

September 30, 2017

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	0.53%	0.71%	0.75%	0.69%	0.89%	0.91%	0.72%	1.13%	1.00%	1.67%	1.16%
Loan Yield	8.60%	6.25%	6.07%	6.08%	5.30%	5.49%	4.68%	4.86%	4.99%	4.76%	4.92%
Net Loan Yield After NCOs	8.49%	4.35%	4.96%	5.70%	4.97%	4.94%	4.23%	4.16%	4.39%	4.15%	4.31%
Asset Yield	4.15%	4.07%	3.28%	2.85%	2.76%	3.05%	2.25%	3.30%	4.07%	3.79%	3.50%
Cost of Funds	-0.05%	-0.55%	-0.25%	-0.15%	-0.31%	-0.39%	-0.25%	-0.51%	-0.58%	-0.57%	-0.50%
Gross Spread	4.10%	3.52%	3.03%	2.70%	2.45%	2.65%	2.00%	2.79%	3.49%	3.22%	3.01%
Provision Expense	0.05%	-1.27%	-0.56%	-0.16%	-0.13%	-0.38%	-0.22%	-0.45%	-0.38%	-0.57%	-0.44%
Net Spread after Provision Expense	4.15%	2.25%	2.47%	2.54%	2.32%	2.28%	1.78%	2.34%	3.11%	2.65%	2.56%
Total Non-Interest Income	0.19%	0.19%	0.95%	1.00%	0.77%	1.43%	1.47%	1.40%	1.64%	1.39%	1.39%
Total Non-Interest Expense	-4.19%	-3.54%	-3.35%	-3.13%	-2.61%	-3.32%	-2.65%	-3.12%	-3.62%	-2.93%	-3.09%
Net Operating Expense	-4.00%	-3.36%	-2.40%	-2.13%	-1.83%	-1.88%	-1.18%	-1.73%	-1.99%	-1.54%	-1.70%
Non-Operating Gains (Losses)	0.00%	0.00%	0.00%	-0.01%	0.00%	-0.01%	0.00%	-0.01%	0.00%	-0.02%	-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	0.00%	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%	0.01%	0.00%	0.01%	0.01%
Return on Assets (ROA with Provision for LL)	0.14%	-1.10%	0.07%	0.41%	0.48%	0.39%	0.60%	0.61%	1.12%	1.10%	0.86%
Net Charge-Offs	-0.05%	-1.15%	-0.53%	-0.16%	-0.14%	-0.26%	-0.18%	-0.42%	-0.47%	-0.44%	-0.39%
ROA (with Net Charge-offs)	0.05%	-0.99%	0.09%	0.41%	0.47%	0.50%	0.64%	0.64%	1.03%	1.23%	0.91%
ROA with Provision for LL - W/O NCUSIF Expense	0.14%	-1.10%	0.07%	0.41%	0.48%	0.39%	0.60%	0.61%	1.12%	1.09%	0.86%
ROA with Net Charge-Offs - W/O NCUSIF Expense	0.05%	-0.99%	0.09%	0.41%	0.47%	0.50%	0.64%	0.64%	1.03%	1.23%	0.91%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-2.19%	-1.97%	-1.62%	-1.40%	-1.28%	-1.55%	-1.23%	-1.60%	-1.78%	-1.48%	-1.53%
Travel and Conference Expense	0.00%	-0.15%	-0.01%	-0.02%	-0.03%	-0.02%	-0.03%	-0.03%	-0.03%	-0.04%	-0.03%
Office Occupancy Expense	0.00%	-0.15%	-0.13%	-0.13%	-0.09%	-0.20%	-0.15%	-0.20%	-0.25%	-0.21%	-0.20%
Office Operations Expense	-1.00%	-0.54%	-0.96%	-0.78%	-0.45%	-0.73%	-0.38%	-0.55%	-0.67%	-0.57%	-0.58%
Educational and Promotional Expense	0.00%	-0.06%	-0.04%	-0.09%	-0.06%	-0.14%	-0.09%	-0.14%	-0.14%	-0.13%	-0.13%
Loan Servicing Expense	-0.05%	-0.19%	-0.06%	-0.19%	-0.18%	-0.19%	-0.20%	-0.20%	-0.46%	-0.28%	-0.27%
Professional and Outside Services	-0.29%	-0.25%	-0.38%	-0.40%	-0.44%	-0.42%	-0.50%	-0.33%	-0.18%	-0.17%	-0.26%
Member Insurance	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.01%	0.00%	-0.01%	-0.01%
Operating Fees (Exam. and/or Supervision Fees)	-0.10%	-0.02%	-0.03%	-0.02%	-0.02%	-0.02%	-0.01%	-0.01%	-0.01%	-0.02%	-0.01%
Miscellaneous Operating Expenses	-0.57%	-0.21%	-0.12%	-0.10%	-0.06%	-0.05%	-0.06%	-0.06%	-0.10%	-0.04%	-0.06%
Total Non-Interest Expense	-4.19%	-3.54%	-3.35%	-3.13%	-2.61%	-3.32%	-2.65%	-3.12%	-3.62%	-2.93%	-3.09%
Other Performance Ratios											
Earning Asset Yield	4.18%	4.29%	3.48%	2.96%	2.81%	3.18%	2.58%	3.37%	4.37%	3.97%	3.68%
Average Cost of Funds	-0.06%	-0.72%	-0.35%	-0.20%	-0.42%	-0.52%	-0.39%	-0.57%	-0.64%	-0.65%	-0.59%
FTE Employee / \$million of Loans & Share Drafts	2.15	0.66	0.84	0.55	0.45	0.47	0.49	0.32	0.28	0.26	0.31
Compensation & Benefits / FTE Emp.	\$23,200	\$52,735	\$38,458	\$47,620	\$53,797	\$55,667	\$56,871	\$67,516	\$66,756	\$69,414	\$64,674
Compensation & Benefits / \$million Lns. & S.D.s	\$49,860	\$33,304	\$31,690	\$27,472	\$24,261	\$26,210	\$26,026	\$21,897	\$18,445	\$18,479	\$20,315
Operating Expense / Loans & Share Drafts	-9.54%	-5.99%	-6.55%	-6.14%	-4.94%	-5.60%	-5.62%	-4.27%	-3.75%	-3.67%	-4.10%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.44%	0.32%	1.87%	1.97%	1.47%	2.42%	3.12%	1.91%	1.69%	1.74%	1.84%
Net Operating Expense / Loans & Share Drafts	-9.11%	-5.67%	-4.68%	-4.16%	-3.48%	-3.18%	-2.50%	-2.36%	-2.06%	-1.93%	-2.25%
Operating Expense / Operating Revenue	97.55%	96.45%	86.53%	79.14%	82.46%	82.90%	77.97%	77.33%	73.65%	67.53%	73.27%
Total Fixed Assets / Shares & Equity	0.02%	0.19%	1.37%	1.39%	0.71%	1.98%	2.16%	2.14%	4.03%	1.97%	2.29%
Net Loans to Total Shares and Deposits	59.6%	72.4%	56.2%	57.0%	58.2%	63.4%	54.4%	68.7%	86.1%	82.3%	75.6%
Members / FTE Employee	468.40	391.54	395.22	441.93	396.94	450.83	370.23	455.01	380.55	349.64	392.64

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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	1.2%	0.0%	0.9%	1.4%	0.8%	1.0%	0.8%	0.7%	1.4%	0.7%	0.9%
Total Investments	53.3%	41.7%	54.4%	54.7%	54.7%	48.2%	56.3%	36.7%	18.4%	24.1%	31.9%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.0%	0.3%	0.8%	2.0%	1.4%	1.1%	2.4%	2.8%	3.8%	2.8%
All Other Unsecured Loans/Lines of Credit	20.8%	15.1%	7.2%	4.6%	3.3%	2.6%	1.8%	2.9%	1.7%	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%	0.7%	0.3%	0.3%
New Vehicle Loans	2.9%	27.7%	8.7%	5.6%	6.5%	9.6%	4.1%	9.6%	9.5%	6.1%	7.6%
Used Vehicle Loans	21.4%	14.0%	21.1%	19.5%	15.9%	15.3%	11.5%	20.8%	16.1%	14.5%	16.2%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	1.2%	4.4%	6.0%	11.6%	12.7%	16.3%	17.3%	24.2%	34.6%	24.4%
Total Other Real Estate Loans/Lines of Credit	0.0%	0.0%	1.9%	4.7%	3.2%	5.1%	2.9%	5.2%	16.0%	7.9%	7.9%
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%	2.6%	0.0%	0.5%
Total Loans and Leases	45.1%	58.1%	43.5%	41.6%	42.5%	46.6%	38.4%	58.3%	73.7%	70.4%	62.5%
Less: Allowance for Loan & Lease Losses	-0.8%	-1.2%	-0.8%	-0.3%	-0.2%	-0.4%	-0.3%	-0.5%	-0.8%	-0.8%	-0.6%
Net Loans and Leases	44.4%	56.9%	42.6%	41.3%	42.3%	46.2%	38.1%	57.8%	72.9%	69.6%	61.9%
Total Other Assets	1.1%	1.4%	2.0%	2.6%	2.3%	4.7%	4.8%	4.9%	7.3%	5.6%	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%	9.2%	17.5%	16.0%	16.8%	19.6%	3.2%	4.4%	1.2%	5.6%
Share Drafts	0.0%	0.1%	4.8%	10.8%	9.5%	11.4%	9.0%	13.1%	17.0%	9.0%	11.4%
Regular Shares	75.6%	66.7%	60.2%	47.8%	38.8%	32.8%	24.2%	40.1%	19.9%	33.8%	33.0%
Money Market Shares	0.0%	0.3%	3.5%	1.5%	4.9%	6.9%	21.2%	7.4%	21.2%	10.4%	11.4%
Share Certificates	0.0%	12.4%	5.8%	7.4%	12.4%	15.5%	12.2%	17.1%	21.2%	24.9%	20.0%
IRA/KEOGH Accounts	0.0%	0.8%	2.6%	4.4%	6.5%	6.2%	3.9%	6.5%	6.1%	7.5%	6.6%
All Other Shares	0.0%	0.0%	0.1%	0.4%	0.8%	0.1%	0.0%	0.4%	0.1%	0.0%	0.2%
Non-Member Deposits	0.0%	0.0%	0.3%	0.6%	0.2%	0.5%	0.0%	0.2%	0.1%	0.0%	0.1%
Total Shares and Deposits	75.6%	80.3%	77.4%	72.9%	73.1%	73.5%	70.6%	84.8%	85.6%	85.5%	82.6%
Total Equity	24.4%	19.7%	13.3%	9.6%	10.9%	9.7%	9.8%	11.9%	10.0%	13.3%	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	24.4%	19.7%	13.3%	9.6%	11.0%	10.1%	9.7%	12.2%	10.5%	13.9%	12.2%
Total Equity + Allow. for Loan Loss	25.1%	20.9%	14.1%	9.8%	11.1%	10.1%	10.1%	12.4%	10.8%	14.1%	12.4%
Balance Sheet Growth YTD Annualized											
Total Investments	3.2%	-15.6%	0.6%	-3.3%	4.8%	17.0%	-21.3%	29.4%	75.2%	18.2%	16.5%
Total Loans and Leases	7.7%	-23.1%	-37.4%	5.7%	-0.2%	-0.2%	-44.1%	12.4%	-1.5%	3.3%	0.8%
TOTAL ASSETS	6.6%	-20.6%	-19.3%	0.6%	2.6%	7.2%	-33.8%	19.4%	9.6%	6.9%	5.8%
Total Liabilities	-133.3%	-66.7%	-43.8%	-10.7%	-1.8%	20.4%	-4.4%	22.2%	132.1%	4.0%	13.6%
Total Shares and Deposits	9.1%	-18.1%	-16.1%	2.8%	3.3%	4.9%	-40.3%	19.4%	6.1%	7.6%	5.4%
Equity Capital	-0.2%	-29.8%	-15.8%	7.0%	4.6%	4.2%	-28.8%	18.6%	12.2%	3.3%	5.3%
TOTAL LIABILITIES, SHARES, AND EQUITY	6.6%	-20.6%	-19.3%	0.6%	2.6%	7.2%	-33.8%	19.4%	9.6%	6.9%	5.8%

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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	0.23%	2.51%	1.80%	1.24%	0.49%	0.72%	0.56%	0.80%	0.62%	0.56%	0.64%
Delinquent Loans / Total Capital	0.4%	7.0%	5.5%	5.2%	1.9%	3.3%	2.1%	3.7%	4.2%	2.8%	3.2%
Delinquent Loans + OREO / Net Loans + OREO	0.2%	2.6%	1.8%	1.3%	0.5%	1.0%	0.6%	0.8%	0.7%	0.6%	0.7%
Delinquent Loans > 6mo / Delinquent Loans	33.3%	52.4%	9.8%	34.2%	15.7%	16.4%	8.1%	29.5%	18.2%	21.6%	22.4%
Allowance for Loan Losses/Net Loans	1.72%	2.08%	1.96%	0.65%	0.47%	0.92%	0.78%	0.89%	1.04%	1.15%	1.02%
Loans 2 to less than 6 months Delinquent (\$000s)	\$1	\$28	\$50	\$61	\$67	\$220	\$342	\$880	\$2,959	\$3,814	\$427
Loans 6 to less than 12 months Delinquent (\$000s)	\$0	\$12	\$2	\$25	\$10	\$32	\$13	\$312	\$604	\$852	\$101
Loans 12 months and over Delinquent (\$000s)	\$0	\$18	\$3	\$7	\$3	\$11	\$17	\$56	\$54	\$201	\$22
Total Delinquent Loans (\$000s)	\$1	\$58	\$56	\$92	\$79	\$263	\$372	\$1,248	\$3,617	\$4,868	\$550
Delinquency by Category											
Unsecured Credit Card	0.00%	0.00%	0.04%	0.05%	0.26%	0.30%	0.24%	0.35%	0.71%	0.26%	0.33%
STS Loans	0.00%	0.00%	0.00%	2.56%	8.33%	0.00%	0.00%	0.00%	10.50%	0.00%	7.89%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.50%	0.12%	1.16%
New Vehicle Loans	0.00%	1.66%	0.40%	0.45%	0.09%	0.75%	0.51%	0.33%	0.51%	0.76%	0.55%
Used Vehicle Loans	0.00%	0.49%	1.86%	1.05%	0.85%	0.94%	1.02%	0.85%	1.16%	1.02%	0.99%
1st Mortgage Fixed	0.00%	0.00%	4.57%	2.99%	0.10%	0.60%	0.54%	0.52%	0.25%	0.21%	0.32%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.00%	0.05%	0.00%	0.04%	1.26%	0.00%	0.28%	0.37%
Other RE Fixed	0.00%	0.00%	0.00%	3.42%	0.31%	0.99%	0.39%	0.55%	0.23%	0.57%	0.59%
Other RE Adj	0.00%	0.00%	0.00%	1.30%	0.16%	0.22%	0.00%	0.52%	0.14%	0.44%	0.33%
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	0.43%	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%	0.69%	0.44%	1.47%	1.19%	0.59%	0.99%	0.80%	0.84%
Total 1st Mortgage Loans	0.00%	0.00%	3.66%	2.06%	0.09%	0.49%	0.32%	0.79%	0.21%	0.24%	0.34%
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)	0.11%	1.90%	1.12%	0.38%	0.33%	0.55%	0.45%	0.70%	0.60%	0.61%	0.61%
Recoveries / Charge-Offs	50.00%	25.26%	22.57%	25.62%	29.00%	20.81%	19.89%	14.50%	29.66%	19.62%	21.35%
Expected Charge-Offs / Net Loans	0.15%	2.23%	0.74%	0.51%	0.38%	0.48%	0.42%	0.49%	0.69%	0.48%	0.52%
Provision for Loan Losses/Net Charge-Offs	-100.0%	109.9%	105.2%	103.0%	93.8%	143.1%	120.6%	107.4%	81.1%	130.4%	114.0%
Prov. for Loan Losses/Expected Charge-Offs	-71.4%	95.3%	161.9%	77.4%	82.2%	164.3%	131.4%	153.8%	70.7%	169.0%	133.0%
Bankruptcies / Net Loans	0.00%	3.53%	1.37%	1.00%	1.00%	1.30%	1.22%	1.22%	2.30%	1.34%	1.50%
Total Amount of Loans Charged-Off (\$000s)	\$1	\$63	\$52	\$37	\$76	\$256	\$420	\$1,271	\$5,177	\$6,581	\$665
Total Amount of Recoveries (\$000s)	\$0	\$16	\$12	\$10	\$22	\$53	\$84	\$184	\$1,535	\$1,291	\$142
Net Charge Offs (\$000s)	\$0	\$47	\$40	\$28	\$54	\$202	\$336	\$1,087	\$3,641	\$5,290	\$523
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.00%	0.00%	0.24%	0.29%	0.34%	0.93%	1.04%	1.18%	1.31%	1.08%
STS Loans	0.00%	0.00%	7.62%	4.13%	-12.85%	0.00%	0.00%	33.33%	14.91%	0.00%	11.32%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.43%	0.03%	1.06%
New Vehicle Loans	0.00%	1.56%	0.59%	-0.01%	0.03%	0.91%	0.37%	0.31%	0.85%	0.36%	0.51%
Used Vehicle Loans	0.00%	-0.11%	1.03%	0.53%	0.41%	0.71%	0.61%	0.99%	1.17%	1.23%	1.02%
Total 1st Mortgage RE Loans/LOC	0.00%	27.57%	0.00%	0.09%	0.00%	0.04%	0.02%	0.09%	0.01%	0.04%	0.04%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	0.00%	0.25%	0.05%	0.05%	0.20%	0.05%	0.09%	0.09%
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	9.52%	16.42%	7.73%	9.46%	-17.40%	0.73%	-1.65%	-0.30%	0.12%	-0.30%	-0.18%
Indirect Loans	0.00%	0.00%	0.00%	0.60%	0.39%	1.19%	0.45%	0.47%	0.46%	0.92%	0.65%
Number of Credit Unions in Each Peer Group:	4	4	9	13	14	8	3	7	2	3	67

September 30, 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%	1.76%	7.80%	20.66%	5.25%	3.46%	2.24%	0.44%	0.94%	2.65%
Credit Unions - Deposits in and Loans to	0.00%	17.60%	0.00%	1.56%	6.42%	1.57%	0.49%	0.41%	0.00%	0.56%	0.86%
Total Investments in Corporate Credit Unions*	4.69%	39.71%	64.15%	75.88%	41.72%	34.12%	27.19%	36.47%	34.17%	27.36%	32.64%
Marketable Securities	0.00%	0.00%	102.40%	182.72%	155.28%	179.00%	259.85%	89.74%	57.72%	96.28%	105.66%
All Other Investments	140.40%	130.59%	228.60%	290.79%	247.48%	227.61%	235.89%	121.30%	70.32%	18.28%	88.10%
Total Investments	218.63%	211.07%	409.11%	571.73%	496.68%	476.04%	580.62%	299.56%	175.02%	173.41%	261.50%
Unsecured Loans	85.21%	76.64%	55.87%	56.67%	48.17%	38.99%	29.80%	43.17%	42.93%	50.65%	46.49%
Vehicle Loans	100.00%	211.62%	223.68%	262.61%	203.54%	245.49%	161.10%	248.60%	243.22%	148.09%	194.94%
New Vehicle Loans	11.95%	140.48%	65.39%	58.73%	59.16%	94.71%	42.21%	78.44%	90.07%	43.94%	62.23%
Used Vehicle Loans	88.05%	71.14%	158.30%	203.88%	144.37%	150.77%	118.89%	170.16%	153.14%	104.14%	132.72%
Total Real Estate	0.00%	6.08%	46.96%	111.34%	134.51%	175.48%	198.04%	183.90%	382.59%	305.29%	264.11%
1st Mortgage	0.00%	6.08%	33.05%	62.52%	105.45%	125.18%	167.75%	141.41%	230.12%	248.73%	199.69%
1st Mortgage Fxd	0.00%	6.08%	26.50%	43.03%	90.49%	102.95%	95.74%	90.01%	188.73%	129.55%	122.33%
1st Mortgage Adj	0.00%	0.00%	6.55%	19.49%	14.97%	22.23%	72.01%	51.39%	41.39%	119.18%	77.37%
2nd Mortgage	0.00%	0.00%	13.90%	48.81%	29.06%	50.30%	30.29%	42.50%	152.47%	56.55%	64.41%
Closed-End Fxd	0.00%	0.00%	8.05%	17.18%	12.97%	14.68%	18.04%	4.07%	16.95%	1.99%	7.00%
Closed-End Adj	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.18%	0.47%	0.06%	0.00%	0.11%
Open-End Adj	0.00%	0.00%	5.85%	31.13%	14.78%	31.55%	12.06%	37.96%	135.45%	44.35%	52.28%
Open-End Fxd	0.00%	0.00%	0.00%	0.51%	1.30%	4.07%	0.00%	0.00%	0.01%	10.22%	5.02%
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%	4.07%	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	185.21%	294.34%	326.76%	434.87%	386.25%	460.01%	395.79%	475.67%	700.61%	506.17%	511.70%
Indirect Loans	0.00%	0.00%	3.11%	27.16%	20.54%	88.94%	37.80%	125.96%	252.78%	106.46%	121.14%
Percent of Vehicle Loans	0.00%	0.00%	1.39%	10.34%	10.09%	36.23%	23.46%	50.67%	103.93%	71.89%	62.14%
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%	24.54%	0.00%	0.00%	2.79%	0.00%	0.00%	12.17%	6.22%
Total Mortgage Exposure**	0.00%	6.08%	46.96%	111.34%	142.88%	186.52%	204.73%	198.02%	405.89%	327.85%	282.25%
Total Real Estate	0.00%	6.08%	46.96%	111.34%	134.51%	175.48%	198.04%	183.90%	382.59%	305.29%	264.11%
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%	8.37%	11.04%	6.69%	14.12%	23.31%	22.57%	18.15%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	0.00%	0.00%	8.37%	11.04%	6.69%	14.12%	23.31%	22.57%	18.15%
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%



