.96%	-3.39%	-2.94%	-2.97%	-3.38%	-3.25%	-3.52%	-3.44%	-1.99%	-2.58%
Other Performance Ratios											
Earning Asset Yield	3.68%	3.18%	3.52%	2.78%	2.90%	3.25%	3.20%	3.55%	3.61%	3.13%	3.25%
Average Cost of Funds	-0.33%	-0.45%	-0.43%	-0.25%	-0.26%	-0.35%	-0.27%	-0.33%	-0.55%	-0.91%	-0.70%
FTE Employee / \$million of Loans & Share Drafts	2.25	1.02	0.69	0.60	0.51	0.43	0.38	0.36	0.29	0.15	0.24
Compensation & Benefits / FTE Emp.	\$17,604	\$33,930	\$46,138	\$53,062	\$56,275	\$61,625	\$54,853	\$65,704	\$75,416	\$88,051	\$73,185
Compensation & Benefits / \$million Lns. & S.D.s	\$38,883	\$33,375	\$31,446	\$31,151	\$28,508	\$26,912	\$20,535	\$23,796	\$21,711	\$13,556	\$17,759
Operating Expense / Loans & Share Drafts	-8.60%	-6.71%	-6.56%	-6.53%	-6.16%	-5.45%	-4.30%	-4.68%	-4.15%	-2.75%	-3.56%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	1.04%	0.69%	1.22%	1.73%	1.89%	1.97%	1.54%	1.85%	1.71%	1.18%	1.42%
Net Operating Expense / Loans & Share Drafts	-7.55%	-6.02%	-5.34%	-4.80%	-4.27%	-3.49%	-2.77%	-2.83%	-2.43%	-1.57%	-2.13%
Operating Expense / Operating Revenue	94.47%	97.32%	90.96%	90.95%	85.65%	83.42%	82.51%	80.11%	80.64%	71.75%	76.35%
Total Fixed Assets / Shares & Equity	0.23%	0.71%	0.93%	1.45%	1.63%	2.21%	2.33%	2.39%	1.99%	0.78%	1.33%
Net Loans to Total Shares and Deposits	48.5%	52.2%	58.4%	48.7%	51.4%	63.6%	69.4%	71.2%	83.3%	72.4%	72.1%
Members / FTE Employee	410.90	440.21	410.07	483.89	442.39	367.00	337.73	360.22	328.04	494.12	410.96

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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	0.3%	0.4%	0.5%	0.9%	1.0%	1.0%	0.9%	0.8%	0.7%	0.3%	0.5%
Total Investments	60.0%	57.4%	52.4%	62.1%	57.0%	45.2%	36.2%	33.2%	23.8%	33.9%	34.4%
Unsecured Credit Card Loans/Lines of Credit	1.6%	0.5%	2.0%	2.0%	3.0%	2.4%	2.7%	4.9%	4.0%	2.5%	3.0%
All Other Unsecured Loans/Lines of Credit	12.0%	12.4%	9.8%	6.5%	4.7%	4.4%	2.7%	3.0%	1.9%	1.9%	2.5%
Short-Term Small Amount Loans (STS)	0.0%	0.1%	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%	0.0%	0.0%	0.3%	0.2%	0.3%	0.2%	0.6%	0.4%
New Vehicle Loans	8.8%	10.0%	11.8%	7.7%	5.8%	7.8%	8.7%	9.2%	8.5%	10.6%	9.7%
Used Vehicle Loans	16.8%	17.9%	19.0%	14.4%	11.7%	16.6%	23.0%	19.5%	17.3%	12.7%	14.9%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	0.2%	1.3%	3.1%	10.9%	14.5%	16.5%	17.8%	31.4%	30.3%	26.1%
Total Other Real Estate Loans/Lines of Credit	0.0%	0.0%	1.9%	1.3%	3.2%	4.0%	4.7%	5.8%	7.8%	4.0%	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%	0.1%	0.1%	0.1%	0.5%	0.3%
Total Loans and Leases	39.3%	41.2%	45.9%	34.9%	39.3%	49.9%	58.5%	60.8%	71.2%	63.2%	61.8%
Less: Allowance for Loan & Lease Losses	-1.3%	-0.8%	-0.8%	-0.4%	-0.6%	-0.5%	-0.6%	-0.6%	-0.6%	-0.4%	-0.5%
Net Loans and Leases	38.0%	40.3%	45.1%	34.5%	38.7%	49.4%	57.9%	60.2%	70.6%	62.7%	61.3%
Total Other Assets	1.6%	1.8%	2.1%	2.4%	3.3%	4.4%	5.1%	5.8%	4.9%	3.1%	3.8%
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	2.6%	7.5%	7.7%	17.4%	12.7%	11.8%	6.4%	3.4%	3.9%	2.0%	3.7%
Share Drafts	0.8%	2.7%	5.0%	8.7%	9.7%	12.4%	15.3%	14.8%	12.1%	8.2%	10.1%
Regular Shares	73.2%	69.9%	60.5%	52.1%	49.1%	40.3%	41.4%	35.3%	32.0%	52.0%	46.0%
Money Market Shares	0.1%	0.6%	0.3%	1.9%	7.0%	9.9%	12.5%	17.9%	21.6%	8.0%	11.3%
Share Certificates	5.7%	3.0%	10.4%	6.3%	7.2%	10.3%	10.4%	11.6%	14.4%	12.3%	12.0%
IRA/KEOGH Accounts	0.7%	1.8%	1.3%	2.4%	2.9%	4.2%	4.2%	4.5%	4.2%	6.3%	5.3%
All Other Shares	0.4%	0.5%	0.7%	0.3%	0.4%	0.8%	0.5%	1.1%	0.6%	0.5%	0.6%
Non-Member Deposits	0.0%	0.4%	0.3%	0.0%	0.1%	0.6%	0.1%	0.1%	0.7%	0.1%	0.2%
Total Shares and Deposits	81.1%	78.8%	78.5%	71.8%	76.4%	78.5%	84.3%	85.3%	85.5%	87.3%	85.6%
Total Equity	16.3%	13.6%	13.8%	10.9%	10.9%	9.6%	9.3%	11.3%	10.7%	10.7%	10.7%
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%	13.7%	14.1%	10.9%	11.0%	9.7%	9.5%	11.4%	10.7%	11.0%	10.9%
Total Equity + Allow. for Loan Loss	17.6%	14.5%	14.6%	11.3%	11.5%	10.2%	9.9%	11.9%	11.3%	11.1%	11.2%
Balance Sheet Growth YTD Annualized											
Total Investments	4.1%	-2.7%	6.6%	-1.5%	4.2%	20.6%	2.3%	4.2%	-0.5%	14.6%	10.1%
Total Loans and Leases	-12.6%	-26.1%	-5.7%	-19.5%	-0.2%	6.0%	-6.2%	2.6%	5.0%	2.2%	2.0%
TOTAL ASSETS	-3.6%	-13.6%	0.6%	-8.8%	1.9%	12.7%	-3.2%	3.3%	3.9%	6.0%	4.7%
Total Liabilities	52.6%	-18.8%	-9.1%	11.0%	26.4%	22.4%	40.5%	7.3%	34.6%	3.2%	15.1%
Total Shares and Deposits	-4.5%	-13.0%	1.1%	-12.7%	-1.1%	11.6%	-5.9%	2.8%	2.4%	5.8%	4.0%
Equity Capital	-5.0%	-14.1%	3.6%	-9.7%	-0.2%	10.9%	-0.1%	6.0%	7.0%	8.4%	6.8%
TOTAL LIABILITIES, SHARES, AND EQUITY	-3.6%	-13.6%	0.6%	-8.8%	1.9%	12.7%	-3.2%	3.3%	3.9%	6.0%	4.7%

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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	4.25%	2.51%	1.55%	1.09%	1.05%	0.87%	1.09%	0.86%	0.84%	0.49%	0.66%
Delinquent Loans / Total Capital	9.5%	7.1%	4.9%	3.4%	3.6%	4.3%	6.4%	4.4%	5.3%	2.8%	3.6%
Delinquent Loans + OREO / Net Loans + OREO	4.4%	2.6%	1.7%	1.2%	1.2%	0.9%	1.2%	1.0%	0.9%	0.5%	0.7%
Delinquent Loans > 6mo / Delinquent Loans	24.5%	48.8%	27.4%	28.7%	26.0%	29.2%	32.0%	31.1%	31.2%	24.6%	28.1%
Allowance for Loan Losses/Net Loans	3.32%	2.08%	1.76%	1.26%	1.51%	1.10%	1.10%	1.03%	0.82%	0.67%	0.81%
Loans 2 to less than 6 months Delinquent (\$000s)	\$11	\$20	\$40	\$47	\$109	\$245	\$653	\$1,104	\$3,094	\$8,610	\$478
Loans 6 to less than 12 months Delinquent (\$000s)	\$3	\$13	\$12	\$13	\$24	\$69	\$159	\$313	\$581	\$1,488	\$101
Loans 12 months and over Delinquent (\$000s)	\$1	\$6	\$3	\$6	\$14	\$32	\$149	\$186	\$825	\$1,324	\$86
Total Delinquent Loans (\$000s)	\$14	\$39	\$55	\$65	\$148	\$346	\$960	\$1,603	\$4,500	\$11,422	\$665
Delinquency by Category											
Unsecured Credit Card	0.05%	0.08%	0.36%	0.35%	0.48%	0.27%	0.40%	0.73%	0.48%	0.52%	0.53%
STS Loans	6.25%	4.12%	1.56%	2.16%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.72%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	1.63%	0.00%	0.97%	0.17%	0.84%	0.30%	0.32%
New Vehicle Loans	3.66%	1.59%	1.08%	0.50%	0.88%	0.47%	0.98%	0.36%	0.65%	0.24%	0.36%
Used Vehicle Loans	3.22%	2.29%	1.50%	0.99%	1.36%	0.93%	1.20%	0.88%	1.06%	0.84%	0.94%
1st Mortgage Fixed	0.00%	45.71%	0.00%	1.79%	0.41%	0.58%	0.54%	0.86%	0.95%	0.22%	0.40%
1st Mortgage Adj	0.00%	0.00%	0.00%	1.48%	1.50%	1.24%	0.55%	0.12%	0.46%	0.68%	0.59%
Other RE Fixed	0.00%	25.00%	0.00%	0.51%	0.62%	0.94%	1.11%	0.88%	0.99%	0.51%	0.76%
Other RE Adj	0.00%	0.00%	0.00%	0.42%	0.29%	0.37%	1.21%	0.93%	0.44%	0.39%	0.51%
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%	4.88%	1.93%	0.00%	1.17%	0.95%	1.47%	0.73%	1.40%	0.82%	0.91%
Total 1st Mortgage Loans	0.00%	45.71%	0.00%	1.70%	0.57%	0.76%	0.55%	0.71%	0.72%	0.33%	0.45%
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)	0.63%	0.72%	0.91%	0.76%	0.63%	0.57%	0.53%	0.55%	0.49%	0.42%	0.47%
Recoveries / Charge-Offs	37.59%	23.35%	25.46%	23.07%	22.82%	20.31%	17.09%	17.93%	14.47%	17.97%	17.82%
Expected Charge-Offs / Net Loans	1.21%	0.97%	0.62%	0.65%	0.55%	0.48%	0.58%	0.49%	0.44%	0.24%	0.34%
Provision for Loan Losses/Net Charge-Offs	71.6%	126.7%	114.5%	81.8%	127.2%	118.0%	107.9%	110.6%	108.1%	108.9%	109.5%
Prov. for Loan Losses/Expected Charge-Offs	38.3%	95.4%	172.5%	96.1%	145.9%	140.8%	98.9%	125.3%	120.2%	190.9%	150.9%
Bankruptcies / Net Loans	1.56%	0.74%	1.11%	1.44%	0.99%	1.07%	1.04%	0.97%	0.72%	0.41%	0.61%
Total Amount of Loans Charged-Off (\$000s)	\$4	\$16	\$45	\$63	\$113	\$276	\$596	\$1,239	\$3,005	\$12,072	\$577
Total Amount of Recoveries (\$000s)	\$1	\$4	\$11	\$15	\$26	\$56	\$102	\$222	\$435	\$2,170	\$103
Net Charge Offs (\$000s)	\$2	\$12	\$33	\$48	\$87	\$220	\$494	\$1,017	\$2,571	\$9,902	\$474
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.17%	0.01%	0.46%	0.53%	0.58%	0.77%	0.60%	1.06%	1.34%	1.26%	1.11%
STS Loans	0.00%	9.55%	4.13%	3.16%	0.00%	5.61%	0.00%	0.00%	0.00%	0.00%	5.56%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.64%	0.00%	0.19%	0.22%
New Vehicle Loans	0.10%	0.11%	0.05%	0.15%	0.07%	0.26%	0.25%	0.24%	0.48%	0.25%	0.27%
Used Vehicle Loans	0.55%	0.32%	0.69%	0.30%	0.82%	0.54%	0.49%	0.63%	0.76%	0.87%	0.75%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.52%	0.19%	0.07%	0.08%	0.12%	0.06%	0.03%	0.05%
Total Other RE Loans/ LOC	0.00%	0.00%	-0.16%	2.21%	0.11%	0.04%	0.43%	0.26%	0.27%	0.14%	0.21%
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	2.79%	11.55%	9.46%	7.83%	19.33%	-2.02%	-0.27%	-0.08%	-0.01%	-0.01%	-0.16%
Indirect Loans	0.00%	0.00%	0.00%	-0.13%	1.81%	0.39%	0.49%	0.47%	0.70%	0.56%	0.56%
Number of Credit Unions in Each Peer Group:	51	38	31	42	40	23	12	21	8	7	273

September 30, 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	11.16%	14.34%	20.26%	41.57%	46.90%	31.17%	16.49%	7.34%	0.84%	0.00%	5.32%
Credit Unions - Deposits in and Loans to	1.74%	3.13%	9.91%	10.13%	10.28%	5.06%	2.45%	2.35%	0.17%	0.01%	1.23%
Total Investments in Corporate Credit Unions*	45.37%	35.03%	29.62%	32.42%	34.07%	51.28%	21.77%	27.45%	2.45%	0.06%	9.15%
Marketable Securities	16.38%	53.25%	52.95%	171.17%	142.68%	155.14%	124.58%	161.03%	110.97%	212.14%	181.04%
All Other Investments	192.86%	247.48%	215.91%	295.51%	265.07%	207.21%	189.25%	72.60%	58.81%	60.68%	84.48%
Total Investments	368.12%	418.64%	371.36%	570.12%	519.56%	464.56%	380.89%	290.53%	222.59%	307.76%	314.26%
Unsecured Loans	83.46%	94.05%	83.67%	77.44%	70.37%	69.80%	56.43%	69.61%	55.79%	39.81%	50.24%
Vehicle Loans	157.31%	203.83%	218.36%	202.51%	159.37%	250.40%	334.02%	251.84%	241.04%	211.51%	225.31%
New Vehicle Loans	54.00%	73.04%	83.92%	70.30%	52.99%	80.15%	91.36%	80.72%	79.18%	96.41%	88.95%
Used Vehicle Loans	103.31%	130.79%	134.45%	132.22%	106.39%	170.25%	242.66%	171.12%	161.86%	115.10%	136.36%
Total Real Estate	0.00%	1.67%	23.09%	40.38%	128.14%	190.22%	223.36%	207.15%	366.38%	311.77%	281.75%
1st Mortgage	0.00%	1.61%	9.48%	28.89%	99.13%	149.48%	173.82%	156.11%	293.27%	275.02%	238.48%
1st Mortgage Fxd	0.00%	1.61%	5.09%	20.15%	84.49%	109.74%	145.53%	124.75%	156.96%	212.34%	176.00%
1st Mortgage Adj	0.00%	0.00%	4.39%	8.74%	14.64%	39.74%	28.29%	31.36%	136.31%	62.68%	62.48%
2nd Mortgage	0.00%	0.06%	13.61%	11.49%	29.01%	40.74%	49.54%	51.05%	73.11%	36.75%	43.27%
Closed-End Fxd	0.00%	0.06%	3.47%	5.85%	10.44%	16.37%	20.00%	14.75%	12.72%	7.61%	10.10%
Closed-End Adj	0.00%	0.00%	1.24%	0.75%	0.83%	0.13%	1.86%	4.88%	0.49%	0.22%	1.05%
Open-End Adj	0.00%	0.00%	6.54%	4.72%	17.20%	23.61%	27.69%	29.81%	55.08%	28.80%	31.12%
Open-End Fxd	0.00%	0.00%	2.36%	0.17%	0.53%	0.63%	0.00%	1.60%	4.82%	0.12%	1.00%
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	240.99%	300.05%	325.31%	320.51%	358.27%	513.03%	616.23%	532.08%	665.58%	573.45%	564.41%
Indirect Loans	0.00%	0.42%	4.32%	0.70%	8.12%	67.65%	181.58%	129.99%	86.72%	116.39%	108.29%
Percent of Vehicle Loans	0.00%	0.21%	1.98%	0.35%	5.10%	27.02%	54.36%	51.62%	35.98%	55.03%	48.06%
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%	2.02%	2.68%	0.00%	3.79%	6.01%	24.90%	0.55%	5.94%	0.00%	2.11%
Total Mortgage Exposure**	0.00%	1.68%	23.20%	40.98%	144.09%	201.41%	258.80%	302.84%	419.36%	373.39%	341.37%
Total Real Estate	0.00%	1.67%	23.09%	40.38%	128.14%	190.22%	223.36%	207.15%	366.38%	311.77%	281.75%
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%	0.01%	0.11%	0.61%	15.95%	11.20%	35.44%	95.68%	52.98%	61.62%	59.61%
Federal Agency Securities (Mtg Backed)	0.00%	0.01%	0.11%	0.61%	15.95%	11.20%	35.38%	95.68%	52.98%	61.62%	59.61%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.07%	0.00%	0.00%	0.00%	0.00%



