

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	0.54%	0.74%	0.84%	1.05%	1.06%	0.98%	1.33%	1.10%	2.94%	1.63%	1.43%
Loan Yield	10.52%	8.02%	6.86%	7.17%	6.01%	5.07%	6.91%	5.24%	5.17%	4.96%	5.55%
Net Loan Yield After NCOs	5.28%	6.61%	6.27%	6.96%	5.41%	4.80%	5.79%	4.34%	4.68%	4.24%	4.81%
Asset Yield	4.97%	4.10%	3.23%	3.46%	3.29%	3.17%	4.51%	3.93%	4.30%	3.38%	3.88%
Cost of Funds	-0.26%	-0.32%	-0.27%	-0.53%	-0.30%	-0.24%	-0.41%	-0.68%	-0.89%	-0.48%	-0.58%
Gross Spread	4.71%	3.78%	2.95%	2.93%	2.99%	2.94%	4.10%	3.25%	3.41%	2.91%	3.30%
Provision Expense	-2.53%	-0.17%	-0.27%	-0.06%	-0.29%	-0.09%	-0.74%	-0.55%	-0.32%	-0.43%	-0.43%
Net Spread after Provision Expense	2.18%	3.61%	2.69%	2.87%	2.70%	2.84%	3.36%	2.70%	3.10%	2.48%	2.87%
Total Non-Interest Income	0.26%	0.62%	0.55%	0.72%	1.13%	1.30%	2.19%	2.47%	2.33%	1.78%	1.98%
Total Non-Interest Expense	-5.18%	-4.13%	-3.34%	-3.08%	-3.50%	-3.60%	-4.97%	-4.32%	-4.42%	-3.45%	-4.13%
Net Operating Expense	-4.91%	-3.51%	-2.79%	-2.36%	-2.36%	-2.30%	-2.78%	-1.85%	-2.09%	-1.67%	-2.15%
Non-Operating Gains (Losses)	0.00%	-0.03%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	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	0.01%	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)	-2.72%	0.07%	-0.11%	0.51%	0.34%	0.54%	0.58%	0.85%	1.02%	0.81%	0.73%
Net Charge-Offs	-2.33%	-0.65%	-0.23%	-0.08%	-0.28%	-0.15%	-0.65%	-0.63%	-0.35%	-0.40%	-0.45%
ROA (with Net Charge-offs)	-2.53%	-0.42%	-0.08%	0.49%	0.35%	0.49%	0.66%	0.77%	0.98%	0.84%	0.70%
ROA with Provision for LL - W/O NCUSIF Expense	-2.74%	0.07%	-0.10%	0.51%	0.34%	0.54%	0.58%	0.85%	1.02%	0.81%	0.73%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-2.54%	-0.41%	-0.07%	0.49%	0.35%	0.49%	0.67%	0.77%	0.98%	0.84%	0.70%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-2.15%	-2.36%	-1.87%	-1.52%	-1.59%	-1.69%	-2.51%	-2.26%	-2.32%	-1.65%	-2.09%
Travel and Conference Expense	-0.04%	-0.03%	-0.02%	-0.02%	-0.04%	-0.05%	-0.06%	-0.05%	-0.04%	-0.03%	-0.04%
Office Occupancy Expense	-0.36%	-0.26%	-0.16%	-0.16%	-0.25%	-0.19%	-0.25%	-0.27%	-0.31%	-0.27%	-0.26%
Office Operations Expense	-1.21%	-0.90%	-0.77%	-0.72%	-0.85%	-0.95%	-0.96%	-0.96%	-0.98%	-0.85%	-0.93%
Educational and Promotional Expense	-0.04%	0.00%	-0.02%	-0.05%	-0.06%	-0.09%	-0.16%	-0.14%	-0.16%	-0.11%	-0.12%
Loan Servicing Expense	-0.15%	-0.07%	-0.15%	-0.10%	-0.16%	-0.25%	-0.29%	-0.26%	-0.27%	-0.08%	-0.22%
Professional and Outside Services	-0.63%	-0.34%	-0.23%	-0.39%	-0.43%	-0.27%	-0.56%	-0.32%	-0.25%	-0.35%	-0.35%
Member Insurance	0.03%	-0.01%	-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)	-0.01%	0.00%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.03%	-0.03%	-0.02%
Miscellaneous Operating Expenses	-0.59%	-0.15%	-0.09%	-0.09%	-0.09%	-0.09%	-0.15%	-0.05%	-0.06%	-0.10%	-0.08%
Total Non-Interest Expense	-5.18%	-4.13%	-3.34%	-3.08%	-3.50%	-3.60%	-4.97%	-4.32%	-4.42%	-3.45%	-4.13%
Other Performance Ratios											
Earning Asset Yield	5.03%	4.19%	3.52%	3.43%	3.55%	3.76%	4.42%	4.42%	4.22%	3.50%	4.08%
Average Cost of Funds	-0.35%	-0.42%	-0.36%	-0.70%	-0.38%	-0.33%	-0.44%	-0.81%	-0.88%	-0.52%	-0.66%
FTE Employee / \$million of Loans & Share Drafts	2.26	1.14	0.96	0.63	0.54	0.49	0.50	0.43	0.31	0.40	0.43
Compensation & Benefits / FTE Emp.	\$21,895	\$43,711	\$47,802	\$51,524	\$53,567	\$56,239	\$63,695	\$66,358	\$74,587	\$61,923	\$63,828
Compensation & Benefits / \$million Lns. & S.D.s	\$49,747	\$48,808	\$42,286	\$33,461	\$28,721	\$25,050	\$34,506	\$26,915	\$25,813	\$24,848	\$27,889
Operating Expense / Loans & Share Drafts	-11.96%	-8.56%	-7.54%	-6.78%	-6.31%	-5.33%	-6.83%	-5.15%	-4.91%	-5.20%	-5.50%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.61%	1.29%	1.24%	1.58%	2.05%	1.93%	3.01%	2.94%	2.59%	2.69%	2.64%
Net Operating Expense / Loans & Share Drafts	-11.35%	-7.27%	-6.31%	-5.20%	-4.26%	-3.40%	-3.82%	-2.21%	-2.32%	-2.51%	-2.86%
Operating Expense / Operating Revenue	103.96%	94.26%	95.75%	86.34%	85.83%	85.80%	80.28%	78.11%	79.99%	76.04%	80.29%
Total Fixed Assets / Shares & Equity	1.66%	0.50%	1.30%	1.14%	3.55%	2.90%	3.04%	3.19%	3.94%	2.39%	3.14%
Net Loans to Total Shares and Deposits	59.7%	59.3%	49.3%	53.8%	57.4%	68.5%	67.1%	81.6%	81.4%	60.6%	72.2%
Members / FTE Employee	346.39	406.43	374.79	429.88	391.86	352.52	317.71	314.73	286.67	369.52	330.81

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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%	0.8%	0.6%	1.3%	1.7%	1.7%	1.2%	0.7%	1.5%	1.2%
Total Investments	53.8%	53.1%	57.7%	58.3%	47.4%	38.2%	36.2%	24.1%	21.1%	40.9%	32.4%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.2%	0.6%	1.4%	2.3%	2.2%	4.1%	3.9%	2.5%	3.3%	3.1%
All Other Unsecured Loans/Lines of Credit	21.1%	13.9%	8.5%	8.7%	5.8%	5.2%	5.6%	6.0%	4.9%	4.9%	5.7%
Short-Term Small Amount Loans (STS)	0.0%	0.0%	0.1%	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%	0.1%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%
New Vehicle Loans	14.1%	15.8%	14.0%	11.4%	12.4%	14.2%	10.1%	15.2%	18.2%	12.3%	14.3%
Used Vehicle Loans	8.6%	14.8%	13.5%	10.0%	14.6%	17.3%	18.0%	19.4%	15.1%	15.1%	16.5%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.8%	0.9%	2.3%	6.1%	9.2%	14.5%	17.6%	21.8%	25.8%	16.6%	18.7%
Total Other Real Estate Loans/Lines of Credit	0.0%	0.1%	0.3%	1.6%	2.0%	1.7%	1.9%	3.5%	3.6%	2.1%	2.7%
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%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
Total Loans and Leases	44.7%	45.7%	39.3%	39.2%	46.4%	55.1%	57.5%	69.9%	70.1%	54.3%	61.2%
Less: Allowance for Loan & Lease Losses	-1.2%	-1.0%	-0.5%	-0.3%	-0.4%	-0.4%	-0.7%	-0.6%	-0.6%	-0.5%	-0.6%
Net Loans and Leases	43.5%	44.7%	38.7%	38.8%	46.0%	54.8%	56.8%	69.3%	69.6%	53.8%	60.6%
Total Other Assets	2.7%	1.5%	2.8%	2.3%	5.3%	5.4%	5.3%	5.4%	8.6%	3.8%	5.8%
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	1.7%	8.8%	4.6%	11.6%	7.1%	5.7%	2.8%	4.1%	4.8%	0.0%	4.4%
Share Drafts	0.0%	3.1%	4.2%	6.5%	9.7%	12.8%	15.3%	14.0%	19.4%	12.4%	14.2%
Regular Shares	73.6%	67.3%	67.1%	54.4%	52.0%	43.1%	45.2%	34.9%	36.5%	39.4%	41.2%
Money Market Shares	0.0%	0.2%	0.0%	1.9%	3.8%	8.4%	5.2%	9.3%	6.4%	11.9%	7.2%
Share Certificates	0.3%	5.2%	6.0%	6.9%	10.7%	10.7%	13.6%	18.2%	17.3%	19.5%	15.5%
IRA/KEOGH Accounts	0.0%	0.6%	1.4%	2.3%	3.9%	4.3%	5.5%	6.6%	4.9%	6.4%	5.3%
All Other Shares	0.1%	0.6%	0.7%	0.8%	0.4%	0.3%	0.2%	1.2%	0.1%	0.0%	0.5%
Non-Member Deposits	0.8%	0.0%	0.2%	0.0%	0.2%	0.8%	0.6%	1.4%	1.6%	0.0%	1.0%
Total Shares and Deposits	74.8%	77.0%	79.6%	72.8%	80.7%	80.5%	85.7%	85.7%	86.2%	89.6%	84.8%
Total Equity	23.5%	14.2%	15.8%	15.6%	12.2%	13.9%	11.5%	10.2%	8.9%	10.4%	10.9%
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	23.5%	14.2%	15.6%	15.8%	12.4%	14.5%	12.0%	10.7%	10.0%	10.3%	11.4%
Total Equity + Allow. for Loan Loss	24.7%	15.2%	16.3%	16.0%	12.6%	14.2%	12.3%	10.7%	9.5%	10.9%	11.5%
Balance Sheet Growth YTD Annualized											
Total Investments	-1.0%	1.8%	-31.0%	39.5%	-11.2%	-61.4%	105.5%	0.0%	178.1%	27.2%	33.2%
Total Loans and Leases	5.6%	-17.1%	-55.1%	16.4%	-8.8%	-71.7%	60.3%	-43.8%	77.7%	2.5%	3.6%
TOTAL ASSETS	1.7%	-6.5%	-40.5%	29.5%	-9.0%	-68.9%	76.7%	-39.7%	103.8%	12.0%	12.6%
Total Liabilities	-33.3%	18.5%	-134.5%	36.0%	-2.2%	-134.7%	297.6%	-10.5%	79.7%	1022.2%	14.6%
Total Shares and Deposits	-0.1%	-6.9%	-33.1%	29.7%	-7.9%	-65.1%	73.3%	-39.5%	103.3%	12.8%	13.5%
Equity Capital	10.5%	-18.3%	-39.8%	23.6%	-19.2%	-57.1%	66.2%	-51.9%	123.2%	4.9%	4.7%
TOTAL LIABILITIES, SHARES, AND EQUITY	1.7%	-6.5%	-40.5%	29.5%	-9.0%	-68.9%	76.7%	-39.7%	103.8%	12.0%	12.6%

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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	5.03%	3.41%	2.43%	2.34%	1.26%	0.65%	1.52%	0.94%	0.66%	1.15%	1.04%
Delinquent Loans / Total Capital	9.1%	10.3%	5.8%	5.7%	4.7%	2.5%	7.1%	6.1%	4.8%	5.7%	5.6%
Delinquent Loans + OREO / Net Loans + OREO	5.2%	3.5%	2.5%	2.6%	1.4%	1.0%	1.7%	1.0%	0.7%	1.2%	1.2%
Delinquent Loans > 6mo / Delinquent Loans	38.4%	26.1%	59.0%	45.6%	29.0%	29.3%	38.3%	31.6%	30.4%	29.8%	33.6%
Allowance for Loan Losses/Net Loans	2.77%	2.16%	1.40%	0.87%	0.86%	0.65%	1.31%	0.80%	0.86%	0.98%	0.92%
Loans 2 to less than 6 months Delinquent (\$000s)	\$13	\$45	\$29	\$79	\$144	\$179	\$693	\$1,314	\$2,208	\$5,795	\$272
Loans 6 to less than 12 months Delinquent (\$000s)	\$5	\$13	\$22	\$56	\$42	\$54	\$405	\$412	\$762	\$2,366	\$109
Loans 12 months and over Delinquent (\$000s)	\$3	\$3	\$20	\$10	\$17	\$20	\$25	\$196	\$202	\$96	\$28
Total Delinquent Loans (\$000s)	\$21	\$60	\$72	\$145	\$203	\$253	\$1,123	\$1,922	\$3,172	\$8,257	\$409
Delinquency by Category											
Unsecured Credit Card	0.00%	0.00%	0.17%	0.17%	0.54%	0.20%	0.50%	0.39%	0.74%	0.46%	0.47%
STS Loans	0.00%	5.00%	0.00%	3.57%	2.60%	4.85%	8.00%	4.77%	3.33%	0.00%	3.72%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.28%	0.00%	0.12%	0.00%	7.80%	0.00%	1.59%
New Vehicle Loans	1.25%	3.02%	1.72%	1.68%	0.77%	0.24%	0.87%	0.45%	0.52%	1.00%	0.67%
Used Vehicle Loans	7.41%	3.49%	2.61%	2.60%	1.43%	0.79%	1.43%	0.96%	0.98%	1.42%	1.20%
1st Mortgage Fixed	9.91%	2.33%	3.95%	4.38%	0.92%	0.51%	1.66%	0.77%	0.09%	0.36%	0.65%
1st Mortgage Adj	0.00%	0.00%	2.54%	1.84%	0.00%	0.00%	0.58%	1.15%	0.04%	0.00%	0.68%
Other RE Fixed	0.00%	0.00%	9.59%	0.15%	2.52%	0.95%	0.45%	1.67%	1.31%	4.08%	1.64%
Other RE Adj	0.00%	0.00%	0.00%	0.00%	0.00%	0.81%	0.00%	0.29%	0.07%	0.80%	0.23%
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%	1.46%	0.50%	0.95%	0.64%	0.65%	1.31%	0.78%
Total 1st Mortgage Loans	9.91%	2.33%	3.79%	3.90%	0.85%	0.49%	1.39%	0.86%	0.08%	0.35%	0.65%
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)	5.25%	1.41%	0.58%	0.21%	0.61%	0.26%	1.12%	0.89%	0.49%	0.73%	0.73%
Recoveries / Charge-Offs	6.11%	43.24%	38.89%	52.69%	20.48%	40.63%	27.77%	18.79%	36.68%	30.68%	26.78%
Expected Charge-Offs / Net Loans	1.79%	1.10%	1.28%	0.88%	0.48%	0.40%	1.03%	0.55%	0.30%	0.41%	0.54%
Provision for Loan Losses/Net Charge-Offs	108.3%	25.9%	113.2%	71.6%	101.6%	63.5%	112.7%	87.3%	90.2%	107.7%	94.9%
Prov. for Loan Losses/Expected Charge-Offs	325.5%	34.0%	52.1%	17.0%	128.3%	42.6%	123.9%	143.9%	146.0%	191.7%	129.7%
Bankruptcies / Net Loans	0.57%	1.33%	1.01%	0.35%	0.55%	0.72%	2.30%	1.16%	0.45%	0.58%	0.97%
Total Amount of Loans Charged-Off (\$000s)	\$23	\$45	\$30	\$27	\$124	\$192	\$1,069	\$2,384	\$3,413	\$7,524	\$391
Total Amount of Recoveries (\$000s)	\$1	\$19	\$12	\$14	\$25	\$78	\$297	\$448	\$1,252	\$2,308	\$105
Net Charge Offs (\$000s)	\$22	\$26	\$19	\$13	\$98	\$114	\$772	\$1,936	\$2,161	\$5,216	\$286
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.00%	0.08%	0.16%	0.40%	0.40%	0.96%	0.74%	0.72%	0.60%	0.65%
STS Loans	0.00%	0.00%	4.00%	4.70%	9.03%	10.26%	11.43%	1.78%	0.00%	0.00%	4.63%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.63%	0.00%	-3.27%	0.00%	0.56%
New Vehicle Loans	0.10%	2.36%	0.39%	-0.06%	0.11%	0.11%	0.72%	0.35%	0.66%	0.15%	0.42%
Used Vehicle Loans	17.50%	0.15%	0.83%	0.04%	0.56%	0.24%	1.21%	0.79%	0.29%	1.13%	0.72%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.02%	0.06%	0.00%	0.04%	0.13%	0.01%	0.00%	0.06%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	0.00%	0.07%	0.00%	0.18%	0.06%	0.00%	0.34%	0.08%
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%	-32.68%	-21.45%	-0.67%	-2.99%	-1.68%	-0.37%	-0.50%	-1.22%
Indirect Loans	0.00%	0.00%	0.00%	-0.12%	0.01%	0.05%	0.22%	0.14%	0.17%	0.22%	0.16%
Number of Credit Unions in Each Peer Group:	31	23	26	28	34	10	13	11	4	1	181

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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	7.04%	7.87%	2.94%	12.58%	17.28%	2.44%	4.09%	2.94%	0.09%	4.22%	4.77%
Credit Unions - Deposits in and Loans to	0.00%	0.00%	0.49%	2.06%	2.96%	1.71%	1.17%	0.22%	0.00%	0.18%	0.83%
Total Investments in Corporate Credit Unions*	7.99%	49.45%	63.72%	33.36%	60.34%	29.02%	53.46%	26.96%	23.23%	0.41%	32.59%
Marketable Securities	6.49%	61.58%	28.12%	80.30%	70.97%	46.40%	89.04%	31.27%	120.76%	208.23%	85.08%
All Other Investments	141.23%	212.40%	247.88%	221.58%	212.90%	154.26%	137.03%	92.68%	9.13%	81.86%	110.60%
Total Investments	229.19%	373.78%	369.13%	369.13%	382.51%	263.92%	302.52%	224.74%	210.08%	397.80%	284.03%
Unsecured Loans	90.03%	99.31%	58.17%	64.10%	65.16%	51.16%	80.83%	92.31%	73.82%	80.00%	77.07%
Vehicle Loans	96.70%	215.07%	176.13%	135.42%	217.95%	217.22%	235.24%	323.12%	330.67%	267.00%	270.41%
New Vehicle Loans	59.89%	110.90%	89.47%	72.18%	100.02%	97.99%	84.70%	142.25%	180.74%	120.21%	125.62%
Used Vehicle Loans	36.81%	104.17%	86.66%	63.25%	117.93%	119.23%	150.54%	180.87%	149.93%	146.79%	144.79%
Total Real Estate	3.40%	6.90%	16.49%	48.24%	90.24%	111.87%	162.83%	236.78%	293.41%	182.00%	187.59%
1st Mortgage	3.40%	6.45%	14.75%	38.40%	73.90%	100.03%	147.30%	203.91%	257.28%	161.34%	163.76%
1st Mortgage Fxd	3.40%	6.45%	13.07%	31.24%	68.32%	95.19%	110.09%	153.22%	219.50%	154.51%	134.99%
1st Mortgage Adj	0.00%	0.00%	1.67%	7.15%	5.57%	4.84%	37.21%	50.69%	37.78%	6.83%	28.77%
2nd Mortgage	0.00%	0.45%	1.74%	9.84%	16.34%	11.84%	15.53%	32.87%	36.13%	20.66%	23.82%
Closed-End Fxd	0.00%	0.00%	1.74%	5.51%	7.08%	5.24%	7.87%	4.65%	12.08%	8.47%	7.30%
Closed-End Adj	0.00%	0.00%	0.00%	0.00%	2.12%	0.01%	0.01%	1.15%	1.32%	0.00%	0.81%
Open-End Adj	0.00%	0.00%	0.00%	2.45%	6.28%	4.73%	7.65%	22.64%	21.86%	12.19%	14.04%
Open-End Fxd	0.00%	0.45%	0.00%	1.88%	0.86%	1.86%	0.00%	4.44%	0.88%	0.00%	1.68%
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	190.24%	321.60%	251.17%	248.12%	374.01%	380.90%	480.11%	652.60%	698.30%	529.01%	535.59%
Indirect Loans	0.00%	0.00%	0.00%	1.25%	5.53%	57.71%	62.63%	160.00%	234.16%	198.16%	125.38%
Percent of Vehicle Loans	0.00%	0.00%	0.00%	0.92%	2.54%	26.57%	26.62%	49.52%	70.81%	74.22%	46.37%
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%	0.41%	0.00%	6.33%	4.49%	0.78%	0.00%	2.33%
Total Mortgage Exposure**	3.40%	6.94%	16.81%	49.91%	99.13%	113.55%	226.48%	258.04%	394.76%	367.16%	244.11%
Total Real Estate	3.40%	6.90%	16.49%	48.24%	90.24%	111.87%	162.83%	236.78%	293.41%	182.00%	187.59%
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%	0.32%	1.67%	8.89%	1.68%	63.64%	21.26%	101.35%	185.15%	56.52%
Federal Agency Securities (Mtg Backed)	0.00%	0.04%	0.32%	1.67%	8.89%	1.68%	63.64%	21.26%	101.35%	185.15%	56.52%
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%



