

September 30, 2018

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	0.83%	0.80%	1.01%	2.76%	0.96%	1.11%	1.81%	1.66%	1.06%	1.72%	1.51%
Loan Yield	8.85%	6.51%	6.41%	13.32%	2.38%	5.14%	8.58%	4.99%	3.47%	4.28%	4.54%
Net Loan Yield After NCOs	8.62%	6.21%	5.75%	13.07%	2.20%	4.58%	7.91%	4.27%	3.12%	3.97%	4.16%
Asset Yield	4.52%	3.94%	2.77%	8.42%	1.73%	2.97%	5.37%	3.88%	2.81%	3.51%	3.50%
Cost of Funds	-0.59%	-0.46%	-0.18%	-0.89%	-0.16%	-0.28%	-0.90%	-0.53%	-0.43%	-0.72%	-0.59%
Gross Spread	3.93%	3.48%	2.59%	7.53%	1.57%	2.69%	4.46%	3.35%	2.38%	2.80%	2.91%
Provision Expense	-0.08%	-0.17%	-0.34%	-0.57%	-0.12%	-0.32%	-0.42%	-0.57%	-0.30%	-0.24%	-0.30%
Net Spread after Provision Expense	3.85%	3.31%	2.24%	6.96%	1.45%	2.37%	4.05%	2.78%	2.08%	2.56%	2.61%
Total Non-Interest Income	0.26%	0.31%	1.00%	4.34%	0.73%	1.46%	1.75%	1.84%	1.20%	1.64%	1.57%
Total Non-Interest Expense	-3.98%	-3.09%	-3.22%	-8.69%	-1.80%	-3.51%	-4.80%	-3.74%	-2.71%	-3.36%	-3.41%
Net Operating Expense	-3.72%	-2.78%	-2.22%	-4.35%	-1.07%	-2.05%	-3.05%	-1.90%	-1.51%	-1.72%	-1.84%
Non-Operating Gains (Losses)	0.11%	0.04%	0.01%	0.09%	-0.01%	-0.02%	-0.01%	0.02%	0.02%	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	-0.01%	-0.01%	-0.01%	0.00%	0.00%	0.00%	0.00%	0.01%	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)	0.24%	0.57%	0.03%	2.70%	0.37%	0.31%	0.99%	0.91%	0.58%	0.85%	0.78%
Net Charge-Offs	-0.11%	-0.17%	-0.22%	-0.14%	-0.10%	-0.27%	-0.36%	-0.50%	-0.26%	-0.23%	-0.26%
ROA (with Net Charge-offs)	0.21%	0.57%	0.15%	3.13%	0.39%	0.35%	1.04%	0.98%	0.62%	0.85%	0.82%
ROA with Provision for LL - W/O NCUSIF Expense	0.24%	0.58%	0.03%	2.70%	0.37%	0.31%	0.99%	0.90%	0.58%	0.85%	0.78%
ROA with Net Charge-Offs - W/O NCUSIF Expense	0.22%	0.58%	0.16%	3.13%	0.39%	0.35%	1.05%	0.98%	0.63%	0.85%	0.82%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-2.39%	-1.74%	-1.55%	-4.45%	-0.84%	-1.76%	-2.59%	-1.79%	-1.46%	-1.70%	-1.74%
Travel and Conference Expense	-0.05%	-0.01%	-0.02%	-0.11%	-0.02%	-0.04%	-0.05%	-0.05%	-0.04%	-0.03%	-0.04%
Office Occupancy Expense	-0.19%	-0.11%	-0.24%	-0.58%	-0.12%	-0.24%	-0.34%	-0.29%	-0.16%	-0.20%	-0.22%
Office Operations Expense	-0.65%	-0.50%	-0.88%	-1.28%	-0.33%	-0.56%	-0.88%	-0.72%	-0.51%	-0.61%	-0.62%
Educational and Promotional Expense	-0.02%	-0.05%	-0.05%	-0.28%	-0.05%	-0.11%	-0.19%	-0.13%	-0.10%	-0.12%	-0.12%
Loan Servicing Expense	-0.10%	-0.17%	-0.11%	-0.62%	-0.12%	-0.20%	-0.26%	-0.26%	-0.14%	-0.31%	-0.25%
Professional and Outside Services	-0.29%	-0.33%	-0.25%	-1.08%	-0.27%	-0.54%	-0.40%	-0.42%	-0.23%	-0.26%	-0.32%
Member Insurance	0.00%	-0.01%	-0.01%	0.00%	0.00%	0.00%	0.00%	0.01%	0.00%	0.00%	0.00%
Operating Fees (Exam. and/or Supervision Fees)	-0.08%	-0.02%	-0.02%	-0.05%	-0.01%	-0.02%	-0.03%	-0.02%	-0.01%	-0.01%	-0.02%
Miscellaneous Operating Expenses	-0.21%	-0.14%	-0.09%	-0.24%	-0.04%	-0.06%	-0.07%	-0.06%	-0.04%	-0.11%	-0.08%
Total Non-Interest Expense	-3.98%	-3.09%	-3.22%	-8.69%	-1.80%	-3.51%	-4.80%	-3.74%	-2.71%	-3.36%	-3.41%
Other Performance Ratios											
Earning Asset Yield	4.66%	3.95%	2.83%	7.90%	1.59%	3.18%	5.39%	4.06%	3.08%	3.71%	3.66%
Average Cost of Funds	-0.76%	-0.60%	-0.27%	-1.01%	-0.18%	-0.36%	-1.00%	-0.61%	-0.51%	-0.81%	-0.68%
FTE Employee / \$million of Loans & Share Drafts	2.28	0.91	0.75	0.54	0.42	0.48	0.44	0.36	0.29	0.25	0.30
Compensation & Benefits / FTE Emp.	\$23,398	\$33,341	\$48,148	\$87,986	-\$34,661	\$58,475	\$76,823	\$57,669	\$54,696	\$77,900	\$68,346
Compensation & Benefits / \$million Lns. & S.D.s	\$53,345	\$30,501	\$37,124	\$58,811	\$14,136	\$28,166	\$37,928	\$21,174	\$15,265	\$19,605	\$20,859
Operating Expense / Loans & Share Drafts	-8.88%	-5.43%	-7.69%	-11.65%	-2.98%	-5.63%	-7.11%	-4.42%	-2.83%	-3.87%	-4.09%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.59%	0.54%	2.37%	5.39%	1.18%	2.34%	2.65%	2.17%	1.25%	1.89%	1.89%
Net Operating Expense / Loans & Share Drafts	-8.30%	-4.88%	-5.32%	-6.26%	-1.79%	-3.29%	-4.46%	-2.25%	-1.58%	-1.98%	-2.21%
Operating Expense / Operating Revenue	95.58%	83.75%	90.54%	81.69%	80.51%	85.34%	81.28%	74.68%	80.05%	78.99%	78.87%
Total Fixed Assets / Shares & Equity	0.10%	0.36%	0.90%	2.06%	2.12%	2.45%	2.02%	2.40%	2.01%	1.95%	2.04%
Net Loans to Total Shares and Deposits	60.7%	73.2%	52.9%	87.5%	57.6%	65.0%	70.5%	84.8%	95.0%	90.7%	85.2%
Members / FTE Employee	247.74	353.39	410.90	288.18	405.52	353.66	284.25	345.68	324.37	396.81	358.49

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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	3.1%	0.9%	1.3%	0.7%	1.2%	1.1%	0.9%	0.9%	0.8%	0.8%	0.9%
Total Investments	50.1%	43.1%	61.8%	30.7%	56.2%	44.0%	34.8%	23.2%	18.6%	20.3%	25.8%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.5%	0.6%	2.4%	1.9%	2.1%	1.3%	2.0%	2.5%	2.2%	2.1%
All Other Unsecured Loans/Lines of Credit	17.3%	10.1%	5.8%	3.9%	2.8%	3.2%	2.0%	1.8%	1.5%	1.1%	1.7%
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%	2.2%	0.1%	0.1%	0.0%	0.0%	0.4%	0.7%	0.5%
New Vehicle Loans	6.8%	10.4%	6.7%	3.6%	5.8%	7.2%	4.0%	8.7%	10.4%	8.7%	8.0%
Used Vehicle Loans	22.7%	33.1%	19.4%	16.2%	15.6%	18.7%	12.1%	35.5%	21.7%	20.2%	20.6%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	0.0%	2.2%	26.4%	9.0%	14.0%	36.4%	19.3%	33.3%	36.5%	30.9%
Total Other Real Estate Loans/Lines of Credit	0.0%	1.1%	0.7%	9.5%	4.0%	4.6%	2.5%	4.3%	5.8%	4.6%	4.7%
Leases Receivable	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.7%	0.5%	0.3%
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%	0.2%	0.0%	0.0%	0.0%	0.1%	0.2%	0.4%	0.2%
Total Loans and Leases	46.8%	55.2%	35.5%	64.4%	39.3%	50.0%	58.3%	71.7%	76.7%	74.9%	69.1%
Less: Allowance for Loan & Lease Losses	-1.3%	-0.4%	-0.4%	-0.5%	-0.3%	-0.4%	-0.5%	-1.0%	-0.6%	-0.5%	-0.6%
Net Loans and Leases	45.5%	54.7%	35.1%	63.9%	39.0%	49.6%	57.8%	70.7%	76.0%	74.4%	68.5%
Total Other Assets	1.3%	1.3%	1.8%	4.6%	3.6%	5.3%	6.6%	5.2%	4.6%	4.5%	4.8%
TOTAL ASSETS	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Total Liabilities											
Share Drafts	0.0%	2.1%	9.3%	6.5%	11.2%	13.9%	13.5%	15.3%	18.9%	15.6%	14.9%
Regular Shares	73.9%	62.1%	44.3%	12.1%	39.0%	38.2%	32.8%	28.8%	26.6%	29.3%	29.6%
Money Market Shares	0.0%	0.0%	2.9%	44.6%	4.8%	10.5%	10.6%	18.0%	13.0%	16.9%	16.2%
Share Certificates	2.7%	8.0%	5.5%	6.4%	7.9%	9.4%	19.5%	13.8%	15.7%	12.8%	13.1%
IRA/KEOGH Accounts	0.0%	2.0%	2.5%	2.9%	3.7%	4.5%	5.8%	6.0%	4.9%	4.5%	4.7%
All Other Shares	0.0%	0.6%	1.5%	0.8%	1.5%	0.2%	0.3%	1.3%	0.8%	1.0%	0.9%
Non-Member Deposits	0.7%	0.6%	1.1%	0.4%	0.2%	0.1%	0.2%	1.3%	0.9%	2.5%	1.6%
Total Shares and Deposits	77.2%	75.4%	67.0%	73.7%	68.3%	76.8%	82.6%	84.6%	80.7%	82.6%	81.0%
Total Equity	22.6%	16.4%	9.8%	13.3%	10.9%	9.8%	11.6%	11.0%	11.0%	10.2%	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	22.6%	16.4%	9.8%	13.2%	11.0%	10.0%	12.4%	11.2%	11.5%	10.3%	10.9%
Total Equity + Allow. for Loan Loss	23.9%	16.8%	10.2%	13.8%	11.3%	10.2%	12.1%	11.9%	11.7%	10.7%	11.2%
Balance Sheet Growth YTD Annualized											
Total Investments	-1.0%	12.3%	6.6%	125.4%	9.6%	-16.6%	72.9%	-8.6%	-50.9%	6.0%	3.2%
Total Loans and Leases	0.3%	3.7%	18.1%	555.7%	10.0%	-3.5%	149.4%	12.3%	-39.6%	4.9%	7.5%
TOTAL ASSETS	-0.5%	8.0%	10.4%	319.8%	9.8%	-10.1%	116.5%	5.7%	-42.5%	4.6%	6.0%
Total Liabilities	151.1%	51.8%	9.2%	247.0%	15.7%	-10.4%	36.7%	19.4%	-4.8%	12.3%	16.1%
Total Shares and Deposits	-0.8%	5.3%	10.8%	315.6%	7.8%	-10.2%	117.3%	4.8%	-43.8%	4.2%	5.0%
Equity Capital	0.0%	3.6%	10.8%	463.0%	11.8%	-8.6%	182.5%	8.0%	-51.6%	2.7%	6.4%
TOTAL LIABILITIES, SHARES, AND EQUITY	-0.5%	8.0%	10.4%	319.8%	9.8%	-10.1%	116.5%	5.7%	-42.5%	4.6%	6.0%

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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	4.65%	1.80%	2.13%	0.27%	1.20%	0.92%	0.58%	1.20%	0.72%	0.27%	0.52%
Delinquent Loans / Total Capital	9.1%	5.9%	7.4%	1.3%	4.2%	4.5%	2.8%	7.2%	4.7%	1.9%	3.2%
Delinquent Loans + OREO / Net Loans + OREO	4.8%	1.8%	2.2%	0.3%	1.2%	1.0%	0.7%	1.4%	0.8%	0.3%	0.6%
Delinquent Loans > 6mo / Delinquent Loans	31.8%	12.2%	34.6%	22.9%	31.3%	21.9%	42.0%	18.4%	21.6%	25.6%	24.8%
Allowance for Loan Losses/Net Loans	2.90%	0.82%	1.10%	0.86%	0.80%	0.73%	0.84%	1.35%	0.82%	0.71%	0.81%
Loans 2 to less than 6 months Delinquent (\$000s)	\$15	\$32	\$51	\$85	\$130	\$287	\$441	\$2,443	\$2,535	\$2,152	\$494
Loans 6 to less than 12 months Delinquent (\$000s)	\$4	\$3	\$19	\$13	\$34	\$55	\$261	\$445	\$422	\$457	\$111
Loans 12 months and over Delinquent (\$000s)	\$3	\$2	\$8	\$12	\$25	\$26	\$58	\$108	\$275	\$283	\$52
Total Delinquent Loans (\$000s)	\$22	\$36	\$78	\$110	\$189	\$368	\$760	\$2,995	\$3,232	\$2,892	\$657
Delinquency by Category											
Unsecured Credit Card	0.00%	0.17%	0.52%	0.15%	0.79%	0.44%	0.43%	0.51%	0.58%	0.53%	0.50%
STS Loans	0.00%	0.00%	0.00%	2.78%	6.06%	0.00%	0.00%	0.00%	0.00%	0.00%	1.77%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	1.08%	0.10%	0.00%	0.00%	0.62%	1.73%	1.23%
New Vehicle Loans	0.00%	0.00%	0.85%	0.13%	0.54%	0.44%	0.48%	0.22%	1.02%	0.18%	0.36%
Used Vehicle Loans	4.33%	1.37%	1.71%	0.64%	1.06%	1.08%	1.16%	1.82%	0.61%	0.32%	0.76%
1st Mortgage Fixed	0.00%	0.00%	0.11%	0.31%	0.88%	0.75%	0.49%	0.76%	0.53%	0.16%	0.31%
1st Mortgage Adj	0.00%	0.00%	0.00%	1.83%	3.07%	0.72%	1.98%	0.11%	0.32%	0.12%	0.27%
Other RE Fixed	0.00%	18.33%	0.00%	3.07%	0.94%	2.24%	0.48%	0.32%	0.87%	0.37%	0.66%
Other RE Adj	0.00%	0.00%	5.57%	0.00%	0.64%	0.37%	0.32%	0.42%	0.41%	0.15%	0.25%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.06%	0.04%
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%	1.40%	1.17%	1.00%	0.92%	2.15%	0.63%	0.29%	0.63%
Total 1st Mortgage Loans	0.00%	0.00%	0.05%	1.07%	1.33%	0.75%	0.84%	0.61%	0.48%	0.15%	0.30%
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)	0.23%	0.30%	0.66%	0.25%	0.18%	0.57%	0.66%	0.72%	0.34%	0.31%	0.38%
Recoveries / Charge-Offs	60.00%	38.81%	24.41%	31.50%	26.43%	19.31%	21.46%	25.18%	16.38%	20.12%	21.02%
Expected Charge-Offs / Net Loans	1.41%	0.53%	0.83%	0.29%	0.26%	0.53%	0.53%	0.58%	0.28%	0.24%	0.32%
Provision for Loan Losses/Net Charge-Offs	75.0%	100.0%	156.4%	416.2%	117.6%	117.6%	116.2%	115.1%	116.6%	102.4%	113.9%
Prov. for Loan Losses/Expected Charge-Offs	12.4%	58.2%	125.6%	363.8%	80.1%	127.4%	145.6%	143.9%	144.1%	136.5%	139.6%
Bankruptcies / Net Loans	0.72%	0.86%	1.09%	0.41%	0.44%	1.25%	0.99%	1.20%	0.54%	0.47%	0.62%
Total Amount of Loans Charged-Off (\$000s)	\$3	\$10	\$28	\$56	\$89	\$288	\$684	\$2,287	\$2,360	\$3,938	\$599
Total Amount of Recoveries (\$000s)	\$2	\$4	\$7	\$18	\$23	\$56	\$147	\$576	\$387	\$793	\$126
Net Charge Offs (\$000s)	\$1	\$6	\$21	\$38	\$65	\$233	\$537	\$1,711	\$1,974	\$3,146	\$473
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.00%	0.10%	0.42%	0.45%	0.64%	0.85%	1.20%	0.91%	1.33%	1.02%
STS Loans	0.00%	0.00%	3.40%	8.21%	8.14%	7.96%	0.00%	0.00%	0.00%	0.00%	6.50%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.64%	0.79%	0.70%
New Vehicle Loans	0.00%	0.00%	0.38%	0.17%	0.08%	0.26%	0.20%	0.25%	0.65%	0.37%	0.37%
Used Vehicle Loans	0.08%	0.43%	0.32%	0.33%	0.21%	0.70%	1.19%	0.96%	0.54%	0.57%	0.64%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.00%	0.00%	0.05%	0.08%	0.06%	0.02%	0.01%	0.02%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	0.00%	0.06%	0.13%	0.12%	0.15%	0.04%	0.05%	0.06%
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%	-1.39%	-0.75%	-0.21%	-0.15%	0.44%	0.14%	0.27%	0.21%
Indirect Loans	0.00%	0.00%	0.00%	0.69%	0.48%	0.62%	0.78%	0.78%	0.38%	0.41%	0.48%
Number of Credit Unions in Each Peer Group:	15	9	16	22	31	24	13	8	6	10	154

September 30, 2018

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	21.61%	9.54%	14.75%	3.97%	16.07%	15.88%	3.72%	3.18%	0.12%	0.06%	2.85%
Credit Unions - Deposits in and Loans to	0.00%	0.00%	10.68%	1.75%	7.22%	6.31%	0.89%	0.70%	0.18%	0.04%	1.09%
Total Investments in Corporate Credit Unions*	16.59%	25.44%	33.21%	6.72%	31.19%	32.80%	10.43%	19.35%	9.42%	3.18%	9.98%
Marketable Securities	10.37%	50.00%	242.63%	33.42%	207.51%	167.15%	71.23%	56.80%	48.39%	105.36%	93.70%
All Other Investments	101.40%	122.48%	307.86%	178.63%	243.82%	213.59%	179.43%	97.04%	65.31%	27.32%	88.90%
Total Investments	221.99%	263.43%	628.23%	232.56%	509.24%	441.43%	281.44%	206.69%	161.37%	196.36%	236.45%
Unsecured Loans	76.78%	64.74%	64.96%	47.46%	43.39%	53.07%	26.98%	34.77%	35.03%	32.84%	35.50%
Vehicle Loans	130.58%	265.94%	265.23%	149.86%	194.03%	260.35%	129.81%	393.99%	279.32%	280.57%	261.24%
New Vehicle Loans	30.14%	63.46%	68.24%	26.95%	52.84%	72.13%	32.02%	77.34%	90.57%	84.78%	72.84%
Used Vehicle Loans	100.44%	202.48%	196.99%	122.91%	141.19%	188.22%	97.79%	316.64%	188.76%	195.78%	188.39%
Total Real Estate	0.00%	6.70%	29.99%	271.99%	117.54%	187.17%	314.52%	210.56%	340.15%	398.11%	325.75%
1st Mortgage	0.00%	0.02%	22.47%	199.73%	81.49%	140.87%	294.28%	172.27%	289.46%	353.79%	282.92%
1st Mortgage Fxd	0.00%	0.02%	11.46%	10.33%	68.55%	130.19%	84.68%	131.77%	229.72%	275.41%	196.69%
1st Mortgage Adj	0.00%	0.00%	11.00%	10.30%	17.38%	10.67%	26.23%	40.50%	59.73%	117.58%	73.27%
2nd Mortgage	0.00%	6.67%	7.52%	4.38%	37.05%	46.30%	20.08%	38.30%	50.69%	52.07%	42.57%
Closed-End Fxd	0.00%	5.56%	4.32%	1.34%	14.22%	13.82%	5.04%	16.93%	6.99%	10.93%	10.04%
Closed-End Adj	0.00%	0.00%	0.00%	0.11%	0.98%	0.89%	0.92%	0.21%	0.33%	2.40%	1.42%
Open-End Adj	0.00%	1.11%	3.20%	2.33%	18.04%	31.59%	13.62%	21.16%	42.59%	38.42%	30.58%
Open-End Fxd	0.00%	0.00%	0.00%	0.60%	3.80%	0.00%	0.50%	0.00%	0.78%	0.33%	0.52%
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	0.03%	0.00%	0.00%	0.00%	0.00%	0.00%	0.19%	0.00%	6.19%	4.65%	3.05%
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	207.39%	337.39%	360.42%	487.76%	356.19%	501.87%	471.49%	639.93%	666.01%	726.32%	632.36%
Indirect Loans	0.00%	0.00%	0.00%	9.65%	40.42%	105.67%	60.89%	231.73%	208.52%	256.31%	189.25%
Percent of Vehicle Loans	0.00%	0.00%	0.00%	6.44%	20.83%	40.59%	46.91%	58.82%	74.65%	91.35%	72.44%
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%	3.30%	2.47%	18.48%	11.88%	3.23%	9.57%	7.29%	7.90%
Total Mortgage Exposure**	0.00%	6.70%	30.00%	272.19%	130.16%	210.90%	350.60%	245.37%	370.72%	460.95%	369.56%
Total Real Estate	0.00%	6.70%	29.99%	271.99%	117.54%	187.17%	314.52%	210.56%	340.15%	398.11%	325.75%
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%	0.01%	0.19%	12.62%	23.73%	36.08%	34.81%	30.58%	62.84%	43.81%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	0.01%	0.19%	12.62%	23.69%	36.08%	34.81%	30.58%	62.84%	43.81%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.04%	0.00%	0.00%	0.00%	0.00%	0.00%



