

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	0.62%	1.27%	0.77%	0.70%	0.90%	0.91%	0.76%	1.14%	0.99%	1.66%	1.17%
Loan Yield	8.46%	7.19%	8.55%	5.22%	5.35%	5.55%	4.84%	4.89%	5.11%	4.81%	4.98%
Net Loan Yield After NCOs	8.38%	5.72%	7.65%	4.85%	4.99%	4.96%	4.38%	4.20%	4.46%	4.21%	4.37%
Asset Yield	4.20%	4.76%	4.50%	2.51%	2.79%	3.07%	2.34%	3.32%	4.13%	3.82%	3.54%
Cost of Funds	-0.07%	-0.74%	-0.35%	-0.12%	-0.32%	-0.40%	-0.27%	-0.52%	-0.59%	-0.60%	-0.52%
Gross Spread	4.13%	4.02%	4.14%	2.40%	2.47%	2.67%	2.07%	2.80%	3.54%	3.22%	3.03%
Provision Expense	0.07%	-1.05%	-0.28%	-0.15%	-0.19%	-0.37%	-0.23%	-0.42%	-0.45%	-0.59%	-0.46%
Net Spread after Provision Expense	4.20%	2.97%	3.87%	2.25%	2.28%	2.30%	1.85%	2.38%	3.09%	2.62%	2.57%
Total Non-Interest Income	0.18%	0.24%	1.43%	0.87%	0.79%	1.44%	1.53%	1.40%	1.63%	1.38%	1.39%
Total Non-Interest Expense	-4.13%	-4.13%	-4.61%	-2.80%	-3.35%	-3.34%	-2.74%	-3.08%	-3.71%	-2.90%	-3.14%
Net Operating Expense	-3.95%	-3.89%	-3.18%	-1.93%	-2.56%	-1.90%	-1.22%	-1.68%	-2.08%	-1.52%	-1.74%
Non-Operating Gains (Losses)	0.00%	0.00%	0.00%	-0.01%	0.00%	0.00%	0.00%	0.00%	0.01%	-0.01%	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	0.00%	0.00%	0.00%	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)	0.25%	-0.92%	0.69%	0.31%	-0.28%	0.40%	0.63%	0.70%	1.02%	1.09%	0.82%
Net Charge-Offs	-0.04%	-0.87%	-0.43%	-0.15%	-0.15%	-0.28%	-0.18%	-0.41%	-0.50%	-0.43%	-0.39%
ROA (with Net Charge-offs)	0.14%	-0.74%	0.53%	0.30%	-0.24%	0.49%	0.67%	0.71%	0.97%	1.25%	0.89%
ROA with Provision for LL - W/O NCUSIF Expense	0.25%	-0.92%	0.68%	0.31%	-0.28%	0.40%	0.63%	0.70%	1.02%	1.09%	0.82%
ROA with Net Charge-Offs - W/O NCUSIF Expense	0.14%	-0.74%	0.53%	0.30%	-0.24%	0.49%	0.67%	0.71%	0.97%	1.25%	0.89%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-2.28%	-2.34%	-2.21%	-1.25%	-1.30%	-1.58%	-1.27%	-1.58%	-1.88%	-1.45%	-1.54%
Travel and Conference Expense	0.00%	-0.14%	-0.01%	-0.03%	-0.03%	-0.02%	-0.03%	-0.03%	-0.03%	-0.03%	-0.03%
Office Occupancy Expense	0.00%	-0.21%	-0.18%	-0.12%	-0.10%	-0.20%	-0.16%	-0.20%	-0.25%	-0.21%	-0.20%
Office Operations Expense	-0.98%	-0.63%	-1.22%	-0.71%	-0.46%	-0.73%	-0.39%	-0.55%	-0.66%	-0.57%	-0.58%
Educational and Promotional Expense	0.00%	-0.05%	-0.13%	-0.06%	-0.06%	-0.14%	-0.10%	-0.14%	-0.16%	-0.13%	-0.13%
Loan Servicing Expense	-0.07%	-0.21%	-0.10%	-0.19%	-0.19%	-0.19%	-0.20%	-0.19%	-0.45%	-0.28%	-0.27%
Professional and Outside Services	-0.29%	-0.22%	-0.50%	-0.37%	-0.49%	-0.42%	-0.51%	-0.32%	-0.18%	-0.16%	-0.26%
Member Insurance	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Operating Fees (Exam. and/or Supervision Fees)	-0.07%	-0.03%	-0.03%	-0.02%	-0.02%	-0.02%	-0.01%	-0.01%	-0.01%	-0.02%	-0.01%
Miscellaneous Operating Expenses	-0.43%	-0.31%	-0.24%	-0.06%	-0.71%	-0.05%	-0.06%	-0.05%	-0.07%	-0.04%	-0.09%
Total Non-Interest Expense	-4.13%	-4.13%	-4.61%	-2.80%	-3.35%	-3.34%	-2.74%	-3.08%	-3.71%	-2.90%	-3.14%
Other Performance Ratios											
Earning Asset Yield	4.27%	4.88%	4.69%	2.62%	2.85%	3.22%	2.64%	3.41%	4.43%	4.00%	3.72%
Average Cost of Funds	-0.10%	-0.94%	-0.47%	-0.16%	-0.43%	-0.53%	-0.40%	-0.59%	-0.66%	-0.69%	-0.61%
FTE Employee / \$million of Loans & Share Drafts	2.10	0.69	0.83	0.55	0.45	0.47	0.49	0.32	0.28	0.27	0.31
Compensation & Benefits / FTE Emp.	\$24,200	\$58,375	\$49,916	\$42,404	\$54,864	\$56,448	\$57,372	\$67,152	\$70,857	\$68,469	\$65,257
Compensation & Benefits / \$million Lns. & S.D.s	\$50,687	\$41,167	\$43,499	\$24,104	\$24,701	\$26,679	\$26,890	\$21,718	\$19,824	\$18,242	\$20,568
Operating Expense / Loans & Share Drafts	-9.19%	-7.29%	-9.09%	-5.39%	-6.40%	-5.66%	-5.81%	-4.23%	-3.90%	-3.64%	-4.18%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.41%	0.43%	2.82%	1.68%	1.51%	2.44%	3.24%	1.92%	1.71%	1.74%	1.85%
Net Operating Expense / Loans & Share Drafts	-8.78%	-6.86%	-6.26%	-3.71%	-4.89%	-3.22%	-2.58%	-2.31%	-2.19%	-1.91%	-2.33%
Operating Expense / Operating Revenue	95.66%	97.19%	85.45%	82.84%	101.90%	82.99%	77.82%	76.27%	74.60%	67.37%	74.02%
Total Fixed Assets / Shares & Equity	0.02%	0.23%	1.39%	1.41%	0.73%	1.98%	2.18%	2.15%	4.06%	1.97%	2.30%
Net Loans to Total Shares and Deposits	68.2%	65.0%	64.9%	56.3%	58.5%	64.6%	57.2%	70.0%	89.6%	83.0%	77.2%
Members / FTE Employee	451.20	377.65	372.81	470.00	400.17	454.98	372.49	464.43	378.28	354.21	396.24

December 31, 2017

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	2.0%	0.0%	1.0%	1.6%	0.8%	1.0%	0.9%	0.7%	1.1%	0.7%	0.8%
Total Investments	47.8%	46.1%	48.0%	55.5%	53.8%	46.9%	53.9%	35.6%	17.5%	23.5%	30.8%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.0%	0.3%	0.9%	2.2%	1.5%	1.1%	2.5%	2.9%	3.9%	2.9%
All Other Unsecured Loans/Lines of Credit	22.3%	14.0%	8.7%	4.1%	3.3%	2.7%	2.1%	2.8%	1.8%	3.2%	2.9%
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%	0.7%	0.0%	0.8%	0.3%	0.3%
New Vehicle Loans	3.8%	23.8%	10.1%	5.1%	6.8%	9.4%	4.1%	9.9%	9.8%	6.4%	7.9%
Used Vehicle Loans	23.7%	14.8%	24.3%	18.4%	15.9%	16.0%	12.0%	20.9%	16.7%	14.1%	16.2%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	0.9%	3.3%	6.4%	11.8%	12.9%	17.4%	17.6%	23.5%	34.8%	24.6%
Total Other Real Estate Loans/Lines of Credit	0.0%	0.0%	2.5%	5.3%	3.2%	5.3%	3.0%	5.3%	16.2%	8.1%	8.1%
Leases Receivable	0.0%	0.0%	0.0%	0.4%	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%	0.0%	3.4%	0.0%	0.6%
Total Loans and Leases	49.8%	53.5%	49.3%	40.6%	43.3%	47.7%	40.5%	59.0%	75.0%	70.9%	63.5%
Less: Allowance for Loan & Lease Losses	-0.8%	-1.3%	-0.6%	-0.2%	-0.2%	-0.4%	-0.3%	-0.5%	-0.8%	-0.9%	-0.7%
Net Loans and Leases	48.9%	52.3%	48.7%	40.4%	43.1%	47.3%	40.2%	58.5%	74.3%	70.0%	62.9%
Total Other Assets	1.2%	1.6%	2.4%	2.5%	2.3%	4.8%	5.0%	5.1%	7.1%	5.8%	5.5%
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	0.0%	0.0%	10.8%	18.1%	15.5%	16.2%	19.0%	3.6%	6.3%	1.2%	5.8%
Share Drafts	0.0%	0.2%	5.2%	11.1%	9.6%	11.6%	8.8%	13.2%	17.0%	8.8%	11.4%
Regular Shares	73.0%	71.0%	53.9%	47.8%	39.1%	32.8%	24.0%	39.1%	19.1%	33.3%	32.3%
Money Market Shares	0.0%	0.2%	2.7%	1.6%	4.9%	7.0%	21.6%	7.6%	20.8%	10.2%	11.4%
Share Certificates	0.0%	10.3%	8.4%	6.8%	12.6%	15.9%	12.4%	17.6%	20.9%	25.6%	20.4%
IRA/KEOGH Accounts	0.0%	0.6%	4.8%	3.8%	6.6%	6.3%	3.9%	6.3%	5.9%	7.5%	6.5%
All Other Shares	0.0%	0.0%	0.1%	0.3%	0.9%	0.0%	0.0%	0.4%	0.0%	0.0%	0.2%
Non-Member Deposits	0.0%	0.0%	0.8%	0.7%	0.4%	0.2%	0.0%	0.0%	0.1%	0.0%	0.1%
Total Shares and Deposits	73.0%	82.4%	75.9%	72.1%	74.0%	73.8%	70.7%	84.3%	83.8%	85.4%	82.3%
Total Equity	27.0%	17.6%	13.3%	9.8%	10.4%	10.0%	10.3%	12.1%	9.9%	13.4%	11.9%
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	27.0%	17.6%	13.3%	9.8%	10.7%	10.5%	10.2%	12.5%	10.4%	14.0%	12.3%
Total Equity + Allow. for Loan Loss	27.9%	18.9%	13.9%	10.0%	10.7%	10.4%	10.6%	12.6%	10.6%	14.3%	12.6%
Balance Sheet Growth YTD Annualized											
Total Investments	-16.8%	26.4%	11.3%	-12.6%	0.0%	7.3%	-21.7%	18.8%	52.2%	11.7%	8.8%
Total Loans and Leases	5.6%	-1.5%	2.5%	-10.1%	-0.3%	0.0%	-31.4%	10.9%	3.2%	4.1%	2.6%
TOTAL ASSETS	-5.0%	9.3%	7.5%	-11.3%	-0.1%	3.1%	-27.3%	14.7%	9.9%	6.2%	4.7%
Total Liabilities	-100.0%	400.0%	-1.7%	-16.0%	-6.2%	9.0%	-9.0%	29.5%	195.7%	3.1%	15.3%
Total Shares and Deposits	-6.8%	14.7%	8.4%	-10.8%	1.7%	1.8%	-31.9%	14.0%	4.9%	6.5%	4.0%
Equity Capital	0.3%	-10.5%	10.9%	-5.2%	-3.1%	3.8%	-20.2%	16.2%	10.2%	4.3%	5.2%
TOTAL LIABILITIES, SHARES, AND EQUITY	-5.0%	9.3%	7.5%	-11.3%	-0.1%	3.1%	-27.3%	14.7%	9.9%	6.2%	4.7%

December 31, 2017

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	1.15%	3.33%	2.08%	1.17%	1.15%	0.61%	0.67%	0.91%	0.62%	0.71%	0.76%
Delinquent Loans / Total Capital	2.1%	9.5%	7.4%	4.7%	4.7%	2.8%	2.6%	4.3%	4.4%	3.5%	3.9%
Delinquent Loans + OREO / Net Loans + OREO	1.2%	3.8%	2.1%	1.2%	1.2%	0.7%	0.7%	1.0%	0.7%	0.8%	0.8%
Delinquent Loans > 6mo / Delinquent Loans	6.7%	37.0%	7.4%	26.3%	4.6%	23.6%	26.7%	24.5%	15.9%	20.0%	19.8%
Allowance for Loan Losses/Net Loans	1.72%	2.40%	1.18%	0.58%	0.56%	0.90%	0.81%	0.85%	1.01%	1.22%	1.04%
Loans 2 to less than 6 months Delinquent (\$000s)	\$4	\$46	\$76	\$65	\$175	\$171	\$334	\$1,090	\$3,193	\$5,027	\$532
Loans 6 to less than 12 months Delinquent (\$000s)	\$0	\$12	\$5	\$15	\$6	\$42	\$104	\$300	\$556	\$981	\$107
Loans 12 months and over Delinquent (\$000s)	\$0	\$15	\$2	\$9	\$2	\$11	\$17	\$53	\$50	\$276	\$25
Total Delinquent Loans (\$000s)	\$4	\$73	\$82	\$89	\$184	\$223	\$455	\$1,443	\$3,798	\$6,285	\$663
Delinquency by Category											
Unsecured Credit Card	0.00%	0.00%	0.01%	0.08%	0.18%	0.26%	0.37%	0.32%	0.92%	0.30%	0.38%
STS Loans	0.00%	0.00%	2.50%	3.03%	4.55%	0.00%	0.00%	0.00%	6.99%	0.00%	5.53%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.88%	0.18%	1.38%
New Vehicle Loans	0.00%	1.97%	0.84%	0.28%	0.27%	0.61%	0.86%	0.33%	0.54%	0.60%	0.52%
Used Vehicle Loans	2.10%	2.67%	2.38%	0.89%	2.38%	0.85%	1.06%	1.00%	0.95%	1.20%	1.15%
1st Mortgage Fixed	0.00%	24.73%	3.19%	2.01%	0.37%	0.24%	0.52%	0.42%	0.28%	0.18%	0.28%
1st Mortgage Adj	0.00%	0.00%	0.00%	3.74%	0.03%	0.97%	0.21%	1.45%	0.00%	0.35%	0.47%
Other RE Fixed	0.00%	0.00%	0.00%	2.01%	0.14%	0.35%	0.47%	0.66%	0.30%	0.37%	0.41%
Other RE Adj	0.00%	0.00%	0.00%	0.47%	0.56%	0.21%	0.65%	0.58%	0.15%	0.71%	0.45%
Leases Receivable	0.00%	0.00%	0.00%	1.16%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.16%
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%	0.44%	0.57%	0.79%	1.57%	0.66%	1.00%	1.16%	0.97%
Total 1st Mortgage Loans	0.00%	24.73%	2.89%	2.56%	0.32%	0.38%	0.38%	0.77%	0.22%	0.26%	0.36%
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)	0.08%	1.47%	0.89%	0.38%	0.36%	0.59%	0.46%	0.69%	0.65%	0.60%	0.61%
Recoveries / Charge-Offs	50.00%	37.76%	33.77%	16.79%	26.70%	18.07%	18.87%	16.00%	27.04%	19.79%	21.05%
Expected Charge-Offs / Net Loans	0.21%	2.58%	0.73%	0.54%	0.41%	0.53%	0.51%	0.56%	0.77%	0.57%	0.60%
Provision for Loan Losses/Net Charge-Offs	-200.0%	120.7%	64.2%	97.4%	121.3%	132.3%	124.4%	102.5%	89.4%	137.7%	117.4%
Prov. for Loan Losses/Expected Charge-Offs	-76.2%	70.4%	79.5%	68.2%	106.3%	147.8%	113.2%	128.4%	76.1%	148.7%	121.1%
Bankruptcies / Net Loans	0.24%	5.07%	1.46%	1.10%	1.12%	1.51%	1.54%	1.46%	2.59%	1.68%	1.78%
Total Amount of Loans Charged-Off (\$000s)	\$1	\$48	\$46	\$38	\$80	\$264	\$412	\$1,282	\$5,395	\$6,542	\$671
Total Amount of Recoveries (\$000s)	\$0	\$18	\$15	\$6	\$21	\$48	\$78	\$205	\$1,459	\$1,294	\$141
Net Charge Offs (\$000s)	\$0	\$30	\$30	\$32	\$58	\$216	\$334	\$1,077	\$3,936	\$5,247	\$530
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.00%	0.02%	0.11%	0.28%	0.44%	0.80%	1.04%	1.09%	1.28%	1.05%
STS Loans	0.00%	0.00%	9.09%	6.17%	4.76%	-9.26%	0.00%	21.74%	16.10%	0.00%	13.10%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.09%	0.00%	1.67%	0.02%	0.75%
New Vehicle Loans	0.00%	1.33%	0.00%	0.09%	0.12%	0.70%	0.44%	0.28%	0.96%	0.45%	0.53%
Used Vehicle Loans	0.00%	-0.12%	0.81%	0.48%	0.46%	0.82%	0.64%	0.95%	1.34%	1.27%	1.07%
Total 1st Mortgage RE Loans/LOC	0.00%	12.77%	0.00%	0.07%	-0.01%	0.03%	0.01%	0.10%	0.01%	0.02%	0.03%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	0.00%	0.18%	0.17%	0.04%	0.18%	0.05%	0.10%	0.10%
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	8.93%	20.63%	9.76%	-30.60%	-6.96%	0.95%	-1.35%	-0.15%	0.43%	0.26%	0.17%
Indirect Loans	0.00%	0.00%	0.00%	0.84%	0.38%	1.51%	0.63%	0.60%	0.70%	1.26%	0.90%
Number of Credit Unions in Each Peer Group:	4	5	10	11	14	8	3	7	2	3	67

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	0.00%	0.00%	1.40%	5.70%	17.80%	6.75%	3.40%	2.49%	0.44%	1.04%	2.57%
Credit Unions - Deposits in and Loans to	0.00%	15.28%	0.00%	1.99%	3.14%	1.94%	0.49%	0.50%	0.00%	0.12%	0.53%
Total Investments in Corporate Credit Unions*	4.67%	32.08%	45.24%	67.32%	47.39%	31.05%	25.89%	30.57%	26.56%	25.84%	29.19%
Marketable Securities	0.00%	69.94%	80.81%	185.31%	153.73%	165.36%	244.02%	87.09%	53.27%	94.42%	101.66%
All Other Investments	135.98%	116.53%	214.05%	299.45%	262.09%	211.30%	220.36%	123.32%	69.87%	19.27%	87.12%
Total Investments	176.91%	262.28%	360.53%	568.87%	505.10%	448.20%	531.11%	285.93%	167.37%	167.16%	249.48%
Unsecured Loans	82.58%	79.33%	67.62%	51.28%	51.72%	39.49%	32.06%	43.02%	44.69%	50.59%	47.02%
Vehicle Loans	101.56%	219.83%	258.44%	240.10%	213.28%	242.67%	159.12%	246.99%	253.40%	146.14%	195.26%
New Vehicle Loans	13.88%	135.56%	75.58%	51.98%	63.92%	89.99%	40.71%	79.50%	93.81%	45.74%	63.73%
Used Vehicle Loans	87.68%	84.28%	182.87%	188.12%	149.36%	152.69%	118.41%	167.49%	159.58%	100.40%	131.53%
Total Real Estate	0.00%	5.17%	43.70%	120.15%	141.53%	173.80%	200.64%	183.26%	380.18%	305.49%	264.54%
1st Mortgage	0.00%	5.17%	24.57%	65.80%	111.11%	123.42%	170.86%	141.13%	224.71%	248.02%	199.10%
1st Mortgage Fxd	0.00%	5.17%	22.29%	44.91%	94.76%	99.96%	95.95%	92.43%	178.16%	129.27%	121.22%
1st Mortgage Adj	0.00%	0.00%	2.27%	20.89%	16.35%	23.46%	74.91%	48.70%	46.55%	118.75%	77.88%
2nd Mortgage	0.00%	0.00%	19.12%	54.35%	30.42%	50.38%	29.78%	42.14%	155.47%	57.47%	65.44%
Closed-End Fxd	0.00%	0.00%	9.30%	17.59%	13.87%	14.64%	17.36%	3.69%	16.68%	1.84%	6.80%
Closed-End Adj	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.45%	0.03%	0.00%	0.10%
Open-End Adj	0.00%	0.00%	9.82%	36.05%	14.74%	31.74%	12.42%	38.00%	138.75%	45.43%	53.50%
Open-End Fxd	0.00%	0.00%	0.00%	0.71%	1.80%	4.00%	0.00%	0.00%	0.01%	10.20%	5.05%
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%	4.30%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.08%
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	184.14%	304.33%	370.14%	416.00%	406.57%	456.02%	398.60%	473.42%	718.82%	504.52%	514.40%
Indirect Loans	0.00%	0.00%	2.41%	23.53%	22.09%	89.63%	36.00%	125.82%	257.57%	84.80%	112.08%
Percent of Vehicle Loans	0.00%	0.00%	0.93%	9.80%	10.36%	36.93%	22.63%	50.94%	101.65%	58.02%	57.40%
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%	21.12%	0.00%	0.00%	2.42%	0.00%	0.00%	10.56%	5.37%
Total Mortgage Exposure**	0.00%	5.17%	43.70%	120.15%	149.79%	183.48%	206.76%	231.06%	401.70%	326.14%	288.42%
Total Real Estate	0.00%	5.17%	43.70%	120.15%	141.53%	173.80%	200.64%	183.26%	380.18%	305.49%	264.54%
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%	0.00%	8.26%	9.68%	6.12%	47.80%	21.51%	20.66%	23.87%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	0.00%	0.00%	8.26%	9.68%	6.12%	47.80%	21.51%	20.66%	23.87%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%



