

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	1.52%	0.60%	1.08%	1.07%	0.95%	1.10%	1.26%	1.55%	1.40%	1.53%	1.50%
Loan Yield	9.02%	6.55%	7.59%	6.38%	5.31%	6.06%	5.93%	5.18%	6.21%	4.82%	4.93%
Net Loan Yield After NCOs	8.41%	6.86%	6.45%	6.01%	4.64%	4.96%	5.25%	4.53%	5.21%	4.30%	4.38%
Asset Yield	4.43%	3.95%	3.65%	3.48%	2.85%	3.63%	3.96%	3.75%	4.41%	3.52%	3.56%
Cost of Funds	-0.47%	-0.13%	-0.26%	-0.27%	-0.26%	-0.37%	-0.30%	-0.43%	-0.88%	-0.84%	-0.79%
Gross Spread	3.96%	3.82%	3.39%	3.21%	2.59%	3.25%	3.66%	3.32%	3.53%	2.68%	2.77%
Provision Expense	0.00%	0.21%	-0.28%	-0.32%	-0.28%	-0.65%	-0.45%	-0.41%	-0.39%	-0.46%	-0.45%
Net Spread after Provision Expense	3.96%	4.03%	3.11%	2.89%	2.31%	2.61%	3.21%	2.92%	3.15%	2.22%	2.32%
Total Non-Interest Income	0.00%	0.09%	1.54%	0.58%	1.02%	1.40%	2.18%	1.78%	1.22%	1.09%	1.15%
Total Non-Interest Expense	-4.43%	-3.60%	-4.16%	-3.37%	-3.09%	-3.93%	-4.45%	-3.92%	-3.12%	-2.40%	-2.58%
Net Operating Expense	-4.43%	-3.52%	-2.62%	-2.80%	-2.07%	-2.52%	-2.27%	-2.15%	-1.91%	-1.31%	-1.43%
Non-Operating Gains (Losses)	0.00%	0.00%	0.01%	0.00%	0.00%	-0.01%	0.00%	0.00%	-0.01%	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)	-0.47%	0.51%	0.50%	0.09%	0.23%	0.08%	0.94%	0.77%	1.22%	0.91%	0.89%
Net Charge-Offs	-0.23%	0.17%	-0.45%	-0.17%	-0.30%	-0.58%	-0.40%	-0.41%	-0.64%	-0.32%	-0.34%
ROA (with Net Charge-offs)	-0.70%	0.47%	0.33%	0.24%	0.22%	0.15%	0.98%	0.77%	0.97%	1.04%	1.00%
ROA with Provision for LL - W/O NCUSIF Expense	-0.47%	0.51%	0.50%	0.09%	0.23%	0.08%	0.94%	0.77%	1.22%	0.91%	0.89%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-0.70%	0.47%	0.33%	0.24%	0.22%	0.15%	0.98%	0.77%	0.98%	1.04%	1.00%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-2.56%	-2.40%	-1.86%	-1.65%	-1.47%	-1.82%	-1.94%	-1.91%	-1.63%	-1.40%	-1.45%
Travel and Conference Expense	0.00%	0.00%	-0.03%	-0.01%	-0.04%	-0.03%	-0.06%	-0.04%	-0.02%	-0.02%	-0.02%
Office Occupancy Expense	0.00%	-0.13%	-0.10%	-0.28%	-0.24%	-0.24%	-0.37%	-0.23%	-0.31%	-0.19%	-0.20%
Office Operations Expense	-1.40%	-0.73%	-0.89%	-0.62%	-0.52%	-0.73%	-1.00%	-0.71%	-0.51%	-0.51%	-0.54%
Educational and Promotional Expense	0.00%	0.00%	-0.04%	-0.01%	-0.03%	-0.10%	-0.11%	-0.15%	-0.04%	-0.03%	-0.04%
Loan Servicing Expense	-0.23%	0.00%	-0.15%	-0.13%	-0.17%	-0.27%	-0.30%	-0.26%	-0.25%	-0.04%	-0.07%
Professional and Outside Services	-0.23%	-0.09%	-0.88%	-0.50%	-0.51%	-0.63%	-0.55%	-0.44%	-0.26%	-0.15%	-0.19%
Member Insurance	0.00%	0.00%	0.00%	-0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Operating Fees (Exam. and/or Supervision Fees)	0.00%	-0.17%	-0.05%	-0.06%	-0.03%	-0.03%	-0.04%	-0.03%	-0.03%	-0.01%	-0.01%
Miscellaneous Operating Expenses	0.00%	-0.09%	-0.16%	-0.10%	-0.09%	-0.09%	-0.07%	-0.14%	-0.07%	-0.06%	-0.07%
Total Non-Interest Expense	-4.43%	-3.60%	-4.16%	-3.37%	-3.09%	-3.93%	-4.45%	-3.92%	-3.12%	-2.40%	-2.58%
Other Performance Ratios											
Earning Asset Yield	4.48%	5.50%	3.45%	3.59%	3.15%	3.80%	4.01%	3.93%	4.63%	3.63%	3.68%
Average Cost of Funds	-0.72%	-0.23%	-0.30%	-0.34%	-0.37%	-0.45%	-0.32%	-0.48%	-1.00%	-0.90%	-0.86%
FTE Employee / \$million of Loans & Share Drafts	2.29	1.48	0.62	0.60	0.47	0.45	0.45	0.36	0.37	0.24	0.26
Compensation & Benefits / FTE Emp.	\$29,333	\$40,727	\$53,818	\$53,132	\$62,606	\$62,378	\$53,300	\$66,249	\$59,189	\$77,529	\$74,302
Compensation & Benefits / \$million Lns. & S.D.s	\$67,954	\$41,725	\$36,524	\$31,809	\$26,825	\$28,260	\$25,417	\$24,045	\$21,808	\$19,139	\$19,865
Operating Expense / Loans & Share Drafts	-11.74%	-6.26%	-8.16%	-6.50%	-5.65%	-6.09%	-5.82%	-4.94%	-4.19%	-3.29%	-3.53%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.00%	0.15%	3.03%	1.11%	1.86%	2.18%	2.85%	2.24%	1.63%	1.49%	1.58%
Net Operating Expense / Loans & Share Drafts	-11.74%	-6.11%	-5.13%	-5.39%	-3.78%	-3.92%	-2.97%	-2.70%	-2.56%	-1.80%	-1.95%
Operating Expense / Operating Revenue	110.53%	92.55%	85.14%	89.83%	86.65%	85.52%	77.40%	78.67%	71.10%	70.37%	71.57%
Total Fixed Assets / Shares & Equity	0.00%	0.01%	0.29%	1.20%	2.36%	2.62%	3.17%	2.93%	2.04%	2.58%	2.59%
Net Loans to Total Shares and Deposits	60.8%	72.4%	50.2%	57.3%	55.0%	63.8%	68.5%	76.0%	73.1%	67.9%	68.2%
Members / FTE Employee	457.33	287.64	535.21	565.32	471.63	398.20	357.01	439.35	354.02	392.00	395.04

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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%	1.1%	1.5%	1.2%	1.4%	1.6%	1.1%	1.0%	1.0%	1.0%
Total Investments	60.3%	43.2%	57.7%	50.7%	54.3%	42.4%	33.9%	31.3%	30.9%	33.6%	33.9%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.0%	1.4%	1.4%	2.0%	2.2%	2.7%	3.5%	4.3%	2.1%	2.3%
All Other Unsecured Loans/Lines of Credit	18.2%	19.4%	7.2%	8.8%	3.9%	5.5%	4.7%	3.7%	2.3%	3.1%	3.2%
Short-Term Small Amount Loans (STS)	0.0%	0.0%	0.1%	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%	0.0%	0.1%	0.0%	0.0%	0.0%	0.1%	0.1%
New Vehicle Loans	2.5%	7.4%	5.6%	9.7%	4.6%	7.1%	9.1%	7.2%	7.5%	3.5%	4.0%
Used Vehicle Loans	18.9%	28.7%	17.6%	13.7%	13.7%	17.7%	22.2%	19.3%	9.7%	8.5%	9.6%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	0.6%	3.0%	11.5%	11.7%	12.7%	13.7%	25.2%	38.0%	40.7%	38.4%
Total Other Real Estate Loans/Lines of Credit	0.0%	0.0%	5.4%	0.5%	5.6%	6.4%	6.7%	3.7%	1.4%	4.0%	4.0%
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%	0.1%	0.0%	0.1%	0.0%	0.0%
Total Loans and Leases	39.6%	56.1%	40.3%	45.7%	41.5%	51.8%	59.3%	62.6%	63.3%	62.0%	61.5%
Less: Allowance for Loan & Lease Losses	-1.1%	-0.9%	-0.6%	-0.4%	-0.5%	-0.6%	-0.5%	-0.5%	-1.3%	-0.7%	-0.7%
Net Loans and Leases	38.5%	55.2%	39.7%	45.3%	41.0%	51.2%	58.8%	62.2%	62.0%	61.3%	60.9%
Total Other Assets	1.1%	1.3%	1.5%	2.6%	3.5%	5.1%	5.7%	5.4%	6.1%	4.1%	4.3%
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	0.0%	0.0%	8.0%	7.8%	14.2%	7.8%	2.0%	6.5%	3.5%	0.7%	1.4%
Share Drafts	0.0%	0.0%	11.7%	6.4%	11.6%	13.1%	17.6%	16.8%	11.6%	11.4%	11.9%
Regular Shares	65.1%	74.2%	50.1%	45.6%	36.5%	35.0%	33.9%	33.7%	18.0%	15.2%	17.3%
Money Market Shares	0.0%	0.0%	6.5%	6.8%	8.0%	14.5%	16.0%	12.8%	35.5%	42.8%	39.5%
Share Certificates	0.0%	3.3%	6.7%	15.1%	11.0%	11.6%	11.1%	13.1%	16.6%	11.5%	11.7%
IRA/KEOGH Accounts	0.0%	0.0%	5.2%	5.5%	6.9%	6.7%	6.8%	5.5%	4.7%	9.2%	8.7%
All Other Shares	0.0%	0.0%	0.0%	0.4%	0.1%	0.2%	0.4%	0.3%	0.2%	0.8%	0.7%
Non-Member Deposits	0.0%	0.0%	0.0%	0.0%	1.4%	0.1%	0.7%	0.2%	0.0%	0.3%	0.3%
Total Shares and Deposits	65.1%	77.5%	80.2%	79.7%	75.5%	81.2%	86.5%	82.4%	86.6%	91.3%	90.2%
Total Equity	34.9%	22.5%	11.7%	12.5%	10.3%	11.0%	11.4%	11.0%	9.9%	8.0%	8.4%
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	34.9%	22.5%	11.7%	12.5%	10.4%	11.2%	11.6%	11.4%	12.1%	8.5%	8.9%
Total Equity + Allow. for Loan Loss	35.9%	23.4%	12.3%	12.9%	10.9%	11.6%	12.0%	11.5%	11.2%	8.7%	9.1%
Balance Sheet Growth YTD Annualized											
Total Investments	-20.7%	-171.2%	63.4%	13.7%	-1.5%	24.0%	56.6%	40.5%	40.6%	27.6%	28.4%
Total Loans and Leases	7.9%	-175.0%	82.7%	-5.0%	-84.5%	4.5%	45.4%	3.3%	-3.7%	4.6%	4.0%
TOTAL ASSETS	-9.4%	-173.6%	70.3%	4.4%	-42.7%	12.1%	49.3%	13.0%	10.5%	12.2%	12.1%
Total Liabilities	0.0%	-399.2%	262.7%	-40.0%	-23.8%	32.0%	-163.1%	9.1%	16.7%	-43.6%	-23.6%
Total Shares and Deposits	-13.0%	-166.7%	62.0%	10.0%	-45.7%	14.1%	58.4%	14.8%	8.9%	13.2%	13.3%
Equity Capital	-2.7%	-90.2%	36.7%	0.6%	-45.2%	-14.3%	53.7%	2.4%	23.3%	6.4%	6.5%
TOTAL LIABILITIES, SHARES, AND EQUITY	-9.4%	-173.6%	70.3%	4.4%	-42.7%	12.1%	49.3%	13.0%	10.5%	12.2%	12.1%

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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	2.23%	1.16%	1.98%	3.93%	1.34%	1.59%	0.84%	0.70%	1.18%	1.08%	1.07%
Delinquent Loans / Total Capital	2.5%	2.8%	6.5%	13.9%	5.1%	7.1%	4.2%	3.8%	6.7%	7.7%	7.2%
Delinquent Loans + OREO / Net Loans + OREO	2.3%	1.2%	2.2%	4.0%	1.6%	1.9%	1.3%	0.9%	1.3%	1.1%	1.2%
Delinquent Loans > 6mo / Delinquent Loans	40.0%	18.2%	33.8%	43.9%	24.1%	36.4%	20.2%	33.2%	29.3%	33.8%	33.4%
Allowance for Loan Losses/Net Loans	2.75%	1.61%	1.47%	0.91%	1.28%	1.08%	0.89%	0.73%	2.08%	1.07%	1.08%
Loans 2 to less than 6 months Delinquent (\$000s)	\$3	\$18	\$45	\$144	\$164	\$356	\$594	\$994	\$4,354	\$35,282	\$3,410
Loans 6 to less than 12 months Delinquent (\$000s)	\$0	\$4	\$11	\$61	\$42	\$128	\$108	\$356	\$1,062	\$14,046	\$1,312
Loans 12 months and over Delinquent (\$000s)	\$2	\$1	\$13	\$51	\$10	\$76	\$43	\$137	\$745	\$3,972	\$400
Total Delinquent Loans (\$000s)	\$5	\$22	\$69	\$256	\$216	\$560	\$744	\$1,487	\$6,160	\$53,301	\$5,122
Delinquency by Category											
Unsecured Credit Card	0.00%	0.00%	0.52%	0.10%	0.29%	0.33%	0.32%	0.64%	0.84%	0.45%	0.47%
STS Loans	0.00%	0.00%	7.04%	0.00%	0.46%	1.44%	0.00%	0.00%	0.00%	0.00%	1.88%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.21%	2.17%
New Vehicle Loans	0.00%	0.00%	1.65%	8.69%	0.34%	0.98%	0.31%	0.49%	0.59%	0.55%	0.58%
Used Vehicle Loans	0.00%	1.29%	2.34%	0.72%	1.77%	1.67%	0.86%	0.89%	1.31%	1.09%	1.10%
1st Mortgage Fixed	0.00%	0.00%	0.00%	7.41%	1.27%	1.28%	0.47%	0.60%	1.27%	0.56%	0.66%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.00%	2.31%	1.37%	1.52%	0.31%	0.42%	1.36%	1.33%
Other RE Fixed	0.00%	0.00%	19.79%	0.00%	0.00%	3.01%	0.55%	0.79%	2.66%	0.82%	0.99%
Other RE Adj	0.00%	0.00%	0.00%	1.12%	0.26%	1.93%	1.69%	0.72%	1.32%	0.37%	0.46%
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	4.13%	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%	1.11%	2.58%	0.27%	1.53%	1.18%	0.38%	0.62%
Total 1st Mortgage Loans	0.00%	0.00%	0.00%	3.16%	1.84%	1.30%	0.68%	0.44%	1.12%	1.20%	1.17%
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)	0.60%	-0.30%	1.14%	0.37%	0.67%	1.10%	0.68%	0.64%	0.99%	0.52%	0.55%
Recoveries / Charge-Offs	50.00%	0.00%	10.00%	18.18%	24.96%	12.51%	21.73%	14.59%	19.29%	11.88%	12.94%
Expected Charge-Offs / Net Loans	0.91%	0.17%	1.23%	1.69%	0.45%	0.72%	0.34%	0.30%	0.40%	0.38%	0.38%
Provision for Loan Losses/Net Charge-Offs	0.0%	125.0%	61.1%	188.9%	95.0%	112.1%	111.0%	100.2%	60.9%	140.8%	131.7%
Prov. for Loan Losses/Expected Charge-Offs	0.0%	-222.2%	57.4%	41.2%	143.0%	172.8%	220.1%	215.4%	154.8%	193.0%	191.1%
Bankruptcies / Net Loans	0.00%	0.08%	2.01%	1.11%	0.58%	0.72%	0.25%	0.26%	0.21%	0.32%	0.32%
Total Amount of Loans Charged-Off (\$000s)	\$3	\$0	\$40	\$29	\$162	\$440	\$729	\$1,591	\$6,428	\$28,841	\$3,017
Total Amount of Recoveries (\$000s)	\$1	\$8	\$4	\$5	\$40	\$55	\$158	\$232	\$1,240	\$3,427	\$390
Net Charge Offs (\$000s)	\$1	-\$8	\$36	\$24	\$122	\$385	\$570	\$1,359	\$5,188	\$25,413	\$2,627
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.00%	0.00%	0.35%	0.45%	0.55%	0.33%	1.08%	2.44%	0.89%	0.93%
STS Loans	0.00%	0.00%	21.62%	0.00%	6.00%	17.84%	0.00%	0.00%	0.00%	0.00%	9.95%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.05%	-0.05%
New Vehicle Loans	0.00%	0.00%	0.00%	0.00%	0.02%	0.61%	0.58%	0.54%	1.92%	0.56%	0.62%
Used Vehicle Loans	0.00%	0.00%	1.47%	0.28%	1.24%	1.46%	0.88%	0.73%	2.68%	1.52%	1.43%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.00%	0.04%	0.04%	0.00%	0.05%	-0.01%	0.05%	0.05%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.14%	0.03%	0.00%	0.11%	0.10%
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%	-6.34%	-5.85%	-0.99%	-1.58%	0.21%	-3.25%	-2.63%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	0.21%	0.34%	0.23%	0.24%	0.67%	0.15%	0.23%
Number of Credit Unions in Each Peer Group:	3	2	6	6	17	13	7	9	2	6	71

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%	0.00%	3.31%	0.00%	15.32%	6.47%	3.90%	4.53%	0.05%	0.00%	0.76%
Credit Unions - Deposits in and Loans to	0.00%	0.00%	0.00%	0.00%	2.70%	3.00%	1.43%	0.79%	0.50%	0.00%	0.21%
Total Investments in Corporate Credit Unions*	16.22%	17.03%	56.43%	65.69%	99.91%	85.45%	70.76%	57.35%	48.17%	3.16%	13.65%
Marketable Securities	0.00%	0.00%	68.36%	65.09%	165.72%	93.89%	60.16%	116.38%	64.57%	128.94%	123.31%
All Other Investments	130.24%	139.41%	310.33%	217.03%	216.12%	175.85%	99.08%	60.04%	34.66%	1.11%	16.42%
Total Investments	172.97%	192.41%	492.15%	406.50%	521.47%	377.08%	292.43%	275.41%	256.33%	394.48%	379.51%
Unsecured Loans	52.20%	86.20%	72.83%	81.90%	57.03%	68.77%	63.76%	63.21%	54.92%	61.17%	61.29%
Vehicle Loans	61.32%	160.79%	198.41%	187.79%	175.45%	220.81%	270.32%	233.46%	142.79%	140.03%	152.20%
New Vehicle Loans	7.09%	33.07%	48.07%	78.15%	43.87%	63.56%	78.70%	63.33%	62.06%	40.56%	44.56%
Used Vehicle Loans	54.22%	127.72%	150.34%	109.64%	131.57%	157.25%	191.62%	170.13%	80.73%	99.47%	107.65%
Total Real Estate	0.00%	2.51%	71.39%	96.72%	165.99%	170.60%	176.69%	254.77%	326.78%	524.25%	475.00%
1st Mortgage	0.00%	2.51%	25.40%	92.54%	112.05%	113.47%	118.51%	221.77%	315.39%	477.66%	430.30%
1st Mortgage Fxd	0.00%	2.51%	4.65%	39.38%	50.50%	78.13%	95.62%	99.47%	261.04%	92.57%	98.78%
1st Mortgage Adj	0.00%	0.00%	20.75%	53.17%	61.56%	35.35%	22.89%	122.30%	54.35%	385.09%	331.53%
2nd Mortgage	0.00%	0.00%	45.98%	4.17%	53.93%	57.13%	58.18%	33.00%	11.40%	46.59%	44.70%
Closed-End Fxd	0.00%	0.00%	6.44%	0.00%	14.94%	10.68%	22.89%	5.55%	4.44%	3.12%	4.14%
Closed-End Adj	0.00%	0.00%	0.00%	0.00%	0.11%	0.00%	10.42%	0.10%	0.28%	0.16%	0.41%
Open-End Adj	0.00%	0.00%	39.54%	4.17%	38.25%	46.21%	24.41%	27.35%	4.75%	43.25%	40.00%
Open-End Fxd	0.00%	0.00%	0.00%	0.00%	0.62%	0.24%	0.45%	0.00%	1.93%	0.05%	0.15%
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%	0.04%	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	113.51%	249.50%	343.80%	366.40%	398.78%	460.81%	511.63%	551.43%	524.95%	726.97%	689.81%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	6.30%	35.85%	81.11%	63.74%	111.70%	37.78%	43.03%
Percent of Vehicle Loans	0.00%	0.00%	0.00%	0.00%	3.59%	16.24%	30.00%	27.30%	78.23%	26.98%	28.27%
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%	2.82%	6.65%	2.80%	6.74%	0.00%	0.01%	0.72%
Total Mortgage Exposure**	0.00%	2.51%	71.39%	99.05%	172.01%	180.72%	195.82%	288.68%	347.99%	528.19%	482.27%
Total Real Estate	0.00%	2.51%	71.39%	96.72%	165.99%	170.60%	176.69%	254.77%	326.78%	524.25%	475.00%
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%	2.34%	6.02%	10.12%	19.13%	33.91%	21.21%	3.95%	7.26%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	0.00%	2.34%	6.02%	10.06%	19.13%	33.91%	21.21%	3.95%	7.26%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.07%	0.00%	0.00%	0.00%	0.00%	0.00%



