

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	0.64%	0.77%	0.88%	0.92%	1.09%	0.91%	1.15%	1.29%	1.68%	1.41%	1.20%
Loan Yield	8.97%	8.09%	5.99%	6.41%	6.05%	5.43%	5.38%	5.41%	4.14%	4.82%	5.18%
Net Loan Yield After NCOs	7.48%	6.94%	5.52%	6.00%	5.43%	4.85%	4.60%	4.59%	3.22%	4.03%	4.39%
Asset Yield	4.40%	4.27%	3.11%	3.15%	3.36%	3.35%	3.63%	4.29%	3.39%	3.23%	3.66%
Cost of Funds	-0.42%	-0.41%	-0.27%	-0.52%	-0.31%	-0.29%	-0.33%	-0.63%	-0.61%	-0.48%	-0.49%
Gross Spread	3.97%	3.87%	2.84%	2.63%	3.05%	3.06%	3.30%	3.66%	2.78%	2.75%	3.17%
Provision Expense	-0.38%	-0.70%	-0.22%	-0.12%	-0.31%	-0.32%	-0.59%	-0.64%	-0.37%	-0.47%	-0.47%
Net Spread after Provision Expense	3.59%	3.17%	2.62%	2.51%	2.74%	2.74%	2.70%	3.01%	2.41%	2.28%	2.70%
Total Non-Interest Income	0.30%	0.73%	0.57%	0.67%	1.18%	1.75%	1.61%	2.42%	2.08%	1.84%	1.86%
Total Non-Interest Expense	-4.45%	-4.16%	-3.30%	-2.81%	-3.70%	-3.98%	-3.94%	-4.81%	-3.78%	-3.56%	-4.05%
Net Operating Expense	-4.15%	-3.43%	-2.73%	-2.14%	-2.52%	-2.23%	-2.32%	-2.39%	-1.70%	-1.72%	-2.19%
Non-Operating Gains (Losses)	-0.02%	-0.01%	0.11%	-0.01%	0.01%	-0.01%	0.00%	0.02%	0.04%	0.00%	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	-0.03%	-0.01%	-0.01%	-0.02%	0.00%	0.00%	-0.01%	0.00%	0.00%	0.00%	0.00%
NCUSIF Recovery/Pass-back	0.02%	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)	-0.59%	-0.27%	-0.01%	0.34%	0.22%	0.50%	0.37%	0.64%	0.75%	0.56%	0.52%
Net Charge-Offs	-0.67%	-0.55%	-0.21%	-0.17%	-0.29%	-0.32%	-0.47%	-0.61%	-0.69%	-0.44%	-0.50%
ROA (with Net Charge-offs)	-0.88%	-0.13%	0.00%	0.29%	0.24%	0.50%	0.49%	0.67%	0.43%	0.59%	0.49%
ROA with Provision for LL - W/O NCUSIF Expense	-0.58%	-0.27%	0.01%	0.36%	0.22%	0.50%	0.38%	0.64%	0.75%	0.56%	0.53%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-0.87%	-0.12%	0.01%	0.31%	0.24%	0.50%	0.50%	0.67%	0.43%	0.59%	0.50%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-2.11%	-2.37%	-1.88%	-1.38%	-1.71%	-1.92%	-1.92%	-2.47%	-1.91%	-1.70%	-2.02%
Travel and Conference Expense	-0.05%	-0.04%	-0.02%	-0.03%	-0.04%	-0.06%	-0.07%	-0.06%	-0.04%	-0.03%	-0.05%
Office Occupancy Expense	-0.35%	-0.15%	-0.17%	-0.15%	-0.24%	-0.19%	-0.23%	-0.32%	-0.24%	-0.26%	-0.26%
Office Operations Expense	-1.06%	-0.96%	-0.76%	-0.64%	-0.90%	-0.96%	-0.81%	-1.05%	-0.85%	-0.89%	-0.92%
Educational and Promotional Expense	-0.01%	-0.01%	-0.02%	-0.04%	-0.06%	-0.12%	-0.11%	-0.14%	-0.13%	-0.12%	-0.11%
Loan Servicing Expense	-0.12%	-0.08%	-0.10%	-0.09%	-0.17%	-0.25%	-0.25%	-0.28%	-0.25%	-0.08%	-0.22%
Professional and Outside Services	-0.46%	-0.34%	-0.21%	-0.35%	-0.45%	-0.29%	-0.45%	-0.35%	-0.27%	-0.35%	-0.35%
Member Insurance	-0.05%	-0.01%	-0.01%	-0.02%	0.00%	0.00%	-0.01%	0.00%	0.00%	0.00%	0.00%
Operating Fees (Exam. and/or Supervision Fees)	-0.04%	-0.03%	-0.03%	-0.02%	-0.03%	-0.03%	-0.02%	-0.03%	-0.02%	-0.02%	-0.02%
Miscellaneous Operating Expenses	-0.20%	-0.17%	-0.10%	-0.09%	-0.08%	-0.16%	-0.07%	-0.11%	-0.06%	-0.12%	-0.10%
Total Non-Interest Expense	-4.45%	-4.16%	-3.30%	-2.81%	-3.70%	-3.98%	-3.94%	-4.81%	-3.78%	-3.56%	-4.05%
Other Performance Ratios											
Earning Asset Yield	4.54%	4.31%	3.23%	3.23%	3.56%	3.65%	3.95%	4.73%	3.42%	3.37%	3.90%
Average Cost of Funds	-0.57%	-0.53%	-0.35%	-0.70%	-0.38%	-0.37%	-0.39%	-0.73%	-0.62%	-0.53%	-0.57%
FTE Employee / \$million of Loans & Share Drafts	2.40	1.12	0.88	0.61	0.54	0.56	0.48	0.42	0.31	0.40	0.44
Compensation & Benefits / FTE Emp.	\$20,226	\$42,287	\$47,456	\$49,141	\$57,217	\$50,731	\$55,124	\$68,431	\$59,441	\$62,930	\$60,361
Compensation & Benefits / \$million Lns. & S.D.s	\$47,482	\$47,524	\$40,028	\$29,363	\$30,809	\$28,242	\$25,696	\$28,418	\$19,732	\$25,529	\$26,154
Operating Expense / Loans & Share Drafts	-10.05%	-8.31%	-7.02%	-6.00%	-6.65%	-5.84%	-5.28%	-5.54%	-3.90%	-5.34%	-5.25%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.67%	1.46%	1.22%	1.43%	2.12%	2.58%	2.17%	2.78%	2.16%	2.76%	2.42%
Net Operating Expense / Loans & Share Drafts	-9.38%	-6.85%	-5.79%	-4.57%	-4.53%	-3.27%	-3.11%	-2.76%	-1.74%	-2.58%	-2.83%
Operating Expense / Operating Revenue	103.95%	91.04%	97.22%	87.20%	88.47%	77.84%	81.13%	81.02%	80.43%	79.82%	82.21%
Total Fixed Assets / Shares & Equity	1.49%	0.55%	1.19%	1.13%	3.48%	2.86%	3.09%	3.22%	3.82%	2.39%	3.09%
Net Loans to Total Shares and Deposits	58.9%	60.9%	52.5%	55.5%	57.6%	69.9%	69.1%	82.6%	85.7%	62.2%	73.9%
Members / FTE Employee	363.40	388.63	388.16	431.50	400.09	336.26	316.46	307.14	290.27	372.22	330.58

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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	0.0%	0.6%	0.7%	0.7%	1.3%	2.1%	1.5%	1.2%	0.9%	1.5%	1.3%
Total Investments	54.2%	52.0%	56.2%	56.9%	47.7%	37.3%	34.2%	21.7%	18.4%	39.4%	30.9%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.2%	0.6%	1.5%	2.4%	2.8%	4.4%	4.4%	2.0%	3.5%	3.3%
All Other Unsecured Loans/Lines of Credit	22.4%	15.1%	8.9%	9.8%	5.9%	6.6%	5.5%	6.2%	5.2%	5.2%	6.1%
Short-Term Small Amount Loans (STS)	0.0%	0.1%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Federally Guaranteed Student Loans	0.0%	0.0%	1.0%	0.0%	0.1%	0.0%	0.2%	0.0%	0.0%	0.0%	0.1%
New Vehicle Loans	13.2%	16.3%	14.5%	11.3%	12.4%	12.6%	10.7%	17.1%	17.0%	12.3%	14.6%
Used Vehicle Loans	8.2%	14.1%	13.0%	9.8%	14.5%	17.4%	18.5%	17.4%	18.4%	15.6%	16.8%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.4%	1.1%	2.5%	6.2%	9.1%	14.6%	18.3%	22.3%	27.2%	16.2%	18.8%
Total Other Real Estate Loans/Lines of Credit	0.0%	0.1%	0.3%	1.7%	2.0%	1.6%	2.2%	3.2%	4.2%	2.8%	2.8%
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%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%
Total Loans and Leases	44.2%	46.9%	40.9%	40.4%	46.4%	55.6%	59.6%	70.7%	74.0%	55.6%	62.5%
Less: Allowance for Loan & Lease Losses	-1.2%	-1.1%	-0.5%	-0.4%	-0.4%	-0.5%	-0.7%	-0.6%	-0.6%	-0.5%	-0.6%
Net Loans and Leases	43.1%	45.9%	40.4%	40.0%	46.0%	55.1%	58.9%	70.1%	73.3%	55.1%	61.9%
Total Other Assets	2.7%	1.6%	2.6%	2.4%	5.1%	5.5%	5.5%	7.0%	7.4%	4.0%	5.9%
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	1.9%	8.2%	6.2%	11.4%	7.0%	7.1%	1.9%	3.8%	5.1%	0.0%	4.3%
Share Drafts	0.0%	2.8%	5.0%	5.4%	9.2%	12.7%	14.6%	14.3%	17.7%	11.6%	13.4%
Regular Shares	73.3%	67.9%	63.5%	55.4%	52.1%	42.4%	44.3%	36.9%	33.1%	38.3%	40.8%
Money Market Shares	0.0%	0.7%	0.0%	1.9%	3.7%	7.3%	6.2%	8.4%	8.3%	12.5%	7.5%
Share Certificates	0.7%	4.6%	7.2%	6.7%	10.6%	11.3%	14.6%	17.3%	20.2%	20.3%	16.0%
IRA/KEOGH Accounts	0.0%	0.9%	1.7%	2.4%	4.0%	4.9%	5.7%	6.7%	5.0%	6.7%	5.5%
All Other Shares	0.0%	0.1%	0.4%	1.0%	0.7%	0.3%	0.1%	1.1%	0.1%	0.0%	0.5%
Non-Member Deposits	1.1%	0.0%	0.3%	0.0%	0.2%	0.7%	0.8%	1.1%	2.1%	0.0%	0.9%
Total Shares and Deposits	75.2%	77.1%	78.0%	72.7%	80.5%	79.5%	86.3%	85.6%	86.3%	89.4%	84.6%
Total Equity	23.0%	14.6%	15.8%	15.9%	12.5%	13.4%	11.8%	10.5%	8.6%	10.6%	11.1%
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	23.0%	14.6%	15.6%	16.0%	12.7%	14.2%	12.1%	11.1%	9.4%	10.4%	11.5%
Total Equity + Allow. for Loan Loss	24.1%	15.7%	16.2%	16.2%	12.9%	13.9%	12.5%	11.1%	9.2%	11.1%	11.7%
Balance Sheet Growth YTD Annualized											
Total Investments	-10.9%	13.7%	4.2%	-2.8%	7.3%	-15.8%	-9.6%	33.2%	86.1%	3.6%	10.4%
Total Loans and Leases	-19.2%	-0.8%	-20.4%	-10.8%	-1.0%	-15.4%	-21.0%	-13.1%	48.3%	2.8%	-2.7%
TOTAL ASSETS	-14.4%	5.6%	-7.6%	-6.4%	3.2%	-15.3%	-17.3%	-5.0%	56.6%	2.8%	1.6%
Total Liabilities	-29.3%	11.6%	-3.3%	0.9%	-16.9%	-14.5%	-21.7%	-38.1%	897.1%	5.9%	-3.6%
Total Shares and Deposits	-15.6%	5.0%	-8.8%	-8.4%	4.4%	-15.2%	-17.8%	-3.2%	48.5%	2.2%	1.7%
Equity Capital	-8.3%	5.5%	-3.5%	-2.1%	9.5%	-16.5%	-12.8%	-0.8%	64.4%	7.6%	3.7%
TOTAL LIABILITIES, SHARES, AND EQUITY	-14.4%	5.6%	-7.6%	-6.4%	3.2%	-15.3%	-17.3%	-5.0%	56.6%	2.8%	1.6%

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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	6.16%	3.60%	1.81%	2.44%	1.60%	1.17%	1.66%	1.24%	0.68%	1.46%	1.27%
Delinquent Loans / Total Capital	11.3%	10.8%	4.6%	6.1%	5.7%	4.7%	7.9%	7.9%	5.4%	7.3%	6.8%
Delinquent Loans + OREO / Net Loans + OREO	6.5%	3.7%	1.9%	2.8%	1.7%	1.4%	1.9%	1.3%	0.7%	1.5%	1.4%
Delinquent Loans > 6mo / Delinquent Loans	33.8%	29.2%	44.4%	31.7%	25.2%	17.7%	33.6%	29.4%	25.5%	17.3%	27.4%
Allowance for Loan Losses/Net Loans	2.69%	2.33%	1.19%	0.90%	0.87%	0.94%	1.23%	0.84%	0.88%	0.97%	0.94%
Loans 2 to less than 6 months Delinquent (\$000s)	\$17	\$45	\$32	\$107	\$190	\$414	\$835	\$1,839	\$2,719	\$8,680	\$355
Loans 6 to less than 12 months Delinquent (\$000s)	\$5	\$18	\$16	\$39	\$37	\$72	\$399	\$506	\$704	\$1,778	\$102
Loans 12 months and over Delinquent (\$000s)	\$3	\$1	\$10	\$11	\$27	\$18	\$24	\$261	\$229	\$32	\$32
Total Delinquent Loans (\$000s)	\$25	\$64	\$58	\$156	\$254	\$503	\$1,258	\$2,606	\$3,652	\$10,490	\$489
Delinquency by Category											
Unsecured Credit Card	0.00%	0.00%	0.10%	0.13%	0.57%	0.40%	0.38%	0.67%	0.50%	0.47%	0.51%
STS Loans	0.00%	4.26%	0.00%	1.86%	5.66%	4.58%	4.44%	4.36%	1.32%	0.00%	3.41%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	1.87%	0.00%	0.52%	0.59%	0.00%	0.00%	0.49%
New Vehicle Loans	2.91%	3.55%	1.14%	1.08%	1.21%	0.68%	0.82%	0.73%	0.64%	1.02%	0.83%
Used Vehicle Loans	10.25%	4.30%	2.16%	2.94%	1.67%	1.28%	1.67%	1.14%	0.95%	1.94%	1.40%
1st Mortgage Fixed	0.00%	4.33%	3.29%	5.68%	1.37%	0.83%	2.16%	1.02%	0.24%	0.82%	0.97%
1st Mortgage Adj	0.00%	0.00%	2.36%	1.87%	1.05%	0.79%	0.46%	1.65%	0.13%	0.00%	1.04%
Other RE Fixed	0.00%	0.00%	3.71%	1.06%	2.37%	1.05%	0.00%	1.82%	1.13%	4.98%	1.66%
Other RE Adj	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.25%	0.29%	0.18%	0.50%	0.26%
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%	0.00%	0.98%	0.51%	1.05%	0.95%	0.82%	1.62%	1.01%
Total 1st Mortgage Loans	0.00%	4.33%	3.20%	4.94%	1.34%	0.83%	1.75%	1.17%	0.22%	0.81%	0.98%
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)	1.49%	1.16%	0.48%	0.41%	0.62%	0.57%	0.78%	0.82%	0.92%	0.80%	0.79%
Recoveries / Charge-Offs	21.90%	31.50%	22.15%	37.37%	24.36%	29.56%	25.87%	19.14%	20.97%	25.80%	22.59%
Expected Charge-Offs / Net Loans	1.78%	1.60%	0.85%	0.84%	0.71%	2.99%	0.93%	0.64%	0.41%	0.57%	0.82%
Provision for Loan Losses/Net Charge-Offs	56.5%	125.7%	103.8%	71.0%	107.0%	99.7%	125.7%	104.8%	52.8%	106.2%	93.9%
Prov. for Loan Losses/Expected Charge-Offs	48.7%	92.5%	59.1%	35.0%	93.2%	19.4%	107.1%	136.1%	118.5%	148.7%	91.8%
Bankruptcies / Net Loans	0.28%	2.75%	0.90%	0.85%	1.16%	10.65%	2.42%	1.43%	1.01%	1.47%	2.11%
Total Amount of Loans Charged-Off (\$000s)	\$9	\$30	\$22	\$45	\$129	\$391	\$914	\$2,151	\$6,051	\$7,619	\$402
Total Amount of Recoveries (\$000s)	\$2	\$9	\$5	\$17	\$31	\$115	\$236	\$412	\$1,269	\$1,966	\$91
Net Charge Offs (\$000s)	\$7	\$20	\$17	\$28	\$97	\$275	\$678	\$1,739	\$4,782	\$5,653	\$311
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.00%	0.08%	0.08%	0.51%	0.67%	0.65%	0.79%	0.39%	0.78%	0.61%
STS Loans	0.00%	0.00%	0.84%	4.87%	7.67%	6.40%	20.41%	8.52%	16.04%	0.00%	6.77%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	1.08%	0.00%	0.00%	0.00%	0.00%	0.00%	0.17%
New Vehicle Loans	0.00%	0.76%	0.23%	0.07%	0.15%	0.21%	0.46%	0.62%	0.40%	0.44%	0.44%
Used Vehicle Loans	1.91%	0.47%	0.43%	0.56%	0.63%	0.59%	1.07%	0.83%	1.17%	0.85%	0.88%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.16%	0.10%	0.02%	0.09%	0.06%	0.10%	0.03%	0.07%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	0.00%	0.10%	0.09%	-0.04%	-0.10%	0.10%	0.23%	0.03%
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	17.13%	13.10%	2.84%	3.22%	5.46%	-3.75%	-4.38%	-1.09%	-0.90%	-0.19%	-1.31%
Indirect Loans	0.00%	0.00%	0.00%	2.33%	0.90%	0.32%	0.75%	0.80%	0.40%	0.88%	0.64%
Number of Credit Unions in Each Peer Group:	31	24	28	26	35	11	11	12	3	1	182

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	8.96%	6.77%	6.24%	13.67%	16.78%	2.84%	6.52%	3.26%	0.00%	5.16%	5.59%
Credit Unions - Deposits in and Loans to	0.00%	0.00%	0.59%	3.28%	3.14%	2.67%	1.62%	0.19%	0.00%	0.19%	1.09%
Total Investments in Corporate Credit Unions*	9.68%	36.33%	44.27%	26.81%	44.80%	19.62%	29.79%	11.86%	21.47%	3.12%	21.28%
Marketable Securities	6.67%	56.17%	50.67%	72.23%	68.76%	64.00%	86.93%	42.99%	124.12%	229.84%	87.50%
All Other Investments	146.57%	211.16%	237.11%	222.39%	226.36%	151.40%	138.69%	94.26%	-5.10%	84.54%	115.91%
Total Investments	235.97%	355.40%	360.55%	356.11%	375.50%	262.56%	283.23%	196.14%	194.98%	379.81%	267.87%
Unsecured Loans	97.70%	104.64%	61.09%	70.91%	65.46%	66.20%	81.38%	95.98%	75.70%	84.21%	81.17%
Vehicle Loans	93.32%	207.94%	176.38%	131.71%	211.40%	210.85%	241.40%	312.63%	375.99%	268.53%	272.45%
New Vehicle Loans	57.47%	111.36%	93.09%	70.62%	97.62%	88.56%	88.35%	155.00%	180.70%	118.64%	126.82%
Used Vehicle Loans	35.85%	96.58%	83.29%	61.09%	113.78%	122.29%	153.05%	157.63%	195.29%	149.89%	145.64%
Total Real Estate	1.58%	7.91%	18.15%	49.33%	87.50%	113.42%	169.34%	230.50%	332.05%	183.30%	187.76%
1st Mortgage	1.58%	7.48%	15.93%	38.57%	71.69%	102.36%	151.28%	201.49%	287.85%	156.27%	163.28%
1st Mortgage Fxd	1.58%	7.48%	14.31%	31.04%	64.97%	98.27%	114.98%	154.71%	246.11%	155.16%	135.98%
1st Mortgage Adj	0.00%	0.00%	1.62%	7.53%	6.71%	4.09%	36.30%	46.78%	41.74%	1.12%	27.30%
2nd Mortgage	0.00%	0.43%	2.22%	10.76%	15.81%	11.06%	18.06%	29.01%	44.20%	27.02%	24.48%
Closed-End Fxd	0.00%	0.00%	1.64%	6.53%	6.93%	5.29%	8.68%	4.14%	17.11%	8.41%	7.66%
Closed-End Adj	0.00%	0.00%	0.00%	0.00%	2.08%	0.03%	0.00%	1.04%	1.86%	0.00%	0.86%
Open-End Adj	0.00%	0.00%	0.00%	2.61%	5.96%	4.52%	9.38%	20.18%	23.89%	18.62%	14.33%
Open-End Fxd	0.00%	0.43%	0.58%	1.62%	0.85%	1.22%	0.00%	3.64%	1.33%	0.00%	1.63%
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%	0.06%	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	192.65%	320.84%	262.44%	252.60%	364.94%	390.85%	493.65%	639.67%	784.37%	536.04%	542.18%
Indirect Loans	0.00%	0.00%	0.00%	1.21%	5.18%	50.84%	69.29%	162.12%	269.61%	198.63%	127.04%
Percent of Vehicle Loans	0.00%	0.00%	0.00%	0.92%	2.45%	24.11%	28.70%	51.86%	71.71%	73.97%	46.63%
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%	0.00%	0.44%	0.00%	8.20%	5.06%	0.00%	0.00%	2.66%
Total Mortgage Exposure**	1.58%	7.94%	18.44%	51.25%	96.47%	122.54%	239.62%	264.35%	431.76%	386.00%	245.96%
Total Real Estate	1.58%	7.91%	18.15%	49.33%	87.50%	113.42%	169.34%	230.50%	332.05%	183.30%	187.76%
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%	0.04%	0.29%	1.92%	8.97%	9.12%	70.28%	33.85%	99.71%	202.71%	58.20%
Federal Agency Securities (Mtg Backed)	0.00%	0.04%	0.29%	1.92%	8.97%	9.12%	70.28%	33.85%	99.71%	202.71%	58.20%
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%



