

September 30, 2018

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	0.84%	0.86%	0.98%	1.39%	1.42%	1.15%	1.45%	1.29%	2.47%	1.78%	1.50%
Loan Yield	11.27%	10.51%	8.86%	6.60%	13.64%	7.67%	7.59%	5.17%	13.46%	4.67%	5.84%
Net Loan Yield After NCOs	10.77%	9.24%	7.31%	6.05%	12.91%	6.28%	5.38%	3.84%	9.42%	4.06%	4.82%
Asset Yield	4.71%	5.53%	4.14%	3.28%	6.86%	3.78%	4.15%	3.47%	5.90%	3.64%	3.90%
Cost of Funds	-0.32%	-0.70%	-0.47%	-0.37%	-1.37%	-0.43%	-0.47%	-0.52%	-0.17%	-0.58%	-0.58%
Gross Spread	4.39%	4.83%	3.66%	2.91%	5.49%	3.34%	3.68%	2.96%	5.73%	3.06%	3.32%
Provision Expense	-0.04%	-0.39%	-0.82%	-0.16%	-1.00%	-0.69%	-1.03%	-0.84%	-0.72%	-0.53%	-0.69%
Net Spread after Provision Expense	4.36%	4.44%	2.84%	2.75%	4.49%	2.65%	2.64%	2.12%	5.01%	2.53%	2.63%
Total Non-Interest Income	1.20%	1.38%	1.37%	1.02%	3.61%	1.54%	2.58%	2.41%	6.66%	1.55%	2.02%
Total Non-Interest Expense	-5.31%	-4.84%	-4.02%	-3.03%	-9.01%	-3.77%	-4.69%	-3.77%	-9.80%	-2.94%	-3.86%
Net Operating Expense	-4.11%	-3.47%	-2.65%	-2.01%	-5.40%	-2.23%	-2.10%	-1.36%	-3.14%	-1.39%	-1.85%
Non-Operating Gains (Losses)	0.03%	0.01%	0.01%	0.02%	1.51%	0.00%	0.10%	0.00%	0.00%	0.02%	0.11%
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	-0.01%	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)	0.26%	0.98%	0.20%	0.77%	0.61%	0.42%	0.64%	0.76%	1.87%	1.16%	0.89%
Net Charge-Offs	-0.18%	-0.62%	-0.62%	-0.21%	-0.33%	-0.58%	-1.02%	-0.78%	-1.37%	-0.41%	-0.58%
ROA (with Net Charge-offs)	0.12%	0.76%	0.40%	0.72%	1.28%	0.53%	0.66%	0.82%	1.22%	1.27%	1.00%
ROA with Provision for LL - W/O NCUSIF Expense	0.27%	0.98%	0.20%	0.77%	0.61%	0.42%	0.64%	0.76%	1.87%	1.16%	0.89%
ROA with Net Charge-Offs - W/O NCUSIF Expense	0.13%	0.76%	0.40%	0.72%	1.28%	0.53%	0.66%	0.82%	1.22%	1.27%	1.00%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-2.90%	-3.07%	-1.97%	-1.51%	-3.81%	-2.00%	-2.19%	-1.71%	-4.26%	-1.34%	-1.78%
Travel and Conference Expense	-0.04%	-0.08%	-0.06%	-0.04%	-0.25%	-0.12%	-0.10%	-0.04%	-0.05%	-0.02%	-0.06%
Office Occupancy Expense	-0.38%	-0.19%	-0.23%	-0.17%	-0.19%	-0.21%	-0.28%	-0.27%	-0.47%	-0.17%	-0.21%
Office Operations Expense	-0.92%	-0.89%	-0.86%	-0.62%	-2.58%	-0.49%	-1.10%	-0.62%	-0.91%	-0.86%	-0.91%
Educational and Promotional Expense	-0.02%	-0.01%	-0.05%	-0.03%	-0.12%	-0.10%	-0.16%	-0.11%	-0.07%	-0.15%	-0.13%
Loan Servicing Expense	-0.17%	-0.15%	-0.16%	-0.08%	-0.45%	-0.13%	-0.26%	-0.14%	-0.43%	-0.26%	-0.23%
Professional and Outside Services	-0.43%	-0.18%	-0.56%	-0.46%	-1.12%	-0.66%	-0.54%	-0.54%	-3.44%	-0.05%	-0.38%
Member Insurance	-0.04%	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)	-0.21%	-0.04%	-0.05%	-0.02%	-0.04%	-0.02%	-0.01%	-0.02%	-0.04%	-0.02%	-0.02%
Miscellaneous Operating Expenses	-0.21%	-0.20%	-0.10%	-0.09%	-0.45%	-0.04%	-0.05%	-0.31%	-0.14%	-0.07%	-0.14%
Total Non-Interest Expense	-5.31%	-4.84%	-4.02%	-3.03%	-9.01%	-3.77%	-4.69%	-3.77%	-9.80%	-2.94%	-3.86%
Other Performance Ratios											
Earning Asset Yield	4.76%	5.90%	4.23%	3.44%	6.77%	4.18%	4.54%	3.83%	5.02%	3.76%	4.11%
Average Cost of Funds	-0.41%	-0.88%	-0.60%	-0.46%	-1.58%	-0.57%	-0.57%	-0.61%	-0.16%	-0.68%	-0.68%
FTE Employee / \$million of Loans & Share Drafts	3.54	1.63	1.00	0.78	0.78	0.79	0.59	0.54	0.00	0.29	0.46
Compensation & Benefits / FTE Emp.	\$22,571	\$39,903	\$44,931	\$45,743	\$67,379	\$50,249	\$63,375	\$41,748	\$0	\$57,940	\$55,940
Compensation & Benefits / \$million Lns. & S.D.s	\$79,969	\$63,943	\$45,562	\$35,284	\$65,461	\$38,953	\$37,610	\$23,181	\$0	\$17,279	\$26,195
Operating Expense / Loans & Share Drafts	-14.65%	-10.08%	-7.06%	-7.06%	-15.02%	-7.35%	-8.04%	-5.08%	0.00%	-3.80%	-5.70%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	3.31%	2.88%	3.18%	2.38%	6.11%	2.98%	4.43%	3.29%	0.00%	2.01%	2.98%
Net Operating Expense / Loans & Share Drafts	-11.34%	-7.21%	-6.15%	-4.69%	-8.91%	-4.38%	-3.61%	-1.79%	0.00%	-1.79%	-2.72%
Operating Expense / Operating Revenue	95.51%	80.67%	81.49%	79.20%	88.44%	79.91%	76.63%	63.34%	0.00%	67.82%	75.05%
Total Fixed Assets / Shares & Equity	1.44%	0.68%	1.49%	1.79%	3.01%	2.95%	3.94%	3.44%	0.00%	1.65%	2.51%
Net Loans to Total Shares and Deposits	48.4%	63.3%	57.0%	43.7%	71.0%	57.8%	59.6%	70.1%	43.5%	84.4%	73.2%
Members / FTE Employee	389.93	397.52	388.90	442.52	307.55	297.69	353.14	378.96	416.33	358.96	355.98

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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	0.1%	0.6%	1.1%	1.5%	1.9%	2.2%	2.1%	3.8%	3.7%	1.1%	1.9%
Total Investments	60.8%	45.8%	51.9%	59.5%	37.1%	49.1%	43.3%	31.1%	51.7%	25.1%	33.5%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.3%	0.6%	0.1%	1.0%	1.0%	1.5%	1.7%	5.4%	3.8%	2.5%
All Other Unsecured Loans/Lines of Credit	13.3%	15.0%	7.1%	6.1%	3.2%	8.1%	5.6%	7.5%	4.4%	3.6%	5.0%
Short-Term Small Amount Loans (STS)	1.5%	0.2%	0.7%	0.1%	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%	0.0%	0.0%	0.0%	0.8%	0.0%	0.0%	0.0%	0.1%
New Vehicle Loans	5.0%	6.1%	9.1%	9.1%	2.6%	3.8%	6.5%	11.5%	2.6%	27.5%	16.6%
Used Vehicle Loans	17.6%	30.8%	25.2%	18.3%	12.2%	21.3%	21.5%	22.9%	14.3%	12.1%	16.3%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	0.0%	1.9%	1.7%	37.1%	9.5%	9.8%	15.0%	9.0%	23.1%	19.0%
Total Other Real Estate Loans/Lines of Credit	0.0%	0.0%	0.1%	0.0%	0.5%	0.7%	1.7%	1.1%	0.2%	0.9%	0.9%
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%	0.0%	0.0%	0.0%	0.0%
Total Loans and Leases	37.4%	52.4%	44.6%	35.5%	56.6%	44.4%	47.5%	59.7%	35.8%	71.1%	60.5%
Less: Allowance for Loan & Lease Losses	-0.7%	-0.7%	-0.5%	-0.3%	-0.9%	-0.6%	-0.8%	-1.3%	-0.4%	-0.5%	-0.7%
Net Loans and Leases	36.6%	51.7%	44.1%	35.2%	55.6%	43.8%	46.7%	58.4%	35.4%	70.6%	59.8%
Total Other Assets	2.5%	1.9%	2.9%	3.8%	5.4%	4.8%	7.9%	6.7%	9.2%	3.2%	4.9%
TOTAL ASSETS	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Total Liabilities	0.6%	0.7%	5.5%	2.5%	13.7%	5.6%	7.2%	3.0%	8.2%	1.6%	4.3%
Share Drafts	0.0%	0.5%	3.7%	4.5%	9.8%	9.4%	12.8%	13.3%	14.5%	10.3%	10.7%
Regular Shares	71.7%	68.0%	56.5%	67.8%	30.1%	43.4%	34.2%	30.3%	61.4%	27.4%	32.8%
Money Market Shares	0.0%	0.0%	0.0%	0.0%	4.3%	5.3%	8.2%	12.9%	0.0%	16.0%	11.4%
Share Certificates	3.1%	13.7%	14.6%	6.4%	31.2%	10.8%	16.2%	18.8%	1.6%	23.6%	20.6%
IRA/KEOGH Accounts	1.1%	0.0%	1.0%	1.8%	2.4%	4.9%	7.4%	8.8%	4.4%	6.8%	6.3%
All Other Shares	0.0%	0.6%	0.5%	0.5%	1.9%	0.3%	0.7%	1.0%	0.4%	0.0%	0.5%
Non-Member Deposits	1.4%	0.0%	1.9%	0.1%	0.0%	2.6%	0.1%	0.0%	0.0%	0.0%	0.2%
Total Shares and Deposits	77.2%	82.7%	78.2%	81.2%	79.7%	76.8%	79.7%	85.1%	82.3%	84.3%	82.7%
Total Equity	22.2%	16.6%	16.3%	16.3%	6.6%	17.5%	13.1%	11.9%	9.5%	14.1%	13.1%
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	22.2%	16.8%	16.3%	16.6%	10.1%	18.1%	13.7%	12.5%	10.3%	15.2%	14.2%
Total Equity + Allow. for Loan Loss	22.9%	17.2%	16.8%	16.6%	7.6%	18.1%	13.9%	13.2%	10.0%	14.6%	13.8%
Balance Sheet Growth YTD Annualized											
Total Investments	8.4%	-34.1%	-20.7%	6.0%	59.1%	-26.9%	-1.3%	-38.1%	0.0%	-26.7%	-13.9%
Total Loans and Leases	0.1%	-6.2%	4.5%	-10.9%	336.2%	-16.9%	8.6%	-29.5%	0.0%	24.5%	16.9%
TOTAL ASSETS	5.1%	-21.9%	-8.8%	-0.1%	168.3%	-23.7%	3.8%	-30.4%	0.0%	6.8%	4.7%
Total Liabilities	8000.0%	184.5%	-58.3%	192.3%	232.3%	27.0%	63.4%	-92.5%	0.0%	5561.3%	38.1%
Total Shares and Deposits	5.2%	-23.1%	-4.8%	-2.8%	177.9%	-27.7%	0.3%	-28.2%	0.0%	4.4%	3.3%
Equity Capital	1.3%	-18.9%	0.7%	1.6%	40.8%	-16.0%	2.7%	-0.4%	0.0%	5.2%	4.8%
TOTAL LIABILITIES, SHARES, AND EQUITY	5.1%	-21.9%	-8.8%	-0.1%	168.3%	-23.7%	3.8%	-30.4%	0.0%	6.8%	4.7%

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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	3.89%	2.89%	3.28%	0.82%	0.57%	2.01%	1.53%	1.18%	5.10%	0.50%	0.89%
Delinquent Loans / Total Capital	6.3%	8.8%	8.7%	1.8%	4.2%	4.9%	5.2%	5.3%	18.3%	2.4%	3.9%
Delinquent Loans + OREO / Net Loans + OREO	4.0%	2.9%	3.5%	0.9%	0.9%	2.7%	1.8%	1.5%	5.5%	0.6%	1.1%
Delinquent Loans > 6mo / Delinquent Loans	3.7%	20.7%	26.2%	3.3%	29.0%	40.3%	19.7%	9.4%	32.9%	14.6%	18.6%
Allowance for Loan Losses/Net Loans	1.97%	1.26%	1.04%	0.81%	1.70%	1.30%	1.80%	2.19%	1.24%	0.69%	1.20%
Loans 2 to less than 6 months Delinquent (\$000s)	\$17	\$38	\$78	\$38	\$134	\$383	\$787	\$1,579	\$1,055	\$8,084	\$337
Loans 6 to less than 12 months Delinquent (\$000s)	\$1	\$9	\$21	\$1	\$40	\$203	\$181	\$141	\$506	\$1,145	\$66
Loans 12 months and over Delinquent (\$000s)	\$0	\$1	\$7	\$0	\$14	\$55	\$12	\$22	\$12	\$232	\$12
Total Delinquent Loans (\$000s)	\$18	\$48	\$105	\$39	\$189	\$641	\$981	\$1,742	\$1,573	\$9,461	\$414
Delinquency by Category											
Unsecured Credit Card	0.00%	0.00%	0.26%	0.03%	0.17%	0.10%	0.34%	0.24%	0.00%	0.55%	0.37%
STS Loans	1.23%	3.45%	1.19%	0.99%	13.33%	0.00%	5.91%	0.00%	0.00%	0.00%	3.59%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.64%	0.00%	0.00%	0.00%	3.64%
New Vehicle Loans	0.00%	1.53%	1.11%	0.61%	0.35%	2.05%	0.34%	0.99%	3.51%	0.35%	0.46%
Used Vehicle Loans	6.32%	2.79%	4.28%	0.75%	1.21%	1.97%	1.73%	1.09%	3.82%	0.58%	1.23%
1st Mortgage Fixed	0.00%	0.00%	1.79%	0.70%	0.60%	1.70%	1.02%	1.20%	0.15%	0.39%	0.58%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.00%	0.00%	1.45%	0.00%	0.00%	0.14%	0.21%	0.16%
Other RE Fixed	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.51%	1.96%	0.82%	3.34%	1.58%
Other RE Adj	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.64%	0.00%	0.35%	0.33%	0.33%
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%	0.00%	0.00%	0.12%	1.29%	0.29%	0.40%	0.53%
Total 1st Mortgage Loans	0.00%	0.00%	1.79%	0.70%	0.46%	1.65%	0.97%	0.98%	0.14%	0.38%	0.48%
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)	0.49%	1.27%	1.55%	0.55%	0.73%	1.39%	2.20%	1.33%	4.05%	0.62%	1.02%
Recoveries / Charge-Offs	42.31%	37.78%	20.67%	38.28%	21.75%	18.53%	18.76%	16.89%	14.39%	17.74%	18.49%
Expected Charge-Offs / Net Loans	0.76%	1.30%	1.99%	0.60%	0.69%	1.38%	0.67%	1.17%	3.30%	0.23%	0.61%
Provision for Loan Losses/Net Charge-Offs	20.0%	63.6%	131.3%	76.0%	304.5%	120.0%	101.9%	107.3%	52.6%	128.1%	118.6%
Prov. for Loan Losses/Expected Charge-Offs	13.2%	63.1%	103.0%	70.1%	324.4%	121.6%	340.4%	124.3%	65.3%	346.1%	201.4%
Bankruptcies / Net Loans	0.57%	3.11%	4.73%	1.42%	1.34%	2.61%	1.32%	2.13%	5.93%	0.50%	1.19%
Total Amount of Loans Charged-Off (\$000s)	\$4	\$33	\$62	\$45	\$142	\$570	\$1,669	\$2,881	\$713	\$12,977	\$545
Total Amount of Recoveries (\$000s)	\$2	\$13	\$13	\$17	\$31	\$106	\$313	\$487	\$103	\$2,303	\$101
Net Charge Offs (\$000s)	\$2	\$21	\$49	\$28	\$111	\$465	\$1,356	\$2,395	\$611	\$10,675	\$445
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.06%	0.17%	0.00%	0.33%	0.19%	0.82%	0.32%	0.00%	1.28%	0.79%
STS Loans	-1.19%	2.58%	4.99%	1.61%	0.00%	0.00%	17.03%	0.00%	0.00%	0.00%	10.12%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.02%	0.00%	0.00%	0.00%	1.02%
New Vehicle Loans	0.00%	0.00%	0.17%	0.12%	0.03%	0.00%	0.28%	1.17%	6.96%	0.43%	0.50%
Used Vehicle Loans	0.35%	0.90%	1.46%	0.40%	1.28%	1.72%	2.17%	1.64%	3.79%	0.76%	1.37%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.00%	0.03%	0.20%	-0.01%	0.02%	0.00%	0.01%	0.02%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	0.00%	0.20%	0.00%	2.21%	0.01%	0.00%	-0.18%	0.49%
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%	-678.34%	0.00%	-18.34%	-1.39%	-0.12%	-0.53%	-1.52%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.17%	1.44%	0.20%	0.46%	0.66%
Number of Credit Unions in Each Peer Group:	9	9	14	17	10	4	6	4	1	1	75

September 30, 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%	14.49%	13.37%	21.71%	4.71%	16.24%	12.55%	0.60%	0.00%	0.00%	4.52%
Credit Unions - Deposits in and Loans to	0.00%	0.00%	1.51%	2.75%	0.84%	7.66%	4.04%	1.21%	0.00%	0.00%	1.43%
Total Investments in Corporate Credit Unions*	41.38%	46.93%	32.45%	41.24%	36.12%	64.20%	38.97%	26.34%	107.86%	9.92%	24.93%
Marketable Securities	0.00%	1.55%	28.99%	12.86%	78.53%	39.03%	146.77%	113.35%	466.04%	109.31%	105.09%
All Other Investments	196.87%	168.14%	210.87%	262.05%	173.44%	139.41%	104.77%	61.73%	-75.15%	26.46%	75.04%
Total Investments	273.64%	272.95%	318.11%	359.22%	367.21%	272.10%	316.86%	249.07%	501.52%	165.91%	236.73%
Unsecured Loans	59.76%	90.94%	47.17%	37.43%	41.91%	50.69%	51.53%	73.46%	94.86%	49.06%	52.85%
Vehicle Loans	101.79%	220.07%	210.03%	165.63%	145.76%	138.82%	205.32%	275.01%	163.92%	261.53%	232.54%
New Vehicle Loans	22.66%	36.55%	55.64%	55.18%	25.36%	20.89%	47.79%	91.66%	25.04%	181.59%	117.07%
Used Vehicle Loans	79.13%	183.52%	154.38%	110.45%	120.40%	117.93%	157.53%	183.35%	138.88%	79.94%	115.48%
Total Real Estate	0.00%	0.00%	12.29%	10.20%	372.81%	56.19%	83.94%	128.53%	88.67%	158.30%	140.83%
1st Mortgage	0.00%	0.00%	11.84%	10.18%	367.66%	52.49%	71.87%	119.89%	87.03%	152.52%	134.42%
1st Mortgage Fxd	0.00%	0.00%	12.58%	10.18%	34.94%	43.07%	67.79%	97.57%	871.53%	141.29%	108.83%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.00%	10.87%	9.42%	4.07%	22.32%	1964.79%	11.22%	32.07%
2nd Mortgage	0.00%	0.00%	0.63%	0.02%	4.57%	3.70%	12.08%	8.64%	684.03%	5.78%	13.76%
Closed-End Fxd	0.00%	0.00%	0.44%	0.02%	0.75%	2.64%	3.43%	3.10%	28.73%	1.80%	2.36%
Closed-End Adj	0.00%	0.00%	0.00%	0.00%	0.89%	0.00%	0.64%	0.21%	6.24%	0.01%	0.25%
Open-End Adj	0.00%	0.00%	0.00%	0.00%	2.84%	0.25%	5.57%	5.33%	625.59%	3.97%	10.50%
Open-End Fxd	0.00%	0.00%	0.19%	0.00%	0.10%	0.82%	2.44%	0.00%	23.48%	0.01%	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%	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	168.19%	312.21%	273.56%	214.06%	560.50%	245.70%	347.43%	477.00%	347.45%	468.88%	427.26%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	0.09%	0.00%	22.55%	115.62%	2210.78%	90.77%	89.07%
Percent of Vehicle Loans	0.00%	0.00%	0.00%	0.00%	0.06%	0.00%	10.98%	42.04%	1348.70%	34.71%	38.30%
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%	0.29%	2.18%	8.42%	2.71%	18.10%	2.47%	3.12%
Total Mortgage Exposure**	0.00%	1.55%	12.29%	10.20%	388.71%	58.83%	150.94%	208.99%	88.67%	233.02%	200.11%
Total Real Estate	0.00%	0.00%	12.29%	10.20%	372.81%	56.19%	83.94%	128.53%	88.67%	158.30%	140.83%
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%	1.55%	0.00%	0.00%	15.91%	2.64%	67.00%	80.46%	0.00%	74.73%	59.28%
Federal Agency Securities (Mtg Backed)	0.00%	1.55%	0.00%	0.00%	15.91%	2.64%	67.00%	80.46%	0.00%	74.73%	59.28%
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%



