

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	0.36%	0.67%	1.06%	0.93%	0.89%	0.79%	0.95%	1.25%	1.11%	1.83%	1.37%
Loan Yield	4.37%	5.65%	6.44%	6.05%	5.80%	4.41%	5.74%	4.56%	3.80%	4.63%	4.70%
Net Loan Yield After NCOs	3.82%	5.67%	5.95%	5.94%	5.42%	4.04%	5.52%	4.38%	3.48%	4.37%	4.44%
Asset Yield	2.64%	2.96%	3.10%	2.70%	3.23%	2.54%	3.57%	3.23%	2.64%	3.62%	3.36%
Cost of Funds	0.00%	-0.29%	-0.17%	-0.22%	-0.21%	-0.26%	-0.35%	-0.29%	-0.34%	-0.49%	-0.40%
Gross Spread	2.64%	2.67%	2.93%	2.47%	3.02%	2.28%	3.23%	2.95%	2.30%	3.13%	2.96%
Provision Expense	-0.42%	0.15%	-0.06%	-0.04%	-0.25%	-0.16%	-0.14%	-0.14%	-0.17%	-0.19%	-0.17%
Net Spread after Provision Expense	2.22%	2.82%	2.87%	2.44%	2.78%	2.11%	3.09%	2.81%	2.13%	2.94%	2.79%
Total Non-Interest Income	0.32%	2.18%	0.41%	0.49%	0.85%	0.72%	1.38%	1.36%	1.03%	1.29%	1.22%
Total Non-Interest Expense	-6.12%	-3.88%	-2.94%	-3.71%	-3.51%	-2.58%	-3.59%	-3.56%	-2.40%	-3.13%	-3.14%
Net Operating Expense	-5.81%	-1.70%	-2.53%	-3.22%	-2.66%	-1.86%	-2.21%	-2.20%	-1.37%	-1.84%	-1.91%
Non-Operating Gains (Losses)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.00%	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	0.00%	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)	-3.59%	1.12%	0.34%	-0.78%	0.11%	0.26%	0.87%	0.62%	0.77%	1.10%	0.87%
Net Charge-Offs	-0.32%	0.01%	-0.19%	-0.04%	-0.18%	-0.18%	-0.12%	-0.11%	-0.19%	-0.18%	-0.16%
ROA (with Net Charge-offs)	-3.48%	0.98%	0.21%	-0.78%	0.18%	0.24%	0.89%	0.65%	0.75%	1.11%	0.88%
ROA with Provision for LL - W/O NCUSIF Expense	-3.59%	1.12%	0.34%	-0.78%	0.11%	0.26%	0.88%	0.62%	0.77%	1.10%	0.87%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-3.48%	0.98%	0.21%	-0.78%	0.18%	0.24%	0.89%	0.65%	0.75%	1.11%	0.88%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-3.59%	-2.35%	-1.54%	-1.37%	-1.60%	-1.25%	-1.73%	-1.93%	-1.24%	-1.69%	-1.63%
Travel and Conference Expense	-0.11%	-0.03%	-0.04%	-0.02%	-0.05%	-0.03%	-0.04%	-0.04%	-0.03%	-0.05%	-0.04%
Office Occupancy Expense	0.00%	-0.09%	-0.14%	-0.22%	-0.22%	-0.22%	-0.26%	-0.24%	-0.20%	-0.20%	-0.22%
Office Operations Expense	-1.06%	-0.98%	-0.64%	-0.60%	-0.69%	-0.33%	-0.58%	-0.66%	-0.38%	-0.59%	-0.56%
Educational and Promotional Expense	-0.32%	-0.04%	-0.03%	-0.04%	-0.09%	-0.06%	-0.14%	-0.11%	-0.07%	-0.13%	-0.11%
Loan Servicing Expense	-0.21%	-0.06%	-0.14%	-0.05%	-0.25%	-0.17%	-0.30%	-0.25%	-0.18%	-0.25%	-0.24%
Professional and Outside Services	-0.63%	-0.19%	-0.30%	-1.33%	-0.53%	-0.45%	-0.46%	-0.22%	-0.25%	-0.17%	-0.27%
Member Insurance	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.01%	0.00%	0.00%	0.00%	0.00%
Operating Fees (Exam. and/or Supervision Fees)	0.00%	-0.03%	-0.02%	-0.02%	-0.02%	-0.01%	-0.01%	-0.01%	-0.01%	-0.01%	-0.01%
Miscellaneous Operating Expenses	-0.21%	-0.12%	-0.09%	-0.06%	-0.05%	-0.05%	-0.06%	-0.09%	-0.04%	-0.05%	-0.05%
Total Non-Interest Expense	-6.12%	-3.88%	-2.94%	-3.71%	-3.51%	-2.58%	-3.59%	-3.56%	-2.40%	-3.13%	-3.14%
Other Performance Ratios											
Earning Asset Yield	5.26%	3.14%	3.05%	2.75%	3.33%	2.98%	3.51%	3.55%	3.27%	3.60%	3.50%
Average Cost of Funds	0.00%	-0.40%	-0.24%	-0.31%	-0.26%	-0.38%	-0.39%	-0.34%	-0.45%	-0.52%	-0.46%
FTE Employee / \$million of Loans & Share Drafts	3.23	1.31	0.61	0.49	0.39	0.31	0.32	0.36	0.27	0.23	0.27
Compensation & Benefits / FTE Emp.	\$34,000	\$38,839	\$56,267	\$58,256	\$64,856	\$70,379	\$68,395	\$74,278	\$77,302	\$84,513	\$77,355
Compensation & Benefits / \$million Lns. & S.D.s	\$59,872	\$48,188	\$35,966	\$28,916	\$25,723	\$19,906	\$23,530	\$25,594	\$17,503	\$20,860	\$21,534
Operating Expense / Loans & Share Drafts	-10.21%	-7.97%	-6.85%	-7.85%	-5.63%	-4.11%	-4.89%	-4.72%	-3.39%	-3.87%	-4.14%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.53%	4.48%	0.95%	1.04%	1.36%	1.15%	1.88%	1.80%	1.46%	1.59%	1.62%
Net Operating Expense / Loans & Share Drafts	-9.69%	-3.49%	-5.91%	-6.81%	-4.28%	-2.97%	-3.01%	-2.91%	-1.93%	-2.28%	-2.53%
Operating Expense / Operating Revenue	207.14%	81.06%	88.65%	123.48%	91.18%	87.12%	79.58%	83.67%	74.59%	73.64%	77.16%
Total Fixed Assets / Shares & Equity	1.58%	0.30%	0.45%	0.88%	1.88%	2.71%	2.16%	2.85%	2.92%	1.64%	2.02%
Net Loans to Total Shares and Deposits	85.1%	60.3%	56.0%	49.3%	62.7%	64.4%	66.0%	72.0%	69.2%	76.1%	72.1%
Members / FTE Employee	256.00	298.61	422.73	491.28	445.61	388.75	345.47	308.32	367.66	360.65	358.27

March 31, 2018

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	3.7%	1.3%	0.3%	1.0%	1.0%	0.9%	0.7%	0.7%	0.6%	0.4%	0.6%
Total Investments	32.0%	52.5%	59.8%	62.7%	47.8%	46.0%	39.3%	31.5%	35.4%	28.2%	33.1%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.0%	0.6%	0.4%	1.6%	1.5%	2.3%	1.7%	2.0%	3.6%	2.8%
All Other Unsecured Loans/Lines of Credit	13.7%	5.0%	3.1%	2.2%	2.7%	2.1%	2.3%	2.0%	1.0%	1.8%	1.8%
Short-Term Small Amount Loans (STS)	0.8%	0.0%	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%	0.0%	0.0%	0.0%	0.4%	0.0%	0.7%	0.4%	0.7%	0.6%	0.6%
New Vehicle Loans	2.5%	8.3%	7.3%	6.2%	6.9%	6.3%	4.7%	5.6%	6.8%	5.3%	5.5%
Used Vehicle Loans	44.9%	25.8%	18.5%	15.0%	15.0%	10.8%	15.7%	20.3%	15.9%	14.4%	15.4%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	3.7%	4.8%	7.7%	13.4%	23.3%	22.2%	27.0%	25.7%	32.8%	28.1%
Total Other Real Estate Loans/Lines of Credit	0.0%	2.4%	4.4%	3.2%	8.0%	5.0%	7.4%	4.9%	5.4%	8.3%	7.2%
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%	0.1%	0.2%	0.0%	0.1%	0.1%
Total Loans and Leases	61.9%	45.2%	38.6%	34.7%	48.1%	49.1%	55.3%	62.0%	57.5%	66.9%	61.6%
Less: Allowance for Loan & Lease Losses	-0.7%	-0.6%	-0.3%	-0.4%	-0.4%	-0.3%	-0.5%	-0.4%	-0.4%	-0.5%	-0.4%
Net Loans and Leases	61.2%	44.6%	38.3%	34.3%	47.7%	48.8%	54.8%	61.6%	57.2%	66.4%	61.1%
Total Other Assets	3.2%	1.7%	1.6%	1.9%	3.5%	4.3%	5.1%	6.1%	6.9%	4.9%	5.2%
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%	11.8%	18.5%	20.0%	13.8%	14.3%	5.9%	3.2%	6.6%	1.1%	4.0%
Share Drafts	0.0%	3.4%	5.0%	13.0%	14.4%	14.2%	18.1%	13.3%	12.5%	14.1%	14.4%
Regular Shares	66.3%	56.4%	50.0%	38.5%	38.4%	34.2%	30.4%	37.9%	27.4%	28.7%	30.5%
Money Market Shares	0.0%	0.0%	2.2%	9.1%	8.7%	9.6%	18.9%	17.6%	26.4%	22.0%	20.4%
Share Certificates	0.8%	13.5%	9.1%	7.8%	8.8%	13.2%	11.2%	12.5%	11.0%	16.9%	14.2%
IRA/KEOGH Accounts	0.0%	1.4%	2.0%	2.2%	3.3%	4.6%	4.2%	3.7%	5.4%	5.9%	5.1%
All Other Shares	0.0%	0.4%	0.7%	0.0%	2.4%	0.5%	0.8%	0.7%	0.0%	0.1%	0.4%
Non-Member Deposits	5.7%	0.0%	0.0%	0.0%	0.6%	0.2%	0.2%	0.4%	0.3%	0.2%	0.3%
Total Shares and Deposits	72.8%	75.0%	69.0%	70.5%	76.7%	76.3%	83.8%	86.2%	83.2%	87.9%	85.4%
Total Equity	27.2%	13.3%	12.5%	9.5%	9.5%	9.3%	10.3%	10.6%	10.2%	11.0%	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	27.2%	13.3%	12.5%	9.5%	9.5%	9.4%	10.4%	10.9%	10.6%	11.5%	11.0%
Total Equity + Allow. for Loan Loss	28.0%	13.9%	12.8%	9.9%	9.9%	9.6%	10.8%	11.0%	10.6%	11.5%	11.1%
Balance Sheet Growth YTD Annualized											
Total Investments	-232.5%	-22.1%	22.0%	9.7%	14.8%	-72.0%	78.6%	-11.2%	-56.9%	51.9%	21.3%
Total Loans and Leases	-240.2%	-41.4%	36.8%	-1.0%	4.6%	-78.0%	55.6%	-25.1%	-113.1%	48.2%	8.4%
TOTAL ASSETS	-254.1%	-26.8%	27.7%	5.2%	9.1%	-76.1%	64.9%	-21.3%	-94.0%	49.5%	12.3%
Total Liabilities	-400.0%	-24.5%	1.1%	-6.3%	-0.9%	-24.7%	17.5%	-58.5%	-54.5%	24.3%	-14.3%
Total Shares and Deposits	-261.5%	-26.2%	34.6%	10.2%	11.7%	-80.7%	68.2%	-17.9%	-97.8%	52.4%	14.8%
Equity Capital	-226.5%	-32.6%	32.0%	-6.7%	2.9%	-103.6%	69.0%	-35.4%	-85.2%	30.3%	3.7%
TOTAL LIABILITIES, SHARES, AND EQUITY	-254.1%	-26.8%	27.7%	5.2%	9.1%	-76.1%	64.9%	-21.3%	-94.0%	49.5%	12.3%

March 31, 2018

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	1.44%	1.09%	0.41%	0.95%	1.01%	0.38%	0.71%	0.35%	0.54%	0.32%	0.43%
Delinquent Loans / Total Capital	3.2%	3.6%	1.2%	3.3%	5.0%	1.9%	3.6%	2.0%	2.9%	1.9%	2.4%
Delinquent Loans + OREO / Net Loans + OREO	1.5%	1.1%	0.4%	1.0%	1.1%	0.4%	0.8%	0.5%	0.6%	0.4%	0.5%
Delinquent Loans > 6mo / Delinquent Loans	0.0%	20.4%	25.1%	34.1%	28.1%	11.2%	43.3%	21.1%	22.6%	29.1%	30.4%
Allowance for Loan Losses/Net Loans	1.21%	1.46%	0.76%	1.18%	0.84%	0.63%	0.87%	0.65%	0.63%	0.68%	0.71%
Loans 2 to less than 6 months Delinquent (\$000s)	\$9	\$16	\$11	\$39	\$150	\$143	\$352	\$558	\$1,777	\$2,719	\$391
Loans 6 to less than 12 months Delinquent (\$000s)	\$0	\$2	\$3	\$17	\$48	\$9	\$172	\$107	\$372	\$926	\$127
Loans 12 months and over Delinquent (\$000s)	\$0	\$3	\$1	\$3	\$11	\$9	\$97	\$43	\$146	\$189	\$44
Total Delinquent Loans (\$000s)	\$9	\$20	\$15	\$59	\$209	\$161	\$620	\$708	\$2,295	\$3,835	\$562
Delinquency by Category											
Unsecured Credit Card	0.00%	0.00%	0.24%	0.20%	0.63%	0.13%	0.48%	0.16%	0.27%	0.37%	0.37%
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%	2.98%	1.77%	0.45%	0.65%	0.67%	0.67%	0.69%
New Vehicle Loans	0.00%	0.75%	0.00%	0.10%	0.21%	0.25%	0.15%	0.14%	0.49%	0.29%	0.28%
Used Vehicle Loans	0.33%	1.15%	0.41%	1.19%	0.87%	0.65%	0.74%	0.45%	0.92%	0.40%	0.57%
1st Mortgage Fixed	0.00%	0.00%	0.00%	0.00%	1.05%	0.55%	0.47%	0.28%	0.29%	0.11%	0.20%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.51%	1.18%	0.01%	0.59%	0.03%	0.35%	0.38%	0.37%
Other RE Fixed	0.00%	0.00%	0.97%	0.67%	0.50%	0.31%	0.41%	0.72%	0.21%	0.24%	0.30%
Other RE Adj	0.00%	0.00%	0.00%	0.00%	0.66%	0.45%	0.31%	0.24%	0.24%	0.18%	0.24%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	4.50%	4.50%
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%	5.23%	1.80%	0.77%	1.01%	0.39%	0.90%	0.33%	0.58%
Total 1st Mortgage Loans	0.00%	0.00%	0.00%	0.40%	1.12%	0.22%	0.51%	0.18%	0.30%	0.17%	0.25%
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)	0.55%	-0.02%	0.50%	0.11%	0.38%	0.37%	0.22%	0.18%	0.31%	0.27%	0.26%
Recoveries / Charge-Offs	70.00%	106.67%	33.33%	47.73%	19.84%	20.16%	33.15%	30.07%	21.83%	27.67%	27.25%
Expected Charge-Offs / Net Loans	0.08%	0.25%	0.12%	0.32%	0.29%	0.12%	0.33%	0.16%	0.17%	0.17%	0.19%
Provision for Loan Losses/Net Charge-Offs	133.3%	1900.0%	32.7%	100.0%	136.1%	90.0%	112.3%	120.2%	90.4%	106.5%	105.4%
Prov. for Loan Losses/Expected Charge-Offs	888.9%	-132.2%	140.8%	33.5%	175.3%	286.3%	75.9%	137.0%	170.6%	173.3%	147.1%
Bankruptcies / Net Loans	0.00%	0.00%	0.06%	0.26%	0.16%	0.21%	0.23%	0.25%	0.21%	0.27%	0.25%
Total Amount of Loans Charged-Off (\$000s)	\$20	\$5	\$26	\$13	\$96	\$223	\$270	\$543	\$2,034	\$4,190	\$467
Total Amount of Recoveries (\$000s)	\$14	\$5	\$9	\$6	\$19	\$45	\$90	\$163	\$444	\$1,159	\$127
Net Charge Offs (\$000s)	\$6	\$0	\$17	\$7	\$77	\$178	\$181	\$380	\$1,590	\$3,030	\$340
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.00%	1.37%	-0.06%	0.53%	0.64%	0.61%	0.70%	0.66%	0.97%	0.83%
STS Loans	14.29%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	11.11%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.08%	0.00%	0.00%	0.13%	0.09%
New Vehicle Loans	0.00%	0.00%	-0.05%	0.00%	0.22%	0.45%	-0.04%	0.07%	0.69%	0.16%	0.23%
Used Vehicle Loans	0.00%	-0.23%	0.47%	0.11%	0.57%	0.34%	0.30%	0.18%	0.50%	0.38%	0.36%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.00%	0.03%	-0.01%	0.00%	0.03%	0.01%	0.00%	0.00%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	0.00%	-0.01%	0.01%	-0.07%	-0.06%	-0.11%	0.11%	0.03%
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%	-56.57%	-26.02%	-2.35%	-0.99%	-2.77%	-0.58%	-0.24%	-0.09%	-0.60%	-0.45%
Indirect Loans	0.00%	0.00%	0.00%	-0.04%	0.32%	0.40%	0.12%	0.03%	0.18%	0.08%	0.11%
Number of Credit Unions in Each Peer Group:	2	12	12	14	21	9	24	7	4	7	112

March 31, 2018

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	0.00%	1.52%	6.13%	21.73%	8.61%	0.34%	7.37%	5.03%	0.52%	0.00%	2.20%
Credit Unions - Deposits in and Loans to	0.00%	1.52%	2.45%	11.71%	5.62%	0.47%	2.23%	2.18%	0.24%	0.00%	0.90%
Total Investments in Corporate Credit Unions*	77.86%	43.11%	28.42%	70.73%	32.96%	40.43%	28.21%	6.73%	7.39%	1.60%	9.86%
Marketable Securities	0.00%	89.50%	151.27%	210.42%	162.93%	191.88%	93.46%	150.48%	143.67%	98.72%	114.37%
All Other Investments	0.54%	207.81%	263.99%	322.12%	276.21%	241.00%	209.43%	84.51%	112.64%	78.53%	117.74%
Total Investments	117.42%	393.94%	476.63%	659.77%	500.72%	488.59%	377.96%	288.70%	332.67%	245.19%	300.81%
Unsecured Loans	50.45%	37.20%	29.26%	26.88%	45.38%	37.38%	44.28%	33.33%	28.17%	46.67%	42.18%
Vehicle Loans	174.05%	256.51%	205.40%	223.91%	229.99%	181.90%	195.71%	237.18%	214.03%	171.39%	189.69%
New Vehicle Loans	9.07%	62.62%	58.19%	65.56%	72.34%	67.14%	44.76%	50.89%	64.22%	45.97%	50.22%
Used Vehicle Loans	164.97%	193.89%	147.21%	158.35%	157.65%	114.76%	150.96%	186.29%	149.81%	125.42%	139.48%
Total Real Estate	0.00%	45.70%	73.21%	114.58%	224.64%	301.37%	284.69%	292.31%	291.88%	356.47%	321.06%
1st Mortgage	0.00%	27.60%	38.22%	81.36%	140.35%	247.99%	213.69%	247.40%	241.28%	284.75%	255.41%
1st Mortgage Fxd	0.00%	2.61%	25.30%	16.81%	67.66%	97.25%	139.07%	145.51%	185.34%	218.76%	183.64%
1st Mortgage Adj	0.00%	25.00%	12.92%	64.54%	72.70%	150.74%	74.61%	101.89%	55.94%	66.00%	71.76%
2nd Mortgage	0.00%	18.10%	34.99%	33.21%	84.28%	53.38%	71.00%	44.91%	50.60%	71.71%	65.66%
Closed-End Fxd	0.00%	8.72%	16.19%	17.02%	30.77%	27.40%	28.64%	17.71%	30.20%	31.00%	28.88%
Closed-End Adj	0.00%	2.68%	0.00%	0.00%	9.70%	1.52%	1.03%	1.03%	3.43%	6.28%	4.51%
Open-End Adj	0.00%	6.70%	15.34%	16.20%	43.71%	23.93%	40.60%	25.26%	16.97%	34.11%	31.86%
Open-End Fxd	0.00%	0.00%	3.46%	0.00%	0.09%	0.53%	0.73%	0.91%	0.00%	0.32%	0.41%
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%	0.06%	0.03%
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	227.59%	339.59%	307.87%	365.57%	504.46%	521.94%	531.59%	567.71%	541.09%	581.23%	559.19%
Indirect Loans	0.00%	0.67%	2.90%	9.70%	41.90%	33.21%	70.93%	141.19%	151.39%	75.19%	86.63%
Percent of Vehicle Loans	0.00%	0.26%	1.41%	4.33%	18.22%	18.26%	36.24%	59.53%	70.73%	43.87%	45.67%
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%	0.67%	5.13%	3.54%	12.90%	7.85%	1.56%	6.18%	0.05%	31.46%	18.93%
Total Mortgage Exposure**	0.00%	45.70%	73.21%	114.58%	226.88%	303.49%	307.89%	385.46%	315.53%	436.01%	380.51%
Total Real Estate	0.00%	45.70%	73.21%	114.58%	224.64%	301.37%	284.69%	292.31%	291.88%	356.47%	321.06%
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%	0.00%	0.00%	2.24%	2.12%	23.20%	93.15%	23.64%	79.54%	59.45%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	0.00%	0.00%	2.24%	2.12%	23.20%	93.00%	23.64%	69.47%	53.87%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.15%	0.00%	10.07%	5.58%



