

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	0.56%	0.80%	1.13%	0.88%	1.25%	1.18%	1.22%	1.97%	1.66%	2.67%	1.83%
Loan Yield	7.04%	6.24%	8.10%	7.06%	5.22%	4.93%	4.91%	4.96%	5.78%	5.61%	5.45%
Net Loan Yield After NCOs	6.36%	5.43%	6.87%	6.01%	4.14%	4.49%	4.20%	4.43%	4.95%	4.79%	4.71%
Asset Yield	3.98%	3.99%	4.08%	4.05%	3.21%	3.18%	3.58%	3.93%	4.96%	4.66%	4.26%
Cost of Funds	-0.44%	-0.47%	-0.34%	-0.58%	-0.34%	-0.41%	-0.41%	-0.59%	-0.97%	-1.06%	-0.78%
Gross Spread	3.53%	3.52%	3.74%	3.47%	2.87%	2.77%	3.17%	3.34%	3.99%	3.61%	3.48%
Provision Expense	-0.24%	-0.43%	-1.20%	-0.82%	-0.54%	-0.25%	-0.53%	-0.45%	-0.71%	-0.59%	-0.56%
Net Spread after Provision Expense	3.30%	3.09%	2.54%	2.64%	2.32%	2.52%	2.64%	2.89%	3.28%	3.01%	2.92%
Total Non-Interest Income	0.49%	0.76%	0.88%	0.98%	0.89%	1.00%	1.37%	1.91%	2.43%	3.48%	2.35%
Total Non-Interest Expense	-3.60%	-3.68%	-3.89%	-3.09%	-2.88%	-2.90%	-3.53%	-3.90%	-4.58%	-5.96%	-4.56%
Net Operating Expense	-3.11%	-2.92%	-3.02%	-2.12%	-1.98%	-1.91%	-2.16%	-1.99%	-2.15%	-2.47%	-2.21%
Non-Operating Gains (Losses)	0.02%	0.04%	0.01%	0.04%	0.01%	0.02%	0.06%	-0.01%	0.13%	-0.02%	0.02%
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%	-0.02%	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)	0.21%	0.22%	-0.49%	0.56%	0.35%	0.63%	0.54%	0.88%	1.26%	0.53%	0.74%
Net Charge-Offs	-0.36%	-0.48%	-0.52%	-0.55%	-0.55%	-0.24%	-0.48%	-0.36%	-0.69%	-0.60%	-0.52%
ROA (with Net Charge-offs)	0.09%	0.17%	0.19%	0.84%	0.35%	0.64%	0.59%	0.98%	1.28%	0.52%	0.77%
ROA with Provision for LL - W/O NCUSIF Expense	0.21%	0.22%	-0.47%	0.56%	0.35%	0.63%	0.54%	0.89%	1.26%	0.53%	0.74%
ROA with Net Charge-Offs - W/O NCUSIF Expense	0.09%	0.17%	0.21%	0.84%	0.35%	0.64%	0.59%	0.98%	1.28%	0.52%	0.78%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-1.79%	-1.88%	-1.80%	-1.42%	-1.37%	-1.48%	-1.74%	-1.99%	-2.27%	-3.16%	-2.34%
Travel and Conference Expense	-0.01%	-0.03%	-0.01%	-0.01%	-0.02%	-0.03%	-0.06%	-0.05%	-0.06%	-0.06%	-0.05%
Office Occupancy Expense	-0.43%	-0.27%	-0.19%	-0.21%	-0.13%	-0.18%	-0.22%	-0.26%	-0.32%	-0.38%	-0.29%
Office Operations Expense	-0.89%	-0.94%	-0.80%	-0.79%	-0.54%	-0.52%	-0.77%	-0.90%	-0.63%	-1.10%	-0.85%
Educational and Promotional Expense	-0.03%	-0.08%	-0.06%	-0.04%	-0.05%	-0.07%	-0.16%	-0.17%	-0.18%	-0.28%	-0.19%
Loan Servicing Expense	-0.14%	-0.10%	-0.29%	-0.15%	-0.18%	-0.29%	-0.28%	-0.23%	-0.49%	-0.24%	-0.29%
Professional and Outside Services	-0.16%	-0.22%	-0.55%	-0.37%	-0.46%	-0.25%	-0.16%	-0.18%	-0.35%	-0.50%	-0.35%
Member Insurance	0.00%	0.00%	-0.03%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Operating Fees (Exam. and/or Supervision Fees)	-0.01%	-0.01%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%
Miscellaneous Operating Expenses	-0.13%	-0.15%	-0.15%	-0.09%	-0.11%	-0.07%	-0.12%	-0.10%	-0.28%	-0.23%	-0.18%
Total Non-Interest Expense	-3.60%	-3.68%	-3.89%	-3.09%	-2.88%	-2.90%	-3.53%	-3.90%	-4.58%	-5.96%	-4.56%
Other Performance Ratios											
Earning Asset Yield	4.20%	4.13%	4.03%	4.14%	3.37%	3.30%	3.61%	4.16%	4.97%	4.13%	4.15%
Average Cost of Funds	-0.57%	-0.59%	-0.45%	-0.77%	-0.43%	-0.53%	-0.45%	-0.67%	-1.02%	-0.99%	-0.83%
FTE Employee / \$million of Loans & Share Drafts	1.79	0.93	0.69	0.51	0.44	0.37	0.44	0.35	0.28	0.34	0.35
Compensation & Benefits / FTE Emp.	\$20,667	\$32,971	\$50,971	\$46,224	\$49,954	\$57,529	\$31,508	\$65,444	\$73,178	\$85,926	\$72,121
Compensation & Benefits / \$million Lns. & S.D.s	\$34,378	\$29,923	\$37,093	\$24,315	\$21,654	\$21,663	\$21,873	\$23,606	\$22,543	\$34,528	\$26,982
Operating Expense / Loans & Share Drafts	-6.96%	-5.45%	-7.99%	-5.30%	-4.56%	-4.26%	-4.39%	-4.63%	-4.54%	-6.48%	-5.25%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.98%	1.20%	1.76%	1.72%	1.42%	1.46%	1.70%	2.27%	2.40%	3.78%	2.70%
Net Operating Expense / Loans & Share Drafts	-5.99%	-4.25%	-6.24%	-3.58%	-3.14%	-2.80%	-2.69%	-2.37%	-2.14%	-2.70%	-2.55%
Operating Expense / Operating Revenue	91.51%	60.88%	86.10%	72.86%	78.08%	79.44%	84.77%	76.71%	74.67%	86.09%	80.82%
Total Fixed Assets / Shares & Equity	0.36%	1.23%	0.97%	2.70%	1.98%	1.97%	3.59%	2.43%	2.70%	2.57%	2.52%
Net Loans to Total Shares and Deposits	69.0%	73.3%	63.7%	75.4%	63.4%	73.7%	81.0%	82.9%	100.2%	89.5%	87.0%
Members / FTE Employee	337.90	321.70	435.18	460.85	406.66	345.27	305.76	362.54	351.81	289.87	332.67

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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%	1.3%	0.8%	1.1%	1.1%	1.1%	0.7%	0.8%	1.1%	1.0%
Total Investments	44.8%	41.4%	50.3%	43.0%	45.8%	39.0%	26.3%	23.5%	11.4%	19.7%	22.7%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.2%	0.6%	1.0%	1.0%	1.6%	1.6%	3.1%	3.6%	3.7%	3.1%
All Other Unsecured Loans/Lines of Credit	5.8%	8.0%	3.6%	5.1%	2.6%	1.2%	4.2%	1.7%	1.9%	2.8%	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%	0.0%	0.0%	0.1%	0.0%	0.2%	0.1%
New Vehicle Loans	7.2%	9.9%	7.7%	7.9%	5.9%	5.9%	8.1%	11.5%	11.4%	8.3%	9.3%
Used Vehicle Loans	41.4%	38.1%	29.5%	34.0%	25.2%	21.6%	33.4%	32.6%	40.4%	23.5%	29.6%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	0.0%	5.4%	3.3%	11.7%	21.8%	12.1%	16.8%	18.0%	23.7%	19.3%
Total Other Real Estate Loans/Lines of Credit	0.0%	0.1%	0.4%	2.5%	3.7%	4.7%	8.0%	5.0%	5.8%	10.4%	7.1%
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%	0.1%	0.4%	0.2%	0.2%	0.2%	0.8%	0.5%
Total Loans and Leases	54.4%	56.2%	47.2%	53.9%	50.2%	57.0%	67.7%	71.1%	81.4%	73.6%	71.3%
Less: Allowance for Loan & Lease Losses	-1.2%	-0.6%	-1.1%	-1.6%	-0.5%	-0.4%	-0.7%	-0.5%	-0.8%	-0.8%	-0.7%
Net Loans and Leases	53.2%	55.6%	46.2%	52.3%	49.7%	56.6%	67.1%	70.5%	80.6%	72.8%	70.6%
Total Other Assets	1.8%	2.4%	2.2%	3.9%	3.4%	3.3%	5.6%	5.3%	7.2%	6.4%	5.8%
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	5.4%	9.5%	12.5%	16.9%	9.2%	10.9%	3.0%	3.6%	7.9%	6.6%	6.8%
Share Drafts	0.6%	2.2%	7.2%	7.4%	11.9%	13.7%	11.5%	16.9%	16.9%	16.7%	15.8%
Regular Shares	53.8%	45.6%	39.2%	34.0%	41.7%	38.9%	33.4%	27.7%	16.6%	24.3%	26.2%
Money Market Shares	0.2%	0.0%	8.3%	5.9%	8.5%	5.2%	7.2%	13.4%	16.7%	20.9%	15.6%
Share Certificates	13.9%	22.9%	11.4%	18.5%	11.2%	13.4%	19.6%	16.9%	23.3%	13.8%	16.6%
IRA/KEOGH Accounts	0.0%	2.1%	2.9%	5.3%	4.8%	4.7%	7.7%	6.1%	6.5%	5.6%	5.8%
All Other Shares	1.6%	1.4%	5.1%	0.3%	1.0%	0.9%	2.7%	3.7%	0.4%	0.0%	1.2%
Non-Member Deposits	8.8%	2.6%	0.0%	0.2%	0.0%	0.6%	1.4%	1.0%	0.9%	0.9%	0.8%
Total Shares and Deposits	78.8%	76.8%	74.1%	71.5%	79.2%	77.4%	83.6%	85.7%	81.2%	82.2%	81.9%
Total Equity	15.8%	13.7%	13.4%	11.6%	11.6%	11.7%	13.4%	10.7%	11.0%	11.2%	11.2%
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	15.8%	13.7%	13.4%	11.6%	11.8%	11.8%	13.4%	11.3%	11.0%	11.6%	11.5%
Total Equity + Allow. for Loan Loss	17.1%	14.3%	14.5%	13.2%	12.1%	12.2%	14.0%	11.2%	11.8%	12.0%	11.9%
Balance Sheet Growth YTD Annualized											
Total Investments	-33.1%	2.1%	4.5%	-7.8%	-1.6%	-10.1%	-11.4%	-4.9%	178.7%	1641.1%	68.0%
Total Loans and Leases	-36.8%	-15.1%	57.6%	6.9%	-13.7%	6.4%	15.7%	8.0%	65.5%	230.2%	69.8%
TOTAL ASSETS	-35.0%	-8.3%	26.9%	-0.1%	-8.3%	-0.5%	5.3%	4.5%	76.1%	304.9%	70.5%
Total Liabilities	-1.4%	226.3%	19.2%	103.5%	15.2%	-7.6%	50.3%	5.5%	230.9%	438.4%	114.1%
Total Shares and Deposits	-38.4%	-16.2%	28.6%	-10.3%	-11.1%	-0.3%	4.2%	4.6%	69.7%	290.9%	67.5%
Equity Capital	-25.3%	-17.0%	25.5%	-14.7%	-4.9%	5.3%	5.0%	3.4%	62.6%	356.0%	71.4%
TOTAL LIABILITIES, SHARES, AND EQUITY	-35.0%	-8.3%	26.9%	-0.1%	-8.3%	-0.5%	5.3%	4.5%	76.1%	304.9%	70.5%

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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	2.26%	1.41%	2.02%	2.12%	1.09%	0.86%	0.64%	0.45%	0.89%	0.58%	0.70%
Delinquent Loans / Total Capital	7.2%	5.5%	6.6%	8.6%	4.5%	4.0%	3.1%	2.9%	6.1%	3.6%	4.2%
Delinquent Loans + OREO / Net Loans + OREO	2.7%	1.6%	2.2%	2.4%	1.3%	0.9%	0.9%	0.7%	1.2%	0.8%	0.9%
Delinquent Loans > 6mo / Delinquent Loans	30.7%	45.9%	29.5%	15.5%	23.1%	17.3%	15.6%	13.1%	20.7%	30.5%	22.8%
Allowance for Loan Losses/Net Loans	2.31%	1.15%	2.32%	3.01%	1.04%	0.79%	1.00%	0.77%	0.99%	1.03%	0.98%
Loans 2 to less than 6 months Delinquent (\$000s)	\$8	\$18	\$62	\$166	\$139	\$328	\$436	\$998	\$4,160	\$5,749	\$479
Loans 6 to less than 12 months Delinquent (\$000s)	\$2	\$13	\$20	\$29	\$31	\$66	\$81	\$109	\$869	\$1,314	\$97
Loans 12 months and over Delinquent (\$000s)	\$2	\$2	\$6	\$2	\$11	\$3	\$0	\$42	\$220	\$1,204	\$44
Total Delinquent Loans (\$000s)	\$12	\$33	\$87	\$196	\$181	\$397	\$517	\$1,148	\$5,249	\$8,267	\$621
Delinquency by Category											
Unsecured Credit Card	0.00%	0.00%	0.77%	0.30%	0.40%	0.48%	0.31%	0.34%	0.88%	0.62%	0.59%
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%	0.00%	8.00%	5.09%	0.00%	2.10%	7.24%	1.42%	2.07%
New Vehicle Loans	0.00%	0.30%	1.86%	0.25%	0.87%	0.62%	0.23%	0.28%	0.35%	0.53%	0.44%
Used Vehicle Loans	2.11%	1.37%	1.41%	1.42%	1.18%	0.93%	0.71%	0.54%	0.77%	0.60%	0.71%
1st Mortgage Fixed	0.00%	0.00%	0.00%	11.29%	1.02%	0.31%	0.44%	0.14%	1.03%	0.47%	0.59%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.00%	1.38%	1.32%	0.00%	0.00%	0.00%	0.54%	0.63%
Other RE Fixed	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.89%	0.23%	0.89%	0.39%	0.43%
Other RE Adj	0.00%	0.00%	0.00%	0.00%	0.23%	0.28%	0.00%	0.68%	0.47%	0.33%	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%	0.75%	1.03%	1.04%	0.93%	0.38%	0.62%	0.59%	0.56%
Total 1st Mortgage Loans	0.00%	0.00%	0.00%	9.62%	1.04%	0.70%	0.36%	0.12%	0.98%	0.49%	0.60%
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)	0.68%	0.81%	1.23%	1.06%	1.08%	0.44%	0.72%	0.52%	0.83%	0.82%	0.74%
Recoveries / Charge-Offs	13.16%	27.51%	23.26%	24.59%	13.50%	18.23%	25.58%	23.65%	12.61%	18.33%	18.11%
Expected Charge-Offs / Net Loans	1.47%	0.55%	1.47%	0.58%	0.43%	0.35%	0.45%	0.44%	0.56%	0.62%	0.54%
Provision for Loan Losses/Net Charge-Offs	66.7%	90.5%	229.3%	151.0%	99.0%	104.6%	110.6%	126.1%	103.4%	98.4%	107.4%
Prov. for Loan Losses/Expected Charge-Offs	31.3%	135.3%	196.0%	282.2%	250.6%	134.3%	176.5%	150.7%	155.0%	130.5%	148.7%
Bankruptcies / Net Loans	2.28%	0.55%	3.51%	0.89%	0.66%	0.69%	1.08%	1.11%	1.10%	1.56%	1.24%
Total Amount of Loans Charged-Off (\$000s)	\$5	\$28	\$57	\$128	\$219	\$240	\$914	\$1,618	\$4,681	\$11,659	\$705
Total Amount of Recoveries (\$000s)	\$1	\$8	\$13	\$31	\$30	\$44	\$234	\$383	\$590	\$2,137	\$128
Net Charge Offs (\$000s)	\$4	\$20	\$44	\$96	\$189	\$196	\$680	\$1,235	\$4,091	\$9,521	\$577
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.00%	0.75%	0.22%	0.37%	1.00%	0.50%	1.08%	1.78%	2.25%	1.62%
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%	3.00%	82.05%	30.11%	19.04%	0.00%	0.00%	-10.83%	0.00%	-0.20%
New Vehicle Loans	0.00%	0.72%	0.74%	0.00%	0.69%	0.43%	0.43%	0.32%	0.64%	0.96%	0.62%
Used Vehicle Loans	0.52%	0.62%	0.72%	1.24%	1.36%	0.73%	0.96%	0.60%	0.87%	0.98%	0.86%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	0.06%	0.02%	0.00%	0.02%	0.02%
Total Other RE Loans/ LOC	0.00%	0.00%	12.32%	0.00%	0.05%	0.00%	0.29%	0.09%	0.03%	0.01%	0.05%
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%	-1.66%	-1.54%	0.53%	-0.20%	0.23%	0.22%	0.29%	0.20%
Indirect Loans	0.00%	0.00%	0.00%	0.42%	0.82%	0.87%	0.68%	0.45%	0.56%	0.85%	0.64%
Number of Credit Unions in Each Peer Group:	11	9	15	7	15	11	3	6	3	2	82

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%	0.00%	12.23%	18.61%	27.29%	6.71%	0.00%	1.51%	0.10%	0.00%	2.69%
Credit Unions - Deposits in and Loans to	0.00%	9.50%	2.98%	0.00%	9.35%	4.39%	0.52%	0.80%	0.10%	0.00%	1.15%
Total Investments in Corporate Credit Unions*	55.77%	34.62%	30.86%	21.92%	34.17%	22.53%	26.11%	9.63%	25.41%	6.76%	15.42%
Marketable Securities	22.88%	63.54%	93.02%	133.41%	88.19%	120.92%	28.18%	141.94%	19.48%	107.70%	93.58%
All Other Investments	138.59%	171.36%	220.45%	176.62%	218.79%	167.27%	141.48%	51.29%	42.32%	23.84%	66.02%
Total Investments	283.50%	302.53%	375.98%	369.84%	387.68%	329.44%	196.30%	208.16%	103.43%	169.43%	196.38%
Unsecured Loans	36.99%	59.73%	31.90%	52.58%	31.09%	23.23%	43.57%	42.22%	49.51%	55.84%	46.72%
Vehicle Loans	307.30%	350.35%	277.81%	360.48%	262.85%	232.10%	310.33%	391.57%	471.33%	273.93%	336.86%
New Vehicle Loans	45.34%	72.27%	57.85%	68.16%	49.74%	49.77%	60.78%	102.42%	103.86%	71.61%	80.74%
Used Vehicle Loans	261.96%	278.08%	219.96%	292.32%	213.11%	182.33%	249.55%	289.15%	367.47%	202.32%	256.12%
Total Real Estate	0.00%	0.38%	42.86%	50.63%	130.09%	223.41%	150.65%	193.87%	216.96%	293.50%	228.97%
1st Mortgage	0.00%	0.00%	40.13%	28.71%	98.71%	183.93%	90.60%	149.24%	163.84%	203.78%	167.16%
1st Mortgage Fxd	0.00%	0.00%	28.16%	27.39%	94.80%	113.44%	74.75%	95.30%	155.37%	154.92%	128.51%
1st Mortgage Adj	0.00%	0.00%	9.25%	4.76%	6.32%	70.50%	15.85%	9.62%	8.47%	48.85%	29.66%
2nd Mortgage	0.00%	0.38%	9.96%	21.82%	31.43%	39.47%	60.05%	45.53%	53.12%	89.72%	62.12%
Closed-End Fxd	0.00%	0.00%	6.23%	6.82%	5.24%	4.97%	24.07%	14.69%	2.16%	24.44%	14.59%
Closed-End Adj	0.00%	0.00%	0.42%	0.00%	0.21%	1.41%	0.00%	0.03%	0.00%	0.00%	0.15%
Open-End Adj	0.00%	0.02%	2.49%	14.04%	20.59%	31.80%	35.98%	30.22%	50.97%	65.28%	46.85%
Open-End Fxd	0.00%	0.36%	0.82%	0.97%	5.40%	1.30%	0.00%	0.59%	0.00%	0.00%	0.53%
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	344.36%	410.55%	352.75%	463.71%	425.28%	482.09%	505.86%	630.29%	740.31%	632.34%	617.47%
Indirect Loans	0.00%	0.00%	0.00%	32.40%	54.67%	93.41%	125.05%	341.74%	349.79%	171.31%	222.74%
Percent of Vehicle Loans	0.00%	0.00%	0.00%	8.99%	20.80%	40.25%	40.30%	87.28%	74.21%	62.54%	66.12%
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	0.06%	0.10%	4.31%	0.00%	3.45%	0.16%	6.83%	1.90%	3.05%	9.02%	4.96%
Total Mortgage Exposure**	0.00%	0.38%	44.32%	50.63%	134.86%	241.73%	160.25%	268.49%	234.11%	368.26%	278.45%
Total Real Estate	0.00%	0.38%	42.86%	50.63%	130.09%	223.41%	150.65%	193.87%	216.96%	293.50%	228.97%
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%	1.47%	0.00%	4.78%	18.32%	9.60%	74.62%	17.15%	74.76%	49.48%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	1.47%	0.00%	4.78%	18.32%	9.60%	73.73%	17.15%	74.55%	49.22%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.89%	0.00%	0.21%	0.26%



