

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	1.01%	0.94%	1.13%	0.76%	1.02%	1.05%	1.34%	1.39%	1.24%	1.82%	1.48%
Loan Yield	8.19%	7.35%	6.45%	4.56%	5.44%	4.59%	5.10%	4.21%	4.44%	4.50%	4.48%
Net Loan Yield After NCOs	7.69%	6.52%	5.74%	4.33%	4.86%	4.12%	4.49%	3.76%	4.03%	3.81%	3.88%
Asset Yield	3.04%	2.67%	2.69%	2.19%	2.67%	2.53%	3.52%	3.09%	2.95%	3.75%	3.43%
Cost of Funds	-0.32%	-0.21%	-0.45%	-0.37%	-0.21%	-0.27%	-0.31%	-0.33%	-0.34%	-0.59%	-0.47%
Gross Spread	2.72%	2.46%	2.25%	1.82%	2.46%	2.26%	3.21%	2.75%	2.61%	3.16%	2.96%
Provision Expense	-0.08%	-0.11%	-0.27%	-0.08%	-0.31%	-0.25%	-0.40%	-0.48%	-0.22%	-0.66%	-0.53%
Net Spread after Provision Expense	2.64%	2.35%	1.97%	1.74%	2.16%	2.01%	2.82%	2.28%	2.40%	2.50%	2.43%
Total Non-Interest Income	0.10%	0.10%	0.46%	0.12%	0.72%	0.98%	1.85%	1.10%	1.14%	1.26%	1.21%
Total Non-Interest Expense	-2.95%	-2.28%	-2.21%	-1.48%	-3.02%	-2.84%	-4.23%	-3.15%	-3.19%	-3.10%	-3.16%
Net Operating Expense	-2.85%	-2.18%	-1.75%	-1.36%	-2.30%	-1.87%	-2.38%	-2.05%	-2.04%	-1.84%	-1.95%
Non-Operating Gains (Losses)	0.00%	0.00%	0.01%	0.00%	-0.01%	0.01%	-0.01%	0.00%	0.04%	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	-0.10%	-0.04%	-0.02%	-0.01%	-0.01%	0.00%	0.00%	0.00%	0.00%	-0.02%	-0.01%
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)	-0.31%	0.13%	0.21%	0.38%	-0.17%	0.15%	0.43%	0.22%	0.39%	0.64%	0.47%
Net Charge-Offs	-0.14%	-0.23%	-0.21%	-0.09%	-0.22%	-0.20%	-0.36%	-0.28%	-0.23%	-0.52%	-0.41%
ROA (with Net Charge-offs)	-0.37%	0.02%	0.27%	0.36%	-0.09%	0.20%	0.46%	0.41%	0.38%	0.78%	0.59%
ROA with Provision for LL - W/O NCUSIF Expense	-0.21%	0.17%	0.23%	0.38%	-0.16%	0.15%	0.43%	0.22%	0.39%	0.66%	0.48%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-0.27%	0.06%	0.29%	0.37%	-0.07%	0.20%	0.46%	0.41%	0.38%	0.80%	0.60%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-0.88%	-1.05%	-1.15%	-0.61%	-1.44%	-1.30%	-1.95%	-1.62%	-1.56%	-1.53%	-1.56%
Travel and Conference Expense	0.00%	-0.01%	-0.01%	-0.01%	-0.02%	-0.02%	-0.04%	-0.03%	-0.03%	-0.02%	-0.03%
Office Occupancy Expense	-0.04%	-0.04%	-0.14%	-0.11%	-0.18%	-0.11%	-0.33%	-0.20%	-0.30%	-0.18%	-0.20%
Office Operations Expense	-1.15%	-0.52%	-0.40%	-0.33%	-0.57%	-0.61%	-1.03%	-0.68%	-0.56%	-0.46%	-0.56%
Educational and Promotional Expense	0.00%	0.00%	-0.02%	-0.02%	-0.05%	-0.10%	-0.14%	-0.09%	-0.14%	-0.11%	-0.11%
Loan Servicing Expense	-0.07%	-0.03%	-0.17%	-0.03%	-0.19%	-0.26%	-0.26%	-0.17%	-0.14%	-0.22%	-0.20%
Professional and Outside Services	-0.54%	-0.45%	-0.23%	-0.31%	-0.49%	-0.32%	-0.39%	-0.23%	-0.32%	-0.45%	-0.38%
Member Insurance	-0.10%	-0.04%	-0.02%	-0.01%	-0.01%	0.00%	0.00%	0.00%	0.00%	-0.02%	-0.01%
Operating Fees (Exam. and/or Supervision Fees)	0.00%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%
Miscellaneous Operating Expenses	-0.17%	-0.12%	-0.06%	-0.03%	-0.06%	-0.10%	-0.08%	-0.11%	-0.12%	-0.10%	-0.11%
Total Non-Interest Expense	-2.95%	-2.28%	-2.21%	-1.48%	-3.02%	-2.84%	-4.23%	-3.15%	-3.19%	-3.10%	-3.16%
Other Performance Ratios											
Earning Asset Yield	2.98%	2.72%	2.86%	2.16%	2.82%	2.69%	3.73%	3.25%	3.18%	3.86%	3.58%
Average Cost of Funds	-0.41%	-0.29%	-0.65%	-0.52%	-0.27%	-0.34%	-0.36%	-0.37%	-0.40%	-0.66%	-0.53%
FTE Employee / \$million of Loans & Share Drafts	1.73	1.26	0.90	0.34	0.51	0.38	0.37	0.29	0.25	0.19	0.23
Compensation & Benefits / FTE Emp.	\$16,378	\$31,058	\$38,793	-\$1,584	\$62,382	\$63,623	\$68,952	\$71,011	\$86,762	\$89,974	\$81,532
Compensation & Benefits / \$million Lns. & S.D.s	\$31,600	\$38,254	\$36,613	\$12,196	\$31,356	\$23,483	\$25,769	\$20,367	\$22,717	\$17,204	\$19,193
Operating Expense / Loans & Share Drafts	-10.40%	-8.27%	-7.07%	-3.34%	-6.58%	-5.14%	-5.60%	-3.97%	-4.61%	-3.49%	-3.89%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.35%	0.37%	1.58%	0.30%	1.56%	1.77%	2.45%	1.39%	1.65%	1.41%	1.49%
Net Operating Expense / Loans & Share Drafts	-10.05%	-7.91%	-5.49%	-3.04%	-5.01%	-3.37%	-3.15%	-2.58%	-2.96%	-2.08%	-2.40%
Operating Expense / Operating Revenue	103.19%	87.24%	81.90%	-241.89%	95.69%	88.64%	84.58%	83.28%	86.17%	73.66%	78.39%
Total Fixed Assets / Shares & Equity	0.02%	0.06%	0.68%	0.45%	0.67%	1.61%	3.41%	1.75%	1.64%	1.18%	1.47%
Net Loans to Total Shares and Deposits	39.5%	34.9%	42.8%	53.9%	50.3%	55.3%	72.8%	70.3%	73.4%	88.4%	80.3%
Members / FTE Employee	463.83	763.88	405.82	643.44	449.66	448.34	402.92	381.88	376.62	448.99	421.52

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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	0.4%	0.0%	0.7%	0.2%	0.8%	0.7%	0.9%	0.8%	0.7%	0.8%	0.8%
Total Investments	70.5%	74.3%	67.7%	62.5%	56.9%	52.0%	31.3%	33.7%	33.1%	18.6%	26.1%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.0%	1.1%	0.9%	1.9%	3.7%	3.5%	3.7%	2.8%	6.6%	5.1%
All Other Unsecured Loans/Lines of Credit	8.8%	14.7%	8.1%	3.5%	6.0%	4.2%	5.7%	3.0%	2.1%	4.2%	3.8%
Short-Term Small Amount Loans (STS)	0.1%	0.4%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%
Non-Federally Guaranteed Student Loans	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.1%	0.3%	0.1%	0.4%	0.3%
New Vehicle Loans	8.0%	3.8%	9.7%	5.3%	8.5%	6.9%	7.2%	8.6%	7.6%	11.7%	10.1%
Used Vehicle Loans	10.5%	6.4%	9.5%	6.1%	12.3%	11.7%	17.7%	10.7%	10.0%	14.6%	13.3%
Total 1st Mortgage Real Estate Lns/Line of Credit	1.0%	0.0%	1.0%	13.0%	6.9%	11.4%	19.1%	26.2%	32.2%	25.7%	25.4%
Total Other Real Estate Loans/Lines of Credit	0.0%	0.0%	0.9%	7.9%	4.3%	6.4%	8.5%	9.3%	6.5%	13.3%	11.0%
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%	0.1%	0.1%	0.2%	0.1%
Total Loans and Leases	28.4%	25.3%	30.4%	36.7%	40.1%	44.3%	61.9%	61.9%	61.5%	76.7%	69.1%
Less: Allowance for Loan & Lease Losses	-0.6%	-0.6%	-0.4%	-0.8%	-0.5%	-0.3%	-0.6%	-0.8%	-0.4%	-0.7%	-0.7%
Net Loans and Leases	27.8%	24.7%	30.0%	35.8%	39.6%	43.9%	61.3%	61.1%	61.1%	76.0%	68.5%
Total Other Assets	1.4%	1.0%	1.6%	1.5%	2.7%	3.4%	6.5%	4.4%	5.0%	4.7%	4.7%
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	16.9%	12.0%	15.0%	22.6%	9.4%	10.4%	4.1%	2.6%	6.2%	2.0%	3.3%
Share Drafts	2.7%	0.1%	3.4%	2.2%	9.1%	13.2%	15.5%	17.4%	17.0%	13.7%	14.8%
Regular Shares	57.8%	62.7%	62.0%	44.3%	55.7%	34.3%	41.3%	35.5%	39.0%	31.2%	34.4%
Money Market Shares	7.5%	3.4%	0.0%	5.5%	2.6%	10.0%	12.1%	16.5%	5.2%	15.2%	13.6%
Share Certificates	3.8%	2.3%	2.3%	15.2%	7.5%	13.8%	11.4%	12.0%	12.6%	18.1%	15.4%
IRA/KEOGH Accounts	0.0%	2.9%	1.1%	0.7%	4.3%	5.6%	4.0%	6.2%	5.3%	6.2%	5.9%
All Other Shares	0.0%	1.0%	0.2%	0.0%	0.2%	2.9%	0.5%	0.3%	4.8%	2.1%	1.9%
Non-Member Deposits	0.0%	0.0%	1.9%	0.2%	0.2%	0.3%	0.3%	0.0%	0.0%	0.2%	0.1%
Total Shares and Deposits	71.9%	72.5%	70.9%	68.0%	79.7%	80.1%	85.0%	88.0%	83.8%	86.7%	86.1%
Total Equity	11.2%	15.5%	14.1%	9.4%	11.0%	9.5%	10.9%	9.4%	9.9%	11.2%	10.6%
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	11.2%	15.5%	14.1%	9.4%	11.2%	9.6%	11.2%	9.8%	10.3%	11.6%	11.0%
Total Equity + Allow. for Loan Loss	11.9%	16.1%	14.5%	10.3%	11.4%	9.8%	11.5%	10.3%	10.3%	11.9%	11.3%
Balance Sheet Growth YTD Annualized											
Total Investments	57.9%	-15.7%	-15.1%	9.3%	-15.1%	-14.6%	1.6%	0.5%	-36.0%	5.7%	-7.2%
Total Loans and Leases	33.0%	-29.0%	-17.8%	-6.6%	-6.9%	-18.0%	4.8%	-10.0%	9.4%	14.4%	7.1%
TOTAL ASSETS	49.8%	-19.4%	-16.2%	3.0%	-12.0%	-16.6%	4.1%	-7.0%	-11.3%	12.5%	2.8%
Total Liabilities	36566.7%	-18.9%	-28.8%	15.8%	-25.3%	-1.6%	42.2%	-18.9%	83.3%	-38.8%	-13.3%
Total Shares and Deposits	23.8%	-19.2%	-14.7%	-0.8%	-11.2%	-16.4%	1.4%	-6.7%	-11.2%	13.6%	3.3%
Equity Capital	29.6%	-20.4%	-6.4%	4.6%	-3.7%	-29.4%	16.2%	-6.6%	-33.4%	22.4%	4.1%
TOTAL LIABILITIES, SHARES, AND EQUITY	49.8%	-19.4%	-16.2%	3.0%	-12.0%	-16.6%	4.1%	-7.0%	-11.3%	12.5%	2.8%

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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	2.19%	2.37%	1.24%	1.61%	1.32%	0.89%	1.05%	1.11%	0.82%	0.95%	0.98%
Delinquent Loans / Total Capital	5.2%	3.7%	2.6%	5.8%	4.6%	4.0%	5.7%	6.7%	4.9%	6.1%	6.0%
Delinquent Loans + OREO / Net Loans + OREO	2.9%	2.4%	1.3%	2.1%	1.3%	0.9%	1.2%	1.2%	0.9%	1.0%	1.1%
Delinquent Loans > 6mo / Delinquent Loans	48.1%	43.6%	38.9%	67.8%	39.1%	27.7%	16.0%	29.7%	33.6%	28.7%	29.1%
Allowance for Loan Losses/Net Loans	2.24%	2.30%	1.27%	2.36%	1.21%	0.74%	0.99%	1.38%	0.60%	0.90%	0.96%
Loans 2 to less than 6 months Delinquent (\$000s)	\$5	\$13	\$22	\$35	\$107	\$227	\$804	\$1,675	\$2,398	\$9,921	\$1,364
Loans 6 to less than 12 months Delinquent (\$000s)	\$2	\$4	\$10	\$6	\$21	\$45	\$102	\$463	\$529	\$2,772	\$357
Loans 12 months and over Delinquent (\$000s)	\$3	\$5	\$4	\$68	\$47	\$43	\$51	\$245	\$686	\$1,220	\$201
Total Delinquent Loans (\$000s)	\$10	\$22	\$35	\$109	\$176	\$314	\$957	\$2,383	\$3,613	\$13,912	\$1,922
Delinquency by Category											
Unsecured Credit Card	0.00%	0.00%	0.25%	0.21%	0.39%	0.69%	0.65%	0.70%	0.59%	0.95%	0.85%
STS Loans	9.09%	0.00%	33.33%	0.00%	0.00%	0.00%	3.51%	3.74%	0.00%	0.00%	3.54%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.42%	0.94%	0.00%	1.60%	1.36%
New Vehicle Loans	0.00%	0.00%	0.13%	0.88%	0.58%	0.38%	0.50%	0.51%	0.50%	0.75%	0.66%
Used Vehicle Loans	0.00%	1.80%	0.36%	1.01%	1.02%	0.73%	1.24%	0.79%	0.94%	1.14%	1.06%
1st Mortgage Fixed	0.00%	0.00%	0.00%	0.42%	3.07%	0.80%	1.19%	0.87%	0.51%	0.95%	0.90%
1st Mortgage Adj	0.00%	0.00%	0.00%	1.62%	12.50%	6.99%	0.09%	1.57%	1.25%	0.38%	0.99%
Other RE Fixed	0.00%	0.00%	0.00%	0.00%	0.60%	0.18%	1.25%	1.36%	0.74%	1.15%	1.14%
Other RE Adj	0.00%	0.00%	0.00%	2.37%	0.27%	0.91%	0.44%	0.71%	0.42%	0.41%	0.47%
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	3.32%	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%	1.85%	1.66%	2.22%	1.01%	1.37%	1.28%	1.27%
Total 1st Mortgage Loans	0.00%	0.00%	0.00%	1.33%	3.25%	1.10%	1.02%	1.14%	0.78%	0.84%	0.92%
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)	0.50%	0.83%	0.71%	0.23%	0.58%	0.48%	0.60%	0.45%	0.42%	0.69%	0.60%
Recoveries / Charge-Offs	6.67%	67.14%	29.07%	26.06%	27.05%	30.16%	23.29%	22.76%	31.67%	18.68%	20.98%
Expected Charge-Offs / Net Loans	1.59%	0.81%	0.69%	1.06%	0.58%	0.51%	0.47%	0.46%	0.45%	0.53%	0.50%
Provision for Loan Losses/Net Charge-Offs	57.1%	49.3%	130.3%	86.1%	139.0%	122.4%	108.9%	167.5%	94.3%	126.5%	129.6%
Prov. for Loan Losses/Expected Charge-Offs	18.3%	51.8%	134.0%	19.2%	139.5%	114.3%	141.0%	168.6%	87.7%	167.7%	156.8%
Bankruptcies / Net Loans	0.47%	0.25%	1.17%	0.59%	1.02%	1.18%	0.98%	0.60%	0.68%	1.07%	0.93%
Total Amount of Loans Charged-Off (\$000s)	\$2	\$30	\$29	\$24	\$104	\$258	\$691	\$1,347	\$2,469	\$11,727	\$1,454
Total Amount of Recoveries (\$000s)	\$0	\$20	\$8	\$6	\$28	\$78	\$161	\$307	\$782	\$2,190	\$305
Net Charge Offs (\$000s)	\$2	\$10	\$20	\$17	\$76	\$180	\$530	\$1,040	\$1,687	\$9,537	\$1,149
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.00%	0.15%	0.36%	0.47%	0.79%	0.81%	1.02%	0.69%	1.56%	1.32%
STS Loans	0.00%	0.00%	76.92%	0.00%	0.00%	0.00%	6.95%	4.65%	0.00%	0.00%	5.32%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	-0.86%	0.00%	0.00%	0.00%	0.00%	0.05%	0.03%
New Vehicle Loans	0.00%	0.00%	0.14%	0.27%	0.31%	0.09%	0.36%	0.35%	0.38%	0.73%	0.60%
Used Vehicle Loans	-0.10%	0.00%	1.08%	0.12%	0.64%	0.42%	0.81%	0.79%	0.73%	0.73%	0.73%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.00%	0.23%	-0.03%	0.03%	0.07%	0.06%	0.02%	0.03%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	-0.07%	-0.05%	-0.01%	-0.03%	0.04%	-0.11%	0.09%	0.05%
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	10.50%	26.24%	4.65%	5.68%	33.72%	43.13%	-2.65%	-0.15%	0.03%	-0.13%	-0.19%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	3.28%	0.00%	2.26%	1.03%	1.33%	0.88%	0.96%
Number of Credit Unions in Each Peer Group:	8	7	6	7	15	6	9	14	4	7	83

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	34.22%	4.47%	40.88%	14.37%	18.96%	34.31%	1.32%	0.71%	2.87%	0.00%	1.76%
Credit Unions - Deposits in and Loans to	0.00%	0.00%	1.26%	5.11%	6.75%	10.60%	1.08%	0.36%	0.68%	0.00%	0.56%
Total Investments in Corporate Credit Unions*	17.18%	13.89%	13.93%	23.27%	31.28%	52.11%	14.05%	19.79%	0.86%	0.04%	6.31%
Marketable Securities	150.24%	88.20%	111.94%	250.35%	143.85%	147.31%	153.89%	199.77%	223.16%	71.44%	120.75%
All Other Investments	304.18%	306.49%	300.57%	333.46%	274.87%	279.68%	73.28%	71.71%	47.07%	2.96%	38.34%
Total Investments	627.65%	479.55%	479.14%	663.15%	508.39%	542.75%	280.75%	343.69%	321.32%	159.60%	236.86%
Unsecured Loans	78.30%	94.76%	65.03%	46.70%	71.22%	82.01%	83.17%	68.66%	47.55%	92.35%	81.47%
Vehicle Loans	165.02%	65.68%	136.11%	120.07%	186.57%	194.01%	223.67%	196.33%	171.31%	226.53%	212.08%
New Vehicle Loans	71.32%	24.30%	68.67%	55.79%	76.37%	71.74%	64.87%	87.65%	73.91%	100.80%	91.83%
Used Vehicle Loans	93.70%	41.38%	67.44%	64.28%	110.20%	122.27%	158.80%	108.68%	97.40%	125.72%	120.25%
Total Real Estate	9.10%	0.00%	13.51%	221.56%	100.15%	186.35%	247.00%	361.48%	375.52%	335.00%	329.60%
1st Mortgage	9.10%	0.00%	7.24%	137.55%	61.45%	119.07%	170.88%	266.66%	312.13%	221.12%	230.23%
1st Mortgage Fxd	2.53%	0.00%	7.24%	33.23%	60.29%	113.25%	144.96%	163.32%	198.71%	181.01%	172.36%
1st Mortgage Adj	6.57%	0.00%	0.00%	104.31%	1.16%	5.82%	25.92%	103.34%	113.42%	40.11%	57.86%
2nd Mortgage	0.00%	0.00%	6.27%	84.01%	38.71%	67.28%	76.12%	94.82%	63.39%	113.88%	99.38%
Closed-End Fxd	0.00%	0.00%	6.27%	1.09%	10.19%	16.14%	21.47%	30.03%	22.74%	14.03%	18.21%
Closed-End Adj	0.00%	0.00%	0.00%	0.92%	0.16%	0.00%	3.23%	0.90%	0.00%	0.10%	0.42%
Open-End Adj	0.00%	0.00%	0.00%	82.00%	27.83%	51.14%	48.78%	63.89%	40.65%	99.74%	80.58%
Open-End Fxd	0.00%	0.00%	0.00%	0.00%	0.53%	0.00%	2.63%	0.00%	0.00%	0.01%	0.16%
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%	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	253.18%	163.25%	214.69%	389.12%	358.35%	462.37%	554.94%	631.02%	596.20%	658.66%	627.12%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	4.56%	11.41%	46.02%	82.85%	84.25%	133.05%	107.18%
Percent of Vehicle Loans	0.00%	0.00%	0.00%	0.00%	2.45%	5.88%	20.57%	42.20%	49.18%	58.73%	50.54%
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%	7.31%	0.00%	5.24%	2.92%	4.65%	12.53%	9.01%
Total Mortgage Exposure**	9.10%	0.00%	19.77%	229.59%	108.42%	206.36%	311.06%	431.91%	486.48%	377.22%	384.55%
Total Real Estate	9.10%	0.00%	13.51%	221.56%	100.15%	186.35%	247.00%	361.48%	375.52%	335.00%	329.60%
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%	6.26%	8.03%	8.27%	20.00%	64.06%	70.43%	110.96%	42.21%	54.95%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	6.26%	8.03%	8.27%	20.00%	64.06%	58.16%	97.42%	42.00%	51.03%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	12.27%	13.54%	0.22%	3.91%



