

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	0.62%	0.70%	0.83%	0.93%	1.02%	0.99%	1.22%	1.33%	1.54%	1.34%	1.19%
Loan Yield	9.43%	7.75%	6.05%	6.47%	5.82%	6.58%	5.37%	5.37%	4.07%	4.75%	5.22%
Net Loan Yield After NCOs	8.18%	6.84%	5.50%	6.13%	5.26%	5.79%	4.62%	4.57%	3.62%	3.95%	4.53%
Asset Yield	4.61%	4.10%	3.14%	3.19%	3.23%	4.01%	3.65%	4.31%	3.32%	3.15%	3.69%
Cost of Funds	-0.32%	-0.34%	-0.28%	-0.49%	-0.30%	-0.34%	-0.33%	-0.62%	-0.56%	-0.48%	-0.48%
Gross Spread	4.29%	3.75%	2.86%	2.70%	2.92%	3.67%	3.33%	3.69%	2.76%	2.67%	3.22%
Provision Expense	-0.33%	-0.17%	-0.24%	-0.06%	-0.28%	-0.48%	-0.54%	-0.63%	-0.37%	-0.47%	-0.47%
Net Spread after Provision Expense	3.96%	3.58%	2.63%	2.64%	2.64%	3.19%	2.78%	3.06%	2.39%	2.20%	2.75%
Total Non-Interest Income	0.40%	0.73%	0.56%	0.68%	1.09%	1.99%	1.58%	2.40%	1.88%	1.81%	1.82%
Total Non-Interest Expense	-4.85%	-4.06%	-3.23%	-2.86%	-3.56%	-4.90%	-3.99%	-4.79%	-3.76%	-3.53%	-4.11%
Net Operating Expense	-4.44%	-3.33%	-2.67%	-2.18%	-2.47%	-2.91%	-2.41%	-2.39%	-1.88%	-1.72%	-2.29%
Non-Operating Gains (Losses)	-0.02%	0.00%	0.01%	-0.01%	0.00%	-0.10%	0.00%	0.02%	-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	-0.02%	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)	-0.51%	0.25%	-0.04%	0.44%	0.17%	0.18%	0.37%	0.69%	0.50%	0.48%	0.46%
Net Charge-Offs	-0.57%	-0.44%	-0.24%	-0.14%	-0.27%	-0.43%	-0.45%	-0.61%	-0.34%	-0.44%	-0.44%
ROA (with Net Charge-offs)	-0.75%	-0.02%	-0.05%	0.36%	0.18%	0.23%	0.46%	0.71%	0.53%	0.51%	0.48%
ROA with Provision for LL - W/O NCUSIF Expense	-0.51%	0.25%	-0.03%	0.45%	0.17%	0.18%	0.37%	0.69%	0.50%	0.48%	0.46%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-0.75%	-0.02%	-0.04%	0.37%	0.18%	0.23%	0.46%	0.71%	0.53%	0.51%	0.48%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-2.34%	-2.28%	-1.85%	-1.39%	-1.66%	-2.27%	-1.97%	-2.47%	-1.90%	-1.70%	-2.05%
Travel and Conference Expense	-0.05%	-0.04%	-0.02%	-0.03%	-0.04%	-0.08%	-0.07%	-0.06%	-0.05%	-0.03%	-0.05%
Office Occupancy Expense	-0.32%	-0.22%	-0.15%	-0.15%	-0.24%	-0.24%	-0.23%	-0.32%	-0.24%	-0.25%	-0.26%
Office Operations Expense	-1.10%	-0.87%	-0.74%	-0.67%	-0.84%	-1.26%	-0.82%	-1.05%	-0.85%	-0.87%	-0.94%
Educational and Promotional Expense	-0.01%	-0.01%	-0.02%	-0.03%	-0.06%	-0.13%	-0.11%	-0.14%	-0.14%	-0.12%	-0.12%
Loan Servicing Expense	-0.19%	-0.08%	-0.10%	-0.10%	-0.17%	-0.29%	-0.25%	-0.28%	-0.24%	-0.09%	-0.22%
Professional and Outside Services	-0.57%	-0.36%	-0.22%	-0.35%	-0.44%	-0.43%	-0.44%	-0.35%	-0.26%	-0.33%	-0.36%
Member Insurance	-0.04%	-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)	-0.02%	-0.03%	-0.03%	-0.03%	-0.02%	-0.02%	-0.02%	-0.03%	-0.02%	-0.02%	-0.02%
Miscellaneous Operating Expenses	-0.21%	-0.16%	-0.10%	-0.10%	-0.07%	-0.18%	-0.07%	-0.09%	-0.06%	-0.12%	-0.09%
Total Non-Interest Expense	-4.85%	-4.06%	-3.23%	-2.86%	-3.56%	-4.90%	-3.99%	-4.79%	-3.76%	-3.53%	-4.11%
Other Performance Ratios											
Earning Asset Yield	4.75%	4.14%	3.27%	3.26%	3.43%	4.36%	3.97%	4.80%	3.29%	3.29%	3.93%
Average Cost of Funds	-0.43%	-0.44%	-0.36%	-0.67%	-0.38%	-0.43%	-0.38%	-0.73%	-0.56%	-0.53%	-0.55%
FTE Employee / \$million of Loans & Share Drafts	2.44	1.10	0.89	0.59	0.53	0.56	0.48	0.41	0.31	0.41	0.43
Compensation & Benefits / FTE Emp.	\$22,243	\$41,178	\$46,020	\$50,094	\$55,725	\$60,785	\$56,651	\$69,608	\$55,644	\$62,605	\$61,094
Compensation & Benefits / \$million Lns. & S.D.s	\$52,901	\$45,108	\$38,163	\$29,463	\$29,575	\$34,094	\$26,191	\$28,238	\$18,920	\$25,480	\$26,236
Operating Expense / Loans & Share Drafts	-10.99%	-8.01%	-6.67%	-6.07%	-6.33%	-7.37%	-5.32%	-5.46%	-3.75%	-5.28%	-5.27%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.91%	1.44%	1.16%	1.44%	1.94%	2.99%	2.10%	2.73%	1.88%	2.71%	2.34%
Net Operating Expense / Loans & Share Drafts	-10.07%	-6.57%	-5.51%	-4.63%	-4.40%	-4.38%	-3.21%	-2.73%	-1.87%	-2.58%	-2.93%
Operating Expense / Operating Revenue	103.06%	90.98%	94.87%	86.61%	89.45%	87.49%	82.34%	80.47%	82.69%	80.94%	83.19%
Total Fixed Assets / Shares & Equity	1.45%	0.55%	1.19%	1.12%	3.49%	2.84%	3.06%	3.14%	3.87%	2.37%	3.06%
Net Loans to Total Shares and Deposits	56.0%	60.8%	50.5%	53.6%	56.1%	66.9%	65.6%	80.6%	85.4%	59.7%	71.7%
Members / FTE Employee	343.61	405.86	339.38	458.82	383.04	348.79	311.62	308.24	282.10	364.43	328.63

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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%	0.7%	1.3%	2.2%	1.6%	1.1%	0.8%	1.5%	1.2%
Total Investments	55.6%	52.0%	57.6%	58.0%	48.9%	38.4%	36.9%	23.3%	16.7%	41.5%	32.5%
Unsecured Credit Card Loans/Lines of Credit	0.2%	0.2%	0.6%	1.4%	2.3%	2.6%	4.0%	4.3%	2.0%	3.3%	3.1%
All Other Unsecured Loans/Lines of Credit	19.9%	14.3%	9.0%	9.2%	5.7%	5.9%	5.1%	6.0%	5.5%	5.2%	5.9%
Short-Term Small Amount Loans (STS)	0.1%	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%	0.0%	0.0%	0.1%	0.0%	0.2%	0.0%	0.0%	0.0%	0.0%
New Vehicle Loans	13.7%	16.3%	14.4%	11.3%	11.9%	11.8%	10.2%	17.2%	18.4%	11.4%	14.5%
Used Vehicle Loans	8.7%	14.4%	12.5%	9.7%	13.9%	18.4%	16.7%	17.4%	19.1%	15.3%	16.6%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.3%	1.2%	2.8%	6.0%	9.1%	14.0%	18.6%	21.4%	25.9%	15.8%	18.0%
Total Other Real Estate Loans/Lines of Credit	0.0%	0.1%	0.2%	1.7%	2.1%	1.4%	1.9%	3.1%	4.6%	2.6%	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	43.0%	46.4%	39.5%	39.3%	45.0%	54.1%	56.5%	69.3%	75.5%	53.5%	60.9%
Less: Allowance for Loan & Lease Losses	-1.2%	-0.8%	-0.5%	-0.3%	-0.4%	-0.7%	-0.6%	-0.6%	-0.5%	-0.6%	-0.5%
Net Loans and Leases	41.8%	45.6%	39.0%	39.0%	44.6%	53.4%	55.9%	68.7%	75.0%	53.0%	60.4%
Total Other Assets	2.6%	1.6%	2.7%	2.3%	5.1%	5.9%	5.6%	6.9%	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%
LIABILITIES, SHARES, AND EQUITY											
Total Liabilities	1.6%	8.8%	6.2%	11.5%	7.7%	7.5%	2.1%	3.5%	2.8%	0.0%	4.0%
Share Drafts	0.2%	3.0%	3.5%	6.0%	9.1%	11.7%	14.3%	14.6%	18.9%	11.8%	13.5%
Regular Shares	72.4%	66.9%	65.5%	55.2%	51.1%	43.9%	45.4%	37.2%	31.7%	38.2%	41.1%
Money Market Shares	0.0%	0.3%	0.5%	1.8%	3.9%	6.8%	5.7%	8.4%	9.4%	12.5%	7.6%
Share Certificates	0.9%	5.0%	6.2%	6.5%	11.0%	11.7%	14.0%	17.1%	20.8%	20.7%	15.8%
IRA/KEOGH Accounts	0.3%	0.6%	1.7%	2.3%	4.1%	4.7%	5.8%	6.8%	5.1%	6.6%	5.5%
All Other Shares	2.0%	0.7%	0.5%	1.5%	0.8%	0.2%	0.2%	1.2%	0.0%	0.0%	0.6%
Non-Member Deposits	1.0%	0.0%	0.3%	0.0%	0.2%	1.8%	0.7%	0.7%	2.4%	0.0%	0.9%
Total Shares and Deposits	76.8%	76.4%	78.2%	73.3%	80.3%	80.8%	86.1%	86.0%	88.4%	89.7%	85.0%
Total Equity	21.6%	14.9%	15.6%	15.2%	12.1%	11.7%	11.8%	10.5%	8.8%	10.3%	11.0%
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	21.6%	14.9%	15.4%	15.3%	12.3%	12.5%	11.9%	11.0%	9.0%	10.1%	11.3%
Total Equity + Allow. for Loan Loss	22.8%	15.6%	16.1%	15.6%	12.5%	12.3%	12.4%	11.1%	9.3%	10.8%	11.5%
Balance Sheet Growth YTD Annualized											
Total Investments	1.4%	12.6%	11.1%	7.8%	9.6%	3.5%	7.4%	55.8%	67.4%	13.0%	21.4%
Total Loans and Leases	-17.6%	-7.5%	-29.5%	-9.6%	-8.5%	-3.4%	-25.3%	-20.6%	46.0%	-0.7%	-6.8%
TOTAL ASSETS	-7.2%	2.2%	-8.4%	0.0%	0.6%	0.4%	-14.1%	-7.6%	52.2%	4.4%	2.2%
Total Liabilities	-44.2%	18.8%	-3.4%	11.4%	-14.9%	10.0%	-10.4%	-58.6%	505.4%	1231.4%	-15.5%
Total Shares and Deposits	-6.3%	0.2%	-9.6%	-1.8%	1.8%	2.8%	-15.0%	-4.8%	46.9%	4.1%	3.0%
Equity Capital	-6.2%	4.1%	-4.2%	0.8%	4.3%	-18.7%	-7.9%	-2.0%	66.6%	7.0%	3.5%
TOTAL LIABILITIES, SHARES, AND EQUITY	-7.2%	2.2%	-8.4%	0.0%	0.6%	0.4%	-14.1%	-7.6%	52.2%	4.4%	2.2%

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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	5.02%	3.67%	2.28%	2.34%	1.37%	1.38%	1.37%	1.11%	0.63%	1.11%	1.15%
Delinquent Loans / Total Capital	9.5%	10.9%	5.6%	5.9%	5.0%	6.1%	6.2%	6.9%	5.1%	5.5%	6.1%
Delinquent Loans + OREO / Net Loans + OREO	5.2%	3.9%	2.4%	2.7%	1.5%	1.8%	1.6%	1.2%	0.7%	1.2%	1.3%
Delinquent Loans > 6mo / Delinquent Loans	40.0%	26.5%	39.5%	29.9%	38.2%	21.2%	16.3%	27.8%	25.2%	12.0%	25.1%
Allowance for Loan Losses/Net Loans	2.82%	1.65%	1.28%	0.88%	0.88%	1.22%	1.11%	0.84%	0.67%	1.04%	0.91%
Loans 2 to less than 6 months Delinquent (\$000s)	\$13	\$47	\$42	\$102	\$132	\$456	\$815	\$1,634	\$2,303	\$6,784	\$314
Loans 6 to less than 12 months Delinquent (\$000s)	\$3	\$15	\$17	\$30	\$58	\$105	\$129	\$420	\$550	\$874	\$76
Loans 12 months and over Delinquent (\$000s)	\$5	\$2	\$10	\$13	\$23	\$18	\$30	\$211	\$226	\$48	\$29
Total Delinquent Loans (\$000s)	\$21	\$65	\$69	\$145	\$213	\$579	\$974	\$2,264	\$3,079	\$7,706	\$419
Delinquency by Category											
Unsecured Credit Card	0.00%	0.00%	0.09%	0.23%	0.51%	0.42%	0.42%	0.62%	0.45%	0.42%	0.48%
STS Loans	0.00%	8.00%	1.27%	3.89%	4.30%	7.02%	3.57%	2.82%	4.69%	0.00%	3.90%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	2.04%	0.00%	0.50%	0.60%	0.00%	0.00%	0.78%
New Vehicle Loans	2.26%	3.67%	1.49%	1.07%	0.83%	0.94%	0.68%	0.65%	0.50%	0.69%	0.72%
Used Vehicle Loans	4.97%	3.73%	2.71%	2.83%	1.35%	2.04%	1.54%	1.00%	0.74%	1.59%	1.31%
1st Mortgage Fixed	0.00%	2.34%	4.44%	4.20%	1.66%	0.67%	1.72%	0.94%	0.31%	0.41%	0.88%
1st Mortgage Adj	0.00%	0.00%	2.01%	2.16%	0.00%	0.19%	0.00%	1.09%	0.09%	0.00%	0.68%
Other RE Fixed	0.00%	0.00%	5.20%	0.89%	1.36%	0.34%	0.00%	2.31%	1.33%	4.86%	1.66%
Other RE Adj	0.00%	0.00%	0.00%	0.00%	0.25%	0.86%	0.00%	0.26%	0.54%	0.32%	0.34%
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%	1.29%	0.65%	1.13%	0.77%	0.66%	1.27%	0.83%
Total 1st Mortgage Loans	0.00%	2.34%	4.18%	3.79%	1.50%	0.66%	1.35%	0.97%	0.29%	0.41%	0.85%
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)	1.25%	0.91%	0.55%	0.34%	0.56%	0.78%	0.75%	0.80%	0.45%	0.79%	0.69%
Recoveries / Charge-Offs	28.50%	36.84%	19.27%	42.53%	25.35%	26.20%	27.32%	20.40%	26.45%	25.95%	24.36%
Expected Charge-Offs / Net Loans	1.76%	1.62%	0.81%	0.79%	0.69%	3.68%	0.82%	0.58%	0.38%	0.48%	0.82%
Provision for Loan Losses/Net Charge-Offs	58.0%	38.9%	97.4%	41.1%	105.6%	109.8%	119.7%	102.4%	108.9%	107.6%	105.8%
Prov. for Loan Losses/Expected Charge-Offs	42.5%	22.4%	65.9%	18.1%	86.8%	23.6%	110.7%	143.5%	131.3%	178.2%	89.8%
Bankruptcies / Net Loans	0.27%	2.71%	0.74%	0.73%	1.05%	13.34%	2.11%	1.27%	0.87%	1.18%	2.16%
Total Amount of Loans Charged-Off (\$000s)	\$8	\$26	\$24	\$40	\$122	\$441	\$843	\$2,143	\$3,149	\$7,600	\$348
Total Amount of Recoveries (\$000s)	\$2	\$10	\$5	\$17	\$31	\$115	\$230	\$437	\$833	\$1,972	\$85
Net Charge Offs (\$000s)	\$6	\$17	\$19	\$23	\$91	\$325	\$613	\$1,705	\$2,316	\$5,628	\$263
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.02%	0.00%	0.07%	0.14%	0.51%	0.81%	0.58%	0.78%	0.28%	0.77%	0.59%
STS Loans	0.00%	0.00%	22.76%	5.27%	5.33%	6.48%	31.37%	3.94%	14.32%	0.00%	7.62%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	1.47%	0.00%	0.00%	0.00%	0.00%	0.00%	0.25%
New Vehicle Loans	0.00%	0.79%	0.25%	0.14%	0.13%	0.18%	0.42%	0.64%	0.35%	0.47%	0.43%
Used Vehicle Loans	1.07%	0.46%	0.49%	0.20%	0.61%	1.13%	1.12%	0.82%	0.51%	0.86%	0.80%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.02%	0.11%	0.02%	0.02%	0.06%	0.08%	0.03%	0.04%	0.05%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	0.00%	0.02%	0.11%	0.00%	-0.12%	0.00%	0.15%	-0.01%
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	12.89%	7.22%	2.54%	2.54%	3.98%	-5.90%	-8.03%	-1.56%	-0.22%	-0.52%	-1.26%
Indirect Loans	0.00%	0.00%	0.00%	2.72%	0.42%	0.45%	0.65%	0.59%	0.31%	0.66%	0.49%
Number of Credit Unions in Each Peer Group:	33	23	29	28	34	13	12	12	3	1	188

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	12.89%	3.84%	3.30%	14.03%	18.20%	3.73%	7.47%	3.38%	0.00%	5.14%	6.02%
Credit Unions - Deposits in and Loans to	0.00%	1.54%	0.73%	4.01%	2.86%	3.09%	1.93%	0.38%	0.00%	0.19%	1.29%
Total Investments in Corporate Credit Unions*	20.51%	37.09%	48.47%	25.51%	52.34%	29.63%	47.52%	20.69%	8.68%	1.82%	26.55%
Marketable Securities	7.13%	58.16%	39.08%	84.29%	76.88%	74.18%	86.70%	45.68%	83.72%	249.82%	86.11%
All Other Investments	149.97%	214.90%	258.63%	229.45%	229.72%	169.05%	145.65%	102.15%	17.03%	85.80%	128.43%
Total Investments	257.21%	349.83%	374.90%	378.05%	398.76%	308.43%	309.05%	212.08%	185.40%	410.28%	288.40%
Unsecured Loans	93.20%	97.03%	62.20%	69.62%	64.76%	68.49%	75.61%	93.18%	83.33%	83.71%	80.60%
Vehicle Loans	103.73%	206.29%	174.78%	136.51%	210.45%	242.02%	224.65%	315.22%	415.49%	263.35%	276.04%
New Vehicle Loans	63.52%	109.46%	93.65%	73.60%	96.81%	94.57%	85.14%	156.82%	204.21%	112.33%	128.41%
Used Vehicle Loans	40.22%	96.83%	81.13%	62.91%	113.64%	147.45%	139.51%	158.40%	211.28%	151.02%	147.63%
Total Real Estate	1.58%	8.34%	19.60%	49.57%	91.31%	122.82%	171.71%	223.05%	337.26%	181.92%	184.22%
1st Mortgage	1.58%	7.90%	18.01%	38.82%	74.44%	111.94%	155.71%	194.96%	286.56%	156.49%	160.06%
1st Mortgage Fxd	1.58%	7.90%	16.11%	31.02%	67.10%	108.51%	122.46%	151.67%	261.83%	155.35%	136.86%
1st Mortgage Adj	0.00%	0.00%	1.90%	7.81%	7.35%	3.43%	33.26%	43.29%	24.73%	1.15%	23.20%
2nd Mortgage	0.00%	0.44%	1.58%	10.75%	16.87%	10.88%	16.00%	28.09%	50.71%	25.43%	24.16%
Closed-End Fxd	0.00%	0.00%	1.58%	6.32%	7.37%	5.49%	7.89%	4.21%	19.11%	8.35%	7.69%
Closed-End Adj	0.00%	0.00%	0.00%	0.00%	2.32%	0.03%	0.00%	1.02%	1.95%	0.00%	0.85%
Open-End Adj	0.00%	0.00%	0.00%	2.42%	6.28%	4.24%	7.93%	19.48%	27.43%	17.08%	13.93%
Open-End Fxd	0.00%	0.44%	0.00%	2.01%	0.91%	1.12%	0.18%	3.39%	2.21%	0.00%	1.70%
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%	0.07%	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	198.83%	312.04%	256.88%	256.09%	367.13%	433.98%	473.42%	631.93%	836.41%	528.97%	541.43%
Indirect Loans	0.00%	0.00%	0.00%	1.08%	5.57%	46.84%	59.82%	172.04%	317.80%	192.15%	130.49%
Percent of Vehicle Loans	0.00%	0.00%	0.00%	0.79%	2.65%	19.36%	26.63%	54.58%	76.49%	72.97%	47.27%
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%	0.00%	0.54%	0.00%	6.99%	4.09%	0.00%	0.00%	2.31%
Total Mortgage Exposure**	1.58%	8.38%	19.89%	51.57%	101.43%	131.17%	238.77%	259.76%	397.95%	404.40%	238.56%
Total Real Estate	1.58%	8.34%	19.60%	49.57%	91.31%	122.82%	171.71%	223.05%	337.26%	181.92%	184.22%
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%	2.00%	10.12%	8.35%	67.05%	36.71%	60.69%	222.48%	54.34%
Federal Agency Securities (Mtg Backed)	0.00%	0.04%	0.29%	2.00%	10.12%	8.35%	67.05%	36.71%	60.69%	222.48%	54.34%
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%



