

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	0.59%	0.69%	0.74%	0.83%	0.99%	0.99%	0.88%	1.18%	0.87%	1.67%	1.22%
Loan Yield	8.91%	6.39%	5.60%	6.72%	5.13%	5.57%	5.43%	4.92%	5.55%	4.97%	5.17%
Net Loan Yield After NCOs	8.59%	6.47%	5.26%	6.43%	4.68%	4.89%	4.93%	4.32%	5.04%	4.35%	4.59%
Asset Yield	4.47%	3.82%	2.93%	3.22%	2.71%	3.06%	2.65%	3.31%	4.30%	3.90%	3.64%
Cost of Funds	-0.45%	-0.51%	-0.26%	-0.17%	-0.31%	-0.43%	-0.31%	-0.54%	-0.65%	-0.63%	-0.55%
Gross Spread	4.02%	3.32%	2.67%	3.04%	2.40%	2.64%	2.34%	2.77%	3.64%	3.28%	3.09%
Provision Expense	0.00%	0.73%	0.22%	-0.21%	-0.30%	-0.29%	-0.33%	-0.32%	-0.26%	-0.67%	-0.44%
Net Spread after Provision Expense	4.02%	4.05%	2.89%	2.83%	2.10%	2.35%	2.01%	2.45%	3.38%	2.60%	2.64%
Total Non-Interest Income	0.30%	0.24%	0.65%	1.04%	0.73%	1.40%	1.55%	1.48%	1.62%	1.49%	1.45%
Total Non-Interest Expense	-4.47%	-3.27%	-2.83%	-3.55%	-3.77%	-3.32%	-2.95%	-3.06%	-3.91%	-3.07%	-3.28%
Net Operating Expense	-4.17%	-3.03%	-2.18%	-2.51%	-3.04%	-1.93%	-1.40%	-1.59%	-2.29%	-1.58%	-1.83%
Non-Operating Gains (Losses)	0.00%	0.00%	0.00%	0.00%	0.00%	-0.01%	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%	0.00%	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%	1.02%	0.70%	0.32%	-0.94%	0.42%	0.61%	0.86%	1.10%	1.02%	0.81%
Net Charge-Offs	-0.15%	0.04%	-0.15%	-0.12%	-0.19%	-0.31%	-0.20%	-0.35%	-0.38%	-0.44%	-0.37%
ROA (with Net Charge-offs)	-0.30%	0.33%	0.34%	0.41%	-0.83%	0.39%	0.74%	0.84%	0.98%	1.26%	0.89%
ROA with Provision for LL - W/O NCUSIF Expense	-0.15%	1.02%	0.70%	0.32%	-0.94%	0.42%	0.61%	0.86%	1.10%	1.02%	0.81%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-0.30%	0.33%	0.34%	0.41%	-0.83%	0.39%	0.74%	0.84%	0.98%	1.26%	0.89%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-2.08%	-1.66%	-1.42%	-1.57%	-1.27%	-1.56%	-1.35%	-1.58%	-1.86%	-1.53%	-1.57%
Travel and Conference Expense	0.00%	-0.15%	0.00%	-0.02%	-0.02%	-0.02%	-0.02%	-0.03%	-0.03%	-0.03%	-0.03%
Office Occupancy Expense	0.00%	-0.15%	-0.11%	-0.15%	-0.10%	-0.21%	-0.20%	-0.20%	-0.30%	-0.25%	-0.23%
Office Operations Expense	-1.04%	-0.53%	-0.82%	-0.85%	-0.48%	-0.72%	-0.43%	-0.54%	-0.69%	-0.57%	-0.59%
Educational and Promotional Expense	0.00%	-0.04%	-0.03%	-0.09%	-0.05%	-0.12%	-0.08%	-0.14%	-0.22%	-0.17%	-0.16%
Loan Servicing Expense	0.00%	-0.15%	-0.05%	-0.22%	-0.16%	-0.18%	-0.24%	-0.19%	-0.44%	-0.29%	-0.27%
Professional and Outside Services	-0.60%	-0.33%	-0.27%	-0.50%	-0.53%	-0.44%	-0.57%	-0.33%	-0.22%	-0.16%	-0.28%
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)	0.00%	0.00%	-0.01%	-0.01%	-0.01%	-0.02%	-0.02%	-0.01%	0.00%	-0.02%	-0.01%
Miscellaneous Operating Expenses	-0.74%	-0.24%	-0.13%	-0.13%	-1.16%	-0.05%	-0.04%	-0.05%	-0.14%	-0.06%	-0.13%
Total Non-Interest Expense	-4.47%	-3.27%	-2.83%	-3.55%	-3.77%	-3.32%	-2.95%	-3.06%	-3.91%	-3.07%	-3.28%
Other Performance Ratios											
Earning Asset Yield	4.46%	4.42%	3.51%	3.15%	2.82%	3.16%	2.74%	3.46%	4.62%	4.07%	3.81%
Average Cost of Funds	-0.58%	-0.73%	-0.41%	-0.22%	-0.42%	-0.56%	-0.42%	-0.62%	-0.73%	-0.72%	-0.65%
FTE Employee / \$million of Loans & Share Drafts	2.51	0.74	0.87	0.57	0.44	0.48	0.47	0.31	0.28	0.26	0.31
Compensation & Benefits / FTE Emp.	\$18,667	\$46,154	\$42,383	\$48,965	\$56,632	\$55,386	\$57,726	\$70,481	\$72,919	\$73,072	\$68,072
Compensation & Benefits / \$million Lns. & S.D.s	\$45,326	\$30,664	\$28,370	\$30,173	\$24,338	\$26,816	\$27,554	\$22,015	\$20,365	\$19,393	\$21,248
Operating Expense / Loans & Share Drafts	-9.71%	-6.05%	-5.67%	-6.82%	-7.25%	-5.72%	-6.01%	-4.26%	-4.29%	-3.90%	-4.42%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.65%	0.45%	1.30%	2.00%	1.41%	2.41%	3.17%	2.05%	1.78%	1.90%	1.95%
Net Operating Expense / Loans & Share Drafts	-9.07%	-5.60%	-4.38%	-4.82%	-5.83%	-3.31%	-2.85%	-2.21%	-2.51%	-2.00%	-2.47%
Operating Expense / Operating Revenue	103.13%	92.93%	86.35%	87.47%	118.55%	84.06%	77.60%	75.17%	77.04%	68.54%	75.26%
Total Fixed Assets / Shares & Equity	0.00%	0.15%	0.85%	1.49%	0.76%	1.94%	2.12%	2.12%	4.00%	1.90%	2.26%
Net Loans to Total Shares and Deposits	59.0%	71.1%	54.6%	56.1%	54.9%	61.6%	54.4%	68.8%	85.5%	81.3%	75.0%
Members / FTE Employee	373.67	396.00	401.23	440.43	393.30	444.52	379.42	466.17	429.50	360.14	407.55

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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%	0.0%	1.4%	1.5%	0.7%	1.0%	0.8%	0.7%	1.0%	0.7%	0.8%
Total Investments	53.3%	42.6%	56.6%	54.8%	56.2%	49.6%	55.5%	36.3%	18.4%	24.4%	31.9%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.0%	0.1%	0.8%	1.9%	1.3%	1.1%	2.3%	2.8%	3.7%	2.7%
All Other Unsecured Loans/Lines of Credit	18.8%	16.3%	6.2%	4.6%	3.1%	2.4%	1.9%	2.6%	1.7%	3.0%	2.7%
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%	0.0%	0.0%	0.0%	0.7%	0.0%	0.9%	0.3%	0.3%
New Vehicle Loans	4.2%	25.2%	8.5%	5.8%	7.0%	8.8%	4.0%	10.0%	9.1%	6.2%	7.6%
Used Vehicle Loans	21.0%	14.3%	20.2%	19.4%	14.6%	15.6%	12.0%	20.7%	16.7%	14.4%	16.2%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	1.2%	3.7%	5.6%	11.5%	12.2%	16.8%	17.6%	24.7%	34.7%	24.7%
Total Other Real Estate Loans/Lines of Credit	0.0%	0.0%	2.0%	4.8%	3.0%	4.9%	2.8%	5.2%	16.4%	7.9%	7.9%
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%	1.9%	0.0%	0.3%
Total Loans and Leases	44.0%	56.9%	40.7%	41.4%	41.1%	45.2%	39.3%	58.4%	74.1%	70.1%	62.5%
Less: Allowance for Loan & Lease Losses	-0.8%	-1.0%	-0.5%	-0.3%	-0.3%	-0.4%	-0.3%	-0.5%	-0.7%	-0.9%	-0.7%
Net Loans and Leases	43.2%	55.8%	40.2%	41.1%	40.8%	44.8%	38.9%	58.0%	73.4%	69.2%	61.9%
Total Other Assets	0.9%	1.5%	1.7%	2.7%	2.3%	4.6%	4.8%	5.0%	7.2%	5.7%	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%	11.4%	16.6%	15.1%	16.9%	17.8%	3.0%	3.2%	0.4%	4.8%
Share Drafts	0.0%	0.3%	4.3%	11.5%	10.6%	12.6%	10.4%	14.0%	17.7%	9.4%	12.1%
Regular Shares	74.6%	64.6%	57.4%	48.8%	40.9%	32.9%	25.0%	39.6%	20.1%	33.9%	33.0%
Money Market Shares	0.0%	0.3%	3.5%	1.3%	3.7%	6.7%	21.5%	7.8%	20.7%	10.0%	11.2%
Share Certificates	0.0%	14.0%	6.3%	7.0%	12.1%	15.0%	11.7%	16.9%	22.3%	25.5%	20.4%
IRA/KEOGH Accounts	0.0%	0.8%	2.2%	4.2%	6.3%	6.0%	3.7%	6.2%	5.8%	7.2%	6.3%
All Other Shares	0.0%	0.0%	0.0%	0.3%	0.6%	0.1%	0.0%	0.5%	0.0%	0.0%	0.2%
Non-Member Deposits	0.0%	0.0%	0.9%	0.5%	0.5%	0.2%	0.0%	0.0%	0.1%	0.0%	0.1%
Total Shares and Deposits	74.6%	80.0%	74.6%	73.7%	74.9%	73.5%	72.2%	85.0%	86.7%	86.2%	83.4%
Total Equity	25.4%	20.0%	14.0%	9.7%	10.0%	9.6%	10.0%	12.1%	10.1%	13.4%	11.8%
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	25.4%	20.0%	14.0%	9.7%	10.2%	10.1%	9.9%	12.4%	10.6%	13.9%	12.3%
Total Equity + Allow. for Loan Loss	26.2%	21.0%	14.5%	10.0%	10.3%	10.0%	10.3%	12.5%	10.8%	14.3%	12.5%
Balance Sheet Growth YTD Annualized											
Total Investments	71.7%	-116.2%	-45.7%	47.8%	7.5%	41.8%	30.0%	16.8%	26.0%	29.5%	24.5%
Total Loans and Leases	-26.2%	-73.4%	-151.9%	62.4%	-30.0%	-3.6%	5.5%	5.1%	-1.5%	8.3%	3.0%
TOTAL ASSETS	23.1%	-92.7%	-99.9%	53.9%	-9.6%	18.0%	18.2%	9.1%	3.7%	12.8%	9.5%
Total Liabilities	0.0%	-360.0%	-82.8%	15.0%	-20.1%	35.7%	-7.7%	-62.1%	-192.9%	-246.5%	-63.7%
Total Shares and Deposits	32.8%	-101.4%	-105.1%	63.8%	-5.3%	16.1%	26.9%	12.5%	17.6%	16.7%	15.0%
Equity Capital	-2.8%	-51.0%	-84.3%	53.5%	-25.0%	3.3%	5.9%	6.8%	11.1%	11.6%	7.6%
TOTAL LIABILITIES, SHARES, AND EQUITY	23.1%	-92.7%	-99.9%	53.9%	-9.6%	18.0%	18.2%	9.1%	3.7%	12.8%	9.5%

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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	1.48%	4.17%	1.65%	1.04%	0.67%	0.65%	0.58%	0.80%	0.51%	0.53%	0.61%
Delinquent Loans / Total Capital	2.5%	11.3%	4.6%	4.3%	2.7%	2.9%	2.2%	3.7%	3.5%	2.6%	3.0%
Delinquent Loans + OREO / Net Loans + OREO	1.5%	4.2%	1.7%	1.3%	0.7%	0.7%	0.6%	0.8%	0.6%	0.6%	0.7%
Delinquent Loans > 6mo / Delinquent Loans	77.8%	77.5%	4.4%	31.3%	13.8%	32.7%	42.2%	33.7%	25.1%	29.3%	30.0%
Allowance for Loan Losses/Net Loans	1.84%	1.87%	1.23%	0.65%	0.64%	0.89%	0.88%	0.83%	0.98%	1.28%	1.07%
Loans 2 to less than 6 months Delinquent (\$000s)	\$1	\$21	\$49	\$53	\$92	\$157	\$230	\$854	\$2,348	\$3,358	\$385
Loans 6 to less than 12 months Delinquent (\$000s)	\$4	\$48	\$1	\$16	\$14	\$65	\$158	\$323	\$705	\$1,084	\$131
Loans 12 months and over Delinquent (\$000s)	\$0	\$24	\$1	\$8	\$0	\$11	\$10	\$110	\$81	\$311	\$34
Total Delinquent Loans (\$000s)	\$5	\$93	\$51	\$78	\$107	\$233	\$398	\$1,287	\$3,133	\$4,752	\$551
Delinquency by Category											
Unsecured Credit Card	0.00%	0.00%	0.00%	0.14%	0.24%	0.30%	0.34%	0.35%	0.62%	0.63%	0.51%
STS Loans	0.00%	0.00%	0.00%	2.33%	0.00%	0.00%	0.00%	0.00%	5.31%	0.00%	4.05%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.63%	0.08%	0.79%
New Vehicle Loans	0.00%	3.01%	0.00%	0.63%	0.10%	0.74%	0.80%	0.31%	0.59%	0.51%	0.49%
Used Vehicle Loans	2.24%	1.64%	1.77%	1.01%	1.19%	0.79%	0.75%	0.78%	0.81%	0.95%	0.88%
1st Mortgage Fixed	0.00%	25.14%	3.36%	1.06%	0.18%	0.32%	0.59%	0.36%	0.17%	0.15%	0.23%
1st Mortgage Adj	0.00%	0.00%	0.00%	1.76%	0.87%	0.99%	0.20%	2.03%	0.04%	0.21%	0.44%
Other RE Fixed	0.00%	0.00%	0.00%	1.88%	0.17%	0.52%	0.16%	0.11%	0.15%	0.34%	0.32%
Other RE Adj	0.00%	0.00%	0.00%	0.57%	0.53%	0.21%	0.08%	0.51%	0.10%	0.63%	0.38%
Leases Receivable	0.00%	0.00%	0.00%	0.73%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.73%
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%	1.56%	0.29%	1.01%	1.11%	0.50%	0.90%	0.89%	0.81%
Total 1st Mortgage Loans	0.00%	25.14%	3.36%	1.28%	0.27%	0.45%	0.42%	0.93%	0.14%	0.18%	0.31%
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)	0.32%	-0.08%	0.34%	0.30%	0.44%	0.67%	0.51%	0.59%	0.51%	0.63%	0.58%
Recoveries / Charge-Offs	0.00%	0.00%	32.50%	41.74%	19.53%	11.23%	22.85%	24.51%	31.35%	20.31%	23.29%
Expected Charge-Offs / Net Loans	0.84%	3.81%	0.27%	0.71%	0.28%	0.26%	0.46%	0.37%	0.64%	0.28%	0.39%
Provision for Loan Losses/Net Charge-Offs	0.0%	1650.0%	-140.7%	174.6%	157.7%	91.8%	165.0%	93.0%	69.8%	152.7%	121.7%
Prov. for Loan Losses/Expected Charge-Offs	0.0%	-35.6%	-176.7%	73.3%	254.3%	240.8%	182.5%	150.4%	56.1%	344.4%	182.4%
Bankruptcies / Net Loans	0.97%	7.39%	0.44%	1.46%	0.69%	0.36%	1.19%	0.58%	2.05%	0.55%	0.91%
Total Amount of Loans Charged-Off (\$000s)	\$1	\$0	\$20	\$35	\$91	\$276	\$449	\$1,257	\$4,536	\$7,029	\$682
Total Amount of Recoveries (\$000s)	\$0	\$2	\$7	\$15	\$18	\$31	\$103	\$308	\$1,422	\$1,428	\$159
Net Charge Offs (\$000s)	\$1	-\$2	\$14	\$21	\$74	\$245	\$347	\$949	\$3,114	\$5,601	\$523
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.00%	0.00%	0.03%	0.60%	0.80%	0.44%	0.71%	1.30%	0.77%	0.79%
STS Loans	0.00%	0.00%	0.00%	10.53%	0.00%	0.00%	0.00%	0.00%	15.63%	0.00%	11.94%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.86%	0.00%	0.00%	0.60%	0.47%
New Vehicle Loans	0.00%	0.00%	-0.24%	-0.10%	0.00%	1.07%	0.69%	0.11%	1.02%	0.62%	0.55%
Used Vehicle Loans	0.00%	-0.15%	0.23%	0.09%	0.73%	0.62%	0.76%	0.86%	0.87%	1.43%	1.01%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.00%	-0.01%	0.10%	0.00%	0.04%	-0.01%	0.02%	0.02%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	0.00%	0.00%	-0.15%	0.64%	0.00%	-0.06%	0.15%	0.05%
Leases Receivable	0.00%	0.00%	0.00%	2.38%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.38%
All Other Loans	0.00%	0.00%	-68.22%	-4.62%	-2.22%	-0.60%	-0.54%	-0.65%	-0.17%	-0.68%	-0.54%
Indirect Loans	0.00%	0.00%	0.00%	-0.06%	0.04%	0.29%	0.49%	0.10%	0.17%	0.35%	0.23%
Number of Credit Unions in Each Peer Group:	4	4	8	13	13	8	3	7	2	3	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%	1.78%	5.48%	22.87%	7.68%	0.48%	2.03%	0.43%	0.60%	2.35%
Credit Unions - Deposits in and Loans to	0.00%	17.50%	0.00%	0.66%	3.59%	1.54%	0.48%	0.39%	0.00%	0.77%	0.77%
Total Investments in Corporate Credit Unions*	8.83%	42.01%	37.94%	87.48%	71.55%	38.56%	33.48%	36.16%	35.90%	45.37%	43.02%
Marketable Securities	0.00%	0.00%	115.67%	169.56%	159.19%	179.60%	229.56%	86.94%	49.35%	91.16%	99.55%
All Other Investments	166.52%	133.99%	230.90%	283.82%	274.49%	224.83%	217.09%	115.09%	64.43%	19.15%	84.73%
Total Investments	209.83%	213.21%	404.67%	561.70%	553.37%	490.27%	562.35%	293.09%	173.63%	175.49%	260.66%
Unsecured Loans	73.79%	81.41%	45.04%	55.38%	48.80%	36.72%	30.91%	40.19%	42.22%	47.91%	44.33%
Vehicle Loans	99.29%	197.49%	204.99%	258.93%	212.88%	242.15%	161.93%	247.44%	242.38%	147.65%	194.18%
New Vehicle Loans	16.67%	125.88%	60.92%	59.97%	68.62%	87.54%	40.43%	80.31%	85.52%	44.19%	61.90%
Used Vehicle Loans	82.62%	71.61%	144.07%	198.96%	144.26%	154.61%	121.50%	167.13%	156.86%	103.46%	132.28%
Total Real Estate	0.00%	5.79%	40.68%	106.14%	142.84%	168.66%	198.58%	183.95%	386.94%	305.39%	266.17%
1st Mortgage	0.00%	5.79%	26.09%	57.30%	112.85%	120.27%	170.25%	142.34%	232.73%	248.98%	201.49%
1st Mortgage Fxd	0.00%	5.82%	26.09%	39.36%	96.90%	97.70%	95.62%	94.04%	170.80%	131.52%	121.69%
1st Mortgage Adj	0.00%	0.00%	0.00%	17.94%	15.95%	22.58%	74.63%	48.30%	61.93%	117.47%	79.81%
2nd Mortgage	0.00%	0.00%	14.59%	48.84%	29.98%	48.39%	28.33%	41.61%	154.20%	56.40%	64.68%
Closed-End Fxd	0.00%	0.00%	7.45%	16.55%	13.82%	13.88%	16.01%	3.53%	16.30%	1.90%	6.58%
Closed-End Adj	0.00%	0.00%	0.00%	0.00%	0.53%	0.00%	0.00%	0.43%	0.02%	0.00%	0.11%
Open-End Adj	0.00%	0.00%	7.14%	31.54%	15.57%	30.51%	12.32%	37.66%	137.87%	44.47%	53.06%
Open-End Fxd	0.00%	0.00%	0.00%	0.75%	0.06%	3.99%	0.00%	0.00%	0.01%	10.03%	4.92%
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%	3.59%	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	173.08%	284.69%	290.94%	424.24%	404.54%	447.56%	398.05%	471.59%	697.61%	503.45%	510.19%
Indirect Loans	0.00%	0.00%	0.00%	20.82%	16.41%	91.70%	36.41%	126.15%	248.81%	88.86%	113.15%
Percent of Vehicle Loans	0.00%	0.00%	0.00%	8.04%	7.71%	37.87%	22.48%	50.98%	102.65%	60.18%	58.27%
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%	17.58%	0.00%	0.00%	3.11%	0.00%	0.00%	9.18%	4.77%
Total Mortgage Exposure**	0.00%	5.79%	40.68%	106.14%	152.17%	179.74%	204.20%	197.64%	406.80%	324.28%	282.10%
Total Real Estate	0.00%	5.79%	40.68%	106.14%	142.84%	168.66%	198.58%	183.95%	386.94%	305.39%	266.17%
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%	9.34%	11.08%	5.61%	13.68%	19.86%	18.89%	15.93%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	0.00%	0.00%	9.34%	11.08%	5.61%	13.68%	19.86%	18.89%	15.93%
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%



