

June 30, 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	0.57%	0.77%	0.93%	0.96%	1.04%	2.05%	0.95%	1.14%	1.23%	1.37%	1.30%
Loan Yield	8.48%	6.38%	7.36%	7.20%	4.83%	10.80%	5.45%	4.45%	5.96%	3.57%	5.14%
Net Loan Yield After NCOs	8.48%	5.64%	6.92%	5.95%	4.61%	10.43%	4.90%	3.99%	5.40%	3.13%	4.66%
Asset Yield	4.19%	3.92%	3.78%	3.42%	2.61%	6.81%	2.71%	3.03%	4.65%	2.85%	3.65%
Cost of Funds	-0.29%	-0.55%	-0.32%	-0.27%	-0.28%	-0.76%	-0.31%	-0.50%	-0.73%	-0.57%	-0.57%
Gross Spread	3.89%	3.37%	3.46%	3.15%	2.33%	6.05%	2.40%	2.53%	3.91%	2.28%	3.08%
Provision Expense	0.00%	0.17%	-0.06%	-0.53%	-0.13%	-1.00%	-0.30%	-0.27%	-0.43%	-0.57%	-0.49%
Net Spread after Provision Expense	3.89%	3.54%	3.40%	2.62%	2.19%	5.06%	2.10%	2.26%	3.49%	1.71%	2.60%
Total Non-Interest Income	0.29%	0.27%	1.14%	1.02%	0.72%	2.71%	1.58%	1.32%	1.77%	1.03%	1.42%
Total Non-Interest Expense	-4.41%	-3.47%	-3.83%	-5.19%	-2.44%	-6.87%	-3.00%	-2.80%	-4.07%	-1.92%	-3.22%
Net Operating Expense	-4.11%	-3.20%	-2.69%	-4.17%	-1.72%	-4.16%	-1.42%	-1.49%	-2.30%	-0.89%	-1.80%
Non-Operating Gains (Losses)	0.00%	-0.02%	0.00%	-0.01%	0.00%	-0.02%	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	0.00%	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%	0.02%	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)	-0.22%	0.33%	0.71%	-1.55%	0.47%	0.88%	0.68%	0.78%	1.18%	0.82%	0.80%
Net Charge-Offs	0.00%	-0.41%	-0.20%	-0.50%	-0.09%	-0.21%	-0.22%	-0.27%	-0.42%	-0.31%	-0.30%
ROA (with Net Charge-offs)	-0.22%	-0.25%	0.57%	-1.52%	0.52%	1.67%	0.76%	0.77%	1.19%	1.08%	0.99%
ROA with Provision for LL - W/O NCUSIF Expense	-0.22%	0.32%	0.70%	-1.55%	0.47%	0.88%	0.68%	0.78%	1.18%	0.82%	0.80%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-0.22%	-0.27%	0.56%	-1.53%	0.52%	1.67%	0.76%	0.77%	1.19%	1.08%	0.99%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-1.98%	-1.76%	-1.82%	-1.48%	-1.24%	-3.37%	-1.37%	-1.42%	-1.97%	-0.97%	-1.56%
Travel and Conference Expense	0.00%	-0.14%	0.00%	-0.02%	-0.02%	-0.06%	-0.02%	-0.02%	-0.04%	-0.02%	-0.03%
Office Occupancy Expense	0.00%	-0.15%	-0.17%	-0.16%	-0.09%	-0.48%	-0.19%	-0.19%	-0.29%	-0.15%	-0.22%
Office Operations Expense	-1.10%	-0.50%	-0.97%	-0.91%	-0.41%	-1.39%	-0.43%	-0.45%	-0.78%	-0.35%	-0.59%
Educational and Promotional Expense	0.00%	-0.03%	-0.12%	-0.07%	-0.07%	-0.41%	-0.09%	-0.14%	-0.23%	-0.08%	-0.16%
Loan Servicing Expense	-0.07%	-0.20%	-0.08%	-0.21%	-0.15%	-0.63%	-0.25%	-0.18%	-0.44%	-0.12%	-0.26%
Professional and Outside Services	-0.37%	-0.27%	-0.42%	-0.70%	-0.39%	-0.46%	-0.57%	-0.34%	-0.19%	-0.13%	-0.27%
Member Insurance	0.00%	-0.03%	-0.01%	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%	-0.02%	-0.02%	-0.01%	-0.02%	-0.02%	-0.01%	-0.01%	-0.02%	-0.02%
Miscellaneous Operating Expenses	-0.81%	-0.36%	-0.23%	-1.62%	-0.05%	-0.05%	-0.05%	-0.05%	-0.11%	-0.07%	-0.11%
Total Non-Interest Expense	-4.41%	-3.47%	-3.83%	-5.19%	-2.44%	-6.87%	-3.00%	-2.80%	-4.07%	-1.92%	-3.22%
Other Performance Ratios											
Earning Asset Yield	4.22%	4.33%	4.17%	3.39%	2.72%	6.00%	2.83%	3.24%	4.86%	3.16%	3.83%
Average Cost of Funds	-0.38%	-0.76%	-0.46%	-0.35%	-0.38%	-0.79%	-0.43%	-0.59%	-0.80%	-0.69%	-0.67%
FTE Employee / \$million of Loans & Share Drafts	2.50	0.72	0.89	0.57	0.43	0.43	0.47	0.30	0.28	0.24	0.31
Compensation & Benefits / FTE Emp.	\$18,000	\$47,077	\$46,611	\$48,660	\$57,205	\$89,868	\$57,514	\$64,568	\$76,238	\$45,310	\$67,777
Compensation & Benefits / \$million Lns. & S.D.s	\$44,294	\$32,595	\$40,062	\$28,608	\$23,879	\$50,023	\$27,508	\$19,371	\$22,048	\$11,370	\$21,018
Operating Expense / Loans & Share Drafts	-9.85%	-6.41%	-8.47%	-9.95%	-4.64%	-10.27%	-6.02%	-3.83%	-4.56%	-2.24%	-4.33%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.66%	0.49%	2.54%	1.97%	1.38%	4.09%	3.17%	1.80%	1.98%	1.22%	1.91%
Net Operating Expense / Loans & Share Drafts	-9.19%	-5.92%	-5.92%	-7.98%	-3.26%	-6.18%	-2.85%	-2.03%	-2.58%	-1.02%	-2.42%
Operating Expense / Operating Revenue	105.01%	96.19%	84.88%	120.48%	79.61%	81.74%	77.23%	76.07%	75.14%	59.18%	74.62%
Total Fixed Assets / Shares & Equity	0.00%	0.14%	1.13%	1.41%	0.77%	2.20%	2.19%	2.06%	3.92%	1.73%	2.26%
Net Loans to Total Shares and Deposits	58.8%	73.3%	57.7%	51.2%	56.5%	76.0%	57.1%	71.0%	86.1%	83.0%	76.8%
Members / FTE Employee	371.33	400.00	363.94	509.41	398.91	377.03	363.64	481.30	415.60	381.54	409.05

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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	2.5%	0.1%	1.0%	1.2%	0.7%	0.9%	0.8%	0.7%	1.1%	0.7%	0.8%
Total Investments	53.2%	40.6%	54.4%	58.3%	55.5%	32.5%	53.1%	34.8%	19.8%	22.9%	30.7%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.0%	0.2%	1.0%	1.9%	5.1%	1.2%	2.2%	2.8%	2.4%	2.8%
All Other Unsecured Loans/Lines of Credit	18.4%	16.6%	6.3%	4.3%	2.7%	3.8%	2.1%	2.3%	2.1%	2.3%	2.7%
Short-Term Small Amount Loans (STS)	0.0%	0.0%	0.1%	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%	0.9%	0.7%	0.0%	0.9%	0.0%	0.4%
New Vehicle Loans	4.9%	26.2%	8.6%	5.5%	7.3%	9.4%	4.3%	11.0%	8.4%	5.1%	7.8%
Used Vehicle Loans	20.9%	15.1%	22.6%	17.7%	14.6%	16.5%	12.9%	21.9%	16.8%	13.3%	16.4%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	1.1%	3.5%	5.0%	12.0%	21.1%	17.2%	16.4%	26.5%	39.3%	25.3%
Total Other Real Estate Loans/Lines of Credit	0.0%	0.0%	1.6%	4.6%	3.2%	5.1%	2.9%	5.8%	14.2%	9.2%	8.0%
Leases Receivable	0.0%	0.0%	0.0%	0.3%	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%	1.6%	0.0%	0.3%
Total Loans and Leases	44.1%	58.9%	42.8%	38.4%	41.7%	62.0%	41.2%	59.7%	73.2%	71.5%	63.7%
Less: Allowance for Loan & Lease Losses	-0.8%	-0.9%	-0.5%	-0.4%	-0.2%	-0.6%	-0.4%	-0.4%	-0.7%	-1.0%	-0.7%
Net Loans and Leases	43.4%	58.0%	42.3%	37.9%	41.5%	61.4%	40.9%	59.3%	72.5%	70.5%	63.0%
Total Other Assets	0.9%	1.4%	2.3%	2.6%	2.3%	5.2%	5.2%	5.2%	6.5%	6.0%	5.4%
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	0.0%	0.0%	12.1%	17.2%	15.1%	6.0%	17.6%	3.7%	4.8%	0.5%	5.2%
Share Drafts	0.0%	0.2%	5.2%	10.8%	10.8%	7.3%	10.3%	14.6%	15.9%	11.5%	12.0%
Regular Shares	75.1%	64.4%	54.5%	47.8%	41.4%	50.5%	25.3%	37.9%	22.4%	22.4%	32.7%
Money Market Shares	0.0%	0.3%	2.9%	1.2%	3.7%	3.1%	21.8%	9.3%	17.5%	13.4%	11.1%
Share Certificates	0.0%	14.4%	7.0%	9.0%	11.6%	15.6%	10.8%	16.3%	22.7%	30.3%	20.6%
IRA/KEOGH Accounts	0.0%	1.0%	4.1%	5.5%	5.5%	5.0%	3.8%	5.5%	6.3%	8.4%	6.3%
All Other Shares	0.0%	0.0%	0.0%	0.3%	0.7%	0.1%	0.0%	0.4%	0.1%	0.0%	0.2%
Non-Member Deposits	0.0%	0.0%	0.6%	0.3%	0.1%	0.1%	0.0%	0.0%	0.2%	0.0%	0.1%
Total Shares and Deposits	75.1%	80.3%	74.3%	74.9%	73.8%	81.6%	72.1%	84.1%	85.1%	86.1%	82.9%
Total Equity	24.9%	19.7%	13.7%	7.9%	11.1%	12.3%	10.3%	12.2%	10.1%	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	24.9%	19.7%	13.7%	7.9%	11.2%	13.1%	10.1%	12.6%	10.6%	13.8%	12.3%
Total Equity + Allow. for Loan Loss	25.7%	20.6%	14.2%	8.3%	11.3%	13.0%	10.6%	12.6%	10.9%	14.4%	12.6%
Balance Sheet Growth YTD Annualized											
Total Investments	38.0%	-63.6%	1.9%	47.7%	-7.7%	211.1%	4.2%	-20.0%	67.7%	-59.1%	6.5%
Total Loans and Leases	-10.3%	-29.3%	-45.1%	22.9%	-20.4%	570.7%	11.1%	-13.8%	30.5%	-54.0%	7.3%
TOTAL ASSETS	13.9%	-44.9%	-21.9%	36.0%	-13.4%	392.7%	7.4%	-15.9%	36.1%	-55.3%	6.9%
Total Liabilities	0.0%	-200.0%	-0.2%	23.9%	-18.1%	20.9%	-7.2%	-8.5%	-21.6%	-140.6%	-15.5%
Total Shares and Deposits	20.2%	-48.7%	-25.8%	45.1%	-14.0%	455.5%	11.4%	-16.3%	39.9%	-54.1%	8.5%
Equity Capital	-2.8%	-26.5%	-17.1%	-9.3%	-1.8%	531.7%	6.9%	-14.9%	41.4%	-55.6%	7.0%
TOTAL LIABILITIES, SHARES, AND EQUITY	13.9%	-44.9%	-21.9%	36.0%	-13.4%	392.7%	7.4%	-15.9%	36.1%	-55.3%	6.9%

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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	2.68%	3.59%	2.22%	1.35%	0.42%	0.23%	0.55%	0.79%	0.89%	0.89%	0.74%
Delinquent Loans / Total Capital	4.6%	10.3%	6.7%	6.2%	1.5%	1.1%	2.1%	3.7%	6.0%	4.4%	3.7%
Delinquent Loans + OREO / Net Loans + OREO	2.7%	3.6%	2.3%	1.6%	0.4%	0.3%	0.6%	0.8%	1.0%	1.0%	0.8%
Delinquent Loans > 6mo / Delinquent Loans	45.5%	77.7%	9.7%	32.3%	15.8%	18.5%	26.2%	35.8%	27.6%	14.7%	23.6%
Allowance for Loan Losses/Net Loans	1.82%	1.57%	1.22%	1.09%	0.44%	1.03%	0.86%	0.70%	1.01%	1.48%	1.09%
Loans 2 to less than 6 months Delinquent (\$000s)	\$5	\$19	\$68	\$66	\$59	\$236	\$290	\$871	\$3,034	\$7,316	\$526
Loans 6 to less than 12 months Delinquent (\$000s)	\$4	\$52	\$6	\$29	\$10	\$45	\$45	\$388	\$898	\$858	\$124
Loans 12 months and over Delinquent (\$000s)	\$0	\$13	\$1	\$3	\$1	\$8	\$58	\$99	\$260	\$399	\$39
Total Delinquent Loans (\$000s)	\$8	\$84	\$76	\$97	\$70	\$290	\$393	\$1,357	\$4,192	\$8,573	\$689
Delinquency by Category											
Unsecured Credit Card	0.00%	0.00%	0.02%	0.49%	0.07%	0.04%	0.38%	0.27%	0.75%	0.01%	0.22%
STS Loans	0.00%	0.00%	8.33%	0.00%	0.00%	0.00%	0.00%	0.00%	6.76%	0.00%	5.97%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
New Vehicle Loans	0.00%	2.87%	0.62%	0.87%	0.16%	0.34%	0.88%	0.28%	0.50%	0.16%	0.36%
Used Vehicle Loans	3.95%	1.38%	2.36%	1.29%	0.58%	0.41%	0.74%	0.76%	0.70%	0.78%	0.71%
1st Mortgage Fixed	0.00%	25.99%	5.49%	0.10%	0.44%	0.09%	0.54%	0.47%	0.48%	0.10%	0.32%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.09%	0.01%	2.61%	0.04%	1.88%	1.28%	0.24%	0.68%
Other RE Fixed	0.00%	0.00%	0.00%	0.00%	0.16%	0.47%	0.37%	0.12%	0.74%	0.42%	0.52%
Other RE Adj	0.00%	0.00%	0.00%	0.63%	0.54%	0.42%	0.29%	0.79%	0.13%	0.58%	0.41%
Leases Receivable	0.00%	0.00%	0.00%	0.65%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.65%
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%	1.81%	0.42%	1.02%	0.81%	0.50%	0.73%	0.62%	0.67%
Total 1st Mortgage Loans	0.00%	25.99%	5.11%	0.10%	0.38%	0.45%	0.32%	0.98%	0.77%	0.18%	0.48%
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)	0.00%	0.74%	0.44%	1.25%	0.22%	0.38%	0.55%	0.46%	0.57%	0.44%	0.48%
Recoveries / Charge-Offs	100.00%	12.20%	39.13%	9.94%	26.88%	13.83%	21.81%	19.90%	28.68%	12.94%	19.55%
Expected Charge-Offs / Net Loans	0.90%	3.15%	0.60%	0.77%	0.28%	0.20%	0.41%	0.44%	0.75%	0.31%	0.43%
Provision for Loan Losses/Net Charge-Offs	0.0%	-41.7%	28.6%	105.3%	143.6%	474.9%	134.2%	98.6%	101.6%	183.6%	162.1%
Prov. for Loan Losses/Expected Charge-Offs	0.0%	-10.0%	21.4%	173.0%	113.2%	917.0%	180.4%	104.5%	78.0%	264.9%	179.4%
Bankruptcies / Net Loans	0.81%	5.27%	1.41%	1.62%	0.79%	0.42%	1.01%	0.88%	2.26%	0.64%	1.06%
Total Amount of Loans Charged-Off (\$000s)	\$1	\$21	\$26	\$98	\$53	\$276	\$486	\$1,052	\$3,415	\$6,152	\$539
Total Amount of Recoveries (\$000s)	\$1	\$3	\$10	\$10	\$14	\$38	\$106	\$209	\$979	\$796	\$105
Net Charge Offs (\$000s)	\$0	\$18	\$16	\$88	\$39	\$238	\$380	\$842	\$2,435	\$5,356	\$434
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.00%	0.00%	0.29%	0.37%	0.32%	0.48%	0.69%	1.24%	0.79%	0.72%
STS Loans	0.00%	0.00%	0.00%	11.76%	0.00%	10.91%	0.00%	0.00%	13.90%	0.00%	11.37%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.90%	0.00%	1.51%	0.00%	0.79%
New Vehicle Loans	0.00%	0.00%	-0.19%	-0.05%	0.00%	0.73%	0.51%	0.27%	0.57%	0.20%	0.36%
Used Vehicle Loans	0.00%	1.17%	0.21%	0.33%	0.27%	0.48%	0.84%	0.61%	0.98%	0.66%	0.67%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	1.06%	-0.01%	0.00%	0.00%	-0.01%	0.02%	0.02%	0.02%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	0.00%	0.00%	-0.05%	0.31%	-0.01%	0.08%	0.21%	0.11%
Leases Receivable	0.00%	0.00%	0.00%	1.22%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.22%
All Other Loans	0.00%	0.00%	-137.21%	-17.36%	-1.78%	-0.06%	-1.33%	-0.35%	-0.19%	-0.83%	-0.55%
Indirect Loans	0.00%	0.00%	0.00%	-0.06%	0.00%	0.60%	0.46%	0.17%	0.28%	0.28%	0.27%
Number of Credit Unions in Each Peer Group:	4	4	9	13	12	9	3	6	3	2	65

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%	1.53%	9.92%	18.60%	2.17%	2.82%	1.49%	0.48%	0.73%	2.19%
Credit Unions - Deposits in and Loans to	0.00%	0.00%	0.00%	0.78%	4.04%	0.52%	0.47%	0.11%	0.46%	0.77%	0.67%
Total Investments in Corporate Credit Unions*	4.89%	29.88%	26.47%	96.83%	48.92%	43.13%	31.03%	38.34%	40.41%	40.82%	41.43%
Marketable Securities	0.00%	0.00%	120.10%	214.74%	145.54%	49.86%	222.36%	77.52%	71.02%	82.41%	84.33%
All Other Investments	153.67%	152.77%	229.73%	403.88%	249.01%	140.53%	206.32%	108.72%	51.00%	23.70%	94.83%
Total Investments	213.81%	206.15%	397.99%	738.75%	494.66%	248.16%	524.25%	277.57%	186.46%	165.87%	249.53%
Unsecured Loans	73.81%	84.28%	47.42%	66.70%	40.90%	68.56%	32.51%	36.32%	45.94%	33.92%	44.55%
Vehicle Loans	103.60%	209.51%	227.84%	293.53%	195.26%	198.14%	169.16%	262.08%	236.68%	133.36%	196.44%
New Vehicle Loans	19.71%	132.95%	62.72%	69.40%	65.26%	72.00%	42.25%	87.71%	78.94%	36.86%	63.30%
Used Vehicle Loans	83.88%	76.56%	165.12%	224.13%	129.99%	126.14%	126.91%	174.37%	157.74%	96.51%	133.14%
Total Real Estate	0.00%	5.67%	37.78%	121.77%	135.67%	199.53%	198.00%	177.15%	383.28%	351.32%	269.57%
1st Mortgage	0.00%	5.67%	25.82%	63.67%	107.31%	160.61%	169.43%	130.94%	249.39%	284.95%	204.95%
1st Mortgage Fxd	0.00%	5.67%	24.03%	46.36%	92.72%	34.94%	95.51%	83.40%	202.10%	127.02%	107.84%
1st Mortgage Adj	0.00%	0.00%	1.79%	17.31%	14.59%	5.91%	73.92%	47.55%	114.94%	157.93%	84.68%
2nd Mortgage	0.00%	0.00%	11.97%	58.09%	28.35%	13.46%	28.57%	46.21%	155.39%	66.37%	63.22%
Closed-End Fxd	0.00%	0.00%	5.98%	20.94%	13.51%	4.01%	15.48%	3.59%	36.50%	1.52%	10.05%
Closed-End Adj	0.00%	0.00%	0.00%	0.00%	0.47%	0.01%	0.00%	0.43%	0.31%	0.00%	0.16%
Open-End Adj	0.00%	0.00%	5.99%	36.29%	14.32%	8.54%	13.09%	42.19%	118.57%	50.46%	48.23%
Open-End Fxd	0.00%	0.00%	0.00%	0.87%	0.06%	0.90%	0.00%	0.00%	0.01%	14.39%	4.78%
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%	4.04%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.07%
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	177.41%	299.46%	313.53%	486.17%	371.84%	473.33%	406.76%	475.61%	689.61%	518.60%	516.55%
Indirect Loans	0.00%	0.00%	0.00%	25.13%	16.94%	38.08%	36.69%	140.20%	218.05%	80.91%	100.40%
Percent of Vehicle Loans	0.00%	0.00%	0.00%	8.56%	8.68%	19.22%	21.69%	53.49%	92.13%	60.67%	51.11%
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%	18.70%	0.00%	0.00%	3.70%	0.00%	22.81%	0.00%	4.46%
Total Mortgage Exposure**	0.00%	5.67%	37.78%	121.77%	144.82%	202.52%	203.12%	187.65%	425.69%	351.32%	280.19%
Total Real Estate	0.00%	5.67%	37.78%	121.77%	135.67%	199.53%	198.00%	177.15%	383.28%	351.32%	269.57%
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%	9.15%	2.99%	5.12%	10.50%	42.41%	0.00%	10.62%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	0.00%	0.00%	9.15%	2.99%	5.12%	10.50%	42.41%	0.00%	10.62%
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%



