

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	0.76%	0.87%	0.93%	1.02%	1.20%	1.17%	1.19%	1.77%	1.92%	1.74%	1.64%
Loan Yield	8.52%	6.31%	6.32%	5.83%	5.67%	5.34%	4.97%	4.91%	4.31%	4.43%	4.57%
Net Loan Yield After NCOs	7.84%	5.22%	5.23%	5.19%	5.05%	4.37%	4.21%	4.37%	3.46%	4.00%	4.02%
Asset Yield	3.61%	3.13%	3.30%	2.65%	2.87%	3.15%	3.32%	3.56%	3.52%	3.42%	3.41%
Cost of Funds	-0.16%	-0.27%	-0.34%	-0.19%	-0.22%	-0.31%	-0.28%	-0.37%	-0.60%	-1.04%	-0.78%
Gross Spread	3.45%	2.86%	2.95%	2.46%	2.65%	2.84%	3.04%	3.20%	2.92%	2.38%	2.63%
Provision Expense	-0.11%	-2.41%	-0.35%	-0.19%	-0.22%	-0.29%	-0.39%	-0.41%	-0.55%	-0.32%	-0.37%
Net Spread after Provision Expense	3.34%	0.45%	2.60%	2.27%	2.43%	2.55%	2.65%	2.79%	2.37%	2.06%	2.26%
Total Non-Interest Income	0.49%	0.27%	0.72%	0.74%	0.89%	1.10%	1.32%	1.43%	1.58%	0.99%	1.14%
Total Non-Interest Expense	-3.97%	-2.82%	-3.16%	-2.85%	-3.02%	-3.20%	-3.57%	-3.64%	-3.44%	-2.07%	-2.64%
Net Operating Expense	-3.48%	-2.55%	-2.44%	-2.10%	-2.13%	-2.10%	-2.25%	-2.21%	-1.86%	-1.08%	-1.50%
Non-Operating Gains (Losses)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	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	-0.01%	0.00%	-0.01%	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)	-0.15%	-2.10%	0.16%	0.16%	0.30%	0.46%	0.40%	0.58%	0.51%	0.97%	0.76%
Net Charge-Offs	-0.25%	-0.46%	-0.48%	-0.22%	-0.24%	-0.47%	-0.44%	-0.33%	-0.60%	-0.28%	-0.34%
ROA (with Net Charge-offs)	-0.29%	-0.14%	0.03%	0.13%	0.28%	0.27%	0.35%	0.66%	0.46%	1.02%	0.79%
ROA with Provision for LL - W/O NCUSIF Expense	-0.14%	-2.10%	0.16%	0.17%	0.30%	0.46%	0.40%	0.58%	0.51%	0.97%	0.76%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-0.28%	-0.14%	0.03%	0.13%	0.28%	0.27%	0.35%	0.66%	0.46%	1.02%	0.79%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-1.78%	-1.50%	-1.49%	-1.38%	-1.39%	-1.57%	-1.70%	-1.88%	-1.79%	-1.03%	-1.33%
Travel and Conference Expense	-0.15%	-0.01%	-0.02%	-0.03%	-0.03%	-0.05%	-0.03%	-0.04%	-0.04%	-0.02%	-0.03%
Office Occupancy Expense	-0.27%	-0.12%	-0.18%	-0.21%	-0.21%	-0.24%	-0.28%	-0.27%	-0.24%	-0.10%	-0.16%
Office Operations Expense	-1.04%	-0.53%	-0.77%	-0.60%	-0.65%	-0.60%	-0.71%	-0.71%	-0.54%	-0.35%	-0.47%
Educational and Promotional Expense	-0.01%	-0.01%	-0.05%	-0.03%	-0.05%	-0.10%	-0.14%	-0.12%	-0.10%	-0.06%	-0.08%
Loan Servicing Expense	-0.15%	-0.07%	-0.11%	-0.14%	-0.16%	-0.21%	-0.23%	-0.33%	-0.30%	-0.25%	-0.26%
Professional and Outside Services	-0.19%	-0.29%	-0.30%	-0.27%	-0.35%	-0.30%	-0.32%	-0.20%	-0.33%	-0.12%	-0.18%
Member Insurance	-0.04%	-0.01%	-0.03%	-0.01%	0.01%	0.00%	0.00%	0.01%	0.00%	0.00%	0.00%
Operating Fees (Exam. and/or Supervision Fees)	-0.09%	-0.03%	-0.04%	-0.03%	-0.04%	-0.02%	-0.03%	-0.02%	-0.01%	0.00%	-0.01%
Miscellaneous Operating Expenses	-0.27%	-0.26%	-0.18%	-0.15%	-0.15%	-0.11%	-0.13%	-0.08%	-0.08%	-0.13%	-0.11%
Total Non-Interest Expense	-3.97%	-2.82%	-3.16%	-2.85%	-3.02%	-3.20%	-3.57%	-3.64%	-3.44%	-2.07%	-2.64%
Other Performance Ratios											
Earning Asset Yield	3.73%	3.35%	3.37%	2.78%	2.89%	3.21%	3.45%	3.74%	3.67%	3.45%	3.48%
Average Cost of Funds	-0.20%	-0.37%	-0.46%	-0.27%	-0.29%	-0.38%	-0.32%	-0.42%	-0.66%	-1.14%	-0.87%
FTE Employee / \$million of Loans & Share Drafts	2.65	0.92	0.69	0.61	0.50	0.40	0.39	0.35	0.28	0.15	0.24
Compensation & Benefits / FTE Emp.	\$20,000	\$39,750	\$45,301	\$54,860	\$56,579	\$62,500	\$58,074	\$69,813	\$76,234	\$91,948	\$76,553
Compensation & Benefits / \$million Lns. & S.D.s	\$48,896	\$34,737	\$30,335	\$32,078	\$28,945	\$25,714	\$23,257	\$24,989	\$21,466	\$14,217	\$18,293
Operating Expense / Loans & Share Drafts	-10.92%	-6.53%	-6.45%	-6.60%	-6.27%	-5.24%	-4.88%	-4.83%	-4.12%	-2.85%	-3.64%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	1.36%	0.63%	1.48%	1.72%	1.85%	1.80%	1.80%	1.90%	1.89%	1.36%	1.57%
Net Operating Expense / Loans & Share Drafts	-9.56%	-5.89%	-4.97%	-4.88%	-4.43%	-3.43%	-3.08%	-2.93%	-2.23%	-1.49%	-2.07%
Operating Expense / Operating Revenue	100.72%	90.76%	87.14%	89.58%	86.20%	82.41%	82.97%	80.22%	79.11%	70.59%	75.13%
Total Fixed Assets / Shares & Equity	0.15%	0.66%	0.90%	1.54%	1.63%	2.38%	2.24%	2.38%	2.04%	0.80%	1.34%
Net Loans to Total Shares and Deposits	43.1%	54.5%	57.2%	46.3%	49.5%	61.0%	67.1%	69.4%	81.1%	72.3%	71.4%
Members / FTE Employee	438.53	455.04	437.56	475.12	434.32	376.01	346.79	357.89	322.70	491.97	410.19

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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%	0.6%	0.5%	1.0%	1.1%	0.9%	0.9%	0.8%	0.7%	0.3%	0.5%
Total Investments	64.7%	56.3%	55.1%	63.8%	58.6%	47.1%	37.0%	34.2%	24.3%	33.3%	34.4%
Unsecured Credit Card Loans/Lines of Credit	1.7%	0.5%	1.9%	1.9%	2.8%	2.3%	2.2%	4.7%	3.9%	2.5%	3.0%
All Other Unsecured Loans/Lines of Credit	12.0%	10.8%	9.6%	5.9%	4.4%	4.0%	2.8%	3.0%	1.8%	1.9%	2.3%
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%	0.0%	0.0%	0.1%	0.2%	0.3%	0.1%	0.6%	0.5%
New Vehicle Loans	8.5%	10.7%	11.3%	7.5%	5.8%	7.9%	9.1%	9.1%	8.8%	10.8%	9.9%
Used Vehicle Loans	12.5%	20.3%	17.7%	14.1%	11.4%	15.9%	22.7%	19.4%	16.9%	12.9%	14.9%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	0.2%	1.3%	2.7%	10.5%	13.7%	16.4%	17.6%	31.4%	31.0%	26.5%
Total Other Real Estate Loans/Lines of Credit	0.0%	0.0%	1.4%	1.1%	2.6%	4.2%	4.0%	5.6%	7.5%	3.9%	4.5%
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%	0.1%	0.1%	0.1%
Total Loans and Leases	34.8%	42.6%	43.2%	33.2%	37.5%	48.1%	57.5%	59.8%	70.6%	63.7%	61.7%
Less: Allowance for Loan & Lease Losses	-1.4%	-1.3%	-0.7%	-0.4%	-0.5%	-0.5%	-0.6%	-0.6%	-0.6%	-0.4%	-0.5%
Net Loans and Leases	33.4%	41.3%	42.5%	32.7%	37.0%	47.6%	56.9%	59.1%	70.0%	63.3%	61.2%
Total Other Assets	1.6%	1.8%	1.9%	2.5%	3.4%	4.4%	5.2%	5.8%	5.0%	3.1%	3.9%
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	2.4%	7.9%	11.4%	18.1%	13.8%	11.6%	5.1%	2.7%	2.5%	1.5%	3.1%
Share Drafts	1.1%	1.9%	5.4%	9.3%	10.4%	13.0%	15.9%	15.8%	13.2%	8.8%	10.9%
Regular Shares	74.1%	70.8%	57.8%	52.8%	49.3%	40.8%	42.5%	35.9%	33.1%	53.0%	46.9%
Money Market Shares	0.0%	0.0%	0.6%	1.6%	6.3%	10.3%	11.5%	17.7%	21.4%	8.2%	11.4%
Share Certificates	4.2%	2.9%	9.8%	5.9%	6.5%	9.8%	10.6%	11.2%	14.0%	12.0%	11.7%
IRA/KEOGH Accounts	0.8%	1.4%	1.5%	1.9%	2.6%	3.8%	4.0%	4.2%	4.0%	5.9%	5.1%
All Other Shares	0.1%	0.2%	0.4%	0.2%	0.4%	0.4%	0.9%	1.1%	0.6%	0.0%	0.3%
Non-Member Deposits	0.3%	1.0%	0.1%	0.1%	0.1%	0.7%	0.2%	0.1%	0.7%	0.0%	0.2%
Total Shares and Deposits	80.6%	78.1%	75.6%	71.7%	75.7%	78.8%	85.7%	86.1%	87.0%	88.1%	86.5%
Total Equity	16.9%	13.9%	13.0%	10.2%	10.5%	9.5%	9.2%	11.1%	10.5%	10.4%	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	16.9%	14.0%	13.3%	10.3%	10.8%	9.7%	9.6%	11.4%	10.6%	10.9%	10.8%
Total Equity + Allow. for Loan Loss	18.3%	15.2%	13.8%	10.6%	11.0%	10.1%	9.9%	11.7%	11.1%	10.8%	11.0%
Balance Sheet Growth YTD Annualized											
Total Investments	2.8%	-47.2%	11.5%	1.3%	46.1%	40.4%	37.6%	32.9%	21.7%	38.2%	34.4%
Total Loans and Leases	-59.7%	-27.8%	-22.0%	-40.9%	5.8%	11.6%	5.5%	1.1%	3.0%	8.5%	5.8%
TOTAL ASSETS	-21.0%	-40.7%	-4.1%	-14.7%	29.0%	24.9%	16.0%	11.5%	8.0%	17.4%	15.0%
Total Liabilities	-68.6%	-71.2%	150.9%	12.8%	55.0%	10.6%	-15.0%	-35.7%	-67.4%	170.4%	32.3%
Total Shares and Deposits	-22.1%	-37.4%	-15.2%	-19.2%	26.9%	28.0%	19.7%	14.5%	11.2%	17.0%	15.8%
Equity Capital	-7.5%	-40.0%	-32.9%	-27.7%	12.5%	17.7%	0.3%	1.4%	2.9%	4.6%	3.5%
TOTAL LIABILITIES, SHARES, AND EQUITY	-21.0%	-40.7%	-4.1%	-14.7%	29.0%	24.9%	16.0%	11.5%	8.0%	17.4%	15.0%

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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	3.10%	2.19%	1.55%	0.88%	0.89%	0.64%	0.83%	0.76%	0.78%	0.48%	0.60%
Delinquent Loans / Total Capital	5.9%	6.1%	4.9%	2.7%	3.0%	3.1%	4.8%	3.9%	4.9%	2.8%	3.4%
Delinquent Loans + OREO / Net Loans + OREO	3.2%	2.4%	1.6%	0.9%	1.0%	0.7%	0.9%	0.9%	0.8%	0.5%	0.7%
Delinquent Loans > 6mo / Delinquent Loans	49.2%	44.4%	25.1%	31.3%	33.6%	31.4%	36.5%	40.6%	39.5%	27.3%	33.0%
Allowance for Loan Losses/Net Loans	4.07%	3.08%	1.74%	1.37%	1.36%	1.07%	1.10%	1.07%	0.83%	0.70%	0.83%
Loans 2 to less than 6 months Delinquent (\$000s)	\$5	\$19	\$40	\$35	\$81	\$170	\$472	\$852	\$2,588	\$8,548	\$436
Loans 6 to less than 12 months Delinquent (\$000s)	\$3	\$11	\$10	\$13	\$30	\$47	\$210	\$372	\$1,069	\$2,001	\$139
Loans 12 months and over Delinquent (\$000s)	\$1	\$4	\$4	\$3	\$11	\$31	\$61	\$209	\$620	\$1,204	\$76
Total Delinquent Loans (\$000s)	\$9	\$34	\$53	\$52	\$121	\$247	\$742	\$1,433	\$4,277	\$11,753	\$651
Delinquency by Category											
Unsecured Credit Card	0.04%	0.08%	0.41%	0.36%	0.41%	0.33%	0.43%	0.79%	0.55%	0.55%	0.57%
STS Loans	6.67%	6.90%	1.82%	8.11%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	6.12%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.97%	2.07%	0.19%	0.56%	0.18%	0.25%
New Vehicle Loans	1.19%	0.44%	0.97%	0.49%	0.48%	0.36%	0.52%	0.37%	0.44%	0.22%	0.30%
Used Vehicle Loans	3.83%	1.99%	1.40%	0.72%	0.99%	0.67%	0.99%	0.78%	0.90%	0.75%	0.81%
1st Mortgage Fixed	0.00%	37.29%	9.88%	0.32%	0.48%	0.26%	0.43%	0.66%	0.79%	0.28%	0.38%
1st Mortgage Adj	0.00%	0.00%	0.00%	1.49%	0.68%	0.43%	0.03%	0.28%	0.68%	0.72%	0.66%
Other RE Fixed	0.00%	0.00%	0.64%	0.00%	0.34%	1.01%	0.67%	0.61%	0.93%	0.37%	0.59%
Other RE Adj	0.00%	0.00%	0.00%	0.00%	1.00%	0.40%	0.03%	0.69%	0.70%	0.21%	0.42%
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%	3.17%	0.26%	1.41%	0.71%	1.09%	0.72%	0.94%	0.74%	0.78%
Total 1st Mortgage Loans	0.00%	37.29%	7.05%	0.73%	0.51%	0.31%	0.39%	0.58%	0.74%	0.37%	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)	0.67%	1.09%	1.09%	0.63%	0.62%	0.97%	0.75%	0.54%	0.85%	0.43%	0.55%
Recoveries / Charge-Offs	47.92%	21.20%	25.56%	25.75%	24.55%	15.33%	13.29%	21.24%	10.65%	20.32%	17.94%
Expected Charge-Offs / Net Loans	1.73%	0.84%	0.52%	0.51%	0.38%	0.32%	0.42%	0.42%	0.38%	0.19%	0.27%
Provision for Loan Losses/Net Charge-Offs	44.0%	528.3%	73.0%	85.3%	90.7%	61.4%	89.5%	124.9%	91.7%	116.3%	107.5%
Prov. for Loan Losses/Expected Charge-Offs	17.7%	705.3%	156.6%	108.6%	149.8%	186.0%	164.3%	163.5%	205.8%	266.7%	217.9%
Bankruptcies / Net Loans	2.73%	0.48%	0.67%	1.17%	0.48%	0.50%	0.66%	0.59%	0.48%	0.25%	0.37%
Total Amount of Loans Charged-Off (\$000s)	\$4	\$22	\$52	\$53	\$111	\$433	\$775	\$1,292	\$5,232	\$13,169	\$721
Total Amount of Recoveries (\$000s)	\$2	\$5	\$13	\$14	\$27	\$66	\$103	\$274	\$557	\$2,675	\$129
Net Charge Offs (\$000s)	\$2	\$18	\$39	\$40	\$84	\$367	\$672	\$1,018	\$4,675	\$10,493	\$591
Net Charge-Offs by Category											
Unsecured Credit Card Loans	-0.14%	0.11%	0.33%	0.58%	0.68%	0.56%	0.74%	1.05%	1.26%	1.39%	1.16%
STS Loans	0.00%	0.00%	8.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.65%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.26%	0.00%	0.03%	0.05%
New Vehicle Loans	0.90%	0.00%	-0.31%	0.58%	0.33%	0.32%	0.47%	0.23%	0.93%	0.30%	0.37%
Used Vehicle Loans	0.85%	0.73%	1.15%	0.19%	0.43%	0.70%	0.79%	0.60%	0.95%	0.94%	0.84%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.00%	0.04%	0.03%	0.13%	0.05%	0.03%	0.01%	0.02%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	-0.09%	0.21%	0.41%	0.42%	0.02%	0.05%	0.05%	0.07%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1188.68%
All Other Loans	0.00%	-113.93%	-39.42%	-171.56%	-13.42%	-3.65%	-0.44%	-0.47%	-2.37%	-0.20%	-0.61%
Indirect Loans	0.00%	0.00%	4.64%	0.00%	0.41%	0.11%	0.28%	0.17%	0.45%	0.20%	0.22%
Number of Credit Unions in Each Peer Group:	48	33	31	40	40	23	12	21	8	7	263

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	14.70%	14.83%	18.73%	47.32%	49.95%	38.92%	8.23%	6.25%	1.00%	0.10%	5.26%
Credit Unions - Deposits in and Loans to	1.87%	5.41%	4.40%	7.59%	11.19%	4.74%	4.24%	1.68%	0.02%	0.10%	1.15%
Total Investments in Corporate Credit Unions*	53.38%	24.39%	35.78%	50.53%	46.50%	69.57%	38.01%	41.74%	3.83%	0.02%	13.23%
Marketable Securities	14.58%	54.91%	83.88%	182.65%	153.06%	154.87%	107.55%	150.76%	104.36%	196.26%	169.56%
All Other Investments	191.44%	237.72%	222.16%	311.86%	260.11%	199.25%	183.99%	68.37%	49.84%	64.35%	83.67%
Total Investments	382.11%	401.12%	415.63%	622.25%	544.79%	484.30%	386.46%	300.84%	229.40%	306.29%	317.73%
Unsecured Loans	80.83%	80.58%	86.35%	76.32%	66.62%	65.15%	52.19%	67.26%	54.11%	39.83%	49.07%
Vehicle Loans	124.27%	220.64%	219.40%	210.24%	159.91%	244.70%	332.30%	250.37%	243.04%	218.83%	229.70%
New Vehicle Loans	50.32%	75.88%	85.49%	73.10%	54.30%	81.43%	94.99%	80.27%	83.30%	99.81%	91.80%
Used Vehicle Loans	73.95%	144.77%	133.92%	137.14%	105.62%	163.27%	237.31%	170.10%	159.73%	119.02%	137.90%
Total Real Estate	0.00%	1.44%	20.21%	36.98%	121.59%	184.29%	212.78%	204.03%	367.68%	320.96%	286.93%
1st Mortgage	0.00%	1.40%	9.49%	26.68%	97.24%	141.09%	171.40%	154.41%	296.61%	285.46%	245.14%
1st Mortgage Fxd	0.00%	1.40%	6.77%	17.27%	83.30%	101.63%	152.36%	123.99%	159.03%	223.45%	183.18%
1st Mortgage Adj	0.00%	0.00%	2.72%	9.41%	13.94%	39.45%	19.04%	30.42%	137.58%	62.00%	61.96%
2nd Mortgage	0.00%	0.04%	10.72%	10.31%	24.35%	43.21%	41.38%	49.63%	71.07%	35.51%	41.78%
Closed-End Fxd	0.00%	0.04%	3.32%	4.98%	7.89%	17.56%	17.90%	14.38%	12.09%	7.71%	9.91%
Closed-End Adj	0.00%	0.00%	1.86%	0.71%	1.00%	0.13%	2.00%	4.77%	0.43%	0.22%	1.03%
Open-End Adj	0.00%	0.00%	5.54%	4.50%	14.99%	24.80%	21.49%	28.90%	54.33%	27.43%	29.91%
Open-End Fxd	0.00%	0.00%	0.00%	0.12%	0.48%	0.72%	0.00%	1.58%	4.22%	0.15%	0.93%
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%	0.01%	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	205.32%	303.00%	326.13%	323.69%	348.40%	495.18%	599.83%	525.24%	666.96%	586.23%	570.54%
Indirect Loans	0.00%	3.36%	4.43%	0.52%	7.08%	75.20%	196.70%	130.82%	82.11%	130.09%	117.11%
Percent of Vehicle Loans	0.00%	1.52%	2.02%	0.25%	4.43%	30.73%	59.19%	52.25%	33.78%	59.45%	50.99%
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%	4.92%	3.15%	0.00%	3.69%	8.42%	18.34%	0.97%	8.93%	0.00%	2.44%
Total Mortgage Exposure**	0.00%	1.44%	20.21%	37.61%	138.18%	194.39%	242.32%	293.98%	414.85%	374.67%	340.25%
Total Real Estate	0.00%	1.44%	20.21%	36.98%	121.59%	184.29%	212.78%	204.03%	367.68%	320.96%	286.93%
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%	0.63%	16.58%	10.09%	29.54%	89.95%	47.17%	53.70%	53.32%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	0.00%	0.63%	16.58%	10.09%	29.49%	89.95%	47.17%	53.70%	53.32%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.05%	0.00%	0.00%	0.00%	0.00%



