

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%	0.83%	1.00%	1.04%	1.49%	1.08%	1.37%	1.41%	2.41%	1.57%	1.49%
Loan Yield	10.07%	8.10%	6.85%	6.92%	7.43%	5.23%	6.82%	6.04%	3.04%	5.00%	5.55%
Net Loan Yield After NCOs	9.26%	6.93%	5.74%	6.71%	6.86%	4.94%	5.53%	5.16%	2.77%	4.20%	4.83%
Asset Yield	4.72%	4.23%	3.31%	3.37%	4.42%	3.31%	4.50%	4.63%	2.64%	3.39%	3.92%
Cost of Funds	-0.31%	-0.34%	-0.29%	-0.55%	-0.46%	-0.28%	-0.43%	-0.82%	-0.68%	-0.49%	-0.60%
Gross Spread	4.40%	3.89%	3.02%	2.81%	3.96%	3.03%	4.08%	3.80%	1.96%	2.90%	3.32%
Provision Expense	-0.55%	-0.54%	-0.65%	-0.06%	-0.36%	-0.10%	-0.88%	-0.62%	-0.27%	-0.50%	-0.49%
Net Spread after Provision Expense	3.85%	3.35%	2.38%	2.76%	3.60%	2.92%	3.19%	3.18%	1.69%	2.40%	2.83%
Total Non-Interest Income	0.26%	0.66%	0.59%	0.65%	1.64%	1.38%	2.22%	2.88%	1.21%	1.83%	1.97%
Total Non-Interest Expense	-4.56%	-4.37%	-3.27%	-2.88%	-4.65%	-3.75%	-4.85%	-5.19%	-2.33%	-3.51%	-4.14%
Net Operating Expense	-4.29%	-3.72%	-2.67%	-2.23%	-3.01%	-2.37%	-2.63%	-2.31%	-1.12%	-1.68%	-2.17%
Non-Operating Gains (Losses)	-0.01%	0.00%	0.00%	0.00%	-0.01%	-0.01%	0.00%	0.00%	0.03%	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	-0.02%	0.00%	-0.01%	-0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
NCUSIF Recovery/Pass-back	0.01%	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)	-0.46%	-0.36%	-0.30%	0.52%	0.58%	0.54%	0.56%	0.87%	0.60%	0.73%	0.66%
Net Charge-Offs	-0.36%	-0.55%	-0.44%	-0.08%	-0.29%	-0.16%	-0.76%	-0.63%	-0.19%	-0.44%	-0.45%
ROA (with Net Charge-offs)	-0.26%	-0.37%	-0.10%	0.49%	0.65%	0.49%	0.68%	0.86%	0.68%	0.78%	0.70%
ROA with Provision for LL - W/O NCUSIF Expense	-0.45%	-0.36%	-0.30%	0.52%	0.58%	0.54%	0.56%	0.87%	0.60%	0.73%	0.66%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-0.25%	-0.37%	-0.09%	0.49%	0.65%	0.49%	0.69%	0.86%	0.68%	0.78%	0.70%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-2.24%	-2.45%	-1.83%	-1.44%	-2.26%	-1.76%	-2.42%	-2.67%	-1.15%	-1.67%	-2.07%
Travel and Conference Expense	-0.03%	-0.02%	-0.02%	-0.02%	-0.05%	-0.06%	-0.06%	-0.08%	-0.02%	-0.03%	-0.05%
Office Occupancy Expense	-0.33%	-0.26%	-0.16%	-0.16%	-0.34%	-0.20%	-0.25%	-0.30%	-0.22%	-0.27%	-0.26%
Office Operations Expense	-1.07%	-0.96%	-0.76%	-0.69%	-0.97%	-1.02%	-0.96%	-1.19%	-0.54%	-0.86%	-0.94%
Educational and Promotional Expense	-0.01%	-0.01%	-0.02%	-0.04%	-0.12%	-0.09%	-0.15%	-0.16%	-0.09%	-0.11%	-0.12%
Loan Servicing Expense	-0.15%	-0.09%	-0.11%	-0.10%	-0.21%	-0.27%	-0.31%	-0.30%	-0.20%	-0.07%	-0.23%
Professional and Outside Services	-0.47%	-0.37%	-0.23%	-0.30%	-0.57%	-0.27%	-0.52%	-0.39%	-0.04%	-0.38%	-0.35%
Member Insurance	-0.06%	0.00%	-0.01%	-0.01%	0.00%	0.00%	-0.01%	0.00%	0.00%	0.00%	0.00%
Operating Fees (Exam. and/or Supervision Fees)	-0.03%	-0.04%	-0.03%	-0.03%	-0.03%	-0.03%	-0.02%	-0.03%	-0.02%	-0.03%	-0.03%
Miscellaneous Operating Expenses	-0.17%	-0.17%	-0.09%	-0.09%	-0.11%	-0.05%	-0.14%	-0.07%	-0.06%	-0.08%	-0.09%
Total Non-Interest Expense	-4.56%	-4.37%	-3.27%	-2.88%	-4.65%	-3.75%	-4.85%	-5.19%	-2.33%	-3.51%	-4.14%
Other Performance Ratios											
Earning Asset Yield	4.80%	4.30%	3.50%	3.43%	4.43%	3.79%	4.56%	4.91%	2.98%	3.52%	4.15%
Average Cost of Funds	-0.42%	-0.44%	-0.38%	-0.75%	-0.52%	-0.38%	-0.47%	-0.92%	-0.77%	-0.54%	-0.69%
FTE Employee / \$million of Loans & Share Drafts	2.35	1.11	0.89	0.63	0.47	0.50	0.50	0.42	0.33	0.40	0.43
Compensation & Benefits / FTE Emp.	\$22,733	\$45,096	\$48,488	\$50,231	\$69,191	\$55,755	\$63,097	\$73,563	\$24,567	\$62,083	\$63,144
Compensation & Benefits / \$million Lns. & S.D.s	\$52,224	\$50,565	\$42,101	\$31,486	\$36,678	\$26,479	\$32,742	\$32,177	\$10,272	\$24,951	\$27,462
Operating Expense / Loans & Share Drafts	-10.60%	-9.01%	-7.51%	-6.29%	-7.62%	-5.65%	-6.55%	-6.24%	-2.13%	-5.24%	-5.49%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.62%	1.35%	1.37%	1.42%	2.66%	2.08%	3.00%	3.46%	1.10%	2.73%	2.61%
Net Operating Expense / Loans & Share Drafts	-9.99%	-7.66%	-6.14%	-4.87%	-4.96%	-3.57%	-3.56%	-2.77%	-1.03%	-2.51%	-2.88%
Operating Expense / Operating Revenue	97.37%	96.35%	91.14%	85.49%	84.77%	86.05%	78.51%	79.74%	142.84%	76.55%	80.49%
Total Fixed Assets / Shares & Equity	1.51%	0.83%	1.12%	1.24%	3.37%	2.95%	3.08%	3.36%	4.13%	2.39%	3.17%
Net Loans to Total Shares and Deposits	56.6%	62.3%	51.8%	55.2%	67.4%	70.2%	70.3%	86.6%	80.4%	62.5%	75.0%
Members / FTE Employee	345.00	407.26	412.57	444.41	339.40	343.64	320.86	307.75	290.13	363.41	327.77

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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%	0.7%	0.7%	0.6%	1.0%	1.6%	1.7%	1.2%	0.9%	1.4%	1.2%
Total Investments	56.7%	50.2%	57.6%	56.8%	37.0%	37.4%	33.3%	19.5%	25.2%	39.4%	30.5%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.3%	0.5%	1.4%	2.3%	2.3%	4.1%	3.4%	3.2%	3.4%	3.1%
All Other Unsecured Loans/Lines of Credit	19.6%	14.2%	9.5%	9.2%	5.5%	5.1%	5.8%	6.3%	3.6%	5.0%	5.8%
Short-Term Small Amount Loans (STS)	0.0%	0.0%	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%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%	0.0%	0.0%
New Vehicle Loans	13.0%	16.8%	14.4%	11.9%	14.3%	14.2%	10.8%	18.7%	12.0%	13.1%	14.9%
Used Vehicle Loans	8.7%	15.8%	13.5%	9.7%	14.1%	17.6%	18.8%	19.9%	14.2%	15.4%	17.0%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.8%	0.9%	0.9%	6.5%	17.4%	14.9%	18.6%	21.3%	29.5%	16.8%	19.3%
Total Other Real Estate Loans/Lines of Credit	0.0%	0.1%	0.6%	1.7%	3.2%	1.8%	1.9%	4.0%	1.5%	2.2%	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%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
Total Loans and Leases	42.2%	48.0%	39.6%	40.5%	57.0%	55.9%	60.2%	73.6%	64.2%	55.8%	63.0%
Less: Allowance for Loan & Lease Losses	-1.3%	-1.1%	-0.6%	-0.4%	-0.4%	-0.3%	-0.8%	-0.5%	-0.8%	-0.5%	-0.6%
Net Loans and Leases	40.9%	46.9%	39.1%	40.1%	56.6%	55.5%	59.4%	73.1%	63.5%	55.3%	62.4%
Total Other Assets	2.4%	2.2%	2.7%	2.5%	5.4%	5.5%	5.6%	6.2%	10.5%	3.8%	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	1.7%	8.1%	7.8%	10.5%	4.5%	6.3%	2.7%	4.8%	11.1%	0.0%	5.0%
Share Drafts	0.0%	3.3%	5.6%	4.7%	16.8%	12.5%	15.1%	14.5%	13.9%	12.6%	13.9%
Regular Shares	73.8%	66.2%	62.0%	57.4%	42.7%	43.0%	45.4%	35.2%	40.3%	39.6%	41.0%
Money Market Shares	0.0%	0.2%	0.0%	2.1%	10.1%	8.3%	5.0%	8.1%	0.0%	11.6%	7.0%
Share Certificates	0.3%	5.6%	6.8%	6.0%	10.7%	10.7%	14.0%	18.3%	17.8%	19.3%	15.4%
IRA/KEOGH Accounts	0.0%	1.1%	1.7%	2.2%	3.8%	4.2%	5.4%	6.3%	4.9%	6.3%	5.2%
All Other Shares	0.1%	0.7%	0.3%	0.7%	0.4%	0.3%	0.2%	1.0%	0.2%	0.0%	0.5%
Non-Member Deposits	0.3%	0.0%	0.1%	0.1%	0.2%	0.6%	0.5%	1.6%	2.7%	0.0%	1.0%
Total Shares and Deposits	74.5%	77.2%	76.5%	73.2%	84.6%	79.7%	85.5%	85.0%	79.8%	89.4%	84.0%
Total Equity	23.8%	14.7%	15.7%	16.2%	10.9%	14.0%	11.8%	10.2%	9.1%	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	23.8%	14.7%	15.4%	16.4%	11.1%	14.6%	12.3%	10.6%	11.2%	10.5%	11.6%
Total Equity + Allow. for Loan Loss	25.1%	15.9%	16.3%	16.6%	11.3%	14.4%	12.6%	10.7%	9.9%	11.1%	11.6%
Balance Sheet Growth YTD Annualized											
Total Investments	3.5%	-4.6%	-6.5%	-5.1%	25.9%	-33.9%	29.5%	6.1%	-32.0%	5.7%	3.1%
Total Loans and Leases	-14.4%	7.2%	-17.0%	-4.2%	157.9%	-33.3%	38.2%	38.1%	-93.4%	6.4%	7.4%
TOTAL ASSETS	-5.5%	2.4%	-11.0%	-4.6%	91.1%	-34.2%	35.8%	28.7%	-77.2%	5.6%	6.0%
Total Liabilities	-24.1%	-1.6%	36.4%	-20.0%	-11.4%	-51.1%	127.2%	87.8%	66.9%	1055.6%	37.6%
Total Shares and Deposits	-7.2%	2.6%	-14.7%	-3.2%	105.8%	-34.0%	33.8%	27.0%	-86.4%	5.5%	4.5%
Equity Capital	1.7%	3.7%	-11.2%	0.0%	53.4%	-26.8%	35.9%	21.1%	-70.0%	5.9%	4.9%
TOTAL LIABILITIES, SHARES, AND EQUITY	-5.5%	2.4%	-11.0%	-4.6%	91.1%	-34.2%	35.8%	28.7%	-77.2%	5.6%	6.0%

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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	4.57%	3.60%	1.98%	2.20%	0.70%	0.67%	1.17%	0.83%	0.75%	0.95%	0.92%
Delinquent Loans / Total Capital	7.7%	10.9%	4.8%	5.4%	3.5%	2.6%	5.6%	5.7%	4.9%	4.8%	5.0%
Delinquent Loans + OREO / Net Loans + OREO	4.8%	3.8%	2.1%	2.4%	0.8%	1.0%	1.3%	0.9%	1.0%	1.0%	1.0%
Delinquent Loans > 6mo / Delinquent Loans	56.8%	36.6%	49.4%	39.3%	29.4%	33.2%	29.4%	32.5%	26.5%	22.2%	31.1%
Allowance for Loan Losses/Net Loans	3.19%	2.38%	1.45%	0.91%	0.77%	0.62%	1.33%	0.75%	1.21%	0.99%	0.93%
Loans 2 to less than 6 months Delinquent (\$000s)	\$8	\$42	\$31	\$84	\$146	\$178	\$631	\$1,294	\$2,388	\$5,465	\$258
Loans 6 to less than 12 months Delinquent (\$000s)	\$7	\$18	\$17	\$45	\$45	\$78	\$218	\$476	\$726	\$861	\$89
Loans 12 months and over Delinquent (\$000s)	\$3	\$6	\$14	\$9	\$16	\$10	\$45	\$145	\$135	\$700	\$28
Total Delinquent Loans (\$000s)	\$18	\$66	\$62	\$138	\$207	\$266	\$895	\$1,915	\$3,249	\$7,026	\$375
Delinquency by Category											
Unsecured Credit Card	0.00%	0.00%	0.13%	0.15%	0.37%	0.28%	0.53%	0.36%	0.92%	0.39%	0.42%
STS Loans	0.00%	2.63%	2.13%	3.21%	3.49%	0.00%	10.00%	3.02%	0.00%	0.00%	2.99%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.14%	0.00%	0.13%	0.00%	0.00%	0.00%	0.63%
New Vehicle Loans	2.08%	3.12%	0.80%	0.97%	0.50%	0.44%	0.84%	0.32%	0.58%	0.67%	0.52%
Used Vehicle Loans	3.41%	3.53%	2.79%	2.48%	0.99%	0.83%	1.42%	0.89%	1.23%	1.22%	1.13%
1st Mortgage Fixed	9.95%	2.27%	0.00%	4.35%	0.97%	0.39%	0.80%	0.62%	0.12%	0.46%	0.59%
1st Mortgage Adj	0.00%	0.00%	0.00%	3.76%	0.00%	0.00%	0.00%	1.79%	0.00%	0.00%	1.02%
Other RE Fixed	0.00%	0.00%	6.59%	0.71%	2.16%	0.36%	0.39%	1.50%	1.21%	4.16%	1.62%
Other RE Adj	0.00%	0.00%	0.00%	0.00%	0.00%	0.74%	0.63%	0.16%	0.28%	0.00%	0.20%
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%	0.89%	0.86%	0.95%	0.65%	1.06%	1.01%	0.81%
Total 1st Mortgage Loans	9.95%	2.27%	0.00%	4.24%	0.89%	0.37%	0.61%	0.94%	0.10%	0.44%	0.68%
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)	0.81%	1.17%	1.11%	0.21%	0.57%	0.29%	1.29%	0.88%	0.26%	0.80%	0.72%
Recoveries / Charge-Offs	39.29%	36.41%	26.53%	52.69%	19.55%	35.87%	22.86%	21.28%	51.69%	27.66%	26.75%
Expected Charge-Offs / Net Loans	1.84%	1.35%	1.22%	0.90%	0.45%	0.44%	0.89%	0.58%	0.38%	0.45%	0.56%
Provision for Loan Losses/Net Charge-Offs	154.9%	98.0%	146.4%	68.2%	126.0%	64.1%	116.4%	98.9%	144.8%	112.7%	110.0%
Prov. for Loan Losses/Expected Charge-Offs	70.4%	86.9%	135.2%	16.0%	161.3%	43.0%	171.2%	151.4%	101.7%	201.3%	141.6%
Bankruptcies / Net Loans	0.38%	1.66%	1.23%	0.72%	0.69%	0.88%	2.01%	1.29%	0.81%	0.81%	1.14%
Total Amount of Loans Charged-Off (\$000s)	\$6	\$33	\$48	\$29	\$145	\$192	\$1,191	\$2,217	\$4,012	\$7,984	\$392
Total Amount of Recoveries (\$000s)	\$2	\$12	\$13	\$15	\$28	\$69	\$272	\$472	\$2,074	\$2,208	\$105
Net Charge Offs (\$000s)	\$3	\$21	\$35	\$14	\$117	\$123	\$919	\$1,745	\$1,938	\$5,776	\$287
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.35%	0.12%	0.08%	0.39%	0.41%	0.81%	0.82%	0.90%	0.66%	0.69%
STS Loans	0.00%	4.80%	2.04%	3.12%	4.42%	16.56%	26.67%	2.94%	0.00%	0.00%	4.71%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.82%	0.00%	-1.24%	0.00%	0.31%
New Vehicle Loans	0.52%	0.87%	0.94%	-0.05%	0.22%	0.09%	0.53%	0.37%	0.33%	0.36%	0.34%
Used Vehicle Loans	1.14%	0.70%	0.69%	0.08%	0.65%	0.28%	1.31%	0.93%	0.07%	1.08%	0.76%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.01%	0.01%	0.00%	0.27%	0.07%	-0.01%	0.01%	0.06%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	0.11%	0.02%	0.00%	-0.05%	0.07%	0.00%	0.13%	0.04%
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%	-33.59%	-23.63%	-0.75%	-3.79%	-1.31%	-0.09%	-0.34%	-1.14%
Indirect Loans	0.00%	0.00%	0.00%	-0.12%	0.01%	0.10%	0.37%	0.35%	0.19%	0.46%	0.31%
Number of Credit Unions in Each Peer Group:	30	24	26	26	34	10	13	13	2	1	179

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	4.18%	4.04%	6.12%	13.55%	10.83%	1.70%	5.02%	2.79%	0.17%	4.05%	4.67%
Credit Unions - Deposits in and Loans to	0.00%	0.00%	0.47%	2.52%	2.03%	0.49%	1.11%	0.23%	0.00%	0.18%	0.73%
Total Investments in Corporate Credit Unions*	10.50%	43.54%	52.12%	30.58%	32.17%	16.11%	31.78%	18.46%	27.89%	4.87%	23.54%
Marketable Securities	6.62%	55.10%	61.75%	65.86%	49.00%	48.19%	97.71%	41.50%	165.13%	213.63%	84.90%
All Other Investments	146.62%	206.52%	228.12%	217.93%	213.77%	156.39%	113.82%	68.56%	5.74%	78.19%	110.06%
Total Investments	238.15%	340.58%	372.78%	346.38%	333.87%	256.43%	271.28%	183.82%	224.08%	377.19%	263.20%
Unsecured Loans	82.54%	98.34%	65.02%	64.56%	70.54%	50.84%	81.05%	91.50%	60.79%	79.76%	77.17%
Vehicle Loans	91.35%	221.11%	181.06%	131.48%	256.53%	217.85%	241.32%	363.28%	234.08%	272.92%	275.83%
New Vehicle Loans	54.61%	114.16%	93.50%	72.48%	129.20%	97.42%	88.04%	176.05%	107.23%	125.73%	128.71%
Used Vehicle Loans	36.74%	106.95%	87.56%	58.99%	127.33%	120.42%	153.28%	187.23%	126.85%	147.20%	147.12%
Total Real Estate	3.30%	6.29%	10.10%	50.36%	186.05%	113.88%	167.17%	237.64%	276.71%	181.47%	190.46%
1st Mortgage	3.30%	5.87%	5.95%	39.91%	157.08%	101.82%	151.69%	200.22%	262.95%	160.26%	166.53%
1st Mortgage Fxd	3.30%	5.87%	5.95%	32.55%	51.20%	96.92%	115.30%	139.29%	202.34%	153.47%	117.74%
1st Mortgage Adj	0.00%	0.00%	0.00%	7.37%	4.75%	4.90%	36.39%	53.51%	60.61%	6.79%	31.74%
2nd Mortgage	0.00%	0.42%	4.15%	10.45%	11.06%	12.06%	15.48%	43.90%	13.76%	21.21%	23.42%
Closed-End Fxd	0.00%	0.00%	1.76%	6.13%	5.61%	5.24%	7.16%	5.32%	3.02%	8.22%	5.55%
Closed-End Adj	0.00%	0.00%	1.81%	0.00%	0.00%	0.00%	0.01%	1.25%	0.00%	0.00%	0.45%
Open-End Adj	0.00%	0.00%	0.00%	2.54%	4.80%	5.02%	7.95%	34.02%	10.74%	12.99%	15.96%
Open-End Fxd	0.00%	0.42%	0.57%	1.78%	0.65%	1.81%	0.36%	3.32%	0.00%	0.00%	1.47%
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%	0.05%	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	177.33%	326.01%	256.52%	246.82%	514.14%	383.11%	490.71%	692.73%	572.06%	534.16%	544.00%
Indirect Loans	0.00%	0.00%	0.00%	1.38%	4.17%	53.89%	67.07%	159.59%	78.39%	208.60%	96.92%
Percent of Vehicle Loans	0.00%	0.00%	0.00%	1.05%	1.62%	24.74%	27.79%	43.93%	33.49%	76.43%	35.14%
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%	0.00%	1.59%	0.00%	5.68%	3.71%	1.22%	0.00%	2.43%
Total Mortgage Exposure**	3.30%	6.33%	10.40%	51.97%	190.82%	115.45%	241.38%	266.90%	428.09%	372.36%	248.75%
Total Real Estate	3.30%	6.29%	10.10%	50.36%	186.05%	113.88%	167.17%	237.64%	276.71%	181.47%	190.46%
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%	0.31%	1.61%	4.76%	1.57%	74.21%	29.26%	151.38%	190.89%	58.29%
Federal Agency Securities (Mtg Backed)	0.00%	0.04%	0.31%	1.61%	4.76%	1.57%	74.21%	29.21%	151.38%	190.89%	58.27%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.05%	0.00%	0.00%	0.02%



