

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	0.84%	1.05%	0.94%	1.09%	0.95%	1.20%	1.33%	1.45%	1.63%	1.55%	1.43%
Loan Yield	7.26%	8.46%	5.14%	4.69%	4.33%	4.62%	4.52%	4.06%	3.85%	3.81%	3.93%
Net Loan Yield After NCOs	7.06%	8.18%	5.11%	4.52%	4.17%	4.40%	4.23%	3.90%	3.75%	3.47%	3.69%
Asset Yield	3.52%	3.57%	2.28%	2.70%	2.09%	3.11%	3.15%	3.20%	3.20%	3.41%	3.24%
Cost of Funds	-0.25%	-0.21%	-0.21%	-0.17%	-0.25%	-0.33%	-0.42%	-0.50%	-0.48%	-0.67%	-0.54%
Gross Spread	3.26%	3.36%	2.07%	2.53%	1.84%	2.78%	2.72%	2.70%	2.72%	2.74%	2.70%
Provision Expense	-0.07%	-0.04%	0.06%	-0.09%	-0.04%	-0.13%	-0.14%	-0.09%	-0.07%	-0.34%	-0.19%
Net Spread after Provision Expense	3.19%	3.31%	2.04%	2.44%	1.79%	2.65%	2.59%	2.61%	2.65%	2.41%	2.50%
Total Non-Interest Income	0.07%	0.09%	0.07%	0.33%	0.34%	0.82%	0.75%	0.75%	0.64%	0.87%	0.75%
Total Non-Interest Expense	-3.28%	-3.43%	-2.02%	-2.63%	-1.98%	-3.20%	-3.09%	-2.90%	-2.69%	-2.37%	-2.60%
Net Operating Expense	-3.20%	-3.35%	-1.95%	-2.30%	-1.64%	-2.38%	-2.33%	-2.15%	-2.05%	-1.50%	-1.85%
Non-Operating Gains (Losses)	0.00%	0.00%	-0.09%	0.00%	0.00%	0.21%	0.03%	0.00%	0.00%	0.00%	0.01%
OTTI Losses Recognized in Earnings	0.00%	0.00%	0.09%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
NCUSIF Stabilization Expense	0.00%	-0.01%	-0.02%	0.00%	0.00%	-0.01%	-0.01%	-0.01%	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)	-0.01%	-0.05%	0.07%	0.14%	0.15%	0.47%	0.28%	0.46%	0.60%	0.91%	0.66%
Net Charge-Offs	-0.08%	-0.10%	-0.01%	-0.08%	-0.06%	-0.13%	-0.17%	-0.11%	-0.07%	-0.29%	-0.18%
ROA (with Net Charge-offs)	-0.02%	-0.10%	0.09%	0.15%	0.14%	0.48%	0.24%	0.44%	0.59%	0.96%	0.68%
ROA with Provision for LL - W/O NCUSIF Expense	-0.01%	-0.04%	0.09%	0.14%	0.16%	0.48%	0.28%	0.46%	0.60%	0.91%	0.67%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-0.02%	-0.09%	0.11%	0.15%	0.14%	0.48%	0.25%	0.44%	0.60%	0.96%	0.68%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-2.17%	-2.15%	-1.22%	-1.39%	-1.01%	-1.47%	-1.50%	-1.50%	-1.40%	-1.20%	-1.32%
Travel and Conference Expense	0.00%	-0.01%	-0.01%	-0.02%	-0.02%	-0.04%	-0.03%	-0.04%	-0.03%	-0.02%	-0.03%
Office Occupancy Expense	-0.10%	-0.16%	-0.05%	-0.16%	-0.13%	-0.25%	-0.24%	-0.24%	-0.25%	-0.16%	-0.20%
Office Operations Expense	-0.67%	-0.80%	-0.36%	-0.54%	-0.37%	-0.56%	-0.55%	-0.45%	-0.43%	-0.42%	-0.44%
Educational and Promotional Expense	0.00%	-0.01%	-0.01%	-0.04%	-0.03%	-0.11%	-0.11%	-0.12%	-0.10%	-0.11%	-0.11%
Loan Servicing Expense	-0.10%	-0.06%	-0.04%	-0.09%	-0.12%	-0.13%	-0.16%	-0.13%	-0.12%	-0.09%	-0.11%
Professional and Outside Services	-0.18%	-0.17%	-0.25%	-0.31%	-0.23%	-0.58%	-0.43%	-0.34%	-0.22%	-0.22%	-0.26%
Member Insurance	0.00%	-0.01%	-0.02%	0.00%	0.00%	-0.01%	-0.01%	-0.01%	0.00%	0.00%	0.00%
Operating Fees (Exam. and/or Supervision Fees)	-0.02%	-0.03%	-0.02%	-0.02%	-0.02%	-0.02%	-0.01%	-0.02%	-0.02%	-0.01%	-0.01%
Miscellaneous Operating Expenses	-0.04%	-0.03%	-0.03%	-0.06%	-0.05%	-0.05%	-0.04%	-0.05%	-0.12%	-0.13%	-0.10%
Total Non-Interest Expense	-3.28%	-3.43%	-2.02%	-2.63%	-1.98%	-3.20%	-3.09%	-2.90%	-2.69%	-2.37%	-2.60%
Other Performance Ratios											
Earning Asset Yield	3.56%	3.65%	2.30%	2.82%	2.16%	3.26%	3.23%	3.41%	3.27%	3.46%	3.32%
Average Cost of Funds	-0.32%	-0.29%	-0.30%	-0.22%	-0.36%	-0.39%	-0.52%	-0.59%	-0.53%	-0.74%	-0.62%
FTE Employee / \$million of Loans & Share Drafts	1.52	1.26	0.65	0.46	0.38	0.32	0.30	0.24	0.20	0.17	0.20
Compensation & Benefits / FTE Emp.	\$34,324	\$48,132	\$56,298	\$55,792	\$64,551	\$65,304	\$70,912	\$75,464	\$78,744	\$76,448	\$75,196
Compensation & Benefits / \$million Lns. & S.D.s	\$50,136	\$61,002	\$35,883	\$25,349	\$24,130	\$21,042	\$21,148	\$18,058	\$15,883	\$12,794	\$15,414
Operating Expense / Loans & Share Drafts	-7.57%	-9.72%	-5.95%	-4.80%	-4.71%	-4.60%	-4.35%	-3.49%	-3.07%	-2.54%	-3.03%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.17%	0.25%	0.20%	0.60%	0.81%	1.18%	1.06%	0.90%	0.73%	0.93%	0.88%
Net Operating Expense / Loans & Share Drafts	-7.40%	-9.47%	-5.75%	-4.20%	-3.90%	-3.42%	-3.29%	-2.58%	-2.34%	-1.60%	-2.15%
Operating Expense / Operating Revenue	96.95%	98.92%	94.83%	92.16%	91.97%	89.66%	89.99%	86.06%	82.56%	70.96%	78.72%
Total Fixed Assets / Shares & Equity	0.17%	0.38%	0.13%	1.30%	1.28%	1.70%	1.88%	1.93%	1.48%	1.09%	1.39%
Net Loans to Total Shares and Deposits	49.6%	43.2%	46.6%	57.4%	47.3%	75.7%	77.4%	86.2%	92.6%	99.8%	91.6%
Members / FTE Employee	420.67	369.09	468.81	430.24	426.79	361.15	348.11	335.02	381.55	552.31	438.83

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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%	0.3%	0.1%	0.7%	0.7%	1.0%	0.7%	0.6%	0.4%	0.3%	0.4%
Total Investments	60.0%	66.5%	66.9%	52.5%	64.5%	32.9%	38.8%	26.5%	22.6%	16.0%	23.6%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.0%	0.5%	1.5%	1.3%	2.0%	0.6%	1.1%	1.3%	3.7%	2.3%
All Other Unsecured Loans/Lines of Credit	19.1%	14.6%	8.5%	7.2%	2.9%	4.4%	2.1%	3.1%	1.4%	1.7%	2.0%
Short-Term Small Amount Loans (STS)	0.0%	0.1%	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%	0.3%	0.0%	0.0%	0.3%	1.0%	0.3%	1.2%	2.3%	1.2%	1.4%
New Vehicle Loans	6.8%	4.9%	6.7%	7.1%	2.5%	2.7%	3.8%	3.3%	5.0%	9.6%	6.5%
Used Vehicle Loans	13.8%	6.8%	8.3%	9.5%	3.5%	7.1%	7.4%	8.6%	9.5%	16.9%	12.2%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	2.2%	4.6%	13.5%	15.6%	33.7%	32.9%	41.3%	43.2%	34.9%	37.0%
Total Other Real Estate Loans/Lines of Credit	0.0%	2.6%	3.5%	5.7%	6.8%	11.6%	10.1%	10.3%	10.3%	13.0%	11.3%
Leases Receivable	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	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%	0.1%	0.1%	0.3%	0.3%	0.2%
Total Loans and Leases	39.6%	31.4%	32.2%	44.4%	32.9%	62.5%	57.4%	68.9%	73.3%	81.4%	73.0%
Less: Allowance for Loan & Lease Losses	-0.9%	-0.5%	-0.2%	-0.3%	-0.2%	-0.4%	-0.5%	-0.3%	-0.3%	-0.7%	-0.5%
Net Loans and Leases	38.7%	30.9%	32.0%	44.2%	32.7%	62.2%	56.9%	68.6%	73.0%	80.7%	72.5%
Total Other Assets	1.2%	2.4%	1.0%	2.6%	2.1%	3.9%	3.6%	4.4%	3.9%	2.9%	3.4%
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%	12.4%	16.9%	10.2%	20.8%	6.1%	14.8%	9.1%	9.3%	8.5%	9.7%
Share Drafts	0.0%	0.7%	2.0%	8.4%	8.4%	12.1%	12.8%	14.5%	13.9%	9.2%	11.6%
Regular Shares	77.3%	56.3%	59.4%	52.9%	33.4%	36.3%	28.0%	26.2%	27.3%	31.7%	30.0%
Money Market Shares	0.0%	7.1%	1.9%	4.9%	9.3%	10.2%	10.6%	12.7%	13.8%	20.5%	15.9%
Share Certificates	2.1%	6.9%	4.0%	9.3%	13.1%	17.6%	16.0%	18.3%	16.5%	13.1%	15.0%
IRA/KEOGH Accounts	0.0%	1.7%	1.2%	1.4%	4.5%	6.1%	4.3%	6.5%	6.8%	4.5%	5.4%
All Other Shares	0.5%	0.1%	0.4%	0.3%	0.6%	0.1%	1.3%	1.3%	0.2%	2.3%	1.4%
Non-Member Deposits	0.0%	0.0%	0.1%	0.2%	0.2%	0.2%	1.1%	0.5%	0.8%	0.2%	0.5%
Total Shares and Deposits	79.9%	72.7%	69.1%	77.5%	69.6%	82.7%	74.1%	80.0%	79.2%	81.5%	79.7%
Total Equity	20.1%	14.9%	14.0%	12.4%	9.7%	11.2%	11.1%	10.9%	11.5%	9.9%	10.7%
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	19.6%	14.9%	14.0%	12.4%	9.8%	11.3%	10.9%	11.0%	11.7%	10.0%	10.7%
Total Equity + Allow. for Loan Loss	21.0%	15.5%	14.2%	12.6%	9.9%	11.6%	11.6%	11.3%	11.8%	10.6%	11.1%
Balance Sheet Growth YTD Annualized											
Total Investments	-4.7%	33.0%	-3.8%	-4.5%	1.9%	-33.3%	18.4%	-1.6%	15.7%	67.6%	19.8%
Total Loans and Leases	-27.7%	0.8%	-10.0%	-14.4%	-20.3%	14.7%	3.6%	-9.0%	11.5%	-0.4%	1.5%
TOTAL ASSETS	-15.6%	20.9%	-6.1%	-9.2%	-6.6%	-6.3%	9.3%	-7.0%	12.5%	7.5%	5.6%
Total Liabilities	-117.3%	85.7%	5.8%	-6.0%	5.5%	-30.4%	10.3%	10.6%	23.6%	-3.3%	6.7%
Total Shares and Deposits	-18.2%	15.5%	-8.3%	-9.9%	-9.6%	-4.7%	9.2%	-8.5%	10.9%	8.3%	5.3%
Equity Capital	-3.0%	10.9%	-7.9%	-7.7%	-7.9%	-1.2%	9.0%	-9.1%	14.9%	10.4%	7.1%
TOTAL LIABILITIES, SHARES, AND EQUITY	-15.6%	20.9%	-6.1%	-9.2%	-6.6%	-6.3%	9.3%	-7.0%	12.5%	7.5%	5.6%

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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	1.32%	2.43%	0.63%	0.80%	0.96%	0.81%	0.85%	0.78%	0.55%	0.60%	0.63%
Delinquent Loans / Total Capital	2.5%	4.9%	1.4%	2.8%	3.2%	4.4%	4.2%	4.8%	3.4%	4.6%	4.1%
Delinquent Loans + OREO / Net Loans + OREO	1.4%	2.5%	0.6%	0.8%	1.1%	0.8%	0.9%	0.9%	0.6%	0.6%	0.7%
Delinquent Loans > 6mo / Delinquent Loans	25.0%	56.9%	34.9%	26.0%	36.3%	25.1%	30.4%	36.0%	30.9%	27.2%	30.0%
Allowance for Loan Losses/Net Loans	2.34%	1.75%	0.59%	0.58%	0.73%	0.59%	0.86%	0.48%	0.43%	0.82%	0.66%
Loans 2 to less than 6 months Delinquent (\$000s)	\$4	\$12	\$12	\$42	\$81	\$280	\$512	\$1,152	\$1,876	\$8,285	\$736
Loans 6 to less than 12 months Delinquent (\$000s)	\$1	\$10	\$6	\$12	\$30	\$56	\$113	\$318	\$402	\$2,231	\$188
Loans 12 months and over Delinquent (\$000s)	\$1	\$6	\$1	\$3	\$16	\$38	\$110	\$328	\$436	\$870	\$128
Total Delinquent Loans (\$000s)	\$5	\$28	\$19	\$56	\$127	\$374	\$734	\$1,798	\$2,714	\$11,386	\$1,052
Delinquency by Category											
Unsecured Credit Card	0.00%	0.00%	0.05%	0.35%	0.43%	0.36%	0.40%	0.54%	0.45%	1.17%	0.84%
STS Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	2.33%	0.44%	0.04%	0.75%	2.78%	1.91%	2.12%
New Vehicle Loans	0.74%	0.00%	0.10%	0.87%	0.23%	0.00%	0.18%	0.28%	0.20%	0.14%	0.17%
Used Vehicle Loans	0.51%	1.04%	0.62%	0.76%	0.60%	0.47%	0.80%	0.51%	0.43%	0.84%	0.70%
1st Mortgage Fixed	0.00%	10.95%	0.00%	0.32%	0.87%	0.38%	0.79%	0.73%	0.38%	0.40%	0.48%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.00%	0.72%	1.91%	1.53%	1.49%	0.76%	0.71%	0.87%
Other RE Fixed	0.00%	0.00%	0.22%	1.45%	0.17%	0.94%	1.06%	0.33%	0.61%	0.26%	0.42%
Other RE Adj	0.00%	13.84%	0.00%	0.00%	2.37%	0.90%	0.42%	0.50%	0.53%	0.33%	0.46%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.00%	0.01%
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%	0.00%	0.00%	0.70%	0.42%	0.81%	0.50%	0.58%
Total 1st Mortgage Loans	0.00%	10.95%	0.00%	0.31%	0.85%	0.85%	0.94%	0.83%	0.47%	0.49%	0.58%
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)	0.20%	0.29%	0.04%	0.17%	0.16%	0.22%	0.29%	0.16%	0.10%	0.34%	0.24%
Recoveries / Charge-Offs	22.22%	28.57%	72.13%	37.95%	28.61%	19.27%	26.15%	14.86%	39.23%	19.42%	22.62%
Expected Charge-Offs / Net Loans	0.37%	0.51%	0.27%	0.22%	0.33%	0.29%	0.38%	0.34%	0.25%	0.20%	0.25%
Provision for Loan Losses/Net Charge-Offs	85.7%	45.7%	264.7%	114.9%	79.0%	105.8%	80.9%	81.7%	99.2%	118.0%	109.4%
Prov. for Loan Losses/Expected Charge-Offs	47.3%	26.0%	39.2%	89.8%	39.3%	82.4%	62.6%	38.9%	39.2%	202.1%	107.0%
Bankruptcies / Net Loans	0.27%	0.28%	0.10%	0.24%	0.18%	0.23%	0.46%	0.33%	0.32%	0.23%	0.28%
Total Amount of Loans Charged-Off (\$000s)	\$1	\$4	\$5	\$21	\$32	\$121	\$341	\$447	\$771	\$8,199	\$516
Total Amount of Recoveries (\$000s)	\$0	\$1	\$3	\$8	\$9	\$23	\$89	\$66	\$302	\$1,592	\$117
Net Charge Offs (\$000s)	\$1	\$3	\$1	\$13	\$23	\$98	\$252	\$381	\$468	\$6,607	\$399
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.00%	0.01%	0.34%	0.24%	0.54%	0.78%	0.39%	0.61%	1.47%	1.02%
STS Loans	0.00%	4.72%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	4.72%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.03%	0.03%	0.04%	0.02%	0.09%	3.03%	1.21%
New Vehicle Loans	0.00%	0.00%	0.00%	-0.02%	0.00%	0.03%	0.25%	0.12%	0.10%	0.10%	0.10%
Used Vehicle Loans	0.00%	0.43%	-0.05%	0.03%	0.32%	0.20%	0.94%	0.25%	0.27%	0.59%	0.49%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.05%	0.02%	0.01%	0.03%	0.02%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	-0.02%	0.00%	0.03%	0.30%	0.14%	-0.01%	0.04%	0.05%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.01%	0.00%	-0.01%
All Other Loans	6.76%	2.35%	1.18%	4.98%	5.44%	-19.22%	0.48%	-1.06%	-0.02%	-0.17%	-0.21%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.81%	0.19%	0.17%	0.20%	0.22%
Number of Credit Unions in Each Peer Group:	10	15	18	25	30	12	18	16	16	7	167

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	30.59%	19.41%	34.99%	42.19%	46.63%	5.86%	11.49%	1.30%	0.27%	0.08%	3.38%
Credit Unions - Deposits in and Loans to	0.00%	1.21%	7.24%	13.29%	15.84%	4.43%	5.23%	0.59%	0.18%	0.11%	1.33%
Total Investments in Corporate Credit Unions*	20.41%	28.82%	19.61%	38.18%	35.48%	17.58%	15.38%	6.76%	7.76%	2.33%	7.51%
Marketable Securities	1.54%	83.37%	124.00%	96.39%	240.23%	133.60%	190.94%	151.87%	123.23%	66.86%	112.78%
All Other Investments	166.63%	243.05%	249.97%	209.52%	303.96%	97.43%	96.88%	57.81%	29.65%	23.56%	49.64%
Total Investments	306.53%	445.69%	476.41%	424.55%	661.24%	292.27%	357.32%	240.82%	193.89%	160.41%	219.88%
Unsecured Loans	97.48%	98.01%	64.52%	70.67%	43.02%	57.03%	24.80%	38.12%	22.63%	54.29%	40.19%
Vehicle Loans	104.83%	77.87%	106.84%	133.66%	61.19%	86.79%	103.37%	108.27%	124.17%	264.84%	174.08%
New Vehicle Loans	34.60%	32.57%	47.82%	57.20%	25.58%	23.65%	34.95%	29.80%	42.76%	95.82%	60.86%
Used Vehicle Loans	70.23%	45.31%	59.02%	76.46%	35.61%	63.14%	68.42%	78.47%	81.41%	169.03%	113.22%
Total Real Estate	0.00%	32.61%	57.70%	154.72%	230.04%	402.66%	395.40%	468.75%	458.21%	480.26%	449.06%
1st Mortgage	0.00%	14.85%	32.53%	108.96%	160.06%	299.56%	302.74%	375.16%	369.62%	349.70%	343.84%
1st Mortgage Fxd	0.00%	14.85%	25.61%	106.82%	138.91%	208.59%	239.21%	321.68%	283.00%	249.09%	261.55%
1st Mortgage Adj	0.00%	0.00%	6.92%	2.14%	21.16%	90.97%	63.52%	53.48%	86.62%	100.61%	82.29%
2nd Mortgage	0.00%	17.76%	25.17%	45.76%	69.98%	103.09%	92.66%	93.59%	88.58%	130.56%	105.22%
Closed-End Fxd	0.00%	13.46%	17.32%	19.49%	35.79%	41.27%	23.71%	23.08%	25.74%	46.72%	34.14%
Closed-End Adj	0.00%	1.54%	0.25%	0.74%	0.67%	6.23%	2.45%	1.87%	5.30%	3.32%	3.60%
Open-End Adj	0.00%	2.75%	7.60%	25.54%	32.09%	54.11%	64.73%	68.46%	56.20%	80.51%	66.83%
Open-End Fxd	0.00%	0.00%	0.00%	0.00%	1.42%	1.48%	1.77%	0.18%	1.35%	0.00%	0.65%
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%	0.00%	0.00%	0.00%	0.00%	0.00%	1.24%	0.00%	0.38%
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	202.31%	210.59%	229.10%	359.09%	337.11%	555.56%	527.51%	626.23%	627.84%	815.17%	678.89%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	0.00%	8.19%	57.54%	51.86%	84.08%	143.10%	95.23%
Percent of Vehicle Loans	0.00%	0.00%	0.00%	0.00%	0.00%	9.44%	55.66%	47.90%	67.71%	54.03%	54.70%
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%	0.15%	0.29%	6.29%	10.20%	4.04%	1.91%	3.95%
Total Mortgage Exposure**	0.00%	32.61%	60.82%	160.23%	246.36%	464.92%	468.25%	557.07%	528.08%	508.65%	502.08%
Total Real Estate	0.00%	32.61%	57.70%	154.72%	230.04%	402.66%	395.40%	468.75%	458.21%	480.26%	449.06%
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%	3.11%	5.51%	16.32%	62.26%	72.85%	88.32%	69.87%	28.39%	53.03%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	3.11%	5.51%	16.32%	62.26%	72.85%	88.09%	69.87%	28.39%	52.99%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.23%	0.00%	0.00%	0.03%



