

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	0.21%	0.63%	0.80%	0.79%	0.85%	0.92%	0.94%	1.35%	1.11%	2.27%	1.57%
Loan Yield	5.57%	5.33%	4.90%	5.10%	4.87%	4.50%	4.63%	4.46%	3.60%	4.39%	4.32%
Net Loan Yield After NCOs	5.30%	4.88%	4.81%	4.81%	4.62%	4.21%	4.39%	4.21%	3.40%	4.11%	4.06%
Asset Yield	3.52%	2.96%	2.57%	2.44%	2.92%	2.78%	3.23%	3.28%	2.64%	3.60%	3.25%
Cost of Funds	-0.07%	-0.28%	-0.11%	-0.17%	-0.17%	-0.27%	-0.29%	-0.28%	-0.29%	-0.50%	-0.38%
Gross Spread	3.45%	2.68%	2.46%	2.27%	2.75%	2.51%	2.94%	3.00%	2.35%	3.10%	2.87%
Provision Expense	-0.05%	-0.30%	-0.02%	-0.10%	-0.14%	-0.15%	-0.16%	-0.15%	-0.13%	-0.20%	-0.17%
Net Spread after Provision Expense	3.40%	2.39%	2.44%	2.17%	2.61%	2.36%	2.77%	2.85%	2.21%	2.90%	2.70%
Total Non-Interest Income	0.57%	1.58%	0.32%	0.56%	0.78%	0.75%	1.21%	1.37%	1.18%	1.24%	1.18%
Total Non-Interest Expense	-6.85%	-3.78%	-2.40%	-2.46%	-2.99%	-2.83%	-3.25%	-3.66%	-2.74%	-3.03%	-3.06%
Net Operating Expense	-6.29%	-2.20%	-2.08%	-1.91%	-2.22%	-2.08%	-2.05%	-2.29%	-1.56%	-1.80%	-1.88%
Non-Operating Gains (Losses)	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.00%	0.00%	0.02%	0.04%	0.02%
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)	-2.88%	0.19%	0.36%	0.26%	0.39%	0.28%	0.73%	0.56%	0.67%	1.14%	0.85%
Net Charge-Offs	-0.17%	-0.23%	-0.04%	-0.11%	-0.13%	-0.15%	-0.15%	-0.16%	-0.13%	-0.19%	-0.16%
ROA (with Net Charge-offs)	-3.00%	0.26%	0.33%	0.24%	0.40%	0.28%	0.74%	0.55%	0.68%	1.15%	0.85%
ROA with Provision for LL - W/O NCUSIF Expense	-2.88%	0.19%	0.36%	0.26%	0.39%	0.28%	0.73%	0.56%	0.67%	1.14%	0.85%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-3.00%	0.26%	0.33%	0.24%	0.40%	0.28%	0.74%	0.55%	0.68%	1.15%	0.85%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-4.28%	-2.30%	-1.29%	-1.31%	-1.41%	-1.35%	-1.54%	-1.93%	-1.35%	-1.63%	-1.57%
Travel and Conference Expense	-0.07%	-0.04%	-0.04%	-0.02%	-0.04%	-0.03%	-0.04%	-0.03%	-0.03%	-0.04%	-0.04%
Office Occupancy Expense	-0.28%	-0.10%	-0.14%	-0.17%	-0.18%	-0.22%	-0.25%	-0.26%	-0.24%	-0.18%	-0.21%
Office Operations Expense	-1.25%	-0.98%	-0.52%	-0.51%	-0.52%	-0.39%	-0.55%	-0.64%	-0.46%	-0.56%	-0.54%
Educational and Promotional Expense	-0.02%	-0.02%	-0.02%	-0.03%	-0.09%	-0.08%	-0.12%	-0.12%	-0.11%	-0.15%	-0.13%
Loan Servicing Expense	-0.21%	-0.08%	-0.10%	-0.07%	-0.25%	-0.20%	-0.27%	-0.31%	-0.20%	-0.28%	-0.26%
Professional and Outside Services	-0.59%	-0.16%	-0.21%	-0.28%	-0.45%	-0.49%	-0.43%	-0.27%	-0.29%	-0.14%	-0.25%
Member Insurance	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Operating Fees (Exam. and/or Supervision Fees)	-0.07%	-0.05%	-0.02%	-0.02%	-0.02%	-0.01%	-0.01%	-0.01%	-0.01%	-0.01%	-0.01%
Miscellaneous Operating Expenses	-0.07%	-0.07%	-0.06%	-0.04%	-0.05%	-0.04%	-0.05%	-0.09%	-0.06%	-0.04%	-0.05%
Total Non-Interest Expense	-6.85%	-3.78%	-2.40%	-2.46%	-2.99%	-2.83%	-3.25%	-3.66%	-2.74%	-3.03%	-3.06%
Other Performance Ratios											
Earning Asset Yield	4.06%	3.01%	2.67%	2.51%	3.02%	2.97%	3.37%	3.62%	2.82%	3.67%	3.39%
Average Cost of Funds	-0.10%	-0.37%	-0.16%	-0.24%	-0.22%	-0.35%	-0.35%	-0.33%	-0.34%	-0.55%	-0.44%
FTE Employee / \$million of Loans & Share Drafts	1.90	1.15	0.56	0.50	0.37	0.32	0.31	0.34	0.28	0.23	0.27
Compensation & Benefits / FTE Emp.	\$42,536	\$37,961	\$47,289	\$53,369	\$57,654	\$66,801	\$61,908	\$75,465	\$62,746	\$87,327	\$74,058
Compensation & Benefits / \$million Lns. & S.D.s	\$72,544	\$43,313	\$26,126	\$26,183	\$21,007	\$20,632	\$18,892	\$25,099	\$17,536	\$20,155	\$20,174
Operating Expense / Loans & Share Drafts	-11.52%	-7.14%	-4.85%	-4.92%	-4.48%	-4.32%	-4.00%	-4.76%	-3.57%	-3.74%	-3.92%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	1.01%	2.99%	0.65%	1.11%	1.17%	1.14%	1.49%	1.78%	1.54%	1.52%	1.52%
Net Operating Expense / Loans & Share Drafts	-10.51%	-4.15%	-4.20%	-3.81%	-3.31%	-3.17%	-2.52%	-2.98%	-2.03%	-2.22%	-2.40%
Operating Expense / Operating Revenue	169.04%	90.06%	84.94%	88.52%	84.98%	88.14%	79.95%	84.84%	78.95%	73.29%	77.61%
Total Fixed Assets / Shares & Equity	2.26%	0.55%	0.70%	0.92%	1.90%	2.23%	2.36%	2.74%	3.07%	1.38%	2.00%
Net Loans to Total Shares and Deposits	83.6%	61.7%	54.4%	49.7%	62.5%	62.8%	67.4%	72.8%	71.3%	75.3%	72.0%
Members / FTE Employee	385.27	332.53	426.27	448.65	455.99	376.66	341.75	321.84	381.57	355.56	359.92

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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	2.4%	1.0%	0.4%	0.9%	1.0%	0.6%	0.7%	0.7%	0.6%	0.4%	0.5%
Total Investments	30.2%	51.8%	61.1%	62.6%	48.5%	46.2%	39.0%	31.3%	33.1%	29.7%	33.8%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.0%	0.6%	0.4%	1.6%	1.6%	2.2%	2.0%	2.5%	3.6%	2.8%
All Other Unsecured Loans/Lines of Credit	12.4%	5.1%	3.0%	2.3%	2.7%	1.9%	2.5%	1.9%	1.2%	1.8%	1.9%
Short-Term Small Amount Loans (STS)	0.5%	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%	0.5%	0.0%	0.7%	0.4%	0.5%	0.7%	0.6%
New Vehicle Loans	9.8%	8.8%	6.7%	5.7%	6.5%	5.9%	4.7%	5.2%	6.1%	5.4%	5.5%
Used Vehicle Loans	39.8%	28.0%	17.2%	15.4%	15.0%	11.1%	16.4%	19.4%	17.3%	13.3%	15.1%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	2.3%	5.1%	7.8%	13.3%	22.8%	22.0%	27.6%	26.9%	32.4%	27.9%
Total Other Real Estate Loans/Lines of Credit	0.0%	2.0%	4.6%	3.1%	8.1%	5.5%	7.2%	5.5%	5.2%	8.5%	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%	0.2%	0.2%	0.2%
Total Loans and Leases	62.5%	46.2%	37.2%	34.7%	47.7%	48.9%	55.9%	62.2%	59.9%	65.9%	61.1%
Less: Allowance for Loan & Lease Losses	-1.0%	-0.7%	-0.3%	-0.4%	-0.4%	-0.3%	-0.5%	-0.4%	-0.4%	-0.5%	-0.4%
Net Loans and Leases	61.5%	45.5%	37.0%	34.3%	47.3%	48.6%	55.3%	61.7%	59.5%	65.4%	60.7%
Total Other Assets	5.9%	1.7%	1.6%	2.1%	3.2%	4.6%	5.0%	6.3%	6.8%	4.5%	5.0%
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%	11.6%	19.6%	20.5%	14.2%	12.2%	6.9%	3.6%	6.1%	1.1%	4.4%
Share Drafts	0.1%	3.2%	6.0%	12.1%	14.2%	13.3%	17.7%	13.3%	10.7%	14.3%	13.9%
Regular Shares	71.6%	56.5%	49.3%	37.3%	37.3%	32.8%	30.1%	36.3%	31.2%	25.9%	29.6%
Money Market Shares	0.0%	0.0%	2.4%	9.4%	9.0%	14.0%	18.3%	18.2%	25.7%	22.2%	20.7%
Share Certificates	0.1%	12.4%	8.5%	8.5%	9.3%	12.0%	11.5%	12.1%	10.7%	17.6%	14.3%
IRA/KEOGH Accounts	0.0%	1.1%	2.1%	2.4%	3.6%	4.8%	4.1%	4.4%	5.5%	6.4%	5.4%
All Other Shares	0.0%	1.7%	0.0%	0.0%	2.4%	0.7%	0.9%	0.6%	0.1%	0.9%	0.8%
Non-Member Deposits	2.8%	0.0%	0.0%	0.0%	0.5%	0.1%	0.2%	0.3%	0.3%	0.2%	0.2%
Total Shares and Deposits	74.8%	75.0%	68.3%	69.8%	76.3%	77.7%	82.9%	85.4%	84.1%	87.5%	84.9%
Total Equity	25.2%	13.5%	12.0%	9.7%	9.6%	10.1%	10.1%	11.0%	9.8%	11.4%	10.8%
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	25.3%	13.5%	12.0%	9.7%	9.6%	10.2%	10.2%	11.1%	10.0%	11.6%	10.9%
Total Equity + Allow. for Loan Loss	26.2%	14.2%	12.3%	10.1%	10.0%	10.4%	10.6%	11.4%	10.2%	11.8%	11.2%
Balance Sheet Growth YTD Annualized											
Total Investments	-60.9%	12.0%	12.0%	10.2%	17.6%	17.6%	45.0%	-3.7%	37.4%	23.0%	24.1%
Total Loans and Leases	-57.9%	-8.7%	-32.4%	-23.3%	-18.5%	-26.5%	-17.8%	-15.1%	-21.6%	18.0%	-2.6%
TOTAL ASSETS	-59.4%	1.9%	-8.8%	-3.3%	-2.7%	-8.3%	2.3%	-11.4%	-5.2%	19.7%	6.1%
Total Liabilities	-133.3%	-12.0%	-7.8%	8.6%	-5.8%	5.9%	0.0%	-41.4%	15.1%	-42.3%	-9.1%
Total Shares and Deposits	-66.8%	4.4%	-9.3%	-5.7%	-1.8%	-10.4%	2.6%	-10.3%	-4.5%	19.5%	6.5%
Equity Capital	-21.3%	1.4%	-7.3%	-8.8%	-5.0%	-7.1%	1.3%	-6.6%	-20.0%	32.9%	9.2%
TOTAL LIABILITIES, SHARES, AND EQUITY	-59.4%	1.9%	-8.8%	-3.3%	-2.7%	-8.3%	2.3%	-11.4%	-5.2%	19.7%	6.1%

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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	0.28%	0.99%	0.69%	0.56%	1.02%	0.33%	0.77%	0.48%	0.51%	0.40%	0.49%
Delinquent Loans / Total Capital	0.7%	3.2%	2.1%	1.9%	4.9%	1.5%	4.1%	2.6%	3.0%	2.2%	2.7%
Delinquent Loans + OREO / Net Loans + OREO	0.3%	1.0%	0.7%	0.6%	1.1%	0.4%	0.9%	0.6%	0.6%	0.5%	0.6%
Delinquent Loans > 6mo / Delinquent Loans	85.7%	20.6%	8.2%	39.5%	28.7%	22.5%	31.5%	21.2%	23.1%	18.0%	22.8%
Allowance for Loan Losses/Net Loans	1.64%	1.62%	0.69%	1.11%	0.82%	0.57%	0.92%	0.67%	0.62%	0.72%	0.73%
Loans 2 to less than 6 months Delinquent (\$000s)	\$0	\$14	\$22	\$21	\$143	\$109	\$456	\$711	\$1,816	\$3,939	\$460
Loans 6 to less than 12 months Delinquent (\$000s)	\$2	\$3	\$1	\$11	\$41	\$25	\$96	\$95	\$345	\$652	\$85
Loans 12 months and over Delinquent (\$000s)	\$0	\$1	\$1	\$2	\$17	\$7	\$113	\$97	\$200	\$212	\$51
Total Delinquent Loans (\$000s)	\$2	\$18	\$24	\$35	\$201	\$141	\$665	\$902	\$2,361	\$4,803	\$596
Delinquency by Category											
Unsecured Credit Card	0.00%	0.00%	0.17%	0.24%	0.51%	0.20%	0.46%	0.37%	0.28%	0.33%	0.35%
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%	3.92%	4.20%	5.62%	1.58%	1.31%	1.05%	0.53%	0.97%
New Vehicle Loans	0.00%	0.92%	0.45%	0.28%	0.20%	0.16%	0.23%	0.20%	0.56%	0.38%	0.36%
Used Vehicle Loans	0.37%	0.98%	0.80%	0.52%	0.74%	0.47%	0.65%	0.45%	0.68%	0.56%	0.59%
1st Mortgage Fixed	0.00%	0.00%	0.00%	0.00%	1.60%	0.12%	0.64%	0.63%	0.22%	0.21%	0.31%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.50%	0.93%	0.20%	0.87%	0.03%	0.57%	0.43%	0.45%
Other RE Fixed	0.00%	0.00%	1.07%	1.65%	1.26%	0.10%	0.66%	1.04%	0.46%	0.42%	0.53%
Other RE Adj	0.00%	0.00%	0.00%	0.23%	0.48%	0.30%	0.28%	0.17%	0.34%	0.12%	0.19%
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%	0.15%	1.34%	0.52%	0.78%	0.47%	0.81%	0.53%	0.64%
Total 1st Mortgage Loans	0.00%	0.00%	0.00%	0.40%	1.26%	0.16%	0.73%	0.40%	0.29%	0.27%	0.35%
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)	0.27%	0.45%	0.09%	0.29%	0.25%	0.29%	0.24%	0.25%	0.20%	0.28%	0.25%
Recoveries / Charge-Offs	74.07%	23.58%	35.85%	24.03%	19.52%	18.64%	24.29%	25.21%	33.82%	27.52%	27.30%
Expected Charge-Offs / Net Loans	0.11%	0.31%	0.20%	0.35%	0.31%	0.16%	0.33%	0.24%	0.23%	0.23%	0.25%
Provision for Loan Losses/Net Charge-Offs	28.6%	130.9%	38.2%	90.2%	106.0%	97.9%	107.6%	91.9%	106.0%	106.0%	104.2%
Prov. for Loan Losses/Expected Charge-Offs	73.4%	192.5%	17.7%	75.7%	86.7%	177.6%	79.3%	96.7%	89.6%	128.7%	107.9%
Bankruptcies / Net Loans	0.00%	0.38%	0.25%	0.26%	0.28%	0.29%	0.38%	0.42%	0.40%	0.58%	0.48%
Total Amount of Loans Charged-Off (\$000s)	\$12	\$12	\$6	\$27	\$69	\$167	\$310	\$654	\$1,574	\$4,454	\$437
Total Amount of Recoveries (\$000s)	\$9	\$3	\$2	\$6	\$13	\$31	\$75	\$165	\$532	\$1,226	\$119
Net Charge Offs (\$000s)	\$3	\$9	\$4	\$20	\$55	\$136	\$234	\$489	\$1,042	\$3,228	\$318
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.00%	0.19%	0.31%	0.40%	0.48%	0.53%	0.62%	1.00%	0.87%	0.78%
STS Loans	-10.67%	13.33%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-3.65%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.10%	0.00%	0.00%	0.19%	0.13%
New Vehicle Loans	0.00%	-0.06%	0.00%	0.00%	0.12%	0.35%	0.22%	0.32%	0.35%	0.25%	0.27%
Used Vehicle Loans	0.00%	0.27%	0.03%	0.50%	0.32%	0.60%	0.38%	0.40%	0.40%	0.44%	0.41%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.00%	0.07%	0.05%	0.02%	0.03%	0.00%	0.00%	0.01%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	0.00%	-0.07%	0.06%	-0.03%	-0.03%	-0.26%	0.08%	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	2.67%	3.33%	0.70%	0.44%	3.40%	2.26%	2.65%	0.15%	0.32%	-1.29%	-0.50%
Indirect Loans	0.00%	0.00%	0.00%	1.84%	0.58%	0.59%	0.45%	0.39%	0.37%	0.31%	0.37%
Number of Credit Unions in Each Peer Group:	3	14	12	14	21	11	21	8	5	6	115

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	0.00%	1.34%	8.00%	32.98%	9.45%	4.22%	7.53%	6.04%	1.08%	0.00%	2.66%
Credit Unions - Deposits in and Loans to	0.00%	2.68%	6.16%	20.01%	6.36%	1.76%	2.51%	2.78%	0.26%	0.00%	1.19%
Total Investments in Corporate Credit Unions*	31.74%	42.94%	30.98%	56.10%	25.55%	37.12%	15.99%	6.21%	2.84%	2.22%	7.54%
Marketable Securities	0.00%	86.02%	166.87%	210.74%	163.81%	185.09%	94.88%	158.67%	149.67%	109.71%	125.24%
All Other Investments	69.53%	194.09%	265.23%	299.95%	283.10%	214.56%	229.47%	79.59%	121.79%	81.41%	122.50%
Total Investments	119.43%	383.72%	507.75%	643.54%	503.28%	453.02%	382.92%	281.17%	330.46%	256.06%	308.62%
Unsecured Loans	49.22%	37.85%	29.87%	27.44%	44.57%	34.52%	46.77%	34.91%	36.88%	46.52%	42.96%
Vehicle Loans	196.39%	272.61%	198.80%	216.20%	223.26%	166.00%	206.77%	221.32%	233.65%	160.52%	187.98%
New Vehicle Loans	38.96%	65.49%	55.52%	58.31%	67.56%	57.66%	45.95%	46.78%	60.86%	46.36%	49.99%
Used Vehicle Loans	157.42%	207.12%	143.28%	157.90%	155.70%	108.35%	160.83%	174.53%	172.79%	114.16%	137.99%
Total Real Estate	0.00%	31.89%	80.74%	112.53%	221.93%	277.59%	286.70%	297.16%	320.34%	351.94%	320.30%
1st Mortgage	0.00%	17.24%	42.66%	80.33%	137.93%	223.55%	215.96%	247.97%	268.59%	278.88%	254.62%
1st Mortgage Fxd	0.00%	2.57%	26.75%	15.48%	67.73%	100.04%	135.76%	153.17%	215.04%	208.71%	181.49%
1st Mortgage Adj	0.00%	14.66%	15.90%	64.84%	70.20%	123.51%	80.20%	94.80%	53.55%	70.17%	73.13%
2nd Mortgage	0.00%	14.65%	38.09%	32.21%	84.00%	54.04%	70.74%	49.20%	51.75%	73.07%	65.68%
Closed-End Fxd	0.00%	6.56%	18.15%	16.32%	31.62%	25.81%	28.13%	18.88%	32.69%	29.61%	28.38%
Closed-End Adj	0.00%	2.44%	0.00%	0.00%	12.92%	0.42%	1.51%	0.92%	2.89%	6.28%	4.43%
Open-End Adj	0.00%	5.65%	16.22%	15.89%	39.35%	27.32%	40.28%	28.70%	16.09%	36.93%	32.51%
Open-End Fxd	0.00%	0.00%	3.72%	0.00%	0.11%	0.49%	0.82%	0.69%	0.07%	0.25%	0.36%
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%	0.10%	0.05%
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	247.66%	342.51%	309.41%	356.39%	494.78%	478.97%	548.99%	558.69%	597.48%	567.10%	558.37%
Indirect Loans	0.00%	1.02%	0.82%	11.02%	40.90%	31.06%	79.63%	125.34%	153.97%	63.44%	83.25%
Percent of Vehicle Loans	0.00%	0.37%	0.41%	5.10%	18.32%	18.71%	38.51%	56.63%	65.90%	39.52%	44.28%
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%	1.02%	5.49%	0.00%	11.53%	2.56%	1.38%	5.36%	0.09%	30.88%	17.13%
Total Mortgage Exposure**	0.00%	31.89%	80.74%	112.53%	223.95%	307.91%	302.79%	389.33%	350.86%	445.75%	386.50%
Total Real Estate	0.00%	31.89%	80.74%	112.53%	221.93%	277.59%	286.70%	297.16%	320.34%	351.94%	320.30%
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%	2.02%	30.32%	16.09%	92.17%	30.52%	93.81%	66.20%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	0.00%	0.00%	2.02%	30.32%	16.09%	92.01%	30.52%	81.57%	59.90%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.16%	0.00%	12.25%	6.30%



