

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	0.48%	0.62%	0.98%	0.96%	0.88%	1.11%	0.85%	1.63%	1.33%	1.26%	1.25%
Loan Yield	9.29%	8.24%	6.31%	6.18%	6.06%	6.25%	4.18%	5.43%	6.44%	4.61%	4.78%
Net Loan Yield After NCOs	7.84%	5.98%	5.79%	5.42%	4.81%	5.56%	3.77%	4.85%	5.71%	4.19%	4.32%
Asset Yield	3.69%	5.04%	3.16%	3.24%	3.28%	3.76%	2.83%	3.91%	4.83%	3.27%	3.37%
Cost of Funds	-0.30%	-0.18%	-1.00%	-0.25%	-0.31%	-0.34%	-0.23%	-0.40%	-0.96%	-0.83%	-0.79%
Gross Spread	3.39%	4.86%	2.15%	2.99%	2.97%	3.41%	2.60%	3.51%	3.88%	2.44%	2.58%
Provision Expense	-0.60%	-1.68%	-0.29%	-0.28%	-0.49%	-0.39%	-0.27%	-0.43%	-0.77%	-0.30%	-0.33%
Net Spread after Provision Expense	2.79%	3.18%	1.86%	2.71%	2.48%	3.02%	2.33%	3.08%	3.10%	2.14%	2.25%
Total Non-Interest Income	0.08%	1.96%	0.95%	0.49%	1.16%	1.24%	1.78%	1.88%	0.99%	0.86%	0.95%
Total Non-Interest Expense	-4.22%	-5.74%	-3.80%	-3.13%	-3.56%	-4.06%	-3.47%	-4.06%	-3.42%	-2.29%	-2.50%
Net Operating Expense	-4.15%	-3.77%	-2.85%	-2.64%	-2.40%	-2.81%	-1.68%	-2.18%	-2.43%	-1.43%	-1.56%
Non-Operating Gains (Losses)	0.00%	0.00%	-0.01%	0.00%	-0.01%	-0.01%	0.00%	0.01%	0.01%	0.04%	0.03%
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%	-0.01%	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)	-1.36%	-0.59%	-1.00%	0.07%	0.07%	0.21%	0.64%	0.90%	0.68%	0.75%	0.73%
Net Charge-Offs	-0.53%	-1.31%	-0.21%	-0.34%	-0.59%	-0.37%	-0.25%	-0.37%	-0.51%	-0.26%	-0.28%
ROA (with Net Charge-offs)	-1.28%	-0.22%	-0.93%	0.01%	-0.03%	0.23%	0.66%	0.96%	0.95%	0.79%	0.78%
ROA with Provision for LL - W/O NCUSIF Expense	-1.36%	-0.59%	-1.00%	0.08%	0.07%	0.20%	0.64%	0.90%	0.69%	0.75%	0.73%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-1.28%	-0.22%	-0.93%	0.02%	-0.03%	0.23%	0.66%	0.96%	0.95%	0.79%	0.78%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-2.34%	-3.31%	-1.89%	-1.50%	-1.68%	-1.88%	-1.57%	-1.97%	-1.82%	-1.34%	-1.42%
Travel and Conference Expense	0.00%	-0.02%	-0.04%	-0.02%	-0.04%	-0.04%	-0.04%	-0.05%	-0.04%	-0.01%	-0.02%
Office Occupancy Expense	0.00%	-0.12%	-0.06%	-0.25%	-0.23%	-0.27%	-0.27%	-0.28%	-0.33%	-0.18%	-0.20%
Office Operations Expense	-1.36%	-1.48%	-0.74%	-0.60%	-0.68%	-0.76%	-0.76%	-0.74%	-0.66%	-0.47%	-0.51%
Educational and Promotional Expense	0.00%	0.00%	-0.02%	-0.02%	-0.05%	-0.10%	-0.08%	-0.14%	-0.05%	-0.03%	-0.04%
Loan Servicing Expense	-0.15%	-0.38%	-0.09%	-0.20%	-0.24%	-0.23%	-0.26%	-0.26%	-0.24%	-0.04%	-0.07%
Professional and Outside Services	-0.23%	-0.32%	-0.76%	-0.45%	-0.51%	-0.66%	-0.41%	-0.43%	-0.23%	-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)	-0.08%	-0.06%	-0.04%	-0.03%	-0.02%	-0.03%	-0.02%	-0.02%	-0.02%	0.00%	-0.01%
Miscellaneous Operating Expenses	-0.08%	-0.05%	-0.16%	-0.06%	-0.09%	-0.08%	-0.04%	-0.14%	-0.03%	-0.05%	-0.06%
Total Non-Interest Expense	-4.22%	-5.74%	-3.80%	-3.13%	-3.56%	-4.06%	-3.47%	-4.06%	-3.42%	-2.29%	-2.50%
Other Performance Ratios											
Earning Asset Yield	3.71%	5.04%	3.21%	3.35%	3.59%	3.83%	3.26%	3.98%	4.99%	3.36%	3.48%
Average Cost of Funds	-0.46%	-0.23%	-1.25%	-0.32%	-0.42%	-0.40%	-0.29%	-0.44%	-1.07%	-0.89%	-0.85%
FTE Employee / \$million of Loans & Share Drafts	2.40	1.20	0.67	0.59	0.49	0.46	0.45	0.37	0.37	0.25	0.27
Compensation & Benefits / FTE Emp.	\$27,556	\$46,370	\$55,975	\$50,757	\$63,607	\$60,309	\$49,038	\$64,686	\$58,704	\$75,340	\$71,669
Compensation & Benefits / \$million Lns. & S.D.s	\$65,223	\$54,133	\$37,233	\$30,129	\$30,248	\$28,601	\$20,163	\$24,833	\$22,508	\$18,750	\$19,618
Operating Expense / Loans & Share Drafts	-11.78%	-9.38%	-7.47%	-6.30%	-6.42%	-6.16%	-4.45%	-5.10%	-4.22%	-3.19%	-3.47%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.21%	3.22%	1.86%	0.99%	2.09%	1.89%	2.31%	2.35%	1.22%	1.20%	1.31%
Net Operating Expense / Loans & Share Drafts	-11.58%	-6.17%	-5.61%	-5.31%	-4.32%	-4.27%	-2.14%	-2.75%	-3.00%	-2.00%	-2.16%
Operating Expense / Operating Revenue	120.83%	84.56%	115.57%	90.56%	87.45%	88.12%	80.03%	77.18%	75.06%	75.65%	76.28%
Total Fixed Assets / Shares & Equity	0.00%	0.06%	0.26%	1.16%	2.46%	2.72%	3.09%	2.94%	2.62%	2.50%	2.54%
Net Loans to Total Shares and Deposits	52.9%	71.7%	49.3%	57.0%	60.8%	63.9%	70.1%	75.8%	82.6%	68.0%	68.9%
Members / FTE Employee	484.67	410.11	459.06	555.81	465.50	369.08	355.12	436.67	314.12	397.55	394.57

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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%	0.8%	1.4%	1.5%	1.1%	1.5%	1.6%	1.1%	1.1%	0.8%	0.8%
Total Investments	65.1%	44.6%	58.1%	51.7%	48.8%	42.3%	34.0%	30.7%	22.7%	33.9%	33.6%
Unsecured Credit Card Loans/Lines of Credit	0.0%	1.3%	1.0%	1.5%	2.3%	2.3%	2.7%	3.7%	3.0%	2.2%	2.3%
All Other Unsecured Loans/Lines of Credit	17.8%	17.5%	6.8%	9.0%	4.5%	6.2%	4.2%	3.8%	1.8%	3.1%	3.2%
Short-Term Small Amount Loans (STS)	0.0%	0.6%	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%	0.0%	0.1%	0.0%	0.0%	0.0%	0.1%	0.1%
New Vehicle Loans	3.2%	5.9%	6.7%	8.6%	5.3%	7.2%	9.3%	6.9%	4.8%	3.6%	4.0%
Used Vehicle Loans	13.7%	28.7%	15.9%	13.1%	17.5%	15.9%	22.1%	19.6%	9.8%	8.6%	9.8%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	0.3%	3.4%	12.5%	10.4%	13.1%	14.7%	25.0%	50.9%	40.4%	38.6%
Total Other Real Estate Loans/Lines of Credit	0.0%	0.3%	5.9%	0.1%	6.7%	6.9%	6.2%	3.8%	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%	0.0%	0.0%	0.0%	0.1%	0.1%
Total Loans and Leases	34.7%	54.7%	39.7%	44.8%	46.7%	51.6%	59.3%	62.8%	71.6%	62.1%	62.1%
Less: Allowance for Loan & Lease Losses	-0.9%	-1.4%	-0.5%	-0.4%	-0.7%	-0.5%	-0.4%	-0.5%	-1.2%	-0.6%	-0.6%
Net Loans and Leases	33.8%	53.3%	39.2%	44.4%	46.1%	51.1%	58.9%	62.4%	70.4%	61.5%	61.5%
Total Other Assets	1.1%	1.4%	1.4%	2.4%	4.0%	5.1%	5.5%	5.8%	5.8%	3.9%	4.1%
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%	8.0%	4.9%	9.2%	12.6%	7.5%	4.1%	5.8%	5.4%	0.4%	1.3%
Share Drafts	0.0%	3.5%	9.3%	5.9%	10.5%	12.5%	16.9%	16.3%	12.5%	10.5%	11.1%
Regular Shares	65.6%	63.5%	52.7%	44.9%	36.3%	35.2%	32.9%	33.8%	21.6%	14.3%	16.8%
Money Market Shares	0.0%	0.0%	6.5%	6.6%	10.5%	13.1%	16.2%	13.0%	28.1%	44.5%	40.4%
Share Certificates	0.0%	9.2%	6.8%	15.6%	12.5%	11.4%	11.2%	13.4%	19.1%	11.2%	11.8%
IRA/KEOGH Accounts	0.0%	0.0%	5.3%	5.6%	6.6%	8.4%	6.5%	5.9%	4.4%	9.7%	9.1%
All Other Shares	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	0.4%	0.2%	0.1%	0.9%	0.7%
Non-Member Deposits	0.0%	0.0%	0.0%	0.0%	0.4%	0.1%	0.5%	0.3%	0.9%	0.3%	0.3%
Total Shares and Deposits	65.6%	76.2%	80.6%	78.6%	76.8%	80.9%	84.6%	82.9%	86.7%	91.4%	90.2%
Total Equity	34.4%	15.7%	14.6%	12.2%	10.6%	11.6%	11.3%	11.3%	7.9%	8.2%	8.5%
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	34.3%	15.7%	14.6%	12.2%	10.7%	11.8%	11.4%	11.5%	12.4%	8.3%	8.8%
Total Equity + Allow. for Loan Loss	35.3%	17.1%	15.1%	12.6%	11.2%	12.1%	11.7%	11.7%	9.1%	8.8%	9.2%
Balance Sheet Growth YTD Annualized											
Total Investments	3.5%	32.5%	14.7%	-4.2%	-9.6%	45.1%	-35.4%	48.6%	23.4%	8.6%	9.6%
Total Loans and Leases	-10.1%	-15.3%	-4.9%	0.8%	-20.8%	28.1%	-50.9%	33.6%	22.0%	8.2%	8.2%
TOTAL ASSETS	-1.6%	2.2%	5.4%	-1.3%	-15.0%	34.1%	-45.6%	37.3%	22.5%	7.9%	8.3%
Total Liabilities	0.0%	33.9%	-9.7%	0.2%	12.3%	51.7%	-75.1%	262.2%	-0.5%	-35.3%	4.1%
Total Shares and Deposits	-0.3%	0.9%	8.9%	-1.8%	-18.4%	33.1%	-43.8%	31.1%	25.0%	8.0%	8.3%
Equity Capital	-4.1%	-3.8%	-6.5%	0.7%	-15.7%	31.2%	-42.7%	34.4%	14.9%	9.9%	9.5%
TOTAL LIABILITIES, SHARES, AND EQUITY	-1.6%	2.2%	5.4%	-1.3%	-15.0%	34.1%	-45.6%	37.3%	22.5%	7.9%	8.3%

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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	5.07%	1.87%	1.59%	3.24%	2.21%	2.11%	0.90%	0.96%	1.23%	1.53%	1.49%
Delinquent Loans / Total Capital	5.0%	6.0%	4.2%	11.5%	9.2%	9.0%	4.6%	5.1%	9.6%	10.8%	10.1%
Delinquent Loans + OREO / Net Loans + OREO	5.2%	2.3%	1.7%	3.4%	2.5%	2.4%	1.3%	1.2%	1.4%	1.6%	1.6%
Delinquent Loans > 6mo / Delinquent Loans	51.6%	15.7%	26.2%	38.7%	23.8%	25.5%	34.1%	28.3%	19.4%	20.3%	20.9%
Allowance for Loan Losses/Net Loans	2.69%	2.64%	1.35%	0.81%	1.42%	1.03%	0.72%	0.74%	1.76%	1.03%	1.06%
Loans 2 to less than 6 months Delinquent (\$000s)	\$5	\$36	\$41	\$129	\$303	\$588	\$550	\$1,403	\$6,013	\$68,185	\$5,401
Loans 6 to less than 12 months Delinquent (\$000s)	\$3	\$6	\$3	\$39	\$54	\$135	\$263	\$339	\$822	\$12,532	\$1,010
Loans 12 months and over Delinquent (\$000s)	\$2	\$1	\$11	\$42	\$40	\$67	\$22	\$215	\$621	\$4,858	\$418
Total Delinquent Loans (\$000s)	\$10	\$42	\$56	\$210	\$397	\$790	\$834	\$1,957	\$7,456	\$85,575	\$6,828
Delinquency by Category											
Unsecured Credit Card	0.00%	0.17%	0.43%	0.10%	0.36%	0.50%	0.46%	0.59%	1.01%	0.45%	0.48%
STS Loans	0.00%	4.11%	0.00%	0.00%	1.72%	2.78%	0.00%	0.00%	0.00%	0.00%	2.36%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.10%	3.07%
New Vehicle Loans	0.00%	0.00%	1.65%	4.94%	0.60%	0.74%	0.38%	0.65%	0.73%	0.63%	0.65%
Used Vehicle Loans	4.56%	2.07%	1.94%	2.68%	2.21%	1.60%	0.88%	0.91%	1.34%	1.27%	1.25%
1st Mortgage Fixed	0.00%	0.00%	1.04%	5.76%	4.98%	2.05%	0.36%	0.84%	1.22%	1.01%	1.09%
1st Mortgage Adj	0.00%	0.00%	1.45%	0.00%	3.53%	3.51%	2.14%	1.03%	0.65%	1.99%	1.96%
Other RE Fixed	0.00%	0.00%	6.89%	0.00%	2.17%	2.69%	2.54%	1.76%	3.29%	1.04%	1.63%
Other RE Adj	0.00%	0.00%	0.00%	0.00%	0.74%	3.88%	0.49%	0.97%	1.90%	0.47%	0.60%
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%	2.74%	1.57%	0.49%	1.66%	1.20%	0.32%	0.60%
Total 1st Mortgage Loans	0.00%	0.00%	1.27%	2.44%	4.24%	2.45%	0.74%	0.94%	1.13%	1.83%	1.76%
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)	1.44%	2.25%	0.51%	0.76%	1.25%	0.70%	0.41%	0.59%	0.72%	0.42%	0.46%
Recoveries / Charge-Offs	22.22%	2.36%	30.00%	9.35%	15.28%	19.74%	26.62%	17.67%	18.60%	14.72%	15.65%
Expected Charge-Offs / Net Loans	1.44%	0.50%	0.92%	0.94%	0.81%	0.69%	0.41%	0.37%	0.53%	0.45%	0.46%
Provision for Loan Losses/Net Charge-Offs	114.3%	128.2%	136.9%	83.0%	84.0%	106.3%	107.6%	117.4%	152.4%	116.6%	118.2%
Prov. for Loan Losses/Expected Charge-Offs	117.2%	587.3%	77.5%	68.0%	130.5%	108.5%	109.6%	187.7%	212.1%	108.9%	118.8%
Bankruptcies / Net Loans	0.00%	0.15%	1.80%	0.84%	1.17%	0.80%	0.50%	0.40%	0.70%	0.56%	0.57%
Total Amount of Loans Charged-Off (\$000s)	\$4	\$56	\$27	\$55	\$267	\$306	\$666	\$1,334	\$4,908	\$26,579	\$2,403
Total Amount of Recoveries (\$000s)	\$1	\$1	\$8	\$5	\$41	\$60	\$177	\$236	\$913	\$3,913	\$376
Net Charge Offs (\$000s)	\$3	\$55	\$19	\$50	\$226	\$245	\$489	\$1,098	\$3,995	\$22,666	\$2,027
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.00%	0.10%	0.10%	0.68%	0.35%	0.39%	0.94%	1.63%	0.85%	0.85%
STS Loans	0.00%	18.08%	0.00%	0.00%	7.58%	2.47%	0.00%	0.00%	0.00%	0.00%	2.55%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.01%
New Vehicle Loans	0.00%	0.33%	0.00%	0.22%	0.16%	0.49%	0.10%	0.38%	1.30%	0.33%	0.38%
Used Vehicle Loans	0.00%	0.76%	0.87%	1.17%	2.36%	0.90%	0.53%	0.73%	2.73%	1.00%	1.07%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.00%	-0.04%	0.16%	0.00%	0.00%	0.05%	0.06%	0.06%
Total Other RE Loans/ LOC	0.00%	0.00%	-1.01%	0.00%	0.04%	0.04%	-0.03%	0.01%	-0.07%	0.16%	0.14%
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	466.67%	32.25%	9.25%	13.28%	-337.86%	-6.69%	-1.52%	-1.13%	1.80%	-2.84%	-2.29%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	1.75%	1.07%	0.20%	0.91%	1.53%	0.28%	0.51%
Number of Credit Unions in Each Peer Group:	3	3	6	6	19	12	6	9	3	5	72

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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%	2.55%	2.34%	9.92%	7.64%	5.16%	3.78%	0.03%	0.00%	0.73%
Credit Unions - Deposits in and Loans to	0.00%	0.00%	0.00%	0.00%	1.97%	2.67%	0.93%	0.55%	0.32%	0.00%	0.17%
Total Investments in Corporate Credit Unions*	32.78%	13.80%	79.61%	60.39%	73.37%	59.71%	47.33%	42.97%	22.82%	2.62%	10.57%
Marketable Securities	0.00%	50.72%	33.34%	77.10%	155.05%	88.44%	89.54%	121.74%	43.94%	143.57%	132.69%
All Other Investments	118.05%	179.09%	238.79%	237.68%	195.50%	188.77%	107.69%	67.27%	32.07%	1.16%	18.75%
Total Investments	189.74%	283.33%	399.21%	422.33%	455.45%	359.64%	299.26%	265.96%	182.82%	408.77%	380.52%
Unsecured Loans	51.82%	119.79%	53.81%	85.69%	63.47%	71.55%	60.83%	65.10%	38.31%	64.43%	62.84%
Vehicle Loans	49.34%	219.99%	155.21%	177.28%	213.40%	196.59%	276.42%	229.79%	117.38%	147.19%	156.32%
New Vehicle Loans	9.44%	37.27%	46.04%	70.50%	49.55%	61.16%	82.24%	59.89%	38.41%	43.12%	45.45%
Used Vehicle Loans	39.90%	182.72%	109.17%	106.78%	163.84%	135.44%	194.18%	169.90%	78.97%	104.07%	110.87%
Total Real Estate	0.00%	4.04%	63.70%	103.05%	159.10%	169.83%	184.18%	249.08%	420.35%	536.12%	483.44%
1st Mortgage	0.00%	2.20%	23.24%	101.99%	96.87%	111.29%	129.54%	216.05%	409.19%	487.55%	438.06%
1st Mortgage Fxd	0.00%	2.20%	9.93%	43.25%	47.62%	80.29%	101.34%	98.29%	341.56%	80.42%	98.91%
1st Mortgage Adj	0.00%	0.00%	13.31%	58.75%	49.26%	31.00%	28.20%	117.76%	67.63%	407.13%	339.16%
2nd Mortgage	0.00%	1.84%	40.46%	1.05%	62.23%	58.54%	54.64%	33.04%	11.16%	48.57%	45.38%
Closed-End Fxd	0.00%	0.00%	6.54%	0.00%	8.63%	11.39%	25.15%	5.55%	4.25%	3.23%	4.23%
Closed-End Adj	0.00%	0.00%	0.12%	0.00%	8.13%	12.61%	0.64%	0.12%	0.80%	0.15%	0.61%
Open-End Adj	0.00%	1.84%	33.80%	1.05%	45.48%	34.55%	28.27%	27.37%	5.17%	45.13%	40.43%
Open-End Fxd	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.58%	0.00%	0.94%	0.06%	0.12%
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%	0.05%	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	101.16%	347.55%	272.74%	366.01%	436.34%	438.73%	521.62%	543.97%	576.06%	749.94%	704.39%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	12.03%	29.35%	90.30%	63.58%	78.27%	38.93%	43.67%
Percent of Vehicle Loans	0.00%	0.00%	0.00%	0.00%	5.64%	14.93%	32.67%	27.67%	66.68%	26.45%	27.94%
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%	3.03%	4.92%	1.96%	5.76%	0.00%	0.00%	0.62%
Total Mortgage Exposure**	0.00%	4.04%	63.70%	105.40%	165.47%	178.26%	208.17%	283.63%	437.16%	540.55%	491.41%
Total Real Estate	0.00%	4.04%	63.70%	103.05%	159.10%	169.83%	184.18%	249.08%	420.35%	536.12%	483.44%
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%	2.35%	6.36%	8.43%	23.99%	34.55%	16.81%	4.43%	7.97%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	0.00%	2.35%	6.36%	8.36%	23.99%	34.55%	16.81%	4.43%	7.97%
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%



